

Important Note:

In case of any dispute related to debit/ credit card (Internet/ Ecom), customer need to first contact the merchant & make efforts to resolve the dispute.

For Master Cards (Both Credit Card & Debit Card):

I hereby agree to below mentioned disclaimer.

I/we am/are aware that there will be a charge of \$30 if the transaction is found successful by the Master Card network/bank and I/we hereby agree to raise my/our complaint to the Master Card network by the bank.

"I/We hereby agree to indemnify the bank against any and all claims, losses and damages, arising out of the rejected ATM transactions, any misrepresentation or concealment of facts. I/we am/are aware that if the information furnished in this claim form is found to be false, incorrect or fraudulent or if the card had been used in a Master Card Network ATM, \$ 30 will be deducted from my/our account. I/We understand that, if the transaction amount is reversed in my/our account, then there will be no deduction from the account."

Customer (Master Card Holder) Signature

Dispute related comments (if any):

Please provide your contact details and Preferred/ Registered Mobile number and Email ID where our team may contact you regarding the dispute(s)

Communication Address

Line 1

Line 2

Line 3 Landmark

City / Town / Village District PIN Code

State Country Telephone No. (STD)

Mobile No. Email ID

Declaration if transaction is disputed as Fraud:

I declare that none of the transactions listed above were made by me or by anyone acting upon my authority or on behalf or with my consent or knowledge. Neither I nor any of the additional cardholders assigned to the account authorized or participated in all transactions disputed or received any benefit directly or indirectly from these disputed transactions.

I confirm and declare that at the time of the disputed transaction/s the originally issued card was in my possession only.

Declarations:

I have read understood & agree to be bound by all the terms and conditions governing the charge-back & ATMs including as may be amended from time to time by Kotak Mahindra Bank. I understand and agree that the transaction is entirely the responsibility of the bank owning the Non Kotak ATM (Acquiring Bank) & the credit of short cash/ non dispense cash into my account shall be at the bank's discretion. I further understand and agree that any such credit given is a provisional credit to my account & if the acquiring bank disputes any such short / non-dispense cash within 45 days of the credit; the Bank shall debit my account for the disputed amount without giving any further notice to me/us. In case of my/our account not having sufficient funds for such debit by the Bank, I/We undertake to deposit such shortfall amount in my/our account within two working days of being contacted by the bank.

I endorse that I/We shall stand by the truth of this statement for subsequent legal enquiries by the Bank/Law enforcement authorities (if any). I/We understand and agree that the investigation may take up to 60 days to resolve and that the bank reserves the right to reverse any interim credit given in this regard. I/We authorize you to disclose to the police or any other statutory or regulatory authority, details of any of the disputed transactions carried out on my/our account in order to allow them to pursue their investigations. I/We understand that any statements made or declaration given by me/us may be used or produce before any statutory or regulatory authority.

Customer Signature

Date

FOR BANK USE

Transaction disputed is **FRAUD**

FORM NUMBER

Branch Name & Code:

Applicant's Signature/s verified Y / N :

Transaction disputed is **NON FRAUD**

Employee Name: _____

Customer Request Received Date:

Employee code:

Request Captured by: _____

Employee Sign: _____

Request Authorised by: _____

Note – If ATM transaction is domestic (routed through NFS network) & is reported as fraudulent, chargeback should not be raised.
(i.e. If Card was in customer's custody when account was debited (ATM withdrawal), chargeback should not be raised.)