

Ladbrokes Ref: [REDACTED]

(A)

International Merchant Services
Chargeback Section
Gateshead Card Centre
PO Box 95
Victory House 5th Avenue
Gateshead NE11 0GW

11 August 20**07**

Dear [REDACTED]

Reference: [REDACTED] / [REDACTED] / 000 [REDACTED] / 000 [REDACTED] / 000 [REDACTED] /
000 [REDACTED]
Card Number: 45 [REDACTED] 35

We are writing in response to the Request for Information letters dated the **11** August 20**07**.

(C)

The customer to whom your enquiries refer currently has an on-line internet betting account with us. The account in question was opened on the 15th February 2007. Since this date the customer has made six deposits from this card, totalling 1,700.00 EUR. The deposits to which your enquiries refer to were made on the 18th February 2007 between 01:49 and 02:49. The funds were used on our on-line casino. There have been no refunds made back to the card in question.

(D)

The following facts lead us to believe the cardholders involvement with these transactions:

- Our account details match those of the cardholder.
- Another user cannot access the account, unless the user knows the account and username. We use state of the art encryption technology to prevent access by an unknown user (see internet account security sheet).
- The card security code response came back as SECURITY CODE MATCH; therefore, proving the card was present at the time of these transactions.

(E)

Should this matter result in a loss to Ladbrokes, the following information will be passed to the National Criminal Intelligence Service (NCIS) to investigate as fraud in liaison with the cardholders local authorities:

- The account details and transaction history.
- The IP addresses which identify the individual PC used to access the account.


(F)

As we have a direct authorisation for all Switch/Delta transactions we are unable to supply you with a voucher for this transaction. Should you require any further information regarding this matter please do not hesitate to contact us on 020 8515 5397.

Please find enclosed our record of the customer's Ladbrokes account details, customer's account history, transaction details, and Internet Account Security Information sheet, along with the return copy of your letter.

(A)

Yours sincerely


Virginie Come
Chargeback Investigator