

DISPUTE RESOLUTION PROCESS

LOSS OF CARD/PIN

- In the event of lost/stolen card Cardholder must immediately inform the Call Centre on +94 11 7 640 640 to deactivate the Card or in writing to the nearest branch or to the Head Office
- Call Agent shall ask few security questions in order to proceed with the deactivation of the Card.
- The Bank shall deactivate the card to prevent any further transactions being debited to the card account and the cardholder shall be informed on the transactions performed using the lost Card.
- The Bank shall request the cardholder to notify the loss/theft in writing to the Bank within 03 days. In case of a stolen card, cardholder is required to lodge a police complaint and a copy of the police complaint should be forwarded to the Bank.
- The card shall be replaced upon agreeing to the card replacement fee as per the tariff and the replaced card will be dispatched/delivered to the customer.
- The Cardholder Shall be liable for all the transactions debited to the Card account until the loss/theft has been notified to the Bank.
- The Cardholder shall not be liable for the card transactions performed after informing the Bank of it's loss/theft
- In the event that the Cardholder recovers the lost/stolen card, Cardholder shall immediately return the same cut in half to the Bank without using it.
- The Cardholder shall not use the PIN after reporting to the Bank of the disclosure of the same to any other party.
- The Cardholder is responsible to ensure the safety of the PIN and Card to prevent the loss or theft of the Card and PIN.
- Cardholder shall be liable to make payment to the card for any unauthorized card transactions performed due to lost/stolen Card.

DISPUTE RESOLUTION

- The Cardholder shall examine the statement of card account and any dispute transaction in the statement should be notified to the Bank Call Centre within 15 days from the statement date.
- The Bank will require the Cardholder's name, Card Number, Transaction Date and the transaction amount to investigate the dispute.
- If the Cardholder informs the Call Centre verbally, cardholder is required to send the complaint by post to (Cargills Bank Card Centre, No: 34, Maitland Crescent, Colombo 07) or via e-mail (cardfcd@cargillsbank.com) within 03 business days. Cardholder dispute form shall be downloaded from www.cargillsbank.com
- Upon receiving the complaint, the Bank will contact the cardholder if further information required. The investigation may take 45-180 days as per the card scheme (VISA/MasterCard) dispute resolution guidelines.
- After completion of investigation, Bank shall reverse the disputed transaction to the cardholder and if the investigation confirms that there is no error occurred, the Bank will advise the cardholder accordingly and shall provide sufficient information to the cardholder to understand the disputed transaction.
- All disputes are governed by dispute resolution guidelines as published by VISA & MASTERCARD.

CARDHOLDER DISPUTES WITH MERCHANTS

- Dispute or complaint against goods or services purchased must be directly resolved with the merchant by the cardholder. The bank is not responsible for the quality of the goods or services purchased by the cardholder.
- The Bank shall not be responsible for goods or services purchased by the cardholder including delay in delivery, non-receipt of goods or services from mail order transactions/internet transactions. The cardholder must attempt to resolve such disputes with the merchant.

E-COMMERCE TRANSACTIONS

- The cardholder shall be liable for any internet transactions performed through secured sites with or without knowledge of the cardholder.
- The cardholder shall not disclose any personal information such as Card No/Expiry Date/CVV or CVC to unsecured sites.
- Cardholder must read and understand terms and conditions declared on merchant's website prior to perform an online transaction.
- Prior to dispute a recurring e-commerce transaction originated from previously subscribed websites, the cardholder must attempt to resolve the dispute with the merchant.
- If any unauthorized online transaction identified on the card account, cardholder shall immediately inform the Bank Call Centre on +94 11 7 640 640 and in writing within 03 business days to the Bank. Cardholder dispute form can be downloaded from www.cargillsbank.com

Contact Details

Assistant Manager - Card Dispute Resolution
Card Centre
Cargills Bank Limited
No 34, Maitland Crescent,
Colombo 07.
Email - CardFCD@cargillsbank.com
Tel - +94 11 7 640 640

Manager - Card Operations
Card Centre Cargills Bank
No 34, Maitland Crescent,
Colombo 07.
Email - CardFCD@cargillsbank.com
Tel - +94 11 7 640 640

Complaint Procedure

The following methods are available for customers to lodge card related complaints

- Through the Branches
- Through our Call Centre
- E-mail us at: cards@cargillsbank.com

How we respond:

Upon receipt of a Complaint, we will record it in the Bank's Complaint Tracking System and attempt to resolve the concern immediately. In the event we are unable to do so, we will provide you with a solution within three to five working days. If we are unable to meet this timeline due to the nature of the complaint, we will update you with an estimated response time.

Contact Details

Executive - CRM
Card Centre
Cargills Bank Limited
No 34, Maitland Crescent,
Colombo 07.
Email - cards@cargillsbank.com
Tel - +94 11 7 640 640