

Transaction Dispute Form

Date: _____

Name	
Card Number (mandatory)	(XXX Last 2 digits of your credit card number)

Details of Disputed Item(s)

TRANSACTION DATE	MERCHANT/SHOP/ESTABLISHMENT NAME/ATM LOCATION	TRANSACTION AMOUNT (Rs.)	DISPUTED AMOUNT (Rs.)

I am disputing transaction(s) mentioned above due to the following reasons (**please tick the appropriate reason/s**). Request you to resolve the dispute.

1. I have neither authorized nor participated in the above transaction(s). The card was in my possession at all times. **I authorize SBI Card to block my credit card as per the Visa / Mastercard / RuPay / Amex norms.**
2. I'd ordered goods/services and the same were expected by date ___/___/___, but I never received the same. I contacted the merchant on date ___/___/___ and their response was _____ **(Please specify what good(s) or service(s) were expected. Also attach correspondence with merchant for order status).**
3. The transaction was unsuccessful, or the merchant confirmed non-receipt of payment **(Provide a clear description of the goods or services ordered / copy of all correspondence with the merchant)**
4. Duplicate/multiple billing: I have done only one transaction, but I was billed _____ (Twice/Thrice etc.). **(Attach accepted transaction receipt, showing the actual amount).**
5. Paid by alternate means: First I gave my card for payment but later changed my mind and paid by **Cash** (attach cash receipt/bill)/**Cheque** (attach cheque receipt/bank statement)/**Other card** (attach charge-slip/other card statement).
6. The goods supplied/serviced by the merchant are not as described: The item(s) purchased or service(s) paid for do not conform to what was agreed to have been supplied by the merchant or was/were defective. **(Please specify what good(s) or service(s) were expected & what were actually delivered. Enclose any documentation that supports your claim. Please return the goods to the merchant & provide proof of returned goods, copy of correspondence with merchant, terms & conditions of contract/delivery and nature of defect etc).**
7. The transaction amount was Rs. _____ (provide amount & currency), but I was billed for Rs. _____ (provide amount & currency) **(Attach a copy of charge-slip/sales slip/statement of card account).**

8. Transaction got cancelled, but I have not received credit/refund for the same **(Attach credit slip/refund note/merchant's letter or any form of confirmation from the merchant that the transaction was cancelled, and credit was due to you).**
9. Cancelled membership/subscription/booking, but I have been billed for Rs. _____ **(Attach the cancellation letter which you sent to the merchant).**
10. Cash not dispensed by the ATM, but I was billed for the amount of Rs. _____ /Cash dispensed partially by the ATM for Rs. _____ but I was billed for the entire amount of Rs. _____ **(Attach copy of ATM slip).**
11. My card was lost/stolen at ____AM / PM on ___/___/___ and I've reported the same to SBI Card at ____AM / PM on ___/___/___ by way of _____ **(Attach copy of FIR filed with police, if any).**
12. Others **(Please explain in detail. Please attach a separate letter, if necessary).**

Declaration:

I declare that the information given above is true and correct to the best of my knowledge. I understand that I can be held liable for all charges incurred before the time of reporting of loss/theft and also if the dispute raised by me is found invalid. I agree to pay the charges levied by SBI Card for the same.

Any Additional Comments:

Primary Cardholder's Signature _____

IMPORTANT NOTES:-

(i) On receipt of the dispute claim along with relevant supporting documents (refer page 2 for the list of documents / details required) within the timeframe as mentioned below, we will take up the matter with the member bank and request them to provide the details on the basis of which the disputed charge was processed to your card account.

Transaction and Network Type	Time (from the transaction date)
Domestic & International Transactions (Visa / Mastercard /American Express)	90 Days
International Transactions (RuPay)	90 Days
Domestic and UPI Transactions (RuPay)	30 Days

(ii) On receipt of clarifications from member bank regarding the disputed charge, we shall revert to you with the clarifications on the dispute, which takes normally around 30 to 45 days in accordance with the **Visa / Mastercard / RuPay / Amex** rules.

(iii) In case we do not hear from you by the stipulated revert date, the disputed transaction shall be construed to be in order, and we shall be constrained to close the matter at our end.

(iv) **Request to the Cardholder:** Please attach copies of your correspondence with the merchant and charge-slips wherever applicable and any supplementary documents pertaining to the transaction(s) as appropriate.

List of documents and/or details required for transaction dispute:

Reason for Transaction Dispute	Details / supporting documents required	Example (for your reference only)
Services / Goods not received	<ul style="list-style-type: none"> -Detailed description of goods / services ordered / purchased - Expected date of delivery 	<p>Ordered a new mobile phone from an online merchant and not received within the promised timelines.</p> <p>Product was expected by 15th March 2020</p> <p>Additionally, you can share proof of merchant interaction</p>
Services / Goods not as described	<ul style="list-style-type: none"> - Detailed description of goods / merchandise ordered / purchased - Have you returned the goods / merchandise to merchant? Please confirm Yes or No - Details of the return of goods / merchandise (Date and mode of return) 	<p>Ordered a red T-shirt from an online merchant and have receive a green T-shirt</p>

<p>Merchant has not received the amount / failed transaction</p>	<p>-Detailed description of goods / services ordered / purchased</p> <p>- Expected date of delivery</p>	<p>Making an online payment towards my phone bill. During the process, the transaction failed but I have still been charged for the same.</p> <p>Was making payment on 1st March 2020, services expected immediately.</p>
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<p>Credit / Refund not processed</p>	<p>- Proof of credit note / refund note or void transaction slip (attach document)</p> <p>- For failed transaction, share proof of alternate payment</p>	<p>Copy of SMS / E-mail received from merchant that he is issuing a refund on your SBI Credit Card ending with XXXX</p> <p>Copy of SMS / E-mail that product or service is cancelled / goods returned and refund will be received in 7-10 business day</p>
<p>Paid by Other Means</p>	<p>- Proof that payment was made by any other mode. (attach document)</p> <p>- For failed transaction, share proof of alternate payment</p>	<p>Copy of Bank Statement for other credit card / Other credit card payment slip</p> <p>Receipt / Memo for payment made in Cash</p>
<p>Difference in Bill Amount</p>	<p>- Proof that original transaction was supposed to happen for a different amount and the billed transaction amount is different (attach document)</p>	<p>Original product Price / original invoice along with final billed receipt / invoice</p>