



Frequently Asked Questions

Dispute a card transaction

FREQUENTLY ASKED QUESTIONS (FAQS) DISPUTE A CARD TRANSACTION

Q. What should I do if I wish to dispute a transaction on my Debit/Credit card statement?

- A. If you find a transaction on your debit/credit card statement which you are not sure is accurate, there are a few things you should do:
- Firstly, check the date of the transaction to see if you are able to relate the purchase to something you bought on the same day. Companies' trading names may in certain occasions, differ from the billing name appearing on the statement.
 - Secondly, if there is another card holder on the account, check whether the transaction has not been effected by the latter.
 - Thirdly, if you find that the amount is incorrect, check same against your purchase receipt. If the amount is different, you should make sure it is not a result of the exchange rate on an international transaction or a surcharge applied by the merchant.

If you deem that you have duly performed all relevant checks, and you still don't believe the transaction record is accurate, call us promptly on **428 4561**, 24 hours a day, 7 days a week or visit any branch and we will do our best to investigate.

Q. What type of transactions can I dispute?

- A. While we will offer our best endeavours to assist you with disputes, there are particular circumstances whereby you shall be required to deal directly with the merchant in order to solve the issue. Please refer to the disputes table below for further guidance:

Where we may be able to help includes	When you will need to go to the store/merchant for assistance
Transactions you do not acknowledge having performed	Billing disputes
Transactions you did not authorise	Contract related disputes
Goods and services which were not received	Quality of service by merchants
Transactions where the payment amount differs	Instances of buyer's remorse
Goods which are not as described	Downloaded software disputes
Duplicated transactions	
Recurring debits which were cancelled	
Goods which are defective	

Please note that our recourse shall be subject to and hence, limited to the contracts signed between yourself and the store/merchant.

Q. How do I dispute a transaction on my debit/credit card statement?

- A. Visit any branch to fill and sign a debit/credit card dispute form and indicate the transaction as it appears on your debit/credit card statement.

Q. How long will it take for me to receive the funds back?

- A. The timeframes shall depend on the debit/credit card scheme governing your particular card. For example, MasterCard and Visa disputes may take a minimum of 30 days from the date the Dispute is initiated by us (this does not include the preliminary investigation). These timeframes usually apply to disputes that require administrative works and assessments from other banks.

Q. How do I receive the funds if my disputed transaction is paid?

- A. In all cases we will directly credit the account from which the disputed transaction was originally debited.

Q. Will I be charged interest and fees on the dispute?

- A. No fee or bank charge shall be debited to your account due to a disputed transaction for which the bank subsequently establishes you should not be liable. If you have in the aforesaid case, been nonetheless charged a fee please contact us on **428 4561**, 24 hours a day, 7 days a week or visit any branch.

Q. Do I have to cancel my debit/credit card if there is a disputed transaction?

- A. If you don't believe you have authorised a transaction and want to prevent further transactions from going through on your account, it is highly recommended that you stop that card (block) and have a new one issued in replacement.