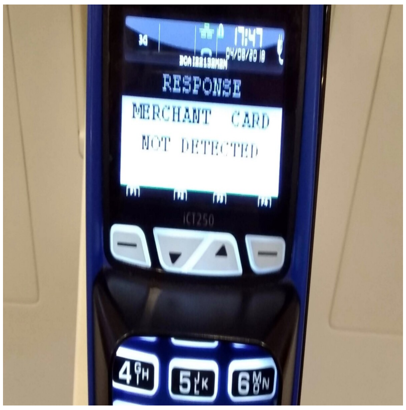

Credit Card Chargeback: Build the Dispute File Fast

Description

A chargeback is a card-scheme dispute process, not a guaranteed refund. Contact the issuing bank immediately, classify the transaction correctly and submit the contract, statement, delivery evidence and merchant correspondence within the bankâ??s stated deadline.

A Singapore cardholder facing an unauthorised charge, non-delivery or materially wrong goods needs one outcome: classify the card dispute and submit a complete, time-stamped evidence file to the issuing bank promptly.

Name the dispute correctly

Situation	Practical next step
The transaction was not authorised	Block the card or account immediately and report the transaction to the issuer
Goods or services never arrived	Notify the merchant, preserve the promised delivery date and escalate to the bank if unresolved
Goods are wrong or defective	Preserve photographs, listing and return attempts; quality dissatisfaction alone may not qualify
Merchant has ceased business	Ask the issuer about chargeback while retaining the instalment or contract terms

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Tie the complaint to evidence

ABS chargeback and dispute resolution guide: Dispute categories, prompt bank contact, common 14-day form expectation, evidence and approximate resolution periods. **CASE and CCCS online transaction advisory**: Use merchant or platform redress first where appropriate and raise a card dispute or chargeback promptly when redress fails.

Classify before writing the complaint

ABS separates unauthorised transactions from disputes about goods or services. That distinction changes the evidence and response: an unauthorised card event requires immediate blocking and bank contact, while non-delivery or defective goods normally require the sales terms and attempted merchant resolution. ABS chargeback and dispute resolution guide.

Treat the bank deadline as the safe deadline

ABS advises contacting the issuer as soon as possible and notes that most banks require a dispute form within 14 days of the statement date. The cardholder must follow the actual issuerâ??s terms; do not assume a general scheme limit gives extra time. ABS chargeback and dispute resolution guide.

Build one chronological evidence bundle

Save the statement line, order confirmation, product description, promised delivery, tracking, photographs, return request, merchant replies and bank reference. Add a one-page timeline with dates and amounts. The file should show the precise failed term, not only that the purchase was disappointing. ABS chargeback and dispute resolution guide.

Separate temporary credit from final resolution

ABS says a bank may provide temporary credit in some unauthorised-transaction cases, but the investigation and chargeback still continue. Its guide says resolution may take roughly four weeks for simple cases and around 12 weeks for more complex ones when documents are supplied promptly. ABS chargeback and dispute resolution guide.

Keep other remedies visible

A card dispute does not erase the sales contract or guarantee recovery. Depending on the merchant and facts, CASE, the platformâ??s return channel, police reporting or another route may matter. Do not pay a recovery agent or disclose banking credentials to someone promising a certain outcome. CASE and CCCS online transaction advisory.

Use transaction alerts as the first evidence timestamp

ABS explains that banks send transaction alerts when a card charge crosses the applicable threshold, usually by SMS unless another mode was arranged. The threshold can differ by bank and product, and cardholders may be able to change it. Save the alert and contact the bank immediately if the charge is unauthorised; the alert time, call time and card-block action form the beginning of the dispute chronology. Do not reply to the alert or call a number in an unexpected message without verifying the bankâ??s channel independently. ABS payment-card security guidance.

Preserve authentication facts without sharing secrets

A one-time password or 3-D Secure screen can matter to the bankâ??s investigation, but the cardholder should never send the actual password to the merchant, a recovery agent or someone claiming to be from the bank. Record whether an OTP was requested, whether the cardholder approved it, and the device or channel involved. For an unrecognised transaction, change compromised credentials and follow the issuerâ??s security steps. The evidence question is what authentication occurredâ??not whether a fraudster can be given the secret again. ABS payment-card security guidance.

A non-delivery dispute example

A S$640 appliance did not arrive by the written delivery date. The buyer contacts the merchant, saves the unanswered exchange, calls the issuing bank the same day and submits a timeline, invoice and delivery promise. The bank, not the article, decides whether chargeback rules apply.

Goods are wrong or defective: Preserve photographs, listing and return attempts; quality dissatisfaction alone may not qualify. **Merchant has ceased business:** Ask the issuer about chargeback while retaining the instalment or contract terms.

Submit the dispute bundle

1. Block an unauthorised card immediately
2. Identify the exact dispute category
3. Call the issuing bank promptly
4. Save the contract and statement line
5. Document merchant resolution attempts
6. Submit the bank form and track references

Chargeback mistakes that waste time

- Calling every refund a chargeback
- Waiting beyond the bankâ??s form deadline
- Discarding the product listing
- Treating temporary credit as final
- Paying a third party for guaranteed recovery

Related consumer-money decisions

After Credit Card Chargeback: Build the Dispute File Fast, calculate the cost of carrying a card balance. Then verify a message before following payment instructions. Both resolve a different task from credit card chargeback Singapore dispute evidence.

Questions readers ask about credit card chargeback Singapore dispute evidence

Is a chargeback guaranteed?

No. It is a dispute process under card-scheme and issuer rules. ABS chargeback and dispute resolution guide.

How quickly should I contact the bank?

Immediately for unauthorised use and as soon as possible for any dispute. CASE and CCCS online transaction advisory.

How long can resolution take?

ABS describes roughly four to 12 weeks depending on complexity and complete documents. ABS chargeback and dispute resolution guide.

Reviewed 1 August 2026: ABS chargeback and dispute resolution guide.

Date Created
01/08/2026
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