



TRANSACTION DISPUTE – CUSTOMER INVESTIGATION REQUEST

Return the form using the document upload feature by
 logging into Suncorp Internet Banking>Go to Credit Card Services>Card Services>Document Upload or
 Post to: Credit Card Disputes, Transaction Services, GPO Box 40 SYDNEY NSW 2001

Customer Name		Card Number	
File reference		Amount	
Transaction Date	Merchant Name		Reference

I dispute the above mentioned transaction(s) for the following reason (Please tick one box only):

<input type="checkbox"/>	Unauthorised transaction – Transaction not authorised by Primary or Additional Cardholder. Please select appropriate
<input type="checkbox"/>	At the time of transaction the card was: <input type="checkbox"/> in my possession <input type="checkbox"/> Lost <input type="checkbox"/> Stolen <input type="checkbox"/> Not received <input type="checkbox"/> Other _____
<input type="checkbox"/>	NOTE – The Credit Card will be cancelled and a replacement card will be issued (subject to replacement card eligibility policy)
<input type="checkbox"/>	No Knowledge – Need a copy of the transaction receipt to identify the transaction.
<input type="checkbox"/>	Duplicate billing – I was charged more than once for a single authorised transaction. I authorised \$ _____ on _____ (Date).
<input type="checkbox"/>	Incorrect Amount Charged (Documentation must be provided): Amount charged is incorrect, the transaction amount should be \$ _____. Please enclose transaction receipt with correct amount.
<input type="checkbox"/>	Paid by other means My card number was used to secure this purchase; however, the final payment was made by cheque, cash, or another card. I contacted the merchant on _____ (date) and their response was: _____. <input type="checkbox"/> Please provide the copy of the cheque, cash receipt, statement of another card or other documentation that payment was made by other means. If paid by 3rd party, please include their documentation.
<input type="checkbox"/>	Cancelled recurring transaction I notified that merchant on _____ (date) to cancel pre-authorised recurring /Installment charges (eg; insurance premium, membership fee). The merchant has charged me again after this cancellation date. I contacted the merchant again on _____ (date), and their response was: _____. The date the Merchant was notified that the account was closed _____

Merchandise/Services Not Received:

I engaged in a transaction with the above merchant, I did not receive _____
(*detailed description of the merchandise or services purchased*) for an amount of _____. I expected to receive it on _____ (*date and time*) and to be delivered at _____ (*Location*). The merchandise delivered late by _____ (*date and time*) or to the wrong location, _____ (*Location*) and I have returned the merchandise on _____ (*date*). Please update the details relating to return (*to the extent applicable*).

- Shipping company _____
- Tracking number _____
- Return/Authorisation Number _____
- Who signed for the package? _____
- Delivery address _____

I have contacted the merchant (*Contact number/email details* _____) to resolve this issue on _____ (*date*) and their response was: _____.

If the transaction is cancelled before expected date of delivery, please provide the cancellation date _____ and reason _____.

I tried to purchase/order _____ (*detailed description of the merchandise or services purchased*), on _____ (*date*) but the transaction did not go through but my account was debited. I have contacted the merchant to resolve this issue on _____ (*date*) and their response was: _____.

Counterfeit Merchandise:

I have ordered / purchased _____ (*detailed description of the merchandise*). The merchandise was received on _____ (*date*) however on _____ (*date*) the merchandise was identified as counterfeit by _____ (*eg: customs, law enforcement, other government agencies, third party expert or owner of intellectual property / representative*).

Where is the merchandise currently located _____.



Not as Described or Defective Merchandise or Misrepresentation (*Documentation must be provided*):

The merchandise/service received on _____ (*date*) is defective or inferior in quality or did not conform to what was agreed upon with the merchant at the time of purchase. Please provide the documentation / explanation of the service/merchandise agreed upon and what was received (*including quality issues/ defects*) _____. I have contacted the merchant (*Contact number/email details* _____) to resolve this issue on _____ (*date*) and their response was: _____.

I have returned the merchandise on _____ (*date*). Please update the details relating to return (*to the extent applicable*).

- Shipping company _____
- Tracking number _____
- Return/Authorisation Number _____
- Who signed for the package? _____
- Delivery address _____
- Reason for return _____

If the transaction is cancelled please provide the cancellation date _____ and reason _____.

Have you attempted to return the merchandise? If yes, please explain how and when the cardholder attempted to return the merchandise and the outcome _____.

else please attempt to return it to the merchandise to the merchant

If in case of misrepresentation, please describe how the merchant's verbal and/or written representations do not match the terms of sale, agreed at the time of transaction _____.



Credit Not Processed (*Documentation must be provided*):

I engaged in a transaction with the merchant and dispute the amount of _____ . I have contacted the merchant and asked for refund to my account. I received a credit transaction receipt dated on _____ for the above listed charge, but the refund has not been applied to my account.

Please provide the copy of the credit transaction receipt or voided transaction receipt



Incorrect transaction currency (*select any one of below*)

The transaction was to be completed in _____ currency, whereas merchant processed the charge in _____ currency, which resulted in higher charge to the card.



Have you been advised that the Dynamic Currency Conversion would occur or was not offered as a choice to pay in the merchant's local currency



The dynamic currency conversion occurred but I neither agreed to the DCC nor made an active choice



ATM Discrepancy:

I tried to withdraw cash from ATM, but cash was NOT dispensed (or) received only amount of _____ currency ____.

Cancelled Merchandise/Services

I was guaranteed a reservation/Timeshare (eg, Clubs / Holiday membership) and the stay or rental will begin on _____ (date and time). The Contract received/booking date is _____, which was cancelled on _____ (date) at _____ (time) and the cancellation number is _____. The cancellation was done through _____ (email/phone, etc.).

My account has been charged for the above listed transaction which was expected to delivered/rendered by _____ (date) at _____ (time), however, the merchandise/services have been returned/cancelled on _____ (date). Please update the details relating to return/cancellation (to the extent applicable).

- Name of the Shipping company (ie, FeD ex, DHL) _____
- Tracking number _____
- Return/Authorisation Number _____
- Who signed for the package? _____
- Delivery address _____

- Reason for return/cancellation _____

I have contacted the merchant on _____ (date) and their response was:

Was the cancellation/return policy disclosed to you at the time of reservation/at the time of transaction? Yes / No.

If yes, please provide the details of the cancellation/return policy: _____.

Other – If your dispute does not fall into any of the above categories, please attach a detailed explanation of the circumstances relating to your dispute.

I am no longer disputing this transaction and request to close this case.

I authorise National Australia Bank Limited (the credit provider and issuer of Suncorp Clear Options Credit Cards) to investigate/correct the transaction(s) in dispute. Where applicable I enclose relevant supporting documentation requested above.

(Signature)

(Signature)

_____/_____/_____
(Date)
Primary Cardholder

_____/_____/_____
(Date)
Additional Cardholder

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") promotes and distributes Suncorp Clear Options Credit Cards on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to this credit from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the credit cards. Suncorp Bank will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Internet Banking and Suncorp Telephone Banking).