

DISPUTED TRANSACTIONS FORM



Not got what you paid for? Been charged twice, or too much? If there's something wrong with a transaction on your account, this is the form you need.

Section 1 - Account holder's details

* required

* Name:

* House name or number:

* Postcode:

* Last four digits of Capital One card:

Telephone number:

Email address:

Section 2 - What you want to dispute

The first thing you should do is get in touch with the company that took the payment to see if you can sort this out.

Please add the transaction details below. Use Section 4 to add any additional transaction details

Date the payment was taken? Who took the payment? (person or company name on your statement)

How much was it for?

How much do you think it should've been?

£

£

Please tell us who you contacted, when, and what happened. You should attach any evidence you have to support this too.

Section 3 – Tell us why you want to dispute this

Tick the box that matches the reason for your dispute. If you have more than one, tick the boxes that match each dispute.

We've listed what documents or other information we'll need next to each one. Copies, scans and photographs of documents are fine.

Any attachments must be one of the following file types: .pdf .jpg .png .tiff

Recurring transactions or subscriptions

I've cancelled the regular payment/subscription/membership/annual renewal.

I cancelled this on

If possible, please send any proof you have that you cancelled this. For example, an email from the company confirming you've cancelled.

I didn't know this would be a subscription.

This is where you were not told this would be more than one payment.

I was charged after a trial period ended.

Please send details of the trial period and proof of cancellation.

Other disputes

I've been charged too much.

You must include a receipt or invoice that shows the amount you agreed to pay.

I only agreed to pay £ but I was charged £

I hired a car or rented accommodation and was charged extra for damages, theft or loss, but I did not agree to it.

Please send a copy of the final invoice showing all the charges

I did not order anything of this value, on this date, from this seller (and neither did anyone else who uses my card).

I/we had our cards when this happened. I've tried to contact the person or company who took the payment, but they couldn't help.

I returned the item(s) I've been charged for.

Please send proof of purchase and return. Please also include the returns policy of the company you bought them from.

I have not received the goods/services/tickets.

If you paid this through a money transfer agent, like Western Union or TransferWise, we won't be able to claim this back. You'll need to contact the transfer agent.

For this one, you need to wait 30 days after the payment was taken before sending us this form.

If you can, you need to send us proof that you won't get the goods or services or that an event has been cancelled.

The latest date I was expecting to receive this was:

Please include a copy of the receipt or invoice. Give us as much information as you can about what you ordered in Section 4.

I paid for the goods/services another way

I paid by (tick one)

Cash

Please include a receipt

Cheque

Please include a copy of the cheque (front and back). You can get this from your bank.

Credit / Debit Card

Please send a copy of your statement showing the payment

Other

Please send any other document showing proof of payment and tell us how you paid in Section 4.

I didn't get the right amount of cash from the cash machine.

I asked for £ but I only got £

I didn't receive my refund or there was a problem with it.

I expected a refund of £

I cancelled my goods/services on _____ (if applicable)

Please send us a copy of either:

- A refund receipt or void receipt with card number, amount and date
- The return/cancellation terms from whoever took the payment. You can usually find this on their website or on your original invoice.

What I got was faulty or different to what I ordered

I received the goods/service on

In Section 4, please tell us what's wrong with the goods/service. You must include full details about what the fault is, how it happened and how this is different to what you were expecting.

Please send us:

- Proof of return and/or cancellation
- A copy of the receipt/invoice
- A report from a relevant independent specialist on their own letterhead. This needs to be a registered expert. The report must include their credentials and clearly explain why the fault exists. They must also explain why they believe the fault was caused by the seller.

None of the above

Please give us as much information as you can in Section 4 and send us copies of any documents that will help.

Section 4 - Extra details

Please use this space to give us any other information that is relevant to your dispute.

Make sure you include any details we've asked for in Section 3, or attach those separately.

Section 5 - Confirmation

* required

Tick these boxes to confirm:

What you've told us is true to the best of your knowledge.

You are happy for Capital One to contact the person or company who took the payment, your bank and any other relevant people. This can mean sharing your account details and information if needed.

* **Account holder's signature:**

Date:

Remember

Before you send us your form, make sure:

- **You've filled in all sections correctly**
If you've missed anything, it may take us longer to look into your dispute.
- **You've included and attached all the documents we've asked for**
We might not be able to help you if we don't have all the documents we need.
- **You've signed the form and ticked the box above**

SENDING US THE FORM

You can send us the completed form and other documents by email. Please do not use the Adobe file-sharing option, we won't get it if you do.

Email (as attached files): UKDisputes@capitalone.com

You can use your phone to photograph this form and any other documents. Then email them to the email address above. Just be sure all the text can be read. Please do not resize any images.

- All attachments must be one of the following file types: .pdf .jpg .png .tiff
- If your email is larger than 10MB, we might not get it. You can send multiple emails if you need to.
- You'll get a confirmation email from us once we've received your email.

You can also post your form to: Capital One, PO Box 9766, Nottingham NG2 9HY

What next?

We'll send you an email confirming we've received your form. We will review everything you send us and investigate what's happened. You'll then get an update within seven working days.