



Online Transaction Dispute Form

Complete this form if you would like to dispute a service related transaction on your account. If you are disputing a transaction that you believe to be fraudulent/unauthorised or the transaction relates to Apple Pay, Samsung Pay or Google Pay, you should not use this form and instead call us immediately on **1300 306 397**.

Important Information

- A transaction dispute happens when you, or an additional cardholder, questions a transaction charged to your credit card account.
- When you raise a dispute, we will ask Mastercard to assist us with investigating the transaction(s). Mastercard have a formal dispute process with set timeframes that we must follow. Depending on the nature of the dispute, these timeframes may vary.
- To help us resolve your dispute as quickly as possible, please provide any supporting information or documentation requested as soon as you are able.

Personal Details

For us to be able to raise a dispute on your behalf, we will require some information. Please provide us with the information below for us to proceed.

To submit this document, please email coleschargeback@secure.coles.com.au.

Your Full Name

Your Card Number

Transaction Details

Transaction #1

Amount

Transaction Date

Merchant Name

Reference Number

Please select one of the options below for raising a dispute

Please provide any additional information relating to your dispute that you believe may be relevant

Transaction #2

Amount

Transaction Date

Merchant Name

Reference Number

Please select one of the options below for raising a dispute

Please provide any additional information relating to your dispute that you believe may be relevant

Transaction #3

Amount

Transaction Date

Merchant Name

Reference Number

Please select one of the options below for raising a dispute

Please provide any additional information relating to your dispute that you believe may be relevant

Transaction Details

Transaction #4

Amount

Transaction Date

Merchant Name

Reference Number

Please select one of the options below for raising a dispute

Please provide any additional information relating to your dispute that you believe may be relevant

Transaction #5

Amount

Transaction Date

Merchant Name

Reference Number

Please select one of the options below for raising a dispute

Please provide any additional information relating to your dispute that you believe may be relevant

As the issuer of Coles unsecured credit products, I authorise National Australia Bank Limited to investigate/correct the transaction(s) in dispute. Where required, I will upload relevant documents via the Coles Online Service Centre. For further information on how we manage and handle your personal information, please refer to our [Privacy Policy](#).

Transaction Dispute Reasons Explained

Duplicate Billing

I was charged more than once for an authorised transaction.

Note: Select this option if the duplicate billing has occurred within the last 90 days - this means you have been charged the same amount more than once from the same merchant on the same day. If you have identified that the duplicate billing is past 90 days of the original transaction and the amounts do not match, please select Goods and/or services disputes.

Incorrect Amount Charged

The amount charged is incorrect.

Note: You will need to send us a copy of the transaction receipt or payment invoice with the correct amount by uploading it in the Online Service Centre. We will email you instructions on how to do this after you submit the dispute. Please note that this does not relate to Foreign Exchange Transactions. Should you have a question relating to a Foreign Exchange Transaction, please call us on 1300 306 397.

Paid by other means

I paid for this transaction by other means and this charge to my credit card should not have happened.

Note: You will need to send us proof that you made the payment by other means (for example, a cash receipt or a bank statement showing the payment made using another card) by uploading it in the Online Service Centre. We will email you instructions on how to do this after you submit the dispute.

Cancelled Accommodation

I cancelled accommodation in accordance with the cancellation policy and should not have been charged.

Note: You will need to send us proof that you cancelled the accommodation in accordance with the cancellation policy by uploading it in the Online Service Centre. We will email you instructions on how to do this after you submit the dispute.

Cancelled Membership/Recurring Transaction

I cancelled this membership/recurring transaction.

Note: You will need to send us proof of cancellation (for example a cancellation email or a website screenshot of the cancellation) by uploading it in the Online Service Centre. We will email you instructions on how to do this after you submit the dispute.

Goods and/or services dispute

I was supposed to receive the goods/services within a few days however this did not happen or, I have a duplicate transaction past 90 days.

Note: You will need to send us a copy of the receipt or other documentation that outlines what was purchased, as well as proof that you have tried to resolve this with the merchant but have been unsuccessful. This can be uploaded in the Online Service Centre and we will email you instructions on how to do this after you submit the dispute. Please also select this option if you have identified that there has been a duplicate billing past 90 days of the original transaction and the amounts do not match.

ATM transaction not completed

I initiated a transaction at the ATM and received a different amount. Also my account was debited a different amount.

Note: You will need to send us a copy of the receipt or other documentation that outlines what was purchased, as well as proof that you have tried to resolve this with the merchant but have been unsuccessful. This can be uploaded in the Online Service Centre and we will email you instructions on how to do this after you submit the dispute. Please also select this option if you have identified that there has been a duplicate billing past 90 days of the original transaction and the amounts do not match.

Defective, Counterfeit or Not-As-Described Merchandise

I received the merchandise when I realised it was defective/counterfeit/not-as-described, returned it.

Note: You will need to send us:

- A copy of the receipt or invoice that shows the item description
- Details of the defect
- Proof that the goods were returned
- A neutral third-party opinion that indicates that the goods received were defective (this could include a certificate from an authorised third party dealer)

Refund or credit not processed

I returned the item(s) to the merchant; however I never received the refund.

Note: You will need to send us proof that the item(s) have been received by the merchant and that the return is within the return policy for the merchant. You may also provide any correspondence with the merchant that indicates that they have authorised a credit return (if you have any). This can be uploaded in the Online Service Centre, and we will email you instructions on how to do this after you submit the dispute.

Other

If your dispute does not fall into any of the above categories, please attach a detailed explanation of the circumstances surrounding your dispute.

Dispute Submission:

Please ensure you email this form with all relevant supporting documentation to coleschargeback@secure.coles.com.au.

Coles unsecured credit products are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708.

NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the products.