

For attn. of American Express Customer Care  
Messrs. American Express Services Europe Limited  
Department 70, 1 John Street,  
Brighton, BN88 1NH

8<sup>th</sup> August, 2023

Masaaki Takashima  
15, Earlsfield House, Royal Quarter  
Seven Kings Way,  
Kingston upon Thames KT2 5BG

Dear Sirs,

We have received your letter dated 31<sup>st</sup> July 2023 with your reference no. D-47626273 for the transaction amount £ 4,032.00 for ASPECT CO UK CHESSINGTON LO dated 28<sup>th</sup> June, 2023.

We understand that the merchant replied back to you that the materials which costed £ 893.87 are non-refundable.

However, we wish to point out to you that according to the Consumer Contracts Regulations 2013 in the UK, we, consumers in the UK, automatically get a 14-day cooling-off period when we buy something we haven't seen in person unless they are bespoke or made to measure and the cooling-off period starts the day after we receive our order and there doesn't need to be anything wrong with the item for us to get a refund.

Therefore, the merchant apparently breaches the Consumer Contracts Regulations 2013 by their rejection of the full refund of £ 4,032.00 to us, which, we believe, is illegal.

We hope you understand our position and act in favor of us accordingly.

Thanking you,

Yours Sincerely,

Masaaki Takashima



WD 01 003300 60082H 5 A\*\*SNGLP

MR MASA AKI TAKASHIMA  
Flat 15 Earlsfield House  
Royal Quarter  
Seven Kings Way  
Kingston upon Thames Sur KT25BG  
UNITED KINGDOM



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1 John Street,  
Brighton, BN88 1NH  
United Kingdom  
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Fax: 01273 341701  
americanexpress.co.uk/my account  
31 July 2023

Our Reference Number: D-47626273  
Transaction Amount: GBP 4032.00

Merchant Name: ASPECT CO UK CHESSINGTON LO  
Transaction Date: 28 June 2023

Dear MR MASA AKI TAKASHIMA

We are writing to you with important information about the enquiry you previously filed with us from ASPECT CO UK CHESSINGTON LO.

When we contacted you on 19 July 2023, we told you that a credit of £4032.00 had been applied to your upcoming statement as ?Credit for disputed charge?.

As per the documents provided by you, the merchant has said that the materials which costed GBP 893.87 are non-refundable. However they will refund the remaining amount. No refund has been provided to you. As a result, GBP 893.87 will be re-applied to your account and the rest of the credit will remain on your account.

Our investigation will continue and if the Merchant provides us with further details that support the charge, we may reverse the credit applied on your account.

Login to our website to view your recent charges and payment history. You may also access "Your Disputes" by visiting: [www.americanexpress.com/ManageMyDisputes](http://www.americanexpress.com/ManageMyDisputes). We're here to help: Have questions? Just log into your account online to chat with us ? we're here for you 24/7.

Ready to go paperless? Receive messages like this to your email by changing your preferences online under Account Management - Alerts & Preferences.

Thank you for your Cardmembership.

Yours sincerely,

American Express Customer Care

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