

DISPUTE RESOLUTION PROCESS

- The cardholder shall scrutinize the Credit Card Statement and any discrepancies or errors in the transactions billed should be notified to the Call Centre on +9411244888 or by email to Contact@ndbbank.com within 15 days from the statement date.
- The Bank will require the Cardholder's Name, Credit Card Number, Transaction Date and the Transaction Amount to investigate the dispute.
- If the Cardholder informs the Call Centre orally, he/she should be required to send a complaint subsequently in writing within 5 business days.
- The Bank will contact the Cardholder, if any additional information is required during the DR process.
- The dispute / Chargeback process may take 45-180 days from the date of complaint and upon completion, if the Bank concludes the transaction is valid and legitimate the Bank will notify the Cardholder accordingly and the cardholder will immediately be liable for the disputed amount and all other fees and charges applicable for the transaction.
- During the DR process, the Bank may have to retrieve transaction slip copy from Acquiring Bank, and the cardholders account will be debited for retrieval fee per transaction slip as per the Bank's tariff guide for Credit Cards.
- All Visa disputes are subject to and governed by the dispute resolution and Chargeback guidelines stipulated by Visa Inc. respectively.
- The Terms and Conditions stated on the website shall be read by the Cardholder prior using the Credit Card for transactions.

INTERNET / CARD NOT PRESENT (CNP) TRANSACTION DISPUTES

- The Cardholder shall be liable for any internet transactions performed through unsecured sites with or without knowledge of the Cardholder.
- The Cardholder shall not disclose any personnel information such as Card Number, Expiry Date of the Card and the Card Verification Value (CVV) or Card Verification Code (CVC) number to unsecured sites when performing online transactions.
- If any unauthorized online transactions were identified in the Credit Card Statement, Cardholder should immediately inform the Call Centre on +94112448888 and subsequently in writing within 5 business days to the bank or by email to Contact@ndbbank.com.

CARDHOLDER DISPUTES WITH MERCHANTS

- Any dispute or a complaint against any Merchant /Financial Institution must be directly resolved by the Cardholder with the Merchant. The Bank is not responsible for the quality of the goods or services purchased by the cardholder from any merchant/financial institution.
- The Bank shall not be responsible for merchandise 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 resolve any such dispute with the merchant/ financial institution.

PROCEDURE OF HANDLING LOST, STOLEN OR DESTROYED CREDIT CARD

- In the event of lost/stolen card, Cardholder must inform the Bank 24 Hour call center on +94112448888 or in writing to the nearest branch or to the Head Office immediately and necessary arrangements will be taken by the Bank to de-activate the card to prevent any further transactions being debited to the card account.
- The card number can be obtained from your credit Card Statement of Account or if the above document is not available, provide the NIC No to the call center and answer few security questions to retrieve the card number for de- activation.
- The Cardholder shall also file a report with the local police/law enforcement agency where the loss/ theft occurred. The Cardholder shall be liable for all amounts debited to the Card Account as a result of the unauthorized use of the Card/PIN until confirmation of its loss or theft has been notified to the Bank. The Cardholder shall not be liable for the card transactions performed after informing the Bank of its loss/theft.
- The replacement card will be dispatched /delivered within 10 working days upon the receipt of the re-issuance request of the card to the Bank. (Replacement Fee applicable as per the prevailing tariff)
- In the event that the Cardholder recovers the lost or stolen Card, he shall immediately return the same to the Bank by cut it into four, 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 must use all possible care to ensure the safety of the PIN and Card to prevent the loss or theft of the Card and the PIN.
- The Cardholder shall be and remain fully liable to make payment to the card for any unauthorized transaction performed prior to lost or stolen is reported to the Bank.

PROCEDURE OF HANDLING COMPLAINTS

- The Customers shall have the right to make any complaint to the Bank verbally or in writing through the Branch network or Call Center.
- All complaints will be monitored and duly followed up by the Bank's customer relationship management unit.

For more information: http://www.ndbbank.com/pages/english/quick_access/share_your_feedback.jsp