

## Objecting to a credit card transaction

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All credit card transactions are submitted through the worldwide, electronic data processing system of Mastercard® Worldwide or Visa International. Contractual partners (restaurants, hotels, department stores etc.) submit millions of transactions every day via this international system. Thus, it is not possible to review or avert transactions on an individual basis at this stage. **Only once the transaction has been booked to your credit card do you as the cardholder have the opportunity to lodge an objection directly with us to any transaction you do not agree with and to request a corresponding refund.**

In matters of refunds, Viseca Card Services SA is subject to the internationally applicable regulations of Mastercard Worldwide or Visa International and must therefore observe the formal requirements prescribed. These requirements stipulate, for instance, that supporting documentation has to be submitted in substantiation of the reason given for the objection. The more pertinent documentation related to the transaction in question that you can provide, the better the chances will be of receiving a refund. **Objections are to be submitted in writing along with all the supporting documentation (e-mails, letters, details of phone conversations, receipts etc.) within 30 days of the invoice date.**

Once the objection and all the accompanying documentation are received by Viseca Card Services, our specialists will compile the information necessary to assess your claim. Should we require further details or documentation from you in order to process the objection, we will contact you accordingly within a few weeks. Otherwise, you do not need to take any further action.

Once we are in possession of all the required documentation and the criteria for a refund under the internationally applicable regulations of Mastercard Worldwide or Visa International are found to be met, the amount in question will be conditionally refunded to your credit card account.

Under certain circumstances, final and definitive clarification of the matter may take some time, as various parties are involved. Unless you hear otherwise from us, the conditional refund will become permanent.

We wish to point out that a transaction charged incorrectly to your account may be attributable to an honest mistake made by the contractual partner. **Often, irregularities can be resolved by addressing the matter directly with the contractual partner in question.**

Viseca Card Services SA sees itself as a representative of your interests versus the parties responsible in Switzerland and abroad, and works to bring your objection to a positive conclusion. We thank you for the trust you have placed in us and we appreciate your cooperation.

**Cardholder information and disputed transaction details**

First name/last name _____	Merchant name _____
Card number _____	Transaction date _____
Phone number _____	Transaction amount in CHF _____
e-mail _____	Surcharge amount in CHF _____

**Objection to credit card surcharge**

I object to the above-mentioned amount (surcharge) because the merchant discriminates against payment by credit card by imposing a higher surcharge than for other methods of payment.

**Prerequisites for reimbursement**

- The disputed fee is explicitly disclosed as a surcharge related to payment by credit card; for other payment methods this surcharge does not apply, or it is lower.
- Country of origin of the transaction: Switzerland
- A copy of the invoice, the booking or the order confirmation on which the surcharge is shown must be submitted with this form.

**Comments**

\_\_\_\_\_

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I hereby confirm that the information provided above is truthful and complete. This form is valid only if it bears the legal signature of the cardholder.

\_\_\_\_\_

Date

\_\_\_\_\_

Signature of the cardholder

\_\_\_\_\_

First name/last name in block letters

**Complete and sign the form and mail it along with all the supporting documentation to the following address:  
 Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich**