

Personal details

Member number	Member name	
Mobile/Home phone	Date of birth	Email address
Visa card number (First 6 digits)	Last 4 digits	

Transaction details

Please supply details of the transactions to be investigated or attach a copy of your statement specifying disputed transactions.

Date	Merchant name	Amount
------	---------------	--------

Reason for dispute (select one only)

Unauthorised transaction

I/We did not authorise the transaction(s) nor did I/We receive any of the monies obtained from the transaction(s) or any benefit from the transaction(s). Furthermore, I/We do not know the identity of the person who made the withdrawal or obtained the monies.

Duplicated transaction or incorrect amount

I only authorised one transaction for \$ _____ on _____. It appears to be duplicated or processed for the incorrect amount.

Please attach supporting documents:

- Evidence of quoted amount (e.g. quote), confirmed amount (e.g. sales invoice) or consent to charge an amount on your card (e.g. tax invoice)
- Evidence of another payment method, if applicable (e.g. by cash or a different card)
- All relevant correspondence (e.g. emails) with the merchant including dates

Cancelled recurring transactions

The merchant was authorised to deduct regular payments from my account. However, I've cancelled or attempted to cancel my authority on _____.

- Please attach supporting documents:
- Evidence of cancellation prior to the transaction (e.g. email, letter)
 - All relevant correspondence (e.g. emails) with the merchant including dates

Returned goods or cancelled services

The goods were returned, or the services were cancelled on .

A credit for the amount of \$ was due to be processed to my card/account on the .

- Please attach supporting documents:
- A copy of a tax invoice for the goods or services purchased
 - Evidence of return of the goods (e.g. return authorisation or tracking information)
 - All relevant correspondence (e.g. emails) with the merchant including dates

Goods or services not received

I have not received the goods or services I have paid for. They were expected on . I have contacted the merchant to try and resolve this matter. My last contact was on .

- Please attach supporting documents:
- A copy of a tax invoice for the goods or services you bought
 - Evidence that the merchant is under administration, if applicable (e.g. notification from the liquidator)
 - All relevant correspondence (e.g. emails) with the merchant including dates

Additional information

Please provide any additional information that may assist with your dispute.

Police report details (as applicable)

Date	Time
Crime report number	Police officer's name
Station name/Location	Contact number

Declaration

I/We confirm that the PIN/Security Code was not recorded on the access device (i.e. card/personal computer) nor was there any record of it on materials kept with the access device, and that the PIN/Security Code has not been divulged to any other person by written, verbal or other means.

I/We hereby declare that the contents of this declaration are true and correct.

I/We authorise the Bank to investigate the transactions in dispute and acknowledge that disputes can take 21 days to resolve as it is necessary to retrieve documentation/voucher(s) from the merchant and/or the bank.

I/We acknowledge the card may be cancelled and a replacement card issued.

I/We acknowledge and agree that personal information which may at any time be provided to the Bank in connection with this dispute may be used by the Bank in investigating the dispute and may be disclosed by the Bank for that purpose to others (including the Bank's agents and any relevant authority, in either case here or overseas). I/We understand that the Bank may access my/our personal information in most cases subject to the payment of any fee the Bank may charge.

I/We acknowledge the matter may be referred to the police for further investigation.

If the claim is unsuccessful any amount refunded to you may be reversed from your account.

Signature

Date

What we will do

We'll work to help resolve this issue as quickly as possible however, please be aware it may take 21 days from the time the Bank receives this completed dispute form for us to complete our investigation. This allows for time taken by the Merchant / Third Party to respond and/or whether the Merchant / Third Party challenges the dispute. In exceptional circumstances further investigation may be required, in which case we will notify you that additional time is needed to resolve the dispute.

Once our investigation into your disputed transactions have been completed by us, we will notify you of the outcome of our investigation.

If we didn't meet your expectations in any way or to lodge a complaint with the Bank, please contact us via the information below.

For information on our complaint processes or to escalate a complaint with us visit (Unity) <https://www.unitybank.com.au/talk-to-us/contact-us/> or (G&C) www.gcmutual.bank/contact/complaints/ or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling **1800 931 678**, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

Next steps

Once you have completed this form and collated any available supporting documentation to assist us in assessing your dispute, please return to the Bank by:

Unity Bank



Mail

PO Box K237 Haymarket NSW 1240



Email

financialcrimes@unitybank.com.au



In person

By visiting a Service Centre

G&C Mutual Bank

PO Box A243 Sydney South NSW 1235

fraudmonitoring@gcmutual.bank

By visiting a Service Centre

We're ready to help, if you need assistance completing this form or have any questions, call us on (Unity) **1300 36 2000** or (G&C) **1300 364 400**, visit your local Service Centre or refer to our website for more information.