

BANK OF MALDIVES CARD CENTRE: CREDIT/DEBIT CARD TRANSACTION DISPUTE 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 Card Centre, Bank of Maldives.
- For clarification or further information, please contact us on Tel +960 3330 290, 291, 292, Fax: +960 3330 295 or Email: cardcentre@bml.com.mv

Cardholder Details

Primary cardholder name:	National ID card no:
Type: <input type="checkbox"/> Visa Debit <input type="checkbox"/> Visa Credit <input type="checkbox"/> Amex <input type="checkbox"/> MasterCard	Mailing address:
Primary card no:	Tel: _____ Fax: _____
Supplementary card no:	Email: _____

Disputed Transactions (If more than 3 transactions, please attach a statement copy with the disputed transactions clearly marked)

Note: All transactions specified must be disputed for the same reason. If different reasons apply, please submit separate forms for the separate transactions

Date (dd/mm/yy)	Description / Merchant name	Transaction currency & Amount	Billed Amount (USD / MVR)

Dispute Reason (Please tick the most applicable dispute reason, and attach all relevant supporting documents)

<input type="checkbox"/> 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.
<input type="checkbox"/> 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. <ul style="list-style-type: none"> ▪ 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: <input type="checkbox"/> Block and cancel my existing card <input type="checkbox"/> Issue me a replacement card
<input type="checkbox"/> 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.
<input type="checkbox"/> 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.
<input type="checkbox"/> Duplicate processing: Your account was charged more than once for the same transaction.
<input type="checkbox"/> 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.
<input type="checkbox"/> Merchandise/services not received: You ordered merchandise or service that was never delivered, but your account was charged.
<input type="checkbox"/> 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.
<input type="checkbox"/> Credit 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.
<input type="checkbox"/> Non-receipt of cash at ATM: You did not receive the full amount of cash on ATM transaction. Note: Please attach ATM receipt copy.
<input type="checkbox"/> 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)

Cardholder 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.

Primary cardholder's signature: _____ Date: _____ Total pages including this form: _____

BML Card Centre use: Received date: _____ Time: _____ Name: _____ Staff ID: _____ Sig: _____