

Disputing credit card transactions

Updated 16 September 2026

If you notice a credit card transaction that you did not make or authorise, notify the Bank as soon as possible. If necessary, we will block the card to prevent any further potential misuse.

Unauthorised credit card transaction

If you did not make a transaction or authorise it, you can notify the Bank by submitting a credit card transaction dispute form.

You must notify the Bank of an unauthorised transaction without delay after becoming aware of it, but no later than 13 months from the date on which your account was debited.

After receiving the form, the Bank will forward it to AS Wallester, which will review the circumstances of the transaction and determine whether it was authorised and, if necessary, initiate a chargeback procedure in accordance with the rules of the card scheme.

A chargeback is a procedure based on the rules of the card scheme that is used to dispute a transaction and potentially recover the funds. It should be distinguished from the customer's statutory right to notify the Bank of an unauthorised payment transaction.

Other cases in which a credit card transaction may be disputed

You may also have grounds to dispute a transaction if you made the transaction yourself but have encountered a problem with the merchant. In such cases, please contact the merchant or service provider first whenever possible. For example:

- if the goods or services are defective, do not correspond to what was agreed, or the goods have not arrived by the agreed date, first try to resolve the issue with the merchant;
- in the case of a recurring payment, first cancel the service with the service provider. If your card continues to be charged after you have cancelled the service, keep any documents and correspondence confirming the cancellation;
- for hotel and car rental transactions, before disputing the transaction, check whether it may be an agreed additional charge, such as a minibar charge, road toll, traffic fine or no-show fee. If necessary, ask the service provider for further information about the transaction.

Keep any correspondence with the merchant or service provider, transaction receipts and other documents relating to the transaction. Please submit them to the Bank together with the dispute form whenever possible.

Depending on the circumstances of the dispute, AS Wallester may use the chargeback procedure provided for under the rules of the card scheme. Resolving a case through the chargeback procedure may take up to two months.

Fees related to disputes

Submitting a dispute and notifying the Bank of a potentially unauthorised payment transaction is free of charge.

The Bank's price list provides for a €20 fee for an unfounded claim for recovery. The fee may only be applied if, taking into account the outcome of the procedure and all the circumstances of the case, it is established that the claim for recovery was unfounded.

A customer's good-faith notification of a transaction that they believe they did not authorise does not in itself constitute an unfounded claim for recovery. Nor is the fee applied automatically merely because the dispute or claim for recovery is not resolved in the customer's favour.

More detailed information about service fees is available in the Bank's [price list](#).

How can you dispute a transaction?

Complete the credit card transaction dispute form and enter each disputed transaction on a separate line. If there are more transactions than there are lines on the form, you may submit more than one form.

Please digitally sign the form and send it to the Bank.

You can find the [credit card transaction dispute form here](#).