

DISPUTE RESOLUTION AND LOST CARDS HANDLING PROCEDURE ON PAN ASIA BANK CREDIT CARDS

DISPUTE RESOLUTION PROCESS (DR PROCESS)

- ✓ Before disputing a charge, please check if the charge has been posted to your Card account. .Pan Asia Bank will not be able to assist with a transaction dispute until it has been posted.
- ✓ The cardholder shall scrutinize the Credit Card Statement and any discrepancies or errors in the transactions billed should be notified to the Call Centre within 15 days from the statement date.
- ✓ The Bank will require the Cardholder's Name, Credit Card Number, Transaction Date and the Transaction Amount to investigate the dispute.
- ✓ If the Cardholder informs the Call Centre orally, he/she should required to send a complaint subsequently in writing within 5 business days, specimen of the Cardholder Dispute Form can be downloaded from our website www.pabcbank.com
- ✓ The Bank will contact the Cardholder, if any additional information is required during the DR process.
- ✓ The dispute / Chargeback process may take 45-180 days from the date of complaint and upon completion, if the Bank concludes the transaction is valid and legitimate the Bank will notify the Cardholder accordingly and the cardholder will immediately be liable for the disputed amount and all other fees and charges applicable for the transaction.
- ✓ During the DR process, the Bank may have to retrieve transaction slip copy from Acquiring Bank, and the cardholders account will be debited for retrieval fee per transaction slip as per the Bank's tariff guide for Credit Cards.
- ✓ All Visa & and MasterCard disputes are subject to and governed by the dispute resolution and Chargeback guidelines stipulated by Visa Inc. and MasterCard worldwide respectively.
- ✓ The Terms and Conditions stated on the website shall be read by the Cardholder prior using the Credit Card for transactions.

INTERNET / CARD NOT PRESENT (CNP) TRANSACTION DISPUTES

- ✓ The Cardholder shall be liable for any internet transactions performed through unsecured sites with or without knowledge of the Cardholder.
- ✓ The Cardholder shall not disclose any personnel information such as Card Number, Expiry Date of the Card and the Card VerificationValue (CVV) or Card Verification Code (CVC) number to unsecured sites when performing online transactions.
- ✓ If any unauthorized online transactions were identified in the Credit Card Statement, Cardholder should immediately inform the Call Centre on +9411466722 and subsequently in writing within 5

business days to the Bank. The specimen of the Cardholder Dispute Form can be downloaded from our website www.pabcbank.com

CARDHOLDER DISPUTES WITH MERCHANTS

- ✓ Any dispute or a complaint against any Merchant /Financial Institution must be directly resolved by the Cardholder with the Merchant. The Bank is not responsible for the quality of the goods or services purchased by the cardholder from any merchant/financial institution.
- ✓ The Bank shall not be responsible for merchandise or services purchased by the Cardholder including delay in delivery, non receipt of goods or services from mail order transactions/internet transactions. The Cardholder must resolve any such dispute with the merchant/ financial institution

LOSS OF CREDIT CARD / PIN (PERSONAL IDENTIFICATION NUMBER)

- ✓ In the event of the Credit Card is lost or stolen or the PIN is disclosed to any other party, the Cardholder shall immediately notify the said loss, theft or disclosure together with the particulars thereof to the Bank's Call Centre on +9411466722. The Cardholder must also file a complaint with the Police/ Law enforcement agency and produce a certified copy of the complaint locally or overseas where such loss or theft or disclosure occurred.
- ✓ The Card number can be obtained from your Credit Card Statement or you may quote your National Identity Card / Driving License / Passport Number which was provided to the Bank in your Credit Card Application to the Call Centre and subject to answering few security questions to verify your authenticity to retrieve the card number for de- activation.
- ✓ Your Card will be blocked immediately to prevent any further unauthorized usage and the Call Centre staff will inform the transactions already performed using the lost card.
- ✓ The Bank will request the cardholder to notify the loss/theft in writing to the Bank within 3 working days. In case of a Stolen Card cardholder is required to lodge a Police complaint and a copy of same should be forwarded to the Bank.
- ✓ The replacement card will be dispatched /delivered within 5 working days to the Cardholder and the Bank may levy a card replacement fee as per the Bank's tariff guide for Credit Cards
- ✓ The Cardholder shall be liable for all amounts debited to the account as a result of the unauthorized use of the Card /PIN until confirmation of its loss of theft has been notified and later confirmed in writing to the Bank.
- ✓ The Cardholder shall not be liable for the card transactions performed after informing the Bank of its loss/theft.
- ✓ In the event that the Cardholder recovers the lost or stolen Card, he shall immediately return the same to the Bank by cut it into four, without using it. The cardholder shall not use the PIN after reporting to the Bank of the disclosure of the same to any other party.
- ✓ The Cardholder shall use all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any other party
- ✓ The Cardholder shall be and remain fully liable to make payment to the card for any unauthorized transactions performed prior to lost or stolen is reported to the Bank.

Contact us

Phone our 24X7 Call Centre	+9411466722
Internet Banking	<ol style="list-style-type: none"> 1. Sign in to your Internet Banking Account 2. Go to the "Messages" tab 3. Send a message with Title "Dispute a Credit Card Transaction"
<p>Fax</p> <p>email</p>	<p>+94112565563</p> <p>CARD@pabcbank.com</p>
Mail	<p>Manager, Card Operations Card Centre, Pan Asia Banking Corporation PLC NO.450, Galle Road, Colombo 03.</p>