

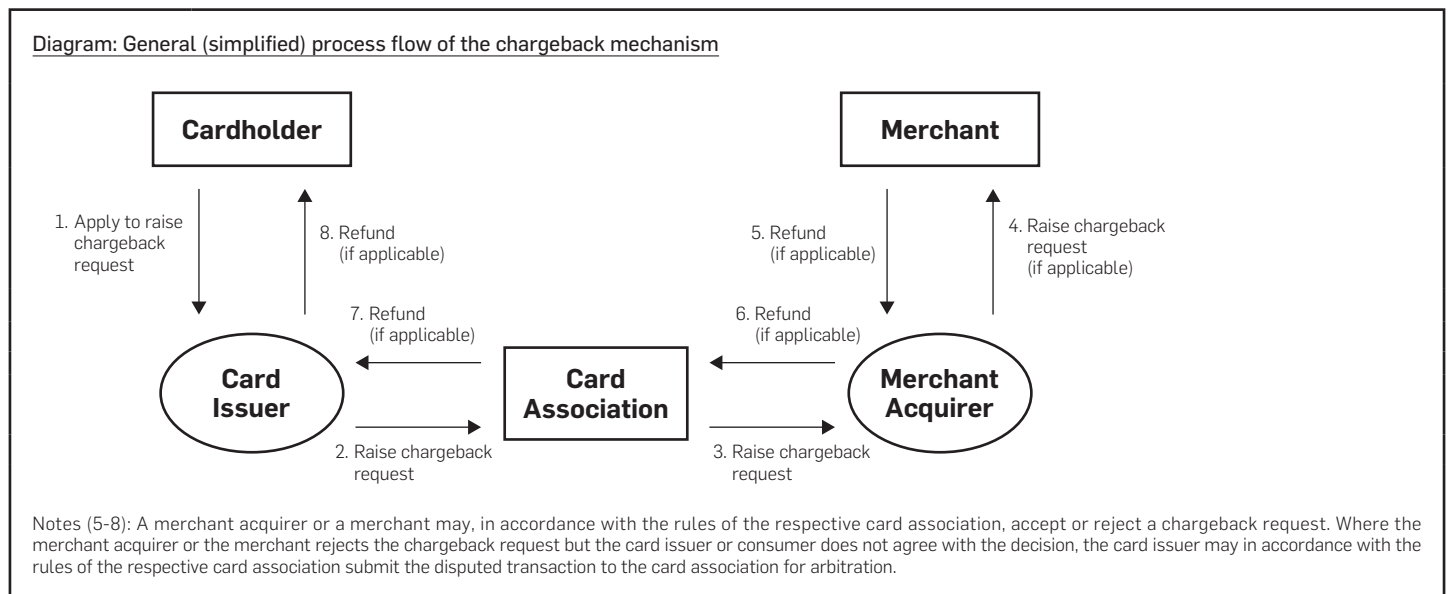
Basic Information about Credit Card/Debit Card Chargeback Mechanism

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 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 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, SMS 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 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 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。

- 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 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
<ul style="list-style-type: none"> • 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, <u>but</u> 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 <u>but</u> 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 <u>but</u> 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 <u>but</u> 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 <u>but</u> 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 <u>but</u> 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

