

With regards to the following Customer:

Cardholder Name:

Cardholder Address:

regarding an unauthorised credit card charge by this merchant who is a **car rental company:**

for a transaction dated:

We are an insurer acting on behalf of the above Customer who is seeking a chargeback on the transaction listed above because **the charge was unauthorised**. The Customer lodged a complaint with us about the charge above and we have written this letter to help our customer get the charges reversed through the most appropriate channel.

These types of complaints about rental companies are unfortunately common. We have assisted authorities with several prosecutions relating to unauthorised charges by rental companies where customers have suffered fraudulent charges for damages that either did not exist, or were caused by previous renters of their vehicles, or the charges greatly exceeded the cost to repair.

The Customer above is seeking a chargeback because the charges were not authorised. When examining this chargeback case it is important to note the following details:

1. The Customer signed the rental company's standard contract when the rental commenced.
2. The Customer performed an initial inspection when the rental commenced.
3. A large refundable deposit/bond was secured from the Customer when the rental commenced.
4. The credit card details were stored when the rental commenced.
5. The "Rental Agreement: between the Customer and the Rental Company included provision for a large amount (several thousand dollars) which is the excess that is deducted in the event of an accident. Rental companies often threaten to deduct the full excess charge when a customer disputes a transaction.
6. The Customer inspected the car and there was no accident and no damage.
7. The Rental Company charged the credit card on file.
8. The Customer discovered the disputed transaction after returning the vehicle.

Regarding the type of chargeback:

- This is an unauthorised transaction.
- Card was not present when the charge occurred.
- The Rental Company will not refund the charge.
- The Customer does not want their card to be cancelled.

Thank you for your consideration of this unauthorised transaction case.

Yours sincerely

A handwritten signature in black ink, appearing to read 'AM', is positioned below the text 'Yours sincerely'.

Angus McDonald

Director,
Asservo Insurance Company Limited