



## Disputes - What, When and How

### **Nordea receives the dispute**

For Nordea to handle your dispute, we need you to send us a dispute form first – either by physical mail or digitally. Go to Nordea's website to find the guide on how to fill it out and send it to us. You will hear from us as soon as we receive your dispute – depending on the way you send it (between 1-10 days).

### **Assessment of the case**

We will now investigate your case and decide whether the case can be processed with the information we have or if we need additional information from you. We will contact you if we need more information or documentation to proceed with your case.

### **The case is investigated**

If we come to the conclusion that we can proceed with your case, the next step is forwarding the dispute for case handling. Case handling can last up to 6 months and might sometimes require correspondence from the police, merchants and other banks.

### **Documentation from the merchant**

In some cases, the merchant will return to us with documentation regarding your claim. We will forward the documentation to you for reviewal and comment. Please note that in such cases we need to provide your reply to the merchant within a limited time frame and therefore it is necessary that you return with your comments within the deadline we provide you.

### **The case closes**

After six months the dispute process will be over and your case will now be closed in accordance with our final decision sent to you by physical mail or digitally.