

**Card Transaction Dispute Form**

Email id: [CDF@cbd.ae](mailto:CDF@cbd.ae)

CARD NO.

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Transaction Date	Merchant Details	Amount (AED)	Amount in Foreign Currency

I am in receipt of the Commercial Bank of Dubai ("CBD /the Bank") Credit Card / Debit Card / Prepaid Card statement dated \_\_\_\_\_ and observe that the above charge(s) /transaction(s) posted to my card /account is/are incorrect. I am disputing the charge for the following reason (s):

- I have neither participated in nor authorised the above transaction.
- The above amount has been charged more than once to my card account.
- I have paid by \_\_\_\_\_, for the above transaction (copy enclosed).
- I have cancelled my reservation / subscription on \_\_\_\_\_ and cancellation number is \_\_\_\_\_ (enclosed is my cancellation letter).
- Services/ merchandise were not provided by the merchant.
- Defective/ not as described services / merchandise provided by the merchant.
- The amount charged is different from the amount which I had authorised. (Copy of transaction receipt enclosed).
- I confirm that I have participated in the transaction(s) for \_\_\_\_\_, dated \_\_\_\_\_ but, I have certainly not participated in the transaction(s) for \_\_\_\_\_ dated \_\_\_\_\_.
- Credit for the transaction has not been processed to my card account (enclosed is the refund order).
- Credit for the above transaction has been processed but at a different exchange rate compared to the original debit.
- I received partial cash/did not receive cash from the ATM.
- Other .....

I hereby authorise the Bank to investigate into the above transaction(s) and /or if required, to institute legal proceedings in the relevant jurisdiction. I will provide any information that will be required by the Bank and will join in any legal action instituted by the Bank as part of the investigation of this dispute. I hereby confirm that the above mentioned CBD card has been in my possession at all times. I understand and agree that should the police, the prosecutors or any UAE court or the Bank, upon completion of their investigations, conclude that the above charge / transaction (s) is / are valid and not forged or fraudulent, the Bank is authorised to reverse any credit(s) if provided earlier, to my Card / Account and has right to recover such temporary credit(s)/credit(s) from me along with sales voucher copy fees as applicable and any related fees / costs and expenses of all proceedings in relation to the disputed transaction (s) without any notice to me, and I accept full liability of the disputed transaction(s), as per the terms and conditions governing Credit Card / Debit Card / Account / Prepaid Card (as applicable).

Signature\* \_\_\_\_\_ Date \_\_\_\_\_ Cardholder / \_\_\_\_\_  
Accountholder Name:

(Should be identical to the signature on your above mentioned CBD Card)

**Note:** This form should be duly filed, signed by the cardholder / accountholder and returned in person at any of the branches of the Bank or emailed to the email -id at the top of this form within 7 days of receipt of the form to avoid any delay in handling your disputed transaction(s).

Primary Cardholder / Accountholder Declaration: As CBD Primary Cardholder / Accountholder, I declare that I have read and understood the about dispute form signed by my supplementary cardholder / joint accountholder. I authorise the Bank to proceed with the dispute.

Signature & Date:  
(Signature should be identical to the Primary Cardholder's / Accountholder's signature on Credit Card / Debit Card / Account application form)

Primary Cardholder / Accountholder Name: \_\_\_\_\_

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For Bank Use only

Received Date: \_\_\_\_\_

Received By: \_\_\_\_\_

Signature Verified By: