

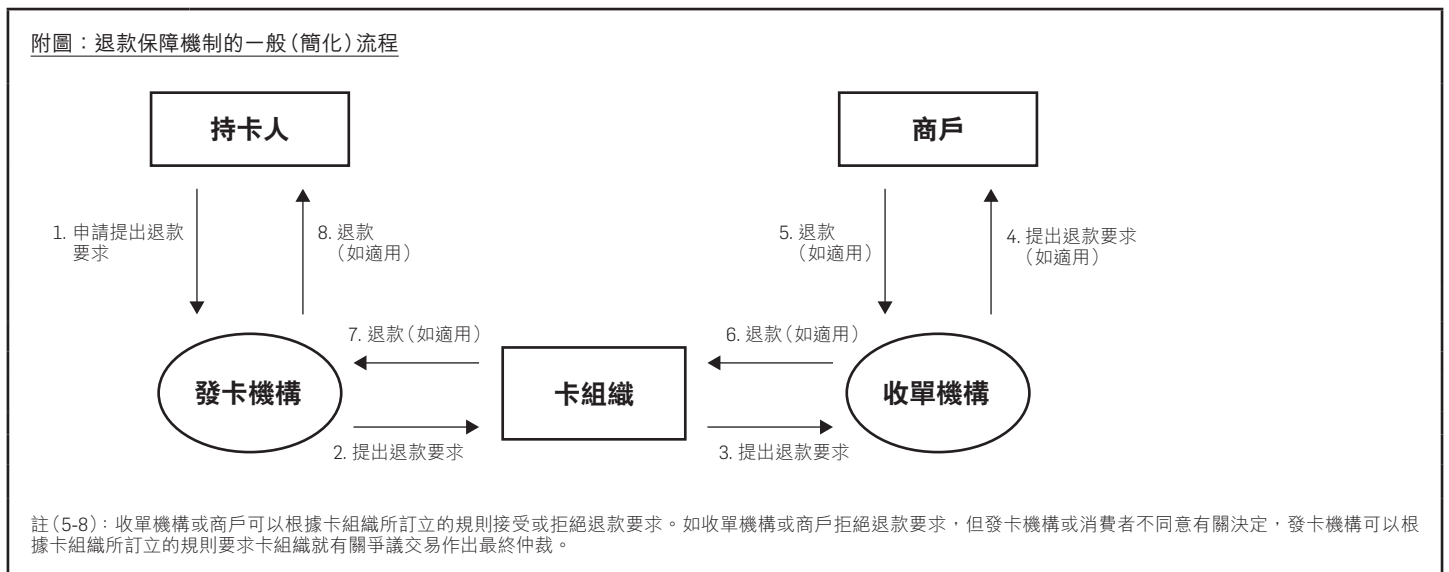
## 有關信用卡/扣賬卡退款保障機制的一般資料

### 甚麼是信用卡/扣賬卡退款保障？

一般而言，消費者使用信用卡/扣賬卡作一次性預繳款項，若日後對交易有所爭議時，可就支付的款項作退款申請。信用卡/扣賬卡退款保障 (Chargeback) 是一個由卡組織 (如：Visa、萬事達卡及銀聯) 所制定的機制，容許在特定情況下將有關信用卡/扣賬卡交易撤銷並退回支付的款項或款項耗用所剩的餘款予持卡人。例如，商戶在閣下使用信用卡/扣賬卡付款後未能交付貨品或提供服務，或已交付的貨品損毀或不符合該貨品之說明，閣下可聯絡發卡銀行並提出卡退款要求。

然而，卡退款申請須受個別卡組織所制定的規則及條件約束，如客戶在相關退款保障的追溯期以外提出之申請可能被拒絕。此外，退款申請亦需時處理，因為發卡銀行需要確定客戶所提供有關其預繳款項的交易資料。

備註：扣賬卡交易包括ATM卡交易。



### 發卡銀行擔當的角色是甚麼？

恒生銀行有限公司 (「恒生」) 作為發卡機構會在向消費者了解有關爭議交易的詳情後，根據卡組織制定的爭議規則及法規下代信用卡/扣賬卡持有人向商戶的收單機構就有關交易提出爭議，並要求退款。

### 閣下應如何提出信用卡/扣賬卡退款保障申請？

客戶於有需要時可以向本行提出賬項諮詢及退款申請，本行會要求客戶提供相關證明文件 (例如：發票或服務合約)，並就客戶的申請作出審核。如果本行接納申請，本行便會根據機制規定，透過卡組織向有關商戶所屬收單機構作出退款申索。若收單機構接納申索，本行便會將有關卡交易撤銷，並將透過信用卡/扣賬卡支付的款項或款項耗用所剩的餘款退回給客戶。

一般而言，因應客戶所提出的卡退款保障原因及根據不同卡組織的條款，客戶可於交易日期或預期得到有關服務之日期起計 120 天 (Visa/萬事達卡) 或 180 天 (銀聯) 內 (包括本行賬項追討時間在內) 連同有關交易之簽賬單據及紀錄，透過以下方法向本行提出退款要求：

- (1) 致電客戶服務熱線 (請撥打印在信用卡或提款卡背面的電話熱線)
- (2) 於 [hangseng.com](http://hangseng.com) 網頁下載「持卡人賬項諮詢表格」，填妥表格後，連同有關商戶交易之文件及合約 (如適用)，以電郵 (電郵地址：[dispute@hangseng.com](mailto:dispute@hangseng.com)) 或郵寄方式 (致：九龍中央郵政局郵箱 74147 號) 交回有關表格。

由於賬項追討需時，閣下應盡快提供相關證明文件及交回本行。

當賬項諮詢組收到客戶的「持卡人賬項諮詢表格」後，會約於五個工作天內發出短訊通知客戶，確認本行已收到有關賬項諮詢的要求。由於賬項追討需時，一般而言，賬項諮詢組會於五個工作天內安排臨時退款給客戶 (但客戶必須先遞交已填妥的「持卡人賬項諮詢表格」及提供足夠資料作追討)，本行會寄出臨時退款信函，通知客戶臨時退款已辦妥，而有關賬項追討約需六至八星期和商戶之所屬收單機構進行處理。如在八星期內未有收到收單機構的後續通知，即賬項追討已結束。若本行收到收單機構的後續通知，則本行會聯絡客戶再作跟進。如有任何爭議，有關卡組織將保留最終決定權。



**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。

- Online Transaction with OTP (One-Time-Password) Authentication (Use **Unauthorized Transaction** as The Dispute Reason)\*  
網上交易並已透過一次性驗證碼認證(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:

# 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。

\* Please report to Police immediately for further investigation once you think you might be cheated in OTP transactions, and kindly be reminded that you should bear the responsibilities even the above-mentioned action has been taken.

一旦閣下認為自己可能在 OTP 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 OTP 交易相應的責任。

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**

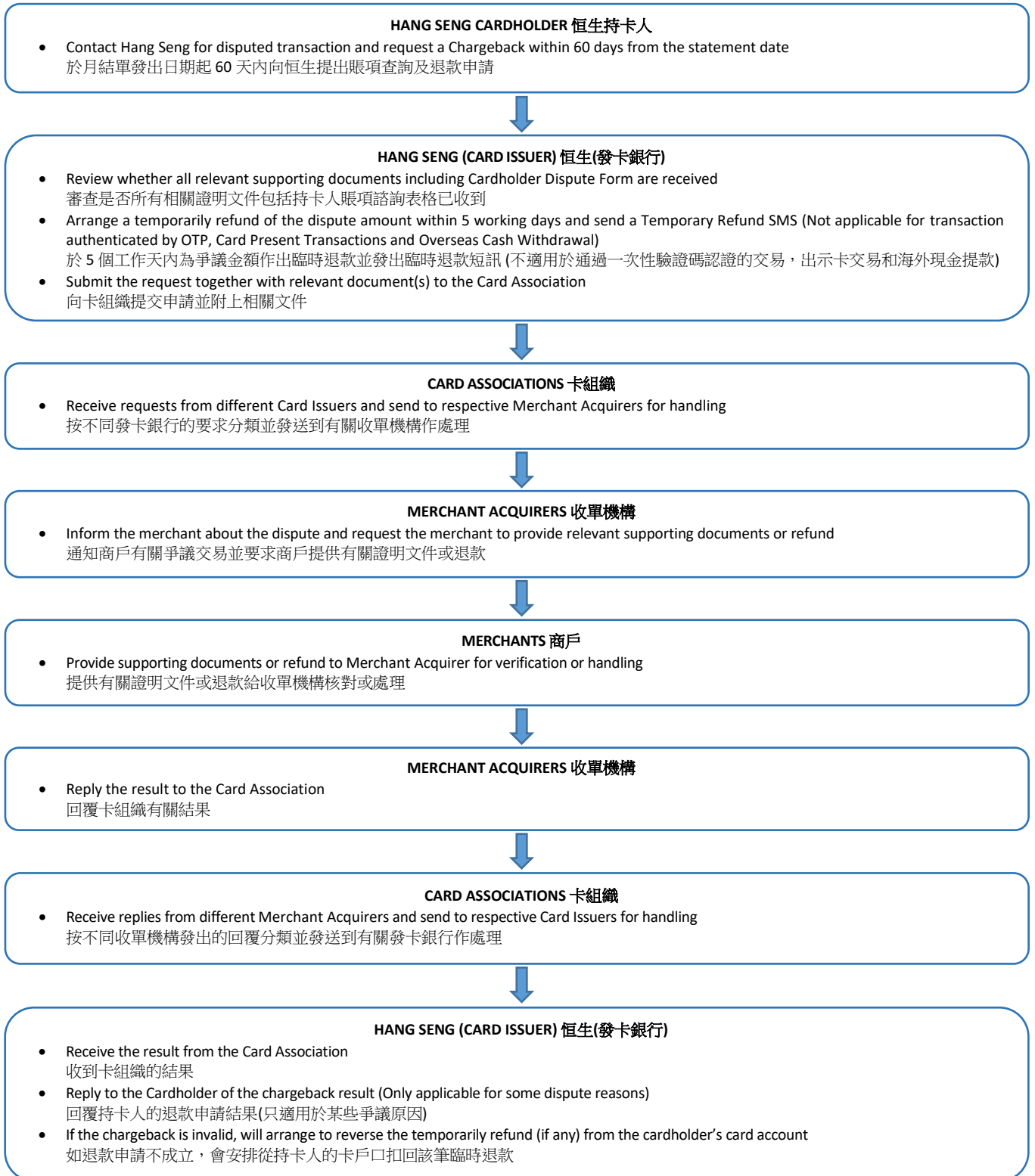
Cardholder **must** submit their dispute requests **within 60 days** from the statement date or within 60 days from the merchant close down date so that the Bank can have sufficient time to review and follow up the case. Besides, each dispute reason has respective processing deadline, the dates in the 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 <b>120 days</b> from the transaction processing date 於交易清算日起計 <b>120天內</b>		Within <b>180 days</b> from the transaction processing date 於交易清算日起計 <b>180天內</b>
• Duplicate Processing 重複誌賬 • Incorrect Transaction Currency / Amount 交易貨幣 / 金額不符	Within <b>120 days</b> from the transaction processing date 於交易清算日起計 <b>120天內</b>	Within <b>90 days</b> from the transaction processing date 於交易清算日起計 <b>90天內</b>	Within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time) 於交易清算日起計 <b>150天內</b> (包括 <b>30天</b> 的強制性查核交易時間)

<p><b>Transaction Cancellation / Credit Not Processed</b> 交易已取消 / 退款交易未處理</p>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date / credit receipt 於交易清算/退款收據日起計<b>120天</b>內</li> <li>OR</li> <li>• For cancelled merchandise / service, within <b>120 days</b> from the date the cardholder received or expected to receive the merchandise or services, <u>but</u> not exceeding <b>540 days</b> 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<b>120天</b>內但不超過交易清算日起計<b>540天</b></li> </ul>	<p>Within <b>120 days</b> 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<b>120天</b>內</p>	<p>Within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time) 於交易清算日起計<b>150天</b>內(包括<b>30天</b>的強制性查核交易時間)</p>
<p><b>Merchandise / Service Received Is Not as Described</b> 收到的貨品 / 服務與描述的不同</p>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date 於交易清算日起計<b>120天</b>內</li> <li>OR</li> <li>• Within <b>120 days</b> from the delivery date of the service / merchandise <u>but</u> not exceeding <b>540 days</b> from the transaction processing date 於服務提供/送遞商品日起計<b>120天</b>內但不超過交易清算日起計<b>540天</b></li> </ul>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date 於交易清算日起計<b>120天</b>內</li> <li>OR</li> <li>• Within <b>120 days</b> from the delivery / cancellation date of the merchandise / service 於商品送遞/服務提供或取消日起計<b>120天</b>內</li> <li>OR</li> <li>• Within <b>120 days</b> from the service ceased <u>but</u> not exceeding <b>540 days</b> from the transaction processing date. 於服務終止日起計<b>120天</b>內但不超過交易清算日起計<b>540天</b></li> </ul>	<p>Not Applicable 不適用</p>
<p><b>Non-Receipt of Merchandise / Service</b> 未收到貨品 / 服務</p>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date 於交易清算日起計<b>120天</b>內</li> <li>OR</li> <li>• Within <b>120 days</b> from the agreed delivery date of the service / merchandise <u>but</u> not exceeding <b>540 days</b> from the transaction processing date 於服務提供/送遞商品協定日起計<b>120天</b>內但不超過交易清算日起計<b>540天</b></li> </ul>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date 於交易清算日起計<b>120天</b>內</li> <li>OR</li> <li>• Within <b>120 days</b> from the agreed delivery date of the service / merchandise 於服務提供/送遞商品協定日起計<b>120天</b></li> </ul>	<p>Within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time) 於交易清算日起計<b>150天</b>內(包括<b>30天</b>的強制性查核交易時間)</p>
<p><b>Merchant Close Down</b> 商戶業務終止</p>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the transaction processing date 於交易清算日起計<b>120天</b>內</li> <li>OR</li> <li>• Within <b>120 days</b> from the agreed delivery date of the service / merchandise <u>but</u> not exceeding <b>540 days</b> from the transaction processing date 於服務提供/送遞商品協定日起計<b>120天</b>內但不超過交易清算日起計<b>540天</b></li> </ul>	<ul style="list-style-type: none"> <li>• Within <b>120 days</b> from the cardholder aware that the service ceased <u>but</u> not exceeding <b>540 days</b> from the transaction processing date 於持卡人知道服務終止日起計<b>120天</b>內但不超過交易清算日起計<b>540天</b></li> </ul>	<ul style="list-style-type: none"> <li>• For Hong Kong, Macau and Taiwan domestic transactions, within <b>360 days</b> from the transaction processing date (including <b>30 days'</b> 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<b>360天</b>內(包括<b>30天</b>的強制性查核交易時間)</li> <li>• For other countries / regions, within <b>150 days</b> from the transaction processing date (including <b>30 days'</b> mandatory retrieval request time) 其他國家/地區，於交易清算日起計<b>150天</b>內(包括<b>30天</b>的強制性查核交易時間)</li> </ul>

## 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)流動支付及一次性驗證碼交易；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</u> for (i) Mobile Payment and OTP transactions; 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.