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

External ID (EAID) (9 digit alphanumeric code on the back of your card)

Contact name

Mobile number

Email address

02 Disputed transaction(s)

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)

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04 Unauthorised transaction details

Date and time the loss/theft occurred: (dd/mm/yyyy) Time (00:00)

When and how did you become aware of the loss/theft?

How did you report the loss/theft to us? (eg. telephone)

What was the date and time of reporting to EML? (dd/mm/yyyy) Time (00:00)

How did the loss/theft occur? (eg. house break in)

Where did the loss/theft occur? (eg. office)

If the card was not lost or stolen, where was the card at the time of the transaction?

Was the card signed? ☐ Yes ☐ No

Did you keep a record of your PIN (either disguised or undisguised)? If so, how was it recorded and where was the record kept?

Was the record of the PIN stolen as well?

Has the PIN been disclosed to anyone else? (including family members)? If so, provide name, address, telephone number and relationship to you?

05 Police report details

If card is lost or stolen EML recommend a Police report is submitted to assist the investigation

Date and time of reporting loss/theft to Police (dd/mm/yyyy) Time (00:00)

Crime report number

Police Officer's name

Contact phone number

Station name/location

06 Additional information

Please provide any additional information that may help us in assisting with your dispute

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07 Statutory declaration

I, First Name(s): Last Name:

Occupation

of (Street address)

Suburb State Postcode

do solemnly and sincerely declare and confirm that I neither authorised, participated nor performed the above transaction(s) and I have not given my card to anyone else or colluded with anyone to make this transaction on my behalf. I have no objection to a full investigation being made with the named company and I have no objection to police involvement, should this prove to be necessary.

And I make this solemn declaration by virtue of the Statutory Declarations Act 1959, and subject to the penalties provided by that Act for the making of false statements in statutory declarations, conscientiously believing the statements contained in this declaration to be true in every particular.

Signature Declared on (dd/mm/yyyy)

Signature of person making the declaration

Before me

Signature of person before whom declaration was made Title of person before whom the declaration is made

A Statutory Declaration under the Statutory Declarations Act 1959 may be made before the following persons:

(a) A Legal Practitioner;
(b) A Justice of the Peace;
(c) A Commissioner for Affidavits;
(d) A Commissioner for Declarations;
(e) A Notary Public;
(f) A person before whom a statutory declaration may be made under the law of the State in which the declaration is made;
(g) An Australian Consular Officer or an Australian Diplomatic Officer as defined by Section Two of the Consular Fees Act 1955; or
(h) Any other person listed in Schedule 2 of the Statutory Declarations Regulations 1993.

Privacy Notice: EML is collecting your personal information for the purposes of investigating the disputed transaction. Without this information we will be unable to provide you with the services sought. We may also be required to pass on your personal information to other third party service providers in order to properly investigate your dispute. Subject to some exceptions allowed by law, you may be able to request access to the personal information we hold about you. We will assess your request in accordance with the law and tell you why if access is denied. A request to access, update or correct any information should be directed to the Privacy Contact Officer – Level 19, 288 Edward Street, Brisbane City, QLD 4000.

For further information about how EML handles personal information please see our Privacy Policy at **www.emlpayments.com**

08 Returning the application

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

Mail
Level 19
288 Edward Street
Brisbane City
QLD 4000

Email
disputes@emlpayments.com.au

Fax
+61 7 3557 0111

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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 of $20 will be incurred.