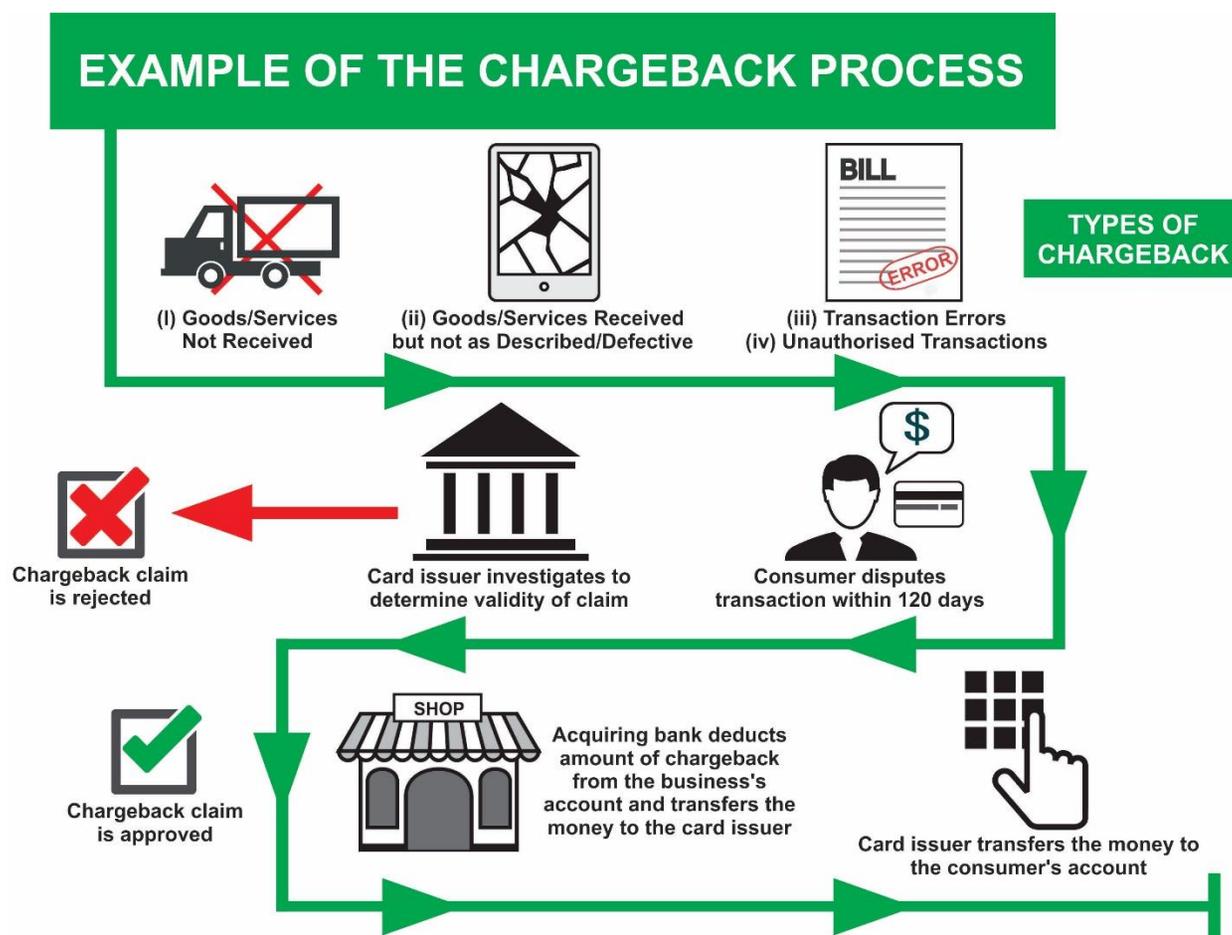


CASE: CHARGEBACK GUIDE FOR CONSUMERS

CREDIT CARD USERS' RIGHTS FOR CHARGEBACK CLAIMS

A **chargeback** is an existing form of consumer protection which allows credit card users to dispute a charge and reverse the transaction should a purchase goes awry. Generally, consumers can ask for a chargeback within 120 days of the date of transaction if they encounter non-delivery of goods and services, delivery of defective/unfit goods and services, credit card transaction errors and/or unauthorised transactions.



	TYPES OF CHARGEBACK	DESCRIPTION	TIME LIMIT TO FILE DISPUTE (FROM DATE OF TRANSACTION)	CONDITIONS	SUPPORTING DOCUMENTS
Issues with Goods/ Services	Goods/Services Not Received	<ul style="list-style-type: none"> - Consumer did not receive goods and services were not rendered 	120 days	<ul style="list-style-type: none"> - Consumer must first attempt to resolve with the business (and provide written correspondences) - Ensure that the specified delivery date or projected service delivery date has lapsed (1 month waiting period if no delivery or transaction date) 	<ul style="list-style-type: none"> - Written correspondences of attempt(s) to resolve dispute with the business - Provide detailed description of goods or service - Provide date of delivery/projected service delivery date - For partially utilised goods or services, provide documentation on the calculated unused amount - If applicable, provide documentation that the business is unable to provide goods/services (i.e. news article that the business has closed)
	Goods/Services Received or Rendered but Not as Described/ Defective/ Returned	<ul style="list-style-type: none"> - Goods or services did not match what was described on documentation at time of purchase - Merchandise was received damaged or defective - Quality of merchandise or services are in dispute - Merchandise was identified as counterfeit by owner of intellectual property, authorised representative, customs, law enforcement, governmental agency or neutral bona fide expert - Terms of sales were misrepresented by the business - Credit voucher issued for merchandise returned or service cancelled 	120 days	<ul style="list-style-type: none"> - Consumer must return the goods <u>and</u> attempt to resolve with the business 	<ul style="list-style-type: none"> - Written correspondences of attempt(s) to resolve dispute with the business - Provide detailed description of goods or service - Certification on authenticity of merchandise/service - Date and proof that merchandise/service had been returned or cancelled - For partially utilised goods or services, provide documentation on the calculated unused amount - Letter explaining the defects, damages and/or difference in quality - For goods/services returned or cancelled, business policy must permit return/cancellation <u>and</u> acknowledgement of returned goods/invoices with tracking number

Transaction Errors	Duplicate Processing	- The business entered the same transaction more than once and created 2 transaction receipts for the same purchase	120 days	- Duplicates must be for the same transaction amount, date and the business	- N.A.
	Paid by Other Means	- Consumer has paid for transaction by other means (i.e. cash, check or other cards)	120 days	- Consumer must first attempt to resolve with the business (and provide written documentation (i.e. email, phone calls, etc))	- Written documentation of attempt(s) to resolve dispute with the business - Proof of alternate payments made (i.e. receipts, other bank or card statements)
	Incorrect Transaction Amount, Currency or Account Number	- Transaction amount was processed using incorrect number or altered after transaction was completed without consent of consumer	120 days	- N.A.	- Documentation showing authorised amount, currency or account number
Unauthorised Transactions	Unauthorised/Unrecognised Transaction	- Consumer did not authorise the transaction in dispute (include multiple transactions wherein other transactions are validly authorised), authorisation was obtained after transaction date or the transaction arose from a lost/stolen credit card	120 days	<p>Lost/Stolen Credit Card In Singapore, a consumer's liability for unauthorised credit card transactions incurred prior to reporting is capped at S\$100. However, the consumer must not have acted fraudulently, grossly negligent or failed to notify the bank promptly of the lost or stolen credit card.</p> <p>Cancelled Recurring Transaction - Consumer must first attempt to resolve with the business (and provide written correspondences) - Cancellation must be made <u>before</u> the transaction charged</p>	<p>N.A.</p> <p>Cancelled Recurring Transaction - Written correspondences of attempt(s) to resolve dispute with the business - Documentation detailing <u>prior cancellation</u> was made and received by the business</p>

Disclaimer: The following information is provided "as is". Consumers should note that the 'Types of Chargeback' above are not exhaustive and the requirements may vary depending on their card issuers and the requirements stipulated by the applicable credit card company. CASE does not warrant that the completion of the dispute form in the manner above would result in a successful dispute claim. Consumers may wish to approach their card issuer for more information.