



# EFT TRANSACTION ENQUIRY/COMPLAINT

Northern Inland Credit Union Limited ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022

Form  
EFT

Op no.

Complete this form for Redicard, VISA, rediATM/ATM, Phone Banking, Online Banking, direct debit and direct credit transactions. Administration staff may contact you to obtain copies of your correspondence with the merchant, where applicable.

## MEMBER TO COMPLETE – ACCOUNT INFORMATION

Membership name/s: ..... Member no.: ..... Account: .....  
Cardholder name: ..... Client number: .....  
The authorised signatories to this account are: .....  
Person who performed the transaction: .....

## MEMBER TO COMPLETE: TRANSACTION INFORMATION

The transaction was made by:  Redicard  VISA Credit  VISA Debit **OFFICE USE: card number:** .....  
 Phone Banking  Online Banking  Other: .....

**NB non card transaction traces, recalls and recovery requests attract a \$10 per transaction fee, payable in advance**

Date of transaction: ..... Time of transaction: .....  
Location where transaction was made: .....  
Type of transaction:  Withdrawal  Deposit  Transfer  Other: .....  
Amount requested (if applicable): ..... Amount received (if applicable): .....  
When did you find out about this transaction? .....  
How did you find out about this transaction? .....  
What was the last valid transaction performed before this unauthorised transaction?.....  
Was the device signed:  Yes  No  
Was the device:  Lost  Stolen Date: ..... Time: ..... Place: .....  
Loss/theft reported to police: Date: ..... Time: ..... Place: .....  
Loss/theft reported to NICU: Date: ..... Time: ..... How: .....  
Reference number: ..... Police report number/contact Officer: .....

## MEMBER TO COMPLETE: CODE/PIN INFORMATION

Where was the code or PIN recorded? .....  
Was the code or PIN :  Lost  Stolen Date: ..... Time: ..... Place: .....  
Loss/theft reported to NICU: Date: ..... Time: ..... How: .....  
Reference number: ..... Has anyone else used your code or PIN:  Yes  No  
If yes, to these people know my code or PIN: .....

**INFORMATION - VISA CHARGEBACK:** a chargeback is a disputed VISA transaction (unauthorised or incorrect amount etc).  
**Within 75 days of the transaction** if transaction has been declined by Northern Inland OR the transaction was paper based - the account holder needs to lodge this form with Northern Inland.  
**Within 120 days of the transaction** for all other reasons – the account holder needs to lodge this form with Northern Inland. The chargeback procedure allows a merchant’s institution up to 30 days to respond to our query. We will keep you updated as to the progress of your query.

## MEMBER TO COMPLETE: DISPUTED VISA TRANSACTION

Disputed VISA transaction – date: ..... Merchant: .....  
Merchant channel -  phone order **OR**  internet order **OR**  card present  
Details of dispute: .....  
Staff - contact Direct Entry for assistance: **Member to complete letter before leaving branch/completing phone call**

**MEMBER TO SIGN:** These facts are true and correct to the best of my knowledge. NICU can contact me or the person who performed the transaction for more information if needed.

Name: ..... Signature: ..... Date: .....

**OFFICE USE ONLY:**  Signature verified **OR** Remote ID:  NICU P/W  
**OR** Remote ID: 3 of-  List accounts  Recent tranx  Prior addresses  ATOs  Loans Officer Initials: ..... Op no:.....  
 Fee levied per non-card transaction for trace/recovery/recall to GL 3.3.18  Event loaded Initials: ..... Op no:.....

**STAFF COMMENTS:** .....  
.....  
.....

**- NOW PLEASE FORWARD TO DIRECT ENTRY**

DE: hold on site for 12 months – no scanning to electronic storage. Instead load events as to progress and outcome

**PRO 0134**