

SERVICE REQUEST FORM – DISPUTED TRANSACTIONS

Before you fill out this form, please call our 24-hour Client Care Centre at 1300 88 8888 or (603) 7711 8888 (call from outside Malaysia) to report your card transaction dispute.

Kindly be informed that the disputed transaction(s) reported through the call must be identical with the information provided in this form.

1. TRANSACTION INFORMATION

Type of Account: Credit Card Debit Card Current / Savings Account
 Islamic Investment Account Debit Card-i Current / Savings Account-i

Date: Branch: _____

Card No / Account No:

Statement Date	Transaction Date	Merchant Name and Transaction Description (as it appears on statement)	Amount

2. DISPUTE CATEGORY (Please tick one of the options below)

(√)	Type of dispute	Important notes and actions required by cardholder. Please submit supporting documentation proofs (where required) with your dispute form.	
<input type="checkbox"/>	Unauthorised charge – card is still in cardholder's possession	<ul style="list-style-type: none"> Cardholder has checked and confirmed that no family members or known persons have used the card without the cardholder's knowledge / authorisation. 	Please note that the reported card stated above will be blocked immediately (if not already done) by the bank and new card will be issued to you.
<input type="checkbox"/>	Unauthorised charge – card is missing / lost / stolen	<ul style="list-style-type: none"> Cardholder must immediately report the loss of card upon discovery. Cardholder will be liable for all transactions made prior to the reporting of lost card. 	
<input type="checkbox"/>	Recurring charges / subscription fees that have been cancelled	<ul style="list-style-type: none"> Cancellation was done as per merchant's policy. Cardholder must have made attempt(s) to resolve the dispute with the merchant directly prior to the submission of this form. 	<ol style="list-style-type: none"> Proof of cancellation made to the merchant. Proof of the dispute raised with the merchant (example: email correspondence)
<input type="checkbox"/>	Goods / merchandise received is defective, or is not as described	<ul style="list-style-type: none"> Cardholder must have returned or attempted to return the goods / merchandise directly to the merchant, to obtain a refund and failed. Date of goods / merchandise returned to merchant: _____(DD) / _____(MM) / _____(YYYY) Goods / merchandise purchased: _____ 	<ol style="list-style-type: none"> Proof of invoice with expected date of goods / merchandise delivery. Proof of dispute raised with the merchant (example: email correspondence)
<input type="checkbox"/>	Goods / merchandise not received	<ul style="list-style-type: none"> Cardholder must have attempted to resolve the matter with the merchant directly to obtain a refund and failed. Expected date of delivery of goods / merchandise: _____(DD) / _____(MM) / _____(YYYY) Goods / merchandise purchased: _____ 	<ol style="list-style-type: none"> Proof of invoice with expected date of goods / merchandise delivery. Proof of dispute raised with the merchant (example: email correspondence)
<input type="checkbox"/>	Refund / credit not processed	<ul style="list-style-type: none"> Request for refund has been made as per merchant refund / cancellation policy, but credit / refund was not received. Attempt(s) has / have been made to resolve with the merchant directly but failed. 	<ol style="list-style-type: none"> Proof of refund by the merchant on the goods / merchandise. Proof of dispute raised with the merchant

			(example: email correspondence)
<input type="checkbox"/>	Transaction amount or currency differs from the original billing	<ul style="list-style-type: none"> Transaction amount or currency differs from the original billed / invoiced amount from the merchant. Exchange rate differences and applicable fees and charges levied by the bank or merchant, causing a difference to the billed amount, do not qualify for a dispute. 	1. Proof of transaction amount / currency of billing
<input type="checkbox"/>	Duplicate billing / transaction paid by other mode	<ul style="list-style-type: none"> Duplicate billing: Merchant billed twice or more for the same goods / merchandise. Paid by other mode: Transaction being paid for by cash / cheque / another credit or debit card. 	<ol style="list-style-type: none"> Proof of original sales invoice (if available). Proof of paying by other mode (example: cash / charge slip of using another card)
<input type="checkbox"/>	Unauthorised Online Fund Transfer / Bill Payment (<i>only applicable for Current / Savings Account Transaction</i>)	<ul style="list-style-type: none"> Accountholder(s) has / have confirmed that never authorise for the said transaction for online fund transfer / online bill payment. 	1. Enclose a copy of police report
<input type="checkbox"/>	The reason for disputing the transaction(s) is / are not stated above	Please: (i) elaborate on dispute reason; (ii) state action taken by the merchant on your dispute and (iii) provide document exchanges with the merchant. _____	

Cardholder / Accountholder's Declaration:

I hereby declare that

- All information provided above is correct, true and to the best of my knowledge. I understand that the Bank has the right to take the necessary action against me for any false claims made on disputed transactions.
 - I hereby authorise Standard Chartered Bank Malaysia Berhad/Standard Chartered Saadiq Berhad ("Bank") to investigate and verify the transaction in dispute from whatever source and whatever means that the Bank considers appropriate.
 - I acknowledge that any dispute must be lodged within 30 days from the date of the monthly credit card / account statement.
 - I acknowledge that a police report must be made to facilitate investigation by the Bank for all unauthorised transaction including but not limited to credit card, debit card, current / savings account and Internet Banking,
 - If the transaction is found to be legitimate, I agree to bear the sales slip retrieval fee of RM20.00 and RM5.00 applicable for credit card and debit card disputes respectively, and other processing charges incurred by the Bank in the course of the investigation.
 - The Bank also has the right to reverse any temporary credit given for debit card point-of-sale transaction and levy applicable finance charges on the transaction with retrospective effect. If the transaction is found to be legitimate, I agree to bear the other processing charges incurred by the Bank in the course of the investigation, and the Bank has the right to levy applicable finance charges on the transaction with retrospective effect.
 - I understand that the investigation may take up to 180 days for resolution.
 - I understand that the submission of this form is not regarded as notification of lost card to the Bank.
 - I understand that incomplete forms or forms without supporting documents will not be processed.
 - During the course of investigation, I understand that the Bank will contact me to review the merchant's rebuttal of my dispute.
- I understand failure to response within specific timeframe will result in temporary credit to be reversed - if so provided.

Cardholder / First Accountholder's Authorised Signature

Second Accountholder's Authorised Signature

Name:
I.C / Passport No:
Contact No:

Name:
I.C / Passport No:
Contact No:

Dispute letter and other supporting documents may be sent to the Bank through any of the following ways:

Email: Malaysia.Feedback@sc.com

***Note:** Cardholder / Accountholder should encrypt attachment(s) with password (as their date of birth in format DDMMYYYY) if it contains any sensitive information.

(example: **10031980** denotes date of birth as 10 March 1980)

Or

Walk in to any of our nearest Branch

Please call our 24-hour Client Care Centre at 1300 88 8888 or (603) 7711 8888 (calls from outside Malaysia) for assistance with filling the form or for any enquiries.



sc.com/my

Standard Chartered Bank Malaysia Berhad (115793-P)

Dispute Form v1.7 (03/10/2018)