

## Cardholder Dispute Form

To,

**Kotak Mahindra Bank Ltd.  
Credit card Operations,  
Kotak Infinity Tower- 21,5th Floor,  
General A. K. Vaidya Marg,  
Malad East, Mumbai – 400097**

**Fax: +91 22 66466901**

**Kotak Credit Card Number:**

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**Details of the disputed transaction(s) under SR # \_\_\_\_\_ :**

Transaction Date [dd/mm/yy]	Merchant Name & Location	Transaction (Billed) Amount(INR)	Disputed Amount (INR)

**Reasons for dispute (please fill as applicable):**

1. Duplicate/multiple billing: I have done the transaction only \_\_\_\_\_time(s) but I have been billed \_\_\_\_ time(s).
2. Paid by other means: Initially I had used my Kotak Credit card for payment but finally I paid by \_\_\_\_\_ (cash receipt/bill/etc is attached as a proof of payment).
3. The transaction Amount was Rs.\_\_\_\_\_ but I have been billed for Rs.\_\_\_\_\_ (charge slip attached as a proof).  
\* Please note that if a transaction is done on a travel/hotel/movies merchant then the customer can dispute only when the difference amount is greater than USD 25, else the customer will have to resolve the dispute with the merchant.
4. The transaction was cancelled but I have not received the credit/refund for the same (credit slip/Void Slip/merchant's letter is attached as a proof).  
\* The customer must wait for 30 days from the date of cancellation before raising the dispute.
5. I have not received the merchandise/rendered the services by expected date (dd/mm/yy) \_\_\_\_\_.  
\* I contacted the merchant on date (dd/mm/yy) \_\_\_\_\_and the response was \_\_\_\_\_.
7. I tried to withdraw Rs.\_\_\_\_\_ but ATM dispensed only Rs.\_\_\_\_\_/No Amount.
9. I have not authorized the above transaction(s).The card has been blocked and it is in my possession.  
\* For Internet / E-commerce transactions, the customer needs to first contact the Merchant & attempt to resolve the dispute.
10. I do not memorize the transaction; Please retrieve the chargeslip for my reference.
11. I have lost my Kotak Credit Card and it has been misused, the card has been blocked as I have reported to the bank.  
\* The Cardholder will, however be liable for all losses when someone obtains and misuses the Card or PIN with / without Cardholder's consent, or consent of an Add-On Cardholder, Refer MITC.
12. Others (Please explain in detail. Please attach a separate letter if necessary).

\*\* Temporary credit will be processed for disputed transaction(s), if applicable. If the aforesaid transaction(s) is/are deemed to be a valid transaction then temp credit put to your account will be reversed with interest as applicable and proof of transaction(s) will be sent to you.

Declaration: I hereby confirm that the information mentioned above is true to the best of my knowledge.

**Cardholder's Name:**

**Place:**

**Signature:**

**Date:**

**Email:**

**Contact No:**