

DISPUTED TRANSACTION(S) FORM

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Manager Dispute Resolution Unit,

This is to inform you that I found some discrepancy (ies) in my Credit Card Statement; you are requested to please look into the matter and resolve the same. Details of disputed transaction(s) are as follows:

NAME OF CARDHOLDER _____

CARD NO.

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PHONE / MOBILE _____

Transaction(s) Date	Processing (s) Date	Merchant(s) Name	Amount in USD	Amount in PKR

I am disputing the above mentioned transaction(s) for the following reason *(Please tick only one relevant box)*.

- DUPLICATE /MULTIPLE TRANSACTIONS:** I made only one transaction but I have been charged for more than one transaction.
- CANCELLED TRANSACTION:** I made a transaction at a merchant outlet and cancelled it on the same date.
- REFUND / CREDIT NOT RECEIVED:** The merchant confirmed processing credit on my Credit Card but the same has not been credited so far *(Kindly attach copy of a refund voucher or merchant acknowledgement for credit)*.
- CASH NOT DISPENSED:** I attempted to withdraw cash from an ATM but I did not/partially receive the cash. However, my card account has been debited with that amount mentioned above.
- PAID BY OTHER MEANS:** I made the transaction but payment was not made through my credit Card. Mode of payment was _____ *(Kindly attach proof of payment i.e. cash memo, etc)*.
- UNAUTHORIZED INTERNET & MAIL ORDER TRANSACTION:** My credit card was in my possession at the time of transaction(s). I have not authorized or participated in the above mentioned transaction(s).
- NOT AUTHORIZED THE TRANSACTION(S). I DO NOT RECOGNIZE THIS TRANSACTION:** I am unable to recognize the transaction (s). Neither I, nor my supplementary Cardholders, have any knowledge of this transaction(s).
- GOODS RETURNED:** I purchased the goods on the *(date)* _____ through my Card and returned the same to the merchant on _____.
- NEVER RECEIVED SERVICES AND /OR GOODS:** I have never availed the service nor received goods from the merchant as per the agreed date _____.
- AMOUNT ALTERED:** I conducted this transaction but the amount I had originally agreed to pay is different from the one posted on my Credit Card account. *(Kindly attach copy of Sales slip)*
- DEBIT INSTEAD OF CREDIT:** I was issued a credit slip of an amount _____ on my Card but my account has been debited instead of credited. *(Kindly attach copy of Credit slip)*.
- CANCELLED MEMBERSHIP/ SUBSCRIPTION:** I had been paying for my membership / subscription through my credit card but now I have cancelled this membership /subscription with the merchant on the *(date)* _____ *(DD/MM/YYYY)* but I am still being charged for that amount *(Kindly attach all supporting evidence /documents)*.

OTHER (please specify) _____

- If dispute is found invalid, Bank will charge ROC retrieval Fee per transaction of Rs. 300/- for domestic and Rs. 800/- for international transaction.

Card Holder's Signature

NOTE: Please provide the supporting documents (if any)