

## Transaction Dispute Form 賬項爭議申請表格

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

In case of suspicious fraud cases, please call 3608 6628 and suspend the credit card. 如發現虛假個案，請致電3608 6628及凍結有關信用卡。

**Please read the Notes on next page. 請閱讀於下頁的注意事項。**

Credit Card Account No. 信用卡號碼

Cardholder Name 持卡人姓名

Contact Tel. No. 聯絡電話

Please "✓" in the appropriate  and delete inappropriate items with "\*". 請於適當  內加加「✓」號，並刪除不適用註有「\*」的項目。

### Transaction Information 交易資料

Transaction Date 交易日期	Merchant Name 商戶名稱	Transaction Amount (HKD*/CNY*) 交易金額(港幣*/人民幣*)
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### 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。

**Duplicate Processing 重複誌賬**

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

本人並沒有簽署上述交易並只於 \_\_\_\_\_ (日期) 在商戶授權進行 \_\_\_\_\_ 項交易，金額為港幣\*/人民幣\* \_\_\_\_\_ 元。

**Incorrect Transaction Amount\*/Currency\* 交易金額\*/貨幣\*不符**

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

本人授權簽賬交易原為 \_\_\_\_\_ (貨幣/金額)，惟誌賬交易金額/貨幣則為 \_\_\_\_\_ (貨幣/金額)。

**Please attach a copy of the relevant sales draft and/or sales invoice. 請附上簽賬或購物單據副本。**

**Merchandise/Services Not as Described or Defective Merchandise 貨物/服務與描述不符或損壞**

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).

本人曾授權上述交易，但收到的 \_\_\_\_\_ (貨物\*/服務\*的描述) 與訂購的貨物/服務有分別\*/損壞\*，本人已於 \_\_\_\_\_ (日期) 嘗試聯絡商戶解決及已於 \_\_\_\_\_ (日期) 退回該貨物/服務。

The details how the merchandise/services not as described/defective are: 有關貨物/服務與描述不符或損壞的詳情如下:

**Please attach the relevant proof to show the difference/defectiveness and all records/documents with the merchant. 請附上證明文件及與商戶之聯絡記錄/文件。**

**Non-receipt Merchandise/Services 沒有收到訂購之貨物/服務** (Also applicable to the merchant ceased the operation 同時適用於已結束營運的商戶)

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).

本人曾授權上述交易，但仍未收到於 \_\_\_\_\_ (日期) 訂購之 \_\_\_\_\_ (貨物\*/服務\*的描述)，而本人應於 \_\_\_\_\_ (日期) 收到該貨物/服務。本人已於 \_\_\_\_\_ (日期) 嘗試聯絡商戶解決。

**Please attach copy of the order form and all records/documents with the merchant. 請附上訂購單副本及與商戶之聯絡記錄/文件。**

**Cancelled Transactions/Credit Not Processed 已取消/未處理的退款交易**

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.

本人曾授權上述商戶以本人之信用卡進行交易，惟本人已於 \_\_\_\_\_ (日期) 以書面通知該商戶取消此授權，但該商戶未有按照本人指示辦理。

**Please attach a copy of the cancellation notification/confirmation letter from the merchant/credit slip. 請附上取消通知/確認信副本/退款證明單據副本。**

### 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)] 本人對上述交易的真確性提出異議，並同意/要求按以下選擇安排付款。[如未有指明，本行將列作選擇(1)處理]

1. Agree to settle the corresponding amount first; **OR** 同意先行清繳有關款項；**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). 要求暫緩繳付有關款項。本人同意如本人最終須對該項交易負責，本人須向銀行支付該爭議賬項。

**I have read and agree to all information on this form. I confirm the abovementioned.**  
**本人已詳閱及同意此表格所載的各項資料，並確認上文所述。**

Cardholder Signature 持卡人簽署

**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. 請將填妥的表格及所需文件郵寄至東亞銀行信貸營運部或以電郵發送至「LRLDDSP@hkbea.com」。

Address: BEA – Lending Operations Department, 40/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong

地址：香港九龍觀塘道418號創紀之城5期東亞銀行中心40樓東亞銀行 — 信貸營運部

**(I) What is chargeback?**  
什麼是信用卡退款保障?

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.

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

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

- Unauthorized\* / 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 card's statement that you had not made or authorized, please notify us immediately by calling our Customer Services Hotline.** 如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。

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：信用卡分期付款計劃（“IPP”）並不符合信用卡退款保障要求，因 IPP 是發卡機構與持卡人之間的貸款協議，而並非一般的信用卡交易。

**(III) How to submit a chargeback request?**  
如何申請信用卡退款?

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)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，用作信用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 unauthorized use 適用於沒有授權的交易
- Applicable to the dispute types other than unauthorized use 適用於沒有授權交易以外的爭議類別

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：爭議之交易若最終證實屬持卡人責任，本行將收取處理賬項爭議手續費，每項港幣/人民幣 150 元。東亞銀行銀聯雙幣白金信用卡之收費將根據賬戶的貨幣單位徵收港幣或人民幣。

#### (IV) Notes 注意事項

##### 1. 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信用卡賬項爭議提出申請。

Dispute Reason 爭議理由	All Credit Card 所有信用卡
<ul style="list-style-type: none"> <li>• Duplicate Processing 重複誌賬</li> <li>• Incorrect Transaction Amount/Currency 交易金額/貨幣不符</li> </ul>	Within 60 days of the credit card statement date 信用卡結單發出日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	Visa/Mastercard 萬事達卡	UnionPay 銀聯	JCB
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 <u>the transaction processing date</u> 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	Not applicable 不適用	Within 120 days from <u>the transaction processing date</u> 交易誌賬日起計120日內
Non-receipt Merchandise/Services 沒有收到訂購之貨物/服務	Within 120 days from the expected delivery date of the Merchandise/Services AND not exceeding 540 days from <u>the transaction processing date</u> 預計交付商品/服務提供日起計120日內及不超過交易誌賬日起計540日內	Within 150 days <sup>#</sup> from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) 交易日起計150日內 <sup>#</sup> (包括30日的強制性查核交易時間) <sup>#</sup> Merchant close down 商戶業務終止 For Hong Kong and Macau domestic transactions, within 360 days from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) 香港及澳門的國內交易，於交易日起計360日內(包括30日的強制性查核交易時間)	Within 120 days from <u>the transaction processing date</u> 交易誌賬日起計120日內
Cancelled Transactions/ Credit Not Processed 已取消/未處理的退款交易	<b>Visa :</b> 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> 退款收據日/持卡人收到商品/服務或預計交付商品/服務提供日起計120日內及不超過交易誌賬日起計540日內 <b>Mastercard 萬事達卡 :</b> 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	Within 150 days from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) 交易日起計150日內(包括30日的強制性查核交易時間)	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> 退款收據日(退回商品或取消服務日)起計120日內及不超過交易誌賬日起計1年內

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.

爭議之交易若最終證實屬持卡人責任，本行將收取處理賬項爭議手續費，每項港幣/人民幣150元。東亞銀行銀聯雙幣白金信用卡之收費將根據賬戶的貨幣單位徵收港幣或人民幣。

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

**Cardholder 持卡人**

- Submits a chargeback request to BEA with supporting information within specified timeframe  
於時限前向東亞銀行提交信用卡退款保障申請並連同有關文件一併提交

**BEA as Card Issuer 東亞銀行為發卡銀行**

- review whether the required information and Transaction Dispute Form are completed  
審查是否已填妥賬項爭議申請表格及所需文件是否齊備
- withhold the amount in dispute (if requested by the cardholder)  
暫緩爭議交易的金額 (如果持卡人要求)
- submit relevant documentation to the acquirer for review and assessment via the credit card association platform  
透過信用卡機構平台提交相關文件以供收單機構進行審查及批核

**Acquirer 收單機構**

- Review the chargeback request and pay back the card issuer the transaction amount if the chargeback is valid  
審查信用卡退款的申請，如申請獲接納，則需向發卡機構償還相關款項
- If the acquirer determines that the chargeback is invalid, the acquirer may refute the chargeback and send it back to the card issuer  
若信用卡退款申請不獲接納，收單機構則再次要求發卡機構處理付款

**BEA as Card Issuer 東亞銀行為發卡銀行**

- Inform cardholder of the Chargeback result  
通知持卡人有關信用卡退款的申請結果