

# CARDHOLDER TRANSACTION DISPUTE FORM



FRM\_CUS\_CTDF\_MAY2017\_01

## Personal Information

Cardholder Name \_\_\_\_\_ Surname \_\_\_\_\_  
Contact Number \_\_\_\_\_ Email Address \_\_\_\_\_  
Card Number \_\_\_\_\_ Customer Number \_\_\_\_\_

## Transaction Information

Transaction Date    

d	d

 / 

m	m

 / 

y	y	y	y

Merchant/ATM Name \_\_\_\_\_ Amount € \_\_\_\_\_

(Note: If more than one transaction is being disputed, please list them individually on separate dispute forms and not as a consolidated total of all the transactions being disputed.)

## Reason for Dispute

*Please indicate the reason/s for your dispute:*

- I did not authorize this transaction and the card has been in my possession at all times.
- I have made other transactions with this merchant but have no knowledge of this one.
- The transaction amount on my statement is not the same as the amount on my credit card slip. (Please enclose a copy). Amount difference is € \_\_\_\_\_.
- I was issued with a refund slip. (Please include a copy of the refund slip).
- I have made this transaction, however I have not received the related goods or services (Please include all correspondence with the merchant).
- I cancelled this transaction with the merchant. (Please include proof of cancellation).
- Other reasons, please specify:

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**Customer Declaration and Signature**

*I, the cardholder, agree as follows and understand the following:*

- The Bank’s right to investigate any disputed transaction on a Card Account is restricted by time limits under international card scheme regulations.
- Disputes can only be actioned if the disputed transactions appear on your my card/account statement.
- This form –
  - A) must include the statement that displays the disputed transaction; and
  - B) must reach Banif Bank Malta plc within 90 days from the date of disputed transaction was made. Failure to submit the form within this period may make the claim invalid and you will have no claim against the merchant.
- The dispute process only commences on receipt of this form by the Bank, along with the relevant statements and supporting documentation.
- The bank reserves the right to charge a fee per transaction for this dispute resolution service. The applicable fee will be indicated in the Bank’s latest Tariff of Charges and can be charged if the disputed transaction is not justified and/or made negligently.

Cardholder's signature \_\_\_\_\_

ID Card Number \_\_\_\_\_

Date 

d	d

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m	m

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y	y	y	y