

## **Out of the time-frame to claim**

If your bank has come back to you and informed you that you are 'out of the time-frame to claim', they are wrong and it is highly likely that you will win your case.

You should go straight to the Consumer finance bureau [via this link](#), with the following information:

My bank has rejected my claim on the basis that 'I am out of the time-frame to claim'.

Under the Fair Credit Billing Act it is my right to claim a refund when the service I paid for is not received due to a company's bankruptcy.

The time limit for making a claim should start from the date I was expecting to receive the service/trip not from the purchase date, given I was buying something to be delivered in the future.

In my case this date should be my refund credit note expiry date of September 30th 2021. Alternatively, as I opened up my dispute on **ADD DATE** they may use the date I found out that I would not receive the trip (3 November 2020).

*\*If you received an email from Flash Pack giving you a 2021 trip date then you can use this email as proof and your bank can use this date instead.*

*If you have a Visa card, please copy / paste this:*

Visa chargeback code 13.1 – Merchandise services not received.

Visa's rules:

A Dispute must be processed no later than either: 120 calendar days from the Transaction Processing Date 120 calendar days from the last date that the Cardholder expected to receive the merchandise or services (Not to exceed 540 calendar days from the Transaction Processing Date).

*If you have a Mastercard, please copy / paste this:*

Chargeback code 4855 for credit – Merchandise services not received.

Mastercard's rules:

On chargebacks there is normally a 120 day limit, but this can be extended to 540 days if the services were to be provided 'at a future date'. So, for example, a holiday. Section 75 claims can be made for up to 6 years from the moment of purchase (UK law).

**To speed up the process please also add the following information to your complaint:**

I have been informed by Flash Pack and the administrators for the company, Fortis, that I am not financially protected in any other way.

\*I have [attached a copy of the flowchart](#) sent to me by Fortis - please see the red box in the bottom right corner clearly showing that US customers are not protected by financial failure insurance.

**\*Attach the linked document to your complaint**

\*Please see the [T&Cs relevant to my booking](#) that clearly shows that insurance was in place for EU customers only **\*Attach the linked document to your complaint**

**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 from the CAA:  
<http://publicapps.caa.co.uk/docs/33/20201103FlashPackCCReferralLetter.pdf>
- Email sent by Flash Pack, postponing your trip
- Refund credit note or email rescheduling your trip to a 2021 date