

BEA Mastercard® Debit Card Transaction Dispute Form 東亞萬事達卡® 扣賬卡賬項爭議申請表格

Applicable to unauthorised use 適用於沒有授權的交易

In case of suspicious fraud cases, please call 2211 1818 and suspend the debit card.
如發現虛假個案，請致電2211 1818及凍結有關扣賬卡。

Debit Card Account No. 扣賬卡號碼

Cardholder Name 持卡人姓名

Contact Tel. No. 聯絡電話

Transaction Information 交易資料

	Transaction Date 交易日期	Merchant Name 商戶名稱	Currency# 貨幣#	Transaction Amount 交易金額
1				
2				
3				
4				
5				

Currency: HKD Hong Kong dollar / CNY Renminbi / AUD Australian dollar / CAD Canadian dollar / CHF Swiss franc / EUR Euro / GBP Pound sterling / JPY Japanese yen / NZD New Zealand dollar / SGD Singapore dollar / USD United States dollar.

貨幣：HKD 港元 / CNY 人民幣 / AUD 澳洲元 / CAD 加拿大元 / CHF 瑞士法郎 / EUR 歐羅 / GBP 英鎊 / JPY 日圓 / NZD 紐西蘭元 / SGD 新加坡元 / USD 美元。

Dispute Type 爭議類別

I have examined the above transaction(s) and dispute its/their validity for the following reason(s).

本人檢閱有關上述交易後，對該等交易的真確性提出以下異議。

Unauthorised Use 沒有授權交易

I neither made nor authorised the above transaction(s) and that my debit card has always been in my possession.

本人並沒有進行或授權上述交易，而且上述扣賬卡一直由本人保管。

Important notes 重要事項：

- Please notify the Bank about any unauthorised transactions shown on the linked bank account statement within 60 days from the statement date or transaction date. Otherwise, the statement will be regarded as conclusive.
請於連結銀行戶口結單或交易日起計60日內將上述爭議交易通知本行，否則該結單將會作實。
- To avoid further unauthorised transactions, the debit card status will become lost and suspension immediately upon the Bank receiving the request form with completed information. The Bank will notify you this status through SMS or letter. To continue enjoy our debit card services, please visit our branches regarding the card replacement arrangement then.
為避免產生額外的沒有授權交易，本行於收妥已填寫完整資料的爭議申請表後，將立刻變更扣賬卡狀況為已報失及暫停服務。本行將透過手機短訊或信函通知你此狀態，屆時請親臨分行安排補發卡以繼續使用本行的扣賬卡服務。

I have read and agree to all information on this form and the Notes on next pages. I confirm the abovementioned.
本人已詳閱及同意此表格所載的各項資料及下頁的注意事項，並確認上文所述。

Cardholder Signature 持卡人簽署

X

Date 日期：

Please send this completed form by mail to BEA General Accounts Operations Department or by email to GSCUTRT@hkbea.com.
請將填妥的表格郵寄至東亞銀行賬戶營運部或以電郵發送至「GSCUTRT@hkbea.com」。

Address: BEA – General Accounts Operations Department, 36/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
地址：香港九龍觀塘道418號創紀之城5期東亞銀行中心36樓東亞銀行 – 賬戶營運部

Issued by The Bank of East Asia, Limited 東亞銀行有限公司刊發

**(I) What is chargeback?
什麼是扣賬卡退款保障？**

For disputable debit card transactions, cardholder may request a chargeback from the merchant's acquirer ("acquirer") through his/her card issuer. Based on the rules set out by card association (such as Visa, Mastercard, UnionPay or JCB), if the request is accepted by the acquirer, the acquirer will reimburse the card issuer which will in turn refund the transaction amount to the cardholder.

當出現爭議扣賬卡交易，持卡人可以透過扣賬卡發卡機構向商戶的收單機構提出退款申請。根據卡組織（如Visa、萬事達、銀聯或JCB）的指引，如申請獲收單機構接納，收單機構會將有關扣賬卡交易撤銷，並透過發卡機構將扣賬卡支付的款項退回給持卡人。

**(II) Types of disputable transactions
爭議交易類別**

- Unauthorised* / Duplicate / Incorrect Transactions
未經授權* / 重複 / 不正確的交易
- Merchandise / Services not as described / Defective Merchandise
商品 / 服務與描述不乎 / 商品有缺陷
- Non-receipt Merchandise / Services
未收到商品 / 服務
- Cancelled Transactions / Credit Not Processed
已取消 / 未處理的退款交易

*** If you noticed any transaction on your linked bank account statement that you had not made or authorised, please notify us immediately by calling our Customer Services Hotline.**

*** 如果你在結單上發現任何非由你進行或授權認可之賬項，你須立即致電客戶服務熱線通知本行。**

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 (if applicable).

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

- Card-not-present transaction that authenticated by BEA Mobile or SMS One-Time Password (OTP)
透過東亞手機銀行或一次性驗證碼認證之無卡支付交易
- Mobile wallet payment[^]
安裝於手機錢包內的支付方式[^]
- ATM card transaction
提款卡交易
- Online bill payment
網上繳款

[^] Included but not limited to: AlipayHK, WeChat Pay HK, PayMe, Apple Pay, Samsung Pay, Google Pay, Android Pay, etc.

[^] 包括但不限於：AlipayHK、WeChat Pay HK、PayMe、Apple Pay、Samsung Pay、Google Pay 或 Android Pay 等。

**(III) How to submit a chargeback request?
如何申請扣賬卡退款？**

Cardholder should complete and submit the Transaction Dispute Form together with required documents / information to BEA within the specified timeframe as mentioned in section (IV) below. The supporting documents / information will be submitted to the acquirer for review and assessment of validity of the chargeback claim.

持卡人需在下文第(IV)節所述的指定時間內，向本行提交已填妥的賬項爭議申請表格及所需文件/資料。相關的文件/資料將會送交收單機構，用作扣賬卡退款保障申請的審查及批核。

Transactions Dispute Form:
賬項爭議申請表格：

- Applicable to unauthorised use
適用於沒有授權的交易
- Applicable to the dispute types other than unauthorised use
適用於沒有授權交易以外的爭議類別

(IV) Notes
注意事項

Request Time Limit
 申請追溯期限

Cardholder must submit the request within the time limits below.
 持卡人必須於下列時限前就扣賬卡賬項爭議提出申請。

Dispute Reason 爭議理由	Time Limit 追溯期限
<ul style="list-style-type: none"> Duplicate Processing 重複誌賬 Incorrect Transaction Amount/Currency 交易金額 / 貨幣不符 	Within 60 days of linked bank accounts statement date / transaction date 連結銀行戶口結單發出日或交易日 60 日內

Important Note (Applicable to the following dispute reasons only) 重要事項 (只適用於以下爭議理由)

If information/supporting documents provided is insufficient for BEA to submit a valid chargeback request to the merchant's acquirer, additional processing time of up to 36 days will be required for retrieval of the related transaction record before BEA could submit a chargeback request for a cardholder. Hence, cardholder is strongly advised to submit all the required information with completed Transaction Dispute Form as early as possible to avoid missing the dispute time limit above.

如提供的資料 / 證明文件不足以向商戶的收單機構提出退款申請，本行將需要額外不多於 36 天的處理時間來索取相關的交易所記錄。因此，本行強烈建議持卡人儘早提交填妥的賬項爭議申請表格及所需文件 / 資料，以避免錯失上述追溯時限。

Dispute Reason 爭議理由	Time Limit 追溯期限
Merchandise/Services Not as Described or Defective Merchandise 貨物 / 服務與描述不符或損壞	Within 120 days from the delivery date of the Merchandise/Services AND not exceeding 540 days from the transaction processing date 交付商品 / 服務提供日起計 120 日內及不超過交易誌賬日起計 540 日內
Non-receipt Merchandise/Services 沒有收到訂購之貨物 / 服務	Within 120 days from the agreed delivery date of the Merchandise/Services AND not exceeding 540 days from the transaction processing date 協定交付商品 / 服務提供日起計 120 日內及不超過交易誌賬日起計 540 日內
Cancelled Transactions/Credit Not Processed 已取消 / 未處理的退款交易	Within 120 days from the date on the credit documentation / the date the goods were returned or the service was cancelled 退款文件日 / 退回商品或取消服務起計 120 日內

(V) Chargeback Process and Role of BEA as Card Issuer
扣賬卡退款保障流程及東亞銀行為發卡機構的角色

