

Under EU Consumer law it is my right to claim a refund when the service I paid for is not received due to a company's bankruptcy.

I attempted to open up a chargeback dispute on **ADD DATE**. My bank opened up this dispute but now informs me that they can't process it.

I am informed that the reason for this is that Flash Pack's merchant acquirer Checkout.com challenged my dispute on the basis that I may have been told that I was protected by Flash Pack's financial failure insurance on their T&Cs which is incorrect.

When the challenge was flagged by my bank, they should have given me an opportunity to show them evidence that clearly shows that I am not insured.

I have written to both the insurer Towergate / Zurich and the administrator Fortis and both of them inform me that I am not insured or protected by the insurance.

Please send the email response from the insolvency practitioners Fortis showing that you are not protected by insurance

Please send the email response from the financial failure Insurers Towergate clearly showing that you are not insured

Even if I did have insurance, EU Consumer law should protect my card purchases.

Only send the below information if you paid by Credit card

I would have also submitted [a flowchart](#) provided the insolvency practitioners, Fortis which was sent to all Flash Pack customers. This flowchart informs all credit card customers to claim from credit card providers. Fortis informed me that this flowchart was agreed and approved by Checkout.com themselves.

The UK Government backed Civil Aviation Authority are advising me to do the same via this letter <http://publicapps.caa.co.uk/docs/33/20201103FlashPackCCReferralLetter.pdf>

Please make sure that you attach the following documents to your complaint:

- Official insolvency email from Fortis - sent on Nov 4th 2020
- Original booking receipts
- Email sent by Flash Pack, postponing your trip
- Refund credit note or email rescheduling your trip to a 2021 date