



## INSTRUCTIONS FOR COMPLETING THE DISCLAIMER FORM NOT AUTHORIZED PAYMENT TRANSACTIONS

**Attention: the following form should not be used to request disadding transactions with credit, debit and prepaid cards.**

**For disclaimer with cards, please contact Banca 5 customer service in advance.**

1. Print, complete (for interested parties) and sign the form below.
2. Send the form to Bank 5 by e-mail to the address **disconoscimenti@banca5.com**;
3. Attach the duplex scan / copy of:
  - a valid identity document (if possible, use the same document used when opening an account);
  - the tax code (health card);
  - any report filed with the Judicial Authority or the Police (the report must contain a detailed description of what happened);
  - the notice of revocation sent to the creditor (in the case of a mandate).





*Description of what happened.*

*Example: date, time, place, how the transaction took place, eventual report received. Other circumstances in which the transaction took place, eventual activity carried out.*

**For better management of the disclaimer process, we ask you to provide us with further the following information in order to deepen the circumstances in which the transactions took place. The information you provide will be used exclusively for the management of the claim and any refund procedure.**

- a. Which mobile phone operator (at the date of the first disputed transaction) is associated to the mobile phone number you provided to the bank to access your internet banking services (i.e. your certified mobile phone number)?
- My mobile phone operator is \_\_\_\_\_
- I don't know/ I don't remember
- b. During the three days preceding the operation you disputed, did you notice any malfunctions while using your certified mobile phone number (impossibility to receive/ make calls)
- Yes
- No, I did not notice any malfunctions
- I don't know/ I don't remember
- c. During the days before the first operation disputed, did you received any messages or any communications from your mobile phone operator concerning the replacement of your SIM card, or the switch of mobile phone provider?
- Yes
- No
- I don't know/ I don't remember
- d. Is the device you used (PC or mobile phone) to access our banking services endowed with an updated operating system and antivirus software?
- Yes
- No
- I don't know/ I don't remember
- e. Did you recently install on your device (PC or mobile phone) any software or application following the reception of some kind of communications (es. e-mail, SMS, phone calls)?
- Yes
- No
- I don't know/ I don't remember
- f. Have you recently replied to a contact or link apparently sent by the bank via e-mail, text message, phone or on social networks) that asked for personal codes (such as passwords, access codes to online services, numbers of your payment cards)?
- Yes
- No
- I don't know/ I don't remember

g. Did you receive a specific information from the Bank at least 24 hours before the disavowed operation, regarding the possibility that your devices are affected by malware?

- Yes
- No
- I don't know/ I don't remember

h. Did you contact third parties who offered technical assistance and / or installation of programs / applications in the days before the unacknowledged operation?

- Yes
- No
- I don't know/ I don't remember

I authorise the Bank to initiate all appropriate investigations with reference to the above transactions, thereby undertaking to provide any additional useful information.

**I request the refund of the amount of the above transactions subject to dispute\*:**

- on the account referred above where the transactions were charged
- on the account referred below having the same heading of the account where the transactions were charged:

Current account no. \_\_\_\_\_ held in the name of

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Card no. \_\_\_\_\_ held in the name of

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\* Please note that the legislation provides for the possibility of disavowing unauthorized operations within 13 months of being charged to the current account / card.

**Finally, I acknowledge that:**

- A. within the business day following receipt of this form, if received by 15:30, the Bank shall reimburse the amount of the transactions indicated above, save as in the event of suspicion of fraud; The form received after 15:30 is considered received on the following business day;
- B. if it was later proven that the transactions had been authorised, the Bank shall be entitled to obtain the return of the amount reimbursed, restoring (within 120 days from the date of receipt of this statement) the account situation as if the reimbursement had not taken place, giving notice thereof to the undersigned;
- C. after the mentioned deadline, if the reimbursement turns out to be not due wholly or partly, the Bank shall not proceed to restore the account situation as indicated in point B, despite retaining the right to obtain the return of the amount not due.

**I also declare:**

- to have filed a complaint in relation to the above on \_\_\_\_\_ with the following competent Authority \_\_\_\_\_;
- that I couldn't submit a formal complaint to the competent Authority in relation to the above.

If the applicant has not filed a complaint, the Bank reserves to request it at a later time when it is necessary for the investigation procedures but continues, even in his absence, in the evaluation and the hesitation of the of transactions subject to dispute.

The applicant acknowledges that the complaint is necessary if it is requested by counterparties involved in the payment transaction, in order to accommodate any requests for recourse from the Bank. In this case, if not presented, the Bank reserves the right to request it at a later time.

- to have provided with this form data and information whose accuracy, completeness and truthfulness I assume the full liability;
- to keep the Bank relieved of any liability that may result from the initiatives undertaken as a consequence of eventual false statements made by me in this statement.

**The following documents are attached:**

- identity document (front and back)
- eventual complaint / police report

Place and date \_\_\_\_\_

Banca 5 account's contract holder's Signature \_\_\_\_\_