

DISPUTE FORM

SD# SERIAL NUMBER Branch / Month / Ref No / Year

GENERAL & TRANSACTION INFORMATION												
CARDHOLDER NAME											IC NO	
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.

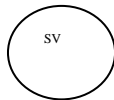
Please write down ALL transaction details (date, merchant name and amount) in the space provided below. For dispute more than 6 items, please complete by using another dispute form.

ITEM	TRANSACTION DATE	MERCHANT NAME	AMOUNT
1			
2			
3			
4			
5			
6			

TYPES OF COMPLAINTS / DISPUTES (please tick ONE only)

- | | |
|---|---|
| <input type="checkbox"/> Unauthorized transaction(s) (confirmed not made by cardholder) | <input type="checkbox"/> Not as Described or Defective Merchandise/Services (please provide evidence) |
| <input type="checkbox"/> Duplicated transaction(s) | <input type="checkbox"/> Unsuccessful transaction(s) (please provide evidence) |
| <input type="checkbox"/> Merchandise/Services not received (please provide evidence) | <input type="checkbox"/> Other reason(s) – Please specify in the remarks |
| <input type="checkbox"/> Credit not processed (please provide evidence) | |

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. And I have read and acknowledged the important information / terms and conditions
 (Cardholder will be notified via telephone or e-mail, should the bank require additional confirmation or the dispute was resolved.)

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:
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FOR BANK'S USE ONLY (Fraud Control)

Returned reason(s):

Important Information / Terms and Conditions

- Cardholder **MUST** ensure that every effort has been made to resolve the issue with the merchant before disputing the charges (except unauthorized transaction(s)).
- Please attach a copy of receipt(s), statements and/or any relevant documentations that may assist in our investigation.
- The liability will shift to the cardholder should cardholder is uncontactable and/or failed to provide a confirmation before the timeframe to respond is over. Disputed transaction(s) will be considered genuine.
- Minimum amount for dispute of not less than B\$50 per transaction or an accumulation of transactions in the same month / statement may be applicable depending on nature of dispute and card brand(s) regulations.
- Disputed transactions should not be more than 90 - 120 days from point of transactions depending on the type of chargeback.
- The disputed amount must be a stated transaction. i.e., not a floating amount. This is a requirement by card brands dispute resolution.
- An administration fee of B\$10 and any other 3rd party costs will be charged per genuine transaction that was disputed as well as requesting to cancel a processed dispute.
- Card replacement fee will be charged if card is replaced along with the dispute but waived for unauthorized transaction(s).
- 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 Transaction(s)" and is only applicable for credit card.
- Please take note that we are unable to "HOLD" any disputed transaction less than B\$500-00.
- Investigation may take a minimum of 30 days or over 90 days depending on the stages of the chargeback and in accordance with the card brands dispute resolution rules. These process ranges 1st chargeback, representation, 2nd chargeback and arbitration. In each stage the issuer & acquirer are given timeline to remedy the chargeback; ultimately the decision is made by the credit card company.
- Disputes/chargebacks will also have to adhere to respective card brands regulations.
- For enquiries on the dispute status, please call our Customer Helpline at 2449666 at least **after 30 days** from the dispute report date and quote your serial number for reference purposes.