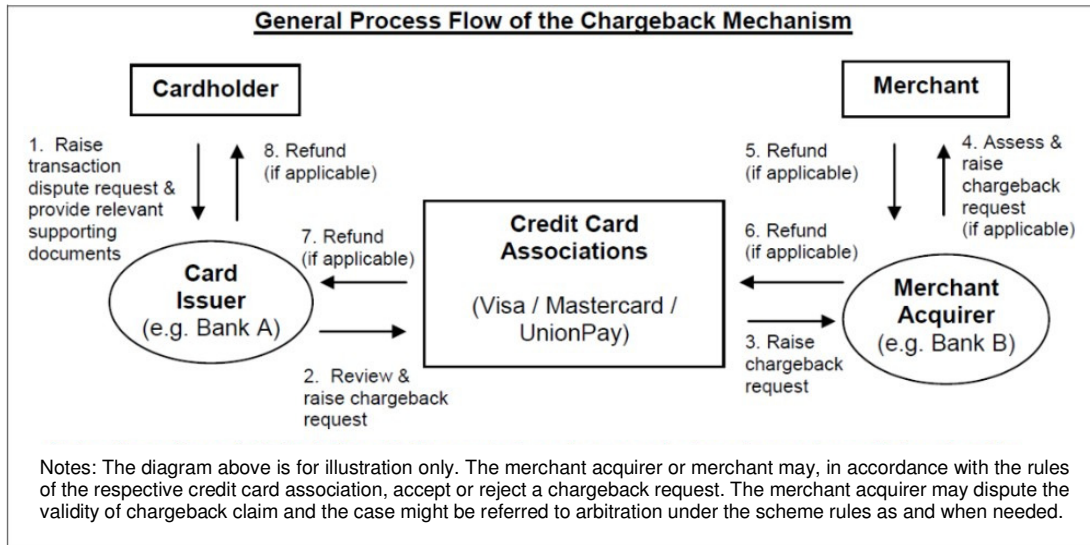


Chong Hing Credit Card Chargeback Mechanism and Transaction Dispute Form

A. What is Credit Card Chargeback?

Credit card chargeback is a protective mechanism set out in the scheme rules of credit card associations (e.g. Visa, Mastercard or UnionPay) which allows transactions to be reversed and makes refund of the transaction amount or outstanding transaction amount to the cardholder under specified circumstances. The card issuer can assist the cardholder to initiate the chargeback request of disputed transaction against the merchant acquirer through credit card associations according to the relevant chargeback conditions. The general procedure of the refund mechanism (refer to the attached picture)



B. Role of Card Issuer

In the dispute process, cardholder must fill in and sign the “Chong Hing Credit Card Cardholder Dispute Form” and provide the relevant supporting documents. The card issuer may raise chargeback request against the merchant acquirer through credit card association, if the claim fulfills the chargeback conditions of the credit card association.

Upon obtaining the signed “Chong Hing Credit Card Cardholder Dispute Form” and sufficient supporting documents from cardholder, the Bank, under the chargeback conditions, will immediately submit chargeback request for cardholder against the merchant acquirer through the credit card association. If the dispute request is accepted by the merchant acquirer, the disputed amount will be reimbursed to cardholder’s card account directly via the Bank.

C. Types of Eligible/Ineligible Transaction

Eligible Transaction Type : Credit Card one-time retail spending payment

Ineligible Transaction Type : Credit Card instalment payment plan (Note: It is a loan agreement between the card issuer (i.e. Chong Hing Bank) and the cardholder. Chong Hing Bank has paid the full amount to the merchant where the cardholder undertakes to repay the amount to Chong Hing Bank by instalments until fully settled regardless of whether the goods or services are delivered or not.)

D. How to initiate a dispute and refund request?

In most cases, cardholder needs to try and solve the problem by first contacting the merchant. If that proves unsuccessful, then cardholder may contact the Bank to raise a refund request about the transaction. Cardholders have to:

1. In general, raise a dispute within 60 days after the statement date, so the Bank has sufficient time to process the dispute request.
2. Submit the chargeback request and provide the relevant supporting documents to facilitate the processing of the request.
3. Fax the filled and signed dispute form, together with all required information to Chong Hing Credit Card Centre at 3768 1881.
4. Call the 24-hour Chong Hing Bank Customer Services Hotline at 3768 8888 to confirm the Bank's receipt of the relevant forms and supporting documents

E. Timeframe for Limit for Chargeback Protection by Different Credit Card Associations

To assist Chong Hing Bank in making a chargeback request to the merchant acquirer, please note that the timeframe requirements of raising chargeback request among different Credit Card Associations:

Credit Card Associations	Timeframe to submit Chargeback Request to Merchant Acquirer
Visa	Dispute Reason: <ol style="list-style-type: none"> 1. Merchants close down <ul style="list-style-type: none"> – Within 120 calendar days from the merchant close down date but not exceeding 540 calendar days from the transaction posting date. 2. For other dispute reasons: <ul style="list-style-type: none"> – 75 to 120 calendar days from the transaction posting date.
Mastercard	Dispute Reason <ol style="list-style-type: none"> 1. Merchants close down <ul style="list-style-type: none"> – Within 120 calendar days from the merchant close down date but not exceeding 540 calendar days from the transaction posting date. 2. For other dispute reasons <ul style="list-style-type: none"> – 90 to 120 calendar days from the transaction posting date.
UnionPay	Dispute Reason: <ol style="list-style-type: none"> 1. Merchant close down <ol style="list-style-type: none"> i) Overseas transaction, within 120 calendar days from the transaction posting date. ii) Local transaction, within 330 calendar days from the transaction posting date. 2. For other dispute reasons <ul style="list-style-type: none"> – 60 to 120 calendar days from the transaction posting date.

創興信用卡持卡人爭議交易表格 Chong Hing Credit Card Cardholder Dispute Form

註： 所有爭議交易申請必須於月結單發出後60日內向本行提出，請於填寫此表格前致電24小時信用卡客戶服務熱線3768 8888聯絡客戶服務主任。

Note: 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 3768 8888 before completing this form.

致 To : 創興銀行有限公司 Chong Hing Bank Limited

傳真號碼 Fax no.: 3768 1881

持卡人姓名 Cardholder Name :

信用卡號碼 Card Number :

爭議交易 Disputed Transaction(s)

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

- 未經授權交易 (適用於網上/郵購/電話訂購之交易)
Unauthorised Transaction (Applicable for Internet/Mail Order/Telephone Order Transaction)
- 商戶未能提供服務/沒有收到訂購之貨物
Services Not Provided/Merchandise Not Received
- 重覆收款
Duplicated Charge
- 金額/交易貨幣不符
Incorrect Amount/Transaction Currency
- 已使用其他付款方式
Paid by Other Means
- 退款未處理
Credit Not Processed
- 自動轉賬授權已終止
Cancelled Direct Debit Authorization
- 其他 (請註明):
Others (Please specify): _____

本人明白處理上述爭議交易時可能需要提供相關的證明文件，如證實本人曾授權及使用上述交易，本人同意支付有關交易賬項及索取簽賬購物單據副本之費用。

I understand that I may need to provide the relevant document(s) in support of the above disputed transaction(s) and I agree to pay for the disputed item(s) as well as the sales slip retrieval fee(s) if the transaction(s) is/are proved to have been authorised and performed by me.

持卡人簽署

Cardholder Signature

* 須與閣下信用卡上之簽字式樣相符
 Must be same as the one shown on your credit card

聯絡電話

Contact Telephone No.

日期

Date