

DISPUTING A TRANSACTION

ANZ CREDIT CARD, ANZ VISA DEBIT CARD
AND ANZ ACCESS CARD TRANSACTIONS
11.18



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 with 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.

I don't recognise the name of this company.	<p>Some companies use a different trading name or location from what appears on the statement.</p> <p>Please contact the company to verify the trading name before lodging a dispute.</p>
The transaction date on my statement is different from the date on my receipt.	<p>There can be a delay (usually 3-7 days) between when you made the purchase and when it was charged to your account.</p>
The amount charged on my statement is different from the amount on my receipt.	<p>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.</p> <p>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.</p>
I don't remember this transaction.	<p>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.</p>

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.¹

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.² 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.

¹ For EFTPOS transactions different time limits may apply.

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

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.

WHAT CAN I DO IF I AM UNSATISFIED WITH THE OUTCOME OF THE INVESTIGATION?

If you are not satisfied with the outcome, then we want to know. Please follow these steps:

STEP 1 CUSTOMER SERVICE TEAM:

Our customer service team is your first point of contact for raising concerns or providing feedback. Talk to our staff at your local ANZ Branch, Business Centre or our Call Centre and they will do their best to help resolve any issue you may have.

Use Locate Us on anz.com to find your nearest Branch or Business Centre.

Call our Call Centre on: 13 13 14

STEP 2 COMPLAINT RESOLUTION CENTRE:

If you are unhappy with the response you have received or would like to lodge a formal complaint, you can contact our Complaint Resolution Centre. Our specialists will work closely with you to address your concern quickly and amicably. We will update you regularly until the matter is resolved.

Call our Complaint Resolution Centre toll free on:
1800 805 154 (8am – 7pm AEST weekdays)

Email: yourfeedback@anz.com

Via the Website

- Visit anz.com
- Select "Making compliments, suggestions and complaints" under "Contact us"
- Select "Lodge your feedback online"

STEP 3 ANZ'S CUSTOMER ADVOCATE:

If you are not satisfied with the resolution offered by our Complaint Resolution Centre, you can have your complaint reviewed by ANZ's Customer Advocate who provides a free and impartial review to reach a resolution that is fair to you and to ANZ.

Mail: Level 6/833 Collins St
Docklands VIC 3008

Call our Customer Advocate on:

+61 3 8654 1000

Email: customeradvocate@anz.com

Financial Services Dispute Resolution Scheme

If you are not satisfied with the outcome of your complaint, you can contact the Australian Financial Complaints Authority (AFCA) within 2 years of our final response.

Please note that before the AFCA can investigate your complaint, they generally require you to have first provided ANZ with the opportunity to address the complaint.

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3 Melbourne VIC 3001

Tel: 1800 931 678

Fax: +61 39613 6399

Email: info@afca.org.au

Internet: www.afca.org.au

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

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)