

Dispute Form (Debit / Credit Card)

Date: ____ / ____ / ____

Card Number																				
Account Number				-									-							
Cardholder Name																				
Card Holder Contact	Mobile:					Residence:					Office:									
E-Mail																				
Address																				
	Transaction Date	Bank Name/Network Name / Country Merchant Name					Time of Withdrawal	Amount in Foreign Currency			Amount in BHD									
1																				
2																				
3																				
4																				

I dispute the above transaction(s) appearing on my HSBC Debit / Credit Card statement for the following reason(s): (Note: Debit Card Disputes should be reported 45 days from transaction date if it was conducted within Bahrain (thru BENEFIT network) and within 30 days from transaction date if it is overseas. Credit Card disputes should be reported within 30 days from monthly statement date.

Applicable to Credit Cards only:

The billed amount is incorrect. I have signed for _____. *(Please provide a copy of your sales slip)*

I have not received the goods/services. *(Please provide a copy of the merchant's delivery terms and your correspondence with the merchant, if any/)*

This is a recurring transaction/subscription. I have cancelled this on _____. *(Please provide cancellation letter sent to the merchant.)*

Credit is still not processed by the merchant. *(Please provide copy of your credit voucher)*

I agree to the transaction for _____ dated _____ at the same merchant however do not agree to the above transactions by the same merchant

- I did not receive the requested cash at the ATM however my/our account was debited.
- Part of the amount was dispensed. Amount requested was _____ however received _____.
- I have already been billed for the above transaction on _____, the amount has been duplicated on my account.
- I have paid for this transaction by other means. *(Please provide proof of alternate payment).*
- I have neither participated in nor authorized the above transactions. The card was in my possession at all times and the PIN was never revealed to any party. *(Please provide copy of all passport pages, copy of physical card and fill a Declaration Form)*

I / we declare that none of the transactions listed above were made by me or by anyone acting upon my authority or with my consent or knowledge. Neither I nor any of the additional cardholders assigned to the account authorised or participated in all transactions disputed or received any benefit directly or indirectly from the disputed transactions. I / we confirm that at the time of the disputed transaction/s, the originally issued card / PIN was in my possession.

I endorse that I shall stand by the truth of this statement for subsequent legal enquiries by the bank/Law enforcement authorities (if any). I understand that the investigation may take up to 180 days to resolve and that the bank reserves the right to reverse any interim credit given in this regard.

I authorise you to disclose to the police, details of any of the disputed transactions carried out on my account in order to allow them to pursue their investigations. I understand that any statements made by me may be used in court or as part of litigation proceedings.

I endorse that I shall stand by the truth of this statement for subsequent legal enquiries by the bank / Law enforcement authorities (if any). I understand that the investigation may take up to 180 days to resolve the above disputed transactions.

Dispute related comments (if any): _____

Customer Signature: <div style="text-align: center; border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> S.V. </div>	Served by (Name & Signature):	Department/branch manager (Name & Signature):
---	-------------------------------	---

Please return this form to your nearest HSBC branch