

## Dynamoney Payment Dispute guide

As a cardholder, it's recommended that you regularly check the transactions on your statements for errors. By doing so you may detect unusual activity or transactions you don't agree with.

It's suggested that cardholders keep receipts from merchants to help you reconcile any charges. Additionally, keeping an eye on your email and SMS's is recommended, as merchants may sometimes provide transaction confirmations through these channels.

### Common issues and how to resolve them

#### ***You don't recognise a transaction or the business name details listed on your statement.***

It's always best to first check if any other cardholders recognise the charge. Next, a lot of businesses have trading names that are different to the billing name, sometimes an online search can return the details of the vendor. Another search that can be conducted online is to search the [Australian Business Register](#) using the merchant's ABN.

#### ***Duplicate Transaction.***

If a charge appears twice when it should only be listed once, you should contact the business who charged you to discuss the transaction.

#### ***You haven't received the product you purchased.***

Firstly, check the tracking number or contact the business and they can track it for you. Most delivery businesses not only provide tracking but it is becoming more common for the delivery business to take a photo of the product at the place of delivery.

#### ***The Product you purchased is incorrect.***

Contact the business you purchased it from and ask about a refund, a replacement or a credit.

#### ***You cancelled a subscription or a recurring payment.***

Businesses will provide terms and conditions when you enter a subscription, the best place to start is by reading these and understanding the cut-off dates for cancellation. Following this, give them a call so they can clarify if there has been an error.

**If you have followed these suggestions, spoke to the business and you still have a concern, please contact the Dynamoney Customer Service Team on 1300 001 420.**

## **Lodging Disputes**

In some instances, we may be able to perform a charge back to the merchant's bank for a disputed charge. If you would like to discuss lodging a Charge back, you must contact Dynamoney within 30 days of the transaction.

If you do chose to request a chargeback, we will keep you informed throughout the process. We will handle your dispute with the Merchants financial institution. We may request for you to supply additional supporting information to assist us in dealing with the dispute.

During this period you will still be required to make your payments.

## **Dynamoney Lost Card**

Losing a credit card can be concerning, but taking prompt action can help mitigate potential damage and prevent unauthorized use. Here is a step-by-step guide on what to do if you lose your credit card.

1. **Check Your Wallet and Belongings:** Before assuming your card is lost, double-check your wallet, purse, or the last place you remember having it. Sometimes, it's just misplaced.
2. **Contact Your Issuer Immediately:** Call your credit card issuer's customer service number as soon as you realize your card is missing. This information is usually found on the back of the card or on your monthly statements. Report the loss to them and provide any necessary details.
3. **Freeze or Block the Card:** Many credit card issuers allow you to freeze or block your card temporarily through their mobile app or online banking platform. This prevents unauthorized transactions while you search for the card or wait for a replacement.

When you notify Dynamoney that your card has been lost or stolen, we will arrange for replacement card to be sent to the address noted on the account. Following the receipt of the new card, you'll need to activate it before updating your automatic Payments to avoid any missed payments.

Remember, acting quickly is crucial when you lose your credit card. By following these steps, you can minimize the potential negative impact and protect yourself from unauthorized charges and identity theft.