



### Transaction Copy Retrieval & Dispute Form

Name of Cardholder:

Card Number:

Mobile Number:

Email Address:

Transaction Date	Merchant Name	Transaction Amount	Disputed Amount

**DECLARATION:** I am disputing the transaction (s) listed above for the reason as follows:

**Unauthorized Transaction(s)**

I have neither authorized nor participated in the above transaction(s). The card was in my possession at all times. I Authorize BoB Financial Solutions Ltd. (BFSL) to block my Credit card as per the VISA/MASTER card norms.

**Lost / Stolen**

My card was lost / stolen on \_\_\_/\_\_\_/\_\_\_ at \_\_\_ a.m. /p.m. and I've reported the same to BFSL on \_\_\_/\_\_\_/\_\_\_ at \_\_\_ a.m. /p.m. by way of \_\_\_\_\_ (Attach copy of FIR filed with Police, if any).

**Duplicate/Multiple Billing**

I have done only one transaction but I was billed \_\_\_\_\_ (Twice/Thrice etc.). (Attach accepted transaction receipt, showing the actual amount).

**Paid through Other Means**

I paid this transaction by other means:

- (a) Cash (attach cash receipt/bill)
- (b) Cheque/DD (attach cheque receipt/bank statement)
- (c) Other card (Attach Charge slip/other card statement)

**Incorrect Amount**

The transaction Amount was Rs. \_\_\_\_\_, but I was billed for Rs. \_\_\_\_\_ (Attach copy of Charge slip/Sales slip/Statement of card account).



**Refund not processed**

Transaction(s) got cancelled, but I have not received the credit/refund for the same (Attach credit slip/refund note/merchant's letter or any form of merchant's confirmation that the transaction was cancelled and the credit was due to you).

**Cancelled Membership/Subscription/Booking**

I have cancelled my Membership/Subscription/Booking on ...../...../..... (Date) in accordance with the Merchant's cancellation policy, but I have been billed for Rs. \_\_\_\_\_ (Attach the cancellation letter which you sent to the merchant).

**Goods/Services not delivered**

I'd ordered goods/services and the same were expected by date \_\_\_/\_\_\_/\_\_\_, but I never received the same. I contacted the merchant on date \_\_\_/\_\_\_/\_\_\_ and their response was \_\_\_\_\_  
\_\_\_\_\_ (Please specify as to what good(s) or service(s) were expected. Please also attach correspondence with merchant for order status).

**Goods/Services received not as described**

The item(s) purchased or service(s) paid for do not conform to what was agreed to have been supplied by the merchant or was/were defective. (Please specify as to what good(s) or service(s) were expected & what were actually delivered. Enclose any documentation that supports your claim. Please return the goods to the merchant & provide proof of returned goods, Copy of correspondence with merchant, Terms & Conditions of Contract/delivery and nature of defect etc.).

**Cash Withdrawal**

(a) Cash not dispensed from the ATM but I was billed for the amount of Rs. \_\_\_\_\_ (Attach copy of ATM slip).

(b) Cash dispensed partially in the ATM for Rs. \_\_\_\_\_ but I was billed for the entire amount of Rs. \_\_\_\_\_ (Attach copy of ATM slip).

**Others** (Please explain in detail. Please attach a separate letter, if necessary).

**Retrieval Request**

I do not remember the transaction. Kindly retrieve charge slip / documents for my reference. I agree to pay charges as applicable & specified by BFSL in this regard.

**Card Member Declaration:**

I hereby declare that above given information is true and correct to the best of my knowledge. I understand that I can be held liable for all charges incurred before the time of reporting of loss/stolen card and also, if dispute raised by me is found invalid. I agree to pay the charges levied by BFSL for the same.

Any Additional Comments:

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**Primary Cardholder's Signature** \_\_\_\_\_

**Date:**...../...../.....

**IMPORTANT NOTES:-**

- (i) On receipt of the disputed claim along with the relevant supporting documentation requested within the stipulated time 15 days from the date of the generation of statement date or within 45 days from the date of transaction, we will take up the matter with the member bank and request them to provide the details on the basis of which the disputed charge was processed to your card account.
- (ii) On receipt of clarifications from member bank regarding the disputed charge we shall revert to you with the clarifications on the dispute. This may take 45 to 60 days' time in accordance with the VISA/ MASTER card rules.
- (iii) BFSL may request the customer to provide a signed progressive feedback letter or further clarification on the dispute after review of the documentation provided by the member bank on the disputed transaction, which is required to progress the dispute further with the member bank.
- (iv) In case we do not hear from you by the stipulated revert date, the disputed transaction shall be construed to be in order, and we will be constrained to close the matter at our end.
- (v) ***Request to the Cardholder:*** Please attach copies of your correspondence with the merchant, charge-slips wherever applicable and any supplementary documents pertaining to the transaction/s, as appropriate.

**Reach us at Chargeback Unit - e-mail id:** [crm@bobfinancial.com](mailto:crm@bobfinancial.com)