

## Contesting of credit card transactions

- The time of settling claims for recovery of the funds paid for international purchase transactions may take up to two months as of the date of submission of an application for recovery.
- If the goods or services purchased are of insufficient quality or noncompliant with the terms and conditions or in the event of delayed delivery of the goods, the issue must be settled with the merchant.
- In the event of transactions which have been initiated as recurring payments, the subscription must first be terminated by communicating with the service provider. The card transactions initiated in the course of provision of the service are not subject to refunding.
- In the event of transactions involving hotel reservations or car rentals, you may be charged additional fees (minibar bills, traffic fines, road taxes, etc.) or 'no show' fees. Please contact the service provider to determine the details of the transaction.
- Please retain all correspondence, checks of transactions, and other documents. Please send all information concerning the transaction with your claim for recovery.
- Transactions can be disputed up to 120 days after they were made.

Please find the [application for disputing card transactions here](#).