

## CARDHOLDER'S LETTER OF DISPUTE

NIUM

## CARDHOLDER DETAILS

Cardholder Name: \_\_\_\_\_ Card Number (last 4 digits only): \_\_\_\_\_  
Cardholder Registered Mobile Number: \_\_\_\_\_  
Cardholder Registered Email Address: \_\_\_\_\_

## DISPUTED TRANSACTIONS

Transaction Date	Merchant Name (as it appears on statement)	Transaction Amount (\$)	Disputed Amount (\$)

If you are disputing more than 3 transactions, please attach a copy of your card transaction history & highlight the disputed transactions.

## REASONS FOR DISPUTE

Please select only ONE of the following dispute boxes and attach supporting documents. Refer to the Appendix section for clarification on the required documents and conditions to be met for submission of the dispute reason.

- ☐ **Goods / Services Not Received**  
Cardholder did not receive the goods/services that were expected on \_\_\_\_\_ (DD/MM/YY)
- ☐ **Goods Received but Not As Described/Defective**  
Cardholder received goods that were not as described or defective and returned it to the merchant on \_\_\_\_\_ (DD/MM/YY)
- ☐ **Cancelled Reservation**  
Cardholder made a hotel/airline/car rental reservation but notified the merchant to cancel reservation on \_\_\_\_\_ (DD/MM/YY). Cancellation reference is \_\_\_\_\_ (if applicable)
- ☐ **Cancelled Recurring Charge/ Membership/ Subscription**  
Cardholder has notified the merchant to cancel recurring charge on \_\_\_\_\_ (DD/MM/YY) but the account is still being charged
- ☐ **Unauthorized / Unrecognized Transaction(s) \*note that your card needs to be blocked**  
There was no authorization nor participation in the transaction(s) above. The card was (circle one of the following choices):  
A. In cardholder's possession at the time of transaction(s) OR B. Lost or stolen on \_\_\_\_\_ (DD/MM/YY)
- ☐ At least one transaction of \$ \_\_\_\_\_ was authorized at the above merchant, but there was no authorization for other transaction(s) of \$ \_\_\_\_\_. The card was in cardholder's possession at the time of other transaction(s).
- ☐ **Incorrect Amount/ Currency**  
The amount/currency billed to the account was altered from \_\_\_\_\_ to \_\_\_\_\_
- ☐ **Duplicate Billing**  
The card was charged more than once for an authorized transaction.
- ☐ **Refund/ Credit Not Processed**  
A credit amount of \$ \_\_\_\_\_ was due to be processed to the account on \_\_\_\_\_ (DD/MM/YY)
- ☐ **Paid By Other Means (circle one of the following choices)**  
Cardholder has already paid for the transaction(s) above by cash, other card, cheque or others (please specify) \_\_\_\_\_
- ☐ **Others, if none of the above reasons applies:** \_\_\_\_\_

To proceed with the dispute resolution process, please submit the signed Cardholder's Letter of Dispute enclosed with the relevant supporting document(s) within the next 5 calendar days. Refer to Appendix.

**Declaration**

I hereby agree that,

- All information provided is true and accurate to the best of my knowledge
- The dispute resolution process may take between 45 – 90 days from the day the dispute is officially filed.
- NIUM does not guarantee the successful recovery of disputed amount as the outcome is determined by, but not limited to, the investigation by merchant's bank and/or rules & regulations defined by Card Association.

Signature \_\_\_\_\_

Date (DD/MM/YY) \_\_\_\_\_

## APPENDIX

Dispute Reason	Condition(s) To Be Met	Supporting Documents
Cancelled Recurring Charge/ Membership/Subscription	<p>Cancellation must meet merchant's cancellation policy</p> <p>Cardholder must attempt to resolve with merchant</p>	<p>Formal cancellation notice given to merchant prior to billing of dispute transaction(s)</p> <p>Proof of resolution attempt with merchant (e.g. email correspondences)</p>
Cancelled Reservation	<p>Cardholder must meet merchant's cancellation policy.</p> <p>Cardholder must attempt to resolve with merchant.</p>	<p>Cancellation issued by merchant and proof of cancellation (e.g. email confirmation)</p> <p>Proof of resolution attempt with merchant (e.g. email correspondences)</p>
Duplicate Billing	Duplicate transactions must have same transaction date, amount and merchant name as the authorized transaction	Not required
Goods Received But Not As Described/Defective	Cardholder must return the defective goods back to the merchant and attempt to resolve with merchant to obtain refund	<p>Invoice showing description of goods</p> <p>A detailed explanation from cardholder on the defects of goods received</p> <p>Merchant acknowledgement of returned goods</p> <p>Tracking number from shipping company of the returned goods (if applicable)</p> <p>Proof of resolution attempt with merchant (e.g. email correspondences)</p>
<p>Goods/Services Not received</p> <p>(Not valid if the Cardholder cancelled delivery of goods/services <i>prior</i> to delivery date)</p>	Cardholder must attempt to resolve with merchant for a refund	<p>Invoice showing expected delivery date and location of goods /services</p> <p>Proof of delivery agreement (cardholder must wait 15 calendar days from date of transaction for delivery if there is no stated date of delivery)</p> <p>Proof of attempt to resolve with merchant (e.g. email correspondences)</p> <p>Proof that merchant is unable to provide goods/services due to permanent business closure (if applicable)</p>
Incorrect Amount/Currency	Amount/currency on copy on sales draft must be different from amount/currency on billed statement	Invoice showing the correct amount/currency agreed by cardholder.
Paid by Other Means	<p>Transaction amount and merchant must be the same on both disputed card, and the other payment channel</p> <p>If paid to two different merchants, proof that the payment was passed from one merchant to another (e.g. payment from a travel agent to another merchant)</p>	Proof of payment via other means (e.g. copy of cash receipt, credit card statement, cashed cheque image, valid 3 <sup>rd</sup> party voucher)
<p>Refund/Credit Not Processed</p> <p>(Not valid for verbal agreement by merchant)</p>	Refund/credit must meet merchant's terms and conditions.	<p>Credit Transaction Receipt issued by merchant stating card number, date and refund/credit amount (cardholder must wait 15 calendar days from date of Credit Transaction Receipt before disputing)</p> <p>Void transaction receipt/cancellation code by booking merchant</p>
Unauthorized /Unrecognized Transaction(s)	Card containing the disputed transactions will be blocked	Not required