



DD - MM - YYYY

To,
The Branch Manager,
The Kalyan Janata Sahakari Bank Ltd.,
_____ Branch

Cardholder's Name _____ A/c Type & A/c Number _____

Card Number

Email ID _____ Mobile No. _____

Transaction Type (Please ✓ one) POS/ECOM/IB (Cases 1 to 6) ATM (Cases 7 to 9) IMPS (Cases 10) UPI (Cases 10)

Details of disputed item/s:

Transaction Date	Transaction Number	Merchant Name/ATM ID with location	Transaction Amount	Disputed Amount

I am disputing the transaction(s) listed above for the below given reason and request you to settle the case(s). Please ✓ which require

1. Duplicate/multiple billing. I have done only one transaction but I was billed _____ (Twice/Thrice etc.)
(#accepted transaction receipt)
2. Paid by other means. First I gave my card for payment and later on I changed my mind and paid by other means like by cash/cheque/ other card. (#attach cash receipt/bill OR attach cheque receipt/bank statement OR attach charge slip/other card statement)
3. The transaction Amount is ₹ _____ but I was billed for ₹ _____ (#Attach customer copy of charge slip/sales slip).
4. Transaction cancelled and I have not received the credit/refund for the same (Attach credit slip/refund note/merchant's letter or any form of merchant's confirmation that the transaction was cancelled and the credit was due to you).
5. Cancelled membership/Subscription/booking. (**Attach the cancellation letter which you sent to the merchant)
6. I ordered goods/services and the same are expected by DD - MM - YYYY But I never received the same.
** I contacted the merchant on Date DD - MM - YYYY and his response _____
7. Cash not dispensed in the ATM but my account was debited with above mentioned amount.
8. Received only ₹ _____ cash from ATM but lmy account was debited with entire amount of ₹ _____
9. I have not participated or authorised the above transaction(s). The card was in possession of mine at all times.
10. I have transferred funds inadvertently to wrong Beneficiary account, instead of correct Beneficiary details. Refer the following table :

Correct Account No.	Correct IFSC
In-correct Account No.	In-correct IFSC

11. Others (Please explain in detail. Please attach a separate letter if necessary) _____

* Credit with hold Funds will be marked only for transaction's done at Merchant locations for the above disputes (Cases 1 to 6). If the aforesaid transaction(s) is deemed to be a valid transaction, Credit put to your account with hold funds will be reversed and proof of transactions will be sent to you.

* Credit with hold funds will not be given for all disputes arising due to misuse and fraudulent usage on cards being reported as stolen or lost.

**For Internet / E-commerce transactions, the customer needs to first contact the Merchant & attempt to resolve the dispute.

Declaration:

I hereby confirm that the information mentioned above is true and to the best of my knowledge

Signature of applicant

Branch official's signature with stamp