

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

24<sup>th</sup> August, 2023  
Masaaki Takashima  
15, Earlsfield House, Royal Quarter  
Seven Kings Way, Kingston, KT2 5BG

Dear Sirs,

We would like to draw your attention to the payment dispute 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 they had agreed to accept our cancellation for the materials costing £ 3,138.13 but they did not accept the cancellation of the remaining materials costing £ 893.87 as they are non-refundable.

However, we wish to point out to you again 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, saying £ 893.87 are non-refundable, which, we believe, is illegal.

Under such circumstances, after having online chat conversation with your agent in the morning of 24<sup>th</sup> August, we have deducted our payment due on 29<sup>th</sup> August 2023 as below.

Original payment amount due to you on 29 <sup>th</sup> August 2023	£ 1,795.94
Deduction of payment in dispute with ASPECT CO UK CHESSINGTON LON	£ 893.87
Amount paid to you on 24 <sup>th</sup> August 2023	£ 902.07

We hope everything is clear to you and we would highly appreciate that you would treat £ 893.87 as suspended payment in dispute rather than overdue payment from us to you incurring interest on it.

Thanking you,

Yours Sincerely,

Masaaki Takashima