

To whom it may concern

Re: Pan Express Business Travel Ltd

We refer to the above former Member of ABTA.

As your payment was made using a Debit Card you should submit your claim to your card issuing bank for a chargeback in the first instance. Your bank would have subscribed to the Visa/MasterCard scheme rules, which mean you have the right to request a chargeback against the merchant's bank if you don't receive goods paid for using your Debit Card.

In order for you to make a claim you will need to ensure that you provide a copy of this letter to your card issuing bank along with your other documents to allow them to process your claim. This letter serves as ABTA's negative response letter.

Please Note: There is a time limit on making a claim with your card issuing bank, this is typically 120 days from the date at which you become aware of a problem or when you were due to receive the services and 540 days from the transaction date.

Should you encounter any difficulties with your bank we would suggest that you contact the Financial Ombudsman Service for further advice and assistance through their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by telephone on 0800 0234567.

Should you require any further assistance after following the above steps then please do not hesitate to contact us.

Yours sincerely  
ABTA Claims Department