



CREDIT CARD DISPUTE FORM

24/7 PNB Consumer Support
(02) 8818 9818

Domestic Toll-Free
1-800-10-88189818

Please fill out this form legibly and send to:

TO: Credit Card Dispute Section
EMAIL: PNBCreditCards@pnb.com.ph
SUBJECT EMAIL: DISPUTE (CLIENT'S FULL NAME)

CUSTOMER INFORMATION

CARDHOLDER'S NAME (First Name, Middle Name, Last Name):

16-DIGIT CARD NUMBER:

CONTACT NUMBER:

EMAIL ADDRESS:

TRANSACTION DETAILS

TRANSACTION DATE	MERCHANT NAME / BANK NAME	AMOUNT

Please attach a separate sheet if the space provided is not sufficient.

DISPUTE REASON:

UNAUTHORIZED TRANSACTION

I did not authorize or participate in the transaction(s). My card has been in my possession the whole time.
Note: Card will be subject to blocking and replacement.

CARD DEBITED MORE THAN ONCE FOR THE SAME GOODS OR SERVICES

I have been billed more than once for the same transaction.

INCORRECT AMOUNT/ CURRENCY

I have been billed an incorrect amount/currency. It should be _____. Attached is the copy of the sales slip.

PAID BY OTHER MEANS

I used another form of payment for this transaction (cash/check/other credit card). Attached is the proof of payment.

GOODS OR SERVICES WERE NOT PROVIDED

Expected delivery of merchandise/services is on _____(mm/dd/yy). I contacted the merchant to resolve this on _____(mm/dd/yy). Attached is a copy of my order form and my email communication with the merchant.

DEFECTIVE/DAMAGED OR NOT AS DESCRIBED GOODS OR SERVICES

Goods/services that I received were defective/damaged/not as described. I contacted the merchant to resolve this on _____(mm/dd/yy). Attached is a copy of my order form and my email communication with the merchant.

CREDIT NOT PROCESSED

I did not receive the refund/credit promised by the merchant. Attached is a copy of the credit memo.

PURCHASE TRANSACTION DID NOT COMPLETE

I made transaction on-line but did not complete due to _____

OTHERS - Please provide a complete description of the dispute.

TERMS AND CONDITIONS:

- All disputes must be filed within sixty (60) days from the transaction posting date. Anything filed beyond the said period may no longer be accommodated and will be considered a valid transaction for the cardholder's account.
- Disputes received with no or incomplete supporting documents or information will not be processed.
- The cardholder's dispute will undergo investigation and PNB should act in accordance with the results of the investigation conducted. During this period, we may need to reach out again to discuss the documents provided by the merchant. Please ensure the communication lines remain open.
- A temporary credit adjustment will be posted to the cardholder account. However, if the dispute is found to be invalid, the disputed transaction will be rebilled including the applicable charges due to non-payment of disputed transaction.

DATA PRIVACY NOTICE:
Purpose of Collection: PNB collects your personal data to process, investigate and resolve your queries, complaints and disputes.

Personal Information Collection: When accomplishing this form, you will be asked to provide the following information: name, card number, contact number, email address and signature.

Security Measures: We prioritize the security of your personal information. It will be stored securely in our database for 5 years. After this period, physical records will be securely destroyed via shredding and digital files will be permanently deleted. Rest assured, PNB employs stringent technical, physical and organizational measures to protect your personal data.

Your Rights: As data subject, you have rights under data privacy laws, including the right to access, correct or object to the processing of your personal information. Should you wish to exercise these rights or have any inquiries, please reach out to us at +632 88189818 or email our Data Protection Officer at pnbdp@pnb.com.ph.

UNDERTAKING/DECLARATION:
I/We certify that the information I/We provided above is/are true and correct to the best of my/our knowledge. I/We hereby authorize PNB to collect and process the data I/we provided herein for the purpose/s of the undertaking requested. I/We understand that the data provided herein will be processed in accordance with PNB's Data Privacy policy provided in PNB's website (www.pnb.com.ph) and applicable data privacy laws, rules, and regulations, as may be amended from time to time. I/We hereby further certify to have read and understood the above terms and conditions and undertake to adhere thereto.

Signature over Printed Name

Date