UOB 大华银行

Cardholder Transaction Dispute Form

1 Your details

Cardholder Name:

Cardholder Contact Number:

Credit Card / Debit Card Number:

SR Number:

2 What transactions are you disputing?

Please select the reason for dispute and refer to the appendix for condition(s) / supporting document(s) or information.
*For more than **3 transactions** listed, please attach your credit card statement & highlight the additional disputed transaction(s).*

Merchant Name	Transaction Date	Billed Currency/Amount	Original Currency / Amount
1	DD / MM / YY		
2	DD / MM / YY		
3	DD / MM / YY		

3 Why you are raising this dispute/s?

*Please **check one** category which best describes your dispute and enclose all supporting documents.*
For multiple disputed transactions, please complete one form for each dispute reason.

☐ **Unauthorized Transaction(s)** **note that your card needs to be blocked*
I did not authorise the above transaction(s) and the card was:
☐ In my possession when the transaction(s) took place. ☐ Never received. ☐ Reported lost/stolen on (date):_____________.

☐ **Multiple Unauthorised Transaction(s)**
I have been charged multiple times. The card was in my possession and the transaction that I engaged with the Merchant was for (currency and amount) ______________________________ on (date) ___________.

☐ **Duplicate Transactions**
I was charged more than once for the transaction (No document is required)

☐ **Paid By Other Means**
The transaction was settled using cash / cheque number / another card number ______________________________.

☐ **Incorrect Transaction Amount**
The amount billed was incorrect. I should be billed in (currency & amount) ____________instead of (currency & amount) ____________.

☐ **Incorrect Transaction Currency**
I was not advised that I would be billed in (currency) ____________ or could pay in the Merchant's local currency. / I was refused the choice of paying in the Merchant's local currency. / I should be billed in (currency) ____________ instead of (currency) ____________.

☐ **Merchandise Not Received/ Service Not Rendered**
I have not received (merchandise/service (please provide details)/cash) _________________________on (expected delivery date) ____________ and/or at (the agreed location)______________________________.

☐ **Refund/Credit Not Processed**
Credit of (currency & amount)______________________________ was not received. The transaction was cancelled and acknowledged by the merchant (date) ____________ at (time) ___ ___. The cancellation code is ______________________________.
I was / I was not informed of the merchant's limited cancellation/refund policy, if any.

☐ **Merchandise Being Defective or Not As Described**
The merchandise is defective/damaged/not as described/counterfeit (please provide details). I have returned it on (date) ____________ via (shipping company)______________________________ with invoice/tracking number:______________________________ and received by Merchant on (date) ____________. However, refund was not credited into my account.

☐ **Services Not As Described**
The service is not as described. Unused portion of the service was cancelled and acknowledged by merchant on (date) ____________. However, refund was not credited into my account.

☐ **Cancelled Recurring Transaction/Membership/Subscription**
The recurring transaction was cancelled and acknowledged by the Merchant on (date) ____________ at (time) ________

☐ **Sales Draft Retrieval**
Request for the retrieval of sales draft (s)/purchase invoice(s) for the mentioned dispute transaction and agree to pay the retrieval fee of S$5.

☐ **Others (please specify)**: ____

4 Your declaration

- **I understand that recovery of the disputed amount is determined by the outcome of the investigation of the merchant processing bank and the rules and regulations of the Card Association.**
- **I understand and accept that UOB cannot guarantee the recovery of the disputed amount.**
- **I hereby authorise the bank to disclose my contact details to merchant processing bank for investigation.**
- **I understand and accept that investigation may take up to 90 calendar days (or longer if arbitration is required) for resolution.**

5 Your signature

____
Cardholder's Signature

Date:__________

6 What to do next?

Return the duly filled out signed form to UOB through mail, email or fax with all supporting documents, if any.

Mail:
United Overseas Bank Limited P.O.BOX 1688

Email
Chargeback@UOBgroup.com

Fax
+65 62523559

United Overseas Bank Limited Co. Reg. No. 193500026Z

Appendix

Supporting Documents / Information Required for Dispute in accordance to Dispute Scenarios

Dispute Reason	Dispute Scenarios	Supporting document / information required (please TICK accordingly)
Unauthorized/Unrecognized Transaction(s)	▪ All transactions are not authorised/valid.	☐ No supporting document required
Multiple Unauthorised Transaction(s)	▪ At least 1 transaction is valid among the list from the same merchant ▪ Did not authorize the rest of the transaction.	☐ Transaction receipt for the authorised transaction (Please provide front & back copy of your card showing signature).
Paid By Other Means	▪ Transaction has been paid via other means (cash, cheque, another card etc.).	☐ Proof of alternate payment made (e.g. cash receipt, bank/card statement etc.). ☐ Record showing attempt(s) made to resolve dispute with merchant (e.g. email, phone bill showing calls made to overseas merchant etc.)
Altered Transaction Amount/Currency	▪ Wrong amount/currency charged by merchant. ▪ Transaction was charged in another currency.	☐ Document showing the authorised amount/currency. ☐ Document showing transaction amount with correct currency.
Not Given Choice of Transaction Currency	▪ Not informed of billing currency and was not offered a choice of currency.	☐ Copy of transaction receipt.
Merchandise Not Received/ Service Not Rendered	▪ Did not receive merchandise/ service/ cash.	☐ Detailed description of merchandise or service purchased. ☐ Expected date of delivery and location (30 days waiting period if delivery date is not specified.). ☐ For partially utilized merchandise or service, please provide document to derive the unused amount for dispute. For cash not received, please state the amount attempted and the amount received. ☐ Record showing attempt(s) made to resolve dispute with merchant (e.g. email, phone bill showing calls made to overseas merchant etc.)
Refund/Credit Not Processed	▪ Credit voucher issued but not processed. ▪ Merchandise returned or Services cancelled but no credit voucher issued & cardholder not informed of refund/cancellation policy. ▪ Guaranteed accommodation reservation cancelled but was billed for No-Show.	☐ Date of merchandise/service cancellation. ☐ For returned merchandise, to provide shipping company name and invoice/ tracking number and acknowledgement receipt from merchant. Credit voucher/ cancellation code etc. issued by the merchant. ☐ Record showing attempt(s) made to resolve dispute with merchant (e.g. email, phone bill showing calls made to overseas merchant etc.)
Merchandise Being Defective or Not As Described / Services Not As Described	▪ Merchandise received was damaged or cannot be used for the intended purpose and had been returned. Merchandise/services received did not match the description provided by the merchant and had been returned/cancelled. ▪ Merchandise was identified as counterfeit by the owner of the intellectual property or its authorised representative, a custom agency, law enforcement agency or other governmental agency.	☐ Description & proof of the merchandise being defective, not as described or counterfeit. ☐ Professional certification on the authenticity of the merchandise/service. ☐ Date and proof that merchandise service had been returned/ cancelled. ☐ For services that were consumed partially, please provide proof to determine unused amount for dispute. ☐ If merchant refused to accept, please provide proof. ☐ Record showing attempt(s) made to resolve dispute with merchant (e.g. email, phone bill showing calls made to overseas merchant etc.)
Cancelled Recurring Transaction/Membership/Subscription	▪ Recurring transaction has been billed despite prior cancellation made and acknowledged by merchant or, ▪ Request bank's assistance to inform processing bank of cancellation due to merchant not contactable.	☐ Document showing that prior cancellation had been made and acknowledged by merchant.
Others – Exchange loss	▪ Foreign exchange loss incurred between the credit transaction receipt and the original debit due to merchant's processing error.	☐ Any proof of merchant's processing error.