

## DISPUTE FORM - CREDIT CARD

To,  
IndusInd Bank Ltd.  
Customer Care-Credit Cards P.O. Box No. 9421, Chakala MIDC, Andheri (East) Mumbai – 400093

E-mail: premium.care@indusind.com

Please use this form only for dispute of any transaction(s) incurred at the Merchant Establishments & ATM

<b>Credit Card Number:</b>											
<b>Cardholder Name:</b>											
Sr No.	Merchant/ Shop/ Establishment Name	Transaction		Disputed Amount							
		Date	Amount								
1											
2											
3											
4											
5											

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

- Unauthorised transaction\*:** I have neither Authorised nor Participated in the above transaction(s).
- Duplicate transaction:** I have been billed \_\_\_\_\_ time(s) by merchant for the transaction. However, I have authorised only \_\_\_\_\_ time(s)
- ATM dispute:**  No cash was dispensed  I tried to withdraw INR \_\_\_\_\_ from the ATM, but received only INR \_\_\_\_\_
- Defective Product/Product not as described:** I have received the ordered merchandise however, they are 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 the sale/contract and delivery schedule
- Difference in the amount charged:** I am charged INR \_\_\_\_\_ whereas I should have been charged INR \_\_\_\_\_  
**Proof to be attached:**  Copy of the Charge slip/Bill/Invoice showing the correct transaction amount
- Paid by other Means:** I have paid for the transaction by \_\_\_\_\_ (Cash/Cheque/Other Bank Debit or Credit Card)  
**Proof of payment attached:**  Cash receipt  Cheque receipt  Bank/Card Statement  Others (pls specify) \_\_\_\_\_
- Refund/Credit not received:** The Merchant has not processed the refund/credit as agreed; 15 days have elapsed since the refund confirmation received from the Merchant.  
**Proof to be attached:**  Copy of the Credit note/acknowledgement of the refund due from the merchant
- Cancellation of Hotel Reservation:** I have cancelled the reservation on \_\_\_\_\_ under cancellation reference number \_\_\_\_\_.  
**Proof to be attached:**  Copy of the correspondence of cancellation  Terms & Conditions of cancellation with the Merchant.
- Cancellation of standing instructions with the Merchant:** I have cancelled the Subscription /Membership/Policy with the Merchant on \_\_\_\_\_ which is 15 days prior to the 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.
- Others (Please explain in detail with supporting documents)** \_\_\_\_\_

**DECLARATION:** I hereby confirm that the information furnished above is true to the best of my knowledge. In case, if any of the information mentioned above is found to be incorrect, the Bank has the right to reject the dispute. I understand that I will be held liable to pay the disputed amount along with all the associated charges incurred, if the dispute raised by me is found to be invalid.

Date:  SR NUMBER (for office use only):

\*For unauthorised transactions: I also declare at the time of transaction, the card was:

- In my possession  Lost  Stolen  Not received

Customer Signature

### IMPORTANT NOTE

- To prevent further misuse, kindly call our helpline number: 1860 267 7777/ 022-42207777 to have your Credit Card replaced with a new card. After the dispute is resolved, should such charges reoccur, you are requested to intimate the Bank for all these disputed charges by submitting this form within 15 days of statement date to enable us to take up the dispute with the Member Bank. After the lapse of 15 days, it will be construed that all charges are acceptable and in order.
- On receipt of the disputed claim along with the relevant supporting documents requested, 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. On receipt of clarifications from the Member Bank regarding the disputed charge, we shall revert to you on the dispute, which takes normally around 45 to 60 days' time in accordance with the Card Association Rules. Total file size of attachments should not exceed 5 MB.
- Please note that a retrieval fee of INR 300.00 along with the applicable GST, as per the Ministry of Finance guidelines will be charged to the Card account on initiation of retrieval of the dispute documentation and this would remain on the account if the disputed documentation indicates that the disputed charge pertains to your Credit Card account.
- IndusInd Bank may request the customer to provide a signed progressive feedback letter or further clarification on the dispute after review of the documents provided by the Member Bank on the dispute, which is required to progress the dispute further with the Member Bank. In case, we do not hear from you within the specified date as requested, the disputed transaction shall be construed to be in order, and we shall not progress this case further as a Dispute.