




# EBL CARD DISPUTE MECHANISM



Cardholder may submit his/her dispute transaction complain to any of the following **Complaints Management Cells** within **Sixty (60 days)** from the transaction date.

-  Dial our 24x7 customer service at **16230** (from anywhere in Bangladesh) or **+88-02-8332232** (from overseas)
-  E-mail to **cardsteam@ebl.com.bd**
-  Send complaint letter to any EBL Branch

## WHAT HAPPENS NEXT?

- 1** After receiving cardholder's Dispute Transaction(s) complain, EBL analyze the dispute transaction and initiate chargeback copy request through in accordance to Visa, Mastercard, Diners Club, National Payment Switch and/or other payment scheme's Dispute Management procedures and guideline.
- 2** Upon completion of investigation of the disputed transaction, a detailed response shall be provided to cardholder which depends on the document/explanation received from the Acquiring Bank. For further resolution cardholder should communicate with the merchant.
- 3** EBL resolve all dispute transaction as per Visa, Mastercard, Diners Club, National Payment Switch and/or other payment scheme's Dispute Management procedures and guidelines. It takes minimum **35 days** and maximum **120 days**, depending on the response from the Acquiring Bank.
- 4** For dispute transaction(s) occurred at the bank's own ATMs, POS terminals or online payment gateway, the dispute will be resolved within **5 to 15 working days**.
- 5** For any exceptional dispute case escalated to pre-arbitration or arbitration level, it may take **180 days** for resolution.

