

DEBIT CARD DISPUTE FORM



CARD HOLDER DETAILS

Card Number - -

Cardholder Name

Account Number

Contact Number

DISPUTES

Transaction Date	ATM Bank/Merchant Name	Amount (PKR)	Amount (USD)

I request a reversal of (amount in words) _____

I dispute the above transaction(s) on my account statement linked with card number (mentioned on top) for the following reason(s).

PLEASE TICK AS APPLICABLE

For the circumstances below, please mark the applicable situation and send the appropriate documentation as indicated. Please note that it may not be possible to assist you with your dispute unless all relevant documents are submitted with this form.

Unauthorized Transaction

Neither I nor anyone authorized to use my account made or authorized the transaction.

My card was: (circle one of the following choices below)

A) Lost/Stolen Date _____ Location _____

B) Never received C) Card was in my possession at the time of fraudulent use D) Other _____

Multiple Processing

I have been charged multiple times but have only authorized one transaction. The original amount appeared on ____/____/____ (DD/MM/YYYY)

Difference in Amount

The amount on my sales slip differs from the amount billed. Attached is my receipt showing the correct amount. The difference in amount is _____

Cancelled Transaction

I made a transaction through my Debit Card at a merchant outlet but cancelled the transaction on ____/____/____ (DD/MM/YYYY)
(Please provide the cancellation _____ with proof of cancellation)

Goods Returned

I purchased the goods on the date ____/____/____ (DD/MM/YYYY) through my Debit Card and returned the same to the merchant on ____/____/____ (DD/MM/YYYY) (Please provide the evidence)

Goods / Services Not Received

I have not received the goods/services and contacted the merchant/retailer on ____/____/____ (DD/MM/YYYY) to advise him/her.
(Please provide the merchant/retailer's response to your request for a refund or delivery date)

ATM Cash Not Dispensed

I attempted to withdraw cash from an ATM through my Debit Card. I did not receive the cash however my account has been debited for that amount.

ATM Cash Partially Dispensed

The amount on my ATM slip differs from the amount of cash received. The difference in amount is _____

Other (Please specify) _____

DISCLAIMER

- I hereby acknowledge that should the dispute charge(s) prove to be valid or invalid, I am responsible for the payment of all dispute related charges and penalties as per the Bank's Schedule of Charges on each disputed entry.
- I do understand that it may take upto 180 days to resolve the dispute.
- Where JS Bank requires I shall provide affidavit in form prescribed by JS Bank along with any further information required by JS Bank for investigation and resolution of the disputed transaction(s) claimed by me.

Signature of Cardholder

REQUIRED ATTACHMENT

Please provide transaction receipts or any supporting document where applicable.

- Copy of Sales Slip
- Copy of Credit Voucher
- Copy of Passport (incase of international transactions)
- Any other supporting documents _____

FOR OFFICE USE ONLY

- Date (received by JS Bank Limited) ____/____/____ (DD/MM/YYYY)
- All the required evidence attached _____

Branch Authorized Signature