kotak
Kotak Mahindra Bank

CREDIT/DEBIT CARD DISPUTE FORM
(For ATM/ POS & ECOM Transaction)

THIS FORM WILL PASS THROUGH A SCANNER, PLEASE FILL IN BLOCK LETTERS E.G. A N I T A K U M A R

Please scan completed and duly signed form and mail it to att.cards@kotak.com
For security reasons we advise you to send the dispute form from your registered email address with the bank

Please tick the Card type-

☐ **DEBIT CARD** ☐ **CREDIT CARD**

Card Number _ _ _ _ _ _ X X X X X X _ _ _ _

Please enter the card number on which the disputed transaction(s) has taken place

Account Number _ _ _ _ _ _ _ _ _ _ **CRN No.** _ _ _ _ _ _ _ _ _ _

In case of Debit Card dispute(s)

Cardholder Name:

Title (First Name) (Middle Name) (Last Name) (Upto 40 characters only)

Please fill in the correct transaction details for disputed transactions hereunder. You may refer to your statement / SMS for the information. Kindly use additional copies of the dispute form if you are unable to accommodate all the disputed transactions:

TO BE FILLED IN BY APPLICANT

No.	Transaction Date	Store/ Outlet/ Merchant Name (as appears in Credit Card/Account Statement/ SMS)	ATM ID/ Terminal ID (In case of ATM txn dispute)	Billing amount	Dispute Amount
1					
2					
3					
4					
5					

I dispute the above transactions appearing on my Kotak Card/Account Statement for the following reason: (Please tick the relevant issue encountered)
(Note: Disputes should be reported to the bank within 30 days from date of statement in case of Credit Cards and 30 days from the date of transaction in case of debit cards)

☐ Duplicate Billing - I have already been billed for the above transaction on D D M M Y Y Y Y

☐ The billed amount is incorrect. I have signed for ₹_____.***(Please mention the amount and provide a copy of your sales slip - Invoice Copy)***

For Credit Card - Temporary credit will be processed for disputed transaction(s), if chargeback is raised. If the aforesaid transaction(s) is found to be correct, then temporary credit put to your account will be reversed with interest as applicable and proof of transaction(s) will be sent to you.)

☐ I have paid for this transaction by other means -_____

(Please mention the alternate means above and also provide proof of alternate payment – Cash Receipt with cash paid stamp / Bill with Cash Paid Stamp, etc.)

☐ I did not receive the requested cash at the ATM -Partial/Full –

- Amount Withdrawn - ₹ _____
- Amount debited to Account - ₹ _____
- Amount actually received - ₹ _____
- Amount which was not received - ₹ _____

☐ Credit / Refund is still not processed by the merchant.

(Please provide copy of cancel slip/ void slip or refund confirmation from merchant)

☐ I have not received the Goods/Services. I contacted the merchant on D D M M Y Y Y Y and there was no response / the response was_____ ***(Please provide a copy of the merchant's delivery terms and your correspondence with the merchant, if any. Also please fill the declaration below for multiple transactions with same Merchant)***

I agree to the transaction for ₹_____ ***(enter amount of valid/correct transaction)*** dated D D M M Y Y Y Y at _____ ***(please provide Merchant Name/ Website)***, but do not agree to the above transactions by the same merchant.

☐ This is a recurring transaction/subscription. I have cancelled this on D D M M Y Y Y Y ***(Please provide cancellation letter or email sent to merchant's registered email id sent to the merchant.)(Customer must wait for 45 days from the date of cancellation before raising the dispute.)***

☐ I have not authorised the above transactions. The Credit/Debit Card and PIN was in my possession at all times and was not shared with any other person.

☐ I don't recollect this / these transaction/s. Please retrieve the charge slip for my reference.

☐ I have lost my card and it has been misused. I have reported it to the bank on D D M M Y Y Y Y and the card has been blocked.

(Customer is liable to pay for all the transactions that have taken place on lost card before reporting to the bank. Please check www.kotak.com to be apprised of complimentary insurance cover on your debit card (If applicable).

☐ Others ***(Please specify details in Dispute Related Comments overleaf)***

Important Note:
In case of any dispute related to debit/ credit card (Internet/ Ecom), customer need to first contact the merchant & make efforts to resolve the dispute.

For Master Cards (Both Credit Card & Debit Card)**:**
I hereby agree to below mentioned disclaimer.

I/we am/are aware that there will be a charge of $30 if the transaction is found successful by the Master Card network/bank and I/we hereby agree to raise my/our complaint to the Master Card network by the bank.

"I/We hereby agree to indemnify the bank against any and all claims, losses and damages, arising out of the rejected ATM transactions, any misrepresentation or concealment of facts. I/we am/are aware that if the information furnished in this claim form is found to be false, incorrect or fraudulent or if the card had been used in a Master Card Network ATM, $ 30 will be deducted from my/our account. I/We understand that, if the transaction amount is reversed in my/our account, then there will be no deduction from the account."

Customer (Master Card Holder) Signature

Dispute related comments (if any)**:**

Please provide your contact details and Preferred/ Registered Mobile number and Email ID where our team may contact you regarding the dispute(s)

Communication Address

Line 1

Line 2

Line 3 Landmark

City / Town / Village District PIN Code

State Country Telephone No. (STD)

Mobile No. Email ID

Declaration if transaction is disputed as Fraud:
I declare that none of the transactions listed above were made by me or by anyone acting upon my authority or on behalf or with my consent or knowledge. Neither I nor any of the additional cardholders assigned to the account authorized or participated in all transactions disputed or received any benefit directly or indirectly from these disputed transactions.
I confirm and declare that at the time of the disputed transaction/s the originally issued card was in my possession only.

Declarations:
I have read understood & agree to be bound by all the terms and conditions governing the charge-back & ATMs including as may be amended from time to time by Kotak Mahindra Bank. I understand and agree that the transaction is entirely the responsibility of the bank owning the Non Kotak ATM (Acquiring Bank) & the credit of short cash/ non dispense cash into my account shall be at the bank's discretion. I further understand and agree that any such credit given is a provisional credit to my account & if the acquiring bank disputes any such short / non-dispense cash within 45 days of the credit; the Bank shall debit my account for the disputed amount without giving any further notice to me/us. In case of my/our account not having sufficient funds for such debit by the Bank, I/We undertake to deposit such shortfall amount in my/our account within two working days of being contacted by the bank.

I endorse that I/We shall stand by the truth of this statement for subsequent legal enquiries by the Bank/Law enforcement authorities (if any). I/We understand and agree that the investigation may take up to 60 days to resolve and that the bank reserves the right to reverse any interim credit given in this regard. I/We authorize you to disclose to the police or any other statutory or regulatory authority, details of any of the disputed transactions carried out on my/our account in order to allow them to pursue their investigations. I/We understand that any statements made or declaration given by me/us may be used or produce before any statutory or regulatory authority.

Customer Signature

Date D D M M Y Y Y Y

FOR BANK USE

FORM NUMBER

Transaction disputed is **FRAUD** ☐

Branch Name& Code:

Applicant's Signature/s verified Y / N :

Employee Name:

Employee code:

Employee Sign:

Transaction disputed is **NON FRAUD** ☐

Customer Request Received Date: D D M M Y Y Y Y

Request Captured by:

Request Authorised by:

Note – If ATM transaction is domestic (routed through NFS network) & **is reported as fraudulent, chargeback should not be raised**.
(i.e. If Card was in customer's custody when account was debited (ATM withdrawal), chargeback should not be raised.)