

INDIAN OVERSEAS BANK
CUSTOMER DISPUTE FORM

Customer Name.....**Mobile No**.....
Debit Card No.....**Mail id**.....
Account No.....**Date**.....

Disputed Transactions Detail

Transaction Date	Merchant Name/ Bank Name (For ATM related issues)	Transaction Amt	Disputed Amt

I dispute the following transaction(s) for the following reason (please tick the appropriate box):

- Unauthorized Transaction:** The transaction is/was not authorized by me or any of my family members. (Card should be blocked)
 1. The card is in my possession
 2. The card was lost on date..... and was reported on date.....
 (A detailed letter from the customer about the transaction to be obtained)
- ** Services not rendered / goods not received:** Merchant failed to deliver goods/render services expected by date..... Full Description of the merchandize / Services not received by the customer is to be provided. Any other details on the card holder's attempt to resolve the dispute with the merchant can be mentioned
- Wrong Transaction Amount:** Merchant charged me for amount instead of.....
- Cancelled transaction/ Refund not received:** Transaction was cancelled by me /Refund was processed by merchant on date.....(copy of credit voucher/refund note/merchant letter confirming the credit due)
- Paid by other means:** The transaction was settled by other means.(Attach copy of cash memo/ other bank card statement/ bank statement)
- Duplicate charge:** I have tried the transaction once on date.....but the account billed for more than one time. (The successful slip copy to be provided or the Approval code in the successful copy to be given. Ticket Booking History is to be provided in case of Online transactions)
- ATM Cash Not received** (In case of multiple debits involving same / different banks customer should clearly mention the name of the bank and the correct transaction amount for which cash was not dispensed or less cash was dispensed)
- Other Comments ** (Any other relevant information about the details of transaction**

I hereby declare that all information given in the form is true to my knowledge and all the attachments are genuine and valid. Further I understand that the resolution is subject to timelines.

Cardholder's Signature.....

** Kindly note to provide the correspondence which the customer had with the merchant before the complaint is lodged. Before raising claim under this scenario it is essential that the customer contacts the merchant and tries to resolve the dispute