

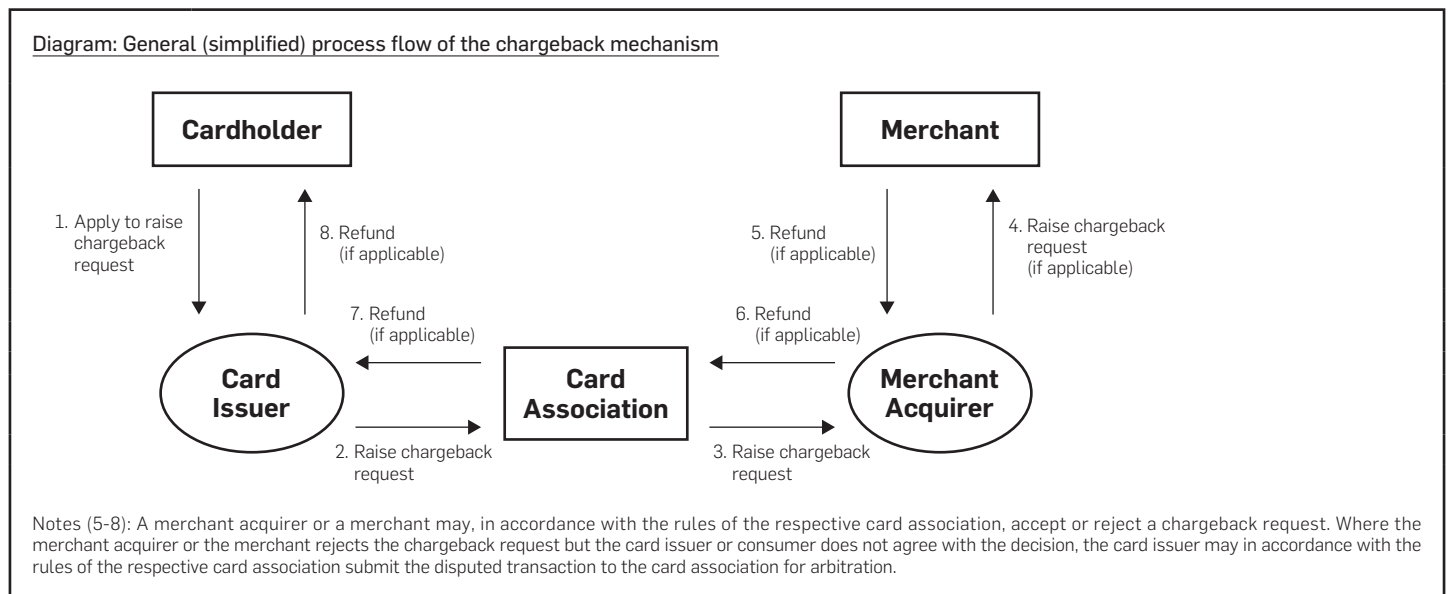
Basic Information about Credit Card/Debit Card Chargeback Mechanism

What is Chargeback?

Generally speaking, customer using credit cards/debit card to make lump-sum payments upfront are eligible to apply for a refund of the payment or a "chargeback" for transaction have disputes later on. Chargeback is a mechanism set out by Card Associations (e.g. Visa, Mastercard and UnionPay) which allows transactions to be reversed and makes refunds of the transaction amount or outstanding transaction amount to the cardholder under certain circumstances. For instance, if the merchant fails to deliver the goods or services that you paid for credit card/debit card, or the goods delivered are damaged or do not comply with product specifications, you can contact the card issuing bank and request a chargeback be raised.

However, the chargeback applications are subject to certain rules and criteria set by the respective Card Associations, for example, the application may fail if it is not raised within relevant timeframe. One should also note that the processing of a chargeback application takes time because the bank needs to ascertain the customer's claim about the services he/she had contracted for.

Remark: The debit card transaction including the transaction by ATM Card.



What is the role of the card-issuing bank?

Hang Seng Bank Limited ("Hang Seng") as a card issuer, after obtaining the details of the disputed transactions from customer, will raise chargeback request for customer against the merchant acquirers under the rules and criteria of respective Card Associations.

How can you initiate a chargeback request?

Where necessary, customer can contact Hang Seng for disputed transactions and request a chargeback to be raised. Hang Seng will ask for supporting documents (e.g. invoice or service contract), and examine the request. If the request is accepted, Hang Seng will raise a chargeback claim against the related merchant's acquirer pursuant to the scheme rules through Card Associations. Upon acceptance of the chargeback claim by the acquirer, Hang Seng will cancel the related transaction and refund the amount at stake to the customer.

In general, depending on the chargeback reason and the rules of the respective Card Associations, customer can submit chargeback request to Hang Seng within 120 days (Visa/Mastercard) or 180 days (UnionPay), incorporated Hang Seng processing time, from actual transaction date or expected delivery date together with the relevant transaction receipt(s) and record(s) via one of the following channels:

- (1) Call Customer Services Hotlines (Please call the hotline printed on the card back of Credit Card or ATM Card)
- (2) Download "Cardholder Dispute Form" from hangseng.com, and submit the completed form together with relevant transaction receipt(s) or contract(s) (if applicable), by e-mail (e-mail address: dispute@hangseng.com) or Mail (To: P.O. Box No. 74147, Kowloon Central Post Office)

As the dispute process takes time to complete, customer is advised to submit supporting documents to Hang Seng at earliest convenience.

After Chargeback Team has received the Cardholder Dispute Form from the customer, notification will be sent to the customer to acknowledge the receipt of the dispute request within 5 working days. In general, Chargeback Team will refund the dispute amount temporarily to the customer within 5 working days (upon completion of the Cardholder Dispute Form and provision of sufficient information). The temporary refund notification will then be issued to advise the customer that the temporary refund is processed and the dispute will normally take 6 to 8 weeks for processing with the acquirer. The dispute case is closed if no representation is received from the acquirer within 8 weeks. Otherwise Hang Seng will contact the customer to follow up with. In case of any dispute, the decision of respective Card Associations shall be final.



Important Information 重要信息

1. 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.

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。

- Card-not-present transaction authenticated via Hang Seng Mobile App or One-Time Password (OTP) (Use **Unauthorized Transaction as The Dispute Reason**)*
「無卡支付」交易並已透過恒生 Mobile App 或一次性驗證碼認證(以**未經授權**的交易為爭議原因)*
- Mobile Wallet-Based Payment Method#(Use **Unauthorized Transaction as The Dispute Reason**)*
安裝於手機錢包內的支付方式#(以**未經授權**的交易為爭議原因)*
- Debit Card Transaction (Use **Unauthorized Transaction as The Dispute Reason**)
扣賬卡交易(以**未經授權**的交易為爭議原因)
- 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
- Additional transactions due to left behind card at merchant
持卡人於消費後將信用卡遺留在商戶的額外交易
- Interest-Free Merchant Instalment Transaction
商戶免息分期交易
- E-Bill Payment
網上繳款
- Cash Advance
現金透支

Note 注意:

* Please report to Police immediately for further investigation once you think you might be cheated in authenticated card-not-present transactions, and kindly be reminded that you should bear the responsibilities for the relevant transactions even the above-mentioned action has been taken.

一旦閣下認為自己可能在已認證的「無卡支付」交易中受騙，請立即向警方報案，以便警方進一步調查。此外，即使閣下採取了上述行動，也應承擔有關交易相應的責任。

Included but not limited to: AlipayHK, WeChat Pay HK, PayMe, Apple Pay, Samsung Pay, Google Pay, Android Pay, etc.

包括但不限於：支付寶香港、微信支付香港、PayMe、蘋果支付、三星支付、谷歌支付或安卓支付等。

2. For Merchant Close Down cases, please submit the dispute request together with the supporting documents to us **within 60 days from the merchant close down date**. We will try to raise a chargeback claim against the related merchant acquirer pursuant to the scheme rules of Card Associations. In case of any dispute, the decision of respective Card Associations shall be final.

對於商戶業務終止情況，請於商戶**業務終止日期起60天內**連同相關證明文件交回本行提出退款申請。本行將根據機制規定，透過信用卡組織向有關商戶所屬收單機構嘗試作出退款申請，如有任何爭議，有關信用卡組織將保留最終決定權。

Processing Lead Time 處理時間

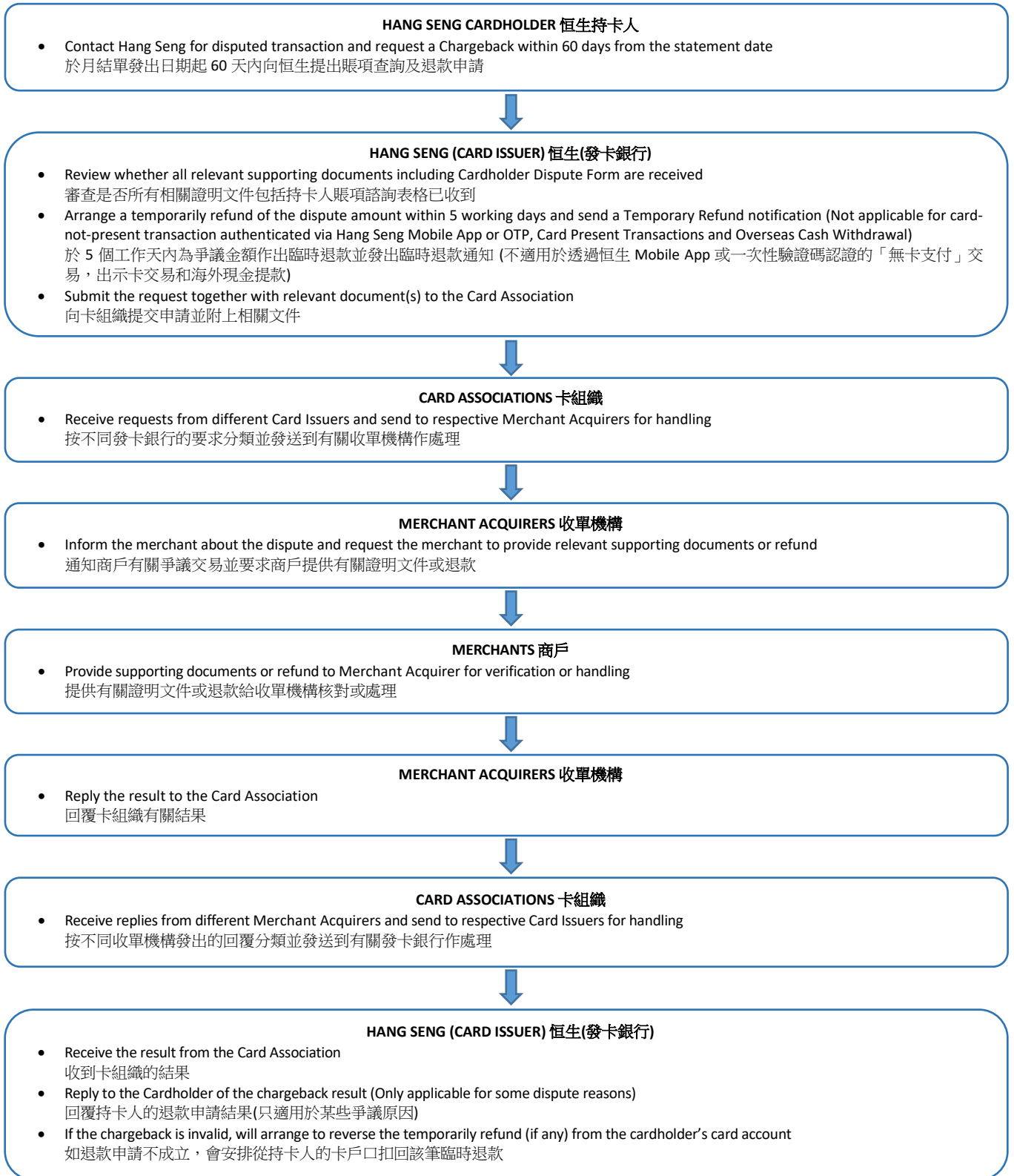
Cardholder **must** submit their dispute requests **within 60 days** from the statement date or within 60 days from the merchant close down date so that the Bank can have sufficient time to review and follow up the case. Besides, each dispute reason has respective processing deadline, the dates in the following table are for reference only.

持卡人**必須**於月結單發出日期起**60天內**或由商戶業務終止日期起**60天內**提出爭議申請，以便銀行有足夠時間檢閱及跟進該宗個案。除此之外，每項爭議原因都有各自的處理期限，以下表格中的日期僅供參考。

Dispute Reasons 爭議原因	Processing Deadlines 處理期限		
	Visa	MasterCard 萬事達卡	UnionPay 銀聯
Unauthorized Transaction 未經授權的交易	Within 120 days from the transaction processing date 於交易清算日起計 120天內		Within 180 days from the transaction processing date 於交易清算日起計 180天內
• Duplicate Processing 重複誌賬 • Incorrect Transaction Currency / Amount 交易貨幣 / 金額不符	Within 120 days from the transaction processing date 於交易清算日起計 120天內	Within 90 days from the transaction processing date 於交易清算日起計 90天內	Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 於交易清算日起計 150天內 (包括 30天 的強制性查核交易時間)

<p>Transaction Cancellation / Credit Not Processed 交易已取消 / 退款交易未處理</p>	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date / credit receipt 於交易清算/退款收據日起計120天內 OR • For cancelled merchandise / service, within 120 days from the date the cardholder received or expected to receive the merchandise or services, but not exceeding 540 days from the transaction processing date 對於取消貨品/服務，持卡人於收到商品/服務或送遞商品/服務提供協定日起計120天內但不超過交易清算日起計540天 	<p>Within 120 days from the date of the credit documentation or the service cancellation date or goods were returned 於退款文件或服務取消或貨品退回日起計120天內</p>	<p>Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 於交易清算日起計150天內(包括30天的強制性查核交易時間)</p>
<p>Merchandise / Service Received Is Not as Described 收到的貨品 / 服務與描述的不同</p>	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date 於交易清算日起計120天內 OR • Within 120 days from the delivery date of the service / merchandise but not exceeding 540 days from the transaction processing date 於服務提供/送遞商品日起計120天內但不超過交易清算日起計540天 	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date 於交易清算日起計120天內 OR • Within 120 days from the delivery / cancellation date of the merchandise / service 於商品送遞/服務提供或取消日起計120天內 OR • Within 120 days from the service ceased but not exceeding 540 days from the transaction processing date. 於服務終止日起計120天內但不超過交易清算日起計540天 	<p>Not Applicable 不適用</p>
<p>Non-Receipt of Merchandise / Service 未收到貨品 / 服務</p>	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date 於交易清算日起計120天內 OR • Within 120 days from the agreed delivery date of the service / merchandise but not exceeding 540 days from the transaction processing date 於服務提供/送遞商品協定日起計120天內但不超過交易清算日起計540天 	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date 於交易清算日起計120天內 OR • Within 120 days from the agreed delivery date of the service / merchandise 於服務提供/送遞商品協定日起計120天 	<p>Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 於交易清算日起計150天內(包括30天的強制性查核交易時間)</p>
<p>Merchant Close Down 商戶業務終止</p>	<ul style="list-style-type: none"> • Within 120 days from the transaction processing date 於交易清算日起計120天內 OR • Within 120 days from the agreed delivery date of the service / merchandise but not exceeding 540 days from the transaction processing date 於服務提供/送遞商品協定日起計120天內但不超過交易清算日起計540天 	<ul style="list-style-type: none"> • Within 120 days from the cardholder aware that the service ceased but not exceeding 540 days from the transaction processing date 於持卡人知道服務終止日起計120天內但不超過交易清算日起計540天 	<ul style="list-style-type: none"> • For Hong Kong, Macau and Taiwan domestic transactions, within 360 days from the transaction processing date (including 30 days' mandatory retrieval request time) 香港地區、澳門地區及台灣地區的境內交易，於交易清算日起計360天內(包括30天的強制性查核交易時間) • For other countries / regions, within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time) 其他國家/地區，於交易清算日起計150天內(包括30天的強制性查核交易時間)

General Dispute Processing Flow 一般爭議處理流程





持卡人賬項諮詢表格
Cardholder Dispute Form

致：恒生銀行賬項諮詢組

To : Chargeback Team, Hang Seng Bank Limited

請填妥表格後，連同附件(如適用)透過以下方式交回恒生銀行：

Please submit the completed form enclosed with attachment (if applicable) via one of the following channels:

1. 電郵至dispute@hangseng.com
E-mail to dispute@hangseng.com
2. 郵寄至九龍中央郵政局郵箱74147號
Mail to P.O. Box No. 74147, Kowloon Central Post Office

持卡人資料 Cardholder Information			
信用卡/扣賬卡客戶姓名 Name of Credit Card / Debit Card Customer			
信用卡/扣賬卡戶口號碼 Credit Card / Debit Card Account Number		聯絡電話 Contact Tel. No.	
爭議交易詳情 Details of Disputed Transactions			
交易類別 Transaction Type (請在適當方格內填上「√」號 Please tick in the appropriate box.)	交易/海外現金提款日期 Transaction / Overseas Cash Withdrawal Date	商戶名稱/自動櫃員機所屬銀行名稱 Merchant Name / Bank Name of ATM	爭議金額 Dispute Amount
<input type="checkbox"/> 交易 Transaction			
<input type="checkbox"/> 海外現金提款 Overseas Cash Withdrawal			
<p>本人檢閱有關賬項後，並不同意繳付有關款項，原因如下： I have examined the above transaction(s) and do not agree to pay it/them for the following reason(s):</p> <p><input type="checkbox"/> 本人並沒有授權上述賬項。(注：此選項不適用於(i)流動支付及透過恒生Mobile App或一次性驗證碼認證的「無卡支付」交易；以及(ii)因持卡人就使用或保管卡及/或任何私人密碼作出欺詐行為或嚴重疏忽，而由第三方實行的交易。) I have neither participated in nor authorized the above transaction(s). (Note: This option is <u>not applicable for</u> (i) Mobile Payment and card-not-present transactions authenticated via Hang Seng Mobile App or OTP; and (ii) transactions effected by third parties where the Cardholder has acted fraudulently or with gross negligence in using or safeguarding the card and/or any PIN.)</p> <p><input type="checkbox"/> 本人只授權一項交易，但商戶重覆收款。 I engaged in one transaction, however, I was charged for more than once.</p> <p><input type="checkbox"/> 簽賬交易金額原為\$_____，入賬交易金額則為\$_____，附上簽賬單據以作參考。 The transaction amount on the sales slip was altered from \$_____ to \$_____ without my consent. Attached is the copy of sales slip.</p> <p><input type="checkbox"/> 本人仍未收到於_____訂購之貨物，現附上簽賬單據及訂貨資料以作參考。 I have not received the merchandise that I ordered on _____ . Attached is a copy of the order form/invoice.</p> <p><input type="checkbox"/> 本人已以自動轉賬服務/以其他付款方式支付賬項，現附上有關資料以作參考。 I have already settled the above transaction by autopay/other means. Enclosed is the proof of payment.</p> <p><input type="checkbox"/> 本人已於_____以書面形式通知商戶取消上述交易，現附上有關資料以作參考。 I engaged in the transaction, but cancelled it on _____ with a written notice to the merchant. Attached is a copy of this notice.</p> <p><input type="checkbox"/> 其它，請說明 Others, please specify: _____ _____ _____</p>			

如追討結果屬持卡人使用，則本行將會於上述信用卡戶口收取有關交易賬項，應付之利息及每項交易追討手續費HK\$40/US\$5。

If the above dispute transaction is found out to be conducted by the cardholder, the Bank will debit the above card account for the transaction amount, the interest incurred and a processing fee of HK\$40/US\$5 for each transaction.

客戶簽署 Customer's Signature

日期 Date

註：持卡人必須於月結單發出日期起60天內或由商戶業務終止日期起60天內提出爭議申請並提交相關證明文件，以便銀行有足夠時間檢閱及跟進該宗個案。

Note: Cardholder **must** submit their dispute requests and relevant supporting documents to the Bank within 60 days from the statement date or within 60 days from the merchant close down date so that the Bank can have sufficient time to review and follow up the case.