

Digital Banking Dispute Form

Important Instructions for Customers:

- Call phone banking on 18002586161 to block UPI/ Net Banking / Credit Card /Aadhaar Enabled transactions
- Inform branch staff to mark a no-debit in your account to prevent any further transactions.
- For Payzapp related disputes call on 1800 102 9426 or email at cybercell@payzapp.in
- Call National Cyber Crime Helpline number on 1930 or Online reporting portal by logging to "<https://www.cybercrime.gov.in> to report the incident. Mention the complaint / reference number on the form.

Customer's Name _____

Customer ID _____

Credit/Debit/Prepaid Card Number:

							X	X	X	X	X	X				
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Account Number:

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UPI ID:

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Aadhaar Number (only last 4 digits)

X	X	X	X	X	X	X	X				
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Dispute pertaining to: UPI Credit Card Debit Card Prepaid Card Aadhaar Enabled Transactions
 Net Banking/Mobile Banking

DETAILS OF DISPUTED ITEM(S):

TRANSACTION DATE	TRANSACTION DESCRIPTION	MERCHANT DETAILS	TRANSACTION AMOUNT

Mandatory Section

- I authorise the Bank to mark a no debit in the above-mentioned account.
- I do not authorise the Bank to mark a no debit in the above-mentioned account for the below reasons

(Kindly note that in case card/account is not blocked, the liability for current and future transactions remains with the customer and not with the Bank)

I have called National Cyber Crime Helpline number on 1930/ logged on to <https://www.cybercrime.gov.in> to report the incident. Please find the complaint/reference No _____

Brief description of how the transaction has taken place:

To be filled in case of Debit/Credit/Prepaid Card related Disputes

- I have neither authorized nor participated in the above transaction(s). I confirm that the card is still in my possession.
 - My card was lost/stolen on _____ and the same was reported to you on _____. **(Attach copy of Police complaint, mandatory for disputes)**
 - Duplicate/Multiple billing. I have done only __ transaction(s) at the Merchant Establishment but I was billed ____ times. **(Attach copy of authorized charge slip)**
 - I have cancelled the transaction(s)/returned the goods, but have not received credit/refund for the same **(Attach Credit Voucher/Refund note/Merchant's letter or any form of merchant's confirmation that the credit is due to the card account)**
 - The service / merchandise that I have received are not as described or found defective **(Attach copy of all correspondence had with the merchant, proof that goods were returned to the merchant OR proof of merchant acknowledging the cancellation intimation)**
 - The transaction was Unsuccessful OR the Merchant confirms non-receipt of payment **(Provide clear description of the goods or services ordered / copy of all correspondence with the merchant)**
 - I ordered goods/services and the same were expected to be delivered by date (dd/mm/yy) _____, but I never received the same. **(Attach order confirmation / Provide clear description of the goods or services ordered / copy of all correspondence had with the merchant)**
 - Paid by alternate means. I gave my card for payment, but later on paid by other means for the same transaction. I Paid by Cash **(attach cash receipt/bill)/** Cheque **(attach Cheque /Bank statement)/** Other card **(attach chargeslip/other card statement)**
 - Cancelled Membership/Subscription/Booking. **(Attach proof of cancellation)**
 - The transaction amount incurred/authorized by me is for Rs. _____ but I was billed for Rs. _____. **(Attach copy of authorized charge slip / Invoice copy)**
 - Cash was not dispensed at the ATM but I was billed for the entire amount of Rs. _____.
 - Cash was dispensed partially in the ATM for Rs. _____ but I was billed for the entire amount of Rs. _____.
 - Others (Please explain in detail. Please attach a separate letter if necessary)
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To be filled in case of Aadhaar Enabled Transaction dispute:(All questions mandatory)

- I have neither authorised nor participated in the above transaction(s). I authorise bank to delink Aadhaar number and disable Aadhaar based payment transactions. Yes No
- Aadhaar Number updated for Direct Benefit Transfer (DBT): Yes No
- Is there any Joint holder in customer's account: Yes No
- If yes, then is Joint holder aware of this fraudulent transaction reported by other account holder: - Yes No
- Has customer shared his/ her biometric with other entity/person for any purpose since the last 6 months? Yes No
If yes, provide details.

- Does customer regularly carry out AePS transactions at same Business Correspondent locations? Yes No
- How did the customer come to know about the fraudulent transaction in his/her account? _____

- Customer's Location at the time of Transaction? _____

- Is customer's Mobile Number/Email Id updated in Aadhaar card? Yes No
- Is customer's currently used Aadhaar Number updated in Bank's system for SMS alerts? Yes No
Also was the same number user by the customer at the time of disputed transaction? Yes No
- Reason for late reporting of Fraudulent transactions by customer (applicable for fraudulent transactions reporting done after 3 months from the date of transaction)

I declare that above given information is true and correct to my knowledge. I understand that I can be held liable for all charges incurred if dispute raised by me is found invalid. The Bank may contact me whenever it requires any further information.

Email ID* : _____

Mobile No* : _____

Signature*: _____

Date & Time (AM/PM): _____

Important Note:

- ❖ For authorized transactions, an attempt to resolve the dispute with the merchant must be made first before we can take action on your claim.
- ❖ Please ensure to provide appropriate documentation as indicated against the dispute reason which would enable us to make every possible effort to assist in resolving your dispute.
- ❖ Customer can file a police complaint by following below mentioned options: -
 - Report the incident to National Cyber Crime Helpline Number at 1930 or 155260
 - Report through online portal at https://cybercrime.gov.in/Webform/Crime_AuthoLogin.aspx/
<http://www.cybercrime.gov.in/> (www.cybercrime.gov.in)
- ❖ **Online complaint is followed by serial number, hence same is accepted. Physical copy needs to have seal and signature of police official.**
- ❖ CDF is a mandatory document to be submitted for all transaction disputes.
- ❖ Copy of Police complaint is mandatory to be submitted for all disputes where the transaction amount is greater than Rs. 50000/- and in case of Aadhaar + Biometric fraud FIR is mandatory for amount greater than or equal to 10,000.
- ❖ **Please send the duly filled CDF from your registered email ID to**

❖ For all Card disputes	❖ cc.disputes@hdfcbank.com
❖ For Net Banking / Mobile Banking unauthorised transactions	❖ support@hdfcbank.com

* Mandatory Fields

Classification - Internal