



General Information for Disputing a Debit Card Transaction

This form is used to dispute any transactions on your **debit card** (Debit Mastercard, Visa Debit, Maestro, V PAY) that have been debited unjustifiably and which SIX BBS Ltd (referred to below as “**SIX**”) processes on behalf of the financial institution that issued your card (referred to below as “**card issuer**”). **If your debit card is lost or stolen, please contact the card issuer immediately.**

In the case of chargebacks, SIX and the card issuers are bound by the international regulations imposed by Mastercard and Visa, which means that they must comply with their provisions. Depending on the reason for disputing the transaction, this includes the obligation to provide evidence. Any documents associated with the disputed debit card transaction increase your chances of receiving a refund considerably. The decision to approve or reject a request to have the transaction returned will be based on the Mastercard and Visa regulations. Neither SIX nor the card issuer can influence this decision.

What you must do:

- Please note that an unjustified charge may also be the result of an unintentional error by the merchant. An unjustified charge can often be clarified by contacting the merchant directly. **Please contact the merchant that caused the disputed debit card transaction before submitting the dispute form.**
- **A separate form is required for each disputed transaction involving your debit card** (except where the reason for disputing it is “*Transaction(s) not concluded*”). Please complete the form in full, giving the reason for your disputing the transaction in each case.
- Depending on the reason for disputing the transaction, you will need to submit documentary evidence (such as e-mails, information about any contact with the merchant, receipts etc.). **Please enclose all available documents.**
- This form is only valid with the legally valid signature of the card holder. Sign the last page and submit it to SIX **with all the documents needed** by uploading the form to www.six-group.com/en/products-services/banking-services/debit-and-mobile-services/chargeback-six.html.

Next steps:

- Once we have carried out an initial check of your documents, you will receive confirmation in writing by e-mail that they have been received.
- Since various entities are involved in the clarification process, final clarification of the matter may, under certain circumstances, take several months.

Important information:

- In principle, SIX can raise an objection with the merchant involved only if you have disputed the debit card transaction in question in writing within 30 days of receiving your account statement. If, however, you would like to dispute the transaction because the goods have not been supplied or you have not received them, you must wait until 30 days after the transaction date before submitting the form.
- SIX will accept only requests associated with the disputed debit card transaction via this form (i.e. **no** complaints about interest rates, fees etc. or any objections associated with credit cards). Please contact the card issuer directly about any other matters.
- In the case of unjustified disputes as well as inaccurate or missing information, the card issuer may charge the debit card holder a flat fee for the work involved. Please consult the card issuer's website for more information on whether a fee may be charged and the amount involved or contact the card issuer directly.



Dispute Form for Debit Card Transactions

Details of the debit card, debit card holder and the disputed debit card transaction

(please complete in full)

IBAN (21 digits)	<input type="text"/>		
First name	<input type="text"/>	Card number (only the final 4 digits)	<input type="text"/>
Last name	<input type="text"/>	Transaction date (dd.mm.yyyy)	<input type="text"/>
Phone number	<input type="text"/>	Time of the transaction (hh:mm:ss)	<input type="text"/>
E-mail	<input type="text"/>	Transaction amount in CHF	<input type="text"/>
Name/location of the merchant	<input type="text"/>		
	Transaction amount in foreign currency	<input type="text"/>	<input type="text"/>

I have checked my account statement and dispute the above-mentioned charge associated with my debit card for the following reason:

Incorrect amount charged

The transaction amount charged is incorrect. The correct amount is _____ (amount and currency).

Required documents

- Copy of the sales receipt or invoice with the correct original amount

Settled using another form of payment

I used another form of payment for the disputed amount.

Required documents

- Evidence of payment (cash receipts, debit advice, etc.)

Credit not booked

The amount shown on the enclosed credit note has not been credited to my bank account.

Required documents

- Copy of the credit note, promise from the merchant in writing that the merchant would credit this amount or evidence that the charge would be reversed

Cash not received

I confirm that I tried to withdraw cash from the ATM but did not receive the amount requested.

I did not receive any cash from this withdrawal.

I requested the amount of _____ (amount and currency). The amount disbursed does not match the receipt.

I only received the partial amount of _____ (amount and currency actually received).

Amount debited more than once

My bank account was charged twice or several times for a purchase I made once.

Required documents

- Documents relating to the correct debit card transaction

Recurring charge (canceled subscription)

I dispute recurring charges that have been debited by the above-mentioned merchant despite my having canceled the subscription in due time in accordance with the merchant's terms and conditions on _____ (dd.mm.yyyy).

In writing (e-mail, fax, letter)

By phone, contact person: _____

Required documents

- In the case of a written cancellation: copy of the timely cancellation
- In the case of cancellation by phone: a detailed, written telephone memo signed in a legally binding manner by the debit card holder (a scan of the telephone memo will suffice)



Service not performed (e.g. hotel reservation canceled)

I canceled the service/reservation in a timely manner on _____ (dd.mm.yyyy).

In writing (e-mail, fax, letter) By phone, contact person: _____

Required documents

- Copy of the written document contacting the merchant (if applicable)
- Evidence of the cancellation
- For hotel reservations: cancellation number _____

Counterfeit goods

The goods supplied are counterfeit.

Required documents

- Copy of the order
- Evidence that the goods are counterfeit (such as a report/confirmation from an appropriate specialist retailer)
- Details of where the goods are

Goods/service not received*/not as described/defective

I ordered goods/services, and my bank account was debited with the corresponding amount using my debit card, however:

I did not receive the goods/services I ordered*

*** Note: Raising this type of objection is not permitted until 30 days after the date of the transaction**

- The goods supplied do not match the description
- The goods supplied are defective

I also contacted the merchant on _____ (dd.mm.yyyy) to clarify the matter:

In writing (e-mail, fax, letter) By phone, contact person: _____

The result of my contacting the merchant:

Required documents

- Copy of the written document contacting the merchant (if applicable)
- Copy of the order

If the goods are defective or do not match the description, the following are also required

- Evidence that the goods have been returned (such as a postal receipt/tracking receipt)
- Detailed explanation of the defect or how the goods differ from those ordered (photographs are not permissible)

Transaction(s) not concluded

I herewith confirm that the above-mentioned debit card was neither stolen nor lost and that I have not given it to a third person either. The debit card transaction(s) listed below were not concluded by me nor with my knowledge or to my benefit. I do not recognize either the name of the merchant(s) or the amount/amounts debited.

Transaction date	Name of the merchant	Location of the merchant	Original currency	Original amount	Amount in CHF
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____



Transaction date	Name of the merchant	Location of the merchant	Original currency	Original amount	Amount in CHF
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
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_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Other reasons

Any remarks regarding your disputing this transaction



Final confirmations

I have noted that I have to sign this form in a legally valid manner before my inquiry can be processed. By signing the form, I also confirm that

1. I will, without prompting, immediately notify SIX (cbonline@six-group.com) of any repayment or partial payment of the transaction(s) disputed in this form – if need be, by third parties.

2. I have recorded all the particulars in this form truthfully and without any omissions.
3. My debit card (Debit Mastercard/Visa Debit/Maestro/V PAY) was neither lost nor stolen at the time of the disputed transaction(s) and was in my possession at all times.

Date _____ Signature of the debit card holder _____

Please submit the completed form signed in a legally valid manner with all the documents needed by uploading the form to www.six-group.com/en/products-services/banking-services/debit-and-mobile-services/chargeback-six.html.

The data will be transmitted in encrypted form via the internet to SIX BBS Ltd. (referred to below as "SIX") by means of this form. However, in particular as a result of malware on your computer, unauthorized third parties may be able to access data transmitted by means of this form. If you use this form to transmit confidential data (e.g. IBAN) electronically, you accept the risk of your banking relationship and customer information being disclosed to third parties and release SIX from any liability for losses incurred from using this form to the extent permitted by law.

By providing your telephone number and e-mail address, you explicitly declare your agreement to SIX contacting you by telephone or unsecured e-mail. Please note that use of e-mail poses significant risks, such as a lack of confidentiality, possible manipulation of the content or sender, incorrect recipient, viruses, etc. SIX rejects any responsibility for losses incurred in connection with using e-mail. SIX therefore recommends that you do not send any sensitive information by e-mail, that you do not quote the text you have received when responding and that you input the e-mail address again each time.