

Transaction Dispute Form 账项争议申请表格

Applicable to the dispute types **other than** unauthorised use 适用于没有授权交易**以外**的争议类别

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。

Please read the Notes on next page. 请阅读于下页的注意事项。

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 内加上「✓」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*)
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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。

Duplicate Processing 重复记账

I did not sign for the above transaction(s). I only authorised _____ transaction(s) of HKD*/CNY* _____ (amount) at the merchant on _____ (date).

本人并没有签署上述交易并只于 _____ (日期) 在商户授权进行 _____ 项交易，金额为港币*/人民币* _____ 元。

Incorrect Transaction Amount*/Currency* 交易金额*/货币*不符

I only authorised a transaction of _____ (currency/amount) but not _____ (currency/amount).

本人授权记账交易原为 _____ (货币/金额)，惟志账交易金额/货币则为 _____ (货币/金额)。

Please attach a copy of the relevant sales draft and/or sales invoice. 请附上签账或购物单据副本。

Merchandise/Services Not as Described or Defective Merchandise 货物/服务与描述不符或损坏

I have authorised the above transaction(s) but the _____ (description of the merchandise*/services*) received is not as described*/defective* as the one I ordered from the merchant. I have attempted to contact the merchant to resolve the matter on _____ (date) and returned the merchandise/services on _____ (date).

本人曾授权上述交易，但收到的 _____ (货物*/服务*的描述) 与订购的货物/服务有分别*/损坏*，本人已于 _____ (日期) 尝试联络商户解决及已于 _____ (日期) 退回该货物/服务。

The details how the merchandise/services not as described/defective are: 有关货物/服务与描述不符或损坏的详情如下：

Please attach the relevant proof to show the difference/defectiveness and all records/documents with the merchant. 请附上证明文件及与商户之联络记录/文件。

Non-receipt Merchandise/Services 没有收到订购之货物/服务 (Also applicable to the merchant ceased the operation 同时适用于已结束营运的商户)

I have authorised the above transaction(s) but I have not received the _____ (description of the merchandise*/services*) ordered on _____ (date) with expected delivery merchandise/services provided on or by _____ (date). I have attempted to contact the merchant to resolve the matter on _____ (date).

本人曾授权上述交易，但仍未收到于 _____ (日期) 订购之 _____ (货物*/服务*的描述)，而本人应于 _____ (日期) 收到该货物/服务。本人已于 _____ (日期) 尝试联络商户解决。

Please attach copy of the order form and all records/documents with the merchant. 请附上订购单副本及与商户之联络记录/文件。

Cancelled Transactions/Credit Not Processed 已取消/未处理的退款交易

I have authorised the above merchant(s) to charge my credit card account but I cancelled my authorisation in writing on _____ (date) and such merchant(s) has/have not followed my instruction.

本人曾授权上述商户以本人之信用卡进行交易，惟本人已于 _____ (日期) 以书面通知该商户取消此授权，但该商户未有按照本人指示办理。

Please attach a copy of the cancellation notification/confirmation letter from the merchant/credit slip. 请附上取消通知/确认信副本/退款证明单据副本。

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。

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 and required document(s) by mail to BEA Lending Operations Department or by email to LRLDDSP@hkbea.com.

请将填妥的表格及所需文件邮寄至东亚银行信贷营运部或以电邮发送至「LRLDDSP@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 — 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。

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).

请注意，本行**不接受**下列交易类别作争议交易申请。阁下应联络商户并尝试与商户解决争议（如适用）。

- ATM card transaction
提款卡交易
- Octopus Automatic Add Value Service (AAVS) Auto-reload transaction
八达通自动增值服务的自动增值交易
- Credit Card instalment plan (IPP)[#]
信用卡分期付款计划(IPP)[#]
- Online bill payment
网上缴款
- Cash advance
现金透支

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

信用卡分期付款计划("IPP")亦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 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 agreed delivery date of the Merchandise/Services AND not exceeding 540 days from <u>the transaction processing date</u> 交付商品/服务提供协定日起计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 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。东亚银行银联双币信用卡之收费将根据账户的货币单位徵收港币或人民币。

(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

