

CREDIT CARD CHARGEBACKS



A 'chargeback' is where your bank reverses all, or part, of a disputed transaction. This can be done for Visa, MasterCard and American Express transactions made by payWave/PayPass or by selecting 'Credit'.

WHEN CAN I CHARGEBACK?

Some common situations where you may be able to get a chargeback include:



- unauthorised transactions
 - fraud
 - stolen card
- non-delivery of goods/services
- double charging your card
- cancelled direct debit

ACT QUICKLY

- Contact your bank as soon as you notice the disputed transaction.
- Different time limits apply depending on your credit card scheme and reason for requesting a chargeback.
- Time limits range from 45 - 120 days.



HOW DO I DO IT?

1. Contact the business involved

The business may choose to refund the transaction, or may update you on the status of your order.



2. Contact your bank

If your issue is not resolved by the business you can contact your bank in writing to request a chargeback.

A sample letter is available on our website or you can use the online form to generate your own. Visit

<https://cclswa.org.au/sample-letter-to-request-chargeback/>

for more information.



3. Await your bank's response

It may take several weeks for your bank to contact the merchant, investigate and finalise the chargeback.



WE'RE HERE TO HELP

Personalised advice is available from our telephone advice line on (08) 9221 7066 between 9am and 4pm weekdays.