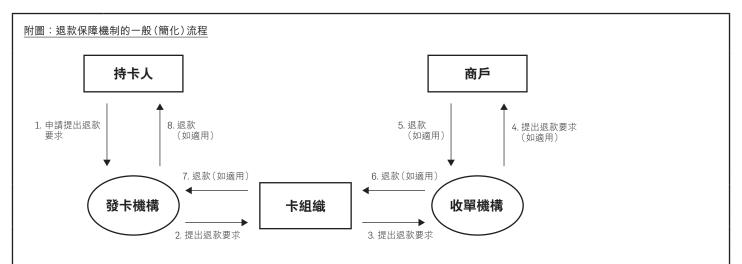
## 有關信用卡/扣賬卡退款保障機制的一般資料

# 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。



註(5-8): 收單機構或商戶可以根據卡組織所訂立的規則接受或拒絕退款要求。如收單機構或商戶拒絕退款要求,但發卡機構或消費者不同意有關決定,發卡機構可以根據卡組織所訂立的規則要求卡組織就有關爭議交易作出最終仲裁。

## 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)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向客戶發出通知,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),本行會發出臨時退款通知,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 <u>is not accepted</u>. 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.

  —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 青年。
- # 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. 對於商戶業務終止目期起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 <u>must</u> 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<u>必須</u>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			
<b> </b>	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 prod 於交易清算日起計 <b>120天</b> 內	cessing date	Within <b>180 days</b> from the transaction processing date 於交易清算日起計 <b>180天</b> 內	
<ul> <li>Duplicate Processing 重複試賬</li> <li>Incorrect Transaction Currency / Amount 交易貨幣 / 金額不符</li> </ul>	Within <b>120 days</b> from the transaction processing date 於交易清算日起計 <b>120天</b> 內	Within <b>90 days</b> from the transaction processing date 於交易清算日起計 <b>90天</b> 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)	

Transaction Cancellation / Credit Not Processed 交易已取消 / 退款交易未處理	Within 120 days from the transaction processing date / credit receipt 於交易清算/恳款收據日起計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	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	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)
Merchandise / Service Received Is Not as Described 收到的貨品 / 服務與描述的不同	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	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	Not Applicable 不適用
Non-Receipt of Merchandise / Service 未收到貨品 / 服務	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	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	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)
Merchant Close Down 商戶業務終止	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	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> <li>For Hong Kong, Macau and Taiwan domestic transactions, within 360 days from the transaction processing date (including 30 days' mandatory retrieval request time)</li> <li>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)</li> <li>For other countries / regions, within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)</li> <li>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)</li> </ul>

### HANG SENG CARDHOLDER 恒生持卡人

 Contact Hang Seng for disputed transaction and request a Chargeback within 60 days from the statement date 於月結單發出日期起 60 天內向恒生提出賬項查詢及退款申請



# HANG SENG (CARD ISSUER) 恒生(發卡銀行)

- Review whether all relevant supporting documents including Cardholder Dispute Form are received 審查是否所有相關證明文件包括持卡人賬項諮詢表格已收到
- Arrange a temporarily refund of the dispute amount within 5 working days and send a Temporary Refund notification (Not applicable for card-not-present transaction authenticated via Hang Seng Mobile App or OTP, Card Present Transactions and Overseas Cash Withdrawal)
   於 5 個工作天內為爭議金額作出臨時退款並發出臨時退款通知 (不適用於透過恒生 Mobile App 或一次性驗證碼認證的「無卡支付」交易,出示卡交易和海外現金提款)
- Submit the request together with relevant document(s) to the Card Association 向卡組織提交申請並附上相關文件



# CARD ASSOCIATIONS 卡組織

 Receive requests from different Card Issuers and send to respective Merchant Acquirers for handling 按不同發卡銀行的要求分類並發送到有關收單機構作處理



#### MERCHANT ACQUIRERS 收單機構

 Inform the merchant about the dispute and request the merchant to provide relevant supporting documents or refund 通知商戶有關爭議交易並要求商戶提供有關證明文件或退款



### MERCHANTS 商戶

 Provide supporting documents or refund to Merchant Acquirer for verification or handling 提供有關證明文件或退款給收單機構核對或處理



# MERCHANT ACQUIRERS 收單機構

Reply the result to the Card Association
 回覆卡組織有關結果



# CARD ASSOCIATIONS 卡組織

 Receive replies from different Merchant Acquirers and send to respective Card Issuers for handling 按不同收單機構發出的回覆分類並發送到有關發卡銀行作處理



# HANG SENG (CARD ISSUER) 恒生(發卡銀行)

- Receive the result from the Card Association 收到卡組織的結果
- Reply to the Cardholder of the chargeback result (Only applicable for some dispute reasons)
   回覆持卡人的退款申請結果(只適用於某些爭議原因)
- If the chargeback is invalid, will arrange to reverse the temporarily refund (if any) from the cardholder's card account
  如退款申請不成立,會安排從持卡人的卡戶口扣回該筆臨時退款