PROCEDURE ON HOW TO FILL OUT THE DISPUTE FORM ACCURATELY

CARDHOLDER DISPUTE FORM

<table>
<thead>
<tr>
<th>Cardholder's Name</th>
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<tbody>
<tr>
<td>Last Name</td>
<td>First Name</td>
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<table>
<thead>
<tr>
<th>EastWest Credit Card Number of Disputed Transaction</th>
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<tr>
<td>X X X X X X X X X X</td>
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<td>(First and Last Four Digits ONLY)</td>
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<table>
<thead>
<tr>
<th>TRANSACTION(S) FOR DISPUTE</th>
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<tr>
<td>(If more than 5 transactions, write the details in a separate sheet of paper)</td>
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<table>
<thead>
<tr>
<th>Sale Date</th>
<th>Post Date</th>
<th>Merchant Name/Transaction Description</th>
<th>Amount</th>
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Total: 

REASON/DISPUTE TYPE (choose 1 or 2)

- [ ] 1/My supplementary made the transaction(s) but (check the most applicable reason below)
  - [ ] I was billed twice, i.e. 2 or more transactions with the same transaction date, amount, and establishment name
  - [ ] I cancelled the transaction(s), but still appeared on my statement of account (attach the cancellation document)
  - [ ] The good(s) and/or service(s) I ordered on my card was/were not delivered/rendered (indicate the following details below)
    - Expected date of receipt of good(s) and/or service(s)
    - Specific description of good(s) and/or service(s)
  - [ ] The transaction amount on my statement of account is different from the amount on my charge slip* (attach a clear charge slip)
    - Please note that the following are valid transactions that may not be reflected in your original charge slip(s): (a) tips not part of the billed amount or (b) foreign currency conversion fee
  - [ ] I returned the item(s), but the transaction(s) was/were not reversed (attach the return confirmation document from the merchant)
  - [ ] The transaction(s) was/were paid through cash, debit or another credit card but still appeared on my statement of account. (provide the charge slip or receipt of the transaction)

- [ ] 2/My supplementary card did not make the transaction(s) (check the most applicable reason below)
  - [ ] I was billed for transaction(s) with an EastWest Credit Card that I do not have, i.e. I never received or applied for the credit card.
  - [ ] The transaction(s) was/were made using a lost/stolen card that I have reported.
  - [ ] I have the physical credit card but got billed for transaction(s) that I did not make i.e. questionable online transaction(s) or charges from merchants that I did not transact with.

The circumstances I have stated are true and correct and the documents I have submitted are authentic or duly issued.

By sending this form, I understand that:
- ✓ The investigation may take 45 calendar days;
- ✓ Applicable fees shall be applied if the disputed transaction(s) is/are proven valid such as, not only limited to retrieval fee, card replacement fee, finance charge and transaction amount;
- ✓ The transaction(s) may be put on hold or temporarily reversed during investigation;
- ✓ The disputed transaction(s) will be processed upon receipt of complete documents;
- ✓ I shall update EastWest Bank for any changes in my contact numbers (mobile number or e-mail address) to enable the Bank to communicate to me the updates/requirements to process the dispute; and
- ✓ I have given my consent to use the information I provided for the sole purpose of reviewing and processing of dispute.

Please send this form to cards@eastwestbanker.com or via fax at (+632) 8784-5601 to 02.

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SIGNATURE OVER PRINTED NAME

For inquiries and feedback, you may call EastWest’s 24-Hour Customer Service at (+632) 8888-1700, e-mail cards@eastwestbanker.com or text EWBC<space><your message> and send to 09188881700.

EastWest is regulated by Bangko Sentral ng Pilipinas with email address at consumeraffairs@bsp.gov.ph.
PROCEDURE ON HOW TO FILL OUT THE DISPUTE FORM ACCURATELY

STEP 1: CARD HOLDER INFORMATION SECTION
- Fill out the Cardholder’s Name, EW Credit Card Number where there is/are disputed transaction/s and DATE when the form was accomplished.
- Note that for Credit Card Number, just fill in the first and last four digits only.

STEP 2: TRANSACTION(S) FOR DISPUTE SECTION
- Fill out the form with the transactions that are being requested to be disputed.
  - Sale Date – Date when the transaction(s) were made.
  - Post Date – Date when the transaction(s) were posted in the system
  - Merchant name / Transaction Description – Name of the merchant and the description of transaction.
  - Amount – Amount of the transaction
- Note that if the count of dispute is more than 5, the additional transactions should be written on a separate sheet of paper.

STEP 3: REASON/DISPUTE TYPE SECTION
Put a checkmark on the applicable transaction history (made or did not make the transactions).
- After choosing the applicable transaction history, put a check mark on the specific applicable reason.
  - Transaction History Option 1 under 3rd option – Ensure to fill out the table below.
  - Transaction History Option 2 – Make sure to read the descriptions carefully. For example, if the transaction is unauthorized/unrecognized and physical card is with you, put a check mark on the 3rd option.

STEP 4: SIGNATURE SECTION
Put the signature over the printed name of the cardholder.