CARDHOLDER TRANSACTION DISPUTE FORM

Shukur card issued by ruya (Ruya Community Islamic Bank LLC)
Please complete in BLOCK CAPITALS using black ink and tick ☐ the boxes that apply.

1. CARDHOLDER DETAILS

Cardholder name (exactly as shown in the Shukur app)	Dispute reference	Date (DD/MM/YYYY)

Shukur card number (all 16 digits, as printed on the card)

☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Registered mobile number (as in the Shukur app)	Registered email (as in the Shukur app)
Preferred contact number (optional)	Postal address (optional)

Verification

☐ **I have checked that this mobile number and email match my Shukur app profile.**

2. DISPUTED TRANSACTION(S)

No.	Transaction date	Merchant name and country (as shown in the app)	Amount & currency	Billed (AED)
1				
2				
3				
4				

Use a second sheet if you are disputing more than four transactions. Amounts exactly as shown in the Shukur app.

3. REASON FOR DISPUTE — TICK ALL THAT APPLY

☐ **The billed amount is incorrect. I signed for / agreed to a different amount.**
Amount I signed for / agreed to: _____ Please attach a copy of your sales slip or receipt.

☐ **I have been billed more than once for this transaction / I authorised only one of these charges.**
Date of the earlier charge (DD/MM/YYYY): _____ Please attach your statement or app transaction history showing both charges.

☐ **I settled this transaction directly with the merchant by other means (cash / another card / bank transfer).**
Please attach the merchant's receipt or proof of the other payment.

☐ **I have not received the merchandise / services I expected from the merchant.**
Please attach a copy of the merchant's delivery terms and your correspondence with the merchant, if any.

☐ **I returned the merchandise to the merchant.**
Date returned (DD/MM/YYYY): _____ Please attach the postal / courier receipt evidencing the return and your correspondence with the merchant.

☐ **I tried to withdraw cash from an ATM but no cash was dispensed.**
Please attach the ATM receipt if one was printed.

☐ **I tried to withdraw cash from an ATM but received only part of the amount.**
Amount actually received (AED): _____ Please attach the ATM receipt if one was printed.

☐ **This is a recurring transaction / subscription that I have cancelled.**
Date I cancelled (DD/MM/YYYY): _____ Please attach the cancellation letter or confirmation sent to the merchant.

☐ **Hotel / travel reservation: I cancelled the reservation, or never made one.**
Cancellation code and date (or write 'no reservation made'): _____ Please attach the cancellation confirmation from the hotel or booking site.

☐ **A credit / refund is still not processed by the merchant.**
Please attach a copy of your credit voucher or refund confirmation.

☐ **I have neither participated in nor authorised the above transaction(s).**
If the card was lost, stolen or never arrived, block it in the Shukur app first and tell support the date you noticed.

Shukur is not a bank. The Shukur card and account are provided by ruya, the regulated issuing bank and account provider. ruya holds customer funds in accordance with applicable law. Network International supports payment processing and Mastercard is the card scheme.

Further details / other reason (optional)

4. SUPPORTING DOCUMENTS

Supporting documents are required: attach your app transaction screenshot marking the disputed amount(s), plus the receipt, merchant correspondence, cancellation confirmation or other evidence listed under the reason(s) you ticked. Disputes cannot be taken forward without them.

Provided: ☐ Attached to my email ☐ Enclosed with the signed copy (listed below)

No.	Document enclosed	What it shows
1		
2		
3		
4		

5. DECLARATION

I confirm that the information given in this form is true and complete, and that I will stand by it in any subsequent enquiry by the issuing bank or law-enforcement authorities (if any). Investigation times depend on the dispute and the information required. The issuing bank reserves the right to reverse any interim credit given in this regard.

I authorise Shukur and ruya to disclose details of the disputed transaction(s) carried out on my account to the police in order to allow them to pursue their investigations. I understand that any statement made by me may be used in court or as part of litigation proceedings.

I agree to have my card blocked and replaced to facilitate the dispute investigation if Shukur or ruya direct it. I will report disputes promptly and provide supporting documents. Applicable legal, bank and card scheme requirements apply. Nothing in this form limits my statutory rights or my right to raise or escalate a complaint earlier.

☐ **I have read and agree to the declaration above.**

Additional declaration — unauthorised transaction(s) only — complete ONLY if you ticked that reason

I declare that none of the transactions marked as not authorised were made by me or by anyone acting upon my authority or with my consent or knowledge. Neither I nor any additional cardholder assigned to the account authorised or participated in those transactions, or received any benefit directly or indirectly from them.

☐ **I confirm the unauthorised-transaction declaration above.**

At the time of the transaction(s) the card was: ☐ In my possession ☐ Lost ☐ Stolen ☐ Never received

Date and time you noticed the card was lost, stolen or had not arrived — a lost or stolen card must be blocked in the Shukur app

6. CARDHOLDER SIGNATURE

Sign, write your full name and date this form by hand, then photograph or scan it and send it to Shukur support.

Cardholder signature	Full name in BLOCK CAPITALS	Date (DD / MM / YYYY)
		____ / ____ / _____

Send the signed form with your supporting documents to support@shukur.com. Report disputed transactions promptly. Applicable legal, bank and card scheme requirements apply. Your statutory rights and complaint escalation rights are preserved.

FOR SHUKUR / RUYA USE ONLY

Signature verified	Documents verified	Authorised by	Input by / date

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