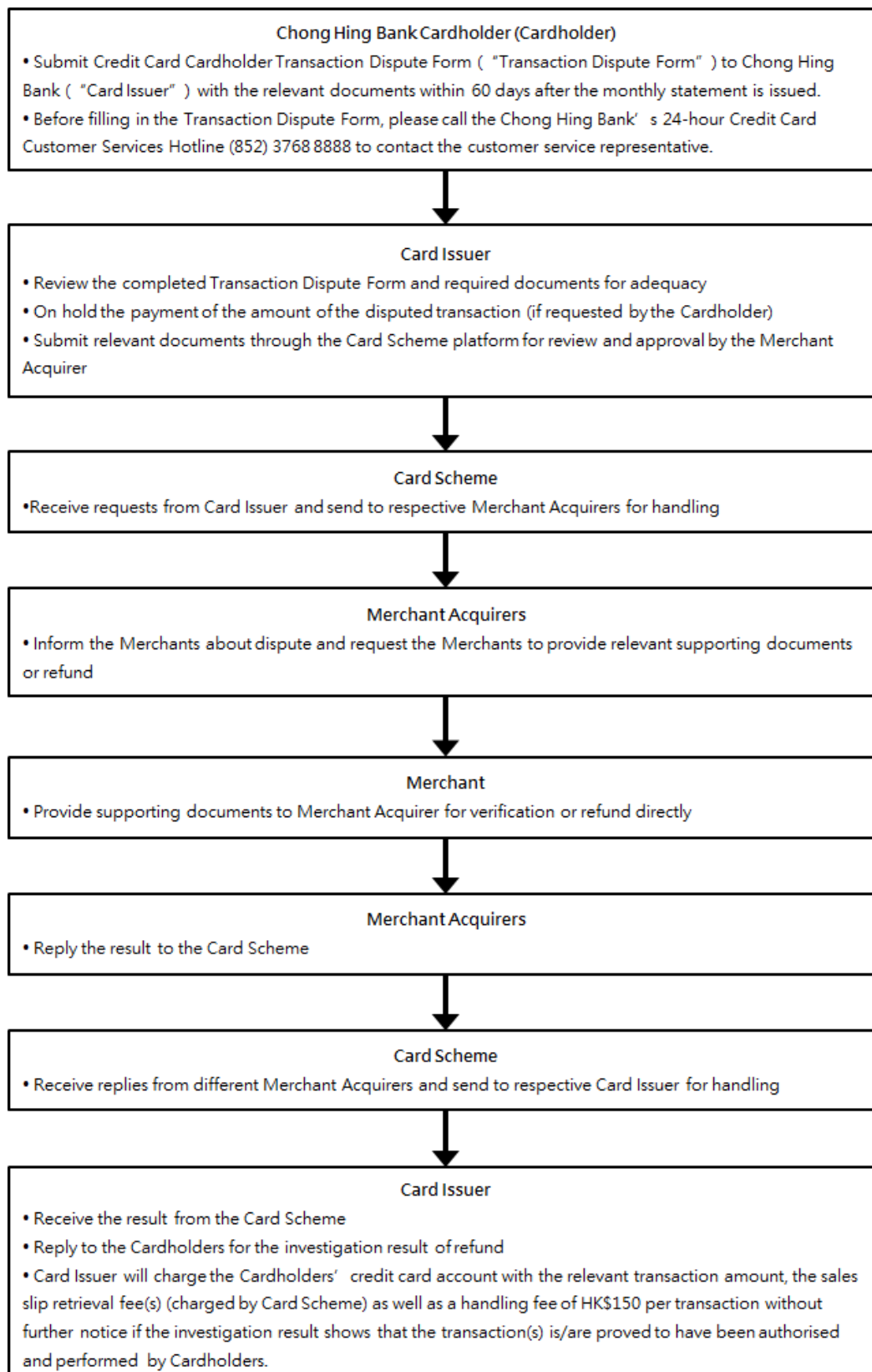


Chong Hing Credit Card Chargeback Mechanism and Transaction Dispute Form

A. What is Credit Card Chargeback Mechanism?

Credit Card Chargeback is a protective mechanism set out in the scheme rules of Credit Card Scheme (Card Scheme) (e.g. Visa, MasterCard or UnionPay) to cardholders. Subject to the conditions stipulated by the Card Scheme, the cardholder may send a request to the merchant acquirer through the credit card issuer to cancel the relevant credit card dispute transaction and refund all or part of the paid amount.

Chargeback Mechanism of **general disputed transaction handling process**



B. Role of Card Issuer

In the dispute process, cardholder must fill in the Chong Hing Credit Card Cardholder Transaction Dispute Form and provide relevant supporting documents. Chong Hing Bank (Card Issuer) may raise chargeback request against the merchant acquirer if the claim fulfills the chargeback conditions of the Credit Card Scheme.

Upon obtaining the signed Chong Hing Credit Card Cardholder Transaction Dispute Form and sufficient supporting documents from cardholder, Card Issuer, under the Credit Card Chargeback Mechanism, will immediately submit chargeback request for cardholders against the merchant acquire. If the dispute request is accepted by merchant acquirer, the disputed amount will be reimbursed to cardholder's credit card account directly via the Card Issuer.

C. Disputed Transaction Category

- Unauthorised Transaction
- Services Not Provided/Merchandise Not Received
- Duplicated Charge
- Incorrect Amount/Transaction Currency
- Paid by Other Means
- Credit Not Processed
- Cancelled Direct Debit Authorisation

However, not all credit card transactions are covered by the protection of disputed transaction, such as automatic add value transactions of the Octopus automatic-add value service is not covered.

D. How to Initiate a Dispute and Refund Request

In general situation, cardholders need to try and solve the problem by contacting the merchant first. If the problem cannot be solved, then cardholders can contact Card Issuer to submit a refund application for the disputed transaction

Cardholders must:

1. In general, submit a dispute transactions application within 60 days of the Card Issuer's monthly statement date, such that the Card Issuer can have sufficient time to process cardholder's dispute request.
2. Submit chargeback request and provide relevant supporting documents to facilitate the processing of the request.
3. Submit the completed and signed form and relevant information to the Card Issuer through the following channels:
 - Email address: customerservice@chbank.com
 - Fax: (852) 3768 1881
 - Return in person to any Chong Hing Bank branches

E. Timeframe Requirements for Chargeback Protection by Different Credit Card Scheme

To assist Card Issue in making a chargeback request to the merchant acquirer, please note the timeframe requirements among Card Scheme (subject to the latest announcements from each Card Scheme).

Dispute Reason	Visa	Mastercard	UnionPay
Unauthorised Transaction	Within 120 days from the transaction posting date	Within 120 days from the transaction posting date	Within 180 days from the transaction posting date
Services Not Provided/ Merchandise Not Received	Within 120 days from the date of agreement on service provision/delivery of goods, but not more than 540 days from the transaction posting date	Within 120 days from the transaction posting date or the service provision/delivery goods agreement date	Within 150 days from the transaction posting date
Duplicated Charge	Within 120 days from the transaction posting date	Within 90 days from the transaction posting date	Within 150 days from the transaction posting date
Incorrect Amount/Transaction Currency	Within 120 days from the transaction posting date	Within 90 days from the transaction posting date	Within 150 days from the transaction posting date
Paid by Other Means	Within 120 days from the transaction posting date	Within 120 days from the transaction posting date	Within 150 days from the transaction posting date
Credit Not Processed	Within 120 days from the transaction posting date	Within 120 days from the transaction posting date	Within 150 days from the transaction posting date
Cancelled Direct Debit Authorisation	Within 120 days from the transaction posting date	Within 120 days from the transaction posting date	Within 150 days from the transaction posting date

F. Others

1. How does the cardholders determine whether transaction is unauthorised/disputed?
Cardholders can first consider the following directions to determine whether unauthorised/disputed transactions are involved:
 - Whether the purchase was made by a supplementary cardholder
 - The merchant registered whether is using a different name, so the name on the monthly statement may not be the same from the shop / webpage.
 - A free trial that cardholders previously subscribed whether has ended and has been extended automatically. Hence payment is required.
 - A recurring payment that cardholders have signed up for some time ago whether is billed to cardholder again / Autopay.
 - If the transaction is settled in a foreign currency, whether the transaction involves additional fees due to exchange rate conversion.
2. Does cardholder need to call the Police to report suspicious cases?
 - Cardholders are advised to report suspicious cases to the Police and the Card Issuer will follow up independently (if any).
3. Do cardholders need to repay unauthorised transactions as scheduled?
 - If unauthorised transactions are involved, the cardholder may request the Card Issuer to on hold payment of the unauthorised transaction amount first until the investigation is completed. Cardholders may need to pay for the relevant transaction amount, the accrued interest and fees arising from the suspension of payment of the transaction amount, the sales slip retrieval fee(s) (charged by Card Scheme) as well as a handling fee of HK\$150 per transaction if the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by cardholders.
4. If the disputed transaction is an unauthorised transaction, when will the cardholder get a reply?
 - After the Cardholder submitted the "Chong Hing Credit Card Cardholder Disputed Transaction Form", the Card Issuer's dedicated team will contact the cardholder within 7 working days to follow up the case.

填寫創興信用卡持卡人爭議交易表格須知

Notes for filling in Chong Hing Credit Card Cardholder Transaction Dispute Form

- 1) 下列交易類別不接受爭議交易申請。
 - 八達通自動增值服務的自動增值交易 (因增值服務屬持卡人授權並登記之服務，如對自動增值交易爭議，建議持卡人聯絡八達通卡有限公司)
 - 2) 所有爭議交易申請必須於月結單發出後60天內向本行提出，填寫此表格前，請先致電24小時信用卡客戶服務熱線 (852) 3768 8888 聯絡客戶服務主任。
 - 3) 持卡人填妥並簽署表格後，可從以下途徑交回本行：
 - 電郵地址：customerservice@chbank.com
 - 傳真：(852) 3768 1881
 - 親自交回創興銀行各分行
 - 4) 如調查結果顯示持卡人曾授權及進行交易，本行將會於下列信用卡賬戶收取有關交易賬項、因暫緩支付該交易賬項所產生之利息及費用、索取簽賬購單據副本之費用 (由卡組織收取)，及每項爭議交易之手續費港幣150元而不作另行通知。
- 1) Please note that dispute request for the following transaction types is not accepted.
 - Octopus Automatic Add Value Service (AAVS) auto-reload transaction (Since add value services are authorised and registered by cardholders, cardholders are advised to contact Octopus Cards Limited if they have any disputes about automatic add value transactions)
 - 2) All disputed transactions are required to be reported to the Bank within 60 days of the statement date. Please contact our customer service representative by calling the 24- hour Credit Card Customer Services Hotline at (852) 3768 8888 before completing this form.
 - 3) Cardholder can return the filled in and signed dispute form to the Bank via the following channels.
 - Email address: customerservice@chbank.com
 - Fax: (852) 3768 1881
 - Return in person to any Hong Kong branch of the Bank
 - 4) If the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by the cardholder, the Bank will charge the below credit card account with the relevant transaction amount, the accrued interest and fees arising from the suspension of payment of the transaction amount, the sales slip retrieval fee(s) (charged by Card Scheme) as well as a handling fee of HK\$150 per transaction without further notice.

創興信用卡持卡人爭議交易表格

Chong Hing Credit Card Cardholder Transaction Dispute Form

持卡人姓名 Cardholder Name : _____

信用卡號碼 Credit Card No. : _____

爭議交易 Disputed Transaction(s)

交易日期 Transaction Date	商戶名稱 Name of Merchant	交易金額 Transaction Amount

未經授權交易 Unauthorised Transaction

☐ **未經授權交易 Unauthorised Transaction**

本人沒有參與上述交易或給予授權。當上述交易發生時，本人之信用卡並沒有被盜竊或遺失。

I did not participate in or authorise the above disputed transaction(s), my credit card was in my possession and control at the time of the above disputed transaction(s).

☐ **其他 Others**

(請註明) : _____

(Please specify): _____

*持卡人請先致電24小時信用卡客戶服務熱線：(852) 3768 8888，報失或凍結信用卡。

Cardholder please call the 24-hour Credit Card Customer Services Hotline: (852) 3768 8888 first to report the loss or suspend the credit card.

已授權交易 Authorised Transaction

☐ **商戶未能提供服務 / 沒有收到訂購之貨物 Services Not Provided/Merchandise Not Received**

本人曾授權上述交易，但仍未收到於_____ (日期) 所訂購之貨品 / 服務。本人曾於_____ (日期) 嘗試以 ☐ 電話 ☐ 電郵 ☐ 其他方法 _____ 聯絡商戶尋求解決方法但不成功。

I have not received the merchandise/service that I ordered on _____ (Date). I have attempted to contact the merchant by ☐ Phone ☐ Email ☐ Other Methods _____ to resolve the matter but failed.

☐ **重覆收款 Duplicated Charge**

本人並沒有簽署上述交易並只於_____ (日期) 在商戶授權進行_____ 項交易，金額為_____。

I did not engage for the above transaction, I only engaged in _____ transaction(s) of amount _____ at merchant on _____ (Date).

☐ **金額 / 交易貨幣不符 Incorrect Amount/Transaction Currency**

本人曾授權上述簽賬交易為 _____ (貨幣 / 金額)，而不是誌賬交易 _____ (貨幣 / 金額)。

I only authorised a transaction of _____ (Currency/Amount) but not _____ (Currency/Amount).

☐ **已使用其他付款方式 Paid by Other Means**

本人已使用其他方式付款：☐ 現金 ☐ 支票 ☐ 其他信用卡 ☐ 其他_____，但上述交易仍然被誌賬。

I settled the transaction(s) by ☐ Cash ☐ Cheque ☐ Other Credit Card ☐ Others_____.
 However, the above transaction was still posted.

☐ **退款未處理 Credit Not Processed**

本人收到由商戶發出的退款單，但該退款至今仍未存入本人之賬戶。本人曾於_____（日期）以
☐ 電話 ☐ 電郵 ☐ 其他方法_____聯絡商戶尋求解決辦法並作出追討，但不成功。

I received a credit slip from the merchant but the refund has not been processed to my account. I attempted to resolve with the merchant by ☐ Phone ☐ Email ☐ Other Methods_____ on _____(Date). However, the dispute remained unsettled.

☐ **自動轉賬授權已終止 Cancelled Direct Debit Authorisation**

本人已於_____（日期）要求商戶終止自動轉賬授權，但該商戶未有按照本人指示辦理，繼續於本的賬戶支賬。

I have already requested the merchant to cancel Direct Debit Authorisation related to above transaction(s) on _____(Date). However, the merchant has not followed my instruction. My account was still being charged.

☐ **其他 Others**

（請註明）：：_____

(Please specify): :_____

本人明白處理爭議交易時可能需要提供相關的證明文件，如調查結果證實本人曾授權及進行上述交易，本人同意支付有關交易賬項、因暫緩支付該交易賬項所產生之利息及費用、索取簽賬購物單據副本之費用（由卡組織收取），及每項爭議交易港幣150元作為處理該賬項爭議之手續費，而不會獲得另行通知。

I understand that I may need to provide the relevant document(s) in support of the disputed transaction(s) and I agree to pay for the relevant transaction amount, the accrued interest and fees arising from the suspension of payment of the transaction amount, the sales slip retrieval fee(s) (charged by card scheme) as well as a handling fee of HK\$150 per transaction if the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by me without getting further notice.

持卡人簽署

Cardholder

Signature

* 須與閣下信用卡上之簽

字式樣相符

Must be the same

signature as on your

credit card

聯絡電話

Contact No.

電郵

Email

日期

Date

創興信用卡收費表

Chong Hing Credit Card Charges Table

(Effective from 30 June 2025)

Items	Charges (HK\$)
1. Annual Fee	
Standard Card (Principal)	\$300 per card
(Supplementary)	\$150 per card
Titanium Card / (Principal)	\$600 per card
Gold Card (Supplementary)	\$300 per card
Platinum Card (Principal)	\$1,500 per card
(Supplementary)	\$750 per card
2. Finance Charges	
2.1 Mastercard (Titanium Card / Platinum Card)	
Interest Rate for Retail Purchase ^a	27.6% per annum (Annualised percentage rate: 30.29%)
Interest Rate for Cash Advance [#]	27.6% per annum (Annualised percentage rate: 33.36%)
2.2 Other Chong Hing Credit Cards	
Interest Rate for Retail Purchase ^a	32.16% per annum (Annualised percentage rate: VISA & Mastercard - 35.90%)
Interest Rate for Cash Advance [#]	29.52% per annum (Annualised percentage rate: VISA & Mastercard - 35.97%)
3. Cash Advance Fee	4% on cash amount drawn plus \$20 (min. \$100)
4. Returned Cheque / Rejected Autopay Charge	\$150 per transaction (Returned Cheque/ Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)
5. Late Payment Charge	\$300 or the amount of minimum payment, whichever is lower
6. Replacement Card Fee	\$120 per card
7. Over Limit Charge	\$200 per billing cycle
8. Statement Copy Retrieval Fee	\$55 per set
9. Sales Slip Retrieval Fee	\$70 per copy
10. Credit Balance Withdrawal by Cashier's Order	\$100 per cashier's order
11. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)	1% of transfer amount each transaction or \$100 per transaction, whichever is higher
12. Dispute Transaction Handling Fee[*]	\$150 per dispute transaction
13. Credit Reference Letter	\$300 per letter

14. Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)

For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA / Mastercard exchange rate on the day the transaction is processed by VISA / Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed as follows:

Fees relating to Foreign Currency Transaction :

- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)

Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars :

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.

- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)

The exchange rate is determined on the date that the transaction is processed by VISA / Mastercard, which may be different from the transaction date and therefore subject to market fluctuation.

15. Over-the-counter Payment Handling Fee \$30 for each transaction per card

To borrow or not to borrow? Borrow only if you can repay!

^aThe Bank will not charge customers interest if customers pay his/her balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.

[#]Interest charge on cash advance may be accrued after the monthly credit card statement cut-off date, in order to minimise the interest charges, please call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888 to arrange full payment of interest charge before the next monthly credit card statement date.

^{*}If the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by the customers, the Bank will charge a Dispute Transaction Handling Fee.

Remarks: 1. Chong Hing Bank Limited reserves the right to change the above charges.
2. Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement

創興銀聯雙幣信用卡收費表

Chong Hing UnionPay Dual
Currency Credit Card Charges Table

(Effective from 30 June 2025)

Items	Charges
1. Annual Fee Gold Card (Principal) (Supplementary) Diamond Card (Principal) (Supplementary)	HKD600 per card HKD300 per card HKD1,800 per card HKD900 per card
2. Finance Charges Interest Rate for Retail Purchase[^] Interest Rate for Cash Advance[#]	<u>Personal Card / Corporate Card</u> HKD Card Account / CNY Card Account 32.16% per annum (Annualised percentage rate: 35.90%) <u>Personal Card / Corporate Card</u> HKD Card Account / CNY Card Account 29.52% per annum (Annualised percentage rate: 35.97%)
3. Cash Advance Fee	HKD Card Account: 4% on cash amount drawn plus HKD20 (min. HKD100) CNY Card Account: 4% on cash amount drawn plus CNY20 (min. CNY100)
4. Returned Cheque / Rejected Autopay Charge	HKD Card Account: HKD150 per transaction CNY Card Account: CNY150 per transaction (Returned Cheque/ Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)
5. Late Payment Charge	HKD Card Account: HKD300 or the amount of Minimum Payment, whichever is lower CNY Card Account: CNY300 or the amount of Minimum Payment, whichever is lower
6. Replacement Card Fee	HKD120 per card
7. Over Limit Charge	HKD Card Account: HKD200 per billing cycle CNY Card Account: CNY200 per billing cycle
8. Statement Copy Retrieval Fee	HKD55 per set
9. Sales Slip Retrieval Fee	HKD70 per copy
10. Credit Balance Withdrawal by Cashier's Order (Applicable to HKD Card Account only)	HKD100 per cashier's order

Items	Charges
11. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)	HKD Card Account: 1% of transfer amount each transaction or HKD100 per transaction, whichever is higher CNY Card Account: 1% of transfer amount each transaction or CNY100 per transaction, whichever is higher
12. Dispute Transaction Handling Fee[*]	HKD150 per dispute transaction
13. Credit Reference Letter	HKD300 per letter
14. Fees relating to Foreign Currency Transaction	Not applicable
15. Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Not applicable Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
16. Over-the-counter Payment Handling Fee	HKD30 for each transaction per card

[^] The Bank will not charge customers interest if customers pay his/her balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.

[#] Interest charge on cash advance may be accrued after the monthly credit card statement cut-off date, in order to minimise the interest charges, please call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888 to arrange full payment of interest charge before the next monthly credit card statement date.

^{*} If the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by the customers, the Bank will charge a Dispute Transaction Handling Fee.

Remarks: 1. Governed by the terms and conditions of Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.
2. Chong Hing Bank Limited reserves the right to change the above charges.

To borrow or not to borrow? Borrow only if you can repay!

客戶服務熱線 3768 8888
Customer Services Hotline

網址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group