

1 Your details

Name of card holder _____ Contact number _____
 Card account number _____

2 What transactions are you disputing?

(Note: The fraud-related dispute rules relating to unauthorised transactions has a limit of up to 35 claims for Visa Cards & up to 15 claims for Mastercard Cards)

Transaction date ▶ DD / MM / YY	Merchant's name	Amount in SGD
____ / ____ / ____	_____	_____
____ / ____ / ____	_____	_____
____ / ____ / ____	_____	_____
____ / ____ / ____	_____	_____
____ / ____ / ____	_____	_____
____ / ____ / ____	_____	_____

I would like to request for the sales draft copy for the above transactions. I understand that S\$15 will be deducted from my account for retrieving it.

3 Why you are raising this dispute: ▶ Tick one only

Unauthorised transactions (Note: The card will be blocked immediately)

- I did perform the transaction on (date) ____ / ____ / ____ at (merchant) _____ for (SGD) _____ but NOT the other transaction(s). My card was with me at all times.
- I did not perform these transaction(s). My card was with me at the time of the transaction. I did not authorize anyone to sign transaction receipt/s for me.

Service related (Note: Turn over for appendix for list of required documents)

- The transaction(s) was/were paid by cash or cheque or another card. I attach the receipt.
- I have only made one transaction. The above transaction(s) is/are duplicate(s).
- I have cancelled my recurring payment instruction with the merchant but my account is still being deducted. I attach a copy of my cancellation letter to the merchant.
- I have not received the merchandise or service that I have paid for and have attempted to resolve this with the merchant.
 The expected delivery or service date was ____ / ____ / ____
 I attach supporting documents of the purchase or transaction.
- The merchandise or goods received were broken or defective or not as described. I have returned it on ____ / ____ / ____ I have attempted to resolve with the merchant. I attach proof of return or shipping note.
- I have cancelled the hotel reservation on (date) ____ / ____ / ____ at (time) _____ and the cancellation code given to me by the hotel or reservation agent was _____
- Others (Please describe your dispute) _____

Important Information

- As time is required for investigation, we can only accept disputes with signed DDF **within 60 days*** from the date of disputed transaction.
 - Complete documentation have to be provided for timely investigation.
 - The bank reserves the rights to reject any late submission, and/or exercise discretion on the acceptance of the dispute within the given timeframe
- *Subjected to changes as the bank will require additional processing time for investigation

4 Your signature

Card holder's signature

Date

5 What to do next

 Send by Fax Customer Resolution Team +65 6830 7943	OR	 Send by E-mail Attn: Customer Resolution Team FormSubmission@ocbc.com	OR	 Send by mail Customer Resolution Team CFS Contact Centre, 65 Chulia Street, #14-00, OCBC Centre, S049513
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We will take approximately 12 weeks to investigate this matter and we may contact you for more information. Do note that we can only accept disputes within 60 days* from the date of disputed transaction. The bank reserves the rights to reject any late submission. A communication will be sent to inform you of the investigation outcome.
 Please note that a sales draft retrieval fee of S\$15 will be charged if the disputed transaction is found to be authorised by you.

Appendix: Supporting Documents Required for Submission Dispute Reason	Conditions	Supporting Documents
Unauthorized/ Unrecognized Transaction(s) <i>*not valid for tax/vat refund related transaction</i> <i>*not valid for card presented transactions or transactions with One-Time Password input</i>	No prior authorized transaction from same merchant. Cardholder must attempt to resolve with merchant if is a rental, lodging, cruise related transaction	Nil Rental agreement and itemized invoice Proof of attempt to resolve with merchant (email correspondences)
Duplicate Billing <i>*not valid for GIRO deductions</i>	Duplicates must have same transaction amount, date, and merchant name as the authorized transaction	Transaction receipt/ record and/ or order confirmation, if available
Goods/Services Not Received <i>*not valid if cardholder cancelled goods/services prior to delivery date</i> <i>*not valid if merchandise is being held by cardholder's country's customs agency</i> <i>*not valid if the merchandise has shipped by merchant but lost by courier company</i> <i>*not valid for transaction that was involved in pledging or funding of projects</i> <i>*not valid if the billing merchant acted as a payment facilitator but not the actual merchandise/ service provider</i>	Cardholder must attempt to resolve with merchant to obtain a refund/ follow up on the delivery status Note: Dispute timeframe will be 15 days from transaction date if there is no delivery date provided by merchant	Order confirmation showing a detailed description of the merchandise or services purchased 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 date of merchandise received and 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 Note: Dispute timeframe will be 15 days after date of merchandise returned	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 <i>*not valid for instalment transaction</i>	Cardholder must attempt to resolve with merchant Cancellation must be made before transaction was charged 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)
Incorrect Amount/Currency <i>*not valid for differences between quoted price and actual charges</i> <i>*not valid for a credit transaction including tax/vat refund related transaction</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, date and merchant must be same 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)
Misrepresentation	Cardholder must return the goods and attempt to resolve with merchant to obtain a refund	Evidence from the cardholder describing how the merchant's verbal and/or written representations do not match the terms of sale to which the cardholder agreed Proof of attempt to resolve with merchant (email correspondences) For investment related transaction, a copy of the cardholder's log in user ID to the investment account showing the date of withdrawal, amount and available balance at the time the withdrawal request was made.

***Note:**

1. For IPP related transaction, cardholder is to resolve the dispute with merchant directly.
2. For Retrieval Request, fulfilment of documentation is not necessary by the Acquirer.