

DISPUTED TRANSACTION(S) FORM

Date: _____

This is to notify you regarding discrepancies in my Credit Card Statement. You are requested to resolve these discrepancies. Details of disputed transaction(s) are as follows:

NAME OF CARDHOLDER _____

CARD NO.

PHONE / MOBILE _____

Transaction Date	Processing Date	Merchant Name	Amount in USD (International Transactions)	Amount in PKR

I am disputing the above mentioned transaction(s) for the following reason *(Please tick only one relevant box)*.

- DUPLICATE /MULTIPLE TRANSACTIONS:** I made only one transaction but I have been charged for more than one transaction.
- CANCELLED TRANSACTION:** I made a transaction at a merchant outlet and cancelled it on the same date.
- REFUND/CREDIT NOT RECEIVED:** Merchant confirmed processing credit on my Credit Card but the same has not been credited so far. *(Attach copy of a refund voucher or merchant acknowledgement for credit)*.
- CASH NOT DISPENSED:** I attempted to withdraw cash from an ATM but I did not/partially receive the cash. However, my card account has been debited with that amount mentioned above.
- PAID BY OTHER MEANS:** I made the transaction but payment was not made through my credit Card. Mode of payment was _____ *(Attach proof of payment i.e. cash memo, etc)*.
- UNAUTHORIZED INTERNET & MAIL ORDER TRANSACTION:** My credit card was in my possession at the time of transaction(s). I have not authorized or participated in the above mentioned transaction(s).
- NOT AUTHORIZED THE TRANSACTION(S). I DO NOT RECOGNIZE THIS TRANSACTION:** Neither I, nor my supplementary Cardholders have any knowledge of this transaction(s).
- GOODS RETURNED:** I purchased the goods on the *(date)* _____ through my Card and returned the same to the merchant on _____.
- NEVER RECEIVED SERVICES AND /OR GOODS:** I have never availed the service nor received goods from the merchant as per the agreed date _____.
- AMOUNT ALTERED:** I conducted this transaction but the amount I had originally agreed to pay is different from the one posted on my Credit Card account. *(Attach copy of sales slip)*
- DEBIT INSTEAD OF CREDIT:** I was issued a credit slip of an amount _____ on my Card but my account has been debited instead of credited. *(Attach copy of credit slip)*.
- CANCELLED MEMBERSHIP/ SUBSCRIPTION:** I had been paying for my membership/subscription through my credit card but now I have cancelled this membership/subscription with the merchant on _____ *(DD/MM/YYYY)* but I am still being charged for that amount *(Kindly attach all supporting evidence /documents)*.
- OTHER** (please specify) _____

If dispute found invalid Bank will charge ROC Retrieval Fee per transaction of Rs. 300/- for domestic and Rs. 850/- for international transaction.

Card Holder's Signature

NOTE: Please provide the supporting documents (if any)

Please send to: JS Bank Customer Care Unit, 7th Floor, Fakhri Trade Center, Shahra-e-Liaqat, Karachi.