



## CARD TRANSACTIONS DISPUTE PROCESSING FORM

(Form should be filled in CAPS)

Date

Please complete this form, print and drop at your nearest I&M Bank branch

THE BRANCH MANAGER,	
I&M BANK LIMITED,	
BRANCH	<input type="text"/>

Cardholder's Information			
Mr/Mrs/Ms/Minor	First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Card Number	<input type="text"/>		
Account Number	<input type="text"/>		

Details of Disputed Transaction(s)			
Transaction Date	ATM or Merchant Name	Transaction Amount (KES)	Remarks
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

REASON(S) FOR TRANSACTION(S) DISPUTE: (Tick as Applicable ✓)	
<input type="checkbox"/>	1.0 I did Not Participate or Authorize the transaction and the Card was in My Possession at the time of transaction
<input type="checkbox"/>	2.0 I did Not Participate or Authorize the transaction and the Card had been Reported Lost/Stolen to the Bank
<input type="checkbox"/>	3.0 I only did One Transaction but my Account has been charged more than once – Card was in my possession and had not been reported Lost or Stolen to the Bank (Enclose the Transaction Receipt)
<input type="checkbox"/>	4.0 The Transaction Amount on my receipt differs from the amount charged in my Account Statement - Enclose Copy of Transaction Receipt
<input type="checkbox"/>	5.0 I did not receive the requested Cash Amount from the ATM – Amount Requested
<input type="checkbox"/>	6.0 I have cancelled the goods/services but my Card Account has been Debited – Attach Copy of Cancellation Receipt
<input type="checkbox"/>	7.0 The Merchant issued a Refund but it has not been credited to my Card Account – Attach Copy of Refund Receipt
<input type="checkbox"/>	8.0 I paid by Other Means i.e. cash /another card – Attach Copy Receipt of Payment by other means
<input type="checkbox"/>	9.0 I have not received the ordered goods/services within the delivery date – Attach copy of the Order Confirmation and specify the agreed date of delivery
<input type="checkbox"/>	10.0 Others (Please Specify)
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>



## CARDHOLDER INDEMNITY

I confirm that the information given above and all enclosures herein is correct and I indemnify the bank against any charges or costs that may arise out of its action in reliance of the said information.

In consideration I&M Bank crediting my card or account number  with the disputed card transaction(s) amounts and charges as detailed above, I hereby request and authorize the Bank to act upon untested e-mail instructions (the "instructions") believed by the Bank to be issued by me, if the instructions purport to be issued by or are believed by the Bank to be received from any authorised signatory(ies) to the card account(s) in the Bank records in accordance with the mandate given by me to the Bank; and I confirm that the instructions shall emanate from the e-mail address(es) of the authorized signatories in accordance with the mandate provided to the Bank.

I undertake to fully indemnify the Bank against all scheme and bank claims, demands, losses, costs, damages, liabilities or expenses whatsoever which I&M Bank may at any time incur, sustain or suffer as a result of crediting my card account with the disputed card transaction(s) amounts. I&M Bank reserves the right to recover the full amount credited and I hereby authorize I&M Bank to recover the said amounts and any charges thereof and I agree to reimburse the Bank in full, upon demand, for all payments, losses, costs, damages, liabilities and expenses made, suffered or incurred by the Bank as a consequence thereof or arising therefrom.

I am fully aware of all the risks inherent to email instructions including, but not limited to: Instructions given through impersonated or imitated email address(es) and signature(s); and instructions being erroneously addressed to the wrong recipients and thereby becoming known to third parties. I therefore unreservedly accept that the Bank shall bear no responsibility or liability whatsoever in relation thereto.

I hereby unconditionally request and authorize the Bank to act upon any email instruction which the Bank, in its sole and absolute discretion, reasonably believes to emanate from me or otherwise appear to comply with the Terms and conditions of the mandate as contained therein. The Bank shall not be liable for having acted in good faith upon email instruction(s) purporting to come from me/us but which, is/are subsequently discovered to, or may, emanate from unauthorised individuals or in any other circumstances whatsoever. Any transaction(s) processed pursuant to any email instruction shall be binding to all intents and purposes upon me/us.

I acknowledge that the provisions herein are in addition to and are not exclusive of any other terms and conditions set out in any agreement or document entered into or exchanged with I&M Bank which may apply in respect of the matters in respect of the card transactions.

Signature	<input type="text"/>
Date	<input type="text"/>

## BRANCH VERIFICATIONS:

Cardholder No.	<input type="text"/>
Bank Account No.	<input type="text"/>
Account Balance as at date (Kshs)	<input type="text"/>
Account Type (Premium/Standard)	<input type="text"/>
Years Account in Existence	<input type="text"/>

## VERIFICATION BY:

Name	<input type="text"/>
Date	<input type="text"/>
Signature	<input type="text"/>

Where this form has been emailed to you for completion, please complete appropriately, sign and email back to [customer@imbank.co.ke](mailto:customer@imbank.co.ke). For any assistance, please call us on 0719 088 000 or 0732 100 000