

**CARDHOLDER'S LETTER OF DISPUTE**



Cardholder Name: \_\_\_\_\_ Card Number: \_\_\_\_\_  
 Contact Number: \_\_\_\_\_ Email Add: \_\_\_\_\_

Transaction Date	Merchant Name (as it appears on 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)**

**Please attach relevant documents to support your dispute. Refer to appendix for conditions to meet and documents to submit for the dispute reason selected.**

**Unauthorized/Unrecognized Transaction(s)** *\*note that your card needs to be blocked*  
*If you have any recurring payment / standing instruction, please notify the merchant/billing organization of the change of card details e.g. new credit card number and expiry date upon receipt of your new credit card.*

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)**      **C. Other \_\_\_\_\_**

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**Duplicate Billing**

I authorized at least one transaction for S\$ \_\_\_\_\_ on \_\_\_\_\_(date) at the above merchant but did not participate in the other transaction(s) for S\$ \_\_\_\_\_. My card was in my possession at the time of the other transaction(s).

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**Goods/Services Not Received** *\*Please provide the mandatory details and supporting documents required.*

I have made a transaction with the above merchant but I have not received the goods/services  
 (Description of merchandise/services) \_\_\_\_\_  
 \_\_\_\_\_ that was expected on \_\_\_\_\_(Date and time).  
 It was to be delivered to the following address \_\_\_\_\_(Location).  
 I have contacted the merchant on \_\_\_\_\_(Date) and their response was \_\_\_\_\_  
 (Please attach any document of proof of merchant's response).

**The merchandise delivered late** by \_\_\_\_\_(date and time) or to the wrong location, \_\_\_\_\_(Location)  
 and I have returned the merchandise on \_\_\_\_\_(date).  
 Please update the details relating to return (to the extent applicable).

- Shipping company \_\_\_\_\_
- Tracking number \_\_\_\_\_
- Return/Authorization Number \_\_\_\_\_
- Who signed for the package? \_\_\_\_\_
- Delivery address \_\_\_\_\_
- Reason for return \_\_\_\_\_

**If the transaction is cancelled before expected date of delivery,**  
 please provide the cancellation date \_\_\_\_\_ and reason \_\_\_\_\_.

**Goods Received but Not as Described/Defective** \*Please provide the mandatory details and supporting documents required.

I received goods that were not as described or defective on \_\_\_\_\_(Date) and returned to merchant on \_\_\_\_\_(Date).  
The item(s) did not conform to what was agreed upon with the merchant. The following is an explanation of what merchandise/services was received and what was expected (please attach any document if available that describes what was expected to be received):

**I contacted the merchant for a refund** on \_\_\_\_\_(Date) and attempted to discuss the matter.  
Their response was (please attach any document of proof of merchant's response):  
Please update the details relating to return (to the extent applicable).

- Shipping company \_\_\_\_\_
- Tracking number \_\_\_\_\_
- Return/Authorization Number \_\_\_\_\_
- Who signed for the package? \_\_\_\_\_
- Delivery address \_\_\_\_\_
- Reason for return \_\_\_\_\_

**If the transaction is cancelled**, please provide the cancellation date \_\_\_\_\_  
and reason \_\_\_\_\_

**If you are not able to return the merchandise**, please attempt to return the merchant and please explain, how  
and when the cardholder attempted to return the merchandise and the outcome \_\_\_\_\_

**If in case of misrepresentation**, please describe how the merchant's verbal and/or written representations do not  
match the terms of sale, agreed at the time of transaction \_\_\_\_\_  
\_\_\_\_\_

**\*Please provide proof of your return/refusal of the merchandise/services.**  
**It can be obtained by requesting a trace through the local office of the delivery company that ships the merchandise for  
you (if returned) or to you (if refused).**

**Refund/Credit Not Processed** \*Please provide the mandatory details and supporting documents required.

A credit for the amount \$ \_\_\_\_\_ was due to be processed to my card on \_\_\_\_\_(date).  
I received a credit voucher dated on \_\_\_\_\_ for the above listed charge  
I have contacted the merchant and requested for a refund.  
Despite receiving a credit voucher/ invoice / confirmation from the merchant, I have yet to receive the refund.  
**Please attach a copy of the credit voucher/invoice or voided transaction receipt.**

**Counterfeit Merchandise**

I have ordered / purchased \_\_\_\_\_(detailed description of the merchandise).  
The merchandise was received on \_\_\_\_\_(date) however on \_\_\_\_\_(date) the merchandise was identified as counterfeit by  
\_\_\_\_\_(eg: customs, law enforcement, other government agencies, third party expert or  
owner of intellectual property / representative).  
Where the merchandise is currently located \_\_\_\_\_.

**Paid By Other Means**

I have already paid for the transaction(s) above by check, cash or other credit card: \_\_\_\_\_(number).  
I contacted the merchant on \_\_\_\_\_(date) and their response was: \_\_\_\_\_  
\_\_\_\_\_

**\*Please provide a copy of the cash receipt, statement of another card or other documentation that payment was made by  
other means. If paid by 3rd party, please include their documentation.**

**Incorrect Amount/Currency**

Amount charged is incorrect, the transaction amount should be \$ \_\_\_\_\_ in currency \_\_\_\_\_.

**Incorrect transaction currency** (select any one of below)

- The transaction was to be completed in \_\_\_\_\_ currency, whereas merchant processed the charge in \_\_\_\_\_ currency which resulted in higher charge to the card.
- Have you been advised that the Dynamic Currency Conversion would occur or was not offered a choice to pay in the merchant's local currency? Yes / No
- The dynamic currency conversion occurred but I neither agreed to the DCC nor made an active choice

**Cancelled Recurring Transaction/Membership/Subscription**

I notified the merchant on \_\_\_\_\_ (date) to cancel pre-authorized recurring /Installment charges (eg; insurance premium, membership fee). The merchant has charged me again after this cancellation date.

I contacted the merchant again on \_\_\_\_\_ (date) and their response was \_\_\_\_\_  
\_\_\_\_\_

Please attach any document of proof of merchant's response/ acceptance of cancellation.

**Cancelled Reservation**

I was guaranteed a reservation /Timeshare at \_\_\_\_\_ (Details of reservation)  
for the period \_\_\_\_\_ (Date and time).  
The reservation received/booking date is \_\_\_\_\_, which was cancelled on \_\_\_\_\_ (date)  
at \_\_\_\_\_ (time), and the cancellation reference number is \_\_\_\_\_.  
The cancellation was done through \_\_\_\_\_ (email/phone, etc.).

My account has been charged for the above listed transaction which was expected to delivered/rendered  
by \_\_\_\_\_ (date) at \_\_\_\_\_ (time), however, the merchandise/services have been  
returned/cancelled on \_\_\_\_\_ (date).

Please update the details relating to return/cancellation to the extent applicable.

- Shipping company \_\_\_\_\_
- Tracking number \_\_\_\_\_
- Return/Authorization Number \_\_\_\_\_
- Who signed for the package? \_\_\_\_\_
- Delivery address \_\_\_\_\_
- Reason for return/cancellation \_\_\_\_\_

I have contacted the merchant on \_\_\_\_\_ (date) and their response was: \_\_\_\_\_

Was the cancellation policy provided to you at time of reservation? Yes / No.

If yes, please provide the details of the cancellation policy and attach any document of proof of merchant's response/  
acceptance of cancellation.  
\_\_\_\_\_

**Others (if none of the above is applicable)** \_\_\_\_\_  
\_\_\_\_\_

Please submit the signed letter of dispute enclosed with supporting document(s) within the next **7 calendar days**.

Otherwise, the temporary credit for the disputed charges will cease and the amount in respect of the disputed charges will have to be debited from your account, as we cannot continue with investigation without your written consent.

**Cardholder's Declaration**

I hereby agree that

- All information provided is true and accurate to the best of my knowledge
- Dispute resolution may take 2 to 6 months
- Citibank Singapore Limited does not guarantee the success of recovery of the disputed amount as the result is determined by, but not limited to, the outcome of investigations by the merchant's bank and/or rules & regulations by Card Association.
- Citibank Singapore Limited is entitled to cease the temporary credit for the disputed charges and the amount in respect of the disputed charges if we cannot continue with the investigation (for any reason whatsoever) or if it is determined that you have not succeeded in this dispute.

\_\_\_\_\_  
Cardholder's signature

\_\_\_\_\_  
Date

## Appendix: Supporting Documents Required for Submission

Dispute Reason	Conditions	Supporting Documents
Unauthorized/Unrecognized Transaction(s)	Nil	Nil
Duplicate Billing <i>*not valid for GIRO deductions</i>	Duplicates must have <u>same</u> transaction amount, date, and merchant name as the authorized transaction	Nil
Goods/Services Not Received <i>*not valid if cardholder cancelled goods/services <b>prior</b> to delivery date</i>	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 correspondences) <i>(If applicable)</i> 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 correspondences)
Refund/Credit Not Processed <i>*not valid for verbal agreement by merchant</i>	Refund/credit must meet merchant's terms and conditions	Credit note 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 <b>before</b> 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 correspondences)
Incorrect Amount/Currency <i>*not valid for differences between quoted price and actual charges</i>	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 correspondences)

Submit the completed form and relevant documents through:

### EMAIL

#### Please send it

[chargeback@citibank.com.sg](mailto:chargeback@citibank.com.sg) **ONLY** if you have been requested by Citibank to provide (after dispute has been raised).

### MAIL

CITIBANK SINGAPORE LIMITED  
Robinson Road P.O. Box 330  
Singapore 900630  
[customerservice@citibank.com.sg](mailto:customerservice@citibank.com.sg)

**For New Cases (have yet to contact Citi to raise dispute),**

Please send it to  
[customerservice@citibank.com.sg](mailto:customerservice@citibank.com.sg)