

**What is a Card dispute?**

A dispute can arise when you did not authorize a particular transaction or when you encounter issues with the goods and/or services purchased.

**How do I submit a Card dispute?**

Before initiating a claim, we recommend you attempt to resolve the dispute with the merchant before contacting the bank. Additionally, only transactions statemented can be disputed, so if you have any concerns about a pending charge, you may want to contact the merchant.

To submit a claim, you are required to submit a dispute form that can be downloaded from our website's Download Centre or from any of our branches. Once the form is completed, it has to be submitted to any of our branches. Remember to also submit any supporting documents to support your claim. Examples of supporting documents include email communication with the merchant, picture evidence, proof of delivery and proof of purchase.

**What should I do before I submit a Card dispute?**

Before disputing a charge, we recommend you attempt to resolve the dispute with the merchant. Often, resolving directly with the merchant will lead to a swifter resolution as they have full information regarding your purchase.

If you believe there has been an unauthorized use of your card, please contact our 24-hour Customer Helpline at 2449666 immediately to have your card blocked.

**How soon should I submit a Card dispute?**

We advise you to submit a claim as soon as a discrepancy occurs to ensure that your dispute is still valid when submitting to the Card Brands.

**What happens after I submit my Card dispute?**

After submitting your claim, you may need to wait at least 30 to 45 days depending on the complexity of the claim assuming all required documentation has been promptly provided upon request. You will be notified by the bank should the dispute case be resolved earlier.

**How do I check the status of my Card dispute?**

You can track the status of your Card dispute by contacting our 24-hour Customer Helpline at 2449666 quoting the reference number on the copy of your dispute form. Please wait for at least 30 days from the day the claim is filed before contacting the bank.

**Can I cancel a dispute that I have lodge?**

Yes. However, a BND10 processing fee for every disputed transaction will be charged to your Card.

**What happens if the dispute I lodge was found to be genuine? Will I be charged?**

Yes. A BND10 sales draft retrieval fee for every disputed transaction found genuine will be charged to your Card.

**Can I request for a 'Hold' on the amount charged?**

Yes. A 'hold' on your disputed transaction is only applicable for claims made for unauthorized use of your Credit Card where total disputed amount is greater than BND500.