

## Customer Investigation Request – Credit Card Transactions

To return the form, log in to your online account at [cards.koganmoney.com.au](http://cards.koganmoney.com.au) and go to 'My Statements' then 'Manage Documents' to upload or post to: Credit Card Disputes, Transaction Services, GPO Box 40, Sydney NSW 2001

Customer name	Card number	
<input type="text"/>	<input type="text"/>	
File reference	Amount	
<input type="text"/>	<input type="text"/>	
Transaction date	Merchant name	Reference
<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"/>

I dispute the above mentioned transaction(s) for the following reason (please tick ONE box only):

<input type="checkbox"/>	<p><b>Unauthorised transaction</b> – Transaction not authorised by Primary or Additional Cardholder. <i>(Please select as appropriate.)</i></p> <p>At the time of transaction the card was:</p> <p><input type="checkbox"/> In my possession   <input type="checkbox"/> Lost   <input type="checkbox"/> Stolen   <input type="checkbox"/> Not received   <input type="checkbox"/> Other <input type="text"/></p> <p><i>NOTE – The Credit Card will be cancelled and a replacement card will be issued (subject to replacement card eligibility policy).</i></p>
<input type="checkbox"/>	<p><b>No knowledge</b> – I need a copy of the transaction receipt to identify the transaction.</p>
<input type="checkbox"/>	<p><b>Duplicate billing</b> – I was charged more than once for a single authorised transaction.</p> <p>I authorised \$ <input type="text"/> on <input type="text"/> (date).</p>
<input type="checkbox"/>	<p><b>Incorrect amount charged</b> – <u>Documentation must be provided.</u></p> <p>Amount charged is incorrect, the transaction amount should be \$ <input type="text"/>. <i>Please enclose transaction receipt with correct amount.</i></p>
<input type="checkbox"/>	<p><b>Paid by other means</b> – My card number was used to secure this purchase, however, the final payment was made by cheque, cash, or another card. I contacted the merchant on <input type="text"/> (date) and their response was:</p> <p><input type="text"/></p> <p><i>Please provide the copy of the cheque, cash receipt, statement of another card or other documentation that payment was made by other means. If paid by third party, please include their documentation.</i></p>
<input type="checkbox"/>	<p><b>Cancelled recurring transaction</b> – I notified that merchant on <input type="text"/> (date) to cancel pre-authorised recurring/instalment charges (e.g. insurance premium, membership fee). The merchant has charged me again after this cancellation date. I contacted the merchant again on <input type="text"/> (date), and their response was:</p> <p><input type="text"/></p> <p>The date the Merchant was notified that the account was closed: <input type="text"/> (date).</p>

**Merchandise/Services not received** – I engaged in a transaction with the above merchant, I did not receive

(detailed description of the merchandise or services purchased)

for an amount of \$ .

I expected to receive it on  (date) at  (time) and to be delivered at:

(location).

The merchandise delivered late on  (date) at  (time) or to the wrong location

(location).

and I have returned the merchandise on  (date). *Please update the details relating to return (to the extent applicable).*

• Shipping company

• Tracking number

• Return/Authorisation number

• Who signed for the package?

• Delivery address

I have contacted the merchant (contact number/email details ) to resolve this issue on  (date) and their response was:

If the transaction is cancelled before expected date of delivery, please provide the cancellation date

and reason .

I tried to purchase/order  (detailed description of the merchandise or services purchased) on  (date) but the transaction did not go through but my account was debited. I have contacted the merchant to resolve this issue on  (date) and their response was:

**Counterfeit merchandise** – I have ordered/purchased

(detailed description of the merchandise). The merchandise was received on  (date)

however on  (date) the merchandise was identified as counterfeit by

(e.g. customs, law enforcement, other government agencies, third party expert or owner of intellectual property/representative).

Where is the merchandise currently located:

**Not as described or defective merchandise or misrepresentation** – Documentation must be provided.

The merchandise/service received on [ ] (date) is defective or inferior in quality or did not conform to what was agreed upon with the merchant at the time of purchase. Please provide the documentation/explanation of the service/merchandise agreed upon and what was received (including quality issues/defects)

I have contacted the merchant (contact number/email details: [ ]) to resolve this issue on [ ] (date) and their response was:

I have returned the merchandise on [ ] (date). *Please update the details relating to return to the extent applicable.*

- Shipping company [ ]
- Tracking number [ ]
- Return/Authorisation number [ ]
- Who signed for the package? [ ]
- Delivery address [ ]
- Reason for return [ ]

If the transaction is cancelled please provide the cancellation date [ ] (date) and reason

Have you attempted returned the merchandise? If yes, please explain how and when the cardholder returned the merchandise and the outcome: [ ], else please attempt to return the merchandise to the merchant.

If in case of misrepresentation, please describe how the merchant's verbal and/or written representations do not match the terms of sale, agreed at the time of transaction:

**Credit not processed** – Documentation must be provided.

I engaged in a transaction with the merchant and dispute the amount of \$ [ ].

I have contacted the merchant and asked for refund to my account. I received a credit transaction receipt dated on [ ] (date) for the above listed charge, but the refund has not been applied to my account.

*Please provide the copy of the credit transaction receipt or voided transaction receipt.*

**Incorrect transaction currency** (select any one of below)

- The transaction was to be completed in [ ] currency, whereas merchant processed the charge in [ ] currency, which resulted in higher charge to the card.
- Have you been advised that the Dynamic Currency Conversion would occur or was not offered as a choice to pay in the merchant's local currency?
- The dynamic currency conversion occurred but I neither agreed to the DCC nor made an active choice.

**ATM discrepancy** – I tried to withdraw cash from ATM, but cash was NOT dispensed (or) I received only the amount of [ ] in currency [ ].

	<p><b>Cancelled merchandise or services</b> – I was guaranteed a reservation/Timeshare (e.g. Clubs/Holiday membership) and the stay or rental will begin on <input type="text"/> (date) and <input type="text"/> (time).          The Contract received/booking date is <input type="text"/> (date), which was cancelled on <input type="text"/> (date) at <input type="text"/> (time) and the cancellation number is <input type="text"/>.</p> <p>The cancellation was done through <input type="text"/> (email/phone, etc.).</p> <p>My account has been charged for the above listed transaction which was expected to be delivered/rendered by <input type="text"/> (date) at <input type="text"/> (time), however, the merchandise/services have been returned/cancelled on <input type="text"/> (date).</p> <p><i>Please update the details relating to return/cancellation (to the extent applicable).</i></p> <ul style="list-style-type: none"> <li>• Name of the shipping company <input type="text"/> (i.e. FedEx, DHL)</li> <li>• Tracking number <input type="text"/></li> <li>• Return/Authorisation number <input type="text"/></li> <li>• Who signed for the package? <input type="text"/></li> <li>• Delivery address <input type="text"/></li> <li>• Reason for return/cancellation <input type="text"/></li> </ul> <p>I have contacted the merchant on <input type="text"/> (date) and their response was:</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div> <p>(indicate response here)</p> <p>Was the cancellation/return policy disclosed to you at the time of reservation/at the time of transaction?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please provide the details of the cancellation/return policy:</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div>
<input type="checkbox"/>	<p><b>Other</b> – If your dispute does not fall into any of the above categories, please advise below or attach a detailed explanation of the circumstances relating to your dispute.</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div>
<input type="checkbox"/>	<p><b>I am no longer disputing this transaction and request to close this case.</b></p>

I authorise Kogan Money Credit Cards to investigate/correct the transaction(s) in dispute. Where applicable I enclose relevant supporting documentation requested above.

Primary Cardholder Signature

Additional Cardholder Signature

Date

Date