

Response to chargeback - merchandise not as described (Visa 13.3 / MC 4853)

Re: dispute dp\_SAMPLE\_notasdescribed

The cardholder claims the item was not as described. The product-page snapshot at purchase, a point-by-point rebuttal of each claim, and a documented return offer the cardholder bypassed show the item matched its description (Visa 13.3 / MC 4853).

#### KEY FIELDS

Amount: USD 89.00

Transaction date: 2026-03-18

Transaction ID: ch\_SAMPLE\_nad01

Snapshot captured: 2026-03-18

Return offer date: 2026-03-25

#### PRODUCT AS DESCRIBED AT PURCHASE

The product page shown to the cardholder at purchase was captured on 2026-03-18 from internal CMS revision r-SAMPLE-8821 - the exact listing live when charge ch\_SAMPLE\_nad01 (USD 89.00) was placed (Exhibit A). It describes the waxed-cotton field jacket, its materials and its colourway precisely as delivered.

#### POINT-BY-POINT REBUTTAL

1. Cardholder claim: "The jacket is not genuine waxed cotton." Response: the captured listing (Exhibit A) states the outer shell is genuine waxed cotton and the delivered garment carries the matching material label; the item delivered is the item described.
2. Cardholder claim: "The colour differs from the product photos." Response: the listing photographs in Exhibit A show the same colourway as the shipped garment; the description set an accurate expectation of the colour received.

#### RETURN / REPAIR OFFER

We offered the cardholder a full return on 2026-03-25 via support email, giving a direct route to resolve any genuine mismatch; the cardholder did not respond and did not return the item (Exhibit B). A "not as described" claim is undercut by an unanswered, no-cost return offer.

#### MERCHANT OF RECORD

As the merchant of record we accept responsibility for resolving this matter directly and have addressed each of the cardholder points above.

#### EXHIBITS

- A. Product-page snapshot at order time with capture source and date  
Listing captured 2026-03-18 from internal CMS revision r-SAMPLE-8821, showing the materials and colour as sold.
- B. Return / repair offer trail

Support-email thread offering a full return on 2026-03-25 with no cardholder response.

C. Cardholder communications

The full support correspondence for the order, in date order.