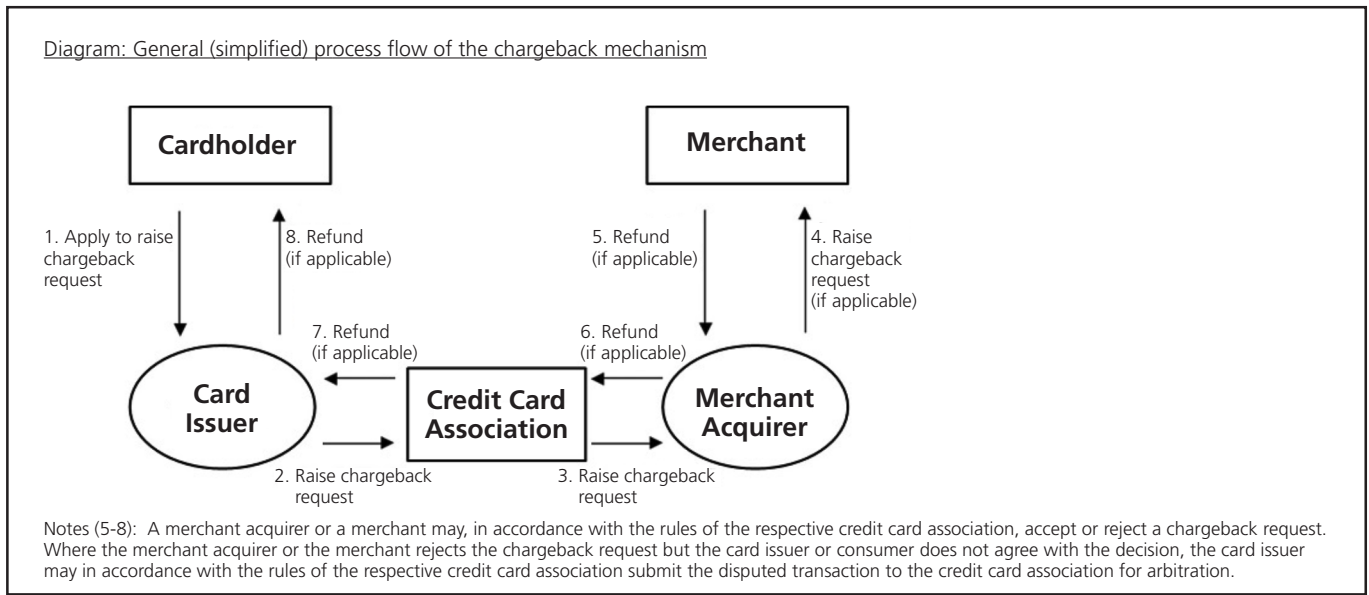


## Basic Information about Credit Card Chargeback Mechanism

### What is Chargeback?

Generally speaking, customer using credit cards 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, 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.



### 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 stack 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 Credit Card Customer Service Hotlines (Click here for more details)
- (2) Download “Cardholder Dispute Form” from [hangseng.com](http://hangseng.com), and submit the completed form together with relevant transaction receipt(s) or contract(s) (if applicable), by e-mail (e-mail address: [card@hangseng.com](mailto:card@hangseng.com)) or Mail (To: P.O. Box No. 74147, Kowloon Central Post Office)

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

After Hang Seng has received the Cardholder Dispute Form from the customer, SMS notification will be sent to the customer to acknowledge the receipt of the dispute request within 2 working days. In general, Hang Seng 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 letter 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 investigation 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.



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 card@hangseng.com  
E-mail to card@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		
信用卡客戶姓名 Name of Credit Card Customer		
信用卡戶口號碼 Credit Card Account Number	聯絡電話 Contact Tel. No.	
爭議交易詳情 Details of Disputed Transactions		
交易日期 Transaction Date	商戶名稱 Merchant Name	爭議金額 Dispute Amount
<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。 I have neither participated in nor authorized the above transaction(s).</p> <p><input type="checkbox"/> 本人只授權一項交易，但月結單超過一項。 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銷上述交易，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>		

如調查結果屬持卡人使用，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調查手續費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 an investigation fee of HK\$40/US\$5 for each transaction.

信用卡持有人簽署 Cardholder's Signature

日期 Date

註：客戶須於交易日期或預期得到有關服務之日期起計120天內提交相關證明文件。由於賬項諮詢調查需時，請閣下盡快填妥表格並連同附件(如適用)交回本行。  
Note: Please submit the relevant supporting documents to the Bank within 120 days from the actual transaction date or expected delivery date. As the investigation process takes time to complete, please submit the completed form enclosed with attachment (if applicable) to the Bank at your earliest convenience.