

Section 75 Claim Letter

Consumer Credit Act 1974 · Section 75

YOUR NAME

[YOUR FULL NAME]

YOUR ADDRESS

[YOUR FULL ADDRESS, POSTCODE]

THEIR NAME / COMPANY

[CARD PROVIDER NAME]

THEIR ADDRESS

[COMPLAINTS ADDRESS OR EMAIL]

DATE

[DATE]

ACCOUNT NUMBER

[YOUR FULL CARD OR ACCOUNT NUMBER]

Dear [CARD PROVIDER NAME],

RE: Claim under section 75 of the Consumer Credit Act 1974

On [DATE OF PAYMENT] I paid [AMOUNT] on my credit card to [SELLER NAME] towards [WHAT YOU BOUGHT]. The full price was [FULL PRICE].

[EXPLAIN WHAT WENT WRONG, FOR EXAMPLE: THE HOLIDAY WAS CANCELLED AND THE COMPANY HAS GONE INTO ADMINISTRATION. / THE SOFA ARRIVED DAMAGED AND THE SELLER HAS REFUSED TO REPLACE IT OR REFUND ME.]

Under section 75 of the Consumer Credit Act 1974, you are jointly and severally liable with the seller for their [BREACH OF CONTRACT / MISREPRESENTATION]. I am claiming [A FULL REFUND OF £X / THE COST OF REPAIR OF £X / £X FOR MY LOSSES].

I enclose copies of the following:

- My card statement showing the payment.
- The receipt or booking confirmation.
- My emails or messages with the seller, and any photos.

Please confirm that you have received this claim. If you do not accept it, please treat this letter as a formal complaint and send me your final response.

Regards,

SIGNATURE

[SIGN HERE]

PRINT NAME

[YOUR FULL NAME]

Section 75 covers a single item priced over £100 and up to £30,000, paid at least partly by credit card directly to the seller. Debit cards, most PayPal payments and charge cards are not covered. The full explanation is on therealdebttguy.com: search for Section 75.