上海商業銀行
SHANGHAI COMMERCIAL BANK

Basic Information about the Credit Card Chargeback Mechanism
信用卡退款機制簡介

1. What is chargeback? 什麼是信用卡退款保障?

Chargeback is a protection mechanism provided by Credit Card Associations (for example, Visa, Mastercard and UnionPay) to their cardholders. Each Credit Card Association sets out specific circumstances and time frames in which the cardholder may request through the card issuing bank and from the acquirer (the merchant's acquiring bank) for a refund of the amount paid in connection with a disputed transaction. If the chargeback request is accepted by the acquiring bank, the acquiring bank will refund the transaction amount to the cardholder through the card issuing bank.
信用卡退款是信用卡國際組織(如 Visa、萬事達卡和銀聯)為持卡人提供的保障機制。在符合各信用卡國際組織所訂的特定情況及追溯期限下，持卡人可通過信用卡發卡銀行就爭議交易所支付的款項向收單機構(即商戶銀行)申請退還。如申請獲收單機構接納，收單機構會將有關款項透過發卡機構退回給持卡人。

2. Types of Dispute / Chargeback Request 爭議交易/退款要求類別

- Unauthorized Transactions
  未經授權的交易
- Merchandise / Services not as Described / Defective Merchandise
  商品/服務與描述不符/商品有缺陷
- Non-receipt of Merchandise / Services Not Rendered
  沒有收到商品/服務
- Cancelled Transactions / Credit Not Processed
  已取消的交易/未處理的退款
- Duplicate Transaction / Paid by Other Means
  重複誌賬/以其他方式付款的交易仍被誌賬
- Incorrect Transaction Currency / Amount
  交易貨幣/金額不符

If you notice any transaction(s) on your card's statement that you did not make or authorize, you must notify our Bank immediately by calling our Bank's Credit Card Customer Services Hotline on (852) 2818 8236; or obtain from any branch of Shanghai Commercial Bank or download from our website the "Notice of Credit Card Transaction Dispute / Chargeback" form, and submit the completed form along with the relevant supporting document / information to our Bank.
如 閣下在信用卡結單上發現任何非由 閣下進行或授權認可之交易， 閣下須立即致電本行信用卡客戶服務熱線(852) 2818 8236 通知本行或親臨上海商業銀行各分行索取或於本行網頁下載"信用卡爭議交易/退款要求通知書"，將其填妥並連同相關文件/資料交回本行。

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3. What types of transaction cannot be raised for "Unauthorized Dispute"? 哪些類型的交易不能以"未經授權"為理由提出爭議?

- Online transaction authenticated via "Shacom Bank" mobile App's built-in "Mobile Security Token" function or One-Time Password (OTP)
  透過「上商理財」手機應用程式內置的流動保安編碼功能或一次性驗證碼驗證的網上交易
- Face-to-face card present transaction at POS terminal with EMV chip read or Contactless payment
  透過終端機讀取信用卡晶片或感應式付款的當面交易
- 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
- E-Bill Payment
  網上繳款交易

4. Credit Card Installment Plan ("IPP") 信用卡分期付款計劃("IPP")

Credit Card Installment Plan ("IPP") is not eligible for a chargeback claim as an IPP is a loan agreement between the card issuer and the cardholder rather than a typical credit card transaction.
信用卡分期付款計劃("IPP")並不符合信用卡退款保障要求，因"IPP"是發卡機構與持卡人之間的貸款協議，而並非一般的信用卡交易。

5. How to submit a chargeback request? 如何遞交信用卡退款申請?

Cardholders should complete and submit the "Notice of Credit Card Transaction Dispute/ Chargeback" form together with the relevant supporting documents / information, such as merchant service contract, invoice, signed sales slips and/or credit voucher, to our Bank within the specified time limit as mentioned in section (7) below. The relevant supporting documents / information will be submitted to the acquiring bank for review and assessment of the validity of the chargeback claim. Cardholders must report any disputed transaction and/or raise any chargeback request within the specified time limit, otherwise the disputed transaction(s) or chargeback request might not be processed by our Bank in accordance with the Credit Card Association's rules. Under the scheme rules of respective credit card associations, the chargeback process under normal circumstances takes about 45 to 90 calendar days to complete. When a dispute is resolved, the disputed amount will be refunded to your card account directly and shown in the next monthly statement. Cardholder will be liable for the disputed item together with a HK$50 Sales Slip Retrieval Fee and accrued interest, if the transaction(s) is proved to be authorized by cardholder.
持卡人需在下文第(7)節所述的指定期限內，向本行提交已填妥之 "信用卡爭議交易/退款要求通知書"及相關文件/資料，如商戶服務合約、發票、信用卡收據及/或退款單。相關文件/資料將會送交收單機構，用作信用卡退款申請之審查及批核。持卡人必須於指定期限內就任何爭議交易提出異議及/或作出退款要求，否則，根據信用卡國際組織規則，本行有機會未能就爭議交易或退款要求作進一步跟進。按照信用卡國際組織規定，視乎不同原因，一般追討程序預計需時 45-90 日。如爭議交易及退款申請成功，該款項將直接退回信用卡賬戶內，而有關紀錄將顯示於下期月結單內。如證實持卡人需負責爭議交易，持卡人須支付有關交易賬項並承擔因暫緩繳款所產生之利息及 HK$50 索取簽購單據副本費用。

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6. What is the role of Shanghai Commercial Bank Limited ("our Bank") as credit card issuing bank in the chargeback process? 在爭議交易的過程中，上海商業銀行有限公司(「本行」)作為發卡機構扮演甚麼角色？

With the exception of the situation referred to in Section 3&4, our Bank shall assist cardholders to raise chargeback request against the merchant acquirers according to the relevant chargeback rules of Credit Card Associations. Our Bank shall analyze and examine the request and the supporting documents pursuant to the scheme rules through Credit Card Associations. When the merchant's acquirer (the merchant's acquiring bank) accepts the chargeback claim, we will collect and refund the disputed amount to cardholders.

除第(3&4)節所列的情況外，本行會根據信用卡國際組織的規則(「該規則」)協助持卡人就爭議交易提出退款申請，在合符該規則所訂的情況下就申請及持卡人所提供的相關證明文件進行分析和作出審核後，本行會根據該規則通過信用卡國際組織向收單機構(即商戶銀行)提出退款申索。若收單機構接納申索，便會通過本行退款給持卡人。

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7. Chargeback Time Limit 退款申請追溯期限

Cardholders must submit the completed "Notice of Credit Card Transaction Dispute/ Chargeback" form together with the relevant supporting documents / information to our Bank within the applicable time limit below. 持卡人必須於下列適用期限前向本行提交已填妥之 "信用卡爭議交易/退款要求通知書"及相關證明文件/資料。

Important Note 重要事項

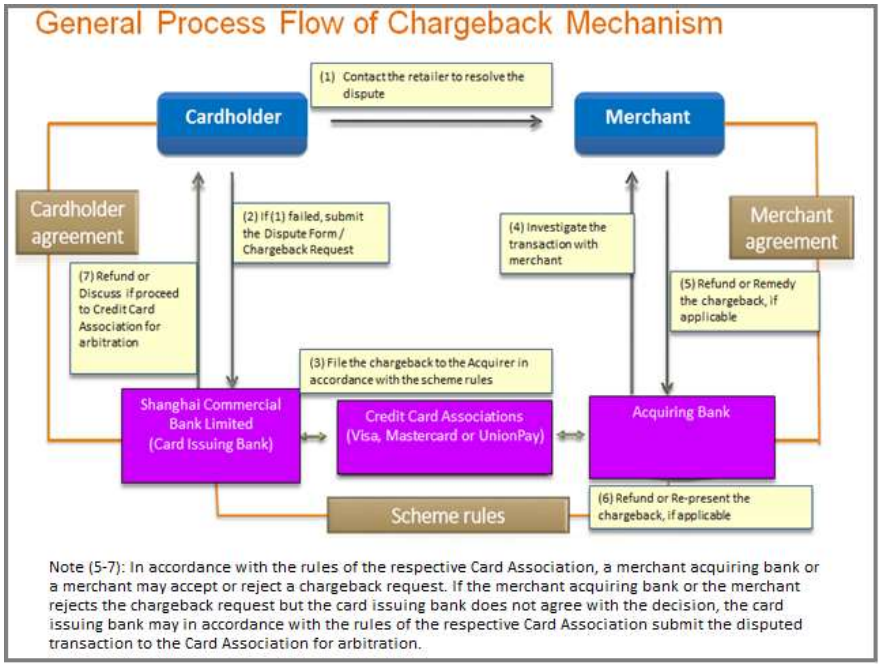
If the supporting documents / information provided is insufficient for our Bank to submit a valid chargeback request to the merchant's acquiring bank, an additional processing time of up to 30 days will be required for retrieval of the related transaction record before our Bank could submit a chargeback request for a cardholder. Hence, cardholders are strongly advised to submit the completed "Notice of Credit Card Transaction Dispute/ Chargeback" form and all relevant supporting documents / information as early as possible to avoid missing the Chargeback Time Limit.
如提供的證明文件/資料不足以向商戶的收單機構提出退款申請，本行將需要額外不多於 30 天的處理時間來索取相關的交易記錄。因此，本行建議持卡人必須儘早提交填妥之 "信用卡爭議交易/退款要求通知書"及所有相關證明文件/資料，以避免錯失上述追溯期限。

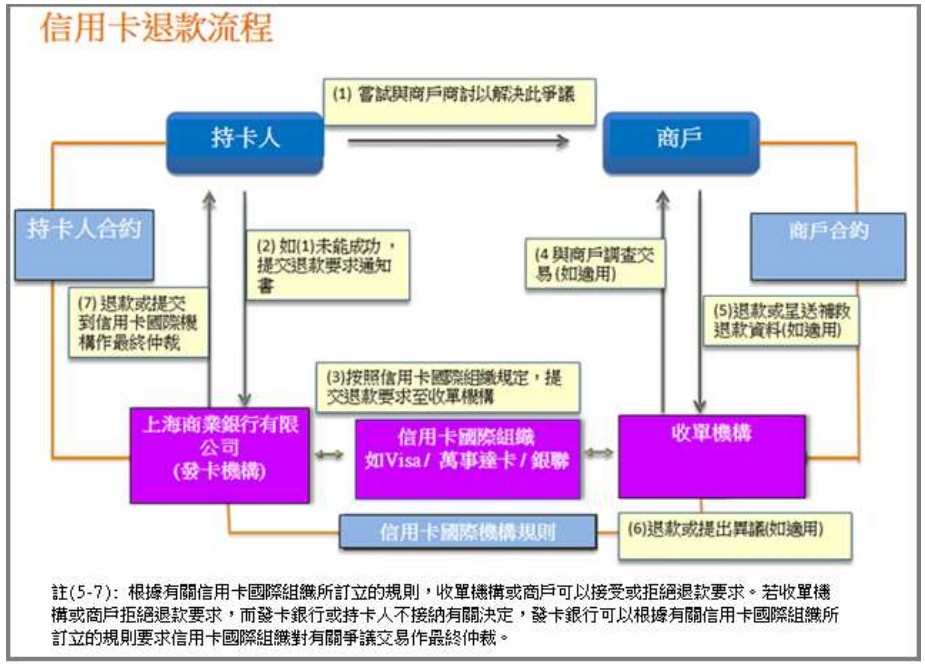
Reason for Dispute 爭議理由	Chargeback Time Limit 退款申請追溯期限		
	Visa	**Mastercard 萬事達卡**	**UnionPay 銀聯**
Duplicate Processing 重複誌賬	Within 60 days of the issue date of the relevant credit card statement 信用卡結單發出日 60 天內	Within 60 days of the issue date of the relevant credit card statement 信用卡結單發出日 60 天內	Within 60 days of the issue date of the relevant credit card statement 信用卡結單發出日 60 天內
Incorrect Transaction Amount / Currency 交易金額/貨幣不符	Within 60 days of the issue date of the relevant credit card statement 信用卡結單發出日 60 天內	Within 60 days of the issue date of the relevant credit card statement 信用卡結單發出日 60 天內	Within 60 days of the issue date of the relevant credit card statement 信用卡結單發出日 60 天內
Merchandise / Services Not as Described / Defective Merchandise 商品/服務與描述不符/商品有缺陷	Within 120 days from the delivery of the Merchandise / Services AND not exceeding 540 days from posting date of the transaction 交付商品/服務日起計 120 天日內及不超過交易誌賬日起計 540 天內	Within 120 days from the delivery of the Merchandise / Services AND not exceeding 540 days from posting date of the transaction 交付商品/服務日起計 120 天內及不超過交易誌賬日起計 540 天內	Not applicable 不適用
Non-receipt of Merchandise/Services 沒有收到訂購之商品/服務	Within 120 days from the expected delivery of the Merchandise / Services or from the merchant closure date AND not exceeding 540days from posting date of the transaction 預計交付商品/服務日或商戶倒閉日起計 120 日內及不超過交易誌賬日起計 540 天內	Within 120 days from the expected delivery of the Merchandise / Services or from the merchant closure date AND not exceeding 540days from posting date of the transaction 預計交付商品/服務日或商戶倒閉日起計 120 日內及不超過交易誌賬日起計 540 天內	> **Local spending** 本地簽賬: Within 360 days from transaction date: 交易日起計 360 天內 > **Overseas Spending** 海外簽賬: Within 180 days from transaction date: 交易日起計 180 天內

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Reason for Dispute 爭議理由	Chargeback Time Limit 退款申請追溯期限		
	Visa	Mastercard 萬事達卡	UnionPay 銀聯
Cancelled Transactions / Credit Not Processed 已取消的交易/未處理的退款	Within 120 days from the posting date of the transaction or the cardholder expected to receive the merchandise or services, whichever is earlier 交易誌賬日或預計交付商品/服務日起計 120 天內，以較早者為準	Within 120 days from the day the Services was cancelled or the Merchandise was returned 取消服務或退回商品起計 120 天內	Within 180 days from transaction date 交易日起計 180 天內

8. General Process Flow of Chargeback Mechanism 信用卡退款流程





上海商業銀行
SHANGHAI COMMERCIAL BANK

信用卡爭議交易 / 退款要求通知書
Notice of Credit Card Transaction Dispute / Chargeback

致: 上海商業銀行有限公司 -- 信用卡服務部 (「貴行」) 傳真號碼 Fax No.: (852) 2816 2699
To: Shanghai Commercial Bank Limited – Credit Card Service Department (the "Bank")

地址: 香港新界葵涌葵昌路 51 號九龍貿易中心 2 座 26 樓
Address: Level 26, Tower 2, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung, N.T., Hong Kong

電郵地址 Email Address: **dispute.creditcard@shacombank.com.hk**

如有任何查詢，請致電本行信用卡客戶熱線 (852) 2818 8236。
If you have any enquiries, please call our Credit Card Customer Service Hotline on (852) 2818 8236.

如發現可疑詐騙情況，請致電本行信用卡客戶熱線 (852) 2818 8236 暫停信用卡。
In case of suspicious fraud cases, please call our Credit Card Customer Service Hotline to suspend your card on (852) 2818 8236.

持卡人及爭議交易資料 Cardholder and Disputed Transaction Information

持卡人姓名 **Cardholder Name**	
信用卡號碼 **Credit Card No.**	**聯絡電話** **Contact Tel. No.**

商戶名稱 **Merchant Name**	**交易日期 (日/月/年)** **Transaction Date (DD/MM/YY)**	**交易金額** **Transaction Amount**

本人對上述之交易作出以下之爭議 (請於適當方格內加上✓號並只可選一項)：
I dispute the above transaction(s) for the following reason (please ✓the appropriate box)：

☐ **未經授權之交易：**本人保証本人或任何本人授權使用上述信用卡(「有關信用卡」)之授權人均沒有參與及授權以上爭議交易。本人或其他由本人授權者均沒有曾經收取以上爭議交易中的商品或服務或金額。當上述爭議交易發生時，本人仍然持有有關信用卡。如証實有關信用卡被不法盜用，本人同意中止該信用卡賬戶。
Unauthorized Transaction: I certify that the above disputed transaction(s) was/were not made and authorized by me or by any person authorized by me to use the credit card referred to above (the "Card"), nor were the merchandise or services or value represented by the above transaction(s) received by me or by any person authorized by me. I do have the Card in my possession at the time of the disputed transaction. I agree to the credit card account being terminated if the Card is found to be used fraudulently.

☐ **沒有收到所訂購之商品或服務：**商戶未能或不願意向本人提供所訂購之商品或服務。(請附上有關文件之副本及提供商戶同意之送貨或提供服務日期。)
Non-Receipt of Ordered Merchandise or Services: The Merchant was unable or unwilling to provide me with the ordered merchandise or services. (Please enclose a copy of the order record with the Merchant agreed merchandise or services delivery date.)

- 訂購商品或服務之類別(必需提供商品或服務詳細內容/描述，包括: 品牌 / 型號 / 名稱 / 數量，等)：
  Type(s) of ordered merchandise or services (details or description of the merchandise or services, including: brand / model number / name / quantity, etc. must be provided): _____
  _____
- 商戶同意之送貨或服務提供日期： _____
  Merchant agreed merchandise or services delivery date: _____
- 本人已於 _____ (日期)以 _____ (電郵/電話/等方式)聯絡商戶，但未能成功聯絡到商戶 / 與商戶協商。
  I have attempted to contact the Merchant on _____ (date) via _____ (email/phone/etc.). However, I was unable to contact the Merchant / resolve the dispute with the Merchant.
- 商戶之回覆 Merchant's Response: _____

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☐ **重複收費：** 本人只授權單一交易，但卻被重複收費。 (請附上收據之副本以顯示授權收費金額。)
Duplicated Charges: I have been charged multiple times but have only authorized one transaction. (Please enclose a copy of the credit slip with the authorized transaction amount.)

☐ **已用其他方式付款：** 本人已用 ☐現金 ☐其他方式 (_____)付款。(請附上收據之副本。)
Paid by Other Means: I have settled the transaction(s) by ☐cash or ☐other means (_____) (Please enclose a copy of the transaction receipt.)

☐ **商戶退款仍未收妥：** 本人已收悉以上交易之退款單據，然而於本人之月結單內並無顯示。(請附上該退款單據之副本)
Credit Not Processed: I was issued a credit slip which has not been posted to my account. (Please enclose a copy of the credit slip.)

☐ **已取消交易 / 自動轉帳授權：**本人已於 _____ (日期)以書面向上述商户提出取消交易 / 自動轉帳授權，但本人之信用卡賬戶仍然被收費。(請附上有關通知商戶取消之證明之副本。)
Cancelled Transaction / Direct Debit Authorization: I have informed the Merchant via written notice to cancel my Transaction / Direct Debit Authorization on _____ (date). However, my credit card account was still being charged. (Please enclose a copy of the cancellation letter / form.)

☐ **金額不符 / 交易貨幣不符：**(請附上收據之副本。)
Incorrect Amount / Transaction Currency: (Please enclose a copy of the transaction receipt.)

- 交易金額應為 _____ (貨幣 / 金額) 而不是 _____ (貨幣 / 金額) 。
  Transaction amount should be _____ (Currency / Amount) instead of _____ (Currency / Amount).

- 本人不同意以 _____ (貨幣) 進行交易，因為商戶沒有給本人選擇交易之貨幣。
  I do not agree to _____ (Currency) being used as the transaction currency, as the Merchant did not offer a choice to me for selecting transaction currency.

☐ **其他爭議原因** (請註明並附上有關之證明文件)：
Others dispute reason (Please specify and enclose any relevant supporting document):

_____

聲明 Declaration：

1. 本人確認以上資料根據本人所認知正確無誤。
   I confirm that the above information is true to the best of my knowledge.
2. 本人明白必須於相關月結單發出 60 天內就上述爭議交易提出異議，否則，根據信用卡國際組織規則，貴行有機會未能就爭議交易或退款要求作進一步跟進。
   I understand that the above disputed transaction(s) should be reported within 60 days of the issue date of the relevant statement, otherwise the disputed transaction(s) or chargeback request might not be processed by the Bank in accordance with Credit Card Scheme's rules.
3. 本人清楚明白本人必須向貴行提供相關文件以協助跟進個案並保證已嘗試與商戶商討以解決此爭議但未能成功。
   I understand that supporting documentation must be provided to the Bank to facilitate the dispute process and confirm that I have attempted to resolve the dispute with the Merchant but without success.
4. 如證實本人需負責上述交易，本人同意支付有關交易賬項並承擔因暫緩繳款所產生之利息及 HK$50 索取簽購單據副本費用。
   I agree that I will be liable for the disputed item together with a HK$50 Sales Slip Retrieval Fee and accrued interest, if the transaction(s) is proved to be authorized by me.

持卡人簽署 Cardholder Signature： _____ 日期 Date：_____

請按照賬戶留存印鑑簽署 Please sign according to the specimen signature filed with the bank

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