

To whom it may concern

Re: Smile Group Travel

Thank you for your enquiry concerning a payment made by you to Smile Group Travel using your credit card.

You will need to submit your claim to your card issuer in the first instance as your card issuer has liability under the Consumer Credit Act to refund you as your transaction with Smile Group Travel was 'financed' by your card issuer as you used your credit card.

Under the Consumer Credit Act you can claim against your card issuer for the full cost of the purchase (not just the amount on the card), for example, where the deposit was paid on your card and any further payments were made by another means.

In order for your claim to be considered you should forward this letter on to your credit card company along with copies of your other documents requesting that they consider your claim. Failure to do so may result in your claim being significantly delayed.

Please contact us again for assistance should you have any difficulties.

Yours sincerely
ABTA Claims Department