

Request for Reversal of Credit Card Charge under s. 52 Business Practices and Consumer Protection Act

Under s.52 (4)(b) BPCPA, a credit card issuer must cancel or reverse a credit card charge and any associated interest or other charges where the consumer has cancelled a distance sales contract under s. 49 and the supplier has not refunded all money as required under s. 50.

A.) Consumer Information

Full Name _____ Phone Number (with area code) _____
Email Address _____
Address _____ City _____ Postal Code _____

B.) Supplier Information

Supplier Name _____ Phone Number (with area code) _____
Contact Person _____ Contact E-Mail _____
Street Address _____ City _____ Postal Code _____

C.) Details of Cancellation to Supplier

A consumer may cancel a distance sales contract by giving notice of cancellation to the supplier for the reasons, and in accordance with the time periods, given under section 49(1) of the *Business Practices and Consumer Protection Act*.

The date the contract was entered into: _____.

The supply date (in contract): _____.

The amount charged to the credit card: _____.

Description of the goods or services: _____

The reason for cancellation under s.49: Goods/services were not provided within 30 days of the supply date
Contract does not contain the required contents under ss.47 or 48
Supplier did not provide a copy of the contract in accordance with s. 48
Goods/services were not provided within 30 days of contract date (no supply date given)

The date and method the consumer cancelled the contract with the supplier: _____.

D.) Documents

This request includes a copy of the Notice of Cancellation to the supplier under s. 49, proof of delivery, and any other documents to support the claim (eg. proof that refund was denied)

E.) Refund Process

Section 52(4) of the *Business Practices and Consumer Protection Act* states that the credit card issuer must:

- (a) acknowledge the consumer's request within 30 days of receiving it
- (b) if the request meets the requirements of subsection (3), cancel or reverse the credit card charge and any associated interest or other charges within the earlier of
 - (i) 2 complete billing cycles of the credit card issuer, and
 - (ii) 90 days

I have provided the information required by s. 52(3) and demand the reversal or cancellation of the disputed charge within the prescribed time period.

Signature _____ Name _____ Date _____