

DISPUTE DECLARATION FORM
(1) Your details

Cardholder Name													
Card Number													
Contact Number													

Important Note:

- Please attach relevant documents to support your dispute(s);
- Refer to appendix for conditions to meet and documents to submit for the dispute reason selected;
- Please submit the signed letter of dispute enclosed with supporting document(s) within the next 7 calendar days; and
- For more than 5 transactions listed, please attach your credit card statement and highlight the additional disputed transaction(s).

(2) What transaction(s) are you disputing?

Transaction Date DD/MM/YYYY	Merchant Name (as it appears on statement)	Transaction Amount \$\$	Dispute Amount \$\$
1.			
2.			
3.			
4.			
5.			

(3) Why are you raising this dispute(s)? (Please tick only one option below and attach required supporting documents. Refer to Appendix)
1) Unauthorized Transaction(s) *card needs to be blocked

I did not authorize or participate in the transaction (s) above. My card was (please tick) :

 In my possession at the time of the transaction
 Lost / Stolen on (DD/MM/YYYY).

- Duplicate Billing**
- I was charged more than once for a transaction(s) I authorized.
- Goods/Services Not Received**
- I have not received the goods/services I paid for. The expected delivery date was on _____ (DD/MM/YYYY).
- Goods Received but Not as Described/Defective**
- I received goods that were not as described or defective and returned it to the merchant on _____ (DD/MM/YYYY)
- Refund/Credit Not Processed**
- A credit for the amount \$ _____ was due to be processed to my card on _____ (DD/MM/YYYY)
- Cancelled Reservation**
- I made a hotel/airline/car rental reservation but notified merchant to cancel the reservation on _____ (DD/MM/YYYY).
Cancellation reference number: _____.
- Cancelled Recurring Membership/Subscription**
- I have notified merchant to cancel recurring membership/subscription on _____ (DD/MM/YYYY),
but my account is still being charged.
- Incorrect Amount/Currency**
- The amount/currency billed to me was altered from _____ to _____.
- Paid By Other Means**
- I have already paid for the transaction(s) above by cash or other credit card: _____ (number).
- Others (if none of the above is applicable)**

(4) Cardholder's Declaration

- I confirm that I am disputing the above charge(s) billed to my card, the above given reason(s) and document(s) provided are correct and accurate.
- I understand that if the charge(s) are found to be authorised by myself or any authorised third party, a S\$5 (subject to GST) sales draft retrieval fee will be imposed for each transaction record retrieved. Any temporary credit(s) issued will be billed back to my Credit Card account.
- I understand and accept that investigation may take up to 90 calendar days or longer if arbitration is required for resolution.
- I understand that Maybank cannot guarantee the success of disputed amount recovery as the result is determined by, but not limited to, the outcome of investigations by the merchant's bank and/or rules and regulations by Card Association.
- I hereby authorise the bank to disclose my personal and/or contact information to the merchant processing bank for the purpose of resolving this dispute.

 Cardholder's Signature and Date

(5) What to do next: (Submit the duly completed and signed dispute form to Maybank through mail or fax with all supporting documents)

Mail:	Maybank Singapore Limited Security & Fraud Control Unit, Robinson Road P.O. BOX 307, Singapore 900607	Email:	fraud@maybank.com.sg	Fax :	+ 65 64834137
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DISPUTE DECLARATION FORM
Appendix: Supporting Documents Required for Submission

Type of Dispute	Conditions	Supporting Documents Required
1) Unauthorized Transaction(s)	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Nil
2) Duplicate Billing <i>*not valid for GIRO deductions</i>	<ul style="list-style-type: none"> Duplicates must have same transaction amount, date, and merchant name as the authorized transaction 	<ul style="list-style-type: none"> Nil
3) Goods/Services Not Received <i>*not valid if cardholder cancelled goods/services prior to delivery date</i>	<ul style="list-style-type: none"> Cardholder must attempt to resolve with merchant to obtain a refund 	<ul style="list-style-type: none"> Invoice showing expected goods/services delivery date and location Proof of delivery agreement (dispute timeframe 1 month after delivery date or transaction date if there is no delivery agreement) Proof of attempt to resolve with merchant (email correspondences) <i>(If applicable)</i> Proof that merchant is unable to provide goods/services (e.g. news article on merchant out of business)
4) Goods Received but Not as Described/ Defective	<ul style="list-style-type: none"> Cardholder must return the goods and attempt to resolve with merchant to obtain a refund 	<ul style="list-style-type: none"> Invoice showing description of goods Letter from cardholder with explanation of defects/not as described Merchant acknowledgement of returned goods/invoice showing tracking number from courier company Proof of attempt to resolve with merchant (email correspondences)
5) Refund/Credit Not Processed <i>*not valid for verbal agreement by merchant</i>	<ul style="list-style-type: none"> Refund/credit must meet merchant's terms and conditions 	<ul style="list-style-type: none"> Credit note issued by merchant stating card number, date, and refund/credit amount Void transaction receipt/cancellation code by booking agent
6) Cancelled Reservation	<ul style="list-style-type: none"> Cardholder must attempt to resolve with merchant Cancellation must meet merchant's cancellation policy 	<ul style="list-style-type: none"> Cancellation code issued by merchant and proof of cancellation Proof of attempt to resolve with merchant (email correspondences)
7) Cancelled Recurring Membership/ Subscription	<ul style="list-style-type: none"> Cardholder must attempt to resolve with merchant Cancellation must be made before transaction was charged Cancellation must meet merchant's cancellation policy 	<ul style="list-style-type: none"> Formal cancellation notice given to merchant prior to billing of dispute transactions Proof of attempt to resolve with merchant (email correspondences)
8) Incorrect Amount/Currency <i>*not valid for differences between quoted price and actual charges</i>	<ul style="list-style-type: none"> Amount/currency on copy of sales draft must be different from amount/currency on billed statement 	<ul style="list-style-type: none"> Invoice showing the correct amount/currency agreed by cardholder
9) Paid By Other Means	<ul style="list-style-type: none"> Cardholder must attempt to resolve with merchant Transaction amount and merchant must be same on receipt and statement 	<ul style="list-style-type: none"> Cash receipt if paid by cash/other card statement if paid by other credit card Proof of attempt to resolve with merchant (email correspondences)