

Specimen of Cardholder Dispute Letter (Form 1281014)



Please complete the applicable fields below, for either Credit Card or ScotiaCard:

Customer Name (please print): _____ Account No: _____

ScotiaCard No: _____ Credit Card No: _____

Merchant Name: _____ Reference No: _____

Amount: \$ _____ Currency: _____ Transaction Date: _____ Posting Date: _____

- I was billed/debited an incorrect amount of \$ _____ instead of \$ _____. Attached is a copy of the sales slip showing the correct amount.
- For MasterCard Only: I do not recognize the above/attached list of transaction(s). Please provide a copy of the sales slip(s). I agree to pay any document charges that apply. I was issued a credit/refund which has not appeared on my statement/in my account. I have
- contacted the merchant. Attached is a copy of the credit/refund slip or email notification from the merchant.
- I authorized the amount listed above but the charge was posted twice on my statement/debited twice to my account. I did not authorize the second transaction on _____
- Merchandise which was shipped to me arrived damaged/defective/not as described. I have attempted to resolve this with the merchant by returning /attempting to return the merchandise, and requested the merchant to credit my account. I have attached the proof of return. Below is a description of how the merchandise was damaged/defective/not as described.
- Merchandise not received or services not provided. The merchant gave me a delivery date of/services were to be provided on _____. I contacted merchant on _____ and requested a credit/refund. The merchant's response is outlined at the bottom of this page.
- I confirm that the above transaction is legitimate but deny authorizing the additional transaction(s) listed at the bottom of this page. I also confirm that all authorized users of the account were still in possession and control of all valid cards at the time of the transaction.
- My account was billed/charged the amount listed above but I paid for the goods or services by other means and enclose proof of payment (Attached is a copy of cheque).
- I attempted to withdraw \$ _____ at the ATM but received \$ _____ of the cash disbursement.
ATM No./Location _____ Approximate Time of Transaction _____

Note: If your situation is different from any above, please prepare a letter detailing the dispute.