

American Express Europe Limited Travelers Cheques Services Refunds P.O. Box 209 Brighton BN2 3ZU England

24 January 1989

Mrs Jale Inan Ehrem Yokusu Bebek ISTANBUL

Our Ref: 88 265 2654

Dear Mrs Inan,

We are sorry that we must deny your claim for Travellers Cheques refund. We have evidence indicating that the Travellers Cheques involved in this claim were lost or stolen a substantial period of time prior to the filing of the claim with us.

The agreement that you signed at the time of purchase required you to immediately notify American Express of any loss or theft.

As a result of this delay, the cheques were honoured when they were presented for payment.

Under these circumstances, a refund cannot be issued to you.

Yours sincerely,

Simon Dean Manager Regional Refund Centre

