



**PART 2 WHY ARE YOU DISPUTING THE TRANSACTIONS?  
PLEASE SELECT ONE CATEGORY WHICH BEST DESCRIBES YOUR DISPUTE.**

### Category One; Unrecognised Transaction

**I certify I did not make the transaction(s)**

*I have not authorised the charge(s) listed above to my account. Please complete the below additional questions and then move onto part 3.*

**1. The card is;**

In my possession

Lost

Stolen

Retained in an ATM

Not received in the post

Other (please provide further details in section 3)

**2. Have you kept a written copy of, or disclosed your PIN to anyone else? If Yes, please provide details;**

**3. If out of your possession, please provide date, time and if any other personal property was lost/stolen at the same time;**

Country of loss;

Time  Date

Property lost at the same time;

**4. Where did you last use the card?**

Time (24h)

Date

Location

Transaction

**5. Have you informed the police of the loss?**

*If yes, please attach supporting documents, if no, please explain why not;*

**6. Do you know the person(s) who made these transactions? (if yes provide further details in section 3);**

Yes

No

### Category Two; Recognised Transaction

**I authorised the transaction(s), HOWEVER:**

*Please select only one option below which best describes your dispute and then move onto part 3.*

**1) I have not received the merchandise.**

The expected delivery date was

(Please provide copies of any correspondence you have had with the merchant).

*By selecting the above; you confirm you have attempted to resolve this directly with the merchant but have been unsuccessful.*

**2) I have not received the expected services**

*Note: You must include a copy of the contract or agreement that details these services.*

**3) The merchandise I received was defective.**

*Note: You must attempt to return the merchandise to the merchant before filing this claim and then provide proof of return and explanation of the defect. The merchants reply was:*

**4) The amount I authorised is different than the amount that showed up on my card account.**

*Note: If this is a mail/online order, you must include a copy of the sales slip or packing invoice.*

**5) I was charged twice (or more) for a single purchase**

Valid Transaction Value

Date Charged

Invalid Transaction Value

Date Charged

**6) None of the above reasons apply.**

(Please provide a complete description of the problem in Part 3.)

*Note: You must include copies of any correspondence between you and the merchant.*

**PART 3 PROVIDE A DETAILED EXPLANATION OF THE TRANSACTION(S) DISPUTED.  
USE ADDITIONAL PAGES AS NECESSARY**

**A** Please provide additional information that will help us investigate the dispute

**B** Have you received a response from the Merchant, please provide details;

**PART 4 SIGNATURE AND CONSENT**

I give my consent to have this dispute/claim reviewed by a dispute investigator and understand that I may be asked to provide additional details for this investigation.

I understand that incomplete or inaccurate information could result in the decline of my dispute or a correction to my account.

Please note; If you are disputing fraudulent transactions the card associated to these transactions will be blocked (if not already).

Anyone who knowingly makes a false statement may be subject to criminal prosecution

Cardholder Name (print)

Cardholder Signature



Date

**By ticking this box, I declare that all information contained within this statement is correct to the best of my knowledge. I understand that the information I have provided will be transmitted across national borders, will be used in undertaking possible fraud investigations, and may be passed to law enforcement agencies.**