

(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/服務與描述不符/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。

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).

請注意，本行**不接受**下列交易類別作爭議交易申請。閣下應聯絡商戶並嘗試與商戶解決爭議（如適用）。

- ATM card transaction
提款卡交易
- Octopus Automatic Add Value Service (AAVS) Auto-reload transaction
八達通自動增值服務的自動增值交易
- Credit Card instalment plan (IPP)[#]
信用卡分期付款計劃(IPP)[#]
- Online bill payment
網上繳款
- Cash advance
現金透支

[#] 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.

信用卡分期付款計劃("IPP")亦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 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
- Duplicate Processing 重複誌賬 - Incorrect Transaction Amount/Currency 交易金額/貨幣不符	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 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 <u>交易誌賬日</u> 起計540日內	Not applicable 不適用	Within 120 days from <u>the transaction processing date</u> <u>交易誌賬日</u> 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 agreed delivery date of the Merchandise/Services AND not exceeding 540 days from <u>the transaction processing date</u> 交付商品/服務提供協定日起計120日內及不超過 <u>交易誌賬日</u> 起計540日內	Within 150 days [#] from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) <u>交易日</u> 起計150日內 [#] (包括30日的強制性查核交易時間) [#] 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 <u>交易日</u> 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> <u>交易誌賬日</u> 起計120日內
Cancelled Transactions/ Credit Not Processed 已取消/未處理的退款交易	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 <u>交易誌賬日</u> 起計540日內 Mastercard 萬事達卡 : 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/退回商品或取消服務起計120日內	Within 150 days from <u>the transaction date</u> (including 30 days' mandatory retrieval request time) <u>交易日</u> 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 <u>交易誌賬日</u> 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 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

