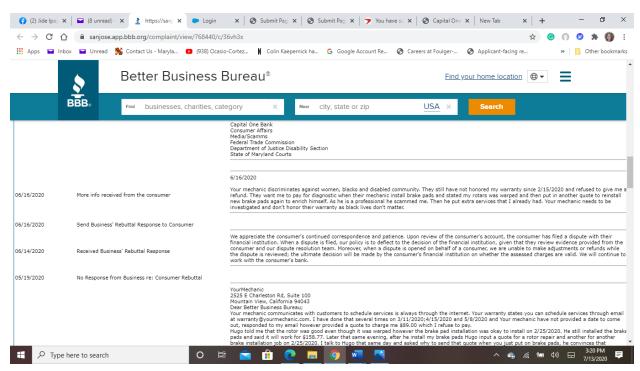


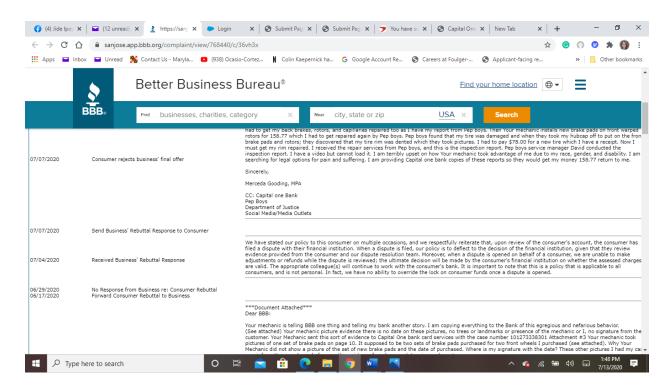
On 5/7/2020 Your mechanic states that my warranty on file. I contacted Your Mechanic and they refuse to answer my call and to schedule diagnostic on 5/8/2020 I sent an email too (see attached).



On 6/14/2020 Your mechanic states once a dispute is open, they must go with the financial institution policy. Therefore, I cannot get my car diagnostic or get a refund. Their policies changes once a consumer files a complaint. "We appreciate the consumer's continued correspondence and patience. Upon review of the consumer's account, the consumer has filed a dispute with their financial

institution. When a dispute is filed, our policy is to deflect to the decision of the financial institution, given that they review evidence provided from the consumer and our dispute resolution team. Moreover, when a dispute is opened on behalf of a consumer, we are unable to make adjustments or refunds while the dispute is reviewed; the ultimate decision will be made by the consumer's financial institution on whether the assessed charges are valid. We will continue to work with the consumer's bank (See attached)

Below, they told BBB on 7/4/2020 that they are working with the bank and they cannot do any transactions with me or a refund. Please read as they are fabricating with Capital One Bank decisions against me on 7/13/2020 that I refused diagnostic.



On 7/4/2020- Your mechanic statement, "They have stated our policy to this consumer on multiple occasions, and we respectfully reiterate that, upon review of the consumer's account, the consumer has filed a dispute with their financial institution. When a dispute is filed, our policy is to deflect to the decision of the financial institution, given that they review evidence provided from the consumer and our dispute resolution team. Moreover, when a dispute is opened on behalf of a consumer, we are unable to make adjustments or refunds while the dispute is reviewed; the ultimate decision will be made by the consumer's financial institution on whether the assessed charges are valid. The appropriate colleague(s) will continue to work with the consumer's bank. It is important to note that this is a policy that is applicable to all consumers and is not personal. In fact, we have no ability to override the lock on consumer funds once a dispute is opened."

I put in a claim on 4/21/2020 with the Bank - so how can Your mechanic claim I failed to get a diagnostic when I requested diagnostic by email to Your Mechanic on 3/4/2020-5/19/2020 (see attached? Your mechanic refused to respond.

I filed a claim with Capital one Bank on 4/21/2020, Your Mechanic telling BBB that they had to stop the refund or warranty because I filed a complaint with the Bank (see attached). Your Mechanic is telling Capital one bank one story and BBB another? As they took advantage of me, as the customer. Your Mechanic is fabricating as they are telling Capital one bank that I refuse diagnostic. However, telling Better Business Bureau another fabrication story that they cannot adjust because I filed a claim with the bank (see attached).

CC: Consumer Finance Protection Bureau

Office of the Comptroller of the Currency