

Dispute Resolution

People's Bank advise our Cardholders of resolving disputed transactions, as follows.

- ❓ Check your statement with your Sales Vouchers
- ❓ Please check your transaction SMS alerts
- ❓ Please ensure that you check your credit card transactions in the statement and inform the Bank of any unusual transaction/s within 07 days of receipt of your statement.
- ❓ If you dispute / wish to clarify about any transactions;
You may call us immediately on **1961** or email us on card@peoplesbank.lk or you may write to People's Bank Card Centre, 3rd Floor, No.1161, Maradana Road, Colombo 08

Once the dispute is received, based on the nature of the dispute and Visa / MasterCard regulations the bank would make every effort to resolve the dispute within the stipulated time limits.

The bank would update the customer of the status of his dispute within 2 working days of receiving same. Any further updates would be done as and when any responses are received from the Acquiring Bank/merchant. The Credit Card will be deactivated, only if required, based on the nature of the dispute, under advise to the Cardholder, and a replacement card will be issued..

If the dispute is resolved in favour of the customer the bank would refund the transaction amount and the interest component pertaining to this transaction.

Purchas Vouchers

Always check the transaction value and currency stated on the vouchers before signing. Do not sign on blank vouchers, as you will be responsible to pay for any transaction amount charged to your credit card, if your signature is placed.

Transaction Cancelation

Please obtain the following documents at the time your transaction is cancelled:

- Void slip or refund receipt.
- A document to prove that the merchant had accepted the returned goods (if goods were returned to the merchant).