

## **LOSS/STOLEN OF CARD/PIN**

- ❖ In the event card is lost/stolen Cardholder must immediately inform HNB Contact Centre on 94 112 462 462 and request Bank to block the card.
- ❖ If the card details are not available, provide your NIC No to HNB Contact Centre and answer few security questions and get the card de-activated.
- ❖ The Bank will de-activate the card to prevent any further transactions being debited to the card account and you will be informed about the transactions already been performed using the lost/stolen card.
- ❖ HNB Contact Centre will provide a reference number to the cardholder for future reference and cardholder must mention the number in his corresponding documents.
- ❖ The Bank will request a cardholder to notify the loss/theft in writing to the Bank within 3 days. In case of stolen card, cardholder is required to lodge a Police complaint and forward same to the Bank.
- ❖ The replaced Credit Card will be dispatched / delivered within 3 working days to the Cardholder under normal circumstances and the Bank may levy LKR 500.00 as Card Replacement Fee.
- ❖ The Cardholder shall be liable for all the 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.
- ❖ 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 must use all possible care to ensure the safety of the PIN and Card to prevent any 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 from a lost/stolen card.

## **CARDHOLDER DISPUTES WITH MERCHANTS**

- ❖ Any dispute/complaint against any Merchant must be directly resolved by the Cardholder with the Merchant. The Bank shall not be responsible for the quality of the merchandise and/or services purchased by the Cardholder. The Bank is not in any manner responsible for delay in delivery and non-receipt of goods and/or services. The Cardholder must directly resolve any such dispute with the merchant.

## DISPUTE RESOLUTION

- ❖ The cardholder shall examine the Statement of Account and if any error found therein should contact the HNB Contact Centre within 15 days from the statement date.
- ❖ The Bank will require the Cardholder's Name, Credit/Debit Card No., Transaction Date and the Transaction Amount to investigate the dispute.
- ❖ For any disputed transaction, cardholder is required to send a complaint by a letter, fax (94 11 2686713) or by e-mail ([chbk@hnb.lk](mailto:chbk@hnb.lk)) within 3 business days. The specimen of the Cardholder Dispute Form can be downloaded from [www.hnb.net](http://www.hnb.net).
- ❖ If any further information is required, the Bank will contact the cardholder.
- ❖ Pending the Bank's investigation, the Bank may credit the Cardholder's account with the disputed amount till the dispute is resolved. After completion of investigations, if the Bank finds out that no error has occurred; the Bank will advise the Cardholder accordingly. The cardholder's card account will be debited with the disputed amount.
- ❖ All disputes are subject to and governed by the Dispute Resolution Guidelines as published by Visa and MasterCard.

## INTERNET PAYMENT GATEWAY TRANSACTIONS

- ❖ The Cardholder shall be liable for any online transactions performed through the card with or without the knowledge of the Cardholder.
- ❖ The Cardholder shall not disclose any personal information as Card No./Expiry Date/CVV or CVC No to non-secured sites when performing online transactions.
- ❖ The Terms & Conditions 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 HNB Contact Centre on 94 11 2 462 462 and in writing within 3 days to the Bank. The specimen of the Cardholder Dispute Form can be downloaded from [www.hnb.net](http://www.hnb.net) .

### Contact Details :

Ms. Pavitra Perera  
Junior Executive – Dispute Resolution  
E Mail: [chbk@hnb.lk](mailto:chbk@hnb.lk)  
Direct Telephone No: 0112660517