

BETTER CALL KAL

CONSUMER RIGHTS LETTER BUNDLE

Three template letters — fight back against the companies taking your money

WHAT'S IN THIS BUNDLE

LETTER 1 — Section 75 Credit Card Claim

Use this when: You paid on a credit card (£100–£30,000) and something went wrong — goods not received, seller gone bust, misrepresentation, faulty goods. Your card company is jointly liable.

Send to: Your credit card company's disputes team.

LETTER 2 — Subscription Cancellation and Refund Request

Use this when: You want to cancel a subscription, a company is making cancellation difficult, or you want to invoke your 14-day statutory cooling-off period.

Send to: The subscription company.

LETTER 3 — Drip Pricing / Hidden Fees Complaint

Use this when: You were charged more than the advertised price due to fees added at checkout.

This practice is now illegal under the DMCC Act 2024.

Send to: The company. Escalate to the CMA if no response.

LETTER 1

SECTION 75 CONSUMER CREDIT ACT — CLAIM LETTER

HOW TO USE LETTER 1

1. Complete all [RED BRACKET] fields with your details.
2. In Section 3, tick only the grounds that apply — delete the rest.
3. Attach: proof of purchase, credit card statement showing the transaction, any correspondence with the seller about the problem, and evidence of the issue (photos, emails, etc.).
4. Send by email AND recorded post to your credit card company's disputes team.
5. State clearly in your subject line: 'Section 75 Claim — Consumer Credit Act 1974'.