**Text

Description automatically generated with low confidenceInstructions for Principal Cardholder to complete this Card Transactions(s) Dispute Form.**

1. **In Case of unauthorized or suspicious transactions(s), you should immediately Block you Card by Log in to your mobile App or by calling our 24/7 Customer Engagement Center on 600 571111 or +971 2 4122214.**
2. **Upon completing this form, attach all supporting documents (If applicable) and email it to** [**dispute@mbank.com**](mailto:dispute@mbank.com) **within 30 days from the date of the statement.**

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| **Please Provide Details of the Card on which transaction is being Disputed** |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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Card Holder Name:

Card Number:

Mobile No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **Please provide Details of the transaction(s) that you are disputing** | | | |
| **#** | **Transaction Date** | **Merchant Name** | **Amount** |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |

***If the disputed transactions are more than four, then please attach your statement and highlight all the disputed transactions.***

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| Please tick the option that best describes your Dispute **(tick one option and attach supporting documents wherever applicable)** |

* I did not perform or authorize the above transaction(s) nor did I authorize any person to use my Card.

Card Was in my possession all the time. Card was lost on ……. /………/…………... Card was stolen on ……. /………/…………...

* I was billed the wrong amount. (Please attach a copy of your transaction receipt).
* My Card has been charged twice for the same transaction.
* I have already paid for the transaction(s) by other means of payment. (Please attach proof of payment).
* I ordered goods/services related to the above transaction and I have not received the goods/services. ***\*(Please attach the merchant communication and the receipt of expected date of delivery).***
* All or part of the goods delivered to me were defective or damaged when received. I returned the goods on ……. /………/…………...but have not received the refund of the transaction. ***\*(Please attach proof of communication request for refund with merchant and subject to Merchant Refund policy).***
* I received a refund/credit confirmation from the merchant for the above transaction(s), but refund/credit is not yet been applied to the card.***\*(Please attach merchant confirmation proof/Credit note/Credit Voucher).***
* I Cancelled hotel/travel reservation on ……. /………/…………...but the transaction(s) are billed to my statement. ***\*(Please attach the merchant Confirmation/proof on the cancellation and subject to Merchant Cancellation policy).***
* I Cancelled above transaction for recurring/membership/subscription on ……. /………/………… but the card is still being charged, ***\*(Please attach the merchant Confirmation/proof on the cancellation and subject to Merchant Cancellation policy).***
* The above ATM Withdrawal is incorrect. Amount requested AED ……………. Amount Received AED ………….
* Other, please specify details below.

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| **Principal Cardholder’s Declaration & Signature:** |

1. I agree and acknowledge that:

* The information/details provided above are true, accurate and complete.
* Dispute Resolution may take 45 – 180 Days, depending on the nature of the dispute.
* If the transaction is deemed legitimate, I consent to incurring a processing fee of AED 210 incl. of VAT per transaction and reverse any temporary credit(s) if provided earlier.

1. I understand that while the dispute is under examination, I will be required to pay my monthly dues as per statement and failure to do so will result in penalty charges as per the Schedule of Fees & Charges available at our website [WWW.MBANK.AE](http://WWW.MBANK.AE)
2. Mbank reserves the right to reject this form in case it is incomplete or no supporting documents are provided wherever required.
3. All charges, commissions and fees are exclusive of Value Added Tax (VAT) or any other similar sales tax and shall apply wherever applicable.

Principal Card Holder’s Signature: …………………………………………………… Date: ……. /………/……………