

Visa Dispute Form

Coastline Credit Union Ltd
ABN: 88 087 649 910 | AFSL: 239175
Australian Credit Licence Number: 239175



Prior to submitting the claim to Coastline Credit Union, an attempt must be made by the cardholder to resolve the issue with the Merchant(s) where possible

Step 1: Cardholder Details

Name

Member Number

Visa Debit / Credit Card Number [First 4 and Last 4 Digits Only]

 - X X X X - X X X X -

Step 2: Disputed Transaction(s) Details

Date	Transaction Details	Amount (\$)	Dispute Reason # [See following page]

Step 3: Card Details

Did you have the card in your possession at the time of the transactions?

Yes

No

If no, was the card lost or stolen: Lost Stolen

Date lost / stolen:

Date reported as lost / stolen to Credit Union:

Was the PIN kept with the card?

Yes

No

Was the PIN recorded on the card?

Yes

No

Has the PIN been disclosed to anyone?

Yes

No

If yes, to whom has the PIN been disclosed

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Reasons for Dispute

#	Dispute Reason	Evidence / Documents to be Provided
1	Paid for by other means. I paid for the transaction using another payment method (cash, different card)	<ul style="list-style-type: none">• Copy of sales receipt.• Other evidence for proof of payment• Any other relevant documents
2	Recurring transaction cancelled. The Merchant was authorised to deduct recurring payments from my card, however I cancelled or attempted to cancel the authority	<ul style="list-style-type: none">• Description of goods / services• Evidence of cancellation request• Any other relevant documents
3	Refund not processed. The goods were returned / services were cancelled and a credit was due to be processed to my card / account	<ul style="list-style-type: none">• Description of goods / services• Evidence of return of goods / services• Date goods / services were returned.• Evidence of credit due• Any other relevant documents
4	Goods or services not received. I have not received the goods / services I paid for. I have contacted the Merchant to try to resolve this matter	<ul style="list-style-type: none">• Description of goods / services• Copy of sales receipt.• Delivery information including expected delivery date.• Details of the Merchant response to your contact• Any other relevant documents
5	Goods not as described or defective The goods / services that I paid for were defective / damaged or not as described. I returned the goods or cancelled the service and I have waited for at least 30 days for a credit / refund. I have contacted the Merchant to try to resolve this matter	<ul style="list-style-type: none">• Description of goods / services• Copy of sales receipt.• Copy of advertisement for goods / services.• Details of the Merchant response to your contact• Delivery information• Any other relevant documents
6	Misrepresentation by Merchant Merchant misrepresented the sale terms of transaction. The Merchant was one of the following: <ul style="list-style-type: none">• Timeshare resellers or Merchants who advise they will recover timeshare reseller fees.• Merchants who advise the cardholder they can recover cardholder's funds.• Technical services, technical support, or computer software, that is sold using inaccurate online advertisements or that contain malicious software downloads	<ul style="list-style-type: none">• Copy of sales receipt.• Details of the Merchant response to your contact• Copy of website details, online advertisement, email transcripts.• Details of service that were to be supplied by merchant.• Any other relevant documents• Did the Cardholder provide their card details to a caller purporting to be from a legitimate merchant-e.g., Microsoft, Telstra etc
7	Transaction not recognised. I have not authorised or participated in the disputed transaction.	

Important Note: This dispute reason is not automatically classed as Fraud which means we may not be able to initiate a dispute under this category

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Step 4: Additional Information / Notes

Statutory Declaration required: - Yes – Transaction was initiated in Europe.
No – Transaction was **not** initiated in Europe.

Please record any additional information or comments that you believe are relevant to this matter

Police Event Number: -

Step 5: Declaration – tick each box to confirm you have read and understood.

- I declare that this claim and the information relating to this claim are true and correct.
- I have attached all required documents and have provided all information relevant to the claim. I am aware that my claim may be delayed if I have omitted or failed to provide any reasonable additional information to assist with any investigation.
- I understand that disputes can take several weeks to resolve as it may be necessary to retrieve documentation / vouchers from the Merchant and / or the other Financial Institution.
- I understand that if the dispute is successful, the Merchant has the right to challenge and I may need to provide further information.
- I acknowledge that a fee may apply if during the dispute process it is proven or evidence is presented that I have authorised or participated in the transaction. This fee will be applied on a per transaction basis.

Cardholder's Signature

Date Signed

Step 6: Return completed form.



operations@coastline.com.au



In person at your local branch



Post to:
Operations Department
Coastline Credit Union
PO Box 3119
West Kempsey NSW 2440

Statutory Declaration

OATHS ACT 1900, NSW, EIGHTH SCHEDULE

I,, do solemnly and sincerely declare that

[name of declarant]

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Card Number

Transaction Details

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and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Oaths Act 1900.

Declared at: on

[place]

[date]

.....
[signature of declarant]

in the presence of an authorised witness, who states:

I,, a

[name of authorised witness]

[qualification of authorised witness]

certify the following matters concerning the making of this statutory declaration by the person who made it: [* please cross out any text that does not apply]

1. *I saw the face of the person OR *I did not see the face of the person because the person was wearing a face covering, but I am satisfied that the person had a special justification for not removing the covering, and
2. *I have known the person for at least 12 months OR *I have not known the person for at least 12 months, but I have confirmed the person's identity using an identification document and the document I relied on was

[describe identification document relied on]

.....
[signature of authorised witness]

.....
[date]