

# Electronic Transaction Dispute Form

This form to be completed by the customer only

## Customer Details

Name: \_\_\_\_\_ Telephone (work): (    )  
Address: \_\_\_\_\_ (home): (    )  
Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_ (mobile): \_\_\_\_\_  
Customer number: \_\_\_\_\_  
Card number: \_\_\_\_\_ Expiry date:  /

## VISA Dispute

1. Date of transaction:  /  /  Merchant name: \_\_\_\_\_  
Transaction Amount: \$ \_\_\_\_\_

2. Date of transaction:  /  /  Merchant name: \_\_\_\_\_  
Transaction Amount: \$ \_\_\_\_\_

3. Date of transaction:  /  /  Merchant name: \_\_\_\_\_  
Transaction Amount: \$ \_\_\_\_\_

### Reason for dispute - please tick applicable box (✓):

Unauthorised transaction - please specify:  
 Transaction not recognised - please specify:  
 Duplicate transaction  
 Incorrect amount debited

(Refer overleaf for additional comments section)

## ATM / EFTPOS Dispute

### Please tick applicable box (✓):

EFTPOS	BENDIGO BANK ATM	NON-BENDIGO BANK ATM				
1. Date of transaction: <input type="text"/> / <input type="text"/> / <input type="text"/>			Time: <input type="text"/>	AM	PM	Merchant name/ATM location: _____
Transaction Amount: \$ _____			Funds received: \$ _____			
2. Date of transaction: <input type="text"/> / <input type="text"/> / <input type="text"/>			Time: <input type="text"/>	AM	PM	Merchant name/ATM location: _____
Transaction Amount: \$ _____			Funds received: \$ _____			
3. Date of transaction: <input type="text"/> / <input type="text"/> / <input type="text"/>			Time: <input type="text"/>	AM	PM	Merchant name/ATM location: _____
Transaction Amount: \$ _____			Funds received: \$ _____			

### Reason for dispute - please tick applicable box (✓):

Transaction corrupted/System error     Partial/No cash dispensed     Duplicate transaction     Unauthorised transaction  
 Transaction not recognised - please specify:

## BPAY / ANYPAY

1. Date of transaction:  /  /  Time:  AM PM Transaction amount: \$ \_\_\_\_\_  
2. Date of transaction:  /  /  Time:  AM PM Transaction amount: \$ \_\_\_\_\_  
3. Date of transaction:  /  /  Time:  AM PM Transaction amount: \$ \_\_\_\_\_

### Reason for dispute - please tick applicable box (✓):

System error/Duplicate transaction     Unauthorised transaction

### Important Information for Cardholder

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- Please attach a copy of vouchers/s, statements and any relevant documentation that may assist out investigations.
- Please attach a copy of your written request for cancellation of a direct debit to the relevant organisation from where the direct debits are coming from, to assist with our investigations.
- Retain a copy of this form and original documentation.
- Disputes may take up to 45 days to resolve, as it is often necessary to liaise with other financial institutions to retrieve additional documentation/information. You will be advised in writing of our intended action.

### ATM / EFTPOS Disputes

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Where a transaction was completed via an Bendigo Bank ATM, non-Bendigo Bank ATM or EFTPOS terminal the reply to this dispute could experience a delay of up to 21 days due to balancing and reporting requirements.

### Additional Comments

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**I/We acknowledge having read the above conditions and agree to be bound by such conditions and declare that the above information is true and correct as stated in the attached Statutory Declaration. Please refer to guidelines.**

#### Customer 1

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Full name:

Signature:

Date:

#### Customer 2

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Full name:

Signature:

Date:

### Guidelines for Statutory Declaration

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Including the following information will aid in the investigation of your dispute(s). Statutory Declarations may be obtained from newsagency outlets.

#### For disputes involving a lost/stolen card or unauthorised PIN-generated transaction

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Please include the following information:

- time and date of the loss/theft of the card
- the location of the loss/theft
- time the lost/stolen card was reported to Adelaide Bank
- if the police have been notified include time, place, and copy of police report
- if a record of the PIN was with the card (disguised or undisguised), outline the method used to record this
- details of persons PIN had been disclosed to
- details of the last valid transaction
- details of whether the card was signed or not
- any additional information that may be considered valuable such as circumstances surrounding the loss/theft or steps taken to ensure the security of the PIN

#### All other disputes

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Please outline, providing as much detail as possible, your reasons for disputing the transaction(s).

**Send all disputes to:  
Card & Merchant Disputes, Fountain Court, PO Box 480, Bendigo Victoria 3552**