

# Challenging a transaction

This is the form you need if you've tried to sort things out with a shop or company yourself and you're not happy with the response you've had. For example, there's something on your statement you don't recognise, a payment's come out more than once or you're not happy about goods or services you've paid for.



First Name  Surname

16 Digit Card Number

Retailer Name:

Transaction Date (dd/mm/yyyy)  /  /      Transaction Amount £

Sort Code  /  /  Account Number

(Applies to Debit Card Chargebacks only)

**1. A payment's come out more than once (duplicate transaction).**

Please just tick this box to let us know this is the reason for your challenge.

**2. I haven't had, or won't have had, the goods or services I paid for – this also covers you when a company has gone out of business.**

*(Please supply all items applicable & tick box to confirm item enclosed)*

- Proof that you have tried to resolve the matter with the retailer.
- Copies of receipts/invoices/e-mail confirmation/tickets (if none available, please confirm this in writing).
- Copy of Liquidation notice or proof that you will not receive the merchandise. (emails/letter from retailer).

**3. The goods or services weren't as described – this also covers defective or fake goods.**

*(Please supply all items applicable & tick box to confirm item enclosed)*

- Proof that you have tried to resolve the matter with the retailer.
- Copies of receipts/invoices/confirmation/tickets? (letter/emails etc).
- Documentation from an expert stating in their opinion the merchandise/service is defective/not as described.
- Email from the genuine merchant stating that this is not a recognised retailer.
- Proof that the goods were returned to the retailer (registered postage receipt) or proof that the services were cancelled/rejected by you in writing.
- The website address from which the goods were purchased if applicable. No invoice available please confirm in writing.

**4. A subscription or continuous authority I've cancelled is still coming out of my account.**

*(Please supply all items applicable & tick box to confirm item enclosed)*

- Proof of cancellation in order to charge an item back i.e. e-mails

**5. A refund I was promised hasn't come through after 30 days.**

*(Please supply all items applicable & tick box to confirm item enclosed)*

- Proof of promise of refund showing the amount and when it was to be carried out.

**6. I do not recognise a transaction.**

*(Please supply all items applicable & tick box to confirm item enclosed)*

- Proof of your effort to resolve the matter with the Retailer, e.g. copy of e-mails or letters between you & retailer.

**7. Free Trial Offers – If you have authorised postal charges in relation to free samples for example, Anti-ageing cream, Weight Loss supplements that may have been advertised, please note that the initial consent has authorised a subscription to your account which will continue to be debited unless you return the product within the specified timeframes.**

*(Please supply all items applicable & tick box to confirm item enclosed)*

- You must return the samples to the retailer by registered post – please forward a copy of the registered post receipt along with this form.  
*\* Provide copies of any correspondence (letter/emails) you have with this company*

**8. Anything else – if you've not found the right box so far, this is the section to complete.**

*(Please supply all items applicable & tick box to confirm item enclosed)*

- Proof that you have tried to resolve the matter with the retailer.
- Copies of receipts/invoices/confirmation/Rental Agreement (letter/emails etc).

**Before you send us this form**

Under each section, we've listed what we need you to send us before we can look into this for you. You must get everything to us as quickly as you can, no later than 90 days from the date the transaction appeared on your statement.

Please give us your mobile number if you'd like a text message to let you know we've received this form.

Please enter in the format:

**"0044 77 12345678" (UK)**

i.e. Country Code + Network Prefix + Number.

**I certify that the above information is accurate to the best of my knowledge**

Signed: .....

Date: .....

Please return completed form and supporting documentation to:

**Post Office Cards Disputed Transactions  
PO Box 3191  
BS1 9HY**