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

17th November, 2023Masaaki Takashima15, Earlsfield House, Royal QuarterSeven Kings Way, Kingston, KT2 5BG

Dear Sirs,

After our submission of dispute charge claim ref. no. D-47626273 for the amount of \pounds 4,032.00 of 28th June 2023, which has now been reduced to \pounds 893.87, you debited us with the interest charge \pounds 53.66 on 15th September, 2023 even though we should not be responsible for the dispute charge while it is under investigation by your investigation team and it should be free from interest charge.

After having pointing this out to you through chat online, you have credited us with the following amounts in your monthly statement dated 15th October and 15th November 2023.

Statement date	Transaction date	Process date	Interest charge	Credit for interest
				charge
15/9/2023	15/9/2023	15/9/2023	£ 53.66	
15/10/2023	15/9/2023	4/10/2023		£ 36.02
15/10/2023	15/9/2023	4/10/2023		£ 17.64
15/10/2023	15/9/2023	4/10/2023		£ 17.64
15/10/2023	15/9/2023	4/10/2023		£ 36.02
15/10/2023	4/10/2023	4/10/2023		£ 106.00
15/11/2023	15/9/2023	25/10/2023		£ 17.64
15/11/2023	15/9/2023	25/10/2023		£ 36.02
Total			£ 53.66	£ 266.98

Frankly speaking, we fail to understand why you have credited us with a total amount of \pounds 266.98 in your monthly statement of 15th October and 15th November, which is far more than your original interest charge of \pounds 53.66 of 15th September and we ask you to clarify the situation at your earliest convenience.

For your immediate reference, we attach herewith the extraction of Other account transactions of your monthly statement dated 15th September, 15th October and 15th November 2023.

Looking forward to your earliest reply on this matter,

Yours Sincerely, Masaaki Takashima

(Documents attached)

* Extraction of Other account transactions of your monthly statement dated 15th September, 15th October and 15th November, 2023

Frankly speaking, we fail to understand why you have credited as with a total mooant of 75 265.98 in your municity statement of 15th October and 15th Nevenber, which is far more than your original interest charge of 32.56 of 15th September and we ask you to clarify the ditation at your earliest converience.

Amex Monthly Statement Sept / Oct / Nov 2023 - Other account transactions

Statement of Account Prepared for MR MASAAKI TAKASHIMA Membership Number xxxx-xxxxx-21000 Transaction Process

Date	Date	Transaction Details	Foreign Spend	Amount £
OTHER ACCOUNT TRANSACTIONS				
Sep 15	Sep 15	INTEREST CHARGE		53.66
Total of other account transactions			53.66	

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Date 15/09/23

Stat	emen	t of Account		Page 5 of 8
Prepared for MR MASAAKI TAKASHIMA		AKASHIMA	Membership Number XXXX-XXXXX-21000	Date 15/10/23
Sep 15	Oct 4	CREDIT FOR INTEREST CHARGE		36.02 CR
Sep 15	Oct 4	CREDIT FOR INTEREST CHARGE		17.64 CR
Sep 15	Oct 4	CREDIT FOR INTEREST CHARGE		17.64 CR
Sep 15	Oct 4	CREDIT FOR INTEREST CHARGE		36.02 CR
Oct 4	Oct 4	CREDIT FOR INTEREST CHARGE		106.00 CR

Statement of Account

Page 6 of 9 Prepared for MR MASAAKI TAKASHIMA Date 15/11/23 Membership Number xxxx-xxxxxx-21000 Sep 15 Oct 25 CREDIT FOR INTEREST CHARGE 17.64 CR CREDIT FOR INTEREST CHARGE 36.02 Sep 15 Oct 25 CR