

**CARDHOLDER DISPUTE FORM**



To,  
**Federal Bank Card Disputes**  
**Operations Department**  
**Aluva|Kerala.**

NAME: \_\_\_\_\_

CARD NUMBER: \_\_\_\_\_ CARD TYPE: VISA / MASTERCARD/ MAESTRO / RUPAY

				X	X	X	X	X	X	X	X				
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ACCOUNT NUMBER: \_\_\_\_\_

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I am disputing the following transaction(s) for the reason given below and request you to settle the case(s):

**DETAILS OF DISPUTED ITEM(S):**

S.No	TRANSACTION DATE	MERCHANT NAME (ECOM & POS Related Transactions) / BANK NAME & LOCATION (For ATM Related Transactions)	TRANSACTION AMOUNT

You can use a separate annexure if disputed transactions are more than specified in box above

**Please select the most appropriate one:**

**ATM**

- Cash was not dispensed at the ATM but my account debited for the entire amount of Rs.\_\_\_\_\_.
- Cash was dispensed partially in the ATM for Rs.\_\_\_\_\_ but my account debited for the entire amount of Rs.\_\_\_\_\_.
- I have initiated multiple ATM Transactions, ATM dispensed cash for only \_\_\_\_ transactions, Cash was not dispensed for the remaining \_\_\_\_ transactions but my account debited for all the transactions I initiated.

**ECOM**  **POS**

- I have contacted the merchant to resolve the dispute. Contacted Mode: Directly by Visiting Merchant /Mail/Customer Care( \*)
  - Merchant Response: \_\_\_\_\_(\*)
- I haven't contacted the merchant to resolve the dispute.
- Description of Goods & Services ordered from Merchant \_\_\_\_\_(\*)
- Failed Transactions: I have attempted the above transactions, but it was unsuccessful. However my account has been debited(Attach the copy of my correspondence with the Merchant Establishment). I did not received the Goods or Services.
- Duplicate/Multiple billing: I have done only one transaction at the Merchant Establishment and I have received the Goods & Services but I was billed \_\_\_\_ times for the same Goods & Services I received. (Attach copy of authorized chargeslip)

- Paid by alternate means: I gave my card for payment, but later on paid by other means for the same transaction. I Paid by Cash (attach cash receipt/bill)/ Cheque (attach Cheque /Bank statement)/ other card (attach chargeslip/other card statement) and received the Goods & Services.
  - Cash
  - Cheque
  - Other Card
  - EWallet
  - Payment App
  - QR Payment
- Goods and Services Not Delivered: I ordered Goods/Services and the same were expected to be delivered by date (dd/mm/yy)\_\_\_\_\_, but I never received the same. (Attach the proof of merchant acknowledging the order with delivery date of order)
- Cancellation of Good and Services Ordered – Refund not received: I have cancelled the transaction(s)/returned the goods / services, but have not received credit/refund for the same (Attach Credit Voucher/Refund note/Merchant’s letter or any form of merchant’s confirmation that the credit is due to the card account)
  - ✓ Cancelled / Returned on: \_\_\_\_\_
  - ✓ Refund Initiated Date by Merchant: \_\_\_\_\_
  - ✓ Refund Reference No given by Merchant: \_\_\_\_\_
- Returned Defective Goods and Services Ordered – Refund not received: I had received defective merchandise/goods and had returned the goods to the merchant. (Attach Credit Voucher/Refund note/Merchant’s letter or any form of merchant’s confirmation that the credit is due to the card account)
  - ✓ Cancelled / Returned on: \_\_\_\_\_
  - ✓ Refund Initiated Date by Merchant: \_\_\_\_\_
  - ✓ Refund Reference No given by Merchant: \_\_\_\_\_
- Recurring Transactions: Cancelled Membership/Subscription/Booking. My account was debited even though I cancelled my Membership/Subscription/Booking.(Attach the proof of merchant acknowledging the cancellation & Terms and Conditions)
  - ✓ Cancelled on: \_\_\_\_\_
- Incorrect Transaction Amount: The transaction amount incurred/authorized by me is for Rs.\_\_\_\_\_ but I was billed for Rs.\_\_\_\_\_. (Attach copy of authorized chargeslip)
- Digital Goods Transaction: I have purchased / subscribed online games, software, newspaper online, music, online etc. My account was debited even though I cancelled my Membership/Subscription/Booking.
  - ✓ Cancelled on: \_\_\_\_\_
- Retrieval of Chargeslip Request: I do not memorize the transaction, please retrieve the chargeslip for my reference.
- Billed for No Show Charge after Cancellation (Confirmation Letter / email received from the merchant copy of Terms & Conditions from Merchant).

Others (Please explain in detail. Please attach a separate letter if necessary)

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**(\*) - Mandatory**

Email/Phone / Fax: \_\_\_\_\_ Date : \_\_\_\_\_

\_\_\_\_\_  
Cardholder's Signature

Dear Customer,

For us to serve you better please provide us with the additional documents as listed in the checklist depending on the nature of the dispute.

We request you to kindly submit us the form duly filled and signed at our nearest branch.

As per the Global Chargeback regulation of VISA/MASTERCARD/RUPAY, the letter from the Cardholder is a mandatory requirement and will help us to initiate a Charge Dispute on your behalf with the concerned acquiring bank. Hence, we would request you to kindly send us the signed dispute form mentioning the details within 10 days from the complaint date.

Before raising claim, it is essential that the customer should contact the merchant and tries to resolve the dispute.

Kindly be advised that in case we are not in receipt of the required documents within the specified timelines we would be unable to raise the dispute with the acquiring bank and the liability of the transaction would lie with you.

## **DECLARATION**

I declare that above given information is true and correct to my knowledge. I understand that I can be held liable for all charges incurred if dispute raised by me is found invalid or maliciously made, I shall be fully responsible for the consequences which may include civil/criminal lawsuit being initiated by bank and also I agree to pay the charges levied by the bank for the same including the cost incurred for investigation of my claim. The Bank may contact me whenever it requires any further information.

Email/Phone / Fax: \_\_\_\_\_

Date : \_\_\_\_\_

\_\_\_\_\_  
Cardholder's Signature

## CHECKLIST

<b>S.No</b>	<b>Reason</b>	<b>Documents</b>
1	Contacting Merchant (If contacted)	Copy of communication made with Merchant
2	Failed Transactions	Attach the copy of correspondence with the Merchant Establishment or Screenshot of notification on Failed transaction
3	Duplicate/Multiple billing	Attach copy of authorized chargeslip
4	Paid by alternate means	(attach cash receipt/bill)/ Cheque (attach Cheque /Bank statement)/ other card (attach chargeslip/other card statement)
5	Goods & Services not delivered	Attach the proof of merchant acknowledging the order with delivery date of order
6	Cancellation of Good and Services Ordered – Refund not received	Attach Credit Voucher/Refund note/Merchant's letter or any form of merchant's confirmation that the credit is due to the card account
7	Returned Defective Goods and Services Ordered – Refund not received	Attach Credit Voucher/Refund note/Merchant's letter or any form of merchant's confirmation that the credit is due to the card account
8	Recurring Transactions	Attach the proof of merchant acknowledging the cancellation and Terms & Conditions
9	Incorrect Transaction Amount	Attach copy of authorized chargeslip
10	Digital Goods Transaction	Attach the proof of merchant acknowledging the cancellation & Terms and Conditions
11	Retrieval of Chargeslip Request	No Mandatory Documents
12	Billed for No Show Charge after Cancellation	Confirmation Letter / email received from the merchant copy of Terms & Conditions from Merchant
13	Unauthorized Transactions	Customer Letter, FIR or Acknowledgement