

Disputed Transaction Form.

EML Reloadable Prepaid Card



Money in Motion

! Please ensure you complete all sections in full, incomplete disputed transaction forms will be returned.

Before you complete this form please ensure that you have registered your card online and the card details provided below match the details you have registered. Please refer to the terms and conditions contained in the Product Disclosure Statement in relation to cardholder problems or disputes.

IMPORTANT NOTE: If your card has been lost or stolen please ensure you report this to EML Support by calling 1300 739 889

01 Card details

Activation ID (6 digit numeric code on the back of your card)

Last 4 digits of card (if known)

Contact name

Mobile number

Email address

02 Disputed transaction(s)

Date (dd/mm/yyyy)

Transaction details (please include merchant name)

Amount

| Date (dd/mm/yyyy) | Transaction details (please include merchant name) | Amount |
|-------------------|--|--------|
| | | € |
| | | € |
| | | € |
| | | € |
| | | € |

03 Reason for dispute

Please tick the **ONE** that is most appropriate and ensure that you attach the corresponding documentation if required.

I only authorised one transaction for:

For €

on

It appears to be **duplicated** or/

processed for the incorrect amount

The goods and services I have paid for were damaged, defective, or not as described. I returned the goods or cancelled the services:

on

I have contacted the Merchant to try and resolve this matter. My last contact was:

on

• Please describe and provide evidence (e.g. invoice) of the damaged/defective/ or not as described goods or services.

• Please provide proof that the goods and services were returned/ services cancelled or an attempt.

• Please provide details of Merchant response in additional/ information section.

I have not authorised or participated in the transaction(s) listed above

Please note that if the above transactions are identified as fraudulent, we may be required to stop your card and issue you with a new one.

I have not received the goods or services I paid for. They are expected:

on

I have contacted the Merchant to try and resolve this matter. My last contact was:

on

I attempted to withdraw cash from an ATM and did not receive:

any **OR** part of the cash

Amount requested €

Amount **NOT** dispensed €

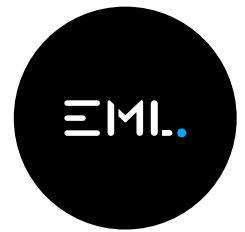
If available, please attached a copy of the ATM receipt.

Signature

Dated (dd/mm/yyyy)

Disputed Transaction Form.

EML Reloadable Prepaid Card



07 Returning the application

Please complete and submit your form using one of the options below.

Mail

Latham House, 6th Floor
33/34 Paradise Street
Birmingham B1 2AJ

Email

disputes@emlpayments.com.au

Fax

+61 7 3557 0111

Frequently Asked Questions

What will EML do with your dispute?

We will commence investigating your dispute five (5) business days from receiving the signed and completed form.

What is involved in resolving my dispute?

Like any dispute, evidence is required before a resolution can be made. Financial institutions that issue debit cards operate within rules set by card schemes such as Mastercard or Visa and in the case of personal transactions only, the Electronic Funds Transfer Code of Conduct. These rules give a merchant or financial institution the opportunity to prove a transaction is valid before we are able to charge the transaction back to them.

How long will it take to resolve my dispute?

Once the required information has been provided, disputes are usually resolved within 60 days. However some can take much longer, due to delays in getting information from merchants or overseas financial institutions. In instances where further time is required, EML will advise you. EML will keep you updated as to the progress of your dispute each time we action your case throughout the dispute process. Please note parts of the process can take more than 30 days, and no contact during this period is normal as your dispute is in progress. Should you wish to speak to us about your dispute, please call EML Support on 1300 739 889.

What happens if I don't raise my dispute within 60 days from the date of transaction?

If you raise your dispute with EML after 60 days from the date of transaction, EML may not be able to assist as Mastercard or Visa governs timeframes for action.

Is there a fee for dispute lodgement?

In the event we are unsuccessful in disputing the transaction and it is found this form has been lodged fraudulently, a disputed transaction fee will be incurred.