CARDHOLDER TRANSACTION DISPUTE FORM



Send to callcenter@bdo.com.ph

In order for us to investigate your dispute:

Instructions:

- The CUSTOMER INFORMATION and TRANSACTION DETAILS should be complete and legibly filled-out.
 Please check one category which best describes your dispute and enclose all supporting documents.
- Please complete one form for each disputed transactions if dispute types are different in nature.
- 4. Your duly filled-out signed form must reach us through email within 60 days from posting date.

CUSTOMER INFORMATION



TRANSACTION DISPUTE DETAILS

TRANSACTION DATE	POST DATE	MERCHANT NAME		TRANSACTION AMOUNT (Php)	TRANSACTION AMOUNT (Foreign)
UNAUTHORIZED TRANSACTION		CANCELLED MEMBERSHIP / SUBSCRIPTION			

above or authorize or participate in the transaction(s) indicated above or authorize anyone to engage in the transaction(s) and my card was in my possession at the time of purchase.	(encircle one) on/ (dd/mm/yy) yet the charge was billed to my credit card. Enclose is a proof of my cancellation with the merchant.
DUPLICATE BILLING	INCORRECT AMOUNT
I have been billed more than once for the same transaction. I authorized only one charge with this merchant for the amount ofon/ (dd/mm/yy).	I made a transaction amounting to However, I was charged for I am disputing the difference of Enclosed is the copy of the sales slip .
PAID BY OTHER MEANS	UNDISPENSED CASH ADVANCE
I used another form of payment for this transaction(s) (cash, check, or other credit card). Enclosed is a copy of the proof of payment .	I attempted to withdraw cash thru (name of bank) ATM located at (Area, City) on/ (dd/mm/yy), however no cash was dispensed. Enclosed is a copy of the ATM Slip .
NON-RECEIPT OF MERCHANDISE	REFUND / CREDIT NOT PROCESSED
I ordered the merchandise on// (dd/mm/yy) with an expected delivery date on/ (dd/mm/yy). Enclosed is a copy of my order form.	I have not received my refund from the merchant. Enclosed is a copy of my credit voucher .
DEFECTIVE / RETURNED / NOT AS DESCRIBED MERCHANDISE	OTHERS
The item that I purchased did not conform to what was agreed with the merchant or was defective. I returned the item(s) last/ (dd/mm/yy). Enclosed is the proof of return/credit voucher and documentation that supports my claim.	Please provide a complete description of the dispute along with your attempted resolution with the merchant. Enclose any documentation that supports your claim.

Important Reminder:

In case you are disputing an airline ticket transaction, please be informed that related **travel booking may be placed on hold or cancelled** while investigation is ongoing. Please contact your airline directly.

TERMS AND CONDITIONS

- 1. Only transactions reported within 60 days from its posting date will be accommodated. Except for dispute on tax refund, card present* and secured** transactions, a temporary credit will be applied within 5 days upon receipt of the signed transaction dispute form and supporting documentation, as applicable.
- 2. All transactions reported beyond 60 days from the posting date will no longer be accommodated and will be considered true, accurate and binding upon you.
- 3. You will be advised of the final disposition via a letter, SMS or call out within 90 calendar days from receipt of the transaction dispute form.
- 4. If the transaction is proven to be valid, it will be billed back to you inclusive of related finance charges.

*Card Present is a type of transaction in which physical presence of the cardholder was established. **Secured is an internet transaction authenticated by our 3D Secure Facility.

I hereby affirm that the information furnished above is true to the best of my knowledge.

Signature Over Printed Name

Date

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: https://www.bsp.gov.ph

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