



HSBC Credit/Debit Card – Dispute Form

Important Notes

- If you wish to dispute a transaction on your HSBC credit/debit card account, please complete this form, attach the supporting document(s) and return to:

HSBC Bank Malta p.l.c.

Card Operations
Operations Centre
Mill Street
Qormi QRM3101

- Upon receipt of the dispute form, we will review your case and action it accordingly.

Main Cardholder's Particulars

Date: _____ (DD/MM/YYYY)

Name: _____ ID/Passport Number: _____

(as in ID/Passport)

Contact Number: (Mobile) _____ (Home) _____

Address: _____

Personal Internet Banking User (YES/NO)

(If No) E-mail Address: _____

Please complete the following if you will be overseas within the next 3 months

I will be overseas from the period of _____ (DD/MM/YYYY) to _____ (DD/MM/YYYY).

Please contact me at:

Contact Number: _____

E-mail Address: _____

Dispute Details

Please complete a form for each dispute charge of a different reason. Failing to choose the appropriate reason and not attaching all the relevant documents might render the case as void.

HSBC credit/debit card number:

| No. | Merchant Name | Transaction Date | Transaction Amount | Disputed Amount |
|-----|---------------|------------------|--------------------|-----------------|
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I certify that I have already tried to contact the Merchant to remedy the situation about the said dispute but _____

I wish to dispute the above charge(s) based on the following reason:

(Please tick accordingly)

- Unauthorised transaction**
I did not authorise or participate in the transaction(s) indicated above or authorise anyone to engage in the transaction(s). My card was reported lost/stolen on _____ (DD/MM/YYYY) – if applicable. In reporting this fraudulent activity I authorise you to immediately close my card and issue me with a new card and pin.
- Incorrect amount/currency**
The amount/currency billed by the Merchant was different from the sales draft or documents that I had authorised. Enclosed is my copy of sales draft or documents.
- Cancellation of recurring transaction**
I have notified the Merchant to cancel my recurring membership/subscription on _____ (DD/MM/YYYY), which date is prior to the disputed transaction date. Enclosed is the cancellation notification made to the Merchant and copy of terms and conditions showing cancellation policy.
- Refund not processed**
I have not received my refund from the Merchant. Enclosed is my copy of the credit voucher issued by the Merchant.
- Unauthorised multiple transactions**
I did authorise at least one transaction for EUR _____ at the above Merchant, but did not participate in the other transaction(s) for EUR _____ and the card was still in my possession at the time of the other transaction(s). Enclosed is a copy of my authorised sales draft.
- Transaction paid by other means**
Payment for the transaction(s) was paid fully by other means. Enclosed is a copy of the proof of payment made by other means.
- Cancellation of reservation**
I made a reservation and later cancelled on _____ (DD/MM/YYYY).
Cancellation reference number: _____. Enclosed is the cancellation notification to the Merchant, the Merchant's acknowledgement and the promise for a refund. Enclosed is a copy of the terms and conditions showing cancellation policy.

I confirm that the above information is correct and I have enclosed the necessary document(s) required by the Card Associations to support my dispute. If the disputed transaction is found to be legitimate and therefore my claim shall result to be unfounded, I agree to bear the investigation fee of EUR25.00 per transaction that I disputed. Furthermore I endorse that I shall stand by the truth of this statement for subsequent enquiries by the Bank/Law enforcement authorities (if any). I understand that the investigation may take up to 180 days and the bank reserves the right to reverse any interim given in this regard.

Main Cardholder's Signature

Supplementary Cardholder's Signature

Date (DD/MM/YYYY)

(if disputed transaction was made on Supplementary card)

Dispute Details

Please complete a form for each dispute charge of a different reason. Failing to choose the appropriate reason and not attaching all the relevant document might render the case as void.

HSBC credit/debit card number:

| No. | Merchant Name | Transaction Date | Transaction Amount | Disputed Amount |
|-----|---------------|------------------|--------------------|-----------------|
| | | | | |
| | | | | |
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I certify that I have already tried to contact the Merchant to remedy the situation about the said dispute but _____

I wish to dispute the above charge(s) based on the following reason:

(Please tick accordingly)

Non-receipt of goods/services
 I have not received the merchandise/service/ATM cash for the transaction. Expected delivery was on _____ (DD/MM/YYYY). I have attempted to resolve my dispute with the Merchant on _____ (DD/MM/YYYY).
 Enclosed is the order form with the agreed delivery date/ATM receipt for the non-receipt of ATM cash.

Merchandise or service received was not as described/ defective
 I enclose details of merchandise/ service order. I have attempted to resolve my dispute with the Merchant and have returned any merchandise on _____ (DD/MM/YYYY).
 Enclosed is proof that the Merchant received my returned merchandise.
 This order was not as described/ defective for the following reasons: _____

Counterfeit Merchandise
 Merchandise received was identified counterfeit by:
 The Company that brand belongs to or an authorised representative
 A customs/law enforcement/government agency
 A neutral bona fide expert
 Enclosed is evidence for the above statement.

Duplicate processing
 I certify that the above mentioned transaction was charged to my account twice in error.
 Enclosed is a copy of the statement showing duplication of transaction.

Others (please indicate details) _____

I confirm that the above information is correct and I have enclosed the necessary document(s) required by the Card Associations to support my dispute. If the disputed transaction is found to be legitimate and therefore my claim shall result to be unfounded, I agree to bear the investigation fee of EUR25.00 per transaction that I disputed. Furthermore I endorse that I shall stand by the truth of this statement for subsequent enquiries by the Bank/Law enforcement authorities (if any). I understand that the investigation may take up to 180 days and the bank reserves the right to reverse any interim given in this regard.

 Main Cardholder's Signature

 Supplementary Cardholder's Signature
 (if disputed transaction was made on Supplementary card)

 Date (DD/MM/YYYY)