

[ ]

**Unauthorised Transaction** 

## 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 <u>first</u> 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:
  - o Card would be blocked and de-activated by EZ-Link to prevent any further unauthorised transactions.
  - o Cardholder may be required to apply for a new card (Details to be shared upon investigation).
- Finally, email the completed Dispute & Chargeback Resolution Form to <u>paybywallet@ezlink.com.sg</u> 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	5 :					
	***************************************					
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 disput	ting more than 3 transactions, please indica	te the above details into your email to us.	<u>i</u>			
Peacon for I	Disputing (Please tick one):					
	Goods and/or Services Related					
	Refund / Credit not Processed					
			Noto			
		ncelled Recurring Request  Note: Please enter t				
	Duplicate Billing by Merchant		the selected dispute reason by clicking the corresponding hyperlink.			
5. [ ]	Incorrect Amount and/or Currency Cha	arged				
6. [ ]	Payment via Other Modes					



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

inition:							
			nterfeit merchandise.				
This is relating to:	Goods	[ ]	Services	[ ]			
My concern (please tick one):							
Not as Described [ ]	Defective	[ ]	Did not receive	[ ]	Counterfeit	[	]
I have approached and discuss	sed my concern w	vith the Me	rchant without any suc	ccess.		[	]
			r, quality, workmanship	o, size, quantity, e	tc.		
				o, size, quantity, e	tc.		
I have returned or notified the evant Documentations for Disp Supporting document (email of Original Mastercard transaction Proof of delivery (item, consignation form and/or incomporting document (email of T&C of contract/agreement with the evaluation form and for	e Merchant to pic bute Case Submis correspondences) on receipt, invoice gnment notes, sig demnity form for correspondences) which the Merchan	sion (where of my unsues and expenses of slips) receiving our of the atte	e applicable): uccessful checks with the cted delivery details like foods and/or Service empts to return the Goo	he Merchant <i>[Ma</i> ke shipping addre	<i>ndatory]</i> ss, date/time	_	]
I understand and accept that as required for the dispute in I understand that recovery of to Mastercard's final decision I consent to the disclosure of dispute investigation.  I understand that if the transaliable for any processing charges.	it may take approvestigation. We not the disputed amount of the disputed amount of the disputed information (s) are found ges incurred by E2	eximately 60 nay also co count is determined to to be aut	0 to 90 calendar days (ontact you to provide adermined by the outcom  EZ-Link and other relev  horised by myself or an	or more depending the distinction of the investigation of the investigation of the distinction of the distin	g on the circumstation. tion and may be so e sole purpose of to d party, I agree tha	ubjected the at I may	be
	Goods and/or Service is not a Cardholder did not receive Go This is relating to:  My concern (please tick one): Not as Described [ ]  I have approached and discuss What are you expecting to receive and/or provide the service and/or provi	Goods and/or Service is not as described / defe Cardholder did not receive Goods and/or Service This is relating to:  Goods  My concern (please tick one):  Not as Described [ ] Defective  I have approached and discussed my concern what are you expecting to receive from this Modescribe and/or provide the supporting document of the supporting do	Goods and/or Service is not as described / defective / coulcardholder did not receive Goods and/or Service.  This is relating to: Goods [ ]  My concern (please tick one):  Not as Described [ ] Defective [ ]  I have approached and discussed my concern with the Me What are you expecting to receive from this Merchant? Describe and/or provide the supporting document: Colour  What was received and the location of Goods and/or Serv Describe and/or provide the supporting document: Colour  If Cardholder is pursuing the dispute, it would be mandate I have returned or notified the Merchant to pick up the Go  evant Documentations for Dispute Case Submission (wher Supporting document (email correspondences) of my uns Original Mastercard transaction receipt, invoices and expert Proof of delivery (item, consignment notes, sign off slips) Authorisation form and/or indemnity form for receiving of Supporting document (email correspondences) of the atte T&C of contract/agreement which the Merchant did not be Additional notes or documents (if any)  dholder's Declaration I confirm that all the information I have provided is true a I understand and accept that it may take approximately of as required for the dispute investigation. We may also co a understand that recovery of the disputed amount is dete to Mastercard's final decision. I consent to the disclosure of my personal information to dispute investigation. I understand that if the transaction(s) are found to be aut liable for any processing charges incurred by EZ-Link in the	Goods and/or Service is not as described / defective / counterfeit merchandise. Cardholder did not receive Goods and/or Service.  This is relating to: Goods [ ] Services  My concern (please tick one):  Not as Described [ ] Defective [ ] Did not receive  I have approached and discussed my concern with the Merchant without any successful and provide the supporting document: Colour, quality, workmanship describe and/or provide the supporting document: Colour, quality, workmanship describe and/or provide the supporting document: Colour, quality, workmanship describe and/or provide the supporting document: Colour, quality, workmanship describe and/or provide the supporting document: Colour, quality, workmanship describe and/or provide the supporting document: Colour, quality, workmanship describe and/or provide the supporting document: Colour, quality, workmanship describe and/or provide the Merchant to pick up the Goods.  Post to Documentations for Dispute Case Submission (where applicable):  Supporting document (email correspondences) of my unsuccessful checks with to Original Mastercard transaction receipt, invoices and expected delivery details life. Proof of delivery (item, consignment notes, sign off slips) authorisation form and/or indemnity form for receiving of Goods and/or Service Supporting document (email correspondences) of the attempts to return the Goods. Proof of delivery details life that the describe documents (if any)  Adholder's Declaration  I confirm that all the information I have provided is true and accurate to the best I understand and accept that it may take approximately 60 to 90 calendar days (or as required for the dispute investigation. We may also contact you to provide act understand that recovery of the disputed amount is determined by the outcom to Mastercard's final decision.  I consent to the disclosure of my personal information to EZ-Link and other releved dispute investigation.  I understand that if the transaction(s) are found to be authorised by myself or ar liable for any pr	Goods and/or Service is not as described / defective / counterfeit merchandise. Cardholder did not receive Goods and/or Service.  This is relating to: Goods [ ] Services [ ]  My concern (please tick one): Not as Described [ ] Defective [ ] Did not receive [ ]  I have approached and discussed my concern with the Merchant without any success.  What are you expecting to receive from this Merchant? Describe and/or provide the supporting document: Colour, quality, workmanship, size, quantity, 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, e  If Cardholder is pursuing the dispute, it would be mandatory to return Goods that are not as described and the location of Goods and/or Service if applicable?  Describe and/or provide the Supporting document: Colour, quality, workmanship, size, quantity, e  If Cardholder is pursuing the dispute, it would be mandatory to return Goods that are not as described the returned or notified the Merchant to pick up the Goods.  Supporting document (email correspondences) of my unsuccessful checks with the Merchant [Ma Original Mastercard transaction receipt, invoices and expected delivery details like shipping addre Proof of delivery (item, consignment notes, sign off slips)  Authorisation form and/or indemnity form for receiving of Goods and/or Services Supporting document (email correspondences) of the attempts to return the Goods to the Merchant T&C of contract/agreement which the Merchant did not honour  Additional notes or documents (if any)  Abolder's Declaration  I confirm that all the information I have provided is true and accurate to the best of my knowledge in understand and accept that it may take approximately 60 to 90 calendar days (or more depending as required for the dispute investigation. We may also contact you to provide additional informat I understand and accept that it may take approximately 60 to 90 calendar days (or more depending as require	Goods and/or Service is not as described / defective / counterfeit merchandise.  Cardholder did not receive Goods and/or Service.  This is relating to:  My concern (please tick one):  Not as Described [] Defective [] Did not receive [] Counterfeit  I have approached and discussed my concern with the Merchant without any success.  What are you expecting to receive from this Merchant?  Describe and/or provide the supporting document: Colour, quality, workmanship, size, quantity, etc.  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.  If Cardholder is pursuing the dispute, it would be mandatory to return Goods that are not as described and/or defect have returned or notified the Merchant to pick up the Goods.  Evant Documentations for Dispute Case Submission (where applicable):  Supporting document (email correspondences) of my unsuccessful checks with the Merchant / Mandatory/ Original Mastercard transaction receipt, invoices and expected delivery details like shipping address, date/time Proof of delivery (item, consignment notes, sign off slips)  Authorisation form and/or indemnity form for receiving of Goods and/or Services Supporting document (email correspondences) of the attempts to return the Goods to the Merchant T&C of contract/gerement which the Merchant did not honour Additional notes or documents (if any)  dholder's Declaration  I confirm that all the information I have provided is true and accurate to the best of my knowledge.  I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be stock Mastercard's final decision.  I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of dispute investigation.  I consent to the disclosure of my personal information to be authorised by myself or any authorised third party, I agree the liable for any processing charges incurred by	Goods and/or Service is not as described / defective / counterfeit merchandise. Cardholder did not receive Goods and/or Service.  This is relating to: Goods [ ] Services [ ]  My concern (please tisk ame): Not as Described [ ] Defective [ ] Did not receive [ ] Counterfeit [ ]  Thave approached and discussed my concern with the Merchant without any success. [ ]  What are you expecting to receive from this Merchant? Describe and/or provide the supporting document: Colour, quality, workmanship, size, quantity, etc.  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.  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.  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.  [ evant Documentations for Dispute Case Submission (where applicable): Supporting document (email correspondences) of my unsuccessful checks with the Merchant [Mandatory] Original Mastercard transaction receipt, invoices and expected delivery details like shipping address, date/time Proof of delivery (item, consignment notes, sign off slips) Authorisation form and/or indemnity from for receiving of Goods and/or Services Supporting document (email correspondences) of the attempts to return the Goods to the Merchant T&C of contract/agreement which the Merchant did not honour Additional notes or documents (if any)  I confirm that all the information I have provided is true and accurate to the best of my knowledge. I understand that recovery of the disputed amount is determined by the outcome of the investigation and may be subjecte to Mastercard's final decision.  I confirm that all the information I have provided is true and accurate to the best of my knowledge. I understand that



## 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	[	1	Billed for "No-Show"	[	1	
	Addendum Charges	[	1	Billed instead of a refund	[	]	
b)	I have approached and discusse	ed n	ny concern with the Mer	chant without any success.			[ ]
c)	Sharing my experience:						

#### Relevant Documentations for Dispute Case Submission (where applicable):

- Supporting document (email correspondences) of my unsuccessful checks with the Merchant [Mandatory]
- Void receipt of the original Mastercard transaction e)
- 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
- Acknowledgement given by the Merchant on processing a refund:
  - email correspondences
  - credit slip, credit advice, merchant statement, etc
- Cancellation ID and details (for "No-Show" case type) h)
- T&C of contract/agreement which the Merchant did not honour i)
- Additional notes or documents (if any) j)

Cardbaldar's Signatura & Casa Banarting Data

- 1. I confirm that all the information I have provided is true and accurate to the best of my knowledge.
- 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.
- 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.
- I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
- 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:
  - o Transaction
  - Membership
  - o Subscription

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

- 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.

	understand that if the transaction(s) are found to be authori iable for any processing charges incurred by EZ-Link in the co		rty, I agree that I may be
Cardh	nolder's Signature & Case Reporting Date		EZ-Link Operations Team For Official Use)
		- End - Page 2	



## Reason for Disputing: 4. Duplicate Billing by Merchant

#### Definition:

- Duplicated transaction sharing identical transaction details:
  - o 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)

- 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 dispute investigation.	mation to EZ-Link and other relevant partion	es for the sole purpose of the
5.	I understand that if the transaction(s) are found liable for any processing charges incurred by EZ	• • •	sed third party, I agree that I may be
Cai	dholder's Signature & Case Reporting Date		EZ-Link Operations Team (For Official Use)
		End - Page 2	



### 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 0
  - Receipt 0
  - **Email Correspondence** 0
  - Final Billing
- Additional notes or documents (if any)

- 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.
- 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.
- I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.
- Lundarstand that if the transaction(s) are found to be authorised by myself or any authorised third party. Lagree that I may be

э.	liable for any processing charges incurred by EZ-Link in the course of the	, , , , , , , , , , , , , , , , , , , ,
Car	rdholder's Signature & Case Reporting Date	EZ-Link Operations Team (For Official Use)
	End - Pa	ge 2



### 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 0
  - Credit Card (DBS, UOB, OCBC, SCB, CITI, etc) 0
  - Digital Payment (paylah, paynow, Grabpay, etc)
  - Others (physical youchers, credits, etc)

	O	Oth	cis (pii	ysical vouchers, cr	cuits, ctcj					
a)	Alterna	te mo	de of p	ayment:						
	Cash	[ ]	(	Credit Card:		Digital Payment:		Others:		
b)	I have a	approa	ched a	nd discussed my c	oncern with th	e Merchant witho	out any success.		]	]
c)	Sharing	g my ex	perien	ice:						
Rele	evant Do	cumer	ntation	s for Disnute Case	Submission (v	where annlicable)				

- 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 0
  - Mobile app transaction history 0
  - Invoice
- Cardholder's original Mastercard transaction receipt (including unsuccessful and void receipts) f)
- Additional notes or documents (if any)

- 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.
- 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.

Card would be blocked and de-activated by EZ-Link to prevent any further unauthorised transactions.

#### Notes to Cardholder:

•	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.		[	]	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)

- 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.

<ul><li>4.</li><li>5.</li></ul>	I consent to the disclosure of my personal information to EZ-Link and other relevant parties for the sole purpose of the dispute investigation.  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.						
Car	dholder's Signature & Case Reporting Date	,	EZ-Link Operations Team (For Official Use)				
		End - Page 2					