From: Michael Laham <mlandel2012@aol.com>
To: carddispute <carddispute@wafd.com>
Subject: Debit Card Visa Dispute - Gary Blackstien

Date: Thu, Nov 6, 2014 12:55 pm

Attachments: 01_Credit_Dispute.pdf (80K), 02_Gary_Blackstien_.pdf (167K), 03_Gary_Blackstien_.pdf (93K),

04_Credit_Dispute.pdf (525K), 05_Gary_Blackstien.pdf (66K), 06A_Elana_Laham_bitewings_Oct_29_2014#1.JPG (367K), 06B_Elana_Laham_bitewings_Oct_29_2014#2.JPG (435K), 06C_Elana_Laham_bitewings_Oct_29_2014#3.JPG (387K),

06D Elana Laham bitewings Oct 29 2014#4.JPG (397K), 07 Q & A.pdf (340K),

08 Payment to Gary Blackstien.pdf (72K), 09 WF Cardholder Statment Disputed Transaction.pdf (166K)

To the debit Visa Card Dispute Department of Washington Federal Bank:

We are sending this e-mail to the debit Visa Card dispute's department to report our dispute with a dentist who took money for services that were NOT rendered, only DIS-services.

Services were NOT rendered and Dis-services were rendered for the following reasons:

This dentist told me that a piece of Composite filling had broken off in the back most molar in the upper left quadrant of my mouth, and that he was going to refill it. However, after this dentist worked on my tooth I remained in the same pain I was in before he worked on my tooth. In addition, he caused me unnecessary distress while I was in his dentist chair by drilling a hole in my tooth before the anesthesia had a chance to numb my mouth and by allowing me to choke on water, which was blocking my throat. When I complained to him about being in pain and about being unable to breath he IGNORED me, told me to be quiet and be still.

When we sent him our request for a refund via e-mail, and explained to him why we were demanding our money back, he replied via e-mail that he was going to give us a refund but he never did. There was no charge back to our online bank statement in the amount of US\$164.38 (618.00 NIS), which is what we originally paid him.

Including in his charge were bite-wing x-rays that had been done so badly that they had huge pieces of dirt on them, were angled incorrectly, and were blurry.

Please see attached e-mails for more detailed information regarding the above dispute. Also we have attached to this e-mail this dentist's bad x-rays, dental questionnaire, and payment receipts. Also we have attached to this e-mail the Washington Federal Card Holder Statement of Disputed Transaction form.

Our online bank statement shows that on October 30, 2014, "GERY SLDON BLCKSTIN" charged our debit Visa card US\$164.38 (618.00 NIS). This dentist's name is Gary Blackstien, and his office is located at Macabi Building, Diamond Exchange, 1 Jabotinsky Street, Ramat Gan, Tel Aviv, Israel. Phone: +972-3-5752560. Fax: +972-3-5755093. E-mail: qblackstien@hotmail.com

Please let us know if there is anything else you require in order to process our debit Visa card dispute claim.

Most Sincerely Yours,

Elana and Michael Laham
E-mail: mlandel2012@aol.com

4 Attached Images







