

[insert your name  
and address]

[insert date]

[insert name and  
address of credit  
card company]

Dear Sir or Madam,

**Account number:** [insert credit card number]

**Ref: Section 75 of the Consumer Credit Act 1974**

I am writing to request that you reimburse me the value of [enter amount] as [select from full payment for / partial payment towards] a [enter item purchased] I paid for with my [enter the name of your credit card] credit card to [enter company name] on [enter date].

My claim is made on the grounds that the item purchased is inherently defective and I have been unable to resolve my complaint with the supplier and that you are jointly and severally liable for any misrepresentation or breach of contract with the above supplier under Section 75 of the Consumer Credit Act 1974.

I look forward to a full and prompt response to this letter within 14 days.

Yours faithfully,

[insert your signature]

[insert your name (printed)]