

Transaction Dispute - Customer Investigation Request

Please complete, scan and upload by logging on to BOQ Internet Banking > Q Rewards/Other Card Functions > Doc Upload. Alternatively you can post it to GPO Box 40 Sydney NSW 2001

Cardholder Details			
Customer Name		Card Number	
File Reference (Office Use)			
Transaction Date	Merchant Name	Amount	Reference
dd / mm / yyyy			
dd / mm / yyyy			
dd / mm / yyyy			

I dispute the above mentioned transaction/s for the following reason [Please tick one box only]

Unauthorised transaction
Transaction not authorised by Primary or Additional Cardholder. Please select the appropriate below:
At the time of transaction, the card was... and then the tick boxes.
 In my possession Lost Stolen Not received Other _____
Note: The Credit Card will be cancelled and a replacement card will be issued (subject to replacement card eligibility policy).

No knowledge of transaction - Need a copy of the transaction receipt to identify the transaction

Duplicate billing
I was charged more than once for a single authorised transaction. I authorised \$ _____ on dd / mm / yyyy. I have not authorised the other transaction/s.
My card was in my possession at the time of the transaction.

Non-receipt of goods OR Services not rendered
Merchant name: _____
 I engaged in a transaction with the above merchant. I did not receive _____

(‘Detailed description of merchandise or services purchased’) for an amount of _____. I expected to receive it on dd / mm / yyyy _____
(‘Time’) and to be delivered at _____ (‘Location’).
 The merchandise was delivered late by dd / mm / yyyy _____ (‘Time’) or to the wrong location, _____
_____. (‘Location’) and I have returned the merchandise on dd / mm / yyyy. Please update the details relating to return (to the extent applicable).
Shipping company _____ Tracking number _____
Return/Authorisation number _____ Who signed for the package? _____
Delivery address _____
I have contacted the merchant at _____ (‘Contact number or email details’) to resolve this issue on
dd / mm / yyyy and their response was: _____
If this transaction was cancelled before expected date of delivery, please provide the cancellation date dd / mm / yyyy and reason _____

I tried to purchase/order _____
_____. (‘Detailed description of merchandise or services purchased’),
on dd / mm / yyyy, the transaction did not go through but the account was debited. I have contacted the merchant to resolve this issue on dd / mm / yyyy and their response was: _____

Documentation Required:

- A copy of the transaction receipt or other documentation containing a written description of the merchandise or services purchased.
- Communication proof that you attempted to resolve the dispute with the merchant, OR
- Documentation proving that the services will not be rendered. i.e. media coverage, a written notice from the merchant or their liquidators.

Refund/Credit not processed

I engaged in a transaction with the merchant and dispute the amount of _____. I have contacted the merchant and asked for a refund to my account. I have received a credit transaction receipt dated on dd / mm / yyyy for the above listed charge, but the refund has not been applied to my account.

Documentation Required:

- Credit transaction receipt or voided transaction receipt.

Goods returned to the merchant or services cancelled but refund not processed.**Documentation Required:**

- Communication proof that you attempted to resolve the dispute with the merchant, AND
- Proof of return/cancellation when you returned or cancelled goods/services.

Counterfeit Merchandise

I have ordered/purchased _____
(Detailed description of the merchandise). The merchandise was received on dd / mm / yyyy however on dd / mm / yyyy the merchandise was identified as counterfeit by _____ (e.g. customers, law enforcement, other govt. agencies, 3rd party experts or owner of intellectual property/representative).

Where is the merchandise currently located? _____

Not as described or Defective merchandise

The merchandise/service received on dd / mm / yyyy is defective or inferior in quality or did not conform to what was agreed upon with the merchant at the time of purchase. Please provide the documentation/explanation of the service/merchandise agreed upon and what was received (including quality issues/defects) _____

_____, I have contacted the merchant

(contact number/email) _____ to resolve this issue on dd / mm / yyyy and their response was: _____

I have returned the merchandise on dd / mm / yyyy. Please update the details relating to the return to the extent possible:

Shipping company _____ Tracking number _____

Return/Authorisation number _____ Who signed for the package? _____

Delivery address _____

Reason for return _____

If the transaction is cancelled please provide the cancellation date dd / mm / yyyy and reason _____

Have you attempted to return the merchandise?

If yes, please explain how and when the cardholder attempted to return the merchandise and the outcome _____

If no, please attempt to return the merchandise to the merchant.

In the case of misrepresentation, please describe how the merchant's verbal and/or written representations do not match the terms of sale agreed at the time of transaction _____

Cancelled recurring transaction

I notified the merchant on dd / mm / yyyy to cancel a pre-authorized recurring/installment charges (e.g. insurance premium, membership fee). The merchant has charged me again after this cancellation date. I contacted the merchant again on dd / mm / yyyy, and their response was: _____

The date the Merchant was notified that the account was closed was dd / mm / yyyy.

Documentation Required:

- Copy of cancellation notice.

Paid by other means

My card number was used to secure this purchase; however the final payment was made by cheque, cash or another card. I contacted the merchant on dd / mm / yyyy and their response was: _____

Documentation Required:

- Copy of the cheque, cash receipt, statement of another card or other documentation as proof payment was made by other means. If paid by 3rd party, please include their documentation.

Incorrect Amount Charged

Amount charged is incorrect, the transaction amount should be \$ _____.

Documentation Required:

- Please enclose transaction receipt.

Incorrect Transaction Currency (select one)

The transaction was to be completed in _____ currency, whereas merchant processed the charge in _____ currency which resulted in higher charge to the card.

You were advised that the Dynamic Currency Conversion would occur or was not offered as a choice to pay in the merchant's local currency.

The Dynamic Currency Conversion occurred but I neither agreed to the DCC or made an active choice.

Cancelled Merchandise/Services

I was guaranteed a reservation/Timeshare (e.g. clubs/Holiday membership) and the stay or rental will be on dd / mm / yyyy at _____ ('Time').

The Contract received/booking date is dd / mm / yyyy which was cancelled on dd / mm / yyyy at _____ ('Time') and the cancellation number is _____

The cancellation was completed via _____ (phone/email etc.).

My account has been charged for the above listed transaction which was expected to be delivered/rendered by dd / mm / yyyy at _____ ('Time') however the merchandise/services have been returned/cancelled on dd / mm / yyyy. Please update the details relating to return cancellation to the extent applicable.

Shipping company _____ Tracking number _____

Return/Authorisation number _____ Who signed for the package? _____

Delivery address _____

Reason for return/cancellation _____

I have contacted the merchant on dd / mm / yyyy and their response was: _____

Was the cancellation/return policy disclosed to you at the time of reservation/at the time of transaction? yes / no (please circle).

If yes, please provide the details of the cancellation/ return policy: _____

ATM Discrepancy

I tried to withdraw cash from ATM, but cash was NOT dispensed or received only amount of _____ currency _____.

Other

If your dispute does not fall into any of the above categories, please attach a detailed explanation of the circumstances surrounding your dispute.

I am no longer disputing this transaction and request to cancel the investigation.

Authorisation

I authorise National Australia Bank Limited (the credit provider and issuer of BOQ Credit Cards) to investigate/correct the transaction(s) in dispute. Where applicable I enclose relevant supporting documentation requested above.

Primary Cardholder <input checked="" type="checkbox"/>	Additional Cardholder <input checked="" type="checkbox"/>
Date <input type="text" value="dd / mm / yyyy"/>	Date <input type="text" value="dd / mm / yyyy"/>

BANK USE ONLY:

BSB <input type="text"/>	Request sent to Branch Support Line <input type="checkbox"/>
Preparer Name <input type="text"/>	Preparer Signature <input type="text"/>

