


Apple Bank for Savings 
B-284 Cardholder Dispute Form

Apple Bank initiates its investigation immediately based on the available information, and the Bank will either approve or deny your claim within ten business days provided the Bank receives written confirmation of the claim, or it will provide provisional credit while making a final determination which may take up to 45 calendar days. In order to resolve your claim in a timely manner, please provide the below information. While the Bank has initiated its investigation, you may be asked to provide additional information and documents to assist in resolving your claim through Visa.

Name: _____ Card Number (last 4 digits): _____
Transaction Date: _____ Merchant Name: _____
Transaction Amount: \$ _____ Dispute Amount: \$ _____

Describe Nature of Dispute: *Describe dispute in detail. You may select from the dispute descriptions; provide a narrative description of the dispute; or attach a separate sheet or letter if more room is needed for your explanation.*

Cardholder Signature (optional) Date

Cancellation dispute:

- Were you advised of any cancellation policy? yes no (if yes, explain below)

- Date of cancellation: _____ Spoke with: _____
Cancellation number: _____
Reason for cancellation: _____
 I canceled this recurring transaction with the merchant on (date): _____ how _____
- Describe your attempt to resolve with the merchant: _____

Returned merchandise dispute:

- Date returned: _____ Date received by merchant: _____
If mailed, Return Merchandise Authorization Number (RMA): _____
Shipping Company: _____ Tracking number: _____
Reason for return: _____
- If you have a credit slip or voucher or a refund acknowledgement that has not posted please provide:
Date of credit: _____ Invoice/receipt number of the credit: _____
- Did the merchant refuse to accept returned merchandise or provide a return authorization?
Check one:
 - Merchant refused to provide return authorization
 - Merchant refused to accept returned merchandise
 - Merchant informed cardholder not to return the merchandise
- Describe your attempt to resolve with the merchant: _____

I was charged two or more times for the same transaction:

- Date of first charge: _____ Date of second charge: _____
Date of third charge: _____ Date of fourth charge: _____
- Describe your attempt to resolve with the merchant: _____

I did not receive cash from an ATM withdrawal attempt but was charged as if I did receive it:

Transaction reference number: _____

I made a single attempt and did not receive cash

I made multiple attempts and only received cash on one of those attempts

Other: _____

I paid for these goods or services by other means:

Check Cash Other Bank Card Other: _____

Describe your attempt to resolve with the merchant: _____

NOTE: If selecting this dispute reason, please supply a copy of proof of payment or other means of payment. Proof can include another Bank Card statement, copy of the front and back of a canceled check or a cash receipt.

Non-receipt of goods or services:

Select One: Merchandise not Received Service not Received

Describe in detail what service or merchandise was ordered: _____

I expected delivery/services on (date): _____

Merchant unwilling or unable to provide service? Yes No If yes, explain: _____

Describe your attempt to resolve with the merchant: _____

Merchant Response: _____

A credit transaction posted as a debit in error

• A credit for \$_____ was posted to my account as a debit.

• Please supply a copy of the credit receipt received from the merchant.

• Describe your attempt to resolve with the merchant: _____

Incorrect transaction amount

• The amount of this transaction posted for \$_____ but should have posted for \$_____

• Please supply a copy of your receipt showing the correct amount.

• Describe your attempt to resolve with the merchant: _____

Quality of services or goods dispute

Select One: Merchandise was defective or not as described Service was defective or not as described

• Describe the difference between what was ordered and what was received or provide copy of written purchase order. What was defective or why the purchase is unsuitable for your needs? _____

• Date cardholder received merchandise or service returned: _____

If mailed, Return Merchandise Auth. #: _____

Shipping Company: _____ Tracking number: _____

• If you have a credit slip or voucher or a refund acknowledgement that has not posted please provide with dispute:

Date services cancelled: _____ How?: _____

• Did the merchant refuse to accept returned merchandise or provide a return authorization?

Check One: Merchant refused to provide return authorization

Merchant refused to accept returned merchandise

Merchant informed cardholder not to return the merchandise

Describe your attempt to resolve with the merchant: _____

For Bank Use Only

Date: _____

Credit: _____

Debit: _____

Approved by: _____