

Return the form by using the document upload feature at [virginmoney.com.au/doc-upload](http://virginmoney.com.au/doc-upload) or  
 Post to: Credit Card Disputes, Transaction Services, Reply Paid 40 SYDNEY NSW 2001

## YOUR INFORMATION

Customer name: \_\_\_\_\_

Card number:                File reference (if available): \_\_\_\_\_

## TRANSACTION DETAILS

Transaction date	Merchant name	Amount	Reference
		\$	
		\$	
		\$	
		\$	

I dispute the above mentioned transaction(s) for the following reason (Please tick one box only):

**Unauthorised transaction** – Transaction not authorised by Primary or Additional Cardholder.

Please select appropriate:

At the time of transaction the card was:  in my possession  Lost Stolen  Not received

Other: \_\_\_\_\_

*NOTE - The Credit Card will be cancelled and a replacement card will be issued (subject to replacement card eligibility policy)*

**No Knowledge** – I need a copy of the transaction receipt to identify the transaction.

**Duplicate billing** – I was charged more than once for a single authorised transaction. I authorised \$ \_\_\_\_\_ on \_\_\_\_\_ (date).

**Incorrect Amount Charged (Documentation must be provided):**

Amount charged is incorrect, the transaction amount should be \$ \_\_\_\_\_. Please enclose transaction receipt with correct amount.

**Paid by other means**

My card number was used to secure this purchase; however, the final payment was made by cheque, cash, or another card. I contacted the merchant on \_\_\_\_\_ (date) and their response was: \_\_\_\_\_

*Please provide the copy of the cheque, cash receipt, statement of another card or other documentation that payment was made by other means. If paid by 3rd party, please include their documentation.*

**Cancelled recurring transaction**

I notified that merchant on \_\_\_\_\_ (date) to cancel pre-authorised recurring/Installment charges (eg; insurance premium, membership fee). The merchant has charged me again after this cancellation date. I contacted the merchant again on \_\_\_\_\_ (date), and their response was: \_\_\_\_\_

The date the Merchant was notified that the account was closed \_\_\_\_\_ (date)

**Merchandise/Services Not Received:**

I engaged in a transaction with the above merchant, I did not receive \_\_\_\_\_  
(*detailed description of the merchandise or services purchased*) for an amount of \_\_\_\_\_. I expected  
to receive it on \_\_\_\_\_ (*date and time*) and to be delivered at \_\_\_\_\_  
\_\_\_\_\_ (*Location*). The merchandise delivered late \_\_\_\_\_ (*date and time*) or to the wrong location,  
\_\_\_\_\_ (*Location*) and I have returned the merchandise on  
\_\_\_\_\_ (*date*). Please update the details relating to return (to the extent applicable).

Shipping company: \_\_\_\_\_

Tracking number: \_\_\_\_\_

Return/Authorisation Number: \_\_\_\_\_

Who signed for the package?: \_\_\_\_\_

Delivery address: \_\_\_\_\_

I have contacted the merchant (*Contact number/email details* \_\_\_\_\_)  
to resolve this issue on \_\_\_\_\_ (*date*) and their response was: \_\_\_\_\_

If the transaction is cancelled before expected date of delivery, please provide the cancellation date \_\_\_\_\_  
and reason \_\_\_\_\_

I tried to purchase/order \_\_\_\_\_ (*detailed description of the merchandise or  
services purchased*), on \_\_\_\_\_ (*date*) but the transaction did not go through but my account was debited. I  
have contacted the merchant to resolve this issue on \_\_\_\_\_ (*date*) and their response was: \_\_\_\_\_

**Counterfeit Merchandise:**

I have ordered / purchased \_\_\_\_\_ (*detailed description of the merchandise*).  
The merchandise was received on \_\_\_\_\_ (*date*) however on \_\_\_\_\_ (*date*) the merchandise was  
identified as counterfeit by \_\_\_\_\_ (*eg: customs,  
law enforcement, other government agencies, third party expert or owner of intellectual property / representative*).  
Where is the merchandise currently located \_\_\_\_\_

**Not as Described or Defective Merchandise or Misrepresentation** (*Documentation must be provided*):

The merchandise/service received on \_\_\_\_\_ (*date*) is defective or inferior in quality or did not conform to what was agreed upon with the merchant at the time of purchase. Please provide the documentation / explanation of the service/merchandise agreed upon and what was received (*including quality issues/defects*) \_\_\_\_\_  
\_\_\_\_\_. I have contacted the merchant (*Contact number/email details* \_\_\_\_\_) to resolve this issue on \_\_\_\_\_ (*date*) and their response was: \_\_\_\_\_  
\_\_\_\_\_.

I have returned the merchandise on \_\_\_\_\_ (*date*). Please update the details relating to return (*to the extent applicable*).

Shipping company: \_\_\_\_\_

Tracking number: \_\_\_\_\_

Return/Authorisation Number: \_\_\_\_\_

Who signed for the package?: \_\_\_\_\_

Delivery address: \_\_\_\_\_

Reason for return: \_\_\_\_\_

If the transaction is cancelled please provide the cancellation date \_\_\_\_\_ and reason \_\_\_\_\_  
\_\_\_\_\_.

Have you attempted to return the merchandise? If yes, please explain how and when the cardholder attempted to return the merchandise and the outcome \_\_\_\_\_  
\_\_\_\_\_.

If not, please attempt to return it to the merchandise to the merchant.

If in case of misrepresentation, please describe how the merchant's verbal and/or written representations do not match the terms of sale, agreed at the time of transaction \_\_\_\_\_  
\_\_\_\_\_.

**Credit Not Processed** (*Documentation must be provided*):

I engaged in a transaction with the merchant and dispute the amount of \_\_\_\_\_. I have contacted the merchant and asked for refund to my account. I received a credit transaction receipt dated on \_\_\_\_\_ for the above listed charge, but the refund has not been applied to my account.

*Please provide the copy of the credit transaction receipt or voided transaction receipt.*

**Incorrect transaction currency** (*select any one of below*):

The transaction was to be completed in \_\_\_\_\_ currency, whereas merchant processed the charge in \_\_\_\_\_ currency, which resulted in higher charge to the card.

Have you been advised that the Dynamic Currency Conversion (DCC) would occur or was not offered as a choice to pay in the merchant's local currency.

The Dynamic Currency Conversion occurred but I neither agreed to the DCC nor made an active choice.

**ATM Discrepancy:**

I tried to withdraw cash from an ATM, but cash was NOT dispensed (or) received only amount of \_\_\_\_\_ currency \_\_\_\_\_.

**Cancelled Merchandise/Services:**

I was guaranteed a reservation/Timeshare (eg, Clubs / Holiday membership) and the stay or rental will begin on \_\_\_\_\_ (date and time). The Contract received/booking date is \_\_\_\_\_, which was cancelled on \_\_\_\_\_ (date) at \_\_\_\_\_ (time) and the cancellation number is \_\_\_\_\_. The cancellation was done through \_\_\_\_\_ (email/phone, etc.).

My account has been charged for the above listed transaction which was expected to be delivered/rendered by \_\_\_\_\_ (date) at \_\_\_\_\_ (time), however, the merchandise/services have been returned/cancelled on \_\_\_\_\_ (date). Please update the details relating to return/cancellation (to the extent applicable).

Shipping company: \_\_\_\_\_  
 Tracking number: \_\_\_\_\_  
 Return/Authorisation Number: \_\_\_\_\_  
 Who signed for the package?: \_\_\_\_\_  
 Delivery address: \_\_\_\_\_  
 Reason for return/cancellation: \_\_\_\_\_

I have contacted the merchant on \_\_\_\_\_ (date) and their response was: \_\_\_\_\_

Was the cancellation/return policy disclosed to you at the time of reservation/at the time of transaction?  Yes  No  
 If yes, please provide the details of the cancellation/return policy: \_\_\_\_\_

**Other** - If your dispute does not fall into any of the above categories, please attach a detailed explanation of the circumstances relating to your dispute.

**I am no longer disputing this transaction and request to close this case.**

**I authorise Virgin Money (Australia) Pty Limited to investigate/correct the transaction(s) in dispute. Where applicable I enclose relevant supporting documentation requested above.**

**Primary Cardholder**

Print Name	Signature	/ /
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**Additional Cardholder**

Print Name	Signature	/ /
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