

In order for your query to be investigated further, please complete, sign and return the enclosed form within 14 days, enclosing all relevant documentation. The form may be returned by post to the above address or by email to [disputes@creation.co.uk](mailto:disputes@creation.co.uk).

**Cardholder name:** .....

**Cardholder address:** .....

**Card Number:** .....

**Merchant name(s):** .....

**Amount(s): £** .....

**Transaction date(s):** .....

**(Please tick next to the appropriate paragraph and fill in the spaces as required.)**

I confirm that neither I, nor any Additional Cardholder, authorised or participated in the above transaction(s). Should this option be selected, upon receipt of this signed form, if not already applied, a security block will be placed on the above account and your details transferred to a new card number. New card(s) will be ordered where applicable.

I have cancelled the continuous authority with the merchant on ...../...../..... but my account is still being charged (please advise how you notified the merchant and enclose a copy of your letter/email if available).

My account has been double / triple charged. Only one of these items was authorised.

I did authorise this item but have not received the merchandise. (Please enclose copies of all invoices and receipts, or confirm in writing if these are not available or have not been provided to you; it is essential that a full description/breakdown of goods purchased is provided).

I did authorise this item but have returned the merchandise and requested a refund. The refund has not appeared on my statement. (Please enclose a copy of the refund voucher, proof that the goods have been returned and details of why the merchandise had been returned).

The amount I agreed differs from the amount charged to my account. (Please enclosed a copy of your sales voucher to show the correct amount which should have been charged).

The item was paid for by another means. It was paid for by ..... but the transaction also appears on my statement. Please enclose proof that it was paid using an alternative method.

Other: If your dispute is not covered by the above scenarios please provide full details on a separate sheet and enclose full copies of any relevant documentation.

**Signed:** .....

**Date:**.....

**Important Information: Please ensure that you read the following before sending the form to us.**

1. Fraud: If you do not recognise a purchase and you believe that fraud has taken place, please contact our Customer Service team immediately to request that your card is cancelled and replaced for security.
2. Unrecognised transactions:
  - Check if anyone who is authorised to use your card has made the purchase.
  - Some companies may charge under a different name (e.g. their parent company). You may wish to search the internet to identify a company and find their telephone number so you can contact them.
3. Cancelling a transaction: If you have given your card details to a retailer, payment for the transaction cannot be cancelled because a credit card is a guaranteed method of payment. If you have made a card purchase and then changed your mind, you would need to contact the company directly to ask if they are prepared to offer you a refund.
4. Cancelling a recurring payment: Card transactions are not processed in the same way as direct debits and cannot be cancelled in the same way. If transactions are sent to us by a retailer's bank as continuous debiting authorities, we can block future transactions. It is always beneficial if you have contacted the retailer to ask them to cancel future payments.
5. Non-receipt of goods/services: We need to wait until after the expected delivery date to initiate your dispute unless you are able to provide proof that the goods/services will not be provided. It is always beneficial to try to resolve this with a retailer before contacting us. Please provide us with full details of what you ordered, when you expected to receive it and how the retailer responded to you. If a company goes in to administration or liquidation before delivering the goods or services you have paid for, it is helpful if evidence of this can be provided.
6. Goods/services purchased are faulty or not as described: We recommend that you allow the retailer an opportunity to resolve your dispute before contacting us. Please provide us with full details of what you ordered, what you received and copies of all communication exchanged with the company.
7. Goods purchased are counterfeit: Please provide us with full details of what you ordered and why you believe your goods to be counterfeit. Please also confirm the current location of the goods.
8. Missing refunds from retailers: These are processed the same way as purchases and will be applied to your card account on a daily basis. If a retailer has agreed to refund you and the refund has not been applied to your card, please send us proof that a refund is due.
9. Overcharged amounts: Please provide evidence of the amount which you should have been charged, this could be a copy of your receipt or an internet screen print.
10. Paid using another method: Please provide evidence that you have paid for your purchase by cash, cheque or another card.