Gmail

Chase Kinslow <chase.kinslow@gmail.com>

Reply from CA Attorney General; PIU #1553638

2 messages

NoReplyPIU@doj.ca.gov <NoReplyPIU@doj.ca.gov> Fri, Aug 7, 2026 at 5:45 PM
To: Chase.kinslow@gmail.com

DO NOT REPLY TO THIS E-MAIL* Reply messages will be returned as undeliverable If you wish to submit additional information, please use our e-mail webform, available at: https://oag.ca.gov/report**

Dear Chase Kinslow:

Thank you for contacting the Office of the Attorney General.

Complaints and tips such as yours are critical to developing information about patterns of potential misconduct and illegal activity. We will retain your complaint in our files, and if at some future date the office initiates a law enforcement action about an issue related to your complaint, your information could be used to benefit all of the people of California.

However, our office is prohibited by law from representing or giving legal advice to individuals. If you need legal help, including if you are seeking remedies from a person or company, you may want to contact an attorney. You may obtain a referral to a certified lawyer referral service by contacting the California State Bar at (866) 442-2529 or at https://calbar.ca.gov.

If you cannot afford a lawyer, you may qualify for free or low-cost legal aid. To find a legal aid office near you, go to https://lawhelpca.org and click on the "Find Legal Help" tab.

Some matters may be resolved in small claims court. Depending on how much money is at issue, you can bring an action against a person or company in small claims court. No attorneys are allowed in small claims court, and each party explains their position to the judge and brings in witnesses or documents to support their position. For information about small claims court, go to https://selfhelp.courts.ca.gov/small-claims.

If you suspect criminal activity, such as fraud or theft, contact your local law enforcement authorities.

Again, thank you for contacting our office.

Sincerely,

Public Inquiry Unit

For Rob Bonta
Attorney General

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Chase Kinslow <chase.kinslow@gmail.com> Sat, Aug 8, 2026 at 12:00 AM
To: rob.bonta@doj.ca.gov
Cc: Nicklas Akers <nicklas.akers@doj.ca.gov>

Gentlemen:

Thank you for thoroughly reviewing and resolving my concern so expeditiously as evinced by the email below.

Additionally, I am honored that my "tip" about "potential misconduct" might possibly be critical in your office's future endeavors. I've never felt so patriotic. And you didn't even stop there. You provided me unsolicited legal advice free of charge!

Now, let's shift gears a moment.

Under the California Constitution, the Attorney General "shall be the chief law officer of the State," and "[i]t shall be the duty of the Attorney General to see that the laws of the State are uniformly and adequately enforced." Cal. Const. art. V, § 13. That language is mandatory—not aspirational, not contingent on complaint volume, and not discharged by a form letter from a clerical unit.

The law the Attorney General is constitutionally bound to enforce includes the Unfair Competition Law, which defines unfair competition as "any unlawful, unfair or fraudulent business act or practice." Cal. Bus. & Prof. Code § 17200 (West 2026). What follows is what Affirm, Inc.—headquartered at 650 California Street, San Francisco—actually did:

1. On July 7, 2026, an unauthorized actor compromised my Affirm Shop account and initiated a fraudulent loan (Order PE270138) for $104.63, shipping to San Jose, California—1,800 miles from my billing address in Monroe, Louisiana. I called Affirm within 62 minutes. Frontline agents refused an administrative freeze and told me to "rest assured." The package sat on a loading dock in Farmers Branch, Texas for 2 hours and 45 minutes before receiving a carrier origin scan—a window during which both the merchant and the lender had full physical ability to halt shipment. Neither did.
2. On July 9, after I placed two additional calls totaling 56 minutes and provided tracking data, police report numbers, and supplemental evidence, Affirm Agent "Jason" sent a written email promising a 30-day investigation. Exactly 86 minutes later, Affirm's automated engine dispatched a final denial demanding full liability from me. No human being reviewed the evidence.
3. On July 16, Affirm reversed itself and issued a written resolution confirming I was "NOT responsible" for fraud loan XQ8M-YX19. The fraud question was settled—by Affirm's own written determination.

4. I discovered that customer communications sent under first-name aliases—"Scott from Affirm"—were suspected to be Scott Williams, VP of Client Success. When I identified this and began CC'ing competitors on correspondence, Managing Counsel Andy Chen intervened. Between July 17 and July 22, Chen issued a Cease & Desist order barring me from contacting any Affirm employee, demanded all communication go through him exclusively, then contradicted his own directive by telling me to contact Customer Service to unfreeze my account and make payments. He characterized my prior inquiry as "disingenuous." He threatened a corporate countersuit—against the consumer who reported the fraud. I used bill pay. Payments processed.
5. On July 24, Morgan Lewis attorney Madison Marshall sent a single email asserting representation and requesting that all correspondence be directed to her. She stated she understood I was "interested in making a payment" and wanted to schedule a phone call—indicating she had no knowledge that bill pay payments had already been processed that morning. I responded by attaching screenshots of the processed payments, told her to contact my lawyer, and provided no attorney information. She has not responded since.
6. On July 28, Affirm submitted its formal response to CFPB Complaint #260717-35668593. The CFPB system auto-closed the matter. Affirm's response contained two material misrepresentations: it falsely claimed a "$26.16 consumer bank chargeback" had occurred, and it identified the payment instrument as my financial institution. Both statements are false. No chargeback was ever initiated. The payment was made using a previous Affirm virtual card—Affirm's own product. Affirm knows this because they issued the card.
7. After the CFPB filing, I reached out to Morgan Lewis identifying myself as pro se and requesting substantive engagement rather than silence behind Rule 4.2. I served a Bar Ethics & Scope Notice on August 6. Still crickets.

But of course you already know most of this. It's in the emails I've already sent and attached. Someone must have read them; Nicky even took the time to reach back out.

These are not allegations that require aggregation. They are not a billing dispute. They are documented, timestamped, and sourced to Affirm's own written communications and federal filings.

The Attorney General does not need to wait for a private plaintiff. Section 17204 provides that UCL actions "shall be prosecuted exclusively...by the Attorney General...in the name of the people of the State of California upon their own complaint or upon the complaint of...a person." Cal. Bus. & Prof. Code § 17204 (West 2026). I am the person. The Attorney General is the one the legislature designated to prosecute it.

If the concern is that I am a Louisiana resident, Section 17203 expressly exempts the Attorney General from the injury-in-fact standing requirements applicable to private plaintiffs. Cal. Bus. & Prof. Code § 17203 (West 2026). The AG's standing derives from California's sovereign interest in policing the conduct of its own businesses—not from the residency of the victim.

Moreover, the legislature anticipated this exact scenario. Section 17500 prohibits any corporation from making or disseminating any untrue or misleading statement "before the public in this state, or...from this state before the public in any state...in any other manner or means whatever, including over the Internet." Cal. Bus. & Prof. Code § 17500 (West 2026). The phrase "from this state before the public in any state" is not ambiguous. Affirm's false CFPB response, its misleading representations about dispute resolution, and its automated denial infrastructure all originate from San Francisco. The statute was written to reach this conduct. My zip code is irrelevant.

The specific deceptive practice is independently codified. The Consumer Legal Remedies Act prohibits "[r]epresenting that goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits, or quantities that they do not have." Cal. Civ. Code § 1770(a)(5) (West 2026). Affirm represents to the public that it operates a fraud dispute resolution process. What it actually operates is an 86-minute automated denial system that rejects claims without reviewing evidence, followed by managing counsel threatening the consumer who filed the claim. Representing that a service has characteristics it does not have is the textbook definition of a § 1770(a)(5) violation.

The Attorney General "has charge, as attorney, of all legal matters in which the State is interested." Cal. Gov't Code § 12511 (West 2026). A publicly traded company headquartered in San Francisco submitting false statements to a federal regulatory database, threatening a fraud victim with a countersuit, retaining outside counsel who goes radio-silent after a single email, and retaliating against a consumer who exercised his right to file regulatory complaints is a legal matter in which the State of California is interested—or at a minimum, one would hope so.

Now, I'm clearly not naive enough to think this email will accomplish anything.

During your tenure as California's AG, Rob, many have said you are the absolute embodiment of the maxim that "no one is above the law."

Unless the law involves campaign funding, an area which is clearly near and dear to your heart. Stories are still being told down at the pub over a pint about your heroic pursuit to force transparency on those sneaky Americans for Prosperity.

Both of you are clearly career politicos and I should have never expected anything more than the rote response below. It is an exciting time with the mid-terms coming up though. Can't wait to see how it all unfolds.

L8er.

[Quoted text hidden]

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2 attachments

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