**[name of warranty product] - [insert number if available]**

**Background**

1. On [Day Month Year],I purchased a warranty.
2. The cost of the warranty was $[insert price of warranty].
3. The warranty provider was [insert name of warranty provider].

**The sale**

1. [Describe circumstances of sale

Think back on the sale. Describe why you bought the warranty. What did the salesperson tell you about it?

Think about anything that was done in the sales process that might be considered unfair.

Here are some questions to help you tell your story:

Did the salesperson pressure you into buying the warranty?

Did the salesperson tell you something that was not true?

Did the warranty provider/salesperson fail to provide you with a warranty document?

Did you think it was compulsory?

Did the salesperson fail to explain any significant exclusions or limitations?]

**The Warranty**

1. [Explain why you are unhappy with the warranty.

What is it about the warranty that you are unhappy with?

Did you think that the name of the product meant that you had better protection than you actually did?

Some of the problematic terms/conditions could be:

* A clause giving the provider discretion as to whether or not they pay a claim.
* Significant exclusions e.g. wear and tear, pre-existing defects, exclusion for car not in sound condition at time of sale
* Cover for certain parts only
* Limits on covered parts]
* Servicing requirements over and above the manufacturers' requirements and/or requirement to send in coupons.]

**Legal rights**

1. I understand I may have rights under the law in respect of my claim, and I request that you consider any legal rights I may have including those in relation to:
   * + 1. Unconscionable conduct (section 12CB of the *Australian Securities and Investments Commission Act 2001 (Cth)*; *Australian Securities and Investments Commission v The Cash Store* [2014] FCA 926)
       2. Misleading and deceptive conduct (section 12DA and/or 12DB of *Australian Securities and Investments Commission Act 2001 (Cth)*)
       3. Requirement to provide a Product Disclosure Statement/Financial Services Guide (section 953B of the *Corporations Act 2001 (Cth)*
       4. Section 912 of the *Corporations Act 2001 (Cth)*.

**Request**

In light of the above, I think I am entitled to a refund and request that you refund me the cost paid to date plus interest.

I look forward to receiving your response within 45 days. My email address is [insert your email address].

Yours sincerely

[name]