

CREDIT CARD TRANSACTION DISPUTE FORM

(To be filled by applicant only. Please fill the form in CAPITAL LETTERS only)



Name of the Cardholder	P R E F I X	F I R S T	M I D D L E	L A S T	N A M E
Credit Card Number (Mandatory)					*Mobile No. +91
Email ID					

Details of Disputed Item(s):

TRANSACTION DATE	NAME OF MERCHANT OR SHOP/ ATM LOCATION	TRANSACTION AMOUNT (₹)	DISPUTED AMOUNT (₹)

I dispute the above transaction(s) for the following reasons (please tick the appropriate reason(s). Request you to resolve the dispute.

- I have neither authorized, nor participated in the above transaction(s). The card was in my possession at the time of transaction, and I still possess it. I authorize AU Bank to block my Credit card.
- My card was lost/stolen on ___/___/___ at ___ a.m./p.m. and I've reported the same to AU Bank on ___/___/___ at ___ a.m./p.m. by way of _____. (Attach the copy of FIR filed with Police, if any).
- Duplicate/ multiple billing: I have made only one transaction, but I was billed _____ times. (Attach accepted transaction receipt, showing the actual amount).
- Changed the payment mode: First I gave my card for payment and later on I changed my mind and paid by Cash/ Cheque/ Other Card (Please enclose proof of payment by other means i.e. cash receipt, cheque receipt or other card transaction receipt etc.)
- The transaction Amount was Rs. _____, but I was billed for Rs. _____ (Attach copy of Charge slip/ Sales slip/ Statement of card account).
- Transaction cancelled, and 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, but I have been billed for ₹ _____ (Attach the cancellation letter which you sent to the merchant).
- I 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).
- Cash not dispensed in the ATM, but I was billed for the amount of Rs. _____ (Attach copy of ATM slip).
- Cash dispensed partially in the ATM for ₹ _____ but I was billed for the entire amount of ₹ _____ (Attach copy of ATM slip).
- Others (Please explain in detail in Comments section. Please attach a separate letter, if necessary).

DECLARATION:

I declare that above given information is true and correct to the best of my knowledge, if any of the information mentioned above is found to be incorrect, the Bank has the right to reject the dispute. I hereby authorize AU Bank to investigate the transaction (s) in dispute. I understand that I can be held liable for all charges incurred before the time of reporting of loss/theft also if dispute raised by me is found invalid. I agree to pay the charges levied by AU Bank for the same. I understand that the investigation may take 120 days (or more if pre-arbitration/ arbitration is required) for resolution.

ADDITIONAL COMMENTS (IF ANY):

Date

D	D	M	M	Y	Y	Y	Y
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Cardholder's Signature

IMPORTANT NOTES

- (i) AU Bank 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 dispute, which is required to progress the dispute further with the member bank.
- (ii) In case AU Bank does not hear from customer by the stipulated revert date, the disputed transaction shall be construed to be in order, and AU Bank shall be constrained to close the matter at their end.
- (iii) 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.

The dispute form duly signed by you may be sent to us with the relevant supporting documents by post at the following address or on below mentioned email id from your registered email id: _____

CHARGEBACK UNIT

AU Small Finance Bank Limited (A Scheduled Commercial Bank)

CP3-235, Industrial Area, Apparel Park, in front of Capital high street mall, Mahal Road, Jagatpura, Jaipur, Rajasthan – 302022 | Website: www.aubank.in | Email ID: creditcard.support@aubank.in | Helpline: 1800 1200 1500