

DISPUTED TRANSACTION(S) FORMDate:

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Manager Dispute Resolution Unit,

This is to inform you that I found some discrepancy(s) in my credit card statement; you are requested to please look into the matter and resolve the same. Detail of disputed transaction(s) is 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 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, has 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 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)Please send via email at: dru@silkbank.com.pkCourier at: DRU, Silkbank Limited, 5th Floor, Kalma Heights, 27-Tipu Block, New Garden Town, Near Kalma Chowk Lahore.