

**Name of business/owner
Number
Road/Street
Town
County
Postcode**

**Your house name/
number
Road/Street
Town
County
Postcode**

Date

Dear Sir/Madam

Consumer Credit Act 1974, Section 75

On **date** I bought **describe item** from **name of retailer**. This purchase was financed by your company **provide agreement number**.

Unfortunately, I have discovered that this **describe item** is **faulty / not fit for its purpose / not as described (delete as applicable)** and I have written to the retailer to reject the item and claim a refund of the money paid, under the Sale of Goods Act 1979 (as amended).

I have tried to get a refund from the trader but they **have ceased trading / are ignoring my complaint (delete as applicable)**. Under the Consumer Credit Act 1974, Section 75, I am entitled to look to you for compensation, as this law makes you equally liable with the trader for any breaches of contract.

Therefore I am rejecting the item and claiming a full refund from you.

I look forward to hearing from you within 14 days.

Yours faithfully,

Sign and print your name here