



BARBADOS PUBLIC WORKERS'  
CO-OPERATIVE CREDIT UNION LIMITED

# DISPUTE FORM DEBIT MASTERCARD

## DISCREPANCY ON YOUR ACCOUNT? LET US KNOW!

OVERSEAS MEMBERS MUST SUBMIT A CERTIFIED COPY OF THEIR IDENTIFICATION ALONG WITH THE COMPLETED FORM.

ACCOUNT No.:

Complete the details below and return in branch or email to [cardqueries@bpwccul.bb](mailto:cardqueries@bpwccul.bb)

### 1. MEMBER INFORMATION

MR.	MRS.	MS.	LAST NAME:
FIRST NAME:		MIDDLE NAME(S):	
DATE OF BIRTH (mm/dd/yyyy)		NATIONAL REGISTRATION NO:	
PERMANENT ADDRESS STREET/AVENUE:			
CITY/TOWN:		Parish/State:	
ZIP/POSTAL CODE:		Country:	
TELEPHONE NO: Work:		Ext:	
Home:		Mobile	
CARD NUMBER:			

### 2. TRANSACTION INFORMATION

MERCHANT/ATM LOCATION	TRANSACTION DATA	TRANSACTION AMOUNT

### 3. DISPUTE DETAILS

Check one box and include a separate list of merchant names, transaction dates etc. if disputed amounts cannot fit above. Please enclose all documentation (invoices, receipts, emails/letters to merchant) relating to the disputed transaction(s).

I did not authorise this (these) transaction(s) and no one had my permission to complete this (these) purchase(s).

I was charged twice three times for the same transaction.

The amount of the transaction was altered from \$ to \$  
*Attached is a copy of my slip showing the correct amount.*

I paid for this transaction using another method and not my card.  
*My proof is attached.*

I have not received the goods/services paid for. I have not been able to resolve this issue with the merchant.  
*Attached are the details of my attempt to resolve.*

My card was declined or the transaction was not completed.  
I have not been able to resolve this issue with the merchant.  
*Attached are the details of my attempt to resolve.*

### 3. DISPUTE DETAILS

I returned the goods/cancelled the services but have not been refunded by the merchant.

I have not been able to resolve this issue with the merchant.

*Attached are details of my attempt to resolve.*

I previously cancelled my subscription/membership with the merchant but my card is still being charged.

*Attached is my cancellation notice to the merchant and an explanation of my attempt to resolve with the merchant.*

A refund from the merchant has not been posted to my account.

*Attached is a copy of the refund and details of my attempt to resolve with the merchant.*

A refund from the merchant has been posted to my card as a purchase.

*Attached is a copy of the refund.*

The goods received were damaged/defective and they have been returned.

I have not been refunded by the merchant and I have not been able to resolve this issue with the merchant.

*My explanation is attached.*

I cancelled my hotel reservation on \_\_\_\_\_ and was given cancellation code \_\_\_\_\_

*Attached is an explanation of my attempt to resolve with the merchant.*

The merchant has provided/attempted to provide goods/services that did not match the original description.

*Attached is a detailed description of the goods/services expected and evidence of what was received/offered.*

I attempted to withdraw cash from the ATM but did not receive it/I only received \$ \_\_\_\_\_ of \$ \_\_\_\_\_

My deposit is not recorded on my account.

### 4. CERTIFICATIONS

*\*I acknowledge that my photograph may be required to assist in the investigation of my claim.*

*\*I acknowledge my card must be changed once a report of fraud or unauthorised usage is made.*

*\*I acknowledge that Barbados Public Workers' Co-operative Credit Union Limited reserves the right to reclaim funds if anything on the above report proves to be intentionally false.*

SIGNATURE:

DATE:

### INTERNAL USE ONLY