EBL CARD DISPUTE MECHANISM

Cardholder may submit his/her dispute transaction complain to any of the following Complaints Management Cells within Sixty (60 days) from the transaction date.

- Dial our 24x7 customer service at 16230 (from anywhere in Bangladesh) or +88-02-8332232 (from overseas)
- E-mail to cardsteam@ebl.com.bd
- Send complaint letter to any EBL Branch

WHAT HAPPENS NEXT?

1. After receiving cardholder’s Dispute Transaction(s) complain, EBL analyze the dispute transaction and initiate chargeback copy request through in accordance to Visa, Mastercard, Diners Club, National Payment Switch and/or other payment scheme’s Dispute Management procedures and guideline.

2. Upon completion of investigation of the disputed transaction, a detailed response shall be provided to cardholder which depends on the document/explanation received from the Acquiring Bank. For further resolution cardholder should communicate with the merchant.

3. EBL resolve all dispute transaction as per Visa, Mastercard, Diners Club, National Payment Switch and/or other payment scheme’s Dispute Management procedures and guidelines. It takes minimum 35 days and maximum 120 days, depending on the response from the Acquiring Bank.

4. For dispute transaction(s) occurred at the bank’s own ATMs, POS terminals or online payment gateway, the dispute will be resolved within 5 to 15 working days.

5. For any exceptional dispute case escalated to pre-arbitration or arbitration level, it may take 180 days for resolution.