

Dear card holder

Re: Team Tours Direct Limited – ceased trading 26/04/21

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 to request a chargeback. Your card issuing bank would have subscribed to the Visa/MasterCard scheme rules, which means you have the right to request a chargeback against the merchant's bank if you do not receive the services 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 that during Covid-19, both Visa & MasterCard have encouraged card holders to resolve disputes with merchants and they have accepted the use of Refund Credit Notes (RCNs) when a merchant has cancelled the original services paid for by debit card.

If, since the issue of an RCN, the merchant has since become insolvent and cannot provide a rebooked holiday or refund, RCNs are also covered by Visa's and Mastercard's scheme rules. If you in receipt of an RCN from the insolvent company the time scales are as follows:

Visa (debit)- 120 days is from the expiry date of the RCN.

Mastercard (debit) - 120 days from the date of insolvency.

For more information about Visa and Mastercard scheme rules during COVID-19 see below.

Visa - Dispute Frequently Asked Questions to Help Clients through COVID-19 dated 29 May 2020.
<https://www.visa.co.uk/dam/VCOM/global/support-legal/documents/faq-covid-19-may29.pdf>

Mastercard - Dispute Resolution Management During Covid-19 (Public Version) dated 1 May 2020.
<https://www.mastercard.com/content/dam/mccom/global/covid-19/covid19-drm-faq-public-version-05.01.2020.pdf>

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 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