

Cardholder Dispute Form



Please call CitiPhone Banking at 04-3114000 to immediately report any unauthorized transaction(s) and block your card. Kindly note that it is the Cardmember's responsibility to ensure that CitiPhone Banking is promptly informed in the manner specified herein. In the event Citibank does not receive such instructions, transactions on the card shall be deemed as Cardmember's liability.

Fax: +971 4 3150706

Card Number (Basic / Supplementary):

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Name(Basic / Supplementary): _____

Statement Date	Transaction Date	Merchant Name	Amount in AED	Amount in Foreign Currency (If Applicable)

I dispute the above mentioned transaction(s) for the following reasons: (Please tick relevant)

- Transaction not recognized**
- Not participated or authorized the transaction. My card was (tick one of the following choices below):**
 - In my possession at the time of the transaction Never received Lost/Stolen Date: _____ Location: _____
DD / MM / YYYY
- Incorrect Transaction currency* (Please provide the signed agreement copy showing the authorized currency)
- The amount on charge slip differs from the amount billed.* (Please provide the actual charge slip)
- Credit voucher received for the above listed merchant, but it was applied to the card/account as a charge.* (Please provide the credit voucher)
- Multiple/Duplicate billing
- Paid by other means* (Please provide proof of payment)
- Canceled recurring transaction on _____ / _____ / _____ * (Please provide the cancellation proof)
DD MM YYYY
- Returned the merchandise because (Reason for return) _____ *
 (Please provide reason & proof of return along with any attempt(s) communication to resolve the issue with the merchant)
- Merchandise / Service received did not match description at time of purchase*
 (Please provide description of what goods/service was received, description of the expected goods/service along with any attempt communication to resolve the issue with the merchant)
- Credit not received* (Please provide the credit voucher)
- Canceled the transaction on _____ / _____ / _____ with cancellation number _____ * (Please provide the cancellation proof)
DD MM YYYY
- Not received ordererd merchandise/Service expected on _____ / _____ / _____. The expected merchandise/service is described as _____
DD MM YYYY
 _____ . Merchant was contacted on _____ / _____ / _____ in an attempt to resolve the issue.*
DD MM YYYY
 (Please provide description of the expected service/goods, proof of attempts to resolve this matter with the merchant and proof of expected delivery date)

Credit Card ATM Disputes:

- Cash was partially dispensed for AED _____ instead of full requested amount of AED _____ .
- Cash not dispensed for the full amount Unauthorized transaction**
- Others: (please specify below)
 Provide additional information: _____

* Please ensure to attach relevant documentation to support your dispute. Disputed transaction shall not be entertained without supporting documents.
 ** If transaction appears to be valid, I agree to be charged a processing fee of AED 100 per transaction.

Declaration: I agree to have my Card replaced to facilitate the dispute investigation as and when directed by the Bank.

Signature (Basic / Supplementary): _____

Date: _____ / _____ / _____
DD MM YYYY

Phone: _____

Mobile: _____

Fax: _____

As the review is likely to take at least 90 days and we would not want you to be inconvenienced on this account, a Temporary Credit for the disputed amount will be offered by the Bank at its discretion and the same will be intimated to you via SMS by the mobile number available in the bank's records. For every disputed transaction a unique case number will be created. 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 in your account.

Dispute Forms should reach Citibank within 30 days of the statement date, otherwise the statement will be considered as correct.