

CREDIT / DEBIT CARD

Customer Dispute Declaration Form for ATM / POS / E-COM Transactions



Branch Head / In-charge _____

Date: _____

Business Unit _____

Mention full 19 digits or 16 digits Debit / Credit Card Number										
TRANSACTION DETAILS					ATM / Merchant DETAILS					
Date (DD/MM/YYYY)	Time 00:00 hrs **	Transaction / Reference Number **	Transaction Amount	Amount Disputed	Type (ATM/POS/ e-com)	Bank / Merchant Name and Address				

** Field may be left blank if not available.

I dispute the above mentioned transaction(s) for the following reasons:-

- Cash not dispensed in the ATM / Partial dispensation of Cash in the ATM.
- I have not used the card to withdraw cash / not participated or authorized the transaction. The card was in my possession at all times.
- Duplicate Billing.
- Unauthorized Internet / Mail Order transaction.
- The Merchant did not process the credit / refund as agreed – (Attach credit slip / refund note).
- Paid by other means (Attach cash bill / cheque / other credit card statement / any other proof).
- Cancelled Membership / Subscription / Booking (Attach cancellation letter / provide cancellation details).
- Not received the goods / services expected by _____(dd/mm/yyyy).
- The transaction amount was Rs. _____ but the merchant has debited for Rs. _____.
- Participated in only one transaction at the Merchant outlet but have been debited more than once(Provide details / copy of the accepted charge).

Others (Please explain in detail, if it is not mentioned above).

Declaration: I hereby confirm that the information mentioned above is true to the best of my knowledge

Signature of customer	
Name of customer	
Account Number *	
Contact Number / Date	

(* incase of debit card complaints only)

NOTE: Credit card dispute form duly filled in and signed by cardholder should be mailed on chargeback@jkbmail.com or faxed on 0194-2481955. The Debit Card dispute form for **POS / e-com** transactions should also be mailed on chargeback@jkbmail.com or faxed on 0194-2481955 after registering the complaints in Card Recon application.