

# ClaimScore<sup>®</sup>



**Credit Card Refund Template Letters under  
Section 75 of the Consumer Credit Act 1974**

# Letter to supplier requesting refund

**Your address**  
John Smith  
14 London Road  
London

**Company name**  
**Company address**

Date

Dear Sir/Madam

**RE: provide reference/booking number/account number**

**Outline details of issue with product including date of purchase:**

On [date] I purchased a toaster from [company name] using my credit card.

The cost of the toaster was [x amount] and after numerous attempts to toast our bread we have discerned that the toaster is faulty. [Describe problem in greater detail].

I am writing to request that you credit my account to the value of [x amount] under the Consumer Credit Act 1974, which holds you liable with the credit card company in the event of any breach in contract or misrepresentation of goods. I am therefore requesting that you resolve this issue by refunding the value of the toaster into my account.

I am expecting a total sum of [x amount] to be paid back into my account within the next 14 days.

If you are unable to provide a satisfactory response to this letter within 14 days then I will reserve my right to start legal action against you to recover my loss due to your failure to comply with Section 75 of the Consumer Credit Act 1974.

Yours sincerely,

[Name]

# Letter to credit card company if supplier fails to pay out

**Your address**  
John Smith  
14 London Road  
London

**Credit card company address**

Date

Dear Sir/Madam

**RE: provide reference/booking/account number**

**Outline details of issue with product including date of purchase:**

On [date] I purchased a toaster from [company name] using my credit card.

The cost of the toaster was [x amount] and after numerous attempts to toast our bread we have discerned that the toaster is faulty. [Describe problem in greater detail].

I am writing to request that you credit my account to the value of [x amount] under the Consumer Credit Act, which holds the credit card company jointly liable with the supplier in the event of any breach in contract or misrepresentation of goods. I am therefore requesting that you take the same steps to resolve this issue as [company name] will be doing.

I am expecting a total sum of [x amount] to be paid back into my account within the next 14 days.

If you are unable to provide a satisfactory response to this letter within 14 days then I will reserve my right to start legal action against you to recover my loss due to your failure to comply with Section 75 of the Consumer Credit Act 1974.

Yours sincerely,

[Name]

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Contacting the **Financial Ombudsman Service** to lodge a complaint couldn't be easier. You can:

- Get in touch online
- Get in touch by phone
- Get in touch by post

Visit their website here to download their complaint form which you can post to them.

<https://www.financial-ombudsman.org.uk/consumer/complaints.htm>

Alternatively, you can fill out their online complaint form digitally without needing to use the post office.