

Dispute Resolution Procedure

Loss / Stolen cards

- The cardholder must immediately inform the Call Center via 1961 /+94112031001 in the event of a lost/stolen card. The call Centre agent will then immediately block the card.
- The purpose of blocking the card is to prevent further transactions from being debited to the card account. The Contact Centre agent will inform the cardholder about the transactions already performed using the lost/stolen card.
- The cardholder will be responsible for all authorized amounts charged to the card resulting from any unauthorized use due to loss or theft until the Bank is notified of the loss or theft of the card. Please note that the Bank is not liable to provide any refunds or reimbursements for unauthorized transactions resulting from the loss or theft of the card.
- The cardholder shall not be liable for any card transactions performed after informing the Bank of its loss/theft.
- In the case of credit cards, when reporting a lost/stolen card to the Contact Centre the cardholder may make a written/E mail request for a replacement card. The replacement card will be dispatched/delivered within 5 working days directly to the cardholder or to a branch which is convenient to the cardholder.
- In the case of Debit Cards, Cardholder may visit a convenient branch and apply for a replacement card. Cardholder has the option of obtaining an instant debit card, which can be used immediately, or a personalized card, which will be dispatched/delivered within 5 working days to the branch mentioned in the application.
- The Bank may levy a card replacement fee for the replacement of the Credit or Debit Card.
- If the cardholder recovers the lost or stolen card, he/she shall immediately destroy the card (cut it in half) and dispose of it securely.
- If unauthorized transactions have taken place from a lost card or if the card has been stolen, it is prudent for the cardholder to immediately lodge a police complaint with unauthorized transaction details.
- The cardholder must take every possible effort to ensure the safety of the card and the PIN to prevent the loss or theft of the card /PIN. It is strongly recommended not to store the PIN (in written format) together with the card in the same location.

Online / Internet / E-commerce transactions

- For the convenience of the cardholders, all credit, debit & prepaid cards issued by People's Bank are activated for Internet/Online transactions by default. If any cardholder deems this facility unnecessary, he/she can deactivate Internet/Online transactions by calling the Contact Centre or by submitting a written request to any Bank branch or the Card Centre.
- The cardholder is liable for all internet transactions performed through secured sites with or without the knowledge of the cardholder (Example – One Time Password (OTP) authenticated transactions)
- It is the responsibility of the cardholder to read the Terms & Conditions of the subject website/app before performing online transactions. It is important to pay special attention to the section detailing the website's billing and refund policy. The cardholder is encouraged not to save any card information on any website/app.
- Please refer the Dispute Resolution Procedure contained in this document for the steps to be taken for resolving unauthorized transactions.

Dispute resolution procedure adopted by People's Bank

- Cardholders should always examine the credit card statement, Bank statement and any discrepancy identified therein should be notified to the Card Centre within 15 days from the statement date. For a non-statement account, the cardholder should regularly update the passbook.
- If the cardholder informs the Contact Centre verbally, he/she is required to submit a complaint by way of a letter or by an e-mail or by completing "**Payment Card Transactions Dispute Form**" published on the Bank website to chbk_pcc@peoplesbank.lk / drucard@peoplesbank.lk / card@peoplesbank.lk within 03 working days. Transaction dispute investigations will not commence until a written request has been received by the Card Centre.
- If necessary, the Bank will contact the cardholder to obtain further information regarding the dispute.
- However, for both Debit & Credit card transactions disputed the funds will be credited only after the investigation is completed.
- The duration of the investigation may vary based on the complexity and the nature of the disputed transaction. Once the investigation is concluded, the Bank will either reimburse the funds or contact the cardholder to provide further updates regarding the received complaint.
- The Bank shall not be responsible for merchandise or services purchased by the cardholder. This may include quality of goods, delay in delivery, non-receipt of goods or services from mail order transactions/internet transactions. The cardholder must first resolve any such disputes directly with the relevant party (merchant/third-party service provider).
- All Fuel purchases and other services available from fuel/service stations in Sri Lanka are subject to a surcharge by the merchant to compensate merchant commission charged by Banks, which shall be debited to the credit, debit card account at a rate to be determined by the Bank. This fee is called 'Fuel Surcharge'.
- The 'Fuel Surcharge' is charged from the customer at the time of the authorization/settlement when the Bank post the transaction to the customer card/account. Hence customers will see the fuel surcharge added to the fuel transaction in their statements/accounts.
- All cardholder disputes are governed by the Dispute Resolution Regulations as published by the relevant Card Schemes. i.e. Visa International, MasterCard Incorporated, JCB, Lanka clear and Union Pay International.
- The Bank will only be able to dispute transactions that are reported within 90 days of the transaction date.
- The number of disputes the bank can currently process per card is as follows and this may subject to change according to payment scheme regulations.

MasterCard -a maximum of 15 transactions

Visa – a Maximum of 35 transactions.

Preventing card fraud


Important tips to safeguard your card information.

- It is important to inform the Contact Centre immediately on 1961/+94112031001 in case of loss/theft of the card or upon observing any unauthorized use of the card. The Contact Centre agent will deactivate the card in order to avoid further transactions being authorized on the card.
- The cardholder should destroy all previous/expired cards by cutting them into two (ideally through the magnetic stripe).
- When communicating with the Bank/Contact Centre regarding card-related matters, cardholders are advised to provide their NIC number or account number. It is recommended to avoid disclosing the full card number.
- Cardholders are advised to avoid any "scam" e-mails (gifts, lotteries, prizes), SMS alerts, posts on social media or any business schemes which requests the card number, expiry date, PIN or the CVV (O3 digit code on the reverse of the card) to be submitted in any form. Do not share or disclose One-Time Passwords received with any other party.
- Cardholders are recommended to utilize their card PINs whenever required by POS terminals to securely conduct transactions.
- Cardholders are strongly recommended to enable the SMS transaction alert service for clearer updates on card-based transactions.

Important tips to avoid ATM and CRM thefts / scams / card skimming

- The cardholder should be vigilant when performing transactions at unfamiliar or remotely located ATM/CRMs as there could be skimming/other unusual devices installed. If any unusual devices are observed, please avoid using the ATM/CRM and inform any security personnel or the Contact Centre on 1961/+94112031001 or the numbers published at the ATM/CRM site immediately.
- It is advised to cover the number pad using your free hand when entering the PIN so that the PIN will not be visible to any other party in the vicinity. Do not share or disclose the PIN with any other party.
- Avoid using an ATM/CRM when other people are around and never relying on the help of strangers to operate the device, especially to deposit/withdraw cash or to retrieve a card which has been captured by the device. Instead, get in touch with the Contact Centre for assistance.
- The cardholder should report a card that has been captured by the device immediately to the Bank. It is advised not to leave the ATM/CRM location, but as a prudent measure call the Contact Centre from the ATM/CRM location where the card was captured.

Tips on how to use your Credit Card safely for online shopping.

- Read the terms and conditions of any website carefully before performing an online transaction, paying special attention to the refund policy, delivery details/policies and any costs associated with warranty, returns and repairs.
- It is advised to use only websites that the browser recognizes as SECURE. Usually a secure website's address begins with https:// and has a padlock () symbol in the address bar.
- Perform online purchases from companies that have a good sale history/review and with satisfactory terms and conditions/policies. Do not provide any information which is not relevant to the purchase. Ideally the website should have an option to confirm or decline an order before making the payment.
- It is advised not to save/link card information to an account maintained with a merchant or with an Android/iOS app.
- Cardholders should ensure that SMS alerts are received for all card transactions performed. If this facility is not enabled on a card, please call the Contact Centre to enable this facility free of charge. Cardholders are advised to call the Contact Centre to block/deactivate the card if an SMS alert or a One-Time Password is received for a transaction not performed/attempted by them.
- It is prudent to save any reference numbers, receipts/invoices, emails provided by the merchant/website that is relevant to the purchase. Always check the credit card statement, merchant provided account statement (such as PayPal), Prepaid Card account or the Bank account to ensure that correct amount has been charged.
- Cardholders should attempt to resolve any issues related to a purchase by directly contacting the merchant. Usually the merchant's website provides details on how to communicate in case of any issue. If the merchant does not respond favorably, the cardholder may seek assistance of the Chargeback/Dispute Resolution Unit of the Card Centre.
- The Bank is not liable to refund any losses incurred due to exchange rate differences on subsequent refunds/reversals made by merchants for transactions performed by the cardholder.

Contact details:

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