Utkarsh Small Finance Bank

DEBIT CARD TRANSACTION DISPUTE FORM

Please fill in Black Ink and in CAPITAL LETTERS

Date D D M M Y Y Y Y

To,
The Manager
Utkarsh Small Finance Bank
CPC.....
.....

Debit Card Number

Utkarsh SFB a/c No.

Details of Disputed Transactions*:

Sr. No.	Transaction Date (DD/MM/YYYY)	Merchant Name/ ATM Location	Transaction ID	Transaction Amount (₹)	Disputed Amount (₹)	Reason Code
1						
2						
3						

I am disputing the transaction(s) listed made through the Debit Card mentioned above owing to the following reasons and requests you take up the cases with the Acquiring banks of the said merchants:

Reason Code :

D1 Duplicate/Multiple Billing. I have done only one transaction but I was billed _____ (Twice/thrice etc.)

D2 The Goods/Services rendered by the merchant are not as described. The items purchased or services paid for do not confirm to what was agreed to have been supplied by the merchant or was defective.(Please specify as to what goods/services were expected and what were actually delivered. Enclose any documentation that supports your claim. If you returned the merchandise to the merchant, please provide us with proof of return, such as postal/courier receipt and correspondence with the merchant)

D3 I had tried transaction online, the same was not successful but the amount was debited for the entire amount.

D4 Cash not dispensed from ATM but my account was debited for the entire amount.

D5 Less cash of ₹ _____ dispensed from ATM, but my account was debited for ₹ _____

D6 Transaction Cancelled and I have not received the credit/refund for the same.(Attach credit slip/refund note/merchants letter or any form of merchants confirmation that the transaction was cancelled and the credit was due to you.

D7 Paid by other means. First I gave my card for payment and later on I changed my mind and paid by other means like cash.(Attach Cash Receipt/Bill/Cheque Receipt/Bank Statement/Charge Slip/Other Card Statement).

D8 Cancelled membership / subscription booking. (Attach the cancellation letter you send to the merchant)

D9 I ordered goods and services and the same are expected by (dd/mm/yy). But I never received the same. (Correspondence with merchant for order status is required)

D10 The transaction amount is ₹ _____ and I was billed for ₹ _____

D11 I have not participated or authorized the above transactions. The card was in my possession at all times.

D12 Hotel Reservation

(A) I have cancelled the reservation. The cancellation date being _____ and the cancellation code is _____

(B) I have not made or authorized any reservations/ or availed services.

D13 Others(please specify) - Please explain in details, Please attach a separate letter if necessary.

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INSTRUCTION FOR CARDHOLDER

Please attach copies of your correspondence with the merchant, charge slips whatever applicable and any supplementary documents pertaining to the disputed transactions, as appropriate.

Annexures: (Please tick as appropriate)

☐ Correspondence copy with Merchants

☐ Charges Slips ☐ Any other supplementary documents (Please specify) ☐

DECLARATION & SIGNATURE

I hereby confirm that the averments made by me within this form are bona- fide and the information provided is true and accurate to the best of my knowledge and belief. In case this claim is determined by the bank to be false or maliciously made, I shall be fully responsible for the consequences which may include civil/criminal lawsuit being initiated by the bank. I also understand that if the disputed transaction turns out to be valid then a transaction retrieval fee per transaction will be charged to my account.

Place ☐ Date D D M M Y Y Y Y Tel(+91) ☐ STD ☐

Customer Signature

FOR BANK USE ONLY

Service Request No. ☐

Employee ID ☐

Name of the Branch Official ☐

Sourcing Branch code ☐

Signature of the Branch Official