

CARDHOLDER'S LETTER OF DISPUTE



Please email a signed letter of dispute with supporting documents to uaeservice@citi.com within 30 days from your statement generation date, otherwise the transaction will be considered correct. In case of fraudulent transactions, you should replace your card by calling our 24 hour Citiphone Banking Service on 04 311 4000 if you haven't already.

Your details

Debit Card

Credit Card

Cardholder Name: _____

Card Number: _____

Mobile number: _____

Email Address: _____

What transaction(s) are you disputing?

Transaction Date	Merchant Name (as it appears on Citalert / Citibank Online / Statement)	Transaction Amount	Dispute Amount

If you are disputing more than five transactions, please attach your credit card statement & highlight the additional disputed transactions

Why are you raising this dispute? (Please tick only one option below and attach supporting documents)

Refer to appendix for conditions to meet and documents to submit for the dispute reason selected

(i) **Unauthorized / unrecognized transaction(s)** *note that your card needs to be blocked

I did not authorize or participate in the transaction(s) above

My card was (circle one of the following choices below):

A. In my possession at the time of the transaction(s) B. Lost / stolen on _____ (date DD/MM/YYYY)

I authorized at least one transaction for AED _____ at the above merchant but did not participate in the other transaction(s) for AED _____. My card was in my possession at the time of the other transaction(s)

(ii) **Billing discrepancy**

Duplicate Billing / was charged more than once for a transaction(s) I authorized

Incorrect amount / currency. The amount / currency billed to me was altered from _____ to _____

Paid by other means / have already paid for the transaction(s) above by cash or other credit card

(iii) **Merchant related service failures**

Goods / services not received

I have not received the goods / services that were expected on _____ (date DD/MM/YYYY)

Goods received but not as described / defective

I received goods that were not as described or defective and returned it to the merchant on _____ (date DD/MM/YYYY)

Refund/credit not processed

A credit for the amount AED _____ was due to be processed within 45 days from the date the refund was requested

Cancelled reservation

I made a hotel / airline / car rental reservation but notified the merchant to cancel the reservation on _____ (date DD/MM/YYYY)

Cancellation reference number: _____

Cancelled recurring membership / subscription

I have notified the merchant to cancel recurring membership / subscription on _____ (date DD/MM/YYYY) but my account is still being charged

(iv) **Cash withdrawal at ATM**

Cash was partially dispensed by the ATM. I received _____ AED instead of _____ AED

(v) **Others**

If none of the above is applicable _____

Cardholder's declaration

- All information provided is true and accurate to the best of my knowledge
- Dispute resolution may take 90 - 120 days and the decision will be final
- A temporary credit will be posted for certain types of disputes within 7 working days from when the letter of dispute is submitted. You will notified by an SMS on your registered mobile number
- If the dispute case is not in your favor, the temporary credit will be reversed and you will be liable to pay, however, if the case is settled in your favor, the temporary credit will become permanent on your account
- Citibank N.A. does not guarantee the success of disputed amount recovery as the result is determined by, but not limited to, the outcome of investigations by Citi, by the merchant's bank and / or Card Association rules & regulations
- If the transaction(s) is proven valid after investigation, you will be charged AED 100 processing fee
- I hereby irrevocably undertake to indemnify and hold Citibank free and harmless against any loss, cost, action, expense, damage and / or liability whatsoever arising from any of the disputes included in this form, including in case of an actual ATM withdrawal of the same amount on the same day. I hereby authorize Citibank to debit my account(s) with the full amount of any such liabilities immediately. In case I do not maintain an account with Citibank, I undertake to pay any such liability immediately on demand of such payment

Cardholder's Name: _____

Signature: _____ Date: _____

Appendix : Supporting Documents Required for Submission

Dispute Reason	Conditions	Supporting Documents
Unauthorized/ Unrecognized Transaction(s)	Nil	Nil
Duplicate Billing	Duplicates must have <u>same</u> transaction amount, date, and merchant name as the authorized transaction	Nil
Goods/Services Not Received *not valid if cardholder cancelled goods/services prior to delivery date	Cardholder must attempt to resolve with merchant to obtain a refund	Invoice showing expected goods/services delivery date and location Proof of delivery agreement (dispute timeframe 1 month after delivery date or transaction date if there is no delivery agreement) Proof of attempt to resolve with merchant (email correspondence) (If applicable) Proof that merchant is unable to provide goods/services (e.g. news article on merchant out of business)
Goods Received but Not as Described/ Defective	Cardholder must return the goods and attempt to resolve with merchant to obtain a refund	Invoice showing description of goods Letter from cardholder with explanation of defects/not as described Merchant acknowledgement of returned goods /invoice showing tracking number from shipping company Proof of attempt to resolve with merchant (email correspondence)
Refund/Credit Not Processed *not valid for verbal agreement by merchant	Refund/credit must meet merchant's terms and conditions	Credit note receipt issued by merchant stating card number, date, and refund/credit amount Void transaction receipt/cancellation code by booking agent
Cancelled Reservation	Cardholder must attempt to resolve with merchant Cancellation must meet merchant's cancellation policy	Cancellation code issued by merchant and proof of cancellation Proof of attempt to resolve with merchant (email correspondences)
Cancelled Recurring Membership/ Subscription	Cardholder must attempt to resolve with merchant Cancellation must be made before transaction was charged Cancellation must meet merchant's cancellation policy	Formal cancellation notice given to merchant prior to billing of dispute transactions Proof of attempt to resolve with merchant (email correspondence)
Incorrect Amount/Currency *not valid for differences between quoted price and actual charges	Amount/currency on copy of sales draft must be different from amount/currency on billed statement	Invoice showing the correct amount/currency agreed by cardholder
Paid By Other Means	Cardholder must attempt to resolve with merchant Transaction amount and merchant must be <u>same</u> on receipt and statement	Cash receipt if paid by cash/other card statement if paid by other credit card Proof of attempt to resolve with merchant (email correspondence)