

ING Luxembourg - Visa SIMPLE COMPLAINT FORM

**THIS DOCUMENT IS NOT INTENDED FOR VISA CARD FRAUD
IN THE EVENT OF FRAUD RELATING TO YOUR CARD, PLEASE CONTACT VISA SERVICE AT +352 44 99
70 70 TO FIND OUT HOW TO PROCEED AND WHICH DOCUMENT TO USE.**

Dear Madam/Sir,

To submit a complaint, please send page 2 of this declaration duly completed and signed together with all supporting documentation regarding the dispute by post to:

**ING Luxembourg / VISA Service
L-2965 Luxembourg**

In accordance with our general terms and conditions for VISA cards, *"if no complaint has been submitted within 60 days from the date the account statements are sent, it is assumed that they are correct and approved by the cardholder"*

According to the complaint (see the reasons below), please refer to pages 3, 4 and 5 to review the conditions to be met and the documents to be provided:

- Service not rendered or merchandise not received
- Defective merchandise, non-conforming service/merchandise
- Counterfeit merchandise
- Charging of a recurrent transaction (subscription) cancelled beforehand
- Unrecognised transaction - simple request for information
- Incorrect amount or currency
- Transaction charged several times
- Merchandise or service paid with another means of payment
- Refund from a merchant not received
- Cash not received during a withdrawal from an automatic teller machine (ATM)

Please note that a duly completed declaration makes it easier to handle your complaint.

For any question relating to your complaint, or if your situation is not found among the cases mentioned above, please do not hesitate to contact the VISA service - ING Luxembourg by phone on 00352/44 99 70 70.

Yours faithfully,

**ING Luxembourg - Visa
SIMPLE COMPLAINT FORM**

Cardholder:

Name, first name: _____

Address: _____

Phone number: _____

Card number: _____

LIST OF CONCERNED TRANSACTIONS

To be completed if you do not wish to attach a copy of your account statement

Date	Amount €	Merchant	Town	Country

Subject (please refer to subjects page 1):

Explanations: _____

Date:

Signature:

- SERVICE NOT RENDERED OR MERCHANDISE NOT RECEIVED

Before sending us your complaint, and in accordance with VISA Rules, you must first seek to resolve the dispute directly with the merchant (or its liquidator if the merchant is bankrupt). We urge you to do this in writing.

If your attempt to resolve the dispute with the merchant/liquidator is unsuccessful, you can send us your complaint (page 2), which **must** be accompanied by the following documents:

- A copy of the documents related to your purchase (invoice, purchase order, details of the products/service purchased, etc.)
- A copy of the correspondence between you and the merchant/liquidator (or a copy of the written request you have sent if you have not received an answer)

- DEFECTIVE OR NON-CONFORMING MERCHANDISE

This concerns the following cases:

- Defective merchandise.
- Service/merchandise that does not conform to the description of the offered product.

Before sending us your complaint, and in accordance with VISA Rules, you must first seek to resolve the dispute directly with the merchant. We urge you to do this in writing.

The VISA rules in force set a 15-day waiting period before any complaint can be submitted.

This period starts on the day:

- The defective or non-conforming merchandise is returned, or
- The service is cancelled

If your attempt to resolve the dispute with the merchant/liquidator is unsuccessful, you can send us your complaint (page 2), which **must** be accompanied by the following documents/information:

- A copy of the return slip (if the merchandise is returned to the merchant), or
- A proof that the merchant refuses to accept the return of the merchandise (if applicable), and
- A detailed description of the defective/non-conforming part of the product/service
- A copy of the correspondence between you and the merchant/liquidator (or a copy of the written request you have sent if you have not received an answer)

- COUNTERFEIT MERCHANDISE

Please state clearly under "explanation" the chronology of the facts relating to the receipt of the counterfeit merchandise.

You can send us your complaint (page 2), which **must** include the following documents/information:

- A copy of the certificate showing the counterfeit nature of the merchandise. This document must be issued by:
 - The manufacturer of the original product, or
 - The relevant government authority (customs, etc.), or
 - An independent expert
- A description of the product,
- The place where the product is currently located

- CHARGING OF A RECURRENT TRANSACTION (SUBSCRIPTION) CANCELLED BEFOREHAND

Please state clearly under "explanation" the circumstances of the dispute, the date of the cancellation and the media used to cancel.

You do not have to provide us with any document other than page 2. However, if you have a proof of the cancellation (request sent to the merchant; its confirmation if available), it will be much easier to resolve the dispute.

- SIMPLE REQUEST FOR INFORMATION - UNRECOGNISED TRANSACTION -

Please state clearly under "explanation" the reason why you wanted to obtain further information.

Note that we will ask the merchant in question to provide us with supporting evidence. We cannot guarantee that the merchant will answer this request.

- INCORRECT AMOUNT OR CURRENCY

Please state clearly under "explanation" the circumstances of the dispute and the currency or the amount claimed.

You do not have to provide us with any document. However, if you have a document (ticket, invoice, other) indicating the original currency or amount, it will be much easier to resolve the dispute.

Please be advised that in accordance with the VISA Rules in force, no transaction confirmed with a PIN code can be disputed.

- TRANSACTION CHARGED SEVERAL TIMES

Please state clearly under "explanation" the circumstances of the dispute and the amount claimed. You do not have to provide us with any other document.

- MERCHANDISE OR SERVICE PAID WITH ANOTHER MEANS OF PAYMENT

Before sending us your complaint, and in accordance with VISA Rules, you must first seek to resolve the dispute directly with the merchant. We urge you to do this in writing. If your attempt to resolve the dispute with the merchant is unsuccessful, you can send us your complaint (page 2), which **must** be accompanied by the following documents:

- A copy of the proof of your other payment
- A copy of the correspondence between you and the merchant/liquidator (or a copy of the written request you have sent if you have not received an answer)

- REFUND FROM A MERCHANT NOT RECEIVED

This concerns the following cases:

- Merchandise returned in accordance with the merchant's return/refund conditions.
- Cancellation of a service in accordance with the merchant's cancellation/refund conditions.
- Refund from a merchant, confirmed by a written document, but not received yet.

Before sending us your complaint, and in accordance with VISA Rules, you must first seek to resolve the dispute directly with the merchant. We urge you to do this in writing.

The VISA rules in force set a 15-day waiting period before any complaint can be submitted. This period starts on the day:

- The merchandise is returned, or
- The refund is confirmed
- The service is cancelled

If your attempt to resolve the dispute with the merchant is unsuccessful, you can send us your complaint (page 2), which **must** be accompanied by the following documents:

- A copy of the refund confirmation, and/or
- A copy of the return slip (if the merchandise is returned to the merchant), and/or
- A proof that the merchant refuses to accept the return of the merchandise (if applicable), and/or
- The proof of the cancellation carried out in accordance with the merchant's cancellation/refund conditions
- A copy of the correspondence between you and the merchant/liquidator (or a copy of the written request you have sent if you have not received an answer)

- CASH NOT RECEIVED DURING A WITHDRAWAL FROM AN AUTOMATIC TELLER MACHINE (ATM)

Please state clearly under "explanation" the circumstances of the dispute/withdrawal and the amount claimed. You do not have to provide us with any other document.