

Disputed Transaction Form



! If your disputed transactions were unauthorised, or if your password/PIN has been compromised, please contact us immediately on 13 14 22 to cancel your Visa card and order a new one, or reset your password.

Step 1: Account details

Member Name: Member Number:
Phone: Email: Last four digits of your card:

Step 2: Declaration

By signing this form, I/We:

- declare that the information supplied by me/us in this form is true and correct, and authorise Heritage to investigate and adjust the transaction(s) in dispute accordingly.
- authorise Heritage to share information relating to this dispute with law enforcement agencies and acknowledge that I/we may be required to provide a police report if requested.
- declare that if I/we are lodging a goods or services dispute, I/we have contacted the merchant and attempted to resolve the matter before lodging this dispute.
- have enclosed relevant supporting documentation to assist the investigation ie. receipts, communication with merchant or photographic evidence.

Cardholder Signature Date

This form must be signed by the cardholder for us to proceed with the dispute

Step 3: Complete ONE dispute type A, B or C

Dispute Type A: I paid for a product or service and something went wrong

Note: Please tick one and complete the details

I authorised \$ for my purchase of and I have been charged further unexpected amount/s.
I cancelled the service on DD/MM/YY and/or returned the goods on DD/MM/YY. I contacted the merchant on DD/MM/YY
via Email Phone Other. The Merchant's response was

I have not received the goods/services that I purchased. I purchased
I expected to receive it on DD/MM/YY. I contacted the merchant on DD/MM/YY via Email Phone Other.
The Merchant's response was

The goods/services were received, but were damaged, defective or not as described. I cancelled the service on DD/MM/YY and/or
returned the goods on DD/MM/YY. I contacted the merchant on DD/MM/YY via Email Phone Other.
How did the goods/services differ from what you expected?
The Merchant's response was

A merchant refund was expected for \$ on DD/MM/YY and has not been received.
I contacted the merchant on DD/MM/YY via Email Phone Other.
The Merchant's response was

The merchant was authorised to deduct regular payments from my account. I have cancelled or attempted to cancel my authority.
I contacted the merchant on DD/MM/YY via Email Phone Other.
The Merchant's response was

Dispute Type B: I did not authorise these transactions

Using my card details **Note:** Heritage will be required to cancel your compromised card immediately
Where was your card when the unauthorised transaction occurred? Lost Stolen In your possession Other
When did you become aware of the loss/theft? DD/MM/YY Where did the loss/theft occur?
How did the loss/theft occur?
Did you keep a record of your PIN? Y N Where was the record kept?
Was the record of the PIN stolen as well? Y N Did you disclose your PIN to anyone else, including family? Y N
If yes, provide name and relationship to you

Step 3 continued: Complete ONE dispute type A, B or C

Dispute Type B continued: I did not authorise these transactions

Using BSB and account number (Direct Debit)

Using my Heritage Internet, Mobile or Phone Banking login details

When did you become aware of the unauthorised use of your login details?

How did the unauthorised use occur?

Did you keep a record of your password? Y N Where was the record kept?

Was the record of the password stolen as well? Y N

Did you disclose your password to anyone else, including family? Y N

If yes, provide name and relationship to you

Dispute Type C: I withdrew money from an ATM and something went wrong

Select one: ATM did not dispense any cash ATM dispensed part cash Amount received \$

Step 4: Transactions to dispute

Note: You don't need to list any associated transaction fees as these will be reviewed as part of your dispute (eg. currency conversion fees)

Date:	<input type="text"/>	Description:	<input type="text"/>	Amount:	<input type="text"/>
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If you need more space, print an additional page 2 or attach a statement with the transactions in dispute clearly marked using ballpoint pen

Step 5: Explanation of dispute

Step 6: Return application



Email completed form to:
disputed.transaction@heritage.com.au



Drop into your
local branch

Post completed form to:
Heritage Bank
Banking Operations - Card Services
PO Box 190, Toowoomba Q 4350