

## 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 details of disputed transaction**

First name/last name \_\_\_\_\_ Merchant name \_\_\_\_\_  
 Card account no. **110** \_\_\_\_\_ Transaction amount in CHF \_\_\_\_\_  
 (shown on monthly bill)  
 Phone number \_\_\_\_\_ Transaction amount in foreign currency \_\_\_\_\_  
 e-mail \_\_\_\_\_ Transaction date \_\_\_\_\_

**IMPORTANT:** I certify that my credit card has never been lost or stolen and has always been in my possession.

**Objection related to goods/services/subscriptions**

I object to the above transaction because:

I ordered the merchandise, but I did not receive it

**Required documents**

Order documentation, proof that the merchant was contacted in writing and details about the outcome of the contact

the delivered goods are not as described

Order documentation, exact description of the condition of the item when received and the condition it was supposed have, proof that the item was returned, proof that the merchant was contacted in writing and details about the outcome of the contact

the delivered goods are defective

the delivered goods are counterfeit

Order documentation, proof that the item is counterfeit and information about where the item is at present

the service was not provided

Description of events, documentation of order/reservation

the service was provided; however, further charges were debited without my agreement

Description of events, documentation of order/reservation, proof that the merchant was contacted in writing and details about the outcome of the contact

the service was cancelled in due time

Reservation documentation, exact details of cancellation (date/time), confirmation of cancellation

the service was debited although there was a technical error during the booking procedure

Description of events, documentation of order/reservation

the recurring transaction (subscription) was cancelled in due time

Proof that due and proper notice was given

the recurring transaction was not declared as recurring upon subscription

Proof that there was no corresponding notification

**Objection due to incorrect billing**

I object to the above transaction because:

I have already paid for the goods/services by other means

**Required documents**

Proof that the goods or service was paid for through other means (cash receipt, copy of voucher, debit advice etc.)

the amount was charged twice/more than once

Documentation of the correct transaction

the amount has been increased

Copy of sales document showing the correct amount

I made a cash withdrawal at an ATM, but did not receive the requested sum

the agreed reimbursement has not been credited to my card account

Credit receipt, confirmation of credit by the merchant who did the transaction, indicating the card number, amount and date

**Objection to transaction I did not make or do not recognise**

I object to the above transaction because:

I do not recognise the transaction

**Note/Mandatory documentation**

Before disputing the transaction, I tried to identify the origin of the transaction by internet search and/or phone enquiry to my credit card issuing company and/or the merchant.

I neither authorised nor made this transaction

I made one transaction with this merchant; however, further amounts have been charged to my card without my authorisation

Description of events, documentation of order/reservation, proof that the merchant was contacted in writing and details about the outcome of the contact

**Other reasons**

I object to the above transaction because:

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**Comments**

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In case of a reimbursement/partial refund of the disputed amount from a third party, I will inform Visa Card Services SA immediately.

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

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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.**