

**CHARGEBACK LETTER: DEFECTIVE/DAMAGED MERCHANDISE (SERVICES)**

05/10/11

\_\_\_\_\_ (Date)

Service Credit Union  
PO Box 1268  
Portsmouth, NH 03801  
ATTN: Electronic Services Department – Chargebacks

8-DIGIT ACCOUNT # \_\_\_\_\_

16-DIGIT CARD # \_\_\_\_\_

On \_\_\_\_\_ (Date), I ordered \_\_\_\_\_ (merchandise – **see attached Purchase Order**) from \_\_\_\_\_ (Name of merchant) for \$\_\_\_\_\_.

When the merchandise arrives, (Explain problem with merchandise)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

On \_\_\_\_\_ (Date), I returned merchandise back to the merchant (**\*Must provide proof of return**) and it has now been 30 days from the date. I understand that if replacement merchandise is received, I will notify Service CU; otherwise, Service CU will charge back the charges in question at the end of 30 days on my behalf.

On \_\_\_\_\_ (Date), I spoke with \_\_\_\_\_ (Name of person at Merchant) and they said - \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Due to the lack of merchandise or credit, and the wait of 30 days per Visa® regulations, I am now requesting a charge back on the above charges as "Defective/Damaged" merchandise.

Please credit my account for the full amount listed above.

Sincerely,

\_\_\_\_\_  
PRINT Cardholder's Name

\_\_\_\_\_  
Cardholder's Signature

(NOTE: Please be sure that you are completing the correct form. An inaccurate form will delay or possibly cause Service Credit Union to dispute for the wrong reason and lose the case, ultimately causing a loss to the above cardholder.)

\*Please bring letter to local branch office or fax to Electronic Services at 603-422-8458.