

Account No. **People's
Choice**

Banking for life

Visa Dispute Form

People's Choice Credit Union,

a trading name of Heritage and People's Choice Ltd

ABN 11 087 651 125, acts under its own

Australian Financial Services Licence 244310

and Australian Credit Licence 244310

13 11 82 peopleschoice.com.au

In this document, People's Choice Credit Union is referred to as People's Choice.

Email: visadisputes@peopleschoice.com.au or

Mail: People's Choice, Visa Disputes, Member Fulfilment Department, GPO Box 1942 Adelaide South Australia 5001

	Member No. <input type="text"/>		
Cardholder name:	First Name(s) <input type="text"/>	Surname <input type="text"/>	
Address:	<input type="text"/>		
	Suburb <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Contact details:	Mobile <input type="text"/>	Email <input type="text"/>	
	Work <input type="text"/>	Home <input type="text"/>	
Visa Card number:	First 6 digits <input type="text"/>	XXXXXXXXXX	Last 4 digits <input type="text"/>

Important information for cardholders – Please attach copies of voucher(s), statements and other documentation where relevant or requested and note that we may need to contact you to request further information during our investigation.

Please make a copy of this form and other documentation for your own records.

Disputed Transaction Details

I wish to dispute the following transaction(s) processed to my Visa account (if insufficient space, please provide details in the Additional information section over the page)

Date	Transaction Details	Amount \$
<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"/>

Please select from the type of dispute:

- Duplicated transaction** – I authorised a transaction for \$ on Date
- It has been duplicated
- Processed for the incorrect amount
- Paid by other means** – I used another method of payment for this transaction – NOT the above visa card. Please provide proof of payment by other means (e.g. cash/EFTPOS receipt)
- Cancelled authority** – The merchant was authorised to debit regular amounts from my account, however I cancelled or attempted to cancel my authority on Date Please provide a copy of the cancellation notice.
- Refund/Credit not processed** –
- Credit transaction receipt issued but credit not processed to my account. Please provide a copy of the credit transaction receipt.
- Goods returned to the merchant but credit not processed to my account. Please provide evidence of returned merchandise
- Non – receipt of goods** – I did not receive the goods or services I paid for. They were expected on Date I have contacted the merchant to try and resolve this matter.

My last contact was on Date and their response was

Please describe goods or services and attach a copy of the sales receipts and any relevant documents.

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- Services not rendered** – Services for the transaction(s) were not rendered due to the inability/unwillingness of the merchant. I have attempted to resolve the dispute with the merchant (and/or merchant's liquidator). Services were to be provided on. Please provide documentation as evidence that the services were not rendered.
- Damaged, defective, not as described** – I returned the goods or cancelled the services on I contacted the merchant to try and resolve the matter on Please describe and provide evidence (eg invoice) of the damaged/defective/not as described goods or services. Please provide proof that the goods were returned/services cancelled, or an attempt was made.
- Unauthorised Transaction(s)** – I confirm that neither I, nor anyone known to me participated in the listed transaction(s).
At the time of the transaction the card was:
 Lost (provide additional information outlining the circumstances relating to the lost card)
 Stolen (stolen cards must be reported to the police as well as providing additional information outlining the circumstances relating to the stolen card)
Date Reported to Police: Police Report Number:
 In my possession
People's Choice Credit Union will be required to cancel your card and issue you with a new card.

Please provide any additional information as required to assess the claim

Important information for Cardholders

- We may require more information at a later date to assist our investigation.
- Within 10 working days you will be provided with an acknowledgment of receipt of your dispute.
- Due to the time required to retrieve necessary documentation or vouchers from the merchant and/or their financial institution, it may take several weeks to resolve your dispute.

Note: Should the disputed transaction(s) prove to be legitimately authorised by yourself or by any other authorised party, a voucher retrieval fee per disputed transaction may be applied as disclosed in our Account & Access Facilities Terms & Conditions Document and our Fees & Charges Document.

Cardholder's signature

This form must be hand signed with your personal signature

	<small>Date</small>
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People's Choice Credit Union Use Only

- Signature verified
- If unauthorised transactions; card cancelled and new card ordered

Operator's name

<small>Print</small>	<small>Sign</small>	<small>Date</small>
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