

Mastercard Chargebacks Terms and Conditions

1. These terms and conditions apply to you when you are requesting or have requested a Mastercard chargeback. These terms and conditions co-exist with the bunq personal or business terms and conditions. In case of conflict or discrepancies between these documents, the bunq personal or business terms and conditions will prevail.
2. We are required to give the merchant a fair opportunity to help you directly with a refund. Therefore, you must first reach out to the merchant whose charge you want to dispute and ask them whether they can help you with a refund. It's important that you share your order reference details to make sure that the merchant understands your situation and can provide you with the right solutions. You must provide evidence that you have contacted, or have tried to contact, the merchant for a refund before we can be of any assistance regarding your chargeback.
3. The decision to file a chargeback or start arbitration on your behalf remains entirely at our sole discretion. We are not required to file a chargeback or enter into arbitration if we believe that the request is likely to be rejected or the arbitration is likely to be unsuccessful.
4. We are not required to submit a chargeback if:
 - 4.1. the transaction concerns a deposit into an investment or crypto currency account.
 - 4.2. the transaction involves or has been executed via a payment service provider (*i.e.*, the payment was not made directly to the seller).
 - 4.3. the transaction concerns a donation (*i.e.*, a payment to a charity).
5. When you request a chargeback, you are required to provide an explanation about why the chargeback is necessary. Failure to do so will lead to the cancellation of your chargeback request.
6. We may request additional information regarding the chargeback case. You are required to provide this information within 10 days of the request. Failure to do so will lead to the cancellation of your chargeback request.
7. This is an English translation of the Dutch terms and conditions. Small differences might arise between the different versions. In case of a conflict between the versions, the Dutch version shall prevail.
8. The chargeback process can take between six and twelve weeks. Escalation of the case to case filing (*i.e.*, into (pre-)arbitration) may lead to an extension of this timeframe. Due to the current covid-19 pandemic, the above mentioned timeframes may be extended.