## **CARDHOLDER'S DISPUTE DECLARATION FORM**



Submit the completed form and relevant documents through: 읍 +65 6637 6950 ATTENTION: CHARGEBACK UNIT SGChargebacks@anz.com Please note that any declaration forms in relation to disputed transactions must received by us within 60 days of the date of the disputed transaction. As per MasterCard and Visa Card schemes' requirement governing card disputes, investigation will commence upon receipt of a completed dispute declaration form and all supporting documents (if any). If you have called our Chargeback Unit or call centre, please complete and submit this dispute declaration form, along with all supporting document(s), within 5 calendar days of such call. Card Number Cardholder's Name HP **Email Address** Contact Number (s) I have examined all entries in my statement and hereby dispute the following transaction(s) in the statement: TRANSACTION DATE **MERCHANT NAME** TRANSACTION AMOUNT (S\$) 1 2 3 4 5 6 If you are disputing more than six transactions, please attach your credit card statement and highlight the additional disputed transactions.Please tick only one option below and attach supporting documents. Please attach relevant documents to support your dispute. Refer to appendix for conditions to meet and documents to submit for the dispute reason selected. **Unauthorized transaction(s)** \* Note: Your card needs to be blocked. I did not authorise or participate in the above transaction(s) and my card\* was in my possession at the time of the transaction(s). **Unauthorized transaction(s)** \* Note: Your card needs to be blocked. I did authorise a transaction for S\$\_\_\_\_\_ at the above merchant, but did not authorise the above transaction(s), and my card\* was in my possession at the time of the above transaction(s). **Duplicate billing** These are duplicate billing(s) made by the merchant(s). Cancelled recurring membership/subscription I have cancelled the recurring / renewal transaction(s) (membership, subscription, and other fees) on \_\_\_\_\_\_. The relevant documents in relation to the cancellation are attached. Incorrect amount/currency \_ . I confirm that the difference is not due to Cross-Border Transaction Actual transaction amount should be \_ \_, not \_ fee(s) imposed on transactions made in a country other than Singapore and/or made in currencies other than Singapore dollars. I have already paid for the transaction(s) by alternative means (e.g. cash or by other credit card). The relevant documents in relations to the alternative payment are attached. Goods/Services received but not as described/defectiv The merchandise/service is defective / damaged / not as described. I have returned the merchandise on \_ (name of shipping company): with invoice/tracking no: . The Merchant received the returned item on \_. The transaction has been cancelled and acknowledged by the establishment on \_ Goods/Services not received I have not received the merchandise and / or services for the above transaction(s). The expected date of delivery was on \_ Refund/Credit not processed I have not received the refund into my card account that the above merchant promised. The merchant's acknowledgment / relevant documents in relation to the refund are attached. I understand that the merchant requires up to four weeks to process the refund through their acquiring bank. Cancelled reservation I have cancelled the guaranteed reservation on . I received confirmation from the merchant on the cancellation on The relevant cancellation and confirmation documents are attached. Others (Please Specify) I acknowledge that a retrieval request for the sales draft and relevant sales documents for each disputed transaction will be required for investigation purposes. I am aware and agree to bear a nominal fee of SS5.00 for each disputed transaction in the event the disputed transaction is assessed to be authorised by myself, or if the sales draft bears my signature. Cardholder's Declaration I do hereby state that the statements / declarations contained herein are true and correct in all respects. Neither I, nor anyone authorised by me, nor anyone with my knowledge or consent are engaged in the above disputed transaction(s), or received any benefit or value as a result of the above disputed transaction(s). I do hereby agree that dispute resolution may take 2 to 6 months. I do hereby authorise ANZ Banking Group Limited to handle and investigate the above disputed transaction(s) for me, and may refer the same to any law enforcement agency and/or relevant party as it deems appropriate. Signature of Cardholder

## Appendix: Supporting documents required for submission

Dispute Reason	Conditions	Supporting Documents
Unauthorized transaction(s)	Nil	Nil
Duplicate billing	Duplicate must have <b>same</b> 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	Formal cancellation notice given to merchant prior to billing of dispute transactions  Proof of attempt to resolve with merchant (email correspondences)
	transaction was charged  Cancellation must meet merchant's cancellation policy	
Incorrect amount/ currency	Amount/currency on copy of sales draft must be different from amount/currency on billed statement	Invoice showing correct amount/currency agreed by cardholder
	Note: Not valid for differences between quoted price and actual charges	
Paid by other means	Cardholder must attempt to resolve with merchant	Cash receipt if paid by cash/other card statement if paid by other credit card  Proof of attempt to resolve with merchant (email correspondences)
	Transactions amount and merchant name must be <b>same</b> on receipt and statement.	
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 code issued by merchant and proof of cancellation  Proof of attempt to resolve with merchant (email correspondences)
	Cancellation must meet merchant's cancellation policy	(cindin correspondences)