

## 信用卡退款保障

信用卡退款保障是當持卡人在透過信用卡購買產品或服務後，發現所購買的產品或服務與該貨品之說明不一致或交付的產品損毀或產品從未交付或持卡人在未同意或授權情況下被收費，持卡人可透過發卡銀行申請退款。

信用卡退款保障是一個由信用卡組織(如: Visa, 萬事達卡及銀聯)所制定的機制。持卡人可在特定情況下將有關信用卡交易撤銷並退回已支付的款項或款項耗用所剩的餘款予持卡人。

然而，並非所有信用卡交易均獲退款保障。如持卡人於商戶購物時選擇以信用卡分期付款計劃付款，因信用卡分期付款計劃是持卡人與本行訂立的貸款協議，本行向持卡人提供一筆過貸款以直接支付持卡人與商戶之間的交易，持卡人亦承諾以分期方式償還貸款予本行。因此持卡人須根據分期付款風險披露及條款細則，向本行按時還款至貸款全數還清。

## 發卡銀行擔當的角色

本行作為發卡機構會在向持卡人了解有關爭議交易的詳情後，根據信用卡組織制定的退款保障機制下代持卡人向商戶的收單機構就有關交易提出爭議要求退款。

## 申請信用卡退款之時限

所有爭議交易之退款申請須於本行發出月結單60天內（包括星期日及公眾假期）提出，而追溯期限為交易清算日起計120日內（包括星期日及公眾假期）。如退款申請理由為商戶終止業務之爭議，追溯期限為交易清算日起計120日內（包括星期日及公眾假期），而追溯時間不得超過交易清算日之540日（包括星期日及公眾假期）。持卡人應盡快提出申請並提供有關文件(如簽賬單據及紀錄)以證明相關交易有存疑。

## 信用卡退款申請處理時間

由本行收到所有所需文件起計，約需90天（包括星期日及公眾假期）處理申請，視乎個案的複雜性，處理時間可能會延長。本行會代表持卡人向收單機構提出申請。

## 申請信用卡退款途徑

持卡人可經以下途徑向本行提出申請信用卡退款:

1. 致電本行24小時客戶服務熱線2239-5559
2. 可於本行網頁下載「爭議交易處理表」

持卡人可經以下途徑將填妥的「爭議交易處理表」交回本行:

1. 郵寄地址: 香港灣仔告士打道231-235號交通銀行大廈18樓
2. 傳真號碼: 2591 9968
3. 本行各分行

## 查詢

若持卡人對信用卡退款保障有任何查詢，請致電本行客戶服務熱線[2239-5559]。

## **Credit card chargeback protection**

Credit card chargeback protection is when cardholder uses credit card to make any purchase of goods or services and finds that the product or service does not match with the product description or product is broken upon delivery or product has never been delivered or fees/charges were charged against cardholder's credit card without cardholder's consent or authorization. Cardholder can apply for a refund through credit card issuing bank.

Credit card chargeback protection is a mechanism developed by credit card associations (eg Visa, MasterCard and CUP). Under certain circumstances, cardholder can request to cancel relevant credit card transaction(s) and ask for refund (full payment or remaining payment amount).

However, please note that not all types of credit card transactions are entitled to credit card chargeback protection. When cardholder makes any purchase of goods or services under the credit card installment plan, such installment arrangement is in the form of loan provided to cardholder by the Bank. The Bank will make payment of the full price of the instalment purchase to the merchant on behalf of cardholder at the time of transaction. Cardholder is wholly liable to fully repay the monthly installments to the Bank as per the Bank's "Installment Purchase Risk Disclosure and the Terms & Conditions".

## **Role of the Bank**

The Bank as credit card issuer will first obtain the details on the disputed transactions from customers and then will submit the chargeback request for the concerned dispute case to merchant acquiring bank on behalf of cardholder according to the rules specified by the chargeback protection scheme.

## **Timeline to apply for chargeback**

For all disputed transactions cardholder should apply for chargeback within 60 calendar days from statement issuance date and within 120 calendar days from the date of settlement of the transaction. For the dispute of merchant closure, the time limit for dispute request is 120 calendar days from the merchant close-down and cannot exceed 540 calendar days from transaction posting date. Cardholder should apply chargeback and to provide relevant documents to prove the transaction(s) is/are questionable, such as credit card statement(s) and sales slip(s), as soon as possible.

## **Credit card refund processing time**

In general, the process can be completed within 90 calendar days from the date when all required documents are duly received by the Bank. Processing time may be extended subject to the complexity of each case. The Bank will submit dispute request to acquirer bank on behalf of cardholder.

## **How to apply**

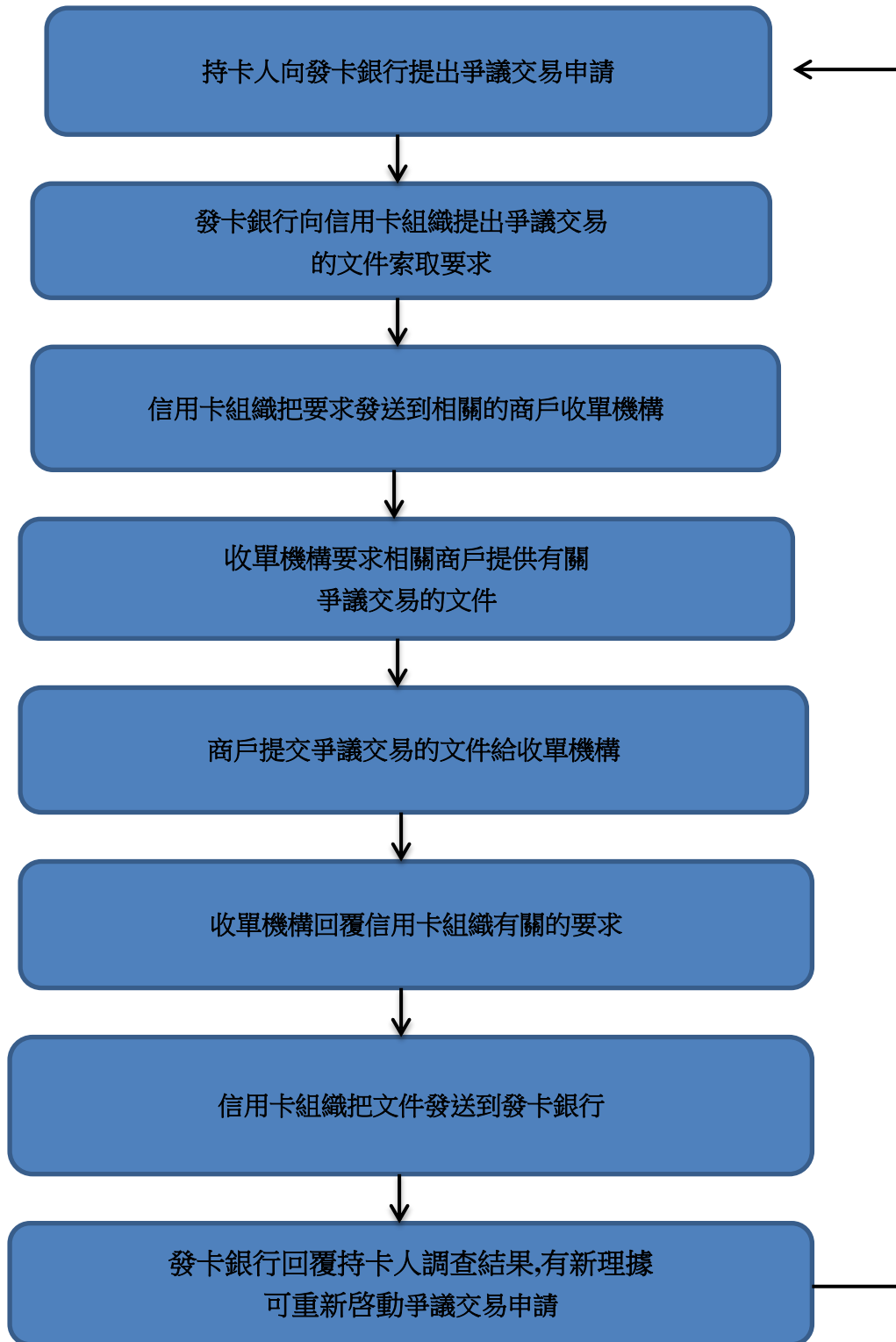
Cardholder can apply by :

1. Call 24-hours Customer Service Hotline +852 2239 5559
2. Download the Dispute Transaction Processing Form from the Bank website then send to the Bank by following channels
  - 2.1 Mailing Address: 18/F, Bank of Communications Tower, 231-235 Gloucester Road, Wan Chai, Hong Kong
  - 2.2 Fax Number: 2591 9968
  - 2.3 Submit to any branch of Bank of Communications (Hong Kong) Limited

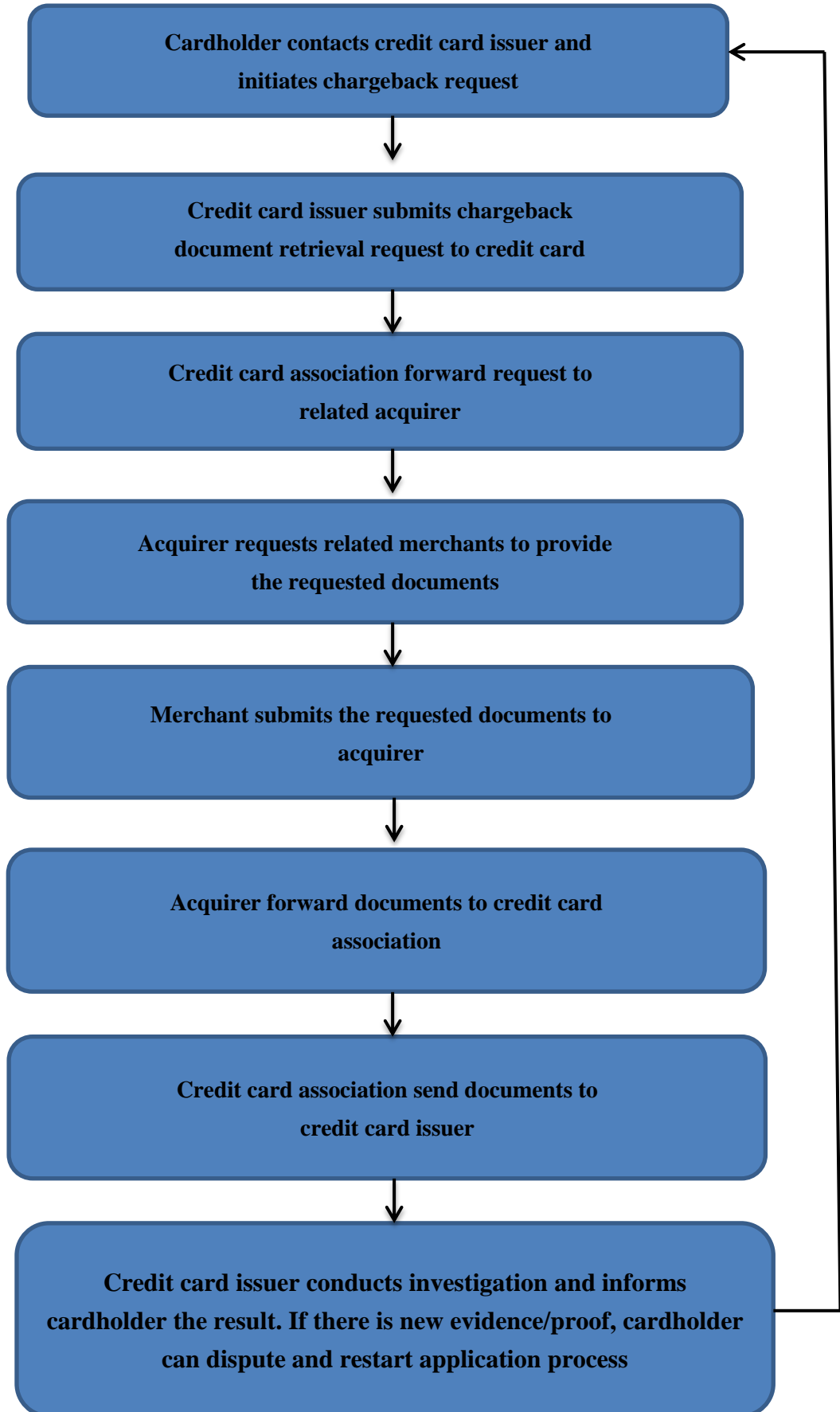
## **Enquiry**

Please contact our 24-hours Customer Services Hotline at +852 22395559 if you have any questions.

## 申請信用卡退款流程



## Chargeback Application Process Flow



**Dispute Transaction Request Form 爭議交易處理表**

To : Bank of Communications (Hong Kong) Limited (“Bank of Communications”)  
交通銀行（香港）有限公司（“交通銀行”）

I, \_\_\_\_\_ (HKID \_\_\_\_\_) am the holder of Bank of Communications  
Credit Card, embossed in my name, with account number \_\_\_\_\_ .  
本人\_\_\_\_\_ (HKID \_\_\_\_\_)是交通銀行信用卡持卡人，信用卡賬號

I dispute the below transaction(s) for the following reason:

本人對以下交易提出爭議，原因\_\_\_\_\_

\_\_\_\_\_

**Transaction  
Date**  
交易日期

**Name of Merchant**  
商戶名稱

**Transaction  
Amount (HK\$)**  
交易金額

\_\_\_\_\_  
Signature (簽署)

\_\_\_\_\_  
Date (日期)

Please sign and return to 18/F Bank of Communications Tower, 231-235 Gloucester Road, Wan Chai, HK or Fax to 2591 9968.

請予簽回香港灣仔告士打道 231-235 號交通銀行大廈 18 樓 或 傳真到 2591 9968

For Enquiry, please contact our customer hotline at 2239 5559

如有查詢，請致電客戶服務熱線 2239 5559。

(2018/01)