

甚麼是信用／扣賬卡交易退款保障？

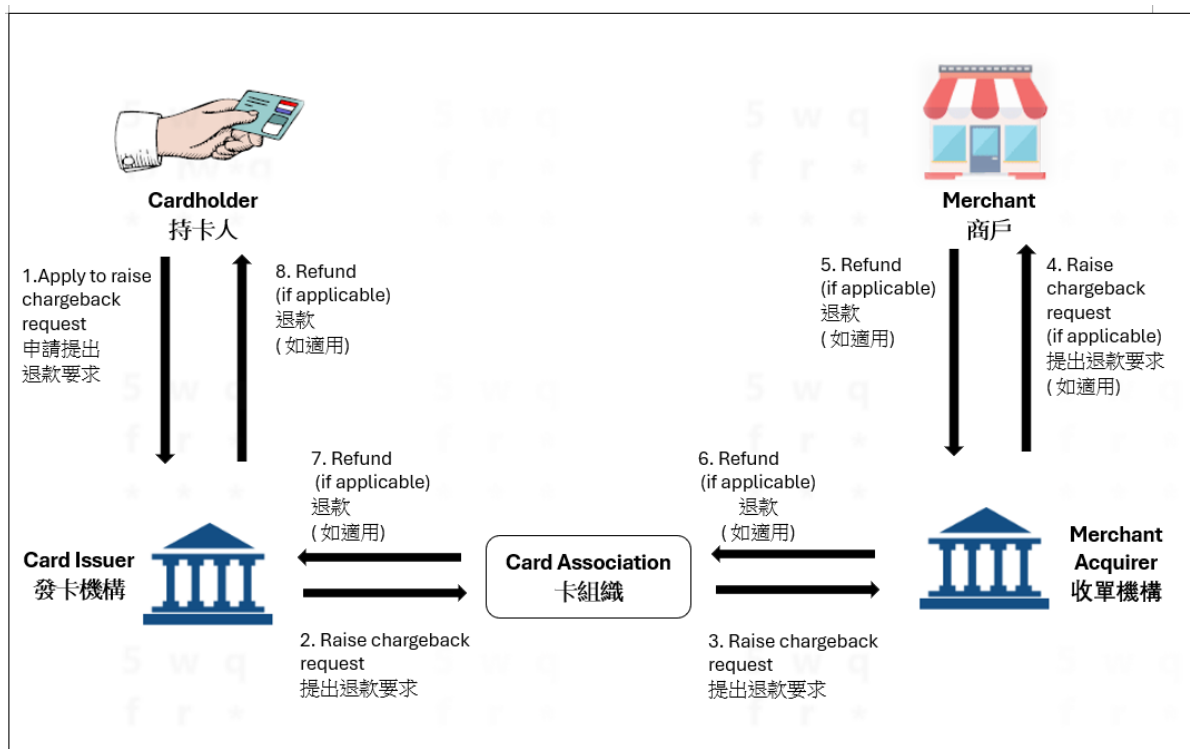
What is Chargeback Mechanism?

持卡人使用信用／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／扣賬卡交易退款保障 (Chargeback) 是由卡組織 (如：VISA/ MasterCard / 銀聯) 所制定的退款機制，指在保障持卡人容許在特定情況下就某項未有收到或與描述不符的商品或服務向發卡銀行申請退款，有關退款保障程序均受卡組織 所制訂的相關條例約束。如持卡人在相關退款保障的追溯期以外提出之申請將會被拒絕。

The chargeback mechanism established by Card Associations (e.g. VISA, MasterCard and UnionPay) aims to protect cardholders by allowing them to request reimbursement through their card issuing bank in cases of transaction disputes, such as payments for products and services which were not received, not as described, or were defective. The chargeback requests are subject to the rules and regulations stipulated by the respective Card Associations. Applications may be unsuccessful if they are not raised within relevant required timeframe.

有關退款保障的流程

Chargeback Process Flow



發卡銀行擔當的角色

The role of the card issuing bank

華僑銀行 (香港) 有限公司 (華僑銀行 (香港)) 作為發卡銀行會向持卡人了解有關爭議交易的詳情後，為持卡人提出的交易爭議提供協助，並根據卡組織 (如：VISA/ MasterCard/ 銀聯) 制定的退款保障機制適切地保障持卡人向商戶的收單機構就有關交易提出爭議，並要求退款。

OCBC Bank (Hong Kong) Limited ("OCBC Bank (Hong Kong)" or the "Bank") as the card issuer, after receiving the details of the disputed transactions from the cardholder, will raise a chargeback request for the cardholder to the respective merchant acquirers in accordance with the rules and criteria of the relevant Card Associations (e.g. VISA/ MasterCard/ UnionPay) and will extend applicable protections to the cardholder.



持卡人的責任

Cardholder Responsibilities

持卡人有責任檢閱每期的月結單，如發現有問題或異常的交易，需在月結單發出日期之 60 天內向華僑銀行 (香港) 提出。本行會對指定期內沒有異議的月結單視為正確無誤。

It is the responsibility of a cardholder to review each monthly card statement and report to OCBC Bank (Hong Kong) any questionable or irregular transaction(s) within 60 days from the statement issue date. The Bank regards the statement as correct and in order should no irregularity or error is reported within this specified period.

持卡人如何提出信用／扣賬卡退款保障申請？

How can you initiate a chargeback request?

如持卡人就月結單上或已扣賬的交易存疑或因某些原因提出信用／扣賬卡賬項諮詢及退款申請，本行會要求持卡人提供相關證明文件（例如：發票或服務合約），並就持卡人的申請作出審核。如本行接納申請，本行便會根據卡組織（如：VISA/ MasterCard / 銀聯）的機制規定，透過卡組織（如：VISA/ MasterCard/ 銀聯）向有關商戶所屬的收單機構作出交易爭議。若收單機構接納申索，本行便會將有關交易撤銷，並將透過信用／扣賬卡支付的款項全數或部分的退款退回給持卡人。持卡人可透過以下方法向本行提出退款要求：

- 1) 致電 24 小時客戶服務熱線（電話 +852 2543 2223）
- 2) 透過網上銀行或「華僑銀行香港」應用程式 / 商業流動理財服務應用程式
- 3) 下載「華僑銀行持卡人賬項爭議聲明」，填妥表格後，連同有關商戶交易之證明文件及合約（如適用），透過以下方式交回相關表格。
 - 電郵／傳真（請參閱華僑銀行持卡人賬項爭議聲明上的方式）或；
 - 郵寄（致：香港中環皇后大道中 161 號）或；
 - 親臨本行任何分行辦理

If a cardholder identifies any questionable or irregular transaction(s) listed on the card statement or already posted to the card account, and for certain reason the cardholder does not wish to pay or be held liable for such transaction(s), the cardholder may contact OCBC Bank (Hong Kong) to dispute such transaction(s) and request for chargeback. OCBC Bank (Hong Kong) will ask for supporting documents (e.g. invoice or service contract) and examine the request. If the request is accepted, OCBC Bank (Hong Kong) will raise a chargeback claim against the related merchant acquirer pursuant to the applicable scheme rules of the relevant Card Association (e.g. VISA/ MasterCard/ UnionPay). Upon acceptance of the chargeback claim by the merchant acquirer, OCBC Bank (Hong Kong) will cancel the related transaction and arrange a full or partial refund (as applicable) to the cardholder. Cardholders may submit dispute requests via any of the following channels:

- 1) 24-hours Customer Services Hotline (Phone Number +852 2543 2223)
- 2) Internet Banking / OCBC Bank Mobile App / Velocity App
- 3) Download and complete the OCBC Cardholder's Declaration of Dispute and submit it together with any relevant transaction receipt(s) or contract(s) (if applicable) via
 - E-mail / Fax (Please refer to the OCBC Cardholder's Declaration of Dispute for instructions);
 - Mail (To: 161 Queen's Road Central, Central, Hong Kong); or
 - Visit any of our Bank's branches

當個案主任收到持卡人的「華僑銀行持卡人賬項爭議聲明」後，會於七個工作天內向持卡人發出確認通知，以確認本行已收到有關賬項爭議的要求。由於賬項爭議需時，一般而言，本行會暫時凍結該爭議交易的金額，於賬項爭議期間持卡人暫時無需繳付該爭議交易（僅適用於信用卡交易且持卡人必須已遞交填妥的「華僑銀行持卡人賬項爭議聲明」及提供足夠資料作爭議追討）。若本行收到收單機構的後續通知，個案主任會聯絡持卡人查閱相關的交易文件，以決定該交易是否仍需繼續進一步的爭議。如有任何爭議，有關卡組織將保留最終決定權。

After the case officer of the Bank ("Case Officer") has received the OCBC Cardholder's Declaration of Dispute from the cardholder, an acknowledgement the receipt will be sent to the cardholder within 7 working days. In general, the bank will place a hold on the disputed transaction amount and cardholder will not be required to settle the disputed amount during the course of chargeback process (applicable to credit card transaction only and subject to the submission of the completed OCBC Cardholder's Declaration of Dispute and sufficient supporting information). If the

Bank receives updates from the merchant acquirer, the Case Officer will contact the cardholder to review the transaction document(s) and determine whether the dispute should be proceeded further. In case of any unresolved dispute, the decision of the respective Card Associations shall be final.

重要事項 Important Matter

請注意，本行不接受下列交易類別作爭議交易申請。持卡人應聯絡商戶並嘗試與商戶解決爭議。

Please note that dispute request for the following transaction types **is not accepted**. The cardholder should contact the merchant and try to resolve the dispute with the merchant.

- 「無卡支付」交易並已透過「華僑銀行香港」應用程式/ 商業流動理財服務應用程式 或 一次性驗證碼認證 (以未經授權的交易為爭議原因)*
Card-not-present transaction authenticated via OCBC Bank Mobile App / Velocity App or One-Time Password (OTP) (Use **Unauthorized Transaction** as The Dispute Reason)*
- 提款卡交易 (以未經授權的交易為爭議原因)
ATM Card Transaction (Use **Unauthorized Transaction** as The Dispute Reason)
- 八達通自動增值服務的自動增值交易
Octopus Automatic Add Value Service (AAVS) Auto-Reload Transaction
- 商戶免息分期交易
Interest-Free Merchant Instalment Transaction
- 網上繳款
E-Bill Payment
- 現金透支
Cash Advance

*若持卡人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，以便警方作進一步調查。此外，即使持卡人採取了上述行動，也應承擔有關交易相應的責任。

*Please report to Police immediately for further investigation if you think you might be deceived in any **authenticated** card-not-present transaction, and kindly be reminded that you may still be held responsible for the relevant transactions even if the above-mentioned action has been taken.

處理時間

Processing Lead Time

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。

Cardholder must submit their dispute requests within 60 days from the statement issue date or within 60 days from the merchant close down date so that the Bank can have sufficient time to review and follow up on the case. Please note that each dispute reason is subject to its own processing deadline and the dates as shown in the following table are for reference only.

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

交易已取消 / 退款交易未處理 Transaction Cancellation / Credit Not Processed	於交易清算/退款收據日起計 120 天內 Within 120 days from the transaction processing date / credit receipt OR 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 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	於退款文件或服務取消或貨品退回日起計 120 天內 Within 120 days from the date of the credit documentation or the service cancellation date or goods were returned	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) Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)
收到的貨品 / 服務與描述的不同 Merchandise / Service Received Is Not as Described	於交易清算日起計 120 天內 Within 120 days from the transaction processing date OR 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 delivery date of the service / merchandise but not exceeding 540 days from the transaction processing date	於交易清算日起計 120 天內 Within 120 days from the transaction processing date OR 於商品送遞/服務提供或取消日起計 120 天內 Within 120 days from the delivery / cancellation date of the merchandise / service OR 於服務終止日起計 120 天內但不超過交易清算日起計 540 天 Within 120 days from the service ceased but not exceeding 540 days from the transaction processing date.	不適用 Not Applicable
未收到貨品 / 服務 Non-Receipt of Merchandise / Service	於交易清算日起計 120 天內 Within 120 days from the transaction processing date OR 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 agreed delivery date of the service / merchandise but not exceeding 540 days from the transaction processing date	於交易清算日起計 120 天內 Within 120 days from the transaction processing date OR 於服務提供/送遞商品協定日起計 120 天 Within 120 days from the agreed delivery date of the service / merchandise	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) Within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)
商戶業務終止 Merchant Close Down	於交易清算日起計 120 天內 Within 120 days from the transaction processing date OR 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 agreed delivery date of the service / merchandise 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 Within 120 days from the cardholder aware that the service ceased but not exceeding 540 days from the transaction processing date	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 Hong Kong, Macau and Taiwan domestic transactions, within 360 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) For other countries / regions, within 150 days from the transaction processing date (including 30 days' mandatory retrieval request time)

Cardholder Information 持卡人資料

Credit / Debit Card Account No.
信用 / 扣賬卡號碼Cardholder name
持卡人姓名Contact Tel No.
聯絡電話

Details of Disputed Transactions 爭議交易詳情

Transaction Date 交易日期 DD/MM/YYYY	Merchant Name 商戶名稱	Txn. Amount (HKD) 交易金額 (HKD)	Disputed Amount (HKD) 爭議金額 (HKD)

I have examined the above transaction(s) and am writing to dispute it/them for the following reason(s):

本人已詳細檢閱以上交易及基於下列理由對賬項提出爭議：

(Please mark "X" in the appropriate space 請在適當之方格內填上 "X")

Unauthorized transactions 未經授權交易

Unauthorized transactions. I certify that the above transaction(s) was/were not made & authorized by me or by any person authorized by me to use my card, nor were the goods or services or value represented by the above transaction(s) received by me or by any person authorized by me. I do have the above card in my possession at the time of the disputed transaction(s).

- ☐ **未經授權交易。** 本人證實沒有參與及授權以上交易，亦沒有授權第三者使用本人信用 / 扣賬卡。本人或其他由本人授權者均沒有曾經收取以上交易中的貨物或提供之服務。當上述爭議交易發生時，本人仍然持有有關信用 / 扣賬卡。

(*This option is not applicable for card-not-present transactions authenticated via OCBC Bank Mobile App / Velocity App or OTP)
(*此選項不適用於透過 華僑銀行香港應用程式 / 商業流動理財服務應用程式 或 一次性驗證碼認證的「無卡支付」交易)

Service related transactions 服務相關交易

- ☐ **Incorrect Transaction Amount / Currency.** The correct transaction amount should be \$_____ in _____ (Currency). Enclosed is a copy of transaction receipt.
交易金額 / 貨幣不符。交易之正確金額為_____，貨幣為_____。(附上簽賬單據副本)

- ☐ **Duplicated Charge.** I certify that the charge in question was a single transaction, but has been billed twice on my statement.
重覆收款。本人只涉及一宗交易，然而本人之月結單上卻被誌賬了兩次。

- ☐ **Cancelled Direct Debit Authorisation.** I have requested to terminate the Direct Debit Authorization with the merchant on _____ (date) by email / letter / others (please specify: _____). The merchant was not authorized to debit any charge from the above credit / debit card account thereafter. Enclosed is a copy of the termination notice previously sent to the merchant.
自動轉賬授權已終止。本人已於_____ (日期) 以電郵 / 信件 / 其他通知上述商戶取消自動轉帳授權。因此商戶無權再透過上述信用 / 扣賬卡戶口收取任何費用。茲附上有關早前取消自動轉賬之通知書副本。

- ☐ **Credit Not Processed.** I was issued a credit slip / promised of a refund which has not appeared in my statement. Enclosed is a copy of the credit slip.
退款未處理。本人已收悉以上交易之退款單據 / 商戶承諾退款，然而本人之月結單內仍未顯示有關退款，茲附上該退款單之副本。

- ☐ **Not as Described or Defective Merchandise/Services.** The service / merchandise received is defective / not as described as my original order from the merchant. (Please explain the problem in "Others" and provide the relevant proof to show the difference / defect)
商品/服務與描述不符或有損毀。本人收到之服務 / 貨品與本人向上述商戶所購買的服務/貨品有不同/損毀。(請於「其他備註」內詳細說明不同之處 / 損毀情況，並提供文件證明)。

☐ **Services Not Provided/Merchandise Not Received.** The merchant is unable or unwilling to provide the service / merchandise. I have attempted to contact the merchant by phone / email, etc to resolve the matter (please explain the details in "Others" regarding the result). Enclosed is a copy of order form / invoice and relevant correspondence with the merchant.
商戶未能提供服務 / 沒有收到訂購之貨物。上述商戶無法或不願意提供有關交易的服務 / 訂購之貨品。本人曾嘗試以電話/電郵等方法聯絡商戶尋求解決辦法。(請詳細說明聯絡結果於以下“其他”並附上該購物單據之副本和與商戶之通訊有關文件)

☐ **Merchant Closure of Business.** The merchant is unable to provide the purchased service / merchandise due to its closure of business. I am writing to dispute the unused portion of the services valued at HKD_____. Enclosed is a copy of service contract/agreement I have entered into with the merchant.
商戶結束營業。上述商戶已結束營業，故無法提供有關交易的服務/ 訂購之貨品，本人現就仍未享用的服務所涉及的金額HKD_____進行追討，茲附上本人與商戶於簽訂的服務合約之副本以供參考。

☐ **Paid by Other Means.** I have made payment of the above stated transaction(s) by
已使用其他方式付款。本人已用以下方式支付商戶
☐ Other Credit / Debit Card 其他信用 / 扣賬卡 (No. _____)
☐ Cash 現金
☐ Cheque 支票 (No. _____)
(Copy of card statement, cash receipt, cheque and/or bank statement enclosed 茲附上信用卡月結單 / 現金收據 / 支票及銀行月結單副本)

☐ **Cancelled Reservation at Hotel.** I have made a room reservation at _____ (hotel name) but have cancelled it at _____ (time) on _____ (date). I was given a Cancellation No. _____. Enclosed is a copy of the relevant proof.
已取消預訂房間。本人確曾向上述酒店訂房，但本人已於_____ (日期及時間)向酒店取消訂房並取得 - 取消號碼_____。(茲附上相關證明文件之副本)

☐ **Others.** (If none of the above dispute reasons is applicable) Please specify:
其他。(如上述爭議原因不適用) 請說明

☐

☐ I certify that I have submitted all the documents which can support my claim and have attempted to resolve the dispute with the merchant but failed.
本人已提供所有與此爭議交易相關之文件並曾嘗試與商戶商討，但仍未能解決此爭議。

Notes 備註

- 1) If the above disputed transaction is found to be conducted by the cardholder, the Bank will debit the above card account for the transaction amount, any interest incurred and a processing fee of HKD50.00 for each transaction without further notice.
如追討結果屬持卡人使用或經持卡人授權作出，本行將會於上述信用 / 扣賬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HKD50.00，而不會獲得另行通知。
- 2) 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 on the case.
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，以便本行有足夠時間檢閱及跟進該宗個案。

Submit the Dispute Declaration 遞交爭議聲明

Attn: Card Security Section 致: 信用卡保安組

E-mail 電郵

chargeback_hk@ocbc.com

FAX 傳真

(+852) 2815 7816

Mail 郵寄

161 Queen's Road Central, Central, Hong Kong
香港中環皇后大道中161號

Cardholder's signature 持卡人簽署

☐ I hereby consent for my personal data to be collected, used and disclosed by OCBC Bank (Hong Kong) Limited and its related corporations for the purposes of investigating the dispute and to facilitate any other requests submitted in this form, in accordance with OCBC Bank (Hong Kong) Limited Data Protection Policy.
本人同意華僑銀行(香港)收集、使用和披露本人的個人資料，用於調查爭議以及方便處理此表格中提交的任何其他請求。

Date 日期

(*Must be the same as the one shown on your credit / debit card
必須與信用 / 扣賬卡上之簽署式樣相同)