



**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

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 DATE	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).

<input type="checkbox"/> I did not authorise this (these) transaction(s) and no one had my permission to complete this (these) purchase(s).
<input type="checkbox"/> I was charged <input type="checkbox"/> twice <input type="checkbox"/> three times for the same transaction.
<input type="checkbox"/> The amount of the transaction was altered from \$ <input type="text"/> to \$ <input type="text"/> <i>Attached is a copy of my slip showing the correct amount.</i>
<input type="checkbox"/> I paid for this transaction using another method and not my card. <i>My proof is attached.</i>
<input type="checkbox"/> I have not received the goods/services paid for. I have not been able to resolve this issue with the merchant. <i>Attached are the details of my attempt to resolve.</i>
<input type="checkbox"/> My card was declined or the transaction was not completed. I have not been able to resolve this issue with the merchant. <i>Attached are the details of my attempt to resolve.</i>

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 AND DECLARATIONS

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

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

**I declare that the information inserted in this form is true and correct to the best of my knowledge, information and belief.*

**I agree and acknowledge that Barbados Public Workers' Co-operative Credit Union Limited reserves the right to reclaim funds from me and my account if anything on the above report proves to be intentionally false or it is proven that the transaction in dispute was a legitimate transaction.*

SIGNATURE: _____

DATE: _____

INTERNAL USE ONLY
