**Transaction Dispute From**

# CARDHOLDER DETAILS

**Name: -** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Home Phone: - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** **Work Phone: - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Mobile: - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email Address: - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **Card Number Account Number**

|  |  |  |  |
| --- | --- | --- | --- |
| Bank Name &/or ATM or Merchant Location | Statement Date | Transaction Date | Amount in Birr |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

Based on my examination of my account statement and/or enquiry with your Customer Service, I am disputing the item/s listed above based on the following: (Please tick the most appropriate description and provide requested information and documentation if applicable)

I require more details regarding the transaction/s – please advise further details of: (ATM location, Merchant Name, Merchant Location, Transaction Amount etc.)

I confirm that neither I nor any additional cardholder on my account authorized or participated in the above transaction/s.

I tried to withdraw cash from ATM, but no cash was dispensed.

I tried to withdraw Birr \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ from ATM, but received only Birr \_\_\_\_\_\_\_\_\_\_\_ from the ATM

I authorized one transaction at this merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_\_ however it appears to have been duplicated.

I paid for the transaction through other means. I enclose documents to prove other method of payment (cash/cheque receipt, statement of account for a different card/Account).

The goods were returned on or the services were cancelled on \_\_\_\_/\_\_\_\_/\_\_\_\_\_ or the merchant promised me a refund credit for the listed charge, but it has not yet appeared on my card. A copy of the refund documentation is enclosed.

Other (Please specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

# DECLARATION

I hereby declare that all information provided in this dispute form are true to the best of my knowledge and that the attachments are genuine and valid. I understand that the resolution of the dispute is subject to the timeliness and validity of the submission, applicable guidelines of card networks and result of the investigation and Zemen Bank does not make

Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_

# FOR BANK USE ONLY

Request Received through: - Email\_\_\_ Phone\_\_\_ In Person\_\_\_ Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Received by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch/unit \_\_\_\_\_\_\_\_\_ Initial\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Chargeback request sent Date \_\_\_\_\_**\_\_\_\_\_\_\_**\_\_\_\_\_\_ Response received date \_\_\_\_\_**\_\_\_\_\_\_\_**\_\_\_\_\_\_\_\_

Result of Investigation \_\_\_\_\_**\_\_\_\_\_\_\_**\_\_\_\_\_\_\_\_\_\_\_\_\_

Result communicated to customer on \_\_\_\_\_**\_\_\_\_\_\_\_**\_\_\_\_\_\_ Remark \_\_\_\_\_**\_\_\_\_\_\_\_**\_\_\_\_\_\_\_\_\_\_\_\_\_\_