

# TRANSACTION DISPUTE - CUSTOMER INVESTIGATION REQUEST



Return by fax 1300 664 197 or Post to: Credit Card Disputes, Transaction Services, 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, \_\_\_\_\_  
(to the extent applicable) \_\_\_\_\_ (‘Location’) and I have returned the merchandise on dd / mm / yyyy. Please update the details relating to return  
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-authorised 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 Bank of Queensland to investigate/correct the transaction(s) in dispute. Where applicable I enclose relevant supporting documentation requested above.

Primary Cardholder

X

Additional Cardholder

X

Date dd / mm / yyyy

Date dd / mm / yyyy

**BANK USE ONLY:**

BSB

Request faxed to 1300 776 890

Preparer Name

Preparer Signature