

Chargeback Dispute Form

Cardholder Declaration

## 

### 20 October 2021

# Cardholder Declaration

## Debit Card Information

|  |  |
| --- | --- |
| Card ID: |  |
| Cardholder Surname: |  |
| Cardholder First Name: |  |

## Cardholder Address:

|  |  |
| --- | --- |
| Street: |  |
| City: |  |
| Post Code: |  |
| Country: |  |

## Cardholder Contact Details:

|  |  |
| --- | --- |
| Tel No: |  |
| Mob No: |  |
| Email: |  |
| Fax No: |  |

## 

## Disputed Transactions

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| --- | --- | --- | --- |
| Date of Transaction | Transaction amount | ATM or Point of Sale | Merchant Name |
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# Customer Letter

#### I, the cardholder, have selected the following reason for dispute:

1. I recognise the transaction but I have been charged the wrong amount; or the goods or services that I paid for were not provided. **(Yes/No)**  
     
   I have attached evidence to support the dispute as per below:
   1. Copy of customer transaction receipt. **(Yes/No)**
   2. Copy of contract with merchant. **(Yes/No)**
   3. Copy of merchant correspondence via email, letter or fax. **(Yes/No)**
   4. Shipping receipt. **(Yes/No)**
   5. Electronic receipt form online purchasing. **(Yes/No)**
   6. Confirmation of booking of event. **(Yes/No)**
   7. Confirmation from merchant that no merchandise or services will be provided and/or no refund to be credited. **(Yes/No)**
   8. Copy of bank statement showing the transaction has been debited on account. **(Yes/No)**
2. I recognise the transaction but it is a recurring transaction which I had cancelled in advance of the payment being taken. **(Yes/No)**

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| --- | --- |
| I have cancelled the service with the merchant on: | *Please enter date* |

and enclosed a copy of my instruction.

1. I recognise the transaction but the ATM did not dispense cash. **(Yes/No)**

I have enclosed a copy of my ATM receipt.

1. I do not recognise the transaction and I am confident that I have not authorised the transaction. **(Yes/No)**

#### If you have opted for option 4, please reply to all of the following questions to the best of your ability

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| Were all cardholders associated with this account in possession of their card at the time of the above transactions? **(Yes/No)** |
| Do all cardholders associated with the account still have possession of their card? **(Yes/No)**  If no, please give details, i.e Lost / Stolen |
| Could anybody have taken your card, used it and replaced it, including a family member? **(Yes/No)**  If yes, please give details |
| Have you ever given your card details to a 3rd party except during a transaction? **(Yes/No)**  If yes, please give details |
| Have you ever made a purchase at this merchant before, do you have a transaction receipt for the same amount? **(Yes/No)**  If yes, please give details |
| Have you ever traded (to your knowledge) with any retailer where an alleged fraud occurred? **(Yes/No)** |
| For foreign transactions, have you visited the country where the disputed transaction(s) took place, within the last 12 months? **(Yes/No)**  If yes, please give details |
| Do you have a personal computer linked to the internet? **(Yes/No)**  If yes, please give name of ISP (Internet Service Provider) and your IP address if known |
| Have you ever, by a phone conversation, quoted your card details to conduct an internet transaction? **(Yes/No)**  If yes, please give details |
| Does anybody else have access to your computer? **(Yes/No)**  If yes, please give details |
| If multiple transactions occurred, do you acknowledge participation in at least one transaction but deny authorising or participating in the disputed transaction? **(Yes/No)** |
| I deny participating and authorising the transaction disputed but have had contact with the merchant. **(Yes/No)** |
| I, the card holder, deny authorising or participating in the disputed transaction and have contacted the merchant to attempt to solve the dispute to no success, before contacting the issuing bank for further actions. **(Yes/No)** |

#### Explanation of why I am disputing this transaction

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I have been advised of the time frames and charges of the disputed transaction and am aware that my card may be blocked or cancelled and reissued if necessary.

I am aware that this form may be passed to the police and relevant third parties so these disputed transactions can be fully investigated.

I confirm that I have no contract with the merchant for direct debits or monthly subscriptions due to membership registration.

By signing below I confirm that all the information on this declaration is true and fair to the best of my knowledge.

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Cardholder Signature: Date:

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Cardholder Printed Name: