

Overview of your MasterCard chargeback options

As a cardholder, you may, in certain situations, have a MasterCard transaction reversed if the purchase was made online, by mail order or by telephone. Such purchases are called distance selling.

If you have engaged in distance selling, you must contact us as soon as possible after becoming aware, or after you ought to have become aware, that you may be entitled to a chargeback. If you dispute a charge as soon as possible, say two weeks after you became aware, or ought to have become aware, of your claim, you can be assured that your dispute was filed in due time.

Before contacting us about a distance selling transaction, you must seek to resolve the matter with the retailer that you made the transaction with. However, this does not apply if the retailer has gone bankrupt. If the retailer does not respond to your request or does not contribute to resolving the matter within a short period

of time, you must contact us as soon as possible after establishing that this is the case. Please note that you should not wait too long before contacting us because you risk losing your eligibility to dispute the charge. Consequently, you should always contact us if you have not found a solution with the retailer within 1-2 months.

When contacting us you must be able to document your claim. Such documentation includes email correspondence, invoices, and/or order confirmations issued by the retailer or a printout from the retailer's website. Feel free to ask us about the documentation required in each case.

Although you may not be entitled to a chargeback through Danske Bank, you may still have a claim against the retailer, and you may also have the option of filing a complaint about the retailer with the Danish Consumer Complaints Board.

In certain situations, you may also have the option of having an unauthorised transaction reversed, e.g. if the retailer has withdrawn an amount that you have not approved, or if you have not contributed to or made such withdrawal. If you use the option of having an unauthorised transaction reversed, you have a duty to take action as soon as possible after becoming aware of the unauthorised transaction.

In any event, you must contact us within 13 months after the relevant amount was charged to your account.

The schedule on the next page shows examples of typical scenarios where you can file a dispute relating to distance selling transactions involving your MasterCard. The examples are not exhaustive. If you are in any doubt about your dispute options, it is always a good idea to ask us.

Dispute options – use of MasterCard in distance selling

Issue	Example	MasterCard charge back options
The retailer has charged a higher amount than I have approved.	The phone I ordered cost DKK 488, but the retailer has charged me DKK 599.	<p>You can have the difference between the agreed amount and the charged amount reversed through Danske Bank if you can provide documentation that a higher amount was charged than approved by you.</p> <p>The documentation may be e.g. an invoice showing the correct amount.</p>
I have exercised an agreed or statutory right of cancellation. (Please note that the restriction applicable to Dankort transactions does not apply to MasterCard transactions as you do not lose your right to dispute a claim even if you have received the goods)	<p>I ordered a book online, but I have regretted buying it. The goods have been returned to the retailer by post, but I have not received my money back.</p> <p>Please note that there may be different time limits for cancelling purchases when trading on foreign websites. For more information about this, go to forbrugereuropa.dk</p>	<p>As you made the payment using your MasterCard, you can have the card transaction reversed through Danske Bank provided that you can document that you have returned the goods.</p> <p>Please note that you can also have the transaction reversed through Danske Bank if you have regretted the purchase or cancelled the order before it was shipped.</p>
I have not received the goods/services I ordered.	I have not received anything from the seller.	You can have the transaction reversed through Danske Bank if the goods have not been delivered.
The goods delivered are defective, broken or do not match the description.	The goods I received do not correspond to the goods ordered, e.g. the shoes are a size 38, but I ordered a size 40.	<p>As you made the payment using your MasterCard, in certain situations you can have the transaction reversed through Danske Bank if you can provide documentation that the goods deviate substantially from what you ordered. Please contact us to learn more about this option.</p> <p>Please note that if you receive something completely different from what you ordered – e.g. if you ordered a pair of shoes, but received a dress – it is considered to be non-delivery, and you can have the transaction reversed through us.</p>

Dispute options – use of MasterCard in distance selling

Issue	Example	MasterCard chargeback options
The retailer I traded with has gone bankrupt.	(1) The goods I ordered and paid for cannot be delivered because the retailer has gone bankrupt	(1) You can have the transaction reversed through Danske Bank if you have not received the goods.
	(2) I cannot use the airline ticket I ordered and prepaid because the airline has gone bankrupt.	(2) As you made the payment using your MasterCard, you can have the transaction reversed through Danske Bank if you cannot use the prepaid ticket because the airline has gone bankrupt. This also apply if the ticket was bought through an intermediary, and the intermediary does not offer an alternative journey.
	(3) I agreed with the retailer that I would make a 50% prepayment for a table top to be modified. Now the retailer has gone bankrupt before I received my modified table top.	(3) As you made the payment using your MasterCard, you can have the transaction reversed through Danske Bank if you do not receive the prepaid table top because the retailer has gone bankrupt.
I ordered a branded product, but the retailer sent me a counterfeit product.	(1) I ordered a pair of original Nike running shoes online, but the product I received is a counterfeit product.	As you made the payment using your MasterCard, you can have the transaction reversed through Danske Bank provided that you can document that the product is counterfeit.
	(2) I have been informed that the counterfeit product must be destroyed, but I will not receive any compensation.	<p>There are several ways of documenting that:</p> <ul style="list-style-type: none"> (1) The proprietor of the rights to the trademark or its representative has contacted you and demanded that you hand over the counterfeit product to them; (2) The Danish customs authorities have sent you a letter stating that the product was confiscated because it is a counterfeit product; (3) An independent expert or specialist has established that it is a counterfeit product. <p>Moreover, other requirements for chargeback must be met, e.g. that you contacted Danske Bank as soon as possible.</p>