

Aviz de refuz la plata / Letter of Complaint

1. Date privind detinatorul cardului / Cardholder Information

Nume detinator/Name : _____
Adresa/ Address : _____
Telefon/ Telephone : _____
E-mail : _____
Posesor BI/CI - CNP : _____
Nr. card / Card No. : _____
ID card Prepaid : _____

2. Informatii referitoare la tranzactia refuzata la plata / Details of disputed transaction

Data tranzactiei / Transaction date : _____
Valoarea tranzactiei / Transaction amount : _____
Denumire si locatie comerciant / ATM/
Merchant's name and location : _____

Nu sunt de acord cu tranzactia descrisa mai sus si va rog sa solutionati aceasta situatie. Motivul refuzului este mentionat mai jos / I am disputing the above mentioned transaction for the following reason and I would like you to settle this case:

- ATM-ul nu a eliberat suma/ I did not receive cash from the ATM**
- ATM-ul a eliberat doar o parte din suma, aceasta fiind in valoare de : _____**
I received only a part of the requested amount which is:
- Comerciantul nu a furnizat bunul/ serviciul solicitat, dar eu am achitat suma / The merchant did not deliver the goods/services but my account was already debited.**
Data la care bunul/serviciul trebuia furnizat este: _____
The merchant should have delivered the goods before:
- Contravaloarea tranzactiei a fost retinuta de doua ori din contul de card/I was debited twice for the same transaction;**
- Nu am efectuat sau aprobat tranzactia de mai sus si sunt de acord cu blocarea cardului de catre banca din considerente legate de securitate / I neither made nor authorised the above transaction and I agree with the card blocking by the issuing bank for security reasons**
- Rezervarea la hotel a fost anulata, iar codul de anulare este _____**
The hotel reservation was cancelled and the cancellation code is
- Serviciul/bunul a fost achitat prin alte mijloace (ex. numerar sau alt card): _____ si atasez copia**
I paid for the transaction by other means (cash/by another card), here is the copy of the receipt;
- Alt motiv(specificati)/Other (please specify): _____**

Anexez la contestatie urmatoarele documente/ You will find enclosed:

Mentionez ca in momentul efectuarii tranzactiei cardul se afla in posesia mea/ The card was in my possession at the time of the transaction.

Declar pe propria raspundere ca informatiile de mai sus sunt conform cu realitatea, sunt de acord ca aceste informatii sa fie transmise bancii acceptatoare pentru a sustine disputa si accept debitarea contului bancar cu contravaloarea comisionului pentru refuz la plata nejustificat, in cazul solutionarii nefavorabile a contestatiei. Conform regulamentului operational Visa/MasterCard, analiza unei dispute la plata pentru o tranzactie cu cardul poate dura pana la 120 de zile calendaristice, calculate de la data inregistrarii prezentei contestatii, iar in cazul analizei unor cazuri exceptionale, acest termen poate fi depasit. Pentru cazurile in care exista indicii de fraudă, contul de card va fi creditat in avans cu contravaloarea tranzactiilor disputate, cu mentiunea ca in cazul in care in urma analizei efectuate se constata ca nu este vorba de fraudă, autorizez BCR sa debiteze contul de card cu sumele creditate in avans / I declare that all information is correct and I agree with sending it to the acquiring bank in order to solve the dispute and I accept that my account will be debited with the value of tax for unjustified claim in case of unfavorable resolution. According to Visa/MasterCard operating regulations, the analyze of a payment dispute for a card transaction may last until 120 calendar days, calculated from the registration date of this claim, and for certain exceptional cases this term may be extended. In cases where there are indications of fraud, the card account will be credited in advance with the value of the disputed transactions, with the mention that if the analysis reveals that it is not a fraud case, I authorize BCR to debit the card account with the amounts credited in advance.

Data:

Semnatura detinator card:

Validat reprezentant banca