

# CARDHOLDER DISPUTED TRANSACTION FORM

Please complete and return to [cards@ecommbx.com](mailto:cards@ecommbx.com).

## CARD AND CARDHOLDER DETAILS

Card number:

Cardholder's name:

Phone number: (incl. country code)

Email:

### Identification document

Type:

Number:

National identity card:

Passport:

### Legal Entity

(complete if applicable)

Name of the legal entity linked to the card:

Incorporation number:

## DISPUTED TRANSACTIONS

(Check transaction details in the SMS confirmations)

For internal use ONLY

Transaction date	Merchant name*	Transaction currency & amount	Billing currency & amount	Transaction number
------------------	----------------	-------------------------------	---------------------------	--------------------

\* For ATM transactions, provide all info available (name of Bank/ATM provider, ATM number, full address)

I have attempted to resolve this dispute with the merchant.

Date of attempt:

(attach communication)

## DISPUTED TRANSACTION REASON

(Select the most appropriate reason)

In case of transactions with different dispute reasons, complete one form separately for each dispute reason.

### 1. PROCESSING ERROR

**Wrong amount** (attach: transaction receipt)

The amount billed was incorrect. I should be billed (currency & amount)  
 Instead of (currency & amount)

**Wrong currency** (attach: document showing transaction amount with correct currency, receipt of transaction)

I was not informed that I would be billed in (currency)  
 I should be billed in (currency) instead of (currency)

**Duplicate transactions** (attach: receipt for authorised transaction)

The card was charged (number of times) times for the same transaction.

**Paid by other means** (attach: proof of payment & records of attempt to resolve with merchant)

The transaction was settled using:  
 cash same card another card (card number)

### 2. MERCHANDISE /SERVICES

**Merchandise/Services were not received**

(attach: description of goods/services, expected delivery/provision date, merchant's response)

I have not received merchandise/service (details)  
 at the expected delivery (date) at the location (address) / on the website :

**Merchandise was defective/not as described**

(attach: goods description, proof of defective state, proof of return, merchant's response)

The merchandise is defective/damaged/not as described/counterfeit (provide details) :

I returned it on (date) with (shipping company)

with invoice/tracking number  
 However, the refund was not credited to my account.

**Service was not as described.** (attach: service description, proof of not as described service, proof of cancellation, proof to determine unused amount for dispute, merchant's response)

Service was not as described. Unused portion of the service was cancelled and acknowledged  
 by merchant on (date) However, refund was not credited to my account.

**Order/reservation** (of merchandise/hotel/ticket/car rental/recurring service/membership/other)

I was charged (currency, amount) However, due to a technical issue, the order/reservation was not completed.

Merchant was unable/refused to provide goods/services. The expected delivery/service provision date was (date) (attach: receipt and merchant's response)

**Cancelled** (attach: receipt, document showing cancellation, merchant acknowledgement)

**Cancelled merchandise/service.**

Cancellation (date) Cancellation code (if available)

**Cancelled order/reservation.** (e.g. hotel/ticket/car rental etc)

Cancellation (date) Cancellation code (if available)

**Cancelled recurring transaction/services/membership/subscription.**

Cancellation (date) Cancellation code (if available)

**3. REFUND / CREDIT NOT PROCESSED**

Refund/credit of (currency & amount) was not received.

The transaction was cancelled on (date & time)

Cancellation code (if available)

(attach: transaction receipt, document showing cancellation, merchant's acknowledgement)

I was charged for an unsuccessful transaction. (attach: voided receipt)

**4. ATM TRANSACTION** (attach: ATM receipt)

No cash was received from ATM, but I was charged for the amount.

Amount requested at ATM was (currency & amount)

Received only part of the cash amount. Amount requested at ATM was (currency & amount)

Amount received was (currency & amount)

**5. UNAUTHORISED TRANSACTION(S)**

Make sure the card was blocked. To block the card, use Internet banking system /mobile APP or contact your dedicated account manager.

I did not make (authorise or participate in) the above transaction(s), and:

The card was in my possession when the transaction(s) took place.

The card was lost/stolen.

**6. OTHER REASON** (specify)

## DESCRIPTION AND CIRCUMSTANCES OF DISPUTED TRANSACTION

Provide below additional information on the disputed transaction. (attach additional documentation if required)

---

## DECLARATION AND SIGNATURE

---

- I hereby declare that all information provided in this form is true and accurate to the best of my knowledge and belief. In case this declaration is determined to be invalid or untrue or is proven that I am not entitled to a refund based on any applicable legislation, I understand that a charge will be applied to my account.
- In case this claim is determined by ECOMMBX to be false or maliciously made, I shall be fully responsible for the consequences, which may include civil/criminal lawsuit being initiated by ECOMMBX.
- I understand that ECOMMBX is entitled to reject incomplete or incorrectly filled out forms, forms unaccompanied by required supporting document, as well as forms in relation to which supporting documents and/or information are not timely provided to ECOMMBX.
- I understand that the duration of the investigation is determined based on the VISA rules and regulations and the recovery of the disputed amount is determined by the outcome of the investigation of the merchant processing bank, VISA rules and regulations as well as the outcome of any law enforcement investigation (where and as applicable).
- I hereby authorise ECOMMBX to disclose my information to the merchant processing bank and VISA for investigation.

---

Cardholder's signature

Date