

Citi Debit Card Transaction Dispute Declaration Form



Important notes

The Card Scheme requires you to personally attempt to resolve your dispute with the merchant first, before notifying us.

If you are unable to do this, please complete and return this form within 60 days of the date the transaction you are disputing appeared on your account. Failure to do so within this time could result in us being unable to pursue a refund under the rules of the Card Scheme.

Throughout this form, we will ask you for information that we require in order to process your claim. Please complete each page of the form in full to prevent unnecessary delays.

Your consumer rights are not affected.

Personal details

Title (Mr, Mrs, Miss, Ms, other): _____ First name: _____

Surname: _____

Card number:

Contact information

Address: _____

_____ Post Code/Area Code: _____

Home phone number: _____ Mobile phone number: _____

Work phone number: _____ E-mail address: _____

Disputed transactions

| Transaction date | Merchant name | Transaction amount | Disputed amount |
|------------------|---------------|--------------------|-----------------|
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If you are disputing more than five transactions, please provide the additional transaction details on the supplementary information sheet provided.

Important notice: Please confirm the reason(s) for the disputed transactions shown overleaf. In all instances, you will need to provide evidence to support your claim, including proof of your own attempts to resolve the dispute with the merchant.

Additional space is provided on the next page should you have any more information you feel will assist us in submitting your claim.

I am disputing the transaction(s) detailed overleaf for the following reason(s).

Incorrect transaction currency

I authorised the transaction with currency _____, however I have been billed in currency _____.
(Please provide the signed agreement copy showing the authorised currency).

Transaction amount is incorrect

My card receipt shows _____ however my account was charged _____.
(Please provide the actual charge slip).

Debit instead of credit

I was expecting a credit from the Merchant but instead the Merchant debited my account.
(Please provide the credit voucher).

Duplicated transaction

I have been charged more than once by the same merchant. I authorised one transaction with this merchant for _____ (amount) on _____ (DD/MM/YY), but did not make or authorise _____ (amount) on _____ (DD/MM/YY).
My debit card was in my possession at the time of this transaction.

Payment by other means

I have been charged for a purchase that was paid for by other means. I paid for the transaction by _____ (alternative card, cheque, cash, etc) but the merchant also took the payment from my debit card.
(Please provide proof of payment by other means - a copy of the card statement used to pay for goods, a copy of the cheque (front and back) or cash receipt.)

Payment for cancelled subscription

I cancelled this service/subscription on _____ (DD/MM/YY).
(Please provide proof of cancellation, including date and reference number (if applicable). Note - We will not be able to process your claim without proof of cancellation).

Goods/services not as described

The goods/services I have received are different from what was ordered or described.
(Please detail what was expected and what was actually received. Also, provide proof of returning the item along with any attempted communication to resolve the issue with the merchant).

Defective merchandise

I am disputing the quality of goods/services I received.
(Please provide a description of the fault, where applicable, provide photographs and proof of returning the item. If available, include an independent report or second opinion letter from a similar merchant along with any attempted communication to resolve the issue with the merchant).

Refund not received

The merchant promised to issue a credit to my account but this has not been done.
(Please provide proof in writing from the merchant which details the amount, card/account number and date of the refund).

Goods/Services not received

I have not received the services/merchandise I have been charged for. The expected delivery date was _____ and I contacted the merchant on _____ (DD/MM/YY) in an attempt to resolve the issue.
(Please provide description of the expected service/goods, proof of attempts to resolve this matter with the merchant and proof of expected delivery date).

ATM Dispute

I requested the amount of _____ but only _____ (amount) was dispensed.
(If available, provide a copy of the receipt from the ATM).

Other (Provide full details of the dispute, including the necessary proof). _____

Your signature

Declaration: I hereby certify that the information within this form is true to the best of my knowledge. Citibank may contact me if further information is required and I authorise Citibank to contact the merchant directly to obtain necessary information on my behalf.

Cardholder's signature _____ Date (DD/MM/YYYY) _____

You can return your completed form and the required documents to us in the following ways:

1. Upload to Citi Online

The most secure way is to upload your documents to Citi Online, by following these simple steps:

- Scan and save the copy to your computer as a PDF, JPG, PNG, TIF or GIF file.
- Sign on to Citi Online, click into the Service Centre and select Document Upload.
- From the drop down list, choose Transaction Dispute Form and follow the instructions online.

2. Post to:

- For Citi UK accounts - PO Box 4012, Swindon, SN4 4JZ
- For Citi International Personal Bank accounts - Level 10, Citigroup Centre, 33 Canada Square, Canary Wharf, London E14 5LB
- For Citi Jersey accounts - Citibank N.A. Jersey Branch, PO Box 561, 38 Esplanade, St Helier, Jersey JE4 8QB

Remember

- It may not be possible to help you with your dispute unless all required documents are submitted with the form and an incomplete form may delay the processing of your claim.

Next Steps

We will contact you to confirm receipt within 10 working days of receiving the form. We will then review whether your dispute is in line with the Card Scheme's eligibility requirements and confirm our next steps to you in writing.

If the dispute is not eligible, we will confirm the reason and whether additional supporting documentation is required from you.

If we are able to proceed with the dispute:

- We will credit your account with the disputed amount, pending the full investigation. The investigation may take up to 2 months.
- The Card Scheme will begin the dispute process and contact the Acquirer (the company in question) to review the dispute.
- Should the Acquirer accept the dispute, it will be considered resolved and the credit we previously applied to your account will remain.
- Should the Acquirer not accept the dispute, they will provide documentation to evidence this, which we will then review. If we agree with the evidence, we will then write to you providing a copy of this, and the credit we previously applied to your account will be withdrawn. If we do not agree with the evidence, we will look to resolve the matter with the Card Scheme on your behalf and keep you informed of our progress.

