



DISPUTE RESOLUTION PROCEDURE ON CREDIT CARDS

LOSS OF CARD/PIN

- ❖ In the event of lost/stolen card Cardholder must immediately inform the call centre at the Card Centre on 0094114523 530 and arrangements will be made to de-activate the card .
- ❖ For your convenience, the card number can be obtained from your credit card Statement of Account or from the credit card customer acknowledgement.
- ❖ If the above documents are not available, provide the NIC No to the call centre and answer few security questions to retrieve the card number for de- activation.
- ❖ The Bank will de-activate the card to prevent any further transactions being debited to the card account and the cardholder will be informed about the transactions already performed using the lost card.
- ❖ The Card Centre will provide a reference number to the cardholder for future reference and all correspondence should bear the said reference number.
- ❖ The Bank will request the cardholder to notify the loss/theft in writing to the Bank within 3 days. In case of a stolen card cardholder is required to lodge a Police complaint and a copy of same should be forwarded to the bank.
- ❖ The replacement card will be dispatched /delivered within 5 working days to the Cardholder and the Bank may levy LKR 500.00 as card replacement fee.
- ❖ The Cardholder shall be liable for all amounts debited to the Card Account as a result of the unauthorized use of the Card/PIN until confirmation of its loss or theft has been notified to the Bank.
- ❖ The Cardholder shall not be liable for the card transactions performed after informing the Bank of its loss/theft.
- ❖ In the event that the Cardholder recovers the lost or stolen Card, he/she shall immediately return the same cut in half to the Bank without using it.
- ❖ The Cardholder shall not use the PIN after reporting to the Bank of the disclosure of the same to any other party.
- ❖ The Cardholder must use all possible care to ensure the safety of the PIN and Card to prevent the loss or theft of the Card and the PIN.
- ❖ Cardholder shall be liable to make the payment to the card for any unauthorized card transactions performed due to lost/stolen card.

DISPUTE RESOLUTION

- ❖ The cardholder shall examine the Statement of Account and any error there in should be notified the Card Centre within 15 days from the statement date.
- ❖ The Bank will require the Cardholder's Name, Credit Card No, Transaction Date and the Transaction Amount to investigate the dispute.
- ❖ If the Cardholder informs the Card Centre verbally, he/she is required to send a complaint by a letter/ fax (0094112674974 /0094112686713) or by e- mail (cardcent@hnb.lk/chbk@hnb.lk) within 3 business days. The specimen of the Cardholder Dispute Form can be downloaded from www.hnb.net.
- ❖ Wherever necessary the Bank will contact the Cardholder if any further information is required.
- ❖ Pending the Bank's investigation, the Bank may credit the Cardholder's account with the disputed amount till the dispute is resolved. The investigation may take 45-180 days and after completion of investigations, if the Bank found that no error has occurred; the Bank will advise the Cardholder accordingly. The cardholder's credit card account will be debited with the disputed amount.
- ❖ If in the process of investigating a query, the Bank may have to retrieve transaction voucher copies from another Bank, and the cardholders account will be debited for retrieval fee of LKR 750.00 per transaction receipt.
- ❖ All disputes are subject to and governed by the dispute resolution guidelines as published by Visa incorporated and Mastercard worldwide.

INTERNET TRANSACTIONS

- ❖ The Cardholder shall be liable for any internet transactions performed through secured sites with or without knowledge of the Cardholder.
- ❖ The Cardholder shall not disclose any personnel information such as Card No/ Expiry Date/CVV or CVC No to unsecured sites when performing online transactions.
- ❖ The Terms & Conditions stated on the website shall be read by the Cardholder before performing online transactions.
- ❖ If any unauthorized online transactions were identified in the Statement of Account, Cardholder should immediately inform the Card Centre on 94 11 4523 530 and in writing within 3 days to the Bank. The specimen of the Cardholder Dispute Form can be downloaded from www.hnb.net.

CARDHOLDER DISPUTES WITH MERCHANTS

- ❖ Any dispute or a complaint against any Merchant /Financial Institution must be directly resolved by the Cardholder with the Merchant. The Bank is not in any manner responsible for the quality of the goods or services purchased by the cardholder from any merchant/financial institution.
- ❖ The Bank shall not be responsible for merchandise or services purchased by the Cardholder including delay in delivery, non receipt of goods or services from mail order transactions/internet transactions. The Cardholder must resolve any such dispute with the merchant/ financial institution.

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