

# Commercial Card – Cardholder Dispute Form. (HVC Clients Only).

Please complete this form if you would like to dispute a transaction made on a Corporate, Purchasing, Virtual Purchasing or Employee Benefits Card.

**Note: A letter confirming the lodgement of the dispute will be posted to the address advised below for all disputes including duplications. Please read through all correspondence carefully.**

**Any additional documentation must be provided within the required timeframe for the dispute to proceed. Failure to do so may result in the loss of your rights to dispute the transaction.**

**Please Acknowledge:**

I acknowledge that I have questioned any additional cardholders and/or other parties/family members who might have access to my card details, or access to accounts held with merchants such as an Apple Account on shared Apple devices, a PayPal or a Google Account.

**It is important to clarify this before proceeding as many disputes are caused by such scenarios.**

Please be aware, if we are unsuccessful in confirming that the transaction is valid, we may need to treat the transaction as potentially fraudulent. If we do this, it may result in us having to replace your current card/s as your card number may have been compromised.

## Section 1 – Cardholder Details.

Cardholder's Name	Card Number
<input type="text"/>	<input type="text"/>
Email	Contact Number
<input type="text"/>	<input type="text"/>

## Section 2 – Dispute Notification.

**Please provide the details of the person and mailing address to receive the dispute notification and any correspondence**

Contact Name	<input type="text"/>		
Mailing Address	<input type="text"/>		
Email	Contact Number		
<input type="text"/>	<input type="text"/>		

## Section 3 – Disputed Transaction Details.

Transaction Date	Merchant Name	Transaction Amount	(Office Use Only) Additional Transaction Information Details	
			Card Present Y/N	Transaction Type
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/ /				
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If you did not authorise or participate in the transaction in any way, follow the steps below from page 2.

If you authorised the transaction but wish to dispute – Go to “Other Reason” section on page 3.

## Section 4 – Reason for Dispute.

<p><b>STEP 1</b></p>	<p><b>What is it about the transaction that you wish to dispute?</b></p> <p><input type="checkbox"/> I don't recognise the merchant name or location – <b>Go to Step 2 &amp; 4</b></p> <p><input type="checkbox"/> I know the merchant but I didn't authorise the transaction – <b>Go to Step 4</b></p> <p><input type="checkbox"/> The amount charged is different – <b>Go to Step 3</b></p> <p><input type="checkbox"/> I have cancelled a recurring debit payment – <b>Go to "Other Reason"</b></p> <p><input type="checkbox"/> I was charged for a free trial I signed up to – <b>Go to "Other Reason"</b></p> <p><input type="checkbox"/> I know, or have an account with, the Merchant, and still wish to dispute – <b>Go to "Other Reason"</b></p>
<p><b>STEP 2</b></p>	<p><b>I do not recognise the merchant name or location: (often merchants can operate under a different trading name compared to their company name – this can cause confusion).</b></p> <p>To help identify the merchant's actual trading name please action and confirm the following checklist:</p> <p><input type="checkbox"/> I have completed a "Google" search of the merchant name appearing with the transaction, and/or</p> <p><input type="checkbox"/> I have completed a search on lookwhoscharging.com.au by entering the merchant name/ABN/ACN appearing on the transaction</p> <p><b>NEXT STEP:</b> Go to Step 4</p>
<p><b>STEP 3</b></p>	<p><b>I recognise the merchant or an account is held with the merchant, but the amount charged is different.</b></p> <p><input type="checkbox"/> I have reviewed my account record with the merchant i.e. PayPal account record or Uber account</p> <p><input type="checkbox"/> I have checked my email account (including junk mail) and SMS for details of the transaction (Please note sometimes the date might be different between the actual transaction and the date on your statement)</p> <p>We recommend that you contact the merchant in the first instance.</p> <p><b>NEXT STEP:</b> If you have contacted the Merchant and still wish to dispute the transaction, your card details may have been compromised so please arrange to report the card as lost or stolen.</p>
<p><b>STEP 4</b></p>	<p><b>I did not authorise the transaction with this merchant.</b></p> <p>Please complete the following check list:</p> <p><input type="checkbox"/> I have completed Step 2 – if I don't recognise the merchant</p> <p><input type="checkbox"/> I have reviewed the account for other transactions and do not see a reversal or credit for this amount</p> <p><input type="checkbox"/> I have confirmed that no other cardholder has made the transaction and all cards are in our possession</p> <p><input type="checkbox"/> I have not recently signed up for anything online or for a subscription</p> <p><input type="checkbox"/> I checked my email account (including junk mail) for any correspondence from this merchant</p> <p><input type="checkbox"/> I reviewed the card expiry date to see if the card has potentially been reissued</p> <p><input type="checkbox"/> I confirmed that no replacement cards have been ordered on my account by any cardholder</p> <p><input type="checkbox"/> I reviewed the dispute options below in "Other Reason" and there are no other options available in submitting this dispute</p> <p><b>NEXT STEP:</b> If the transaction is still not recognised, your card details may have been compromised so please arrange to report the card lost or stolen.</p>

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**Other Reason (please tick and complete as appropriate):**

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**There was a duplication of charges.** I have contacted the merchant and have been unsuccessful in obtaining a refund. (when only one charge was authorised by you)

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**I was meant to be given a credit by the merchant which I did not receive.** I have contacted the merchant and have been unsuccessful in obtaining a refund. (Please include the copy of the credit voucher or document confirming that the merchant was to provide credit)

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**The transaction is for the wrong amount.** I have contacted the merchant and have been unsuccessful in obtaining a refund. (Please provide a copy of the receipt)

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**The transaction was paid by another method.** I have contacted the merchant and have been unsuccessful in obtaining a refund. (Please provide evidence of the payment by another method)

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**I cancelled a recurring transaction/was charged after a free trial:**

The authorisation was cancelled on  in accordance with the merchant's terms and conditions. (Please attach the documentation confirming cancellation)

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**I did not receive the goods &/or services:** The date of delivery was .  
I have contacted the merchant and the response was

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**The merchandise received was damaged or defective:**

The merchandise arrived damaged on .

The merchandise sent to me was  Damaged  Defective

Have you returned the goods?  Yes - I have a postal receipt or credit slip (please provide)

No - but I have attempted to return the goods

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**I cancelled this hotel booking:** The hotel reservation was cancelled on .

Was a cancellation number provided?  Yes  No

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