

### 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 <b>120 days</b> from the transaction processing date		Within <b>180 days</b> from the transaction processing date
<ul style="list-style-type: none"> <li>• Duplicate Processing</li> <li>• Incorrect Transaction Currency/ Amount</li> </ul>	Within <b>120 days</b> from the transaction processing date	Within <b>90 days</b> from the transaction processing date	Within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time)
Transaction Cancellation/ Credit Not Processed	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date/ credit receipt</li> <li>OR</li> <li>• For cancelled merchandise/ service, within <b>120 days</b> from the date the cardholder received or expected to receive the merchandise or services, but not exceeding <b>540 days</b> from the transaction processing date</li> </ul>	Within <b>120 days</b> from the date of the credit documentation or the service cancellation date or goods were returned	Within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time)
Merchandise/ service received is not as described	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date</li> <li>OR</li> <li>• Within <b>120 days</b> from the delivery date of the service/ merchandise <b>but</b> not exceeding <b>540 days</b> from the transaction processing date</li> </ul>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date</li> <li>OR</li> <li>• Within <b>120 days</b> from the delivery/ cancellation date of the merchandise/ service</li> <li>OR</li> <li>• Within <b>120 days</b> from the service ceased but not exceeding <b>540 days</b> from the transaction processing date.</li> </ul>	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"> <li>• Within <b>120 days</b> from the transaction processing date</li> <li>OR</li> <li>• Within <b>120 days</b> from the agreed delivery date of the service/merchandise <b>but</b> not exceeding <b>540 days</b> from the transaction processing date</li> </ul>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date</li> <li>OR</li> <li>• Within <b>120 days</b> from the agreed delivery date of the service/merchandise</li> </ul>	Within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time)
Merchant close down	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date</li> <li>OR</li> <li>• Within <b>120 days</b> from the agreed delivery date of the service/merchandise <b>but</b> not exceeding <b>540 days</b> from the transaction processing date</li> </ul>	Within <b>120 days</b> from the cardholder aware that the service ceased <b>but</b> not exceeding <b>540 days</b> from the transaction processing date	<ul style="list-style-type: none"> <li>• For Hong Kong, Macau and Taiwan domestic transactions, within <b>360 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time)</li> <li>• For other countries/regions, within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time)</li> </ul>