



National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Citi branded credit cards. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to distribute and assist to administer the products. "Citi", "Citibank", "Citigroup", the Arc design and all similar trade marks and derivations thereof are used temporarily under licence by NAB from Citigroup Inc. and related group entities.

CUSTOMER INVESTIGATION REQUEST – CREDIT CARD TRANSACTIONS
Return the form by using the document upload feature at citibank.com.au/upload or
Post to: Credit Card Disputes, Transaction Services, GPO Box 40 SYDNEY NSW 2001

Customer Name		Card Number	
File reference		Amount	
Transaction Date	Merchant Name		Reference

I dispute the above-mentioned transaction for the following reason **[Please tick one box only]**

<input type="checkbox"/>	Unauthorised Transaction – Transaction not authorised by Primary or Additional Cardholder. The card (was / was not) in my possession at the time of the transaction. NOTE – The Credit Card will be cancelled and a replacement card will be issued (subject to replacement card eligibility policy).
<input type="checkbox"/>	Duplicate billing – I was charged more than once for a single authorised transaction. I authorised \$_____ on _____ (date). I have not authorized the other transaction/s. My card was in my possession at the time of the transaction.
<input type="checkbox"/>	Non-receipt of Goods OR <input type="checkbox"/> Services Not Rendered Goods/Services for the transaction were not provided due to the inability/unwillingness of the merchant. Goods/Services were to be provided on _____. I have attempted to resolve this dispute with the merchant and/or merchant’s liquidator. <u>Documentation Required:</u> A copy of the transaction receipt or other documentation containing a written description of the merchandise or services. -Communication proof that you attempted to resolve the dispute with the merchant, OR -Documentation proving that the services will not be rendered. i.e. media coverage, a written notice from the merchant or their liquidators. Note: Disputing arising due to the quality of goods or services received cannot be disputed
<input type="checkbox"/>	Refund/Credit Not Processed Credit transaction receipt issued but credit not processed to my account. <u>Documentation Required:</u> Please enclose a copy of the original credit transaction receipt and /or letter from the merchant stating credit authorised.
<input type="checkbox"/>	Goods returned to the merchant or services cancelled but refund not processed. <u>Documentation Required:</u> Communication proof that you attempted to resolve the dispute with the merchant, AND -Proof of return/cancellation when you returned or cancelled goods/services, including the tracking number.
<input type="checkbox"/>	Not As Described OR <input type="checkbox"/> Defective Merchandise OR <input type="checkbox"/> Counterfeit Merchandise <u>Documentation Required:</u> Please enclose proof that merchant received the returned merchandise i.e. Registered mail receipt or courier invoice signed by the merchant upon receipt of the goods. -A copy of the transaction receipt or other documentation containing a written description of the merchandise purchased. -Explanation of what was not as described or defective. -Communication proof that you attempted to resolve the dispute with the merchant. -Counterfeit Merchandise – Evaluation / certification evidence from a qualified third party person or entity which validates the goods as counterfeit.
<input type="checkbox"/>	Cancelled Membership/Subscription – Date Cancellation was made _____. <u>Documentation Required:</u> Please provide copy of cancellation notice to the merchant. A copy of the merchant terms and conditions and/or the merchants refund/cancellation policy. Note: Refund can only be requested if your account is debited 15 calendar days after cancellation date.
<input type="checkbox"/>	Paid By Other Means – the transaction was charged to my account and was also paid by other means. <u>Documentation Required:</u> Please enclose proof of payment by other means i.e. cash receipt, cardholder copy of other credit/charge card transaction receipt.
<input type="checkbox"/>	Processing Error – Amount charged is incorrect, the transaction amount should be \$_____. <u>Documentation Required:</u> Please enclose transaction receipt confirming the correct amount.
<input type="checkbox"/>	Cancelled Accommodation – Accommodation was booked and cancelled according to cancellation policy Cancellation date _____ with Cancellation number _____. <u>Documentation Required:</u> Please provide proof of cancellation and a copy of the merchants terms and conditions or the merchants refund/cancellation policy.
<input type="checkbox"/>	Other – If your dispute does not fall in to any of the above categories, please attach a detailed explanation of the circumstances surrounding your dispute and enclose relevant supporting documents.
<input type="checkbox"/>	I no longer dispute this transaction , because _____ and accept the charge

I authorise National Australia Bank Limited to investigate/correct the transaction(s) in dispute. Where applicable I enclose relevant supporting documentation requested above.

-----**(Signature)** ____ / ____ / ____ **(Date)** -----**(Signature)** ____ / ____ / ____ **(Date)**
 Primary Cardholder Additional Cardholder