



Bank of Saint Lucia

ALL THE BANK YOU NEED

CARDHOLDER DISPUTE – NON-FRAUD

CARDHOLDER NAME: _____

CARD NUMBER: _____

MERCHANT NAME: _____

TRANSACTION DATE: _____

TRANSACTION AMOUNT: _____

ACCOUNT NUMBER: _____

Duplicate Processing

I have examined the charge(s) made to my account and dispute the above item(s) for the following reason. I am enclosing copies of all pertinent documents, including the sales slip(s) received from the merchant.

* - Required field

- () The above mentioned transaction appears more than once on my billing statement.
I certify that only one transaction was made by me.
- () I have been incorrectly billed by the identified merchant reflected on my statement dated _____ . (Attached is my copy of the receipt showing correct amount.)

Please complete the following:

*Are both transactions on the same card number?

[] Yes [] No



Bank of Saint Lucia

ALL THE BANK YOU NEED

If yes:

Merchant	Amount	Acquirer Reference Number

If no:

*Is the other transaction on a different Visa card owned by the same issuer/cardholder?

Yes

No

If yes:

Card number: _____

Merchant	Amount	Acquirer Reference Number

*Proof of payment by other means:

ARN of other transaction

Cheque (copy of front and back)

Evidence of cash payment

Other: _____

*Did the cardholder attempt to resolve the dispute with the merchant?

Yes

No



Bank of Saint Lucia

ALL THE BANK YOU NEED

Merchandise/Service Not Received/Provided

I have examined the charge(s) made to my account and dispute the above item(s) for the following reason. I am enclosing copies of all pertinent documents, including the sales slip(s) received from the merchant.

It is a network requirement that the cardholder contacts the merchant and informs the merchant that merchandise/service was not received or provided.

I certify that the merchandise/service was ordered by me, but I never received merchandise/service.

Please complete the following:

*What was not received?

Merchandise

Service

*Does this dispute relate to quality?

Yes

No

*Provide a **detailed** description of what was purchased and an explanation of the dispute:

*What was the expected receipt date and time?

Date: _____

Time: _____

*Did the cardholder cancel prior to the expected date?

Yes

No



Bank of Saint Lucia

ALL THE BANK YOU NEED

*Cancellation Date: _____

*Cancellation reason:

*Cancellation contact: _____

*Date of most recent contact with the merchant: _____

*Contact name: _____

*Contact method: _____

*Merchant response:

*Was the merchandise delivered late or to the wrong address?

Yes No

If yes:

*Provide late delivery and/or wrong location information:

*Did the cardholder return the merchandise?

Yes No



Bank of Saint Lucia

ALL THE BANK YOU NEED

If yes:

*Date merchant received returned merchandise: _____

*Date of return or attempted return: _____

*Return method:

Face-to-face

FedEx

DHL

UPS

Postal Service

Other: _____

*Did the merchant provide merchandise return instructions?

Yes

No

If yes:

*What were the instructions?

- () I attempted to retrieve funds from _____ ATM and was unsuccessful because the ATM did not dispense cash or retracted the funds.
- () I received a partial amount of US\$_____ when I requested US\$_____ my account was charged the full amount. I am disputing the amount of US\$_____ that I did not receive.



Bank of Saint Lucia

ALL THE BANK YOU NEED

Merchandise/Service Not As Described

I have examined the charge(s) made to my account and dispute the above item(s) for the following reason (please check only one). I am enclosing copies of all pertinent documents, including the sales slip(s) received from the merchant.

It is a network requirement that the cardholder contacts the merchant and informs the merchant that merchandise/service was not received or provided.

- () I ordered and received goods which are faulty/defective and I returned the item(s) to the supplier. (Attached is a copy of documentation to prove merchandise was indeed returned to merchant.)
- () I ordered and received goods which were not as described by the merchant.

Please complete the following:

*What was not as described?

Merchandise

Service

*Date merchandise/service was received: _____

*Provide a **detailed** description of what was purchased and an explanation of the dispute:

*Did the cardholder attempt to resolve the dispute with the merchant?

Yes

No

*Did the merchandise/service differ from what was described on the receipt? (Please explain and/or attach supporting documents)



Bank of Saint Lucia

ALL THE BANK YOU NEED

*Date of most recent contact with the merchant: _____

*Contact name: _____

*Contact method: _____

*Did the cardholder return the merchandise?

Yes No

If yes:

*Date merchant received returned merchandise: _____

*Date of return or attempted return: _____

*Return method:

Face-to-face

FedEx

DHL

UPS

Postal Service

Other: _____

*Did the merchant provide merchandise return instructions?

Yes No

If yes:

*What were the instructions?



Bank of Saint Lucia

ALL THE BANK YOU NEED

*Provide certification of one of the following:

- Merchant refused to provide return authorization
- Merchant refused to accept return merchandise
- Merchant informed cardholder not to return merchandise

() I certify that the merchandise/service was ordered by me, but I never received merchandise/service.

Merchandise/Service Cancelled

1. What was purchased?

Merchandise Service

2. Describe what was purchased:

3. Date the cardholder received or expected to receive the merchandise:

4. Did the cardholder attempt to resolve the dispute with the merchant?

Yes No



Bank of Saint Lucia

ALL THE BANK YOU NEED

5. Did the cardholder return the merchandise?

Yes

No

6. If 'Yes' for #5:

i. Date cardholder returned the merchandise:

ii. Return Method:

Face to face

FedEx

DHL

UPS

Postal Service

Other: _____

7. Cancellation Date:

8. Cancellation Reason:

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE.



Bank of Saint Lucia

ALL THE BANK YOU NEED

Use this section to provide any other details (**written in block letters**) which may assist in the resolution of this dispute.

I understand that the timeframe to resolve my dispute is approximately seventy (70) days and I will be provided with feedback when the information becomes available. Should the transaction prove to be genuine, I authorize that my account can be debited with an ECD \$27.00 (relevant to account currency) administration charge.

(Cardholder Name)

(Signature as it appears on card)



Bank of Saint Lucia

ALL THE BANK YOU NEED

FOR CARD SERVICES USE ONLY

CARDHOLDER DETAILS

CONTACT NUMBER(S): _____

EMAIL ADDRESS: _____

STAFF DETAILS

Prepared by: _____
(Name of Staff)

(Signature of Staff)

Date Received: _____