

Resolving your transaction dispute

We know it's stressful to discover something unexpected on your credit card, so we're here to help get your money back as soon as possible.

In this brochure, we've outlined everything you need to know about disputing a transaction and how we resolve it.

Step one – do some research.

First, let's walk through the scenarios we can and can't look into.

We can investigate a transaction:

- that you don't recognise
- that's been duplicated
- where the amount is incorrect
- where goods or services are not received
- where goods are not as described
- where payments you've cancelled still go through in error
- when an ATM has dispensed your cash incorrectly

We can't investigate:

- when you regret a purchase you've made
- when you change your mind about a purchase.

3 common issues and how to resolve them quickly

We've put together the below scenarios for you to read through to help save you time when it comes to dealing with a dispute.

I don't recognise the company name for a transaction on my statement.

A merchant's trading name may be different to their billing name.

It's a good idea to get in touch with the merchant to check their billing name before you lodge a dispute and to check your receipt at the time of sale. A quick internet search can usually give you more information about the merchant and put your mind at rest.

The transaction date on my statement is different to the date on my receipt.

Sometimes there's a delay between making the purchase and when it appears on your statement. This could vary from 3-7 days depending on the merchant and how they've processed the transaction.

I don't remember making this purchase.

Do you have additional cardholders on your account? Check with them to see if they've made the purchase you're querying. To make things easier, we display your transactions separately to your additional cardholders' activity so it's clear to see who has spent what.

Step two - get in touch with the merchant

Now that you know your transaction needs further investigation, you'll need to get in touch with the merchant and ask them to clarify the transaction. If they can't help, we'll manage the dispute on your behalf.

Step three – sending us your information.

It's always a good idea to give us as much information as possible about the disputed transaction, so we can get your money to you sooner. You can do this by filling out the form attached at the end of this brochure.

If your circumstances change and you no longer need us to look into your disputed transaction, please also let us know so we can close the investigation for you.

When to lodge your dispute

It's important to lodge your dispute within 90 days of the transaction date. Because Visa and Mastercard rules apply, we might be prevented from resolving your dispute if you lodge it after this time.

Each dispute has a timeframe and documentation requirements

What the dispute timeline looks like

Day 1	Once you let us know about the transaction, the transaction in question will still appear on your statement, but it will not be part of calculations relating to interest. It will also not be part of minimum payment amount calculations. If you have direct debit set up on your account, the disputed amount will not be part of the direct debit payment amount. You will not be liable to pay for the transaction until the dispute is resolved.
Day 5–14	We'll let you know if you're required to complete the dispute form at the back of this brochure. If so, please complete it and send it back to us within 14 days of receipt. In order for our team to meet certain timeframes and conditions, it's important that you return the completed form so we can get started with the investigation as soon as possible.
Day 5–35	We may contact the merchant's bank for supporting documents relating to the transaction. The merchant's bank has 30 days to respond. During that time, you won't hear from us until we have further information for you.
Day 35–45	Once we receive the transaction receipts from the merchant's bank, we may have to send this information for you to check. If you find that you disagree with this information and wish to continue with your dispute, let us know within the 14 days. If we don't hear back from you within 14 days about this information, we'll assume that you don't want to continue with the dispute and we will close off the case.
Up to Day 90	We must allow the merchant's bank 45 days to respond to our chargeback. Please check your email for any updates. We will write to you about the outcome of the investigation. You can also call us on 1300 150 300 and quote your dispute case number.

Frequently asked questions

How long will it take to resolve my case?

We'll work as quickly as we can with you, the merchant and the merchant's bank to resolve your dispute. Usually this happens within 45 days. In instances where we don't hear back quickly from the other parties involved, it can take up to 90 days. In this case, we'll be sure to keep you updated by email on the progress of your dispute along the way. If you don't hear from us once you've lodged your dispute, it's because we're processing your request and we've got all the information we need. In this case, you'll only hear from us once your dispute has been resolved.

Do I need to pay for the transaction if I am disputing it?

You don't need to pay the disputed amount while it's being investigated. If the dispute is settled in your favour, the transaction won't be charged to your account. You will see a credit applied to your account prior to when payments are due. If you have set up a direct debit to pay off the balance owing on your account, the disputed amount will not be part of the direct debit payment amount. If the dispute isn't settled in your favour, you'll need to pay the disputed amount and interest will be charged in accordance with your Conditions of Use.

Transaction Dispute Form

Please send completed form to

The Manager, Disputed Transactions, Card Services, PO Box 3667 RHODES NSW 2138

Please USE BLACK INK when completing this form.

Transaction inquiry account number

Dear Sir/Madam,

I authorise Card Services to investigate the following transaction(s) on my behalf which I am disputing. Each dispute corresponds to one of the reasons numbered below.

Date	Transaction details	Amount \$AUD
/ /		\$
/ /		\$

Dispute reasons

(please tick and complete where relevant)

1 I have been billed more than once for the same transaction and/or

2 I have been billed for an incorrect amount. I should have been billed \$

and I have been billed \$

Describe your attempt to resolve with the merchant

Please attach a copy of the sales receipt and any other applicable documentation.

3 (a) The merchant was authorised to deduct automatic payments from my card, however

I cancelled this authority on / / ► go to 3(c)

Attached is a copy of my instruction to the merchant to cancel my authority.

OR

(b) I cancelled my reservation on / / , but have still been charged for the transaction.

The cancellation number is

3 (continued)

Were you advised of a cancellation policy?

No

Yes, please provide details

► go to 3(c)

(c) Describe your attempt to resolve with the merchant

The merchant's response was

4 I have paid for the transaction(s) via alternative means Cash Cheque Credit Card

If selecting this dispute reason you must supply a copy of proof of other means of payment. Proof can include a cash receipt or proof of payment via cheque, another account or credit card statement showing the transaction.

5 I did authorise the transaction(s), however I have not received the goods or services I ordered.

On / / , I ordered

and expected to receive the goods or services on / / .

Describe your attempt to resolve with the merchant

The merchant's response was

6 I did authorise the transaction(s), however the goods/services received were defective not as described

I ordered

I received the goods or services on / / .

The goods or services were defective/not as described because

Date I returned goods or cancelled service / / .

Shipping company

Tracking number

Describe your attempt to resolve with the merchant

6 (continued)

The merchant's response was

Please provide evidence of what was ordered (eg invoice) and an explanation of how the goods or services were defective/not as described. Please use an additional sheet of paper.

7 The merchant was to issue a credit for the transaction(s), but I have not been credited.
Please attach a copy of the refund receipt and any other applicable documentation.

Explain why you are owed a refund and describe your attempt to resolve with the merchant

8 I did not receive cash from the ATM. However, I was charged as if I received it.

I requested \$ I received \$.

Please use an additional sheet of paper if you wish to provide further information.

Please select your best method of contact Email Postal address (based on our records)

Yours sincerely,
Signature

Date

Cardholder name (please print)

Account number