

# CARDHOLDER DISPUTE FORM



To  
Equitas Small Finance Bank  
\_\_\_\_\_ Branch

Date \_\_\_\_\_

Please fill in the blanks in CAPITAL LETTERS

Debit Card Number

Account Number

Card holder name .....

**Details of Disputed Transaction:**

Sl. No.	Transaction Date (DD/MM/YYYY)	Merchant name/ ATM Location	Transaction Amount (Rs.)	Disputed Amount (Rs.)
1				
2				
3				
4				

I am disputing the transaction listed made through the Debit Card mentioned above owing to the following reasons and request you to take the cases with the acquiring banks of the said merchants:

- Duplicate /Multiple Billing . I have done only one transaction but I was billed  (twice /Thrice etc.)
- The Goods/services rendered by the merchant are not as described. The items purchased or services paid for do not conform to what was agree to have been supplied by the merchant or was defective. (Please sepecify as to what goods/services were expected and what were actually delivered. Enclose any documentation that supports your claim. If you returned the merchandise to the merchant, please provide us with proof of return, such as postal/courier receipt and correspondence with the merchant)
- I had tried transaction online, the same was not successful but the amount was debited from my account.
- Cash not dispensed from ATM but my account was debited for the entire amount.
- Less cash of Rs.  dispensed from ATM, but my account was debited for Rs.
- Transaction cancelled and I have not received the credit/refund for the same. ( Attach credit slip/refund note/merchants letter or any form of merchants confirmation that the transaction was cancelled and the credit was due to you.)
- Paid by other means. First I gave my card for payment and later on I changed my mind and paid by other means like cash.(Attach cash receipt/bill/) Cheque (attach cheque receipt/bank statement) other card (attach charge slip / other card statement).
- Cancellation membership/subscription booking.(Attach the cancellation letter you sent to the merchant)
- I ordered goods and services and the same are expected by ( / / ). But I never received the same.(Correspondence with merchant for order status is required)
- The transaction amount is Rs.  and I was billed for Rs.
- I have not participated or authorized the above transactions. The card was in my possession at all times.
- Hotel Reservation
  - (A) I have cancelled the reservation. The cancellation date being  and the cancellation code is
  - (B) I have not made or authorized any reservation / or availed services.
- Others (Please specify)

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

**REQUEST TO CARDHOLDER**

Please attach copies of your correspondence with the merchant, charge slips whatever applicable and any supplementary documents pertaining to the disputed transactions, as appropriate.

Annexures: (Please tick as appropriate)

- Correspondence copy with Merchants
- Charge Slips       Any other supplementary documents (Please specify)

**DECLARATION SIGNATURE**

I hereby confirm that the averments made by me within this form are bone-fide and the information provided is true and accurate to the best of my knowledge and belief. In case this claim is determined by the bank to be false or maliciously made, I shall be fully responsible for the consequences which may include civil/criminal lawsuit being initiated by the bank. I also understand that if the disputed transaction turns out to be valid then a transaction retrieval fee per transaction will be charged to my account.

Place  Date     Tel( +91)

D D      M M      Y Y Y Y      STD

Customer Signature

**FOR BANK USE ONLY**

Service Request No.

Employee ID

Name of the Branch Official

Sourcing Branch Code

Signature of the Branch Official