

# DISPUTING A TRANSACTION

---

ANZ CREDIT CARD, ANZ VISA DEBIT CARD  
AND ANZ ACCESS CARD TRANSACTIONS  
09.19



---

THIS BROCHURE OUTLINES HOW TO REPORT AN INCORRECT OR UNAUTHORISED TRANSACTION ON AN ANZ CREDIT CARD, ANZ VISA DEBIT CARD OR ANZ ACCESS CARD. WHEN YOU DON'T RECOGNISE A TRANSACTION ON YOUR ACCOUNT AND HAVE REQUESTED ANZ TO INVESTIGATE, IT IS CALLED A 'DISPUTE'. IF YOU NEED TO DISPUTE A TRANSACTION ON YOUR ANZ VISA DEBIT CARD OR ANZ ACCESS CARD THAT WAS MADE USING YOUR PERSONAL IDENTIFICATION NUMBER (PIN), WHERE YOU HAVE SELECTED THE 'SAVINGS' OR 'CHEQUE' FACILITY, PLEASE CONTACT 13 13 14.

---

## WHAT CAN ANZ INVESTIGATE?

- A transaction that is unauthorised
- A transaction that is a duplicate
- A transaction for an incorrect amount
- Goods not received
- Goods not as described
- ATM cash dispensing errors (within Australia only)
- ATM and EFTPOS general enquiries
- Services not rendered
- Credit was not processed
- Credit was posted as a debit.

## WHAT CAN'T ANZ INVESTIGATE?

- Quality of service
- Billing disputes
- Contract related disputes
- Buyer's remorse.

## WHAT DO I NEED TO PROVIDE?

Each dispute has a timeframe and documentation requirement under the Visa and MasterCard Scheme Rules and, in the case of personal transactions only, ePayments code. So any information that is relevant to the disputed transaction will be helpful in reducing the time to resolution.

### Important

It is important that you raise your dispute as soon as possible, so that ANZ can commence its investigation.

If you have not raised your dispute and provided ANZ will all necessary documentation and details in time for us to meet the timeframes imposed by the Scheme Rules (where applicable to your transaction) we may not be able to assist in lodging a claim on your behalf. You can still raise a dispute with us, but we might be limited in our ability to assist.

We suggest raising the dispute as soon as possible, and no later than 90 days after the date of the transaction, to allow enough time for us to lodge the dispute on your behalf under Scheme Rules if those timeframes apply.

## WHAT TO DO FIRST?

If you find a transaction that you do not recognise, the first thing you should do is check your receipt. If the receipt does not match, the following might offer an explanation.

<b>I don't recognise the name of this company.</b>	Some companies use a different trading name or location from what appears on the statement.  Please contact the company to verify the trading name before lodging a dispute.
<b>The transaction date on my statement is different from the date on my receipt.</b>	There can be a delay (usually 3-7 days) between when you made the purchase and when it was charged to your account.
<b>The amount charged on my statement is different from the amount on my receipt.</b>	This usually happens when the purchase was made overseas, or with a merchant that is located overseas. This may also include online merchants or purchases.  When the purchase was charged to your account, the amount may change based on the currency exchange rate for that day. You need to discuss this with the merchant to resolve any misunderstanding.
<b>I don't remember this transaction.</b>	Check if any other cardholders on the account have made the purchase. Also check your diary for any prompters of what these transactions could be.

## RESOLVING A DISPUTED TRANSACTION

The first step is to contact the service provider or retailer and ask them to clarify the transaction. If they are unable or unwilling to help, you will need to raise a dispute with ANZ.

- 1 Contact ANZ regarding the transaction that you would like to dispute via one of the following options:

For all ATM and EFTPOS queries, please call ANZ on 13 13 14.  
For all credit card queries, please call ANZ on 13 22 73 to lodge a dispute.

or

Log onto Internet Banking and lodge your dispute via "lodge a transaction dispute"

or

Visit any ANZ branch to collect a dispute form to complete.

or

Visit anz.com to download the dispute form to complete.

- 2 It is important that you lodge a dispute as soon as possible as Visa and MasterCard schemes govern ANZ's timeframes for action.

- 3 ANZ commences investigation of the disputed transaction within 3 days of receiving your dispute.

- 4 ANZ will contact the merchant's bank asking for copies of supporting information as part of the dispute investigation process. We'll update you on our progress as soon as we hear from them.

The merchant's bank has 30 days to respond to this request under scheme guidelines.

- 5 ANZ receives the transaction receipt from the merchant's bank and forwards it to you via mail for review.

- 6 You can accept the merchant's transaction receipt or further dispute the transaction. If you choose to further dispute, ANZ may require further documentation to progress investigations.

- 7 If we do not hear from you within 14 days, we assume you have accepted the transaction, and your dispute request will be closed.

- 8 Where the investigation is resolved in your favour, ANZ will credit the disputed amount back into your account.

## TIMEFRAME FOR RESOLUTION

ANZ must adhere to timeframes set by the card schemes (eg. Visa and MasterCard) to resolve a disputed transaction.

ATM and EFTPOS transactions for personal use only, are governed by the ePayments code. These transactions usually take around 21 days to resolve.

Most credit card disputes are resolved within 35 days. Occasionally, due to card Scheme operating rules, it may take a little longer. ANZ will keep you updated on the progress of the investigation.

To exercise these rights on your behalf in a timely manner, it is crucial that you:

- Check your transactions on ANZ Internet Banking, ANZ Phone Banking or ANZ Mobile Phone Banking in between statements
- Notify us immediately of a disputed transaction
- Lodge a dispute as soon as possible.

**Day 1** A dispute is initiated via phone, branch or internet. If you initiate your dispute via phone, a dispute form will be sent to you. If you initiate your dispute via a branch, you collect the form there. If you initiate your dispute via the internet, log onto Internet Banking to lodge your dispute.

**Day 2** If you choose to complete a form to lodge a dispute, it is important that you complete and return the dispute form immediately. Various Card Schemes impose strict time limits and conditions that ANZ must adhere to. If the card Scheme required time frame has passed, we'll still do everything we can, however please be aware we may be limited in our ability to assist.

**Day 3-5** The dispute is received. Supporting documentation to validate the transaction may be requested from the merchant's bank as part of this process. In line with card Scheme regulations, the merchant has up to 30 days to respond with any evidence to support that the transaction is authorised. Until this time, the case will remain open.

**Day 30-35** The merchant's transaction receipt is received and forwarded to you for verification. It's important to know that if we don't hear from you within 14 days we'll assume you no longer want us to continue our investigation and will consider the case closed. You will be liable for the disputed transaction amount and any associated interest, fees or charges in accordance with your product terms and conditions.

**Up to Day 90** You will receive written confirmation of the outcome of the investigation once the case is resolved.

## FREQUENTLY ASKED QUESTIONS

### How long do I have to raise a dispute about a transaction?

If you wish to dispute an ANZ credit card, ANZ Visa debit card or ANZ Access card transaction, you should lodge your dispute with ANZ as soon as you become aware or suspect that an incorrect or unknown transaction has taken place.

Scheme Rules which apply to your card transaction (such as Visa or MasterCard) impose time limits which may apply to your dispute. Generally under these Scheme Rules ANZ must lodge a fully detailed claim on your behalf within 120 days.<sup>1</sup>

If you do not notify us of your disputed transaction and provide us with all necessary details in time for ANZ to meet this deadline, ANZ may not be able to assist in lodging a claim on your behalf. It may take some time to get all of the necessary information and documents ready to lodge a dispute, so we suggest raising your dispute with us as soon as possible, and no later than 90 days after the disputed transaction occurs, to allow enough time to meet the timeframes under Scheme Rules if they apply.

If you are disputing a transaction on the basis that you did not authorise the transaction, then the time limits imposed by the Scheme Rules may not apply.<sup>2</sup> However you should still let us know about your dispute as soon as you can, so that we can investigate the transaction in question. If you unreasonably delay in reporting an unauthorised transaction, this may affect ANZ's liability for any losses resulting from the transaction.

### How long will it take to resolve my dispute?

Once the required information has been provided, disputes are usually resolved within 35 days. However some can take much longer, due to delays in getting information from merchants or overseas financial institutions. ATM and EFTPOS queries are usually resolved within 21 days. In instances where further time is required, ANZ will advise you.

ANZ will keep you updated as to the progress of your dispute each time we action your case throughout the dispute process.

### What is involved in resolving my dispute?

Like any dispute, evidence is required before a resolution can be made. Financial institutions that issue credit and debit cards operate within rules set by card schemes such as Visa and MasterCard, and in the case of personal transactions only, the ePayments code. These rules give a merchant or financial institution the opportunity to prove a transaction is valid before we are able to charge the transaction back to them.

### What happens while my dispute is being considered?

If you are disputing an ANZ credit card or ANZ Everyday Visa debit card transaction, we will inform you in writing when a disputed transaction is under investigation. We may place the disputed transaction "on hold" while we investigate your dispute, so that interest does not accrue on the disputed transaction while it is under investigation. If a dispute in relation to a transaction on an ANZ credit card is resolved in your favour, ANZ will credit your account with the relevant amount in accordance with the ANZ Credit Cards Conditions of Use. For ANZ Everyday Visa debit cards, if your dispute is successful, we will credit your account for the relevant amount in accordance with the ANZ Everyday Visa Debit Product Disclosure Statement.

Disputed transactions will appear on your statement as "Transaction Under Investigation" while the dispute is investigated, and as "Transaction in Dispute Adjusted" once the dispute has been resolved.

If you are disputing an ANZ Access Visa debit card, ANZ Business Visa debit card, or ANZ Access card transaction, a disputed transaction cannot be placed "on hold" and will be processed as approved. Funds will be refunded to your account if the dispute is successful.

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

If you have an ANZ credit card, you will not be charged interest on a transaction while it is "on hold". If you have a credit card with an interest free period, you will only need to pay the closing balance on your statement less the transaction or transactions "on hold" at the due date to keep your interest free benefit.

### What if a dispute on a transaction is not resolved in my favour?

If the dispute is not resolved in your favour, you are liable for the transaction and any associated interest, fees and charges in accordance with your product terms and conditions.

## WHO TO CONTACT IF YOU HAVE A COMPLAINT

If you would like to make a complaint or provide feedback, you can talk to staff at your local ANZ Branch or Business Centre or call our Contact Centre. We will do our best to help resolve any issue you may have.

**Phone:** Contact Centre 13 13 14

**In Person:** use 'Find ANZ' on anz.com to find your nearest Branch or Business Centre

If you are not satisfied with the response to your complaint, or do not want to talk to the customer service team, you can contact our **Complaint Resolution Centre**. Our specialists will work with you to resolve any complaint you may have quickly and amicably.

**Phone:** 1800 805 154 (8am – 7pm AEST/AEDT weekdays excluding national public holidays)

**Email:** yourfeedback@anz.com

**Fax:** 1800 269 030

**Online:** Visit anz.com

Select 'Complaints and compliments' under 'Find out more'  
Select 'Lodge your feedback online'

**Mail:** ANZ Complaint Resolution Centre  
Locked Bag 4050,  
South Melbourne, VIC 3205

If you are not satisfied with our resolution of your complaint you can ask for a free and impartial review by the **ANZ Customer Advocate**, who operates separately from ANZ's businesses and reports to the Group Executive, Australia Retail and Commercial. Escalation to the Customer Advocate is not mandatory. While ANZ is bound by the Customer Advocate's findings in all cases you do not have to accept the Customer Advocate's decision.

You can contact the ANZ Customer Advocate on:

**Phone:** (03) 8654 1000

**Email:** customeradvocate@anz.com

**Mail:** Customer Advocate,  
833 Collins Street Docklands VIC 3008.

If you are not satisfied with our response and do not want to go to the Customer Advocate (or if you remain dissatisfied after the Customer Advocate has reviewed your complaint) you can lodge a complaint with the **Australian Financial Complaints Authority (AFCA)**. AFCA offers free, fair, independent and accessible financial services dispute resolution.

You can contact AFCA on:

**Phone:** 1800 931 678

**Email:** info@afca.org.au

**Online:** Visit www.afca.org.au

**Mail:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001.

Time limits may apply to complain to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstance expires.

<sup>1</sup> For EFTPOS transactions different time limits may apply.

<sup>2</sup> Disputes regarding unauthorised transactions may be governed by the ePayments Code, and time limits applicable under Scheme Rules may be applicable.

## To lodge a dispute



### Phone:

13 13 14 or  
13 22 73 (Australia)  
+ 61 3 9683 9999  
(International)

## To return your dispute form:



### By Mail:

Cardholder Disputes  
ANZ Consumer Cards  
Locked Bag 10  
Collins St West  
Melbourne VIC 8007

### Visit:



[anz.com](http://anz.com)

customers can lodge a dispute via ANZ Internet Banking by selecting "Lodge a transaction dispute" from the Account Overview screen or SecureMail section.

or



ANZ branch



### By Fax:

Attn: Cardholder Disputes  
1800 283 515 (Australia)  
+ 61 3 9538 5141  
(International)