

Card Transactions Dispute Process and FAQ

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1. What is a dispute?

A 'dispute' is when a cardholder questions the validity of a transaction that appears in the card account statement. Cardholders dispute transactions for a variety of reasons, as outlined below.

2. What are the most common dispute reasons and what the cardholder should do/provide?

Find below some of the most common reasons that you may need to contact us in order to dispute a transaction and the additional information you are required to provide for each case. To submit your dispute for any of the following cases, please refer and apply the [dispute process](#).

i. I don't recognize a payment on my card account

Helpful hints:

- Check and confirm with any additional cardholders.
- Have you made a similar payment to a company with a different name which didn't appear on your account?
- Have you used another company to make a purchase? For example, Amazon, eBay, PayPal.
- Search online for the company's name.

ii. I have never authorized or participated in the transaction

If you have never authorized or participated in the transaction, then a fraudulent transaction might have taken place. The most common types of fraud are the following:

- A. If the card is in your possession, this means that:
 - Card information (such as card number, expiry date, CVV2) may have been stolen and transactions might have taken place over the internet or over the phone.
 - The data of the card may have been electronically copied and a counterfeit/cloned card may have been created. Counterfeit/cloned cards are used at merchants where the physical possession of the card is required.
- B. If the card is not in your possession, this may mean that the card might have been physically lost or stolen and fraudulent transactions might have taken place.

In order for us to be able to proceed with your dispute, you might be required to proceed with the following, according to the circumstances of the case:

- Cancel the card
- Report the case to the police and provide the police report.
- Provide supporting evidence

iii. A company has charged me the wrong amount

In order for us to be able to proceed with your dispute, please note that **first you must try to resolve the dispute directly with the merchant.**

If the dispute is still not resolved, you need to provide us with evidence of the correct amount (the transaction invoice and receipt)

iv. I have been charged more than once for the same transaction

In order for us to be able to proceed with your dispute, please note that **first you must try to resolve the dispute directly with the merchant.** They may be able to process a refund to your card account right away.

If the dispute is still not resolved:

- We may be able to claim the amount back from the merchant for internet/mail order transactions or transactions at the point of sale (POS).
- In the case that you've entered your PIN twice at POS, we may not be able to proceed with your dispute.

v. A payment has been made after I cancelled my subscription or a service

We may be able to claim back any payments made **after** the date you cancelled your subscription or service.

In order for us to be able to proceed with your dispute, please note that **first you must try to resolve the dispute directly with the merchant.**

If the dispute is still not resolved, you must provide us with:

- The date and method you used to cancel the subscription or service.
- Evidence of your cancellation.
- The cancellation code, if applicable.

vi. I haven't received something that I ordered

In order for us to be able to proceed with your dispute, please note that **first you must try to resolve the dispute directly with the merchant.**

If the dispute is still not resolved:

- If the date you were expecting to receive your goods or service has passed without receiving them or you've received written confirmation that you won't receive the goods or service, please contact us:
 - For Visa cards, 15 days after the transaction is posted on your statement.
 - For MasterCard, 30 days after the transaction is posted on your statement.
- We'll need:
 - A detailed written description of the item or service ordered.
 - The transaction invoice.
 - The expected delivery date for the goods/services.
 - A description of how you tried to resolve this with the company and any response given.

If the merchant is no longer in business, you must contact us immediately. In such an event the aforementioned time frames are not applicable (assuming that 540 days have not passed since the day of the transaction date).

- vii. I have received something different to what I ordered or I have received defective/damaged goods
In order for us to be able to proceed with your dispute, please note that **first you must try to resolve the dispute directly with the merchant.**

If the dispute is still not resolved, you must return the goods you received to the merchant and provide us with:

- Evidence of the return of the goods (i.e. postal office invoice/receipt).
- An invoice showing what was ordered.
- A full written explanation and proof of what was not as described and was received as damaged/defective.
- Proof of what was actually received (including details of differences/damages/defects).

Please allow the company 15 days from the date the item(s) has/have been returned to provide either a refund or replacement item(s).

If you don't receive a refund or replacement after 15 days from the return date, we will require a few things from you:

A full written summary of your dispute, including details of how you have attempted to resolve the dispute with the company, details of any response given and details of the company's assurance that a refund or a replacement will be provided.

- viii. I ordered genuine goods and have received counterfeit goods or a letter from Customs and Excise If your goods have been seized at Customs and you have received a letter confirming this, we can use this letter as supporting documentation to assist in a claim to obtain a refund for the items you purchased.

If you received goods that you believe are fake, we can help you to claim the money back provided we have evidence of this.

In order for us to be able to proceed with your dispute, you should provide the following:

- Certification /notification that the merchandise is counterfeit from either:
 - A neutral bona fide expert.
 - A customs agency, law enforcement agency or other government agency.
 - The owner of the intellectual property or its authorized representative.
- A full written summary of your dispute including confirmation of how you have attempted to resolve with the company and details of any response given.
- A confirmation or invoice of what was ordered.
- Disposition or current location of the merchandise.
- The date you received the goods or customs and excise letter.

ix. A credit refund is not showing on my statement

If the company assured you that they will refund you, you must wait 15 days to see if that refund does show on your account.

If you haven't received a refund after 15 days from the date of the company's assurance of the refund, **first you must try to resolve the dispute directly with the merchant.**

If the dispute is still not resolved, we will need:

- A full written summary of your dispute including confirmation of how you have attempted to resolve with the company and details of any response given.
- A copy of the refund voucher/confirmation showing at least the last 4 digits of the card refunded, the date of the refund and the amount of the refund. If you do not have a refund voucher, we suggest you raise your concern with the company.

x. I have been charged extra by a hotel, cruise ship or car hire company

If the company has not made you aware of why they have taken a further payment, we will review the details of your dispute to see if we can assist you in securing a refund.

We need you to try to contact the company first to see if they are able to provide you with a reason for the extra payment. The company may be able to provide a valid reason or may provide you with a refund themselves. If the company is not willing to assist, we may be able to help.

We will require from you the following information in order for us to be able to proceed with your dispute:

- A full written summary of your dispute including confirmation of how you have attempted to resolve with the company and details of any response given to you.
- A copy of the original invoice/receipt.

According to the terms and conditions of the specific merchant and the rules and regulations of the Organizations (Visa, MasterCard), there might be some extra charges/fees that have to be charged.

These might be, but not limited to:

- No show fees
- Cancellation fees
- Fuel
- Traffic Fines etc

xi. I tried to withdraw cash from the ATM, the ATM has not disbursed the cash or disbursed portion of the requested amount

We will try to resolve the dispute with the relevant Bank owing the ATM.

If the relevant Bank owing the ATM provides documentation that the cash has successfully been disbursed, a credit has been processed or the ATM is in balance, our Bank cannot proceed with any further investigation on your behalf.

xii. I have purchased the service or goods but I paid by other means

In order for us to be able to proceed with your dispute, please note that **first you must try to resolve the dispute directly with the service provider or the merchant.**

If the dispute is still not resolved, we will need:

- Evidence of your attempt to resolve the issue with the service provider or the merchant
- Evidence of the payment of the same service/goods by other means i.e. cash receipt, other card's payment receipt.

3. The Dispute Process

Who can submit a dispute?

Only the Cardholder may submit a dispute for transactions regarding his/her own card.

If you find one or more transaction(s) on your card account that you do not recognize, you did not authorize or believe to be incorrect, there are a few things you should do:

- First, check your statement thoroughly:
 - Review the date and the amount of the transaction(s) to see if you are able to remember if you used your card at the time and place.
 - Sometimes merchants use a different trading name to the billing name that appears on the statement. Or, they may have used their head office as a location.
 - If the date or amount looks incorrect, check your purchase receipt and try to match it with the transaction(s) amount on your statement.
 - Take into consideration any subscription or recurring transactions that you have arranged with the merchant and you believe you have cancelled it.
- If you have an additional cardholder on the account check with them to see if they made the transaction.
- Check if your card is in your possession. If it is not then you should immediately report the card as lost or stolen.
- If you've checked everything and you still don't believe the transaction(s) or purchase(s) is/are yours, you should immediately proceed with submitting a dispute.
- Once you contact the Bank about your dispute, the Bank may first cancel your card and issue a new one.

Submitting a dispute

You can submit a dispute as follow:

- Through Internet Banking. If you are a subscriber, by logging into 1Bank select:
 - "Cards"
 - the card with the disputed transactions
 - 'Dispute Transactions' flow
 - the transactions you wish to dispute

In order to submit your dispute, you must tick all the boxes on your screen.

Your request is automatically sent to the Bank for handling. To view your requests please refer to your Internet Banking and click on Mailbox.

In case the dispute reason differs per transaction you must submit one dispute flow per transaction.

- Through the Bank's branches.
You can visit any branch for submitting your dispute.

For any additional information you may need, please contact 1bank at the toll – free telephone number 80000800 (local calls) or 0035722128000 (international calls), during the working hours of 1Bank Service Call Center.

The request for 'Card Transaction Dispute' must be submitted to the Bank as soon as you become aware of the disputed transaction

Processing the dispute

Once we receive your dispute, where required, we may contact you in order to discuss your dispute and try to assist you by giving you more information regarding the disputed transactions (in an attempt to help you identify and recognize the disputed transaction). In some circumstances, we may request more information and evidence to progress the dispute.

To carry out our investigation, the Bank adheres to the Organizations' (Visa, MasterCard) rules for resolution of a disputed transaction. Each card Organization (Visa, MasterCard) has its own dispute resolution process. This process outlines the circumstances and timeframes during which the Bank can dispute a transaction and claim a refund on your behalf. For more information, please refer to [Understanding Card Organization rules and the timeframe to resolve a dispute](#) section.

Completion of the dispute process

The dispute process continues until investigation and resolution are complete. If the dispute is resolved in your favor, a credit is posted to your card account. If the dispute is not resolved in your favor, you will be informed accordingly, outlining the reasons of not being able to credit your account.

In some cases, the Bank may credit your card account with the disputed amount, prior to the completion of the dispute process. Upon completion of the dispute process, if the dispute is not resolved in your favor, the Bank will debit your card account again with the credited amount.

4. Understanding Card Organization's rules and the timeframe to resolve a dispute

The Organization's rules and timeframes (Visa, MasterCard) can restrict Bank's ability to investigate a transaction and claim a refund on your behalf. There is a timeframe of 75- 120 days (depending on the dispute reason) from the date the transaction was processed to your account or from the date the service was received, taking into consideration that in total it must not be over 540 days from the transactions date.

Thus, you need to notify the Bank for any disputed transaction immediately, as soon as you identify the disputed transaction, to ensure we are able to exercise these rights on your behalf.

If you do not inform the Bank within the above timeframes, we may not be able to assist you to resolve the disputed transactions and our ability to exercise our rights to dispute a transaction with the relevant Organizations on your behalf, may be lost.

5. What payments do I need to make to my credit card when a dispute is in progress?

You need to continue paying the minimum payment amount, as you are required to do in your account statement, to meet your credit card obligations. The minimum payment needs to be made by the due date as normal.

If you usually pay the closing balance on your credit card statement in full each month, you need to continue doing so to avoid interest. This balance includes the disputed amount.

If the dispute is resolved in your favor, your account will be credited with the disputed amount.

6. How can I cancel a dispute I've submitted?

If, after submitting a dispute:

- you do recognize the transaction, or
- the issue has been resolved with the merchant directly,

Please call 1bank at the **toll – free telephone number 80000800 (local calls) or 0035722128000 (international calls)**, during the working hours of 1Bank Service Call Center to cancel your dispute. Alternatively, you may inform the Bank through any branch.

7. Things to remember

- Always check your card account statement as soon as you receive it or at least once a month. Your card account statement can also be checked through your internet banking.
- If you come across an unauthorized transaction or you receive an SMS alert or Push notification for a card transaction that you have not authorized, please call immediately 1bank at the **toll – free telephone number 80000800 (local calls) or 0035722128000 (international calls) during the working hours of 1Bank Service Call Center**, to report it and cancel the card. In this case, please note the following for the new card issued:
 - The new PIN number is available through your MobileApp.
 - If you had a subscription/recurring transaction arranged with a merchant you need to inform the merchant of the new card number.