

Credit Union Debit Card Disputed Transaction Form



First Name: Surname:
*Last 4 Digits of Debit Card: Transaction Date:
(dd/mm/yyyy)
Retailer Name:
Transaction Amount: Cashback Amount:

1. Duplicate Transaction

No documentation required, however, please tick this box to confirm that this is the reason for your dispute.

2. I have not received the service/merchandise e.g. ATM Cash / Company Liquidation? Non receipt of Goods/service.

(please supply all items listed below & tick box to confirm item required is attached)

- Proof that you have tried to resolve the matter with the retailer.
- Copies of receipts/invoices/e-mail confirmation/tickets (if none available, please confirm this in writing).
- Copy of Liquidation notice or proof that you will not receive the merchandise. (emails/letter from retailer).

3. The service/merchandise I have received was not as described or defective.

(please supply all items applicable & tick box to confirm item enclosed)

- Proof that you have tried to resolve the matter with the retailer.
- Copies of receipts/invoices/e-mail confirmation/tickets? (letter/emails etc).
- Documentation from an expert stating in their opinion the merchandise/service is defective/not as described.
- Proof that the goods were returned to the retailer (registered postage receipt) or proof that the services were cancelled/rejected by you in writing.
- The website address from which the goods were purchased if applicable. No invoice available please confirm in writing.

4. Subscription/Continuous authority transactions that I have cancelled still being charged to my card

(please supply all items applicable & tick box to confirm item enclosed)

Proof of cancellation in order to charge an item back i.e. e-mails.

5. A Refund that I was promised was not processed after 30 days

(please supply all items applicable & tick box to confirm item enclosed)

Proof of promise of refund showing the amount and when it was to be carried out.

PLEASE NOTE:

***Only the last 4 digits of a Debit Card should be quoted**

For all disputed transaction cases a member must provide proof that they have tried to resolve the issue directly with the retailer, supplier or company along with a detailed letter advising the nature of the dispute.

6. I do not recognise a transaction

Proof that you have tried to resolve the matter with the retailer.

Note: Does not apply to Chip and Pin verified transactions or 3D Secure.

7. Free Trials: (if you authorised postage charges in relation to a trial offer unless you cancel the authority, the company will continue to debit your account and send you goods.)

(please supply all items applicable & tick box to confirm item enclosed)

Customer must return the goods to the retailer by registered post – please forward a copy of the registered post receipt along with this form.

**Provide copies of any correspondence (letter/emails) you have with this company.*

8. Other e.g. Car Rentals

(please supply all items applicable & tick box to confirm item enclosed)

Proof that you have tried to resolve the matter with the retailer.

Copies of receipts/invoices/confirmation/Rental Agreement (letter/emails etc.)

Note: Does not apply to Parking Fines/Traffic violations

Please note that there are strict timeframes/requirements laid down by Visa Europe/MasterCard International for Issuing Chargebacks. To this end you must contact your Credit Union without undue delay after the transaction posts to your account.

Please include your Mobile number in the following format if you would like confirmation of receipt of dispute by SMS message. Please enter in the format:

“+353 87 XXXXXXX” (ROI)

i.e. Country Code + Network Prefix + Number if you would like confirmation of receipt of your dispute by SMS message.

I certify that the above information is accurate to the best of my knowledge.

Signed.....

Date.....

This form must be returned to the Credit Union in order to initiate a Chargeback request.