



# Habib Bank AG Zurich

## Card transaction dispute & customer declaration form

Fill in BLOCK letters and check  where appropriate

Date     
day month year

The Manager,

Branch,

United Arab Emirates.

### CUSTOMER REFERENCE

Customer account number

-  -  -  -  -

Account title

Card number (first 6 & last 4 digits)

Card holder name

Dear Sir/Madam,

I hereby request you to investigate and chargeback for the following transaction(s):

### TRANSACTION DETAIL

S NO	TRANSACTION DATE	POSTING DATE	MERCHANT NAME	TRANSACTION AMOUNT	FOREIGN CURRENCY AMOUNT (if applicable)

- I have not authorized or participated in transaction(s) stated above and the mentioned card is in my possession.
- I have not authorized or participated in transaction(s) stated above and the mentioned card is NOT in my possession. The card was:
  - Lost  Captured  Stolen  Never Received
- I was communicated by merchant to receive goods/services by    for which I was charged as above from the Merchant. (Enclosed is a copy of my correspondence with the Merchant) day month year
- The amount I authorized is different to the amount debited to my account. I have enclosed a copy of the sales voucher/invoice or supporting documents, showing the correct amount to be charged.
- My account has been charged  times. Only  of these transactions were authorized by me. I have enclosed relevant document to support this.
- I paid the merchant with amount  but not for amount . My card was in my possession when the disputed transaction took place. I have enclosed a copy of my sales voucher/explanation as to why I don't have completed this transaction.
- I paid the merchant by , but this transaction was also debited from my card. I have contacted, or attempted to contact the merchant to resolve the method of payment and the merchant refused to refund. I have enclosed proof of payment e.g. cash receipt, copy of front and back of cheque, other card receipt, prepaid voucher (gift card).
- The merchant agreed to refund the account with amount , but no refund is received. I have enclosed a copy of refund voucher or letter/email from the merchant confirming the refund.
- This is a recurring transaction which was cancelled on   . (Enclosed proof for your reference) day month year
- I have cancelled the transaction payment with the merchant, after the transaction took place. The date of cancellation was   . I have enclosed proof of cancellation. day month year
- The goods/services for which I was charged above, were never received. (Enclosed is a copy of my correspondence with the Merchant)
- I returned the merchandise against the above charge and the refund was not received (Enclosed is a copy of the postal / courier receipt of returned merchandise and my correspondence with the Merchant)

### ATM AND OTHER DISPUTES

- I tried to withdraw cash from ATM, but no cash was dispensed.
- I tried to withdraw  from ATM, but received only  from the ATM.
- Other (Please specify):  
\_\_\_\_\_

### INFORMATION AND DECLARATION

- I hereby affirm that the information provided above is true to the best of my knowledge.
- I agree to be charged by the Bank as per the Bank's Schedule of Charges, if the transaction is deemed to be valid.
- I understand that any dispute should be raised within 30 days of the statement date, otherwise the transaction will be considered valid.
- I understand that the Bank might not be able to assist with the reported dispute unless all the required documents are enclosed with this form.
- I further understand that the submission of dispute form (even within the timeline) does not guarantee the refund.
- I fully understand that the completed dispute form along with the relevant / supporting documents should be submitted to the the branch or forwarded by an email at [csd@habibbank.com](mailto:csd@habibbank.com)

I/We agree to abide by the General Terms & Conditions of the Bank.

Yours faithfully,

authorized signatory(s)

Place (city & country)

**NOTE:** In the case of multiple signatories, authorized signatories must sign as per the account mandate. The customer agrees to abide by all the above Terms & Conditions, which are subject to change without any prior notice.

### FOR OFFICE USE

SV

signature

Verified by \_\_\_\_\_