

Card Associations' Processing Periods

信用卡組織的處理期限

The time limit for chargeback requests varies by different card associations, details as below:

不同的信用卡組織有不同的信用卡退款保障申請期限，詳情如下：

Important Note 重要提示

- As the Bank would need to first process your application, requests still have to be submitted **within 60 calendar days of the statement issue date**
由於本行需要先處理您的申請，申請仍須於結單日期後的 **60** 天內提出
- The below table is strictly for reference only and guidelines from card associations may change from time to time and without prior notice
以下的列表僅供參考，信用卡組織的指引可能會不時更改而恕不另行通知

Dispute Reason 爭議原因	Card Association 信用卡組織
Incorrect Transaction Currency/ Amount 交易貨幣及/或金額不符	MasterCard Within 90 calendar days from the transaction processing date 交易清算日起 90 日內
Duplicated billing 重複誌賬	Within 90 calendar days from the transaction processing date 交易清算日起 90 日內
Refund not received 未有收到退款	Within 120 calendar days from the date on the credit documentation, or the date the service was cancelled, or the goods were returned 退款單據顯示的日期、服務取消的日期或商品退回的日期起 120 日內
Merchant claimed that the credit card payment failed but Cardholder was still billed 商戶表示信用卡交易失敗，但持卡人仍被誌賬	<ul style="list-style-type: none"> Within 120 calendar days from the transaction processing date, OR 交易清算日起 120 日內，或 For cancelled merchandise / services, within 120 days from the date cardholder received or expected to receive the merchandise or services but not exceeding 540 calendar days from the transaction processing date 若商品/服務已取消，則於持卡人收到或預期收到商品/服務的日期起 120 日內但不超過交易清算日起的 540 日。

Dispute Reason 爭議原因	Card Association 信用卡組織
Recurring direct debits and regular payments that the Cardholder has previously cancelled 持卡人已取消的自動轉賬及常行付款，而取消日期早於誌賬日期	MasterCard Within 120 calendar days from the transaction processing date 交易清算日起 120 日內
Goods and/or service received is not as described, for example, counterfeit goods 收到的商品/服務與描述的不同，例如仿冒品	<ul style="list-style-type: none"> • Within 120 calendar days from the transaction processing date, OR 交易清算日起 120 日內，或 • Within 120 calendar days from the delivery date of the service /merchandise, but not exceeding 540 calendar days from the transaction processing date 收到商品/服務的日期起 120 日內但不超過交易清算日起的 540 日。
Cardholder did not receive Goods and/or services paid for 持卡人未有收到已付款的商品/服務	<ul style="list-style-type: none"> • Within 120 calendar days from the transaction processing date OR 交易清算日起 120 日內，或 • Within 120 calendar days from the delivery date of the service /merchandise but not exceeding 540 calendar days from the transaction processing date 預期收到商品/服務的日期起 120 日內但不超過交易清算日起的 540 日。
Merchant close-down 商戶終止業務	<ul style="list-style-type: none"> • Within 120 calendar days from the delivery date of the service/ merchandise, OR 收到商品/服務的日期起 120 日，或 • Within 120 calendar days from the date which cardholder was first made aware that the services would not be provided (e.g. merchant close-down date) but not exceeding 540 calendar days from the transaction processing date 持卡人首次知道商戶不會提供服務的日期(例如商戶關閉日期)起 120 日內但不超過交易清算日起的 540 日
Not receiving cash or only receiving the partial amount after performing Cash Advance via ATMs 於提款機上使用信用卡現金套現分期計劃後未收到現金或只收到部分金額	Within 120 calendar days from transaction processing days 交易清算日起 120 日內
Unauthorised Transactions 未經授權之交易	Within 120 calendar days from transaction processing days 交易清算日起 120 日內

Ineligible transactions for chargeback

不合資格申請退款保障的交易

Not all credit card transactions are protected by chargeback / dispute resolution.

並非所有信用卡交易均獲爭議交易保障及信用卡退款保障。

Ineligible Transactions 不合資格之交易	Details 詳情
Requests submitted after the deadline 期限後提交的申請	<p>Chargeback requests should be raised within 60 calendar days of the statement issue date.</p> <p>For cases where the reason of request is that the merchant closed resulting in failure to deliver goods and/or services after a one-off pre-payment / instalment, the eligible claim period shall not exceed 540 days from the transaction posting day.</p> <p>After this 60-day / 540-day period, We reserve the right to reject any request. You shall be responsible for any loss or damage (if any) arising out of or in connection with the relevant Card transaction.</p> <p>退款申請應於月結單發出日期後的 60 天內提出。</p> <p>若交易是以信用卡於一筆過預繳款項/分期付款後因商戶終止業務而未能提供商品/服務，合資格申請期限則不超過交易清算日起計 540 天。</p> <p>此 60 / 540 天期限過後，我們保留權利拒絕任何有關要求。你須承擔任何從此交易衍生或有關的損失。</p>
0% Merchant Split Purchase instalments 商戶 0 息分期付款	<p>0% Merchant Split Purchase instalments are loan agreements between you and us. We advance a one-off loan to you and pay the full amount to the merchant, while you undertake to repay us and not the merchant by instalments.</p> <p>You can still raise chargeback request on the transaction to the merchant itself but are still bound to repay the instalment amount on time to us while the chargeback request is still in progress.</p> <p>商戶 0 息分期付款是你與我們的貸款協議。我們預先墊付一次性貸款予你及向商戶支付全額，而你需向我們而非商戶分期還款。你仍可就交易向商戶提出退款申請，但於退款申請受處理時仍須按時向我們償還分期金額。</p>

<p>Online Transactions with One-time Password (OTP) or Mox app Authentication 以一次有效密碼或經 Mox app 認證的網上交易</p>	<p>Numerous online merchants have implemented secure payment technologies. Your identity is verified by the one-time password (OTP) sent to your registered mobile phone with us via SMS or through confirmation in Mox app. Authentication must be completed before the purchase can be executed. Since the transaction is authenticated, the liability would be on you and “Unauthorised Transaction” cannot be used as a reason for chargeback application.</p> <p>眾多網上商戶已實行安全支付技術。我們會透過短信發送一次有效密碼到你於我們登記的電話號碼或你可以到 Mox app 認證，從而驗證你的身份，驗證程序完成方能執行交易。於此情況下，因交易已被驗證，責任則於你，因此「未經授權之交易」不可作為退款申請的原因。</p>
<p>Face-to-Face transactions (i.e. Card-Presented and contactless) where magnetic strip is not used (i.e. chip read) 當面交易（即以卡支付及非接觸式支付）而磁條未被使用（即以晶片讀卡）</p>	<p>Since the transaction is authenticated, the liability would be on you and “Unauthorised Transaction” cannot be used as a reason for chargeback application.</p> <p>因交易已被驗證，責任則於你，因此「未經授權之交易」不可作為退款申請的原因。</p>
<p>Transactions processed via various e-Wallets including but not limited to Apple Pay, Google Pay, Alipay, WeChat Pay and Octopus Wallet 以電子銀包支付的交易，包括但不限於 Apple Pay, Google Pay, 支付寶, 微信支付及八達通銀包的交易</p>	<p>Since the transaction is authenticated, the liability would be on you and “Unauthorised Transaction” cannot be used as a reason for chargeback application.</p> <p>因交易已被驗證，責任則於你，因此「未經授權之交易」不可作為退款申請的原因。</p>
<p>Other Reasons 其他原因</p>	<p>For example, quality of goods and/or service provided by a merchant or contract-related disputes are not covered service offered by Card Associations.</p> <p>例如商戶提供的商品/服務質素或合約有關的爭議不在信用卡組織的服務範圍內。</p>