



Credit Card Chargeback Protection Mechanism 信用卡退款保障機制

What is Credit Card Chargeback Mechanism? 甚麼是信用卡退款機制?

For disputable credit card transactions, cardholder may request a chargeback from the merchant's acquirer ("acquirer") through his/her card issuer. Based on the rules set out by credit card association (such as Visa, UnionPay), if the request is accepted by the acquirer, the acquirer will reimburse the card issuer which will in turn refund the transaction amount to the cardholder. The chargeback is bound by relevant rules and regulations as stipulated by Credit Card Associations.

當出現信用卡爭議交易，持卡人可以透過信用卡發卡機構向商戶的收單機構提出退款申請。根據信用卡組織（如 Visa、銀聯）的指引，如申請獲收單機構接納，收單機構會將有關信用卡交易款項透過發卡機構退回給持卡人。有關拒付程序均受信用卡發卡機構所制訂的相關條例所約束。

Review Monthly Card Statement and Report Disputed Transaction 定期檢閱月結單，適時提出爭議交易

It is the responsibility of a cardholder to review his/her monthly credit card statement and report to the issuer any suspicious transaction(s) in 60 days from the statement issue date. The issuer regards the statement as correct and in order should no irregularity/error is reported within this specified period.

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，須在月結單發出日期之 60 天內向發卡機構提出。發卡機構會對指定期內沒有異議的月結單視為正確無誤。

Common Dispute Reasons 常見爭議理由

- Unauthorized / Duplicate / Incorrect Transactions
未經授權 / 重複 / 不正確的交易
- Defective/Not as Described Merchandise/Service
損壞、劣質 / 與描述不符貨品 / 服務
- Non-receipt Merchandise / Services
未收到貨品 / 服務
- Cancelled Transactions / Credit Not Processed
已取消 / 未處理的退款交易
- Merchants Closed for Business
商戶結束營業

How to submit a chargeback request? 如何申請信用卡退款?

Cardholder should complete and submit the Transaction Dispute Form together with required documents / information to Issuer within the specified timeframe as mentioned in "Timeline to apply for chargeback" below. The supporting documents / information will be submitted to the acquirer for review and assessment of validity of the chargeback claim.

持卡人需在下文「申請信用卡退款之時限」所述的指定時間內，向發卡機構提交已填妥的賬項爭議申請表格及所需文件 / 資料。相關的文件 / 資料將會送交收單機構，用作信用卡退款保障申請的審查及批核。

Timeline to apply for chargeback 申請信用卡退款之時限

For all disputed transactions, cardholder should apply for chargeback within 60 calendar days from statement issue date and within 120 calendar days from the date 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 (Visa) and 360 (UnionPay) calendar days from transaction date. Cardholder should apply chargeback and to provide relevant documents to prove the transaction(s) is/are questionable, such as credit card payment slip(s) and sales slip(s), as soon as possible.

所有爭議交易之退款申請須於月結單發出日起計 60 天內提出，而追溯期限為交易日起計 120 日內。如退款申請理由為商戶終止業務之爭議，追溯期限為商戶終止業務日起計 120 日內，而追溯時間不得超過交易日之 540 日 (Visa) 或 360 日 (銀聯)。持卡人應盡快提出申請並提供有關文件 (如信用卡簽賬單據及銷售單) 以證明相關交易有存疑。

Time-frame for concluding a chargeback proceeding 完成拒付程序的時限

Normally, it takes 6-8 weeks to conclude a chargeback case unless an arbitration is required from Credit Card Associations. Cardholder will be notified of the result or further pursuance (if needed) of the chargeback case accordingly.

一般而言，拒付程序的處理周期大約需時為 6-8 星期，除非需信用卡組織介入仲裁，持卡人將收到有關拒付結果或是否需要進一步處理的通知。

Channels to Lodge a Dispute Request 提出爭議要求的渠道

- Download and complete the Cardholder's Declaration of Dispute and fax/mail to PrimeCredit.
於本公司網址下載並填妥「信用卡持卡人帳項爭議聲明」後傳真/郵寄回本公司處理。
- Contact our 24-Hour Customer Service Hotline 2269 8899.
致電本行 24 小時服務熱線 2269 8899。
- Visit one of the PrimeCredit Branches
親臨本公司任何一間分行辦理。

Points to Note 注意事項

- Cardholder is suggested to contact the merchant (if still in business) in an attempt to resolving the dispute in the first instance.
持卡人應就其爭議先行聯絡商戶(如尚營業)，嘗試解決相關爭議。
- Cardholder should provide relevant documents (if any) and information to substantiate and justify the chargeback.
持卡人應就其爭議向本公司提供有關交易文件及資料(如有)，作為辦理拒付程序的理據。
- Cardholder should allow reasonable buffer period for issuer to review the case and prepare documents for chargeback for cases lately reported with tight timeframe.
持卡人須就其延遲提出而期限緊迫的拒付要求給予本公司合理的緩衝期作為個案審核及文件處理。
- Cardholder should be bound by the chargeback rules and regulations of the Credit Card Association and accept its arbitration (if any) as the final decision.
持卡人應受信用卡組織所制訂拒付機制的規則和規定所約束並接納其仲裁(如有)為最終決定。
- Credit card instalment plan is ineligible for chargeback claim as the loan agreement between the card issuer and the cardholder is not recognized as a typical credit card transaction.
信用卡分期付款計劃是發卡機構和持卡人之間的貸款協議，而並非一般的信用卡交易，故其交易並不受信用卡退款機制保障。

Quick Reference 快速參考

Chargeback Timeframe Table 拒付程序時限一覽表

	<i>Timeframe for cardholder to raise a dispute request</i> 持卡人提出爭議交易時限	<i>Timeframe for Issuer to initiate a chargeback</i> 發卡機構啟動拒付程序時限	<i>Timeframe for Issuer to conclude a chargeback (general cases)</i> 發卡機構完成拒付程序時限(一般個案)
Visa	60 days from the issue date of the monthly statement 月結單發出日起計 60 天內	120 days from transaction date of the disputed transaction (<i>All Dispute Types</i>) 爭議項目交易日起計 120 天內 (所有類別) 540 days from transaction date of disputed transaction (<i>Merchant Closed for Business</i>) 爭議項目交易日起計 540 天內 (商戶結業適用)	6-8 weeks after execution 啟動後 6-8 週
UnionPay 銀聯	60 days from the issue date of the monthly statement 月結單發出日起計 60 天內	120 days from transaction date of the disputed transaction (<i>All Dispute Types</i>) 爭議項目交易日起計 120 天內 (所有類別) 360 days from transaction date of the disputed transaction. Relevant sales slips or invoices from the merchant acquirer is required in the chargeback process and will be completed within 30 days, ample time should be reserved to ensure the chargeback is executed within the valid timeframe. (<i>Merchant Closed for Business</i>) 爭議項目交易日起計 360 天內。另因此項退款手續必須先向收單機構索取相關單據而最長處理時間為 30 天，故須預留充足時間以使退款可於有效期內執行。(商戶結業適用)	6-8 weeks after execution 啟動後 6-8 週