

Please ensure you complete all sections in full, incomplete disputed transaction forms will be returned.

Before you complete this form please ensure that you have registered your card online and the card details provided below match the details you have registered. Please refer to the terms and conditions contained in the Product Disclosure Statement in relation to cardholder problems or disputes.

**Important note: If your card has been lost or stolen please ensure you report this to Client Services by calling 1300 739 889**

1	Card details
Card Number (If card number is unknown please provide cardholder External ID.)	
<input style="width: 100%; height: 20px;" type="text"/>	
Contact name	<input style="width: 45%; border: none;" type="text" value="First Name(s)"/> <input style="width: 50%; border: none;" type="text" value="Last Name"/>
Mobile number	<input style="width: 95%; border: none;" type="text" value="Mobile [    ]"/>
Email address	<input style="width: 95%; border: none;" type="text"/>

2	Disputed transaction(s)	
If your transaction reference indicates the following text "Pre-Authorisation", the transaction cannot be disputed. Only the final sale (POS Clearing) can be disputed.		
Date (dd/mm/yyyy)	Transaction details (please include merchant name)	Amount
		\$
		\$
		\$
		\$
		\$

3	Reason for dispute
Please tick the <b>ONE</b> that is most appropriate and ensure that you attach the corresponding documentation if required.	
<input type="checkbox"/> <b>I only authorised one transaction for:</b> For \$ <input style="width: 100%;" type="text"/> on <input style="width: 100%;" type="text" value="dd/mm/yyyy"/> <input type="checkbox"/> It appears to be <b>duplicated</b> or/ <input type="checkbox"/> <b>processed</b> for the incorrect amount	<input type="checkbox"/> <b>I have not authorised or participated in the transaction(s) listed above</b> Please note that if the above transactions are identified as fraudulent, we may be required to stop your card and issue you with a new one.
<input type="checkbox"/> <b>The goods and services I have paid for were damaged, defective, or not as described. I returned the goods or cancelled the services :</b> on <input style="width: 100%;" type="text" value="dd/mm/yyyy"/> <b>I have contacted the Merchant to try and resolve this matter. My last contact was:</b> on the <input style="width: 100%;" type="text" value="dd/mm/yyyy"/> <ul style="list-style-type: none"> <li>Please describe and provide evidence (e.g. invoice) of the damaged/ defective/ or not as described goods or services.</li> <li>Please provide proof that the goods and services were returned/ services cancelled or an attempt.</li> <li>Please provide details of Merchant response in additional / information section.</li> </ul>	<input type="checkbox"/> <b>I have not received the goods or services I paid for. They are expected:</b> on <input style="width: 100%;" type="text" value="dd/mm/yyyy"/> I have contacted the Merchant to try and resolve this matter. My last contact was: on the <input style="width: 100%;" type="text" value="dd/mm/yyyy"/>
	<input type="checkbox"/> <b>I attempted to withdraw cash from an ATM and did not receive:</b> <input type="checkbox"/> any <b>OR</b> <input type="checkbox"/> part of the cash Amount requested \$ <input style="width: 100%;" type="text"/> Amount <b>NOT</b> dispensed \$ <input style="width: 100%;" type="text"/> If available, please attach a copy of the ATM receipt.

 Signature 

 Dated



**7 Statutory declaration**  
 Please complete this section where any unauthorised transactions have been identified

<b>I,</b>	<input type="text" value="First Name(s)"/>	<input type="text" value="Last Name"/>
	<input type="text" value="Occupation"/>	

**of (Street address)**

<input type="text" value="Number and street"/>		
<input type="text" value="Suburb"/>	<input type="text" value="State"/>	<input type="text" value="Postcode"/>

do solemnly and sincerely declare and confirm that I neither authorised, participated nor performed the above transaction(s) and I have not given my card to anyone else or colluded with anyone to make this transaction on my behalf. I have no objection to a full investigation being made with the named company and I have no objection to police involvement, should this prove to be necessary.

And I make this solemn declaration by virtue of the Statutory Declarations Act 1959, and subject to the penalties provided by that Act for the making of false statements in statutory declarations, conscientiously believing the statements contained in this declaration to be true in every particular.

<b>Signature</b>	<input type="text"/>	<b>Declared on</b>	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
	Signature of person making the declaration		
<b>Before me</b>	<input type="text"/>	<input type="text"/>	
	Signature of person before whom declaration was made,		Title of person before whom the declaration is made

- A Statutory Declaration under the Statutory Declarations Act 1959 may be made before the following persons:-
- (a) A Legal Practitioner;
  - (b) A Justice of the Peace;
  - (c) A Commissioner for Affidavits;
  - (d) A Commissioner for Declarations;
  - (e) A Notary Public;
  - (f) A person before whom a statutory declaration may be made under the law of the State in which the declaration is made;
  - (g) An Australian Consular Officer or an Australian Diplomatic Officer as defined by Section Two of the Consular Fees Act 1955; or
  - (h) Any other person listed in Schedule 2 of the Statutory Declarations Regulations 1993.

**Privacy Notice:** EML is collecting your personal information for the purposes of investigating the disputed transaction. Without this information we will be unable to provide you with the services sought. We may also be required to pass on your personal information to other third party service providers in order to properly investigate your dispute. Subject to some exceptions allowed by law, you may be able to request access to the personal information we hold about you. We will assess your request in accordance with the law and tell you why if access is denied. A request to access, update or correct any information should be directed to the Privacy Contact Officer, Locked Bag 5 Fortitude Valley BC QLD 4006. For further information about how EML handles personal information please see our Privacy Policy at [www.emlpayments.com.au](http://www.emlpayments.com.au).

**8 Returning the application**

Please complete and submit your form using one of the options below.

<p><b>Mail</b></p> <p>Private Bag 5 Fortitude Valley BC Queensland, 4006</p>	<p><b>Email</b></p> <p>disputes@EMLPayments.com.au</p>
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## Frequently Asked Questions

### What will EML do with your dispute?

We will commence investigating your dispute five (5) business days from receiving the signed and completed form.

### What is involved in resolving my dispute?

Like any dispute, evidence is required before a resolution can be made. Financial institutions that issue debit cards operate within rules set by card schemes such as Visa and in the case of personal transactions only, the Electronic Funds Transfer Code of Conduct. These rules give a merchant or financial institution the opportunity to prove a transaction is valid before we are able to charge the transaction back to them.

### How long will it take to resolve my dispute?

Once the required information has been provided, disputes are usually resolved within 60 days. However some can take much longer, due to delays in getting information from merchants or overseas financial institutions. In instances where further time is required, EML will advise you. EML will keep you updated as to the progress of your dispute each time we action your case throughout the dispute process. Please note parts of the process can take more than 30 days, and no contact during this period is normal as your dispute is in progress. Should you wish to speak to us about your dispute, please call Client Services on 1300 739 889.

### What happens if I don't raise my dispute within 60 days from the date of transaction?

If you raise your dispute with EML after 60 days from the date of transaction, EML may not be able to assist as Visa governs timeframes for action.