

CARD TRANSACTION DISPUTE

Application Form

IMPORTANT INFORMATION:

- You must inform us immediately and no later than 30 days after the date of the account statement about any suspected unauthorised transaction.
- Charges at prevailing rates will apply for transaction receipt copy requests where the transaction turns out to be a valid charge.
- Please submit completed and signed form (original, fax, or scanned copy by email) with supporting documents to branches, Bank of Maldives.
- For clarification or further information, please contact us on Tel +960 333 0200, Fax: +960 3330 295 or Email: cardcentre@bml.com.mv

YOUR DETAILS

Cardholder Name (as in ID Card/ Passport)		<input type="text"/>	ID Card No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Primary Card no:		<input type="text"/>	Supplementary card no:		<input type="text"/>				
Type of Card <input type="checkbox"/> Visa Debit <input type="checkbox"/> Visa Credit <input type="checkbox"/> Amex <input type="checkbox"/> MasterCard	Mailing Address		House / Building Name		Street Name		<input type="text"/>		
	Flat No. / Floor		<input type="text"/>		Atoll, Island		<input type="text"/>		
	Post Code		<input type="text"/>		Country		<input type="text"/>		
	Mobile No.		<input type="text"/>		Email		<input type="text"/>		

NOTE: All transactions specified must be disputed for the same reason. If different reasons apply, please submit separate forms for the separate transactions.
(If more than 3 transactions, please attach a statement copy with the disputed transactions clearly marked)

DISPUTED TRANSACTIONS

Date:	Description / Merchant Name:	Transaction Currency & Amount	Billed Amount (USD / MVR)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please tick the most applicable dispute reason, and attach all relevant supporting documents

DISPUTE REASON

Transaction not recognised - possible fraud: The transaction is not recognised by you or any supplementary cardholder, and you need further details to determine validity. Note: Some business establishments may use their corporate name for billing, which can be different from their public name or the name of the specific Merchant outlet.

Transaction not authorised by cardholder: The transaction was not authorised by you or any supplementary cardholder. Note: Some business establishments may use their corporate name for billing, which can be different from their public name or the name of the specific Merchant outlet.

- If there is any possibility that this may be a valid charge, please use the Dispute Reason 'Transaction not recognised' instead
- If you have engaged in prior transactions at this Merchant, please provide details of the latest valid transaction.
- Card replacement for security reasons: Block and cancel my existing card Issue me a replacement card

Paid by other means: You used your credit card as a guarantee and subsequently used another form of payment, but your credit card was charged. Note: Please provide supporting documentation to show your other means of payment.

SIGNATURE:

- Incorrect transaction amount:** The transaction amount charged to your account is different from the amount on your invoice or sales receipt. Note: For transactions in currencies other than billing currency, transaction amount will be shown in your statement under details.
- Duplicate charges:** Your account was charged more than once for the same transaction.
- Cancelled transaction:** You cancelled a reservation, transaction, or recurring transaction and your account has been charged after the cancellation date. Note: Please check for any valid charges applicable as per cancellation policy of the Merchant advised/ accepted prior to the transaction, and submit your dispute only if you feel the charge is not valid. Please provide copy of cancellation policy and any correspondence regarding the cancellation.
- Merchandise/services not received:** You ordered merchandise or service that was never delivered, but your account was charged.
- Not as described or defective merchandise:** You received merchandise that was damaged / defective, or the merchandise / service did not match the description on the transaction receipt or other documentation presented at the time of purchase. Note: Prior to disputing the charge, please attempt to return the goods / cancel the service, and resolve the matter directly with the Merchant. Please provide supporting documentation to show description of what was purchased and what was received. Please also provide details of your attempts to resolve the matter with the Merchant.
- Refund not processed for merchandise / services returned:** You have not received a credit due to you from the Merchant for returned merchandise and/or service. Note: Please provide credit slip and/or proof of return, and any other documentation to support your claim.
- Non-receipt of cash at ATM:** You did not receive the full amount of cash on ATM transaction. Note: Please attach ATM receipt copy.
- Other:** For all other dispute reasons. Please provide details of your dispute below. If space is insufficient, summarise below and attach details.

Additional information: (Please provide any additional information to support your claim, and list all attached documents)

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CARDHOLDER'S DECLARATION

I confirm that neither I nor any supplementary cardholder in any way authorised any transaction being disputed as 'not authorised' in this form; or are aware that any amount disputed in this form is in fact a valid charge.

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 Primary Cardholder's Signature

Date

Total Pages including this form:

For Bank use only

Staff Name:

Staff ID: Signature:

Received Date: Time:

