

To 致： The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司

Cardholder Dispute and Chargeback Section, Card Centre: 8/F Tower 2&3 HSBC Centre, 1 Sham Mong Road, Kowloon
卡中心，交易爭議處理組：九龍深旺道 1 號滙豐中心第 2 及第 3 座 8 樓

TRANSACTION DISPUTE FORM 爭議交易表格

Transaction Date 交易日期	Merchant Name 商戶名稱	Transaction Currency/Amount 交易貨幣/金額	Dispute Currency/Amount 爭議貨幣/金額

Important Information

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.

請注意，下列交易類別**不接受**爭議交易申請。閣下應聯絡商戶並嘗試與商戶解決爭議。

Octopus Automatic Add Value Service (AAVS) auto-reload transaction

八達通自動增值服務的自動增值交易

Interest-free Merchant Instalment Transaction (Except Merchant Close Down)

商戶免息分期交易〔商戶業務終止除外〕

Online Transaction with OTP (One-Time-Password) authentication (use **Unauthorised Transaction** as the dispute reason)

網上交易並已透過一次性驗證碼認證〔以**未經授權的交易**為爭議原因〕

Note 注意：Please ✓ in the appropriate box 請於適當之方格內加上✓號

Unauthorised Transaction 未經授權的交易

One-off 一次性 Recurring Posting 循環誌賬

I have neither made nor authorised the above transaction(s) and am always in possession of the card.

本人無簽署或無授權上述交易及一直持有該卡。

I have neither made nor authorised the above transaction(s) as the card was out of my possession at the time of the transaction(s).

本人無簽署或無授權上述交易因該卡在交易時並不在我手上。

Duplicate Processing 重複誌賬

I have not authorised the above transaction(s). I only authorised ____ transaction(s) of _____ (amount) at the merchant.

本人並沒有授權上述交易，本人只在此商戶授權進行____項交易，金額為_____〔元〕。

Incorrect Transaction Currency/ Amount 交易貨幣/ 金額不符

- I only authorised the transaction amount of _____ (Currency/Amount) instead of _____ (Currency/Amount). 本人只簽署授權金額為 _____ [貨幣/金額]，而不是 _____ [貨幣/金額]。
- The merchant made an additional or transposition error. I enclose the sales slip copy as an evidence. 商戶計算錯誤，現附上簽賬單副本以作證明。
- The order I made was in _____ (currency). However, the transaction wrongly charged by the merchant was in _____ (currency). 本人授權以 _____ [貨幣名稱] 完成交易，但商戶卻錯誤地收取 _____ [貨幣名稱] 完成交易。

Transaction Cancellation / Credit Not Processed 交易已取消/ 退款交易未處理

- I paid the transaction(s) by one of the following means 本人已用以下其中一種方式繳付
 - Other card 其他卡 (card number 卡號碼 _____)
 - Cash 現金
 - Others 其他 (Please specify 請註明 _____)
- I made the reservation with the merchant but I cancelled it on _____ (date). The cancellation code/ reference number is _____. 本人曾經向此商戶作出預訂但已於 _____ [日期] 取消該預訂。取消/參考號碼為 _____。
- I have received a credit transaction receipt(s) from the merchant. However, no credit was posted to my card account. I enclose a credit slip copy as an evidence. 本人持有商戶提供的退款證明單據。但本人至今仍未收到商戶的退款，現附上退款單副本以作證明。
- I received the merchandise and returned it to the merchant. The merchant did not properly disclose the Return Policy at the time of the transaction and no credit was received. I enclose a copy of relevant document(s) for your reference. 本人已將收到的貨品退還給商戶，但仍未收到退款。在交易時，商戶未有告知本人的退貨條款，現附上相關文件作參考。
- I have requested for the termination of the service with the merchant on _____ (date) by letter email fax. I enclose a copy of the termination document, please request the merchant to stop further billings. 本人已於 _____ [日期] 以 信件 電郵 傳真 通知商戶取消服務。現附上取消服務文件，請要求商戶停止誌賬。

Merchandise/ Service received is not as described 收到的貨品/ 服務與描述的不同

- The merchandise/ service received was not as described as the one I purchased/ ordered from the merchant and it could not be accepted. 本人收到的貨品/ 服務與本人於商戶購買的貨品/ 預訂的服務有不同，且該不同之處不能被接受。

Please specify how the merchandise is not as described and provide relevant proof to show the difference. 請詳述該不同之處及提供相關證明。

Non-receipt of Merchandise/ Service 未收到貨品/ 服務

- I did not receive the merchandise/ service from the merchant. I enclose the order form copy as an evidence. 本人未有收到商戶寄出的貨品/ 提供的服務，現附上訂貨單副本以作證明。

Other Dispute Reason (please specify in details) 其他爭議原因 [請詳述]

**Note
注意：**

1. 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.
如調查結果顯示爭議交易是持卡人授權的，本行將會於下列卡戶口收取有關交易賬項、整段期間〔包括調查期間〕的財務費用及 / 或利息（如適用）。
2. 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.
閣下須於**月結單日期起60天內**通知本行〔商戶業務終止除外〕。由於賬項查詢調查需時，閣下應盡快提供相關證明文件及交回本行，但該文件的提交時限不可超過爭議交易申請日起計**14天**。
3. 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.
對於商戶業務終止情況，請於**商戶業務終止日期起 60 天內**連同相關證明文件交回本行提出退款申請。本行將根據機制規定，透過卡組織向有關商戶所屬收單機構嘗試作出退款申請，如有任何爭議，有關卡組織將保留最終決定權。
4. 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.
您可以就未經授權的交易向警方舉報。爭議小組可能會要求提供警方報告的副本或在調查期間向警方提供的書面陳述。及時向警方舉報有助於加強對案件的調查進度。

Signature 簽署 X	Cardholder Name 持卡人姓名
	Credit/Debit Card Number 信用/扣賬卡號碼
	Contact Telephone Number 聯絡電話號碼
	Date 日期

General Dispute Processing Flow 一般爭議處理流程

HSBC Cardholder 滙豐持卡人

- Contact HSBC for disputed transaction and request a Chargeback within 60 days from the statement date
於月結單發出日期起 60 天內向滙豐提出賬項查詢及退款申請

HSBC Dispute Team (Card Issuer) 滙豐爭議處理組〔發卡銀行〕

- Review whether all relevant supporting documents including Transaction Dispute Form are received
審查是否所有相關證明文件包括爭議交易表格已收到
- Arrange a temporarily refund of the dispute amount within 7 working days and issue a temporary refund letter
於 7 個工作天內為爭議金額作出臨時退款並發出臨時退款函
- If required, we will be in touch with you to discuss the details of the transaction and get more information from you
如有需要，我們將與您聯絡商討交易細節並向您獲取更多資料
- Submit the request together with relevant document(s) to the Card Association
向卡組織提交申請並附上相關文件

Card Association 卡組織

- Received requests from different Card Issuers and send to respective Merchant Acquirers for handling
按不同發卡銀行的要求分類並發送到有關收單機構作處理

Merchant Acquirers 收單機構

- Inform the merchant about the dispute and request the merchant to provide relevant supporting documents or refund
通知商戶有關爭議交易並要求商戶提供有關證明文件或退款

Merchants 商戶

- Provide supporting documents or refund to Merchant Acquirer for verification or handling
提供有關證明文件或退款給收單機構核對或處理

Merchant Acquirers 收單機構

- Reply the result to the Card Association
回覆卡組織有關結果

Card Association 卡組織

- Received replies from different merchant acquirers and send to respective Card Issuers for handling
按不同收單機構發出的回覆分類並發送到有關發卡銀行作處理

HSBC Dispute Team (Card Issuer) 滙豐爭議處理組〔發卡銀行〕

- Received the result from the Card Association 收到卡組織的結果
- Reply to the Cardholder of the chargeback result (only applicable for some dispute reasons)
回覆持卡人的退款申請結果〔只適用於某些爭議原因〕
- If the chargeback is invalid, will arrange to reverse the temporarily refund from the card account
如退款申請不成立，會安排從卡戶口扣回該筆臨時退款

Processing Lead Time 處理時間

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. 持卡人**必須**於月結單發出日期起60天內或由商戶業務終止日期起60天內提出爭議申請，以便銀行有足夠時間檢閱及調查該宗個案。除此之外，每項爭議原因都有各自的處理期限，以下表格中的日期僅供參考。

Dispute Reasons 爭議原因	Timeframe to submit Dispute Request to Acquirer (including HSBC Processing Time) 向收單機構提出爭議交易之期限 (包括滙豐處理時間)		
	Visa	Mastercard 萬事達卡	UnionPay 銀聯
Unauthorised Transaction 未經授權的交易	Within 120 days from the transaction processing date 於交易清算日起計 120 天內		Within 180 days from the transaction processing date 於交易清算日起計 180 天內
Duplicate Processing 重複誌賬 Incorrect Transaction Currency/ Amount 交易貨幣/ 金額不符	Within 120 days from the transaction processing date 於交易清算日起計 120 天內	Within 90 days from the transaction processing date 於交易清算日起計 90 天內	Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 於交易清算日起計 150 天內 (包括 30 天的強制性查核交易時間)
Transaction Cancellation/ Credit Not Processed 交易已取消/ 退款交易未處理	Within 120 days from the transaction processing date/ credit receipt 於交易清算/ 退款收據日起計 120 天內 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 對於取消貨品/服務，持卡人於收到商品/服務或送遞商品/服務提供協定日起計 120 天內但不超過交易清算日起計 540 天	Within 120 days from the date of the credit documentation or the service cancellation date or goods were returned 於退款文件或服務取消或貨品退回日起計 120 天內	Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 於交易清算日起計 150 天內 (包括 30 天的強制性查核交易時間)

Dispute Reasons 爭議原因	Timeframe to submit Dispute Request to Acquirer (including HSBC Processing Time) 向收單機構提出爭議交易之期限 (包括滙豐處理時間)		
	Visa	Mastercard 萬事達卡	UnionPay 銀聯
Merchandise/ service received is not as described 收到的貨品/ 服務與描述的不同	<p>Within 120 days from the transaction processing date 於交易清算日起計120天內</p> <p>OR</p> <p>Within 120 days from the delivery date of the service/ merchandise but not exceeding 540 days from the transaction processing date 於服務提供/ 送遞商品日起計120天內但不超過交易清算日起計540天</p>	<p>Within 120 days from the transaction processing date 於交易清算日起計120天內</p> <p>OR</p> <p>Within 120 days from the delivery/ cancellation date of the merchandise/ service 於商品送遞/服務提供或取消日起計 120 天內</p> <p>OR</p> <p>Within 120 days from the service ceased but not exceeding 540 days from the transaction processing date. 於服務終止日起計120天內但不超過交易清算日起計540天</p>	Not applicable 不適用
Non-receipt of merchandise/ service 未收到貨品/ 服務	<p>Within 120 days from the transaction processing date 於交易清算日起計120天內</p> <p>OR</p> <p>Within 120 days from the agreed delivery date of the service/ merchandise but not exceeding 540 days from the transaction processing date 於服務提供/ 送遞商品協定日起計120天內但不超過交易清算日起計540天</p>	<p>Within 120 days from the transaction processing date 於交易清算日起計120天內</p> <p>OR</p> <p>Within 120 days from the agreed delivery date of the service/ merchandise 於服務提供/ 送遞商品協定日起計120天</p>	Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 於交易清算日起計 150天 內〔包括 30天 的強制性查核交易時間〕

Dispute Reasons 爭議原因	Timeframe to submit Dispute Request to Acquirer (including HSBC Processing Time) 向收單機構提出爭議交易之期限 (包括滙豐處理時間)		
	Visa	Mastercard 萬事達卡	UnionPay 銀聯
Merchant close down 商戶業務終止	<p>Within 120 days from the transaction processing date 於交易清算日起計120天內</p> <p>OR</p> <p>Within 120 days from the agreed delivery date of the service/ merchandise but not exceeding 540 days from the transaction processing date 於服務提供/ 送遞商品協定日起計120天內但不超過交易清算日起計540天</p>	<p>Within 120 days from the cardholder aware that the service ceased but not exceeding 540 days from the transaction processing date 於持卡人知道服務終止日起計 120天內但不超過交易清算日起計 540天</p>	<p>For Hong Kong, Macau and Taiwan domestic transactions, within 360 days from the transaction processing date (including 30 days' mandatory retrieval request time) 香港、澳門及台灣的國內交易，於交易清算日起計360天內〔包括30天的強制性查核交易時間〕</p> <p>For other countries/regions, within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 其他國家/地區，於交易清算日起計150天內〔包括30天的強制性查核交易時間〕</p>

Ways to raise a Dispute Request 提出爭議的方法

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

持卡人可透過以下其中一個方法向本行提出退款要求:

1. Call our Customer Service Hotlines stated below: 致電以下客戶服務熱線:
HSBC Global Private Banking customers 滙豐環球私人銀行客戶: (852) 2233 3033
HSBC Premier Elite customers 滙豐卓越理財尊尚客戶: (852) 2233 3033
HSBC Premier Customers 滙豐卓越理財客戶: (852) 2233 3322
Other Customers 其他客戶: (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.
於 hsbc.com.hk 下載「爭議交易表格」，填妥表格後，連同有關商戶交易之文件及合約〔如適用〕，寄回卡中心，交易爭議處理組：九龍深旺道 1 號滙豐中心第 2 及第 3 座 8 樓
3. Via Personal Internet Banking
透過個人網上理財
4. Upon receipt of your dispute request, a temporary refund and acknowledgement notification will be arranged within 7 working days.
收到您的爭議請求後，我們將在 7 個工作日內安排臨時退款和發出確認通知。

Ways to provide supporting documents 提供證明文件的方法

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. **If you are unable to provide the required document(s) by the deadline, it may affect the processing lead time and dispute result.**

由於賬項查詢調查需時，閣下應盡快提供相關證明文件及透過以下其中一個方法交回本行，但該文件的提交時限不可超過爭議交易申請日起計14天。**如果您無法在截止日期前提供所需文件，可能會影響處理時間和爭議結果。**

Email to 發電郵至: cardholderdispute@hsbc.com.hk

Mail to 郵寄至: Cards Dispute Team, 8/F, Tower 2 & 3, HSBC Centre, 1 Sham Mong Road, Kowloon, HK
交易爭議處理組：九龍深旺道1號滙豐中心第2及第3座8樓

Fax to 傳真至: (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.

當本行收到閣下的退款要求後，一般而言，本行會於 7 個工作天內安排臨時退款給閣下，若於某些情況之下，本行將需要較長時間處理臨時退款要求。本行會寄出臨時退款通知，通知閣下臨時退款已辦妥，而有關賬項諮詢需約 **6 至 8 星期**和商戶之所屬收單機構進行調查。如有需要，本行會聯絡閣下以作跟進。如有任何爭議，有關卡組織將保留最終決定權。

July 2023

Issued by The Hongkong and Shanghai Banking Corporation Limited

二零二三年七月

由香港上海滙豐銀行有限公司刊發