

Appendix: Supporting documents required for submission

Dispute Reason	Conditions	Supporting Documents
Unauthorized transaction(s)	Nil	Nil
Duplicate billing	Duplicate must have same transactions amount, date, and merchant name as the authorised transaction. Note: Not valid for GIRO deductions	Nil
Cancelled recurring membership/ subscription	Cardholder must attempt to resolve with merchant Cancellation must be made before transaction was charged Cancellation must meet merchant's cancellation policy	Formal cancellation notice given to merchant prior to billing of dispute transactions Proof of attempt to resolve with merchant (email correspondences)
Incorrect amount/ currency	Amount/currency on copy of sales draft must be different from amount/currency on billed statement Note: Not valid for differences between quoted price and actual charges	Invoice showing correct amount/currency agreed by cardholder
Paid by other means	Cardholder must attempt to resolve with merchant Transactions amount and merchant name must be same on receipt and statement.	Cash receipt if paid by cash/other card statement if paid by other credit card Proof of attempt to resolve with merchant (email correspondences)
Goods/Services received but not as described/defective	Cardholder must return the goods and attempt to resolve with merchant to obtain a refund	Invoice showing description of goods Letter from cardholder with explanation of defects/not as described Merchant acknowledgement of returned goods/invoice showing tracking number from shipping company Proof of attempt to resolve with merchant (email correspondences) Proof of cancellation and merchant acknowledgment
Goods/Services not received	Cardholder must attempt to resolve with merchant to obtain a refund	Invoice showing expected goods/services delivery date and location. Proof of delivery agreement (dispute timeframe 1 month after delivery date or transaction date if there is no delivery agreement) Proof of attempt to resolve with merchant (email correspondences) Proof that merchant is unable to provide goods/services (if applicable)
Refund/Credit not processed	Refund/credit not processed must meet merchant's terms and conditions	Credit note issued by merchant stating card number, date, and refund/credit amount. Void transaction receipt/cancellation code by booking agent
Cancelled reservation	Cardholder must attempt to resolve with merchant. Cancellation must meet merchant's cancellation policy	Cancellation code issued by merchant and proof of cancellation Proof of attempt to resolve with merchant (email correspondences)