BEA 東亞銀行

(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/服务与描述不乎/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 <u>immediately</u> 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<u>立即</u>致电客户服务热线通知本行。

Please note that dispute request for the following transaction types <u>**is not accepted**</u>. You should contact the merchant and try to resolve the dispute with the merchant (if applicable).
请注意，本行<u>**不接受**</u>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徵收港币或人民币。

(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
• 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 the transaction processing date 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 the transaction processing date 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 the transaction processing date 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 the transaction date (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 the transaction date (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 the transaction processing date 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 the transaction processing date 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 the transaction date (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 the transaction processing date 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

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

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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格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

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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

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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