



Transaction Dispute Guide

How we help you resolve credit
card transaction disputes

Effective April 2016

28 Degrees

We're committed to helping you

From time to time, problems may arise in relation to transactions on your credit card.

This guide will support you through the process in the event that you wish to dispute a transaction on your 28 Degrees Platinum MasterCard®.

What is a transaction dispute?

When you have a problem with a purchase on your credit card, we call this a transaction dispute. The most common examples of transaction disputes we look into on your behalf are:

- Unauthorised and fraudulent transactions
- Transactions not recognised
- Goods not as described
- Goods not received at agreed location or by agreed delivery date
- Services not rendered (retailer unable or unwilling to provide purchased services)
- Differing transaction amount
- Double billed (charged multiple times for the one purchase)
- Refund not processed or processed incorrectly

If you're in any doubt or have concerns regarding a purchase appearing on your statement, please don't hesitate to call us.

How do I contact 28 Degrees to raise a transaction dispute?

To raise a transaction dispute, please call us:

Within Australia

1300 552 079

When overseas

+61 3 9445 0189

Hours of operation (AEST)

Mon - Fri: 8.00am - 9.00pm

Sat: 8.00am - 8.00pm

Sun: 8.30am - 8.00pm

What can I expect when raising a transaction dispute?

Though the transaction dispute process can vary depending on the nature of each case, here's what you can expect in most situations:

- 1 You notice a transaction on your statement that you are concerned with and call the 28 Degrees team on **1300 552 079**.
- 2 The claim process commences. In some cases we may need to contact you. If we need more information and cannot contact you, the claim will be placed on hold until we can get in touch with you.
- 3 For the majority of accepted claims we'll credit your account within 21 days. However some disputes can take up to 45 days to resolve. We'll keep you informed throughout the process.
- 4 Once your claim is resolved we'll contact you to advise of the outcome.

Frequently Asked Questions

1. How can I protect myself from unauthorised transactions?

- Always sign your card as soon as you receive it
- Never write down your PIN
- Know where your card is at all times
- Check your account statements regularly
- Keep your contact information up to date

2. Am I liable for unauthorised transactions?

Generally, provided you act consistently with the 28 Degrees Conditions of Use, you are not liable for losses caused by unauthorised transactions. Please refer to “Part G General conditions” of your 28 Degrees [Conditions of Use and Credit Guide](#) for complete information on when you will be liable.

3. How can I contact 28 Degrees when I’m travelling overseas?

- Phone: +61 3 9445 0189
- Twitter: @28DegreesMC
- Facebook: 28 Degrees
- Skype: Log into the [Online Service Centre](#) and click on Customer Service > Contact Us

4. What should I do if my card is lost or stolen?

Please call Customer Solutions immediately (24/7) on 1800 005 809. If overseas, please call +61 3 9445 0105. Alternatively, you can contact MasterCard Global Service on +1 636 722 7111. This is important so that we can block your account/card to prevent any unauthorised transactions.

For more FAQs and tips to keep you safe and secure, visit the [28 Degrees MasterCard website](#)



1. All purchases on your 28 Degrees Platinum MasterCard® are governed by MasterCard scheme rules, which outline how retailers are permitted to debit your card and when we can intervene on your behalf to seek reimbursement in the case of a dispute. In certain cases these rules will not allow us to obtain a reimbursement for you.
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