



## Your damage dispute pack

Goldcar, Malaga Airport, 1 August 2026 to 8 August 2026. Amount: EUR 640. Case AMR-SAMPLE.

### In this pack

- A letter to Goldcar that disputes the charge and asks for the evidence
- A filled complaint for the European Consumer Centre in your country (ECC-Net)
- A letter to your card issuer
- What to do if nothing works

### What to do, in this order

- 1 Today: send the letter on the next page to Goldcar. It asks for the evidence, gives them 14 days and asks them to refund you.
- 2 Wait 14 days for their answer. Do not agree to anything by phone, and do not sign anything new from the company.
- 3 If they refuse or do not answer, file the complaint in this pack with your European Consumer Centre.
- 4 Your card issuer's date is close: send the bank letter now, at the same time as the company letter, by 25 October 2026.

### Your dates

| WHAT                                  | DATE            | NOTE                                                                                                |
|---------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------|
| Send the letter to the company        | 16 October 2026 | By email to the address on your invoice or damage claim. Keep a copy.                               |
| Their reply is due                    | 30 October 2026 | The letter gives them 14 days.                                                                      |
| Contact your card issuer by           | 25 October 2026 | Our suggested date, well before the last day.                                                       |
| Last day for a card dispute (usually) | 8 January 2027  | Usually 120 days from the charge. Your card issuer may use a shorter limit; ask.                    |
| Refund request under EU payment law   | 5 November 2026 | Article 76 of the EU Payment Services Directive gives 8 weeks from the debit, if it applies to you. |

# Your case

## From your answers: what helps you

- You returned the car out of hours or by key drop, and nobody checked it with you. So the company has to show when the damage happened. The UK competition authority has said that making renters liable for damage after an out-of-hours return, whenever it happened, may be unfair.
- You did not get a signed return report.
- You have dated photos or video from pick-up, which show what the car looked like before your rental.
- ...

## From your answers: what can work against you

- The company has photos of the damage. Ask when they were taken, and whether they also show the car at pick-up.

Made automatically from your answers and fixed rules. This is not an assessment of your chances.

## Keep this safe

- Your photos and videos as the original files (not screenshots), so the date and time stay in them.
- The rental agreement, the pick-up and return reports, the invoice and every email.
- A note of any phone call: date, time, name, what was said.

# Letter to Goldcar

Read every sentence before you send it. Delete or change anything that is not true for you. Copy this into an email to the address on your damage claim or invoice. Attach your photos and a copy of the claim. Send it in your own name.

|                  |                                                         |
|------------------|---------------------------------------------------------|
| To               | Goldcar, customer relations and damage department       |
| From             | Sample Renter<br>sample@example.com                     |
| Rental agreement | 1234567                                                 |
| Rental           | Goldcar, Malaga Airport, 1 August 2026 to 8 August 2026 |
| Amount disputed  | EUR 640                                                 |
| Subject          | Dispute of damage charge, rental agreement 1234567      |

Dear Sir or Madam,

I dispute the damage charge of EUR 640 that you charged to my card on 10 September 2026 for the rental above. I do not accept that this damage happened during my rental, and I have not agreed to pay this amount.

I returned the car out of opening hours and left the key in the key drop. Nobody inspected the car with me. I was not given a signed return report. I have dated photos from pick-up.

...

Yours faithfully,

Sample Renter  
sample@example.com

Sample, shortened. In your pack this part is written out in full for your rental and the company's claim.

# Complaint to European Consumer Centre in your country (ECC-Net)

Use this if Goldcar refuses or does not answer your letter within 14 days.

## Where and how

|                |                                                                                      |
|----------------|--------------------------------------------------------------------------------------|
| Where          | <a href="https://www.eccnet.eu">https://www.eccnet.eu</a>                            |
| When           | After the company has refused, or not answered your letter.                          |
| Cost           | Free                                                                                 |
| Language       | Your own language                                                                    |
| Is it binding? | Not binding. The ECC contacts the company in its country and presses for a solution. |
| How long       | Usually a few weeks to a few months.                                                 |

- For people living in an EU country, Norway or Iceland who rented in another one. UK residents are no longer covered.

## Upload with it

- Your rental agreement
- The damage claim and any answer
- ...

## Also in Spain: Official complaint form (hoja de reclamaciones)

Ask the branch for it or use the regional consumer office (OMIC) online. ...

Sample, shortened. In your pack this part is written out in full for your rental and the company's claim.

## Text for the complaint form

Sample, shortened. In your pack this part is written out in full for your rental and the company's claim.

SAMPLE

# Letter to your card issuer

Read every sentence before you send it. Delete or change anything that is not true for you. What you tell your card issuer must be true. Keep the paragraph about EU payment law only if both points in it are true for you.

Send this now through your card issuer's dispute form, secure message or app, at the same time as the letter to the company. The ideal date is 25 October 2026.

|             |                                                       |
|-------------|-------------------------------------------------------|
| To          | Card disputes team                                    |
| From        | Sample Renter<br>sample@example.com                   |
| Card        | Visa ending [REDACTED]                                |
| Transaction | Goldcar, 10 September 2026, EUR 640                   |
| Subject     | Dispute of a delayed damage charge after a car rental |

Dear Sir or Madam,

I dispute the transaction above. It is a delayed charge for alleged damage, taken by Goldcar after I returned a rental car (Goldcar, Malaga Airport, 1 August 2026 to 8 August 2026). I dispute that the damage happened during my rental, and the company has not supported the charge. I tried to settle this with the company in writing on [REDACTED].

...

Yours faithfully,

Sample Renter  
sample@example.com  
[REDACTED]

Sample, shortened. In your pack this part is written out in full for your rental and the company's claim.

## If nothing works

If the letter, the complaint and your card issuer do not settle it, a small claim is the last step. ...

- If the company or a debt collector takes you to court for the charge, answer the court by its deadline. If you do not, the court can decide against you without hearing you, and you can be ordered to pay its costs as well. If you receive a District Court civil summons, enter a notice of intention to defend by the date it gives.
- European Small Claims Procedure: for cross-border claims up to EUR 5,000, in writing, with standard forms and no lawyer. You may be able to file in your home country if the company aimed its sales at it. See [e-justice.europa.eu](http://e-justice.europa.eu).
- ...

This pack gives you documents and information to use yourself. It is not legal advice and no result is promised.

Appeal My Rental ([appealmyrental.com](http://appealmyrental.com)) is a document service, not a law firm. You check, sign and send these documents yourself.

**|** Sample, shortened. In your pack this part is written out in full for your rental and the company's claim.

SAMPLE