

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

17th November, 2023
Masaaki Takashima
15, Earlsfield House, Royal Quarter
Seven Kings Way, Kingston, KT2 5BG

Dear Sirs,

After our submission of dispute charge claim ref. no. D-47626273 for the amount of £ 4,032.00 of 28th June 2023, which has now been reduced to £ 893.87, you debited us with the interest charge £ 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 £ 266.98 in your monthly statement of 15th October and 15th November, which is far more than your original interest charge of £ 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.

Statement of Account

Prepared for
MR MASA AKI TAKASHIMA

Membership Number
XXXX-XXXXXX-21000

Date
15/09/23

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

Statement of Account

Prepared for
MR MASA AKI TAKASHIMA

Membership Number
XXXX-XXXXXX-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

Prepared for
MR MASA AKI TAKASHIMA

Membership Number
XXXX-XXXXXX-21000

Date
15/11/23

Sep 15	Oct 25	CREDIT FOR INTEREST CHARGE		17.64 CR
Sep 15	Oct 25	CREDIT FOR INTEREST CHARGE		36.02 CR