

**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

**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 □ 內加上 ✓ 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*)

**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。

<input type="checkbox"/> <b>Duplicate Processing 重複註賬</b> 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。
<input type="checkbox"/> <b>Incorrect Transaction Amount*/Currency* 交易金額*/貨幣*不符</b> 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)，惟註賬交易金額/貨幣則為 _____ (貨幣/金額)。 <b>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。</b>
<input type="checkbox"/> <b>Merchandise/Services Not as Described or Defective Merchandise 貨物/服務與描述不符或損壞</b> 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： _____ <b>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。</b>
<input type="checkbox"/> <b>Non-receipt Merchandise/Services 沒有收到訂購之貨物/服務</b> (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。 <b>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。</b>
<input type="checkbox"/> <b>Cancelled Transactions / Credit Not Processed 已取消/未處理的退款交易</b> 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。 <b>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。</b>

**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。

<b>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。</b>	Cardholder Signature 持卡人簽署 _____ Date 日期: _____
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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, HK 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

## 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	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	<p>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)</p> <p># 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)</p>	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	<p><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</p> <p><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</p>	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 the <u>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。
3. Once the Bank has received your completed dispute form and required documents, an acknowledgement of the request will be sent to you within 5 working days. 本行收到賬項爭議申請表格及所需文件後，會於 5 個工作天內就該申請發出確認通知。