

A message from American Express Executive Customer Care

American Express Executive Assist <amexuk@executiveassist.americanexpress.com>

2023/12/05 (火) 9:33

宛先:masaaki.takashima@outlook.com <masaaki.takashima@outlook.com>

AMERICAN EXPRESS

Response (05/12/2023 09.33 AM)

Dear Mr Takashima

Our Reference: GC-011NTFF

Merchant: Stripe

Supplier: ASPECT MAINTENANCE SERVICES LIMITED

Thank you for supplying us with your claim form and documents. We understand that you wish to make a claim against American Express pursuant to Section 75 of the Consumer Credit Act 1974 ("**Section 75**").

In some circumstances Card Members are entitled to bring a claim against American Express pursuant to Section 75, should certain criteria be met. In particular, to successfully claim under Section 75, the burden of proof lies with you to demonstrate that the supplier of goods/services has either misrepresented the sale or breached the contract with you.

We have now reviewed all of the information you have provided, including the documents submitted for your dispute chargeback D-47626273. Regrettably, based upon the information provided to date, we are unable to uphold your claim. Our reason for reaching this conclusion is as follows:

- For a claim to fall within the scope of Section 75, there must be a clear link between the individual responsible for repaying the credit under the Credit Card Agreement (the "Debtor"), the credit provider (the "Creditor"), and the supplier of goods and/or services (the "Supplier"). According to our records, we note that the transaction has been submitted through a third-party business (or Aggregator service) Stripe. We understand that Stripe provides an alternative service to businesses or individuals, whereby payments can be accepted via their service without having to sign up as a Merchant directly with a Merchant Acquirer, such as American Express. We consider that the use of Stripe, as an Aggregator service specifically, breaks the link between the Debtor (you), Creditor (American Express) and Supplier (ASPECT MAINTENANCE SERVICES LIMITED).

Therefore, the provisions of Section 75 do not apply in this case, even if you were unaware of Stripe's usage. Unfortunately, we are unable to pursue Stripe on your behalf under Section 75 as this does not fall within the parameters of the legislation.

Stripe is not the supplier of goods or services and is a third-party aggregator involved in processing your payment, as such as we cannot pursue them.

We are sorry that we cannot be of more assistance at this time. While we cannot assist you under Section 75, our conclusion does not negate your statutory rights against the supplier directly. You may wish to seek independent advice on your potential next steps.

Yours sincerely,

Aleksandra Puszczewicz (she/her) | CASE HANDLER
Global Customer Research & Solutions
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