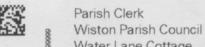


## What's happened?

You've asked us to investigate a transaction that you have an issue with.



Water Lane Cottage Water Lane Wiston Steyning BN44 3DW



What do I need to know?

We can't investigate the matter as you contacted us too late.

Reference: CHBV0001 /LETOUT

Dear Mr Thomas

 24 September 2025

We're unable to investigate your claim regarding the transaction with Microsoft\*Microsof for £104.99.

This is because Visa set a time limit of 120 days from the date of transaction for customers to raise a claim.

If you wish to pursue your claim further, you'll need to take this up with the retailer.

If you have any questions you can call us on **03457 404 404\***. Lines are open from 08:00-20:00 everyday.

Yours sincerely

Your HSBC Banking Team

\*Calls may be monitored and/or recorded for security and service improvement purposes. Calling from outside the WK 1226 261 010 If you require a textphone service you can download the UK Relay App and call our customer services team (UK and overseas telephone number quoted above). If you have a textphone, you can dial the prefix 18001 followed by our customer service telephone number (above).

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Customer Service Centre, BX8 2HB
Telephone: 03457 404 404 From Overseas: 44 1226 261 010 Facsimile: 0345 8500016