

YOUR INFORMATION

Customer name: _____

Card number: File reference (If available): _____

TRANSACTION DETAILS

Transaction date	Merchant name	Amount	Reference
		\$	
		\$	
		\$	
		\$	

I dispute the above transaction(s) for the following reason (please tick one box only):

- Duplicate billing** - I was charged more than once for a single authorised transaction. I authorised \$ _____ on _____ (date). I haven't authorised the other transaction/s. My card was in my/our possession at the time of the transaction.
- Non-receipt of Goods** - Documentation required: Please enclose any invoice details received from the merchant indicating when goods were to be received. Goods were to be received on _____
- Refund/Credit not processed**
- Credit transaction receipt issued but credit not processed to my account. Documentation required: Please enclose credit transaction receipt. **OR**
- Goods returned to merchant but refund not processed. Documentation required: Please enclose proof that merchant received the returned merchandise, i.e. Registered Mail receipt or courier invoice signed by the merchant upon receipt of the goods.
- Cancelled membership/subscription** - Cancellation was made on _____ (date). Documentation required: Please provide a copy of cancellation notice. Note: Refund can only be requested if your account is debited 15 calendar days after cancellation date.
- ATM transaction not completed** - Cash was not disbursed/ ATM only disbursed \$ _____, but transaction amount has been billed to my account.
- Paid by other means** - the transaction was charged to my account and was also paid by other means. Documentation required: Please enclose proof of payment by other means i.e. cash receipt, cardholder copy of 'other' credit/charge card transaction receipt.
- Incorrect amount charged** - Amount charged is incorrect, the transaction amount should be \$ _____. Documentation required: Please enclose transaction receipt.
- Services not rendered** - Services for the transaction(s) were not rendered due to the inability/unwillingness of the merchant. I have attempted to resolve this dispute with the merchant and/or merchant's liquidator. Date services were to be provided on _____. Documentation required: Please enclose documentation proving that the services were not rendered i.e. media coverage, a written notice from the merchant or their liquidators.
- Cancelled Accommodation** - Accommodation was booked and cancelled within cancellation policy. Cancellation date _____ with Cancellation number _____.
- Unauthorised transaction** - The transaction wasn't authorised by the Primary or Additional Cardholder. My card was in my/our possession at the time of the transaction. Note: Your Credit Card will be cancelled and a replacement card will be issued (subject to replacement card eligibility policy).
- Other** - If your dispute does not fall into any of the above categories, please attach a detailed explanation of the circumstances surrounding your dispute.

DECLARATION

I authorise Virgin Money to investigate/correct the transaction(s) in dispute. Where necessary I enclose the relevant supporting documentation.

Primary cardholder signature: <input type="text"/>	Account number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date: <input type="text"/> / <input type="text"/> / <input type="text"/>
Additional cardholder signature: <input type="text"/>	Account number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

Please fax your completed form to **1300 664 197**, or alternatively post it back to us at **Credit Card Disputes, Virgin Money, Reply Paid GPO Box 40, Sydney NSW 2001**. Any questions? We're here to help, so just give us a call on 13 37 39 or +61 2 8288 2222.