



DEBIT CARD DISPUTE FORM

Debit card Number:

Please enter the card number on which the dispute transaction(s) has taken place

CIF:

Cardholder Name: _____

Disputed Transaction Details

Please fill in the correct transaction details for disputed transactions hereunder. You may refer to your statement or SMS Alert received for the information. Kindly use additional copies of the dispute form if you are unable to accommodate all disputed transactions.

No.	Merchant Name	Transaction Date	Debit Date	Transaction Amount	Disputed Amount
1					
2					
3					
4					
5					

Reason for Dispute

I dispute the above transaction(s) appearing on my Amana Bank Debit card/Account statement for the following reasons:

- I. **My card was (circle one of the choices below):**
 - a. In my possession at the time of the transaction(s)
 - b. Lost/stolen on _____ (date DD/MM/YY)
- II. **Unauthorized/Unrecognized transaction(s) *note that your card needs to be marked as Lost/Stolen**
 - I did not authorize or participate in the transaction(s) above.
 - I authorized the transaction for _____ dated _____ but did not agree to the above transactions by the same merchant.
- III. **Billing discrepancy**
 - Duplicate Billing/ was charged more than once for a transaction(s) I authorized
 - Paid by other means / have already paid for the transaction(s) above by cash or other card(enclose proof of payment)
- IV. **Cash withdrawal at ATM**
 - Cash was partially dispensed/not dispensed by the ATM, I received _____ instead of _____
- V. **Goods / Services disputes**
 - Goods / Services not received

Other reasons/additional comments (if any):

(Failing to attach all relevant documents and disclose any additional information pertaining to the dispute might render the case as void)

Cardholder's declaration

- All information furnished above are true and accurate to the best of my knowledge.
- I understand that the investigation related to Common ATM Switch might go up to 15-30 days and VISA disputes might go up to 45-120 days to resolve.
- I hereby irrevocably undertake to indemnify bank to recover any charges imposed in this regard, if this transaction is subsequently proven to be genuine/authorized transaction(s).
- I authorize you to disclose details of any of the disputed transactions to any law enforced agency in order to allow them to pursue their investigations.
- Amana Bank does not guarantee the success of disputed amount recovery as the result is determined by, but not limited to, the outcome of investigations by Amana, by the merchant's bank and / or Card Association rules & regulations.
- I declare that none of the transactions listed above were made by me or by anyone acting upon my authority or with my consent or knowledge. Neither I nor any of the additional cardholders assigned to the account authorised or participated in all transactions disputed or received any benefit directly or indirectly from disputed transactions.

Cardholder's Signature _____

Date _____

FOR BRANCH USE ONLY FOR	CARD CENTRE USE ONLY
Date Received _____ Signature Verified _____ Dispute Accuracy verified _____ } Authorised Officer [Signature/EMP No]	Date Received _____ Dispute Initiated Date _____ Authorised Officer _____ [Signature/EMP No/Date]