



SECTION 75 REFUNDS.

Free Protection for ALL credit card spending

Section 75 laws mean your credit card must protect purchases over £100 for free, so if there is a problem you could get your money back.

Pay for something costing between £100 and £30,000 on credit and the provider's equally liable if something goes wrong. It is a legal protection put in place so that you are never in the position of paying off debt for something you didn't receive or wasn't as it should have been.

75. If the debtor under a debtor-creditor-supplier agreement falling within section 12(b) (c) has, in relation to a transaction financed by the agreement, any claim against the supplier in respect of a misrepresentation or breach of contract, he shall have a like claim against the creditor, who, with the supplier, shall accordingly be jointly and severally liable to the debtor.

75a If the debtor under a linked credit agreement has a claim against the supplier in respect of a breach of contract the debtor may pursue that claim against the creditor.

WHAT HAPPENS NEXT.

Once we have received all the relevant documentation we will contact the Bank on your behalf and deal with all queries relating to your claim and, also fight your case. Please note this can take up to six months.

If the banks turn the claim down, we will immediately apply to the Financial Ombudsman on your behalf by completing the necessary forms and dealing directly with them.

Please note the Ombudsman can take in excess of six months to make a decision and their decision is final. If they believe you have a valid claim they will instruct the bank to issue a full refund, The banks cannot appeal the Ombudsman's decision.