

CARDHOLDER TRANSACTION DISPUTE FORM

FRM_CUS_CTDF_NOV2021_01



Personal Information

Cardholder Name _____ Surname _____

Contact Number _____ Email Address _____

Card Number _____ Customer Number _____

Transaction Information

Transaction Date

d	d
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m	m
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y	y	y	y
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Merchant/ATM Name _____ Amount € _____

(Note: If more than one transaction is being disputed, please list them individually on separate dispute forms and not as a consolidated total of all the transactions being disputed.)

Reason for Dispute

Please indicate the reason/s for your dispute:

- I did not authorize this transaction and the card has been in my possession at all times.
- I have made other transactions with this merchant but have no knowledge of this one.
- The transaction amount on my statement is not the same as the amount on my credit card slip.
(Please enclose a copy). Amount difference is €_____.
- I was issued with a refund slip. (Please include a copy of the refund slip).
- I have made this transaction, however I have not received the related goods or services
(Please include all correspondence with the merchant).
- I cancelled this transaction with the merchant. (Please include proof of cancellation).
- Other reasons, please specify:

Customer Declaration and Signature

I, the cardholder, agree as follows and understand the following:

- BNF Bank p.l.c. (the "Bank")'s right to investigate any disputed transaction is restricted by time limits under international card scheme rules, as well as local directives and EU regulations. As such any unrecognised or unauthorised transaction must be reported without undue delay.
- Disputes can only be actioned if the transaction appears on the account statement.
- This form –
 - A) must include the statement that displays the disputed transaction; and
 - B) must reach the Bank before 120 days from the date of disputed transaction was made. Failure to submit the form before the 120-day period may make the claim invalid and erase any claim rights against the merchant dependent on the dispute reason.
- The dispute process only commences on receipt of this form by the Bank, along with the relevant statements and supporting documentation.
- The Bank reserves the right to charge a fee per transaction for this dispute resolution service. The applicable fee will be indicated in the Bank's latest Tariff of Charges and can be charged if the disputed transaction is not justified and/or made negligently.
- For unauthorised fraudulent claims only, an upfront immediate refund will be processed as soon as the claim is registered by the Bank, while an investigation takes place so that the cardholder is not out of pocket. In cases of false claims or a transaction is found to have been authorised, such refund will be reversed, and the card/account will be re-debited.
- By signing this form, the cardholder confirms that:
 - A) this transaction was not authorised via 3D Secure Online Authentication.
 - B) this transaction was not authorised via Chip and PIN Authentication.
 - C) the cardholder did not authorise this merchant to debit the card remotely/manually.
 - D) the cardholder took all the necessary and required precautions to safeguard the PIN and security features of the card.

Data Protection Notice

The Bank undertakes to process any personal data submitted to it pursuant to this Application in accordance with the provision of the EU General Data Protection Regulation (GDPR), the Maltese Data Protection Act (Chapter 586 of the Laws of Malta) including any applicable subsidiary legislation.

The Applicant/s hereby confirm/s that he/she/they have reviewed the Bank's privacy policy, a full version of which may be viewed on https://www.bnf.bank/privacy_policy and is also available in printed form on request, as well as any condensed version thereof which may have previously been provided to the applicant/s by the Bank.

The Applicant/s hereby declare/s that the information given on this form is correct to the best of his/their knowledge and belief. The applicant/s bind/s himself/themselves to inform the Bank of any changes in the information supplied.

Cardholder's signature _____

ID Card Number _____

Date

d	d

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m	m

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y	y	y	y