FOR USE FOR CONTRACTS ENTERED INTO POST TO 1st OCTOBER 2015

IN THE COUNTY COURT

BETWEEN

YOU

Claimant

AND

NAME OF TRADER

1st Defendant

and

NAME OF BANK

2nd Defendant

PARTICULARS OF CLAIM

- 1. On or around state the date, what you paid for and the amount.
- 2. The Claimant was a holder of a credit card with (name of bank) and used the credit card in part/full payment of the goods to the sum of £
- 3. Under the Consumer Rights Act 2015 the goods should be of satisfactory quality, as described and fit for its purpose. The 1st Defendant breached the Consumer Rights Act as the goods [set out the fault].
- 4. As a result, the Claimant has suffered loss and damage set out what the financial loss is
- 5. As a result of a pre-existing arrangement between the Defendants the 1st Defendant accepted the Claimant's credit card in the sum of £.
- 6. Pursuant to Section 75(1) of the Consumer Credit Act 1974 the 2nd Defendant is jointly and severally liable with the 1st Defendant for the loss and damage suffered.
- 7. The Claimant also claims interest pursuant to Section 69 of the County Courts Act 1984 from the (date) to the date of judgement or payment whichever is sooner.

AND THE CLAIMANT CLAIMS jointly and severally from the Defendants

- 1. The sum of £
- 2. Interest
- 3. Costs.