



CARDHOLDER DISPUTE FORM

The Hongkong and Shanghai Banking Corporation Limited
7/F HSBC Centre 3058 Fifth Avenue West Bonifacio Global City 1634 Taguig City

Attention: DISPUTES RESOLUTION SERVICES
Fax Number: (+632) 7755-5042
Email: disputes@hsbc.com.ph

Should you wish to confirm if your request has been received, please call (02) 8858-0000 or +63(2) 7976-8000 (if overseas), or (02) 8858-0800 or +63(2) 7976-8080 (if overseas) if Premier 3 banking days after you have submitted the completed form and supporting documents.

THIS FORM MUST BE RECEIVED WITHIN 100 CALENDAR DAYS FROM TRANSACTION DATE.

Please complete this form & attach the necessary documentation and mail to the above address/email address or send via fax. These documents are required before we can process your dispute in accordance with the chargeback conditions as outlined by Visa and MasterCard. If we do not receive this letter & the required supporting documents within the specified timeframe, we will assume that you accept the transaction as valid and no longer intend to file a dispute.

Cardholder Name: Card Number:
 (Name that appears in front of the card) (Credit Card or Debit Card number)

Residence Number: Office Number: Fax Number:

Mobile Number: E-mail Address:

Please indicate your preferred contact number with a (√) tick mark.

PLEASE INDICATE THE DETAILS OF THE DISPUTED TRANSACTIONS HERE

Transaction Date	Merchant Name	Disputed Amount

Based on my examination of the Billing Statement of my credit/debit card account and/or enquiry with your Customer Service Centre, I am disputing the item/s listed above based on the following: (Please tick the most appropriate description and provide requested information and documentation)

- I was charged twice for the same transaction. I enclose a copy of the signed transaction sales slip.
- I only have one valid transaction with the merchant amounting to _____. I enclose a copy of the valid transaction receipt.
- I neither participated nor authorized the transaction. I did not sign any slip nor receive any goods/services from the merchant. (Card used in the disputed transaction must be blocked. Please call (02) 8858-0000 or (02) 8858-0800 if Premier, for assistance.)
- I need a copy of the sales slip for my verification as I do not recognise the transaction. I agree that a retrieval fee will be charged to my account in case transaction is valid based on a signed sales slip. (Card used in the disputed transaction must be blocked. Please call (02) 8858-0000 or (02) 8858-0800 if Premier, for assistance.)
- Amount charged was incorrect as actual transaction amount was _____. See copy of the receipt showing correct amount.
- I paid for the transaction through other means. I enclose documents to prove other method of payment (cash/cheque receipt, statement of account for a different credit/debit card).
- I received a credit voucher from the merchant last _____ but no credit refund was processed to date. See attached credit slip.
- I cancelled the transaction with the merchant last _____. See attached acknowledged cancellation letter.
- I cancelled the booking with Cebu Pacific/PAL. I have coordinated with Cebu Pacific/Philippine Airlines last _____ and was provided DCN # _____ dated _____ as proof of the credit refund. Attached herewith is the copy of the Deposit Control Number provided by Cebu Pacific/Philippine Airlines.
- I did not receive expected goods/services from the merchant last _____. I asked for a refund from the merchant on _____. See documents to prove expected date of service/delivery of goods.
- I have returned the merchandise last _____ due to _____ and I have requested for a refund from the merchant on _____. Enclosed is the proof of return or copy of the credit voucher issued by merchant.
- Merchandise shipped to me was defective or not as described (not the same as ordered) so I returned it on _____. I asked the merchant for a refund last _____. See proof of return together with all pertinent documentation to support my claim.
- Merchant has imposed an additional amount of _____ or _____% surcharge due to the credit/debit card payment. I enclose copy of the invoice and signed receipt showing the surcharge amount/breakdown.
- (For international transactions) I incurred foreign exchange loss as a result of the merchant's processing error. My account was debited for equivalent PHP amount of _____ but credit refund was only equivalent to PHP _____. See attached proof of merchant error.
- Others (provide detailed explanation) _____

In making this complaint/dispute, I hereby declare that:

- My credit/debit card has always been in my possession and has not been reported lost or stolen. I enclose a photocopy of the card's front and back image.
- My credit/debit card has been reported lost/stolen. I enclose my Affidavit of Loss/Theft and Police Report

For Debit Cards :

In case of a disputed transaction due to a counterfeit **card***, a temporary refund upon review of dispute and submission of documents, may be credited to the Account linked to the Debit Card. In the event that the account holder is found liable, you agree to release the temporary refund, or pay back the equivalent amount in case the temporary refund is no longer in the Account. You agree to discharge the Bank of any and all claims, demands, causes of action, damages, costs, expenses, attorney's fees, and obligations of any nature whatsoever, known or unknown, in law or in equity, arising from and related to all and any suspected fraudulent debit transactions conducted through the Account on the date of disputed transaction.

***Counterfeit card is an imitation or falsification of a genuine magstripe card or EMV chip card with track data copied from a hybrid EMV card.**

I hereby declare that all information provided in this dispute form are true and that the attachments are genuine and valid. I understand that the resolution of the dispute is subject to the timeliness and validity of the submission, applicable guidelines of card networks and result of the investigation, and HSBC does not make any guarantee that my transaction will be reversed or cancelled. [Terms & Conditions](#) of the HSBC credit card and [Terms & Conditions](#) of the HSBC debit cards shall also apply.

Signature _____ Date _____