

Card Transactions Dispute Procedure

The Bank provides a card statement for each reporting month before the 15th day of the following month via the channels specified in the card application.

If the cardholder doesn't dispute the account balance and activity that appears on the statement within one year after the statement delivery, the statement shall be deemed correct.

The Bank will be entitled to decline all dispute letters and claims received after the specified period.

If the cardholder doesn't agree to the charges made to the account, he/she should contact the Bank and submit a dispute letter (See the Dispute Letter template).

If the ATM didn't dispense cash but the amount was charged to the account, the cardholder should visit the Bank and submit a dispute letter (See the Dispute Letter template).

In such cases, the client's letter will be processed by a relevant bank officer who will clarify the transaction details and take measures to charge the disputed amount back, if required.