

# DISPUTE FORM - DEBIT CARD TRANSACTION



Please use this form only for dispute of any transactions incurred at the – Point of Sale (POS), ATM and online payments.

*CIF ID		* Account No.	
* Debit Card No.			
Card Holder name (in CAPITALS)			

Details of Disputed Transactions				
Date of Transaction	Merchant/Shop/Establishment Name /ATM location along with Bank Name and ATM ID (if available)	Type of Transaction (ATM/POS/E-com)	*Transaction Amount (INR)	**Disputed Amount (INR)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*Transaction amount is the amount that has been debited from the account of the card holder after using RBL Bank's debit card.

\*\*Disputed amount is the amount for which transaction has been declared successful, but the money has not been credited to the merchant/ beneficiary's account.

REASONS FOR DISPUTE (Please tick ☒ any one of the following options)

- ☐ I am charged INR  whereas I should have been charged INR   
**Proof to be attached:** ☐ Copy of charge slip/ bill/Invoice/ Transaction decline amount
- ☐ Cash not dispensed in ATM, but the amount [  ] was debited from my account.
- ☐ I had tried transaction through online payment or POS, the same was not successful but the amount was debited from my account.
- ☐ Amount not transferred into merchant/beneficiary account, but amount was debited from my account.
- ☐ I have neither authorised nor participated in the above transactions.
- ☐ I have been billed  times by merchant for the transaction. However, I have authorised transactions only  times
- ☐ The product received from the merchant are not as described or is defective.  
**Proof to be attached:** ☐ Copy of the correspondence with the Merchant. ☐ Terms & Conditions of Contract/delivery and nature of defect. ☐ Proof of goods returned)
- ☐ **Goods/Services not received:** I had ordered for  on  and the expected date of delivery was . But I have not received the goods/ services as on   
**Proof to be attached:** ☐ Copy of the correspondence with the merchant. ☐ Terms & Conditions of Contract/ delivery and nature of defect. ☐ Proof of goods returned).
- ☐ I have paid for the transaction by   
 (Cash/Cheque/Other Bank Debit or Credit Card, any other with modes of payment) to merchant/ beneficiary's account  
**Proof of payment attached:** ☐ Cash receipt Cheque receipt Bank/Card Statement Others (pls specify)
- ☐ The Merchant has not processed the refund after declining the transaction and it has been (15 days) since the confirmation of refund has been received from the merchant/beneficiary.  
**Proof to be attached:** ☐ Copy of the Credit note/acknowledgement of the refund due from the merchant
- ☐ **Cancellation of standing instructions with the Merchant:** I have cancelled the Subscription/ Membership with the merchant on  which is (15 days) prior to the debit date levy of charge.  
**Proof to be attached:** ☐ Copy of the correspondence with the Merchant regarding cancellation of the instructions. ☐ Copy of the credit note or acknowledgement of the refund due from the Merchant.
- ☐ **Other Reason** (Please explain in detail along with supporting documents)

**DECLARATION:** I hereby confirm that the information furnished above is true and correct to my knowledge. In case, if any of the information mentioned above is found to be incorrect, false or malicious by the Bank, I understand that I shall be made liable for all charges incurred and shall be fully responsible for the consequences which may include civil/criminal lawsuit being initiated by the Bank.

Date :

Customer Signature

I also declare at the time of transaction, the card was: -

☐ Lost ☐ Stolen ☐ Not received

## Important Note:

On receipt of the disputed claim along with the relevant supporting documents requested, we will take up the matter with the merchant/beneficiary bank and request them to provide the details on the basis of which the disputed charge was processed to your card account. On receipt of clarification from the member bank regarding the dispute charges, we shall revert to you on the dispute which takes around forty-five (45) day's time.

Date

CUSTOMER RECEIPT



Reference Number:

Received by :

Stamp and Signature

RBL Bank Limited

Corporate Office : RBL Bank Ltd., One World Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013. India

Call us at : +91 22 6232 7777	Email us at : customercare@rblbank.com	Website : www.rblbank.com
SMS Banking : To know more type HELP & send to 9223366333	Internet Banking : To register visit our website	Debit Card : Best in class features & benefits