

CUSTOMER DISPUTE FORM



To
Equitas Small Finance Bank
_____ Branch Date: _____

Debit Card Number (last four digits of your Debit Card number)

Card Holder Name: _____ Account Number _____

Details of Disputed Transactions

S.No	Transaction Date	Transaction Time	Merchant Name / Bank Name	ATM Location / ATM ID	Transaction Amount (Rs.)	Disputed Amount(Rs.)	Purpose

I am disputing the transaction(s) listed above for the reason as follows

- ☐ I have neither carried out nor authorized the above transaction(s)
- ☐ The Goods/services supplied/rendered by the merchant are not as described. The items purchased or services paid for, do not conform to what was agree to be supplied/rendered by the merchant or was defective. (Please specify as to what goods/services were expected and what were actually delivered. Enclose any documentation that supports your claim. If you have returned the merchandise to the merchant, please provide us with proof of return, such as postal/courier receipt and correspondence with the merchant)
- ☐ I had tried transaction online, the same was not successful but the amount was debited from my account.
- ☐ Cash not dispensed from ATM but my account was debited for the entire amount.
- ☐ Less cash of Rs.....dispensed from ATM, but my account was debited for Rs._____
- ☐ Transaction cancelled and I have not received the credit/refund for the same. (Attach credit slip/refund note/merchants letter or any form of merchants’ confirmation that the transaction was cancelled and the credit was due to you.)
- ☐ Paid by other means. First, I gave my card for payment and later on, I changed my mind and paid by other means like cash. (Attach cash receipt/bill/) Cheque (attach cheque receipt/bank statement) other card (attach charge slip / other card statement).
- ☐ Cancellation membership/subscription booking. (Attach the cancellation letter you sent to the merchant) I ordered goods and services and the same were expected by But I never received the same. (Correspondence with merchant for order status is required)
- ☐ The transaction amount is Rs._____ and I was billed for Rs. _____
- ☐ Hotel Reservation

(A) I have cancelled the reservation. The cancellation date being_____ and the cancellation code is _____

(B) I have not made or authorized any reservation / or availed services.
- ☐ I have not participated or authorized the above transactions. The card was in my possession at all times.

Others (Please specify)

Declaration

I hereby confirm that the claims made by me within this form are bone-fide and the information provided is true and accurate to the best of my knowledge and belief. In case this claim is determined by the bank to be false or maliciously made, I shall be fully responsible for the consequences that may include civil/criminal lawsuit being initiated by the bank. I also understand that if the disputed transaction turns out to be valid, then a transaction retrieval fee per transaction will be charged to my account.

Place: _____

Date: _____

Mobile Number: _____

Signature of the Customer

FOR BANK USE ONLY

I have verified the original debit card of the customer on _____. I also confirm that the card is in possession of the customer and active as on date.

Service Request No.

Employee ID

Sourcing Branch Code _____

Name of the Branch Official _____

Signature of the Branch Official _____

Date _____

Mandatory: FOR RESOLUTION OF THE DISPUTE, PLEASE FORWARD THE CDF DULY FILLED AND SIGNED ALONG WITH THE APPLICABLE DOCUMENTS MENTIONED IN PAGE 3

List of Documents

To initiate investigation for the disputed transaction(s), the cardholder needs to submit a copy of the below mentioned documents.

Type of Card	Documents Required	Transaction Type
Debit Card	Duly filled Customer Dispute Form(CDF), CDF to be signed by the cardholder raising the dispute.	Domestic and International
	<input type="checkbox"/> Copy of the face of the Card in respect of which dispute is being raised.	
	Copy of any one Photo ID proof mentioned below (Please carry the original document for verification) <input type="checkbox"/> Driving Licence <input type="checkbox"/> PAN Card <input type="checkbox"/> Passport <input type="checkbox"/> Voter Id Card <input type="checkbox"/> Photo Ration Card <input type="checkbox"/> Senior Citizen Id Card	

To establish proof of presence, please provide the following documents. In case of Joint Account, transaction was done using an add on card, the proof of presence will be required for all the holders

Type of Card	Documents Required	Transaction Type
Debit Card	1.If the cardholder was in the same location when the disputed transaction took place, please provide any of the below mentioned proof which substantiates the claim <input type="checkbox"/> Confirmation letter from HR that the cardholder was present in office on the date of disputed transactions. The letter should be on the company letter head duly signed and stamped <input type="checkbox"/> Statement of usage of any other bank’s card on the date of disputed transactions confirming cardholder’s availability in that particular city <input type="checkbox"/> Itemized postpaid mobile bill of the cardholder for the period when the disputed transaction had taken place	Domestic and International
	2.If cardholder was not present in the country on the date of disputed transaction <input type="checkbox"/> Please provide a copy of the all the pages of the passport	International
Debit Card	<input type="checkbox"/> Copy of Police Complaint, if lodged	Domestic and International

Signature of the Customer

Date : _____