

Pay by Wallet - Dispute & Chargeback Resolution Form

Notes to Cardholder (Pre-requisite for any Disputed Case Submission):

1. Prior to a dispute case submission, please **first** approach the Merchant for a discussion and/or direct settlement.
2. If a direct settlement with the Merchant is unsuccessful, do get ready the supporting documents showing these attempts (email correspondences, receipts, invoices, etc); to support the disputed case submission.
3. Ensure the disputed transaction is dated after 07 and within 90 calendar days, from the original transaction date.
4. Providing clear and concise narrations with the relevant supporting documents would boost a case's success rate.
5. The EZ-Link Pay by Wallet balance is capped at *SGD5,000.00* (max) at all time. Therefore, maintaining a good balance allows for a smooth crediting of the disputed amount; only in the event of a successful disputed claim.
6. All related fees incurred for transactions performed by Cardholder and/or their authorised third party are non-refundable.
7. For a possible unauthorised transaction submission:
 - Card would be blocked and de-activated by EZ-Link to prevent any further unauthorised transactions.
 - Cardholder may be required to apply for a new card (Details to be shared upon investigation).
8. Finally, email the completed Dispute & Chargeback Resolution Form to paybywallet@ezlink.com.sg for our action.
You may call EZ-Link Hotline at (65) 6496 8300 for any further assistance (From 8AM to 6PM daily – except public holidays).

Cardholder's Full Name : _____

16 Digits Card No. : _____

Mobile No. : _____

Email Address : _____

Disputed Transaction	Detail # 1		Detail # 2		Detail # 3	
Merchant Name:						
Date & Time:						
Amount & Currency:						
Transaction Reference:						
I Have Participated in this Transaction?	Yes []	No []	Yes []	No []	Yes []	No []

*If you are disputing more than 3 transactions, please indicate the above details into your email to us.

Reason for Disputing (Please tick one):

1. [] [Goods and/or Services Related](#)
2. [] [Refund / Credit not Processed](#)
3. [] [Cancelled Recurring Request](#)
4. [] [Duplicate Billing by Merchant](#)
5. [] [Incorrect Amount and/or Currency Charged](#)
6. [] [Payment via Other Modes](#)
7. [] [Unauthorised Transaction](#)

Note:
Please enter the necessary details for the selected dispute reason by clicking the corresponding [hyperlink](#).

Reason for Disputing: 1. Goods and/or Services Related

Definition:

- Goods and/or Service is not as described / defective / counterfeit merchandise.
- Cardholder did not receive Goods and/or Service.

- a) This is relating to: Goods [] Services []
- b) My concern (please tick one):
Not as Described [] Defective [] Did not receive [] Counterfeit []
- c) I have approached and discussed my concern with the Merchant without any success. []
- d) What are you expecting to receive from this Merchant?
Describe and/or provide the supporting document: Colour, quality, workmanship, size, quantity, etc.

- e) What was received and the location of Goods and/or Service if applicable?
Describe and/or provide the supporting document: Colour, quality, workmanship, size, quantity, etc.
-
-
-
- f) If Cardholder is pursuing the dispute, it would be mandatory to return Goods that are not as described and/or defective.
I have returned or notified the Merchant to pick up the Goods. []

Relevant Documentations for Dispute Case Submission (where applicable):

- g) Supporting document (email correspondences) of my unsuccessful checks with the Merchant [*Mandatory*]
- h) Original Mastercard transaction receipt, invoices and expected delivery details like shipping address, date/time
- i) Proof of delivery (item, consignment notes, sign off slips)
- j) Authorisation form and/or indemnity form for receiving of Goods and/or Services
- k) Supporting document (email correspondences) of the attempts to return the Goods to the Merchant
- l) T&C of contract/agreement which the Merchant did not honour
- m) Additional notes or documents (if any)

Cardholder's Declaration

1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
2. I understand and accept that it may take approximately 60 to 90 calendar days (or more depending on the circumstances) as required for the dispute investigation. We may also contact you to provide additional information.
3. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjected to Mastercard's final decision.
4. I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
5. I understand that if the transaction(s) are found to be authorised by myself or any authorised third party, I agree that I may be liable for any processing charges incurred by EZ-Link in the course of the investigation.

Cardholder's Signature & Case Reporting Date

EZ-Link Operations Team
(For Official Use)

Reason for Disputing: 2. Refund / Credit not Processed

Definition:

- Holding transaction amount not released after "X" days from the original transaction date.
"X" days refers to:
 - 15 calendar days for general transaction
 - 15 calendar days for Bus and Train transaction
 - 30 calendar days for Hotel Reservation or Car Rental
- Voided transaction amount was not refunded after 07 calendar days.
- Cardholder was billed instead of getting a reversal or a refund.
- Cancelled hotel reservation billed for "No-Show".
- Addendum Charges.

a) My concern (please select one):

- | | | | |
|---------------------|-----|----------------------------|-----|
| Amount not refunded | [] | Billed for "No-Show" | [] |
| Addendum Charges | [] | Billed instead of a refund | [] |

b) I have approached and discussed my concern with the Merchant without any success. []

c) Sharing my experience:

Relevant Documentations for Dispute Case Submission (where applicable):

- d) Supporting document (email correspondences) of my unsuccessful checks with the Merchant [*Mandatory*]
- e) Void receipt of the original Mastercard transaction
- f) Supporting document showing the Merchant:
 - has failed to disclose their refund policy at the point of sales
 - is unwilling to accept a return or cancellation of Goods and/or Services
 - did not advise that they would be charging a "No-Show" fee
- g) Acknowledgement given by the Merchant on processing a refund:
 - email correspondences
 - credit slip, credit advice, merchant statement, etc
- h) Cancellation ID and details (for "No-Show" case type)
- i) T&C of contract/agreement which the Merchant did not honour
- j) Additional notes or documents (if any)

Cardholder's Declaration

1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
2. I understand and accept that it may take approximately 60 to 90 calendar days (or more depending on the circumstances) as required for the dispute investigation. We may also contact you to provide additional information.
3. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjected to Mastercard's final decision.
4. I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
5. I understand that if the transaction(s) are found to be authorised by myself or any authorised third party, I agree that I may be liable for any processing charges incurred by EZ-Link in the course of the investigation.

Cardholder's Signature & Case Reporting Date

EZ-Link Operations Team
(For Official Use)

Reason for Disputing: 3. Cancelled Recurring Request

Definition:

- Amount billed for recurring request cancelled and acknowledged by the Merchant.
- Recurring payment agreement was entered into without proper notification from the Merchant.
- Recurring request refers to:
 - Transaction
 - Membership
 - Subscription

- a) I have approached and discussed my concern with the Merchant without any success. []
- b) Sharing my experience:

Relevant Documentations for Dispute Case Submission (where applicable):

- c) Supporting document (email correspondences) of my unsuccessful checks with the Merchant *[Mandatory]*
- d) Supporting document showing the acknowledgement of cancellation by the Merchant
- e) T&C of contract/agreement which the Merchant did not honour
- f) Additional notes or documents (if any)

Cardholder's Declaration

1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
2. I understand and accept that it may take approximately 60 to 90 calendar days (or more depending on the circumstances) as required for the dispute investigation. We may also contact you to provide additional information.
3. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjected to Mastercard's final decision.
4. I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
5. I understand that if the transaction(s) are found to be authorised by myself or any authorised third party, I agree that I may be liable for any processing charges incurred by EZ-Link in the course of the investigation.

Cardholder's Signature & Case Reporting Date

EZ-Link Operations Team
(For Official Use)

Reason for Disputing: 4. Duplicate Billing by Merchant

Definition:

- Duplicated transaction sharing identical transaction details:
 - Merchant Name
 - Transaction Date
 - Transaction amount and currency

a) I have approached and discussed my concern with the Merchant without any success. []

b) Sharing my experience:

Relevant Documentations for Dispute Case Submission (where applicable):

- c) Supporting document (email correspondences) of my unsuccessful checks with the Merchant *[Mandatory]*
- d) Cardholder’s original Mastercard transaction receipt
- e) Additional notes or documents (if any)

Cardholder’s Declaration

1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
2. I understand and accept that it may take approximately 60 to 90 calendar days (or more depending on the circumstances) as required for the dispute investigation. We may also contact you to provide additional information.
3. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjected to Mastercard’s final decision.
4. I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
5. I understand that if the transaction(s) are found to be authorised by myself or any authorised third party, I agree that I may be liable for any processing charges incurred by EZ-Link in the course of the investigation.

Cardholder’s Signature & Case Reporting Date

EZ-Link Operations Team
(For Official Use)

Reason for Disputing: 5. Incorrect Amount and/or Currency Charged

Definition:

- Cardholder was billed an incorrect amount and/or currency not as authorised.
- Cardholder was not given a chance to choose the desired currency for the transaction.
- Dynamic Currency Conversion (DCC) was performed incorrectly.
- Merchant processed a credit transaction to correct an erroneous payment and this action resulted in a forex exchange loss.

a) Expected authorised currency and amount for the transaction: _____

b) I have approached and discussed my concern with the Merchant without any success. []

c) Sharing my experience:

Relevant Documentations for Dispute Case Submission (where applicable):

- d) Supporting document (email correspondences) of my unsuccessful checks with the Merchant *[Mandatory]*
- e) Cardholder’s original Mastercard transaction receipt
- f) Document showing the correct amount and/or currency of the transaction:
 - Invoice
 - Receipt
 - Email Correspondence
 - Final Billing
- g) Additional notes or documents (if any)

Cardholder’s Declaration

1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
2. I understand and accept that it may take approximately 60 to 90 calendar days (or more depending on the circumstances) as required for the dispute investigation. We may also contact you to provide additional information.
3. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjected to Mastercard’s final decision.
4. I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
5. I understand that if the transaction(s) are found to be authorised by myself or any authorised third party, I agree that I may be liable for any processing charges incurred by EZ-Link in the course of the investigation.

Cardholder’s Signature & Case Reporting Date

EZ-Link Operations Team
(For Official Use)

Reason for Disputing: 6. Payment via Other Modes

Definition:

- Alternate payment following a suspected unsuccessful original Mastercard transaction.
- More than one payment made for a single purchase attempt.
- Alternate payment mode:
 - Cash
 - Credit Card (DBS, UOB, OCBC, SCB, CITI, etc)
 - Digital Payment (paylah, paynow, Grabpay, etc)
 - Others (physical vouchers, credits, etc)

a) Alternate mode of payment:

Cash Credit Card: _____ Digital Payment: _____ Others: _____

b) I have approached and discussed my concern with the Merchant without any success.

c) Sharing my experience:

Relevant Documentations for Dispute Case Submission (where applicable):

- d) Supporting document (email correspondences) of my unsuccessful checks with the Merchant *[Mandatory]*
- e) Document showing alternate mode of payment:
 - Alternate payment receipt
 - Bank statement
 - Mobile app transaction history
 - Invoice
- f) Cardholder's original Mastercard transaction receipt (including unsuccessful and void receipts)
- g) Additional notes or documents (if any)

Cardholder's Declaration

1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
2. I understand and accept that it may take approximately 60 to 90 calendar days (or more depending on the circumstances) as required for the dispute investigation. We may also contact you to provide additional information.
3. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjected to Mastercard's final decision.
4. I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
5. I understand that if the transaction(s) are found to be authorised by myself or any authorised third party, I agree that I may be liable for any processing charges incurred by EZ-Link in the course of the investigation.

Cardholder's Signature & Case Reporting Date

EZ-Link Operations Team
(For Official Use)

Reason for Disputing: 7. Unauthorised Transaction

Definition:

- Cardholder’s claim that neither he, she nor anyone authorised by him or her had engaged in the transaction specified in this form.

Notes to Cardholder:

- Card would be blocked and de-activated by EZ-Link to prevent any further unauthorised transactions.
- Cardholder may be required to apply for a new card (Details to be shared upon investigation).

- a) I have approached and discussed my concern with the Merchant without any success. []
- b) I have stopped the card in my EZ-Link app. []

- c) I am in possession and control of the card account at the time of the transaction. Yes [] No []
- d) I did not authorise this transaction. Yes [] No []
- e) I have given permission to my family members and/or friends to use this card account. Yes [] No []
- f) I confirmed that my family members and/or friends did not authorise this transaction. Yes [] No []
- g) I have entered and/or saved my card details in this Merchant’s website/app previously. Yes [] No []
- h) I have transacted at this Merchant with this card account previously. Yes [] No []
- i) Sharing my experience:

Relevant Documentations for Dispute Case Submission (where applicable):

- j) Supporting document (email correspondences) of my unsuccessful checks with the Merchant *[Mandatory]*
- k) Additional notes or documents (if any)

Cardholder’s Declaration

1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
2. I understand and accept that it may take approximately 60 to 90 calendar days (or more depending on the circumstances) as required for the dispute investigation. We may also contact you to provide additional information.
3. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjected to Mastercard’s final decision.
4. I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
5. I understand that if the transaction(s) are found to be authorised by myself or any authorised third party, I agree that I may be liable for any processing charges incurred by EZ-Link in the course of the investigation.

Cardholder’s Signature & Case Reporting Date

EZ-Link Operations Team
(For Official Use)
