

Card Transaction Dispute Form

Before you begin to fill in this form, please call our 24-hour Phone Banking Team at 1800 747 7000 or (65) 6747 7000 (if calling from overseas) to report your card transaction dispute. A 12-digit reference number will be provided to you. You will be required to fill in the reference number below. Please note that we will reject the form if the reference number is not provided.

Dispute case reference: (Mandatory Field. Blank reference will be rejected.)

Cardholder name: _____
(Full name as per NRIC/Passport)

Card number: (Please fill in only the last 4 digits of your card number.)

Preferred mode of correspondence: Registered Email address OR
 Registered mailing address with bank

If you have selected Email as your preferred mode of correspondence, please note that: 1) Confidential attachments will be encrypted with a password in your date of birth format DDMMYYYY.

Details of transaction in dispute			
Serial no.	Transaction date (DD/MM/YYYY)	Merchant (as it appears on statement) / Bank ATM details	Amount
1			
2			
3			

Note: Please use different dispute forms for different dispute reasons. Should you be disputing more than three transactions for the same reason, you may attach supporting bank statements highlighting the transactions for dispute.

Please choose one option below as the reason of the dispute.

Please select one	Type of dispute	Important notes and actions required from cardholder. Please submit supporting documentation proofs (where required) with your dispute form.	
Fraud or suspected card misuse			
<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 a 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 the lost card. 	
<input type="checkbox"/>	Forced to sign a transaction	<ul style="list-style-type: none"> Please make a police report in the place/country of incident, and provide the Bank with a copy of that report. Alternatively, please submit to the Bank a copy of the police report you have made in Singapore. Contact our 24-hour Phone Banking Team to block the card immediately. The Bank will extend full support to any police investigations where necessary. Cardholder is advised to follow up with the police directly on this matter. Meanwhile, please continue to pay the amounts due as per your statement. 	
Cardholder authorised transaction(s) - disputes on charges/billings			
<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 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) Please liaise directly with the merchant for disputes regarding quality of service. The bank is unable to assist in any disputes regarding quality of service of a merchant. 	
<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) 	<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)

Transaction(s) processed in error by merchant			
<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 using a Standard Chartered card failed, leading to the goods/merchandise being paid for by cash or the cardholder's other card. All recurring/instalment/giro billings do not qualify for a dispute. 	1. Proof of original sales invoice (if available) 2. Proof of paying by other mode (example: cash/charge slip of using another card)
Overseas or interbank ATM cash withdrawal disputes (excluding Standard Chartered ATM)			
For Standard Chartered ATM disputes, please visit the nearest Standard Chartered branch or contact our 24-hour Phone Banking Team at 1800 747 7000 or (65) 6747 7000 (if calling from overseas).			
<input type="checkbox"/>	Cash was not dispensed at all from ATM	Name of Bank: _____	
		Location / country of ATM : _____	
<input type="checkbox"/>	Wrong amount of cash dispensed from ATM	Currency / amount dispensed from ATM: _____	
		Amount debited from Standard Chartered Account: S\$ _____	
Other reasons - Please provide details below			
<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.	

Important Notice:

- ❖ Standard Chartered Bank (Singapore) Limited (the “Bank”) will require 30 days to process the dispute as reported by Standard Chartered cardholders (“Cardholders”). All transactions that are disputed must be reported to VISA/MasterCard via the Bank, within 120 days from the date of transaction posting or date of returning the goods/merchandise to the merchant. Therefore, Cardholders must report a dispute within 90 days from the date of transaction posting or date of returning the goods/merchandise to the merchant.
- ❖ Cardholders should return this dispute form with supporting documents (where applicable) within 14 days from the date that the dispute was raised with the Bank. The Bank is not liable for any loss Cardholders may incur if the Bank rejects or is unable to process dispute forms that are submitted late for whatsoever reason.

Cardholder's Declaration:

- All information provided above is accurate and true to the best of my knowledge.
- I authorise the Bank to investigate the transaction(s) in dispute.
- If the transaction is found to be legitimate, I agree (a) to bear the sales slip retrieval fee of S\$5, and charges incurred by the Bank in the course of the investigation, and (b) the bank has the right to reverse any temporary credit given in this regard and levy applicable fees and interests on the transaction with retrospective effect.
- I understand that investigation and resolution for this dispute(s) may take up to 60 days.
- I understand that incomplete forms or forms without supporting documents will not be processed.
- During the course of investigations, I understand the Bank may contact me to review merchant's response.
- I understand and accept that in the absence of my response with necessary information or documents within a specified timeframe, the Bank will consider the disputed transaction(s) stated above to be valid transactions and I will be liable to make payment for them.
- I understand that the Bank does not guarantee the success of recovery of the disputed amount as the outcome is determined by, but not limited to, the investigations of the merchant's bank and/or rules and regulations of the relevant card associations.
- The Bank's decision after conducting its investigations is final.
- I agree and consent to the Bank, and/or to the parties as defined in Clause 25.3 of the Customer Terms, collecting, disclosing and using (a) information which may at any time be provided to the Bank in connection with this form, and (b) my account information to the extent that it is required, (collectively, (a) and (b) shall be referred as “Information”) for the purpose of facilitating the processing and investigation of the disputed transaction(s) by the Bank and/or the abovementioned parties (collectively, the “Purposes”). I further agree and consent to the Bank disclosing any Information to the abovementioned parties (including to Visa and MasterCard, and any relevant authority) for the Purposes.

Signature of Cardholder

Date of Signature (DD/MM/YYYY)

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

Mail To: Standard Chartered@Changi Attn: Credit Cards & Personal Loans Support 7, Changi Business Park Crescent Singapore 486028	Fax to: (+65) 6307 1107	Email : DisputeResolution.SCB@sc.com Cardholders should encrypt attachment(s) with a 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).
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Please call our 24-hour Phone Banking Team at 1800 747 7000 or (+65) 6747 7000 (if calling from overseas) for assistance with filling the form or for any other details.