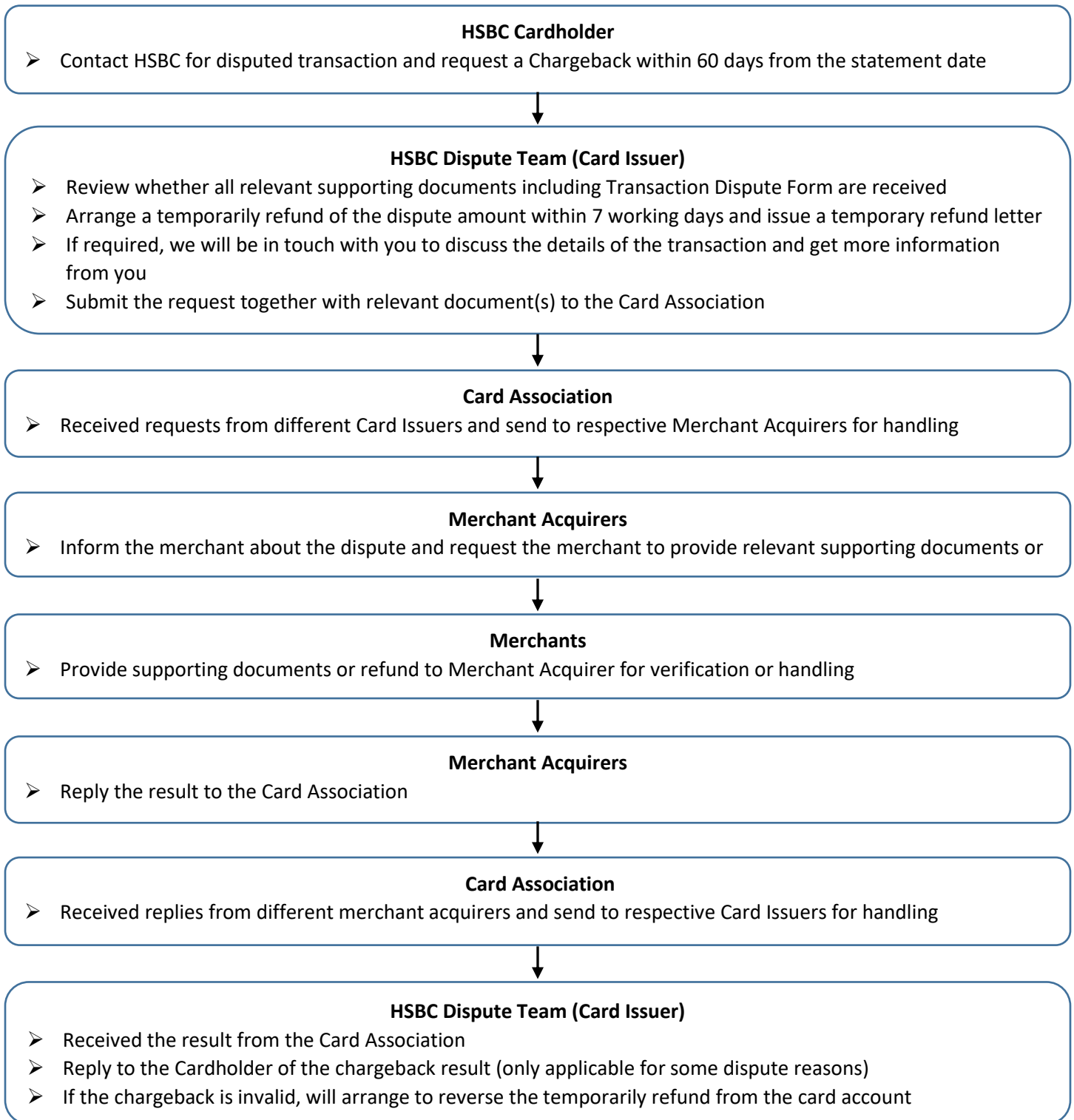


General Information for Credit/Debit Card Transaction Dispute

Processing Flow



Processing Lead Time

Cardholder **must** submit their dispute requests within 60 days from the statement date or within 60 days from the merchant close down date so that the Bank can have sufficient time to review and investigate the case. Besides, each dispute reason has respective processing deadline, the dates in the following table is for reference only.

Dispute Reasons	Timeframe to submit Dispute Request to Acquirer (including HSBC Processing Time)		
	Visa	Mastercard	UnionPay
Unauthorised Transaction	Within 120 days from the transaction processing date		Within 180 days from the transaction processing date
<ul style="list-style-type: none"> • Duplicate Processing • Incorrect Transaction Currency/ Amount 	Within 120 days from the transaction processing date	Within 90 days from the transaction processing date	Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)
Transaction Cancellation/ Credit Not Processed	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date/ credit receipt OR • For cancelled merchandise/ service, within 120 days from the date the cardholder received or expected to receive the merchandise or services, but not exceeding 540 days from the transaction processing date 	Within 120 days from the date of the credit documentation or the service cancellation date or goods were returned	Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)
Merchandise/ service received is not as described	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date OR • Within 120 days from the delivery date of the service/ merchandise but not exceeding 540 days from the transaction processing date 	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date OR • Within 120 days from the delivery/ cancellation date of the merchandise/ service OR • Within 120 days from the service ceased but not exceeding 540 days from the transaction processing date. 	Not applicable

Dispute Reasons	Timeframe to submit Dispute Request to Acquirer (including HSBC Processing Time)		
	Visa	Mastercard	UnionPay
Non-receipt of merchandise/ service	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date OR • Within 120 days from the agreed delivery date of the service/ merchandise but not exceeding 540 days from the transaction processing date 	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date OR • Within 120 days from the agreed delivery date of the service/ merchandise 	Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)
Merchant close down	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date OR • Within 120 days from the agreed delivery date of the service/ merchandise but not exceeding 540 days from the transaction processing date 	Within 120 days from the cardholder aware that the service ceased but not exceeding 540 days from the transaction processing date	<ul style="list-style-type: none"> • For Hong Kong, Macau and Taiwan domestic transactions, within 360 days from the transaction processing date (including 30 days' mandatory retrieval request time) • For other countries/regions, within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)

Ways to raise a Dispute Request

Cardholder can raise a dispute request via one of the following channels:

1. Call our Customer Service Hotlines stated below:
HSBC Jade Customers: (852) 2233 3033
HSBC Premier Customers: (852) 2233 3322
Other Customers: (852) 2233 3000
2. Download "Transaction Dispute Form" from hsbc.com.hk and submit the completed form together with relevant transaction receipt(s) or contract(s) (if applicable) and **mail** to Cardholder Dispute and Chargeback Section, Card Centre, 8/F Tower 2&3 HSBC Centre, 1 Sham Mong Road, Kowloon.
3. Via Personal Internet Banking

Ways to provide supporting documents

As the investigation process takes time to complete and we are required to comply with the respective Card Association's time limits, you are advised to **submit supporting documents to us via one of the following channels** at your earliest convenience but not exceeding 14 days from the dispute request date.

Email to: cardholderdispute@hsbc.com.hk

Mail to: Cards Dispute Team, 8/F, Tower 2 & 3, HSBC Centre, 1 Sham Mong Road, Kowloon, HK

Fax to: (852) 3409 2329

Unless there are instances where longer processing time is required, we will generally refund the dispute amount temporarily to you within 7 working days of us receiving your dispute request. The temporary refund notification will then be issued to advise you that the temporary refund is processed and the dispute will normally **take 6 to 8 weeks** for investigation with the merchant acquirer. We will contact you to follow up, if required. In case of any dispute, the decision of respective Card Associations shall be final.

Important Information

1. Please note that dispute request for the following transaction types **is not accepted**. You should contact the merchant and try to resolve the dispute with the merchant.
 - Octopus Automatic Add Value Service (AAVS) auto-reload transaction
 - Interest-free Merchant Instalment Transaction (Except Merchant Close Down)
 - Online Transaction with OTP (One-Time-Password) authentication (use **Unauthorised Transaction** as the dispute reason)
2. If the investigation result shows that the dispute transaction was authorised by the cardholder, the Bank will debit the following card account for the transaction amount, the finance charge and/or interest on the disputed amount over the whole period (including the investigation period) if applicable.
3. You are required to inform us **within 60 days after the statement date** (except for merchant close down). As the investigation process takes time to complete, you are advised to submit supporting documents to us at your earliest convenience but not exceeding 14 days from the dispute request date.

4. For merchant close down cases, please submit the dispute request together with the supporting documents to us **within 60 days from the merchant close down date**. We will try to raise a chargeback claim against the related merchant acquirer pursuant to the scheme rules of Card Associations. In case of any dispute, the decision of respective Card Associations shall be final.
5. You may file a police report about the unauthorized transaction. The disputes team may request a copy of the police report or written statements provided to the police during the investigation. Filing a timely police report may help strengthen the progress of the investigation of your dispute case.
6. Upon receipt of your dispute request, a temporary refund and acknowledgement will be arranged and issued within 7 working days respectively.
7. During the investigation, we may contact you to provide the supporting document(s) to facilitate the dispute request. If you are unable to provide the required document(s) by the deadline, it may affect the processing lead time and dispute result.