JS BANK

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: **Problem Resolution Unit, JS Bank Limited, 1st Floor, Shaheen Complex, Dr. Ziauddin Ahmed Road, Karachi, Fax No. 021-32631803**