

MYER

TRANSACTION DISPUTE RESOLUTION PROCESS

We know it's stressful to discover something unexpected on your credit card, so we're here to help get your money back as soon as possible.

In this brochure, we've outlined everything you need to know about disputing a transaction and how we resolve it.

STEP ONE - DO SOME RESEARCH.

First, let's walk through the scenarios we can and can't look into.

We can investigate a transaction:

- that you don't recognise
- that's been duplicated
- where the amount is incorrect
- where goods or services are not received
- where goods are not as described
- where payments you've cancelled still go through in error
- when an ATM has dispensed your cash incorrectly

We can't investigate:

- when you regret a purchase you've made
- when you change your mind about a purchase.

3 COMMON ISSUES AND HOW TO RESOLVE THEM QUICKLY

We've put together the below scenarios for you to read through to help save you time when it comes to dealing with a dispute.

I don't recognise the company name for a transaction on my statement.

A merchant's trading name may be different to their billing name. It's a good idea to get in touch with the merchant to check their billing name before you lodge a dispute and to check your receipt at the time of sale. A quick internet search can usually give you more information about the merchant and put your mind at rest.

The transaction date on my statement is different to the date on my receipt.

Sometimes there's a delay between making the purchase and when it appears on your statement. This could vary from 3-7 days depending on the merchant and how they've processed the transaction.

I don't remember making this purchase.

Do you have additional cardholders on your account? Check with them to see if they've made the purchase you're querying. To make things easier, we display your transactions separately to your additional cardholders' activity so it's clear to see who has spent what.

WHAT THE DISPUTE TIMELINE LOOKS LIKE

Day 1	Once you let us know about the transaction, the transaction in question will still appear on your statement, but it will not be part of calculations relating to interest. It will also not be part of minimum payment amount calculations. If you have direct debit set up on your account, the disputed amount will not be part of the direct debit payment amount. You will not be liable to pay for the transaction until the dispute is resolved.
Day 5-14	We'll let you know if you're required to complete the dispute form. If so, please complete it and send it back to us within 14 days of receipt. In order for our team to meet certain timeframes and conditions, it's important that you return the completed form so we can get started with the investigation as soon as possible.
Day 5-35	We may contact the merchant's bank for supporting documents relating to the transaction. The merchant's bank has 30 days to respond. During that time, you won't hear from us until we have further information for you.
Day 35-45	Once we receive the transaction receipts from the merchant's bank, we may have to send this information for you to check. If you find that you disagree with this information and wish to continue with your dispute, let us know within the 14 days. If we don't hear back from you within 14 days about this information, we'll assume that you don't want to continue with the dispute and we will close off the case.
Up to Day 90	We must allow the merchant's bank 45 days to respond to our chargeback. Please check your email for any updates. We will write to you about the outcome of the investigation. You can also call us on 13 67 17 and quote your dispute case number.

STEP TWO - GET IN TOUCH WITH THE MERCHANT

Now that you know your transaction needs further investigation, you'll need to get in touch with the merchant and ask them to clarify the transaction. If they can't help, we'll manage the dispute on your behalf.

STEP THREE - SENDING US YOUR INFORMATION.

It's always a good idea to give us as much information as possible about the disputed transaction, so we can get your money to you sooner.

If your circumstances change and you no longer need us to look into your disputed transaction, please also let us know so we can close the investigation for you.

WHEN TO LODGE YOUR DISPUTE

It's important to lodge your dispute within 90 days of the transaction date. Because Visa rules apply, we might be prevented from resolving your dispute if you lodge it after this time.

Each dispute has a timeframe and documentation requirements

FREQUENTLY ASKED QUESTIONS

How long will it take to resolve my case?

We'll work as quickly as we can with you, the merchant and the merchant's bank to resolve your dispute. Usually this happens within 45 days. In instances where we don't hear back quickly from the other parties involved, it can take up to 90 days. In this case, we'll be sure to keep you updated by email on the progress of your dispute along the way. If you don't hear from us once you've lodged your dispute, it's because we're processing your request and we've got all the information we need. In this case, you'll only hear from us once your dispute has been resolved.

Do I need to pay for the transaction if I am disputing it?

You don't need to pay the disputed amount while it's being investigated. If the dispute is settled in your favour, the transaction won't be charged to your account. You will see a credit applied to your account prior to when payments are due. If you have set up a direct debit to pay off the balance owing on your account, the disputed amount will not be part of the direct debit payment amount. If the dispute isn't settled in your favour, you'll need to pay the disputed amount and interest will be charged in accordance with your Conditions of Use.

Myer Card Services is a division of Macquarie Bank Limited (ABN 46 008 583 542, Australian Credit Licence 237502) which provides and administers credit and is the issuer of the Myer Credit Cards.