

Payment Card Transactions Dispute Form

Cardholder Name
 Cardholder NIC/Passport No
 Card Number
 Mobile Number
 Email

				X	X	X	X	X	X	X				

Important

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 process per card are as follows;
 VISA : a maximum of 35 Transactions
 MasterCard : a maximum of 15 Transactions

Disputed Transactions Details

Please fill in the correct details of the disputed transaction(s) hereunder. You may refer to your statement or SMS alert(s) received for the information. Kindly use an extra form if you are unable to accommodate all disputed transactions within this document.

No	Merchant Name	Transaction Date	Transaction Amount	Disputed Amount
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Reasons for the Dispute

I dispute the above mentioned transaction(s) for the following reason(s). (Please tick the appropriate box)

ATM Withdrawal	
<input type="checkbox"/>	have tried to withdraw cash from Bank ATM at(location) but cash not dispensed.
<input type="checkbox"/>	I received only (Amount) for ATM withdrawal atBank ATM, but my card account debited for
Purchase Transaction	
<input type="checkbox"/>	Duplicate Billing I was charged more than once for a single authorized transaction.
<input type="checkbox"/>	Paid by other means I paid this transaction by other means (e.g. Cash/Cheque/Another Card). <i>Please enclose proof of payment by other means (i.e. cash receipt, other credit card transaction receipt etc.)</i>
<input type="checkbox"/>	Non-Receipt of Goods Goods were expected by (indicate the date of estimated delivery) <i>Please provide a basic description of what was purchased) Any correspondence between yourself and merchant.</i>
<input type="checkbox"/>	Cancelled Membership/Subscription I have cancelled my subscription/membership on according to merchant's cancellation policy. <i>Please enclose copy of the cancellation notice addressed to the merchant & acknowledge with fax/email/postal confirmation.</i>
<input type="checkbox"/>	Refund/Credit not processed Credit transaction receipt issued but credit not processed/posted to my account or goods returned to merchant but refund not processed. <i>Please enclose credit transaction receipt/enclose proof that merchant received the returned merchandise. Registered mail receipt or courier invoice signed by the merchant upon receipt of the goods.</i>

<input type="checkbox"/>	Unauthorized Transaction	I did not authorize this transaction. My card was in my possession at the time of the transaction and at all times.
<input type="checkbox"/>	Incorrect Amount	The amount billed to my card is different from the amount that I have authorized. <i>Please enclose copy of the transaction receipt which you authorized.</i>
<input type="checkbox"/>	Services not rendered	Services for the transaction(s) were not rendered due to inability/unwillingness of the merchant. I have attempted to resolve the dispute with the merchant and/or his liquidator. Date services were to be provided (Indicate the estimated date the services were supposed to be provided) <i>Please enclose proof that the dispute has been addressed to the merchant with fax/postal/email confirmation.</i>
<input type="checkbox"/>	Other	Please Specify & enclose necessary document to support the dispute.

Cardholder's Declaration

I hereby declare that,

- All information furnished by me are true and accurate to the best of my knowledge.
- I understand that the investigation related to ATM's might go up to **15-45 days** and other disputes might go up to **45-180 days** to resolve from the dispute initiated date.
- I irrevocably undertake to indemnify bank to recover any charges imposed in this regard, if this transaction is subsequently proven to be genuine/authorized transaction(s).
- I authorize you to disclose details of any of the disputed transactions to any law enforcement agency in order to allow them to pursue their investigations.
- In the event of a fraudulent transaction dispute, I declare that none of the transactions listed above were made by me or by anyone acting upon my authority or with my explicit or implied consent or knowledge. Neither I nor any of the additional Cardholders assigned to the account authorized or participated in all transactions disputed or received any benefit directly or indirectly from disputed transactions.

 Cardholder Signature

 Date

For Official Use Only

Branch Use	Card Centre Use
Date Received	Date Received
Authorized Officer Signature	Authorized Officer Signature