

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
 信用卡中心，交易爭議處理組：九龍深旺道 1 號滙豐中心第 2 座及第 3 座 8 樓

TRANSACTION DISPUTE FORM 爭議交易表格

Note 注意： Please tick where applicable. 請在適當的地方加上剔號。

Credit Card Number 信用卡號碼	Bank Reference Number 銀行編號
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Transaction Date 交易日期	Merchant Name 商戶名稱	Transaction Amount 交易金額	Disputed Amount 爭議金額

I refer to the above transaction(s) and advise that *(Please select the dispute reason listed below.)*

關於上述交易賬項，本人現確認，(請選擇相應的爭議原因。)

- I have neither made nor authorised the above transaction(s). 本人並無簽署或授權他人簽署以上交易。
- I did not make any reservation(s) with the merchant. 本人沒有向此商戶預訂客房。
- I made the reservation with the merchant, I cancelled it on _____ with cancellation code _____.
 本人曾經向此商戶預訂客房，但已於 _____ 月 _____ 日取消預訂。取消號碼為 _____。
- I paid the above transaction(s) by 本人已用
 - other credit card 其他信用卡 (number 號碼 _____)
 - cash 現金
 - cheque 支票 (number 號碼 _____)
 支付以上簽賬。
 A copy of the cash receipt cheque bank statement is enclosed.
 現隨函附上 現金收據副本 支票副本 月結單副本。
- The merchant made an addition or transposition error. I enclose the transaction receipt copy in support.
 商戶錯誤計算扣款。現隨函附上簽購單副本以作證明。
- The transaction amount has been altered from _____ to _____ without my consent. The cardholder copy of the transaction receipt is enclosed.
 交易金額未經本人同意已由 _____ 改為 _____。現隨函附上簽購單的客戶副本。
- I have received a credit transaction receipt(s) from the merchant. However, no credit was posted to my card account. A copy of the credit slip is enclosed. 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。現隨函附上退款證明單據副本。
- The merchandise was to be shipped. I received it and returned it back to the merchant. The merchant did not properly disclose a limited return policy at the time of transaction and no credit was received. A copy of the relevant document/s is enclosed.
 本人已將收到的郵寄貨品退還給商戶，但仍未收到退款。在交易時，商戶未有告知本人退貨條款。現隨函附上相關文件。
- I have requested for the termination of the service with the merchant on _____ by letter email facsimile.
 A copy of the termination document is enclosed for your action. Please request the merchant to stop further billings.
 本人已於 _____ 月 _____ 日以 信件 電郵 傳真 通知商戶取消服務。現隨函附上取消服務文件，請貴行要求商戶停止誌賬。

I have neither made nor authorised the transactions and will not accept any subsequent transactions posted after the above one.
本人並無簽署或授權他人簽署以上交易，亦不會支付此商戶的其後任何誌賬。

I have neither made nor authorised the above transaction (transaction receipt number _____). I was still in possession and control of all valid cards at the time of the transaction. I only authorised the transaction amount of _____ on _____ (transaction receipt number _____).

本人並無簽署或授權他人簽署以上交易（簽購單號碼_____）。在交易時，本人的信用卡一直由本人持有。本人只於_____月_____日簽署交易金額_____（簽購單號碼_____）。

I did engage in the above transaction(s) but I did not receive the requested cash I only received part of the cash for the amount of _____.
茲確證本人有參與以上簽賬，但 未有收到所要求的現金 只收到部分現金，金額為_____。

I or my authorised person did not receive the service/merchandise from the merchant. A copy of the order form is enclosed.
本人或授權人未有收到商戶提供的服務 / 寄出的貨品。現隨函附上訂貨單副本。

The merchandise/service received is not as described as the one I ordered/purchased from the merchant.
本人收到的貨物 / 服務與本人於商戶訂（購）的貨物 / 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/defectiveness. 請詳述該不同之處及提供相關證明。

The order I made was in _____ (state currency, example, CNY). However, the transaction wrongly charged by merchant is in _____ (state currency, example, USD).

本人授權以_____（貨幣名稱，例如人民幣）完成交易，但商戶卻錯誤地收取_____（貨幣名稱，例如美元）完成交易。

Other dispute reason (please specify in details): 其他爭議的原因（請詳述）：

- Note 注意：**
1. If the investigation result shows that a dispute transaction was authorised by the cardholder, the Bank will debit the above card account for the transaction amount, the finance charge and/or interest on the disputed amount over the whole period (including the investigation period) and the retrieval fee of HKD30 / USD4 / RMB30 for each photocopy of sales slip. 如調查結果顯示爭議交易是持卡人授權的，本行將會於上述信用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 / 利息及每張簽賬單影印本索取費用為港幣 30 元 / 4 美元 / 人民幣 30 元。
 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 (within 14 days after you raise the dispute request). 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）。由於賬項諮詢調查需時，閣下應盡快提供相關證明文件及交回本行（於閣下提出信用卡退款保障申請 14 天內）。

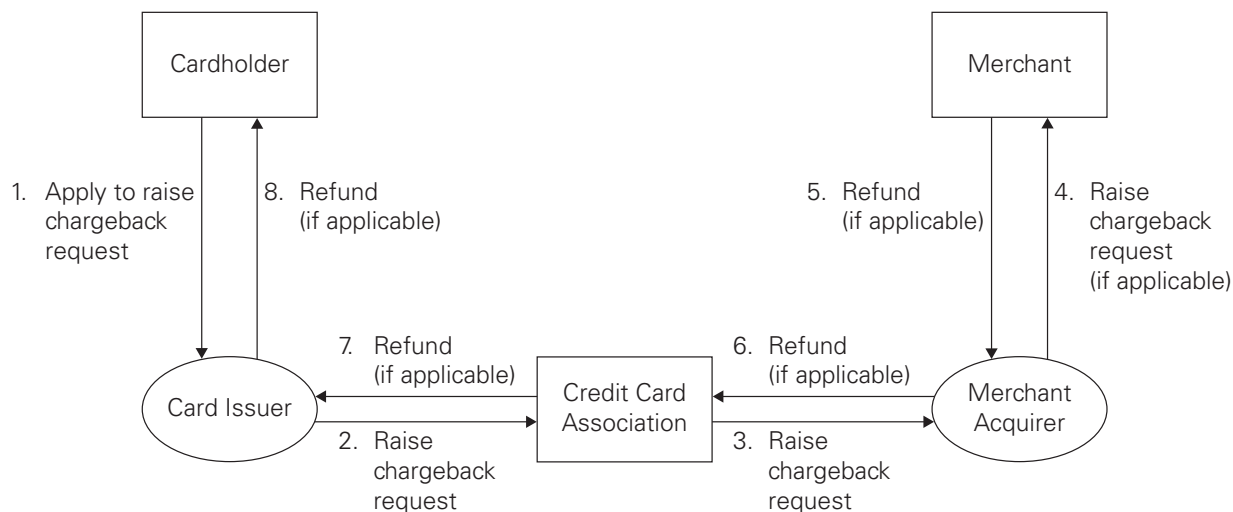
Signature 簽署 X	Cardholder Name 持卡人姓名
	Date 日期
	Contact Telephone Number 聯絡電話號碼

Credit Card Chargeback

1. What is Chargeback?

Generally speaking, cardholder using credit cards to make payments upfront may apply for a refund of the payment or raise a “chargeback” against disputed transactions. Chargeback is a mechanism which allows transactions to be reversed and makes refunds of the transaction amount or outstanding transaction amount to the cardholder under certain circumstances according to the rules set out by Card Associations (e.g. Visa, MasterCard and UnionPay). For example, where the goods received are damaged or not as described, services not rendered or merchandise not received, etc.

Diagram: General (simplified) process flow of the chargeback mechanism



Notes (5-8): A merchant acquirer or a merchant may, in accordance with the rules of the respective credit card association, accept or reject a chargeback request. Where the merchant acquirer or the merchant rejects the chargeback request but the card issuer or cardholder does not agree with the decision, the card issuer may in accordance with the rules of the respective credit card association submit the disputed transaction to the credit card association for arbitration.

2. What is the role of the card-issuing bank?

We, as a card issuer, after obtaining the details of the disputed transactions from the cardholder, will raise chargeback request for the cardholder against the merchant acquirers under the rules and criteria of respective Card Associations.

3. How can you raise a chargeback request?

You can contact us for disputed transactions and request a chargeback. Supporting documents (e.g. invoice or service contract) are needed for our investigation. If the request is accepted, we will raise a chargeback claim against the related merchant acquirer pursuant to the scheme rules of Card Associations. You are required to raise a dispute **within 60 days after the statement date** (except for merchant close down) in accordance with the Cardholder Agreement in order to have sufficient time for us to process the chargeback request. Upon acceptance of the chargeback claim by the merchant acquirer, we will cancel the related transaction and refund the relevant amount to you.

In general, depending on the chargeback reason and the rules of the respective Card Associations, we will submit chargeback request to merchant acquirer **within 120 days (Visa/MasterCard) or 180 days (UnionPay), from transaction processing date*** together with the relevant transaction receipt(s) and record(s).

For merchants closedown, we will submit chargeback request together with the relevant transaction receipt(s) and record(s) to merchant acquirer **within 120 days (Visa/MasterCard) or 180 days (UnionPay) from the merchant close down but not exceeding 540 days (Visa/MasterCard) or 360 days (local spending for UnionPay) from transaction processing date***.

You can raise a chargeback request via one of the following channels:

- (1) Call Customer Service Hotlines – HSBC Premier Customer: (852) 2233 3322; HSBC Advance Customer: (852) 2748 8333; Other Customer (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

As the investigation process takes time to complete and we are required to comply with the respective Card Associations’ time limits, you are advised to submit supporting documents to us at your earliest convenience (within 14 days after you raise the dispute request).

After we receive the dispute request from you, in general we will refund the dispute amount temporarily to you within 6 working days. The temporary refund letter 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. The dispute case is closed if no representment is received from the acquirer within 8 weeks. Otherwise we will contact you to follow up. In case of any dispute, the decision of respective Card Associations shall be final.

* Transaction processing date is any date between the transaction date and the posting date. The processing time is according to the rules set out by respective Card Associations.

June 2017

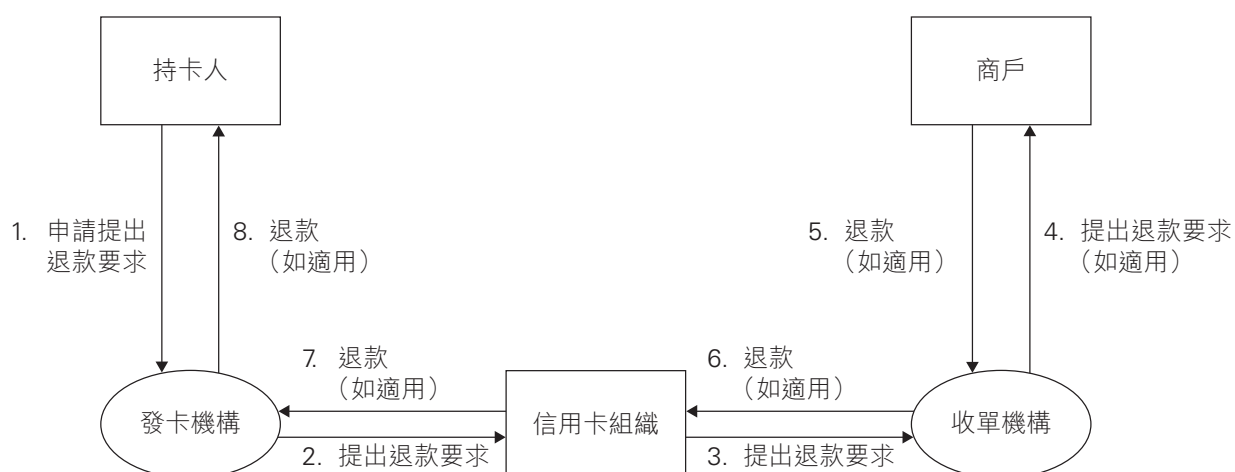
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信用卡退款保障

1. 甚麼是信用卡退款保障？

一般而言，持卡人使用信用卡作一次性預繳款項，若日後對交易有所爭議時，可就支付的款項作退款申請。信用卡退款保障(Chargeback)是一個由信用卡組織(如：Visa、萬事達卡及銀聯)所制定的機制，容許在特定情況下將有關信用卡交易撤銷並退回支付的款項或款項耗用所剩的餘款退回給閣下。例如，收到的貨品有損毀或與描述不乎、商戶在閣下使用信用卡付款後未能交付貨品或提供服務。

附圖：退款保障機制的一般(簡化)流程



註(5-8)：收單機構或商戶可以根據信用卡組織所訂立的規則接受或拒絕退款要求。如收單機構或商戶拒絕退款要求，但發卡機構或持卡人不同意有關決定，發卡機構可以根據信用卡組織所訂立的規則要求信用卡組織就有關爭議交易作出最終仲裁。

2. 發卡銀行擔當的角色是甚麼？

本行作為發卡機構會在向持卡人了解有關爭議交易的詳情後，根據信用卡組織制定的爭議規則及法規下代持卡人向商戶的收單機構就有關交易提出爭議，並要求退款。

3. 閣下應如何提出信用卡退款保障申請？

閣下可以向本行提出賬項諮詢及退款申請，閣下需提供相關證明文件(例如：發票或服務合約)給本行作出調查。如果本行接納申請，本行便會根據機制規定，透過信用卡組織向有關商號所屬收單機構作出退款申索。閣下應根據卡持卡人合約，於**月結單日期起60天內**通知本行(商戶業務終止除外)，以便本行有充分時間處理退款要求。若收單機構接納申索，本行便會將有關信用卡交易撤銷並退回支付的款項或款項耗用所剩的餘款退回給閣下。

一般而言，因應閣下所提出的信用卡退款保障原因及根據不同信用卡組織的條款，本行會於交易清算日*起計**120天(Visa／萬事達卡)或180天(銀聯)**內連同有關交易之簽賬單據及紀錄向收單機構提出退款要求。

假若商戶業務終止，本行會於商戶業務終止日**120天(Visa／萬事達卡)或180天(銀聯)**內但不超過**交易清算日*起計540天(Visa／萬事達卡)或360天(銀聯之本地簽賬)**連同有關交易之簽賬單據及紀錄向收單機構提出退款要求。

閣下可透過以下方法向本行提出退款要求

- (1) 致電客戶服務熱線 – 滙豐卓越理財客戶：(852) 2233 3322；滙豐運籌理財客戶：(852) 2748 8333；其他客戶(852) 2233 3000
- (2) 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)，寄回信用卡中心，交易爭議處理組：九龍深旺道1號滙豐中心第2座及第3座8樓
- (3) 透過個人網上理財

由於賬項諮詢調查需時，閣下應盡快提供相關證明文件及交回本行(於閣下提出信用卡退款保障申請14天內)。

當本行收到閣下的退款要求後，一般而言，本行會於6個工作天內安排臨時退款給閣下，本行會寄出臨時退款信函，通知閣下臨時退款已辦妥，而有關賬項諮詢需約6至8星期和商號之所屬收單機構進行調查。如在8星期內未有收到收單機構的後續通知，即賬項諮詢調查已結束。若本行收到收單機構的後續通知，則本行會聯絡閣下再作跟進。如有任何爭議，有關信用卡組織將保留最終決定權。

* 交易清算日是介乎交易日及記賬日之間之任何日子，而交易清算時間是根據不同信用卡組織所制定的機制。

2017年6月

由香港上海滙豐銀行有限公司刊發

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