

DISPUTE FORM



SERIAL NUMBER Branch / Month / Ref No / Year

GENERAL & TRANSACTION INFORMATION

CARDHOLDER NAME											
CARD NUMBER											
CONTACT NUMBER(S)	EMAIL ADDRESS (if any)										

Please tick one box from each Sections A to C below:

- (A)** The card mentioned above is in my possession at the time this dispute was made.
 The card mentioned above is not in my possession at the time this dispute was made.
-
- (B)** I did not receive any OTP(s) for the transaction(s) mentioned below.
 I received OTP(s) for the transaction(s) mentioned below.
-
- (C)** I received SMS notification(s) for the transaction(s) below.
 I did not receive SMS notification(s) for the transaction(s) below.

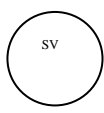
TRANSACTION DATE	MERCHANT NAME	AMOUNT

TYPES OF COMPLAINTS / DISPUTES (please tick ONE only)

- | | |
|--|--|
| <input type="checkbox"/> Unauthorized Transaction (confirm not made by cardholder)
<input type="checkbox"/> Duplicated Transaction
<input type="checkbox"/> Non Receipt of Goods / Service (please provide evidence)
<input type="checkbox"/> Credit Not Processed (please provide evidence)
<input type="checkbox"/> Paid by Other Means (Cash/Other Card)
<input type="checkbox"/> Requesting for Copy of Sales Draft (A fee of BND10 will be charged for each sales draft) | <input type="checkbox"/> Unrecognized Transaction (Unsure and cardholder wants more information)
<input type="checkbox"/> Goods / Services purchased does not conform to what has been agreed with merchant (please provide evidence)
<input type="checkbox"/> Unsuccessful transaction (s) charged to account (Debit Card)
<input type="checkbox"/> Other Reason(s) – Please specify
.....
..... |
|--|--|

REMARKS:

.....



 (Cardholder's Signature)
 Date :

I hereby affirm that the information furnished above is true to the best of my knowledge and that the above identified transaction(s) were not made by me or by anyone acting upon my authority or with my consent or knowledge.
 (Cardholder MUST ensure that every effort has been made to resolve the issue with the merchant before disputing the charges. Cardholder will be notified via telephone, once the member bank has clarified the dispute which would take up to 210 days depending on the chargeback stages which is in accordance with the card brands dispute resolution rules)

FOR BANK'S USE ONLY

ATTENDED BY: Branch: Staff Name: Supporting Documents Enclosed Please tick where relevant <input type="checkbox"/> Original sighted copy of cardholder's IC <input type="checkbox"/> Dispute transactions details Date :	CHECKED BY (Branch authorized staff) : Staff Name:..... _____ Initial/Signature: <input type="checkbox"/> Put on HOLD disputed transaction (s) Date :	RELEVANT DISPUTE DEPARTMENT: Staff Name : _____ Initial/Signature: Date:
---	--	--

Important Information

- Cardholder **MUST** ensure that every effort has been made to resolve the issue with the merchant before disputing the charges.
- Minimum amount for dispute reasons other than 'DUPLICATE TRANSACTIONS' and 'UNSUCCESSFUL TRANSACTION(S)' should not be less than B\$50 per transaction or an accumulation of transactions in the same month / statement.
- Disputed transactions should not be more than 120 days from point of transactions
- The disputed amount must be a stated transaction. i.e. not a floating amount. This is a requirement by card brands dispute resolution.
- A sales draft retrieval fee of B\$10 and any other 3rd party costs will be charged for per genuine transaction that was disputed.
- Card replacement fee will be charged if card is replaced along with the dispute.
- Finance charges will be charged at 1.5% per month from the date of transaction onwards should the transaction is found to be genuine.
- This form is for the purpose of investigation and does not guarantee a refund
- Please take note that we are unable to "HOLD" any disputed transaction other than those disputed for "Unauthorized Transactions
- Please take note that we are unable to "HOLD" any disputed transaction less than B\$500-00
- Please attach a copy of receipt(s), statements and any documentation available that may assist in our investigation
- Investigation may take up to 210 days depending on the stages of the chargeback. These process ranges from retrieval request, fulfillment, 1st chargeback, re-presentment, 2nd chargeback and arbitration. In each stage the issuer & acquirer are given time line to remedy the chargeback; ultimately the decision is made by the credit card company.
- For enquiries on the dispute status, please call our Call Center at 2449666 at least **after 30 days** from the dispute report date and quote your serial number for reference purposes.