

Disputed Transaction Form.

For ATM, EFTPOS and Visa Card Transactions.

Please return the signed and completed form to any Hume Bank branch or email hume@humbank.com.au. Feel free to call us 1300 004 863 if you have any questions, we're here to help.

Section 1 - Customer Details

Full Name

Customer Number

Card Number

Contact Number

Contact Email

Section 2 - Dispute Type

Instructions: Please select the type of dispute.

ATM Dispute | Please complete sections 3, 4, 6 & 7

EFTPOS, Goods/Services or other Transaction Dispute (Never received, damaged or defective, unauthorised or unknown transactions) | Please complete sections 3, 5, 6 & 7

Section 3 - Disputed Transaction Details

Important information: If further space is required, please use a separate piece of paper or include in Section 6.

| Date | Transaction/Merchant details as it appears on your statement | Debited amount |
|------|--|-------------------------|
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |

Section 4 - ATM Dispute

Instructions: Please select the option that applies to your dispute and provide supporting documentation (such as ATM receipts)

I made an ATM withdrawal of \$ on but I only received an amount of \$

I made an ATM withdrawal of \$ on but received no funds

I made an ATM deposit at the of \$ but my account was credited an amount of \$

Office use only

Operator Number

Branch Number

Date

Section 5 - EFTPOS, Goods/Services or other Transaction Dispute

Important information: Please include the outcome of your contact with the merchant below in Section 6.

Merchant name

Last date of contact with merchant was on

Contact with merchant was in person by phone by email other

Name of person you contacted at merchant

Nominated delivery address

Detailed description of what was purchased

Instructions: Select the best option that applies to your type of dispute and provide supporting documentation (such as receipts and delivery docket)

The goods/services were purchased on _____ but returned on _____
and a credit has not been processed to my account.

I never received the goods or services purchased on _____

I paid for the goods or services using another payment method and my card or account was charged incorrectly.

I paid for the goods or services on my card and the payment has been duplicated.

The goods or service I paid for were damaged, defective or not as described. I returned the goods on _____

I authorised a transaction for \$ on _____ and it has been processed for the wrong amount.

The merchant was authorised to deduct regular payments from my account, however I cancelled or attempted to cancel my authority on _____

I have not authorised or participated in the transaction. **Hume Bank will be required to stop your card and issue you with a new one as the transactions are unauthorised/fraudulent.** Please provide the following details:

At the time of the transaction, my card was

Lost/stolen in my possession left in an ATM other

Have you reported this incident to a local enforcement agency (e.g. Police, ACORN?)

No Yes - incident/event reference

Section 6 - Additional Details

Please include any additional information:

Section 7 - Acknowledgment

I/we declare that the information provided in this dispute is true in every particular and I understand that a person who intentionally makes a false statement may be guilty of an offence.

I/We confirm that the PIN/Security Code was not recorded on the access device (i.e. card/personal computer) nor was there any record of it on material kept with the access device, and that the PIN/Security Code has not been divulged to any other person by written, verbal or other means.

I/We acknowledge and agree that personal information which may at any time be provided to the bank in connection to my dispute may be used by the Bank in investigating the dispute and may be disclosed by the Bank for that purpose to others (including the Bank's agents and any relevant authority, in either case here or overseas).

I/We acknowledge the matter may need to be referred to the Police or other government authority (by me/us), or by Hume Bank for further investigation.

For Visa Disputes - I/We acknowledge that there may be a Dispute Fee of \$30 per transaction that is payable when I/ We dispute a transaction. This fee will not be charged if the dispute relates to a transaction that is resolved in my/our favour.

For ATM Disputes – I/We acknowledge that ATM disputes are generally resolved within 10 – 20 business days.

| Customer Name | Customer Signature | Date |
|---------------|--------------------|------|
|---------------|--------------------|------|

Important information regarding your dispute

- A member of our Financial Crimes & Card Operations team may be in contact with you within 5 business working days if there is a need to discuss your dispute.

Hume Bank may:

- Request further information from you
- Request you to contact the merchant, to attempt to resolve this dispute with them directly
- Ask you to provide further evidence to support your claim, such as receipts, photos, emails or other correspondence regarding the dispute
- In some cases, request you to complete a statutory declaration and/or report the matter to the police before we proceed in assessing a dispute.
- In many cases, a dispute can be resolved within 21 days (or 30 days for Visa card disputes), but in some circumstances (such as when a merchant challenges your claim), it may take longer. We will advise you if this is the case.
- It is critical to provide us with as much information as possible to assist us in resolving your dispute efficiently. This includes if you have allowed access to your card, PIN or account to another person.
- Any disputed transaction should be brought to our attention as soon as you identify it – delays in advising us of a dispute, may mean Hume Bank will not be able to assist you in resolving the matter due to VISA scheme and regulatory timeframes.
- You may incur a \$30 fee for each VISA card transaction that you dispute, that is not resolved in your favour (where a merchant provides compelling evidence to refute your claim).
- If you are not happy with our handling of your dispute, you can raise a complaint by calling our Contact Centre on 1300 004 863 emailing hume@humbank.com.au or visiting any branch.