

## EFT Claim – Non-Fraudulent Transaction

### Customer / Card Information

Name	Account Number	Phone Number
Street Address	City	State Zip Code
E-Mail Address		
Person(s) who used the card	Date bank notified	

### Cardholder Statement of Disputed Item

Card Number: \_\_\_\_\_

Transaction Date: \_\_\_\_\_

Transaction Amount: \_\_\_\_\_

Merchant / ATM Location: \_\_\_\_\_

**I am disputing the above charge due to the following reason:**

**Cancellations and Returns** (select only one)

On (date) \_\_\_\_\_ I **cancelled** the service – **Must have cancellation reference number**

Reason: \_\_\_\_\_

Cancellation method was (check one):  in writing  in person  by phone  by e-mail

On (date) \_\_\_\_\_ I **returned** the merchandise / product – **Must have return receipt**

Reason: \_\_\_\_\_

Return method was (check one):  in person  FedEx  UPS  US Mail

Other: \_\_\_\_\_

**Non-Receipt of Merchandise / Product** (all fields **must** be completed)

I did not receive the merchandise / product.

Exact date merchandise should have been received: \_\_\_\_\_ Cancellation date (if applicable): \_\_\_\_\_

Describe specifically what was promised / expected from the merchant: \_\_\_\_\_

Attempt was made to resolve with merchant on: \_\_\_\_\_ (support documents **must** be attached)

Merchant's response: \_\_\_\_\_

**Processing Errors**

- The amount billed is incorrect. I have enclosed **a copy of the sales slip**. The correct amount is \_\_\_\_\_
- The charge listed above was paid previously by another method. **I have enclosed proof**.
- I have not received a credit to my account for the transaction listed. I have enclosed **a copy of the credit receipt** that was issued.
- The charge listed above was a single transaction, however it was posted \_\_\_\_\_ times to my account.

The following information must be provided in order to process the dispute:

I attempted to resolve the dispute with the merchant on \_\_\_\_\_ Spoke with \_\_\_\_\_

The merchant's response to my attempt was: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**ATM Dispute**

- Cash did not dispense – Amount requested \_\_\_\_\_
- Dispensed less than requested – Amount requested \_\_\_\_\_
- Transaction posted twice to my account

**Declaration**

I declare under penalty of perjury that the following is true and correct. I also declare that I have read all the information and agree that it is factual and accurately describe the transaction/event subject to this claim. In the case of debit transactions, the transaction reported by me was not initiated by me and was transacted without my knowledge, consent or authority. I have received no value consideration for the transaction reported and agree to promptly remit to OneWest Bank, A Division of CIT Bank, N.A. (OneWest Bank) any money or other consideration which I might receive by reason of said transaction from which it arose.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

**Statement of Revocation**

I hereby revoke the above documented claim and agree to hold OneWest Bank harmless from any future claim related to the above previously disputed electronic funds transfer.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

**Bank Use Only**

Date of report _____		Time of Report _____	Initial notification received:	
Receiving branch / dept. _____		Received by _____	<input type="checkbox"/> in writing	<input type="checkbox"/> in person
Card de-activated <input type="checkbox"/> Yes <input type="checkbox"/> No		Date _____	<input type="checkbox"/> by phone	
			Title _____	
			Sales Management Case Number (Application Support Queue) _____	