

Transaction Dispute Form 账项争议申请表格

Applicable to unauthorised use 适用于没有授权的交易

In case of suspicious fraud cases, please call 3608 6628 and suspend the credit card. 如发现虚假个案，请致电3608 6628及冻结有关信用卡。

Credit Card Account No. 信用卡号码

Cardholder Name 持卡人姓名

Contact Tel. No. 联络电话

Please "✓" in the appropriate and delete inappropriate items with "*". 请于适当 内加加「✓」号，并删除不适用注有「*」的项目。**Transaction Information 交易资料**

	Transaction Date 交易日期	Merchant Name 商户名称	Transaction Amount (HKD*/CNY*) 交易金额(港币*/人民币*)
1			
2			
3			
4			
5			

Dispute Type 争议类别

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

本人检阅有关上述交易后，对该等交易的真实性提出以下异议。

 Unauthorised Use 没有授权交易

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

本人并没有进行或授权上述交易，而且上述信用卡一直由本人保管。

Important notes 重要事项：

- Please notify the Bank about any unauthorised transactions shown on the credit card statement within 60 days from the statement date. Otherwise, the statement will be regarded as conclusive.
请于信用卡结单日起计60日内将上述争议交易通知本行，否则该结单将会作实。
- To avoid further unauthorised transactions, the credit 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 credit card services, please contact us through our Customer Services Hotline on 3608 6628 regarding the card replacement arrangement then.
为避免产生额外的没有授权交易，本行于收妥已填写完整资料的争议申请表后，将立刻变更信用卡状况为已报失及暂停服务。本行将透过手机短信或信函通知你此状态，届时请联络本行客户服务热线：3608 6628安排补发卡以继续使用本行的信用卡服务。

Payment Arrangement 付款安排

I dispute the validity of the transaction(s) listed above and agree/request the payment arrangement as my following selection. [If no instruction is given, the Bank will handle the request with option (1)]

本人对上述交易的真实性提出异议，并同意/要求按以下选择安排付款。[如未有指明，本行将列作选择(1)处理]

1. Agree to settle the corresponding amount first; **OR**
同意先行清缴有关款项；或
2. Request the corresponding amount to be withheld and agree to pay the Bank the disputed amount in the event that I am liable for such transaction(s).
要求暂缓缴付有关款项。本人同意如本人最终须对该项交易负责，本人须向银行支付该争议账项。

Note 注意事项

A chargeback handling fee of HKD/CNY150 will be levied if it is finally determined that the cardholder is liable for the disputed transaction. The fee in HKD or CNY for the BEA UnionPay Dual Currency PLATINUM Credit Card will be levied according to the account currency.

争议之交易若最终证实属持卡人责任，本行将收取处理账项争议手续费，每项港币/人民币150元。东亚银行银联双币白金信用卡之收费将根据账户的货币单位徵收港币或人民币。

I have read and agree to all information on this form. I confirm the abovementioned.

本人已详阅及同意此表格所载的各项资料，并确认上文所述。

Cardholder Signature 持卡人签署

X

Date 日期：

Please send this completed form by mail to BEA Lending Operations Department or by email to LEAEDHCNP@hkbea.com. 请将填妥的表格邮寄至东亚银行信贷营运部或以电邮发送至「LEAEDHCNP@hkbea.com」。Address: BEA – Lending Operations Department, 40/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
地址：香港九龙观塘道418号创纪之城5期东亚银行中心40楼东亚银行 一 信贷营运部

(I) What is chargeback?
什么是信用卡退款保障?

For disputable credit 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 credit 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.

当出现争议信用卡交易，持卡人可以透过信用卡发卡机构向商户的收单机构提出退款申请。根据信用卡组织（如 Visa、万事达、银联或 JCB）的指引，如申请获收单机构接纳，收单机构会将有关信用卡交易撤销，并透过发卡机构将信用卡支付的款项退回给持卡人。

(II) Types of disputable transactions
争议交易类别

- Unauthorized* / Duplicate / Incorrect Transactions 未经授权 / 重复 / 不正确的交易
- Merchandise / Services not as described / Defective Merchandise 商品 / 服务与描述不符 / 商品有缺陷
- Non-receipt Merchandise / Services 未收到商品 / 服务
- Cancelled Transactions / Credit Not Processed 已取消/未处理的退款交易

***If you noticed any transaction on your card's statement that you had not made or authorized, please notify us immediately by calling our Customer Services Hotline.** 如你在结单上发现任何非由你进行或授权认可之账项，你须立即致电客户服务热线通知本行。

Note: Credit card instalment plan ("IPP") is ineligible for chargeback claim as is it a loan agreement between the card issuer and the cardholder rather than a typical credit card transaction.

注意：信用卡分期付款计划 ("IPP") 并不符合信用卡退款保障要求，因 IPP 是发卡机构与持卡人之间的贷款协议，而并非一般的信用卡交易。

(III) How to submit a chargeback request?
如何申请信用卡退款?

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)节所述的指定时间内，向本行提交已填妥的账项争议申请表格及所需文件 / 资料。相关的文件 / 资料将会送交收单机构，用作信用卡退款保障申请的审查及批核。

Transactions Dispute Form 账项争议申请表格:

- Applicable to unauthorized use 适用于没有授权的交易
- Applicable to the dispute types other than unauthorized use 适用于没有授权交易以外的争议类别

Note: A chargeback handling fee of HKD/CNY150 will be levied if it is finally determined that the cardholder is liable for the disputed transaction. The fee in HKD or CNY for the BEA UnionPay Dual Currency PLATINUM Credit Card will be levied according to the account currency.

注意：争议之交易若最终证实属持卡人责任，本行将收取处理账项争议手续费，每项港币/人民币 150 元。东亚银行银联双币白金信用卡之收费将根据账户的货币单位征收港币或人民币。

(IV) Notes 注意事项

1. Request Time limit 申请追溯期限

Cardholder must submit the request within the time limits below. 持卡人必须于下列时限前就信用卡账项争议提出申请。

Dispute Reason 争议理由	All Credit Card 所有信用卡
<ul style="list-style-type: none"> • Duplicate Processing 重复志账 • Incorrect Transaction Amount/Currency 交易金额/货币不符 	Within 60 days of the credit card statement date 信用卡结单发出日60日内

Important Note (Applicable to the following dispute reasons only) 重要事项(只适用于以下争议理由)

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.

如提供的资料/证明文件不足以向商户的收单机构提出退款申请，本行将需要额外不多于36天的处理时间来索取相关的交易记录。因此，本行强烈建议持卡人尽早提交填写妥的账项争议申请表格及所需文件/资料，以避免错失上述追溯时限。

Dispute Reason 争议理由	Visa/Mastercard 万事达卡	UnionPay 银联	JCB
Merchandise/Services Not as Described or Defective Merchandise 货物/服务与描述不符或损坏	Within 120 days from the delivery date of the Merchandise/ Services AND not exceeding 540 days from <u>the transaction processing date</u> 交付商品/服务提供日起计120日内及不超过交易志账日起计540日内	Not applicable 不适用	Within 120 days from <u>the transaction processing date</u> 交易志账日起计120日内
Non-receipt Merchandise/ Services 没有收到订购之货物/服务	Within 120 days from the expected delivery date of the Merchandise/Services AND not exceeding 540 days from <u>the transaction processing date</u> 预计交付商品/服务提供日起计120日内及不超过交易志账日起计540日内	Within 150 days [#] from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) 交易日起计150日内 [#] (包括30日的强制性查核交易时间) [#] Merchant close down 商户业务终止 For Hong Kong and Macau domestic transactions, within 360 days from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) 香港及澳门的国内交易，于交易日起计360日内(包括30日的强制性查核交易时间)	Within 120 days from <u>the transaction processing date</u> 交易志账日起计120日内
Cancelled Transactions/ Credit Not Processed 已取消/未处理的退款交易	Visa : Within 120 days from the date on the credit receipt / the date the cardholder received or expected to receive the Merchandise/Services AND not exceeding 540 days from <u>the transaction processing date</u> 退款收据日/持卡人收到商品/服务或预计交付商品/服务提供日起计120日内及不超过交易志账日起计540日内 Mastercard 万事达卡 : 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 / 退回商品或取消服务起计120日内	Within 150 days from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) 交易日起计150日内(包括30日的强制性查核交易时间)	Within 120 days from the date on the credit sales draft (return date or cancellation date) AND not exceeding 1 year from <u>the transaction processing date</u> 退款收据日(退回商品或取消服务日)起计120日内及不超过交易志账日起计1年内

2. A chargeback handling fee of HKD/CNY150 will be levied if it is finally determined that the cardholder is liable for the disputed transaction. The fee in HKD or CNY for the BEA UnionPay Dual Currency PLATINUM Credit Card will be levied according to the account currency.

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(V) **Chargeback Process and Role of BEA as Card Issuer**
信用卡退款保障流程及东亚银行为发卡机构的角色

Cardholder 持卡人

- Submits a chargeback request to BEA with supporting information within specified timeframe
于时限前向东亚银行提交信用卡退款保障申请并连同有关文件一并提交

BEA as Card Issuer 东亚银行为发卡银行

- review whether the required information and Transaction Dispute Form are completed
审查是否已填妥账项争议申请表及所需文件是否齐备
- withhold the amount in dispute (if requested by the cardholder)
暂缓争议交易的金额 (如果持卡人要求)
- submit relevant documentation to the acquirer for review and assessment via the credit card association platform
透过信用卡机构平台提交相关文件以供收单机构进行审查及批核

Acquirer 收单机构

- Review the chargeback request and pay back the card issuer the transaction amount if the chargeback is valid
审查信用卡退款的申请，如申请获接纳，则需向发卡机构偿还相关款项
- If the acquirer determines that the chargeback is invalid, the acquirer may refute the chargeback and send it back to the card issuer
若信用卡退款申请不获接纳，收单机构则再次要求发卡机构处理付款

BEA as Card Issuer 东亚银行为发卡银行

- Inform cardholder of the Chargeback result
通知持卡人有关信用卡退款的申请结果