

# UK man wins 16-year legal battle over laptop

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It started with an unwanted laptop, and it ended in Britain's Supreme Court.

A Scottish man on Wednesday won a 16-year court battle sparked by a wrangle over a loan he'd taken out to buy a computer.

Oil worker Richard Durkin bought a laptop from a store in the Scottish city of Aberdeen in 1998, using a credit agreement with lender HFC Bank for about 1,500 pounds. He returned the computer the next day because it lacked an internal modem, and tried to cancel the credit deal.

The bank said he couldn't, and after he refused pay to pay, declared he had defaulted. Durkin said the bad credit rating meant he was unable to buy a house.

Durkin took legal action, and in 2008—a decade after the purchase—a court awarded him more than 100,000 pounds. That decision was overturned by appeals judges, and case eventually wound its way to the Supreme Court.

The saga ended Wednesday when five Supreme Court justices ruled that Durkin had "validly rescinded the credit agreement" and awarded him 8,000 pounds (\$13,000) in damages, a fraction of his initial award.

Durkin said he had mixed feelings about the judgment.

"I'm glad that I've helped the greater good with a consumer victory," he

said.

But, he added, the long legal campaign meant "I've got myself into a lot of debt, basically." Durkin estimated he'd spent 250,000 pounds (\$414,000) on the case.

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