

September 2022

# Santander Commercial Card

## How to Dispute a Transaction

## Dispute Procedure

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This procedure sets out what to do if you see a transaction on your statement you wish to dispute. A dispute is not the same as fraud. *Fraud* is when someone has your card details and makes a purchase for themselves using your card. If you suspect fraud call Customer Support immediately 24/7 at 877-598-7799.

A *dispute* is where you have been charged incorrectly. Common reasons for a dispute include:

- **An unauthorized charge** – For example you made a stationery order, but you did not authorize ongoing recurring deliveries.
- **Being over billed** – For example you were charged by the merchant twice for the same item, or you were charged the incorrect amount, say \$500.00 instead of \$50.00.
- **Merchandise not received** – you ordered and paid for items but they have not arrived.

### Procedure

- First contact the merchant and raise it with them, keeping notes and copies of all correspondence.
- If the claim cannot be resolved with the merchant, contact Cardholder Support 24/7 at 877-598-7799 to initiate a billing dispute. Program Administrators can also dispute a transaction in CentreSuite.
- Cardholder Support will gather the necessary information to begin the procedure and pass the case to the Dispute Department.
- The Dispute Department will send you a letter acknowledging the dispute using the correspondence address we have for you on file.
- You may be contacted to provide additional information at any stage. Please respond to any questions or requests for information as soon as possible or the dispute may be closed.
- The Dispute Department will submit the required dispute documentation on your behalf. Once this is submitted the investigation begins with the merchant. The merchant is allowed 45 days to respond. If a response is not received within 45 days, disputes are automatically resolved in favor of you, the cardholder.
- The Dispute Department will inform the cardholder of the resolution and make any refunds appropriate.

### Where to send supporting documentation

- Mail to: Santander Bank – Dispute Resolution, PO Box 84074, Columbus, GA 31908-4074
- Email to: Santander@cardservicessupport.com

**Be sure to include** the following when mailing in supporting documentation:

- Account number.
- Item being disputed.
- Amount of disputed item.
- Merchant in dispute.

### Please note:

- Cardholders must notify the issuer of a dispute within 60 days from statement date on which the transaction appears or 90 days from the date of the transaction.
- Cardholders should retain all receipts and other transaction documentation.
- Cardholders may not dispute if previously disputed.
- Only posted transactions can be disputed.
- Cardholders cannot dispute fees.
- The account may continue to be billed for the amount in question. The customer does not have to pay any questioned amount while it is being investigated, but the customer is still obligated to pay the parts of the bill that are not in question.