

Please fill out this form legibly and send to:

TO: DISPUTE PROCESSING AND CHARGEBACK UNIT
EMAIL: PNBCreditCards@pnb.com.ph
SUBJECT/EMAIL: DISPUTE (CLIENT'S FULLNAME)

CUSTOMER INFORMATION

Cardholder Name: _____ **Card Number:** _____
Contact Number: _____ **Email:** _____

TRANSACTION DETAILS

TRANSACTION DATE	MERCHANT NAME	AMOUNT

Please attach a separate sheet if the space provided is not sufficient.

DISPUTE REASON:

- UNAUTHORIZED TRANSACTION**
I did not authorize nor participate in the transaction(s) and my card is always in my possession.
- DUPLICATE BILLING**
I have been billed more than once for the same transaction.
- INCORRECT AMOUNT/CURRENCY**
I have been billed an incorrect amount/currency. It should be _____. Attached is the copy of the sales slip.
- PAID BY OTHER MEANS**
I used another form of payment for this transaction (cash/check/other credit card). Attached is the proof of payment.
- GOODS OR SERVICES WERE NOT PROVIDED**
Expected delivery of merchandise/services is on _____(mm/dd/yy). I contacted the merchant to resolve this on _____(mm/dd/yy). Attached is a copy of my order form and my email communication with the merchant.
- DEFECTIVE / DAMAGED OR NOT AS DESCRIBED GOODS OR SERVICES**
Goods/services that I received were defective/damaged/not as described. I contacted the merchant to resolve this on _____(mm/dd/yy). Attached is a copy of my order form and my email communication with the merchant.
- CANCELLED TRANSACTION OR SERVICES**
I have cancelled the transaction/services with the merchant on _____(mm/dd/yy). Attached is a proof of cancellation with the merchant.
- CREDIT NOT PROCESSED**
I did not receive the refund/credit promised by the merchant. Attached is a copy of the credit memo.
- PURCHASE TRANSACTION DID NOT COMPLETE**
I made transaction on-line but did not complete due to _____
- OTHERS** – Please provide a complete description of the dispute.

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

SIGNATURE OVER PRINTED NAME _____
DATE

REMINDERS:

1. Please provide all the necessary documents to support your dispute.
2. If applicable, we will post a temporary credit to your account while the investigation is on-going as it may take up to 120 days to complete. During those times, we may need to contact you again to discuss the documents submitted by the merchant. Please keep your line of communication open.
3. If the dispute is proven to be invalid, the disputed transaction will be debited back to your account including the applicable charges due to non-payment of disputed transaction.