



CARDHOLDER'S LETTER OF DISPUTE

Cardholder Name: _____ Card Number: _____
Contact Number: _____ Email Add: _____

Table with 4 columns: Transaction Date, Merchant Name (as it appears on statement), Transaction Amount, Dispute Amount. Multiple empty rows for data entry.

If you are disputing more than five transactions, please attach your credit card statement & highlight the additional disputed transactions

Why are you raising this dispute? (Please tick only one option below and attach supporting documents)
Please attach relevant documents to support your dispute. Refer to appendix for conditions to meet and documents to submit for the dispute reason selected.

Unauthorized/Unrecognized Transaction(s)* *Please note that your card needs to be blocked
If you have any recurring payment / standing instruction, please notify the merchant/billing organization of the change of card details
e.g. new credit card number and expiry date upon receipt of your new credit card.
I did not authorize or participate in the transaction(s) above.
My card was (circle one of the following choices below):
A. In my possession at the time of the transaction(s) B. Lost/stolen on _____(date) C. Other _____

Duplicate Billing*
*In case of transaction failed / unsuccessful, please fill in the dispute Goods/Services Not Received in the following page instead
I authorized at least one transaction for S\$ _____ on _____ (date) at the above merchant but did not participate in the other transaction(s) for S\$ _____. My card was in my possession at the time of the other transaction(s).

Goods/Services Not Received
*Please provide the mandatory details and supporting documents required.
I have made a transaction with the above merchant but I have not received the goods/services
(Description of merchandise/services. For travel service, please indicate destination details.*) _____
_____ that was expected on _____(date and time).
It was to be delivered to the following address _____(location).
I have contacted the merchant on _____(date) and their response was* _____
(*Please attach any document of proof of merchant's response).
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).
• Tracking number _____
• Reason for return _____
• Date when return merchandise was received by merchant _____
If the transaction is cancelled before expected date of delivery,
please provide the cancellation date _____ and reason _____.

Goods Received but Not as Described/Defective

Please provide the mandatory details and supporting documents required.

I received goods that were not as described or defective on _____ (date) and returned to merchant on _____ (date). The item(s) did not conform to what was agreed upon with the merchant. The following is an explanation of what merchandise/services was received and what was expected (please attach any document if available that describes what was expected to be received):

I contacted the merchant for a refund on _____ (date) and attempted to discuss the matter. Their response was (please attach any document of proof of merchant's response):

Please update the details relating to return (to the extent applicable).

- Tracking number* _____
- Reason for return* _____
- Date when return merchandise was received by merchant* _____

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

If you are not able to return the merchandise, please attempt to return the merchant and please explain, how and when the cardholder attempted to return the merchandise and the outcome _____

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 _____

***Please provide proof of your return/refusal of the merchandise/services.**

It can be obtained by requesting a trace through the local office of the delivery company that ships the merchandise for you (if returned) or to you (if refused).

Refund/Credit Not Processed

Please provide the mandatory details and supporting documents required.

A credit for the amount \$ _____ was due to be processed to my card on _____ (date), because _____ (Please provide reason why merchant was supposed to refund or agreed to refund).

I received a *credit voucher / acknowledgement letter dated on _____ for the above listed charge

I have contacted the merchant and requested for a refund.

Despite receiving a credit voucher/ invoice / confirmation from the merchant, I have yet to receive the refund.

***Please attach a copy of the credit voucher/invoice or voided transaction receipt.**

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*). ***Please provide the third party certification.**

Where the merchandise is currently located _____

Paid By Other Means

I have already paid for the transaction(s) above by check, cash, credit card or any other mode*: _____(number) for service / merchandise (description) _____

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

***Please provide a copy of the 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.**

Incorrect Amount/Currency*

***Please provide a copy of Receipt / Bill / Invoice of transaction currency dispute**

Amount charged is incorrect, the transaction amount should be \$ _____ in currency _____.

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 a choice to pay in the merchant's local currency? Yes / No
- The dynamic currency conversion occurred but I neither agreed to the DCC nor made an active choice

Cancelled Recurring Transaction/Membership/Subscription

I notified the merchant on _____(date) to cancel pre-authorized 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* _____

***Please attach any document of proof of merchant's response/ acceptance of cancellation.**

Cancelled Reservation

I was guaranteed a Reservation /Timeshare at _____(details of reservation) for the period _____(date).

The reservation received/booking date is _____, which was cancelled on _____(date) due to _____(reason) and the cancellation reference 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) however, the merchandise/services have been returned/cancelled on _____(date).

Please update the details relating to return/cancellation to the extent applicable.

- Tracking number _____
- Delivery Address _____
- Reason for return/cancellation _____
- Date when merchant received return transaction _____

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

Was the cancellation policy provided to you at time of reservation? Yes / No.

If yes, please provide the details of the cancellation policy and attach any document of proof of merchant's response/ acceptance of cancellation. _____

Others (if none of the above is applicable) _____

Please submit the filled letter of dispute enclosed with supporting document(s) within the next **7 calendar days**.

Otherwise, the temporary credit for the disputed charges will cease and the amount in respect of the disputed charges will have to be debited from your account, as we cannot continue with investigation without your written consent.

Chargeback Dispute Terms and Conditions

- (1) You are responsible for ensuring that any information you provide in this Chargeback Dispute Letter is complete and accurate. Any failure by you to do so may affect the outcome of the chargeback dispute in relation to the disputed transaction(s).
- (2) Citibank Singapore Limited ("Citibank") will review your disputed transaction(s) in accordance with the chargeback rules of the relevant card association (i.e. Visa/Mastercard), based on the details of the disputed transaction(s) that you submit in this Chargeback Dispute Letter. Citibank is not liable if you have not provided complete and accurate information for the disputed transaction.
- (3) Citibank Singapore Limited may disclose all information provided by you (including information relating to your account(s) and your dispute) to the Card Association, relevant merchant as well as any third party service providers, in connection with raising this dispute on your behalf.
- (4) Post our review, if Citibank has assessed that a chargeback dispute can be filed on your behalf with the relevant card association pursuant to paragraph 2 above, we will issue a **temporary** credit to your account in respect of the disputed transaction(s) within the next 3 working days. This does not mean that you have succeeded in the chargeback dispute but only that the chargeback dispute will be filed by Citibank on your behalf in respect of the disputed transaction(s). Whether the chargeback dispute is successful or not is dependent on the decision of the relevant card association, in accordance with the Chargeback Rules and Citibank does not determine the outcome. Accordingly, any temporary credit will be reversed if the relevant card association determines that your chargeback dispute is unsuccessful.
- (5) The entire dispute process may take between 2-5 months, and Citibank Singapore Limited will not be responsible for any delays which are not within Citibank Singapore Limited's control.
- (6) If further information is required from you in connection with the chargeback dispute, Citibank will attempt to reach you at your contact details in our records which may be by way of email, SMS, OR notification via the Citibank Mobile App. You are responsible to ensure that your contact details with us is updated. Citibank is not liable for any non-receipt of notifications unless it is due to Citibank's willful default or gross negligence.
- (7) If Citibank requests further information from you, please respond within **7 calendar days**. Failure to do so will affect the outcome of your chargeback dispute.
- (8) If your dispute case is unsuccessful, your temporary credit will be reversed and you will still be liable to pay for the dispute transaction(s). No further action will be taken by Citibank.

I hereby agree to the Chargeback Dispute Terms and Conditions stated above:

Cardholder's signature

Date

Appendix: Supporting Documents Required for Submission

Dispute Reason	Conditions	Supporting Documents
Unauthorized/ Unrecognized Transaction(s)	Nil	Nil
Duplicate Billing <i>*not valid for GIRO deductions</i>	Duplicates must have <u>same</u> transaction amount, date, and merchant name as the authorized transaction	Nil
Goods/Services Not Received <i>*not valid if cardholder cancelled goods/services prior to delivery date</i>	Cardholder must attempt to resolve with merchant to obtain a refund	Invoice showing expected goods/services delivery date and location Proof of delivery agreement (dispute timeframe 1 month after delivery date or transaction date if there is no delivery agreement) Proof of attempt to resolve with merchant (email correspondences) <i>(If applicable)</i> Proof that merchant is unable to provide goods/services (e.g. news article on merchant out of business)
Goods Received but Not as Described/ Defective	Cardholder must return the goods and attempt to resolve with merchant to obtain a refund	Invoice showing description of goods Letter from cardholder with explanation of defects/not as described Merchant acknowledgement of returned goods/invoice showing tracking number from shipping company Proof of attempt to resolve with merchant (email correspondences)
Refund/Credit Not Processed <i>*not valid for verbal agreement by merchant</i>	Refund/credit must meet merchant's terms and conditions	Credit note issued by merchant stating card number, date, and refund/credit amount Void transaction receipt/cancellation code by booking agent
Cancelled Reservation	Cardholder must attempt to resolve with merchant Cancellation must meet merchant's cancellation policy	Cancellation code issued by merchant and proof of cancellation Proof of attempt to resolve with merchant (email correspondences)
Cancelled Recurring Membership/ Subscription	Cardholder must attempt to resolve with merchant Cancellation must be made before transaction was charged Cancellation must meet merchant's cancellation policy	Formal cancellation notice given to merchant prior to billing of dispute transactions Proof of attempt to resolve with merchant (email correspondences)
Incorrect Amount/Currency <i>*not valid for differences between quoted price and actual charges</i>	Amount/currency on copy of sales draft must be different from amount/currency on billed statement	Invoice showing the correct amount/currency agreed by cardholder
Paid By Other Means	Cardholder must attempt to resolve with merchant Transaction amount and merchant must be <u>same</u> on receipt and statement	Cash receipt if paid by cash/other card statement if paid by other credit card Proof of attempt to resolve with merchant (email correspondences)

Please send this form back to us via the Citibank email address you received it in.

MAIL
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