

Cardholder Statement of Disputed Items

Complete and sign this form using blue or black ink. Use a separate form for each dispute. Send the completed form to MBNA Card Services, P.O. Box 15184, Wilmington, DE 19850-5184 or via fax to (302) 458-3659. In addition, fax a copy to University Disbursement Services at (352) 392-0081. If you have any questions, please call MBNA at (800) 651-4651, Monday through Friday from 8 a.m. to 7 p.m. (Eastern time).

Account Number: _____ Merchant Name: _____

Amount: \$ _____ Transaction Date: _____ Posting Date: _____ Reference Number: _____

Description: _____ Non face to face (internet/phone/mail): _____ Face to Face: _____

Customer Name (print): _____ Signature (required): _____

Telephone numbers: Home (____) _____ Business: (____) _____

Please tell us below why you think the item noted above is an error. Check only one item.

____(1) I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction. (Merchants often provide telephone numbers with their names on your billing statement (SDOL). If you do not recognize a transaction, first attempt to contact the merchant for transaction information.)

____(2) I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.

____(3) Although I did engage in a transaction with this merchant, I was billed for _____ transaction(s) totaling \$_____ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.

____(4) I have not received the merchandise that was to be shipped to me. I expected to receive the merchandise by ____/____/____(MM/DD/YY). I have asked the merchant to credit my account. Please describe the merchandise that was ordered: _____

____(5) Merchandise shipped to me was not as described.

- Describe the merchandise ordered: _____
- Merchandise was received on: _____
- Describe how the merchandise that was received is different than what was ordered: _____
- Explain the merchant's return policy, and tell us if they explained their policy at the time of the transaction: _____
- Tell us if you requested that the merchant pick-up the merchandise and credit the account. Tell us the merchant's response to your request: _____
- If returned, provide proof of return (i.e., copy of certified receipt).

____(6) Merchandise shipped to me arrived damaged and/or defective.

- Describe the merchandise ordered: _____
- Merchandise was received on: _____
- Describe what was wrong with the merchandise or how it was unsuitable for the purpose intended: _____
- Tell us if you requested that the merchant pick-up the merchandise and credit the account. Tell us the merchant's response to your request: _____
- If returned, provide proof of return (i.e. copy of certified receipt).

____(7) Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$_____.

- I have contacted the merchant on __/__/__,(MM/DD/YY), returned the merchandise on __/__/__ (MM/DD/YY), and requested a credit adjustment. If unable to return, please explain: _____
- Explain the merchant's return/cancellation policy, and tell us if you were advised of it at the time of the transaction: _____
- Supply us with any documentation that may support your claim such as invoice, contracts, sales slips, second opinions etc.
- Explain your efforts to resolve this dispute with the merchant: _____
- I am disputing this charge because: _____

____(8) I notified the merchant on __/__/__ (MM/DD/YY) to cancel a preauthorized/recurring transaction.

- I spoke with: _____.
- The cancellation number provided: _____
- Describe the services provided: _____
- Tell us if the merchant explained their return/cancellation policy at the time of the transaction: _____

____(9) I cancelled a hotel reservation on: __/__/__.

- The date of the reservation was: __/__/__.
- The cancellation number provided by the merchant is: _____.
- If no cancellation number is available, please supply us with a copy of your phone bill showing the date and time of cancellation.
- Explain the merchant's cancellation policy, and tell us if you were advised of it at the time of the transaction: _____
- Reason for cancellation: _____

____(10) The merchant did not provide the services for this charge. I have contacted the merchant for credit.

- The services to be provided on __/__/__ (MM/DD/YY) were not received.
- Describe the services that the merchant were to provide: _____
- Explain the circumstances surrounding the merchant's failure to provide the services: _____

____(11) I was issued a credit slip that was not shown on my statement. **A copy of my credit slip is enclosed.** If the merchant has agreed to issue credit, be advised the merchant has up to 30 days to apply this credit to your account.

____(12) The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.

____(13) Other. Please explain: _____