



Debit Order Disputes and Stop Payment FAQs

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Debit Order FAQ's

1.1 What is a debit order?

- a) A debit order is an agreement or mandate that you provide to a third party, such as your service provider, or a representative of your service provider, to collect money from your bank account on a once off or regular basis (e.g. monthly or annually). You can choose whether it will be a fixed amount (e.g. a loan repayment) or a variable amount (e.g. monthly cell phone charge).
- b) Your debit order can be in writing, telephonic or electronic.

1.2 What is a debit order dispute?

Dispute means that you are requesting RMB to reverse a debit order collection against your bank account. You cannot dispute a debit order collection that you have already disputed before and/or a debit order collection that is older than 365 (three hundred and sixty-five) days as at the date of your dispute.

1.3 When can I dispute a debit order collection?

You can dispute a debit order collection against your account for the following reasons:

- a) You did not authorise the debit order, this could be due to a fraudulent act;
- b) The debit order is in contravention with your authority, this means either the amount debited, or date is incorrect;
- c) You have previously instructed the third party (e.g. creditor/service provider) to cancel the debit order;
- d) A third party (e.g. creditor/service provider) has collected a debit order in a manner you did not authorise (e.g. the collection amount has been split or several debit orders have been consolidated); or
- e) The debit order was previously stopped with the Bank by loading a stop payment.

1.4 Why would a debit order collection be unauthorised?

An unauthorised debit order is where the collection that has gone off your account was without a valid agreement between you and the third party (e.g. creditor/service provider). If an unauthorised debit order has been collected against your account you can dispute (reverse) the collection and thereafter, place a stop payment on that debit order to prevent future collections.

1.5 Are unauthorised debit order collections a problem that only affects RMB customers?

No, customers of all banks are affected by unauthorised debit order collections.

1.6 How were my account details obtained?

- a) You may have unknowingly provided the details to the creditor/service provider. For example, you thought that you were completing a quote for a product/service, or you may have captured your banking details on a creditor/service provider's website.
- b) The third party may have made an error. For example, the creditor/service provider may have captured an account number incorrectly or may have not updated their systems before processing debit orders.

1.7 How can I protect myself from unauthorised debit order collections?

- a) You can log onto any of the RMB Banking Digital Channels to check your account statements on a regular basis and query any collection that you did not authorise.
- b) You can view a list of your debit orders on the selected account under the "My debit orders" tab on the RMB Banking App and Online Banking.
- c) Your account statements can be accessed via RMB Banking App, Cellphone banking, Online Banking, Contact Centre and Branch. Applicable fees can be found on the RMB Pricing Guide.
- d) Only provide your account details to a third party (e.g. creditor/service provider) if you are certain that you want the product or service being offered by that third party.
- e) Ensure you are aware of all transactions and debit orders going off your account as the description on your statement may not always provide a clear link to the third party (e.g. creditor/service provider) or products you may have signed up for. The debit order service provider's contact details are available on the debit order transaction details via the Online Banking Channel.
- f) You must double check debit orders before you dispute and stop because this may lead to negative consequences such as the lapsing of your agreement with the third party (e.g. creditor/service provider). To dispute and stop a valid debit order may also lead to you being in breach or in default of your contract with your creditor/service provider. This could have a negative impact on your credit rating and any future credit applications.
- g) RMB will not be responsible for any losses that may arise because of your dispute and/or stop request nor if you provide RMB with incorrect information. RMB is not a party to the contract between you and the creditor/service provider.

1.8 How can I dispute/reverse a debit order collection?

In the case of an unauthorised debit order, you can dispute a debit order collection on the RMB Banking digital channels: RMB Banking App, Cell phone Banking, Online Banking, Contact Centre and Branch, by calling the number on the back of your card or by contacting your Private Banker.

1.8.1 RMB Banking App

- a) App Login using your username and password and select "**Accounts**";
- b) Select your debit order collection account and select "**Account Options**";
- c) Select "**My Debit Orders**";
- d) Select the debit order collection you want to dispute/reverse;
- e) Select "**Dispute**";
- f) Select the reason for disputing the debit order collection and select "**Continue**";
- g) Confirm the debit order collection details and select "**Confirm**";
- h) A success screen will be displayed;

1.8.2 Online Banking

- a) Login using your user name and password and select "**My Bank Accounts**";
- b) Click the Menu option and select your debit order collection account and select "**My Debit Orders**" tab;
- c) Select the debit order collection you want to dispute/reverse;
- d) Select the "**Dispute**" button;
- e) Select the reason for disputing the debit order collection and select "Dispute";
- f) Confirm the debit order collection details and select "Confirm";
- g) A success screen will be displayed, select "Finish" to conclude;

1.8.3 Cellphone Banking

- a) Dial *120*321#, login using your pin then select "**Bank**";
- b) Select "**My Debit Orders**";
- c) Select "**View All**";
- d) Select your debit order collection account;
- e) Select the date range;
- f) Select the debit order collection you want to dispute;
- g) Select "**Dispute**";
- h) Select "**Continue**";
- i) Select the reason for disputing the debit order collection;
- j) Confirm the debit order collection details and select "**Confirm**";
- k) A success screen will be displayed;

1.9 Why can I only dispute some debit order collections on RMB Banking App, Cellphone Banking and Online Banking?

- a) This is RMB's way of protecting you against disputing valid debit order collections.
- b) This may also be due to the type of debit order that has been approved by you when you signed the contract with the creditor/service provider. For instance: by authorising a DebiCheck debit order via the RMB channels (RMB Banking App, Cellphone Banking and Online Banking).
- c) DebiCheck collections can only be disputed if the date or amount differs from the mandate information you approved. In these cases, you would have to contact the creditor/service provider directly to query the debit order collection.

1.10 Why should I be careful of disputing valid debit order collections?

- a) A debit order is a contract or agreement between you and the third party (e.g. creditor/service provider). If you dispute a valid debit order collection, you may be in breach of your contract with the third party (e.g. creditor/service provider).
- b) Disputing a valid debit order collection could also have a negative impact on your credit rating and any future credit applications.
- c) Disputing a valid debit order collection will not clear you from your responsibilities in terms of your contract with the third party (e.g. creditor/service provider) i.e. You will still be liable for the money you owe the third party.
- d) The Bank will not be responsible for any losses that may arise because of your dispute and/or stop request nor if you provide the Bank with incorrect information. The Bank is not a party to the contract between you and the third party.



1.11 What if I cannot dispute on RMB Banking App, Cellphone Banking and Online?

You can dispute debit order collections for any amount by:

- a) Calling the number on the back of your card;
- b) Visiting your nearest branch.

1.12 How long do I have to dispute a debit order collection?

Not all collections are disputable. Where you can dispute a collection, this collection cannot be older than 365 days on the date of your dispute.

1.13 How long does a successful dispute take?

- a) If you dispute a debit order collection within 40 (forty) days, the money will be reversed into your account within a period of up to 2 (two) days.
- b) You will receive an SMS when the dispute is logged, the debit order will either be refunded or declined.
- c) Should the outcome be delayed (due to the collection being older than 40 (forty) days as at date of dispute), you can view the dispute progress update on RMB Banking digital channels via inContact (RMB Banking App/SMS/email).

1.14 Why do I have to wait for 40 days for an outcome to my dispute request?

- a) You can dispute a debit order collection older than 40 (forty) days but less than 365 (three hundred and sixty-five) days through the RMB Banking channels for any amount. However, the debit order collection will not be reversed immediately in all instances.
- b) The outcome of your dispute will be communicated to you within 40 (forty) days from the date of receiving your request.
- c) During this time the Bank will assess the completeness of the dispute information and source a copy of the debit order mandate/agreement between you and the third party (e.g. creditor/service provider).
- d) If we do not receive the mandate/agreement, you will be refunded, however, if we do receive a copy of the mandate/agreement your dispute may be unsuccessful.

1.15 Will I be charged a fee for disputing a debit order collection?

- a) The Bank does not charge you when you dispute an unauthorised debit order collection using the RMB Banking App, Cellphone Banking and/or Online banking.
- b) The Bank may charge you if you dispute valid debit orders.
- c) Visit www.rmb.co.za to view RMB's latest pricing guide.



Debit Order Stop Payment FAQ's

2.1 What is a debit order stop payment?

A stop payment is when you request RMB to stop future debit order collections.

2.2 What is the difference between a stop payment and stop order?

A stop order is an instruction to RMB to make a series of future dated recurring payments, whereas a stop payment is an instruction to RMB to not pay future collections in respect of a debit order.

2.3 How can I stop a debit order collection?

- a) You can stop a debit order for a specific amount, or you can stop a debit order for an amount range (e.g. R1 - R1000). All debit orders from that same third party (e.g. creditor/service provider) within the amount range you select will be stopped.
- b) No new debit order collections from the creditor/service provider using that company name/reference (including valid debit orders) will be processed through your account for a period of up to 12 (twelve) months.
- c) Should you sign up for another debit order with the company, please ensure the stop payment is deleted by calling your banker, service suite or the number on the back of your card.
- d) If a stop payment is placed on a debit order and the creditor/service provider changes any details of the debit order, for example: company name or if the amount is different from the one you specified, the debit order collection will be honoured. You must contact the creditor/service provider to enquire on this.
- e) You can stop a debit order using one of the RMB Digital Banking channels set out below.

2.3.1 RMB Banking App

- a) App Login using your username and password and select "**Accounts**";
- b) Select your debit order collection account and select "**Account Options**";
- c) Select "**My Debit Orders**";
- d) Select the debit order collection you want to stop;
- e) Select "**Stop**";
- f) Indicate if you would like to specify an amount range then select "**Continue**";
- g) Confirm the debit order collection details and select "**Confirm**";
- h) A success screen will be displayed;

2.3.2 Online Banking

- a) Login using your username and password and select "**My Bank Accounts**";
- b) Click the Menu option and select your debit order collection account and select "**My Debit Orders**" tab;
- c) Select the debit order collection you want to stop;
- d) Select "**Stop**" button;
- e) Indicate if you would like to specify an amount range then select "**Continue**";
- f) Confirm the debit order collection details and select "**Confirm**";
- g) A success screen will be displayed;

2.3.3 Cellphone Banking

- a) Dial *120*321#, login using your pin then select "**Bank**";
- b) Select "**My Debit Orders**";
- c) Select "**View All**";
- d) Select your debit order collection account;
- e) Select the date range;
- f) Select the debit order collection you want to stop;
- g) Select "**Stop**";
- h) Confirm if the debit order amount change from one month to the next by selecting "**Yes**" or "**No**";
- i) Confirm the debit order collection details and select "**Confirm**";
- j) A success screen will be displayed;



2.4 Why can I only place a stop payment on some debit order collections on the RMB Digital Banking channels?

- a) This is RMB's way of protecting you against stopping valid debit orders.
- b) You can stop debit order collections for any amount by calling the number on the back of your card or visiting the Digital zone at your nearest branch.

2.5 Why should I be careful of stopping valid debit order collections?

- a) A debit order is an agreement/contract between you and the third party (e.g., creditor/service provider). If you stop the debit order, all future collections will be stopped. This means that you need to make an alternative payment arrangement with the third party, and you may be in breach of your agreement/contract.
- b) By stopping valid debit orders this could have a negative effect on your credit rating and future credit applications.
- c) You will still be responsible and liable to the third party (e.g. creditor/service provider) for the money you owe.

2.6 When can I place a stop payment?

You must place a stop payment **at least 5 (five) business days before the next debit order collection date**. If the debit order is not stopped at least 5 (five) business days before the next collection to go off your account, it may still be processed. In this case, the collection due at the time of your request will be processed but all collections that follow will be stopped.

2.7 For how long is a stop payment instruction valid?

Stop payments are only valid for 12 months. You must contact the third party (e.g. creditor/service provider) to ensure the Debit Order is cancelled. If the Debit Order is not cancelled with the third party (e.g. creditor/service provider) it may be reinstated and processed after the 12-month period.

2.8 Will I be charged a fee for stopping a debit order collection?

We may charge you fees for every instance where we stop a debit order collection processed that you stopped. Visit www.rmb.co.za to view RMB's latest pricing guide.

2.9 Am I able to cancel a stop payment?

Some stop payments can be cancelled. To do so you can call your banker, service suite or the number at the back of your card to cancel/delete a stop payment. However you may need to contact the third party (e.g. creditor/service provider) to arrange for the debit order collections to continue.