

CREDIT CARD DISPUTE FORM

ESFB Credit Card No (Last four digits of your credit card)

Card holder Name _____

Registered mobile no _____

Transaction date	Merchant Name	Transaction amount	Dispute amount

Dispute Reasons: Please select one option

- Not authorized - I have neither authorized nor participated in the transaction(s)
- I have authorized only for free transactions, but received recurring billing for paid services by the merchant (Digital/ E-commerce/ Online transactions)
- Difference in Amount charged – I was debited for _____ whereas the actual transaction amount was _____
- Duplicate/ Multiple billing – I have done only _____ transaction(s) but I was billed for _____ transaction(s) (mention number of times)
- Paid by other means – Please enclose proof of payment made by cash/ cheque/ other bank card
- Goods/ services not received – I have ordered for _____ on _____ and the expected date of delivery was _____ but I have not received the goods/services as on _____ and I have contacted the merchant on _____
 - Mail correspondence with the merchant
 - Product description (proofs enclosed)
- Failed Transaction – I have attempted the above transaction, but it was unsuccessful. However, my account has been charged. I have contacted the merchant on _____
 - Mail correspondence with the merchant
 - Product description (proofs enclosed)
- Defective Product/ Product not as described – I am disputing the goods / services received as defective / not as described. Mail correspondence with the merchant Product description of what goods / services were expected and what was received _____.
- Product / Merchant returned - I have returned the product to the merchant on _____ by couriers / post vide awb # _____ (or) handed-over at merchant place directly and requested merchant for refund (proofs enclosed). The reason for return was _____
I have contacted the merchant on _____ and attempted to return the product

- Cancelled transactions –
I have cancelled the membership/ subscription/ booking on _____ against the above charge.
Mail correspondence with the merchant Cancellation code provided by merchant _____ (proofs enclosed)
- Credit not received – Merchant has given a refund confirmation void/ credit slip for an amount of INR _____
on _____. However,
- Credit is still not reflecting in my statement
 - I have received a debit instead of a credit
 - Mail correspondence with the merchant
 - Confirmation or void/ credit slip attached (proofs enclosed)
- ATM: Cash not dispensed – Cash was not dispensed by the ATM but my account was debited for _____
on _____
- ATM: Partial cash dispensed – I received cash for _____ but my account was debited for _____
on _____
- Hotel Reservation / Flight Booking: I have cancelled the booking / reservation on _____ under the
cancellation code/ reference no _____ (proof enclosed)
I have not made any booking / reservation
- Others (please explain in detail) –

*Card needs to be mandatorily blocked through Equitas Small Finance Bank Limited Customer Care. In case of unauthorized transaction(s), please file police complaint and submit the relevant documents with Bank.

Declaration: I declare that above given information is true and correct to my knowledge. In case, if any of the information mentioned above is found to be incorrect and misleading, Equitas Small Finance Bank Limited has the right to reject the dispute. I understand that I can be held liable for all charges incurred if dispute raised by me is found to be invalid. I agree to pay the charges levied by Equitas Small Finance Bank Limited for the same including any cost and expenses incurred for investigation of my disputed transaction(s). Equitas Small Finance Bank Limited may contact me whenever it requires any further information and I agree to co-operate with Equitas Small Finance Bank Limited in every manner possible.

"The cardholder confirms that he/she will not have any recourse against the Bank."

Card-holder Signature: _____

Card-holder Name: _____