

You can now dispute your transaction simply by calling Emirates NBD call center 800 754 7777 or by visiting your nearest Emirates NBD branch.

Please prepare the following for the claimed transaction:

- > The filled dispute form
- > National ID/IQAMAH Number
- > Transaction Amount
- > Transaction Date
- > Type of Dispute (Unauthorized, Duplicate, Void...etc.)
- > If Duplicate Transaction, specify the number of duplicated transactions
- > Last 4 digits of Credit Card Number
- > Additional information and/or documentation might be required based on the claim type to process it

Please note the below important points when claiming for a transaction dispute:

- > The cardholder is entitled to Temporary Credit after raising the claim until end of investigation.
- > Claims investigation could take up to one hundred & eighty days (180) based on type of Dispute until a decision is made and the dispute is finalized.
- > Cardholder must not raise a dispute for the same transaction more than once.

Click [here](#) to download the dispute form

The below table illustrates disputes details and additional documents required

Narration	Needed Documents	Time Limit
EMV Liability Shift Counterfeit Fraud	NO	120-180 Days
EMV Liability Shift Non-Counterfeit Fraud	NO	120-180 Days
Other Fraud: Card-Present Environment	NO	120-180 Days
Other Fraud: Card-Absent Environment	NO	120-180 Days
Visa Fraud Monitoring Program	NO	120-180 Days
Card Recovery Bulletin	NO	120-180 Days
Declined Authorization	NO	120-180 Days
No Authorization	NO	120-180 Days
Late Presentment	NO	120-180 Days
Incorrect Transaction Code	NO	120-180 Days
Incorrect Currency	NO	120-180 Days
Incorrect Account Number	NO	120-180 Days
Incorrect Amount	A copy of the Transaction Receipt or other record with the correct Transaction Amount	120-180 Days
Duplicate Processing	NO	120-180 Days
Paid by Other Means	1.Certification that the Cardholder attempted to resolve the dispute with the Merchant 2.Evidence that the Merchant received payment by other means, including: > The Acquirer Reference Number or other Transaction information, if paid by a Visa Card > A statement, if paid by another card > A cash receipt > A copy of the front and back of a cancelled check	120-180 Days
Invalid Data	NO	120-180 Days

Merchandise/Services Not Received	Kindly assist us with answering the questions below: > Detailed description of services/goods > Expected date of services/goods > Any communication that cardholder tried to resolve with merchant (If not kindly ask customer to contact merchant and provide the Method of communication)	120-180 Days
Canceled Recurring Transaction	NO > Membership/Subscription need to be Canceled before due date > Card Need to be closed	120-180 Days
Not as Described or Defective Merchandise/ Services	contractual agreement > Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator. > The Merchant is responsible for merchandise held in a customs agency in the Merchant's country. > Before the Issuer may initiate a Dispute, the Cardholder must return or attempt to return the merchandise or cancel the services. > Before the Issuer may initiate a Dispute, the Cardholder must return the merchandise or cancel the services. If the Cardholder is unable to return merchandise that was delivered or installed by the Merchant, it is sufficient for the Cardholder to attempt to return the merchandise.	120-180 Days
Counterfeit Merchandise	NO > That the Cardholder received notification from one of the entities, Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons, that the merchandise is counterfeit > The date the Cardholder received the merchandise or received notification that the merchandise was counterfeit > A description of the counterfeit merchandise > The disposition of the merchandise > Information about the entity that indicated the merchandise to be counterfeit, including the name of the entity providing the notification and validation that the entity is qualified to provide the notification	120-180 Days
Misrepresentation	The Dispute amount is limited to the unused portion of the cancelled service or value of the merchandise that the Cardholder returned or, if applicable, attempted to return	120-180 Days
Credit Not Processed	The Cardholder received a credit or voided Transaction Receipt that was not processed	120-180 Days
Cancelled Merchandise/Services	All of the following: > The Cardholder cancelled or returned merchandise, cancelled services, cancelled a timeshare Transaction, or cancelled a Guaranteed Reservation. > The Merchant did not process a credit or voided Transaction Receipt. > The Merchant did not properly disclose or did disclose, but did not apply, a limited return or cancellation policy at the time of the Transaction.	120-180 Days
Original Credit Transaction Not Accepted	Certification that either: 1. An Original Credit Transaction is not allowed by applicable laws or regulations. 2. The recipient refused to accept the Original Credit Transaction.	120-180 Days
Non-Receipt of Cash or Load Transaction Value	NO	120-180 Days