



To : Standard Chartered Bank (Hong Kong) Limited  
 Address : 7/F Standard Chartered Tower, 388 Kwun Tong Road, Kwun Tong (Attn: Client Solutions)  
 Email Address : CreditCard.Dispute@sc.com

**CARDHOLDER'S DECLARATION OF DISPUTE 持卡人賬項爭議聲明**

Account No 信用卡號碼: \_\_\_\_\_ Contact No 聯絡電話: \_\_\_\_\_

Cardholder Name 信用卡持有人姓名: \_\_\_\_\_

Transaction Date 交易日期	Merchant Name 商戶姓名	Disputed Transaction Amount 爭議交易數額

After examining the above transaction(s) and noting the relevant information as stated in this form including request deadline, ineligible transactions, claim procedures and card associations' processing periods, I am writing to dispute it/them for the following reason(s): 在詳細檢閱以上交易並留意到本聲明表格中所述的相關資料，包括申請期限、不合資格交易、申請程序和信用卡組織處理期限後，本人基於下列理由對賬項提出爭議: (Please  in the appropriate space 請在適當之方格內填上)

1. —— I certify that the above transaction(s) neither made nor authorised by me and did not receive any goods or services or value represented by the above transaction(s). My card was in my possession at the time of the disputed transaction(s). 本人保証沒有參與或授權以上交易，亦沒有收取以上交易中的貨物或提供之服務。當上述質疑交易發生時，本人仍然持有相關信用卡。
2. —— I agree that I did authorise \_\_\_ transaction(s) with \$ \_\_\_\_\_ at the above merchant. However, I have also been billed for the above transaction(s) which I did NOT authorise and engage in. I do have the above card in my possession at the time of the questioned transaction(s). 本人於上述商戶只涉及\_\_\_宗交易，數額為\$\_\_\_\_，然而本人卻被該商戶另外支取上述交易。本人保証沒有參與或授權以上交易。當上述質疑交易發生時，本人仍然持有相關信用卡。
3. —— The Direct Debit Authorization in relation to the above transaction(s) has been terminated upon my request since \_\_\_\_\_(Date). The merchant is not allowed to debit any charges from the above credit card account thereafter. Enclosed is a copy of the Direct Debit Authorization termination notice sent to the merchant before. 上述交易所涉及的信用卡自動轉賬服務本人經已於\_\_\_\_\_ (日期)正式取消。因此商戶無權再透過上述信用卡戶口收取任何費用。茲附上有關先前取消自動轉賬之通知書副本。
4. —— I was issued a credit slip which has not been posted to my statement. Enclosed is a copy of the credit slip. 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。現附上該退款單據之副本。
5. —— The amount on the sales slip has been altered from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ without my consent. Enclosed is a copy of the sales slip showing the correct amount. 於購物單據上之交易數額在未經本人同意下由\$\_\_\_\_\_改至\$\_\_\_\_\_. 現附上該購物單據之副本以顯示正確金額。
6. —— The merchant is unable or unwilling to provide / I have not received the service / merchandise that I ordered on \_\_\_\_\_(Date). I have attempted to contact the merchant by phone/email etc to resolve the matter (please explain the details in "Others" regarding the result). Enclosed is a copy of order form/invoice. 上述商戶無法或不願意向本人提供/本人仍未收到於\_\_\_\_\_ (日期)所訂購之服務 / 貨物。本人曾嘗試以電話、電郵等方法聯絡商戶尋求解決辦法 (請詳細說明聯絡結果於以下"其他備註")。現附上該購物單據之副本。
7. —— Others 其他備註 \_\_\_\_\_

I certify that I have attempted to resolve the dispute with the Merchant but failed. 本人已嘗試與商戶商討，但仍未能解決此爭議。

Cardholder's Signature 信用卡持有人簽署  
 (Must be the same as the one shown on your credit card 必須與信用咭上之簽署樣式相同)

Date 日期

### **Important Reminders regarding Request Deadline and Ineligible Transactions**

#### **有關申請期限及不合資格交易的重要提示**

Please note that the following types of credit card transactions are not protected by chargeback / dispute resolution. Please contact and try to resolve the dispute with the merchant.

請注意，以下信用卡交易不獲爭議交易保障及信用卡退款保障。請聯繫並嘗試與商戶解決爭議。

<b>Types of transactions</b> <b>信用卡交易類別</b>	<b>Description</b> <b>描述</b>
Requests submitted after the deadline 期限後提交的申請	<p>Chargeback requests should be raised <b>within 60 calendar days of the statement issue date</b>. 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 (for VISA and MasterCard) and 360 days (for UnionPay) from the transaction posting day.</p> <p>After this 60-day / 360-day / 540-day period, the Bank reserves the right to reject any request. Cardholders 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<b>月結單發出日期後的60天內提出</b>。</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 (VISA / MasterCard) / 360 天 (銀聯)。</p> <p>此60 / 360 / 540 天期限過後，本行保留權利拒絕任何有關要求。持卡人須承擔任何從此交易衍生或有關的損失。</p>
Credit Card Instalments 信用卡分期付款	<p>Credit card instalments are loan agreements between Cardholders and the Bank. The Bank advances a one-off loan to Cardholders and pays the full amount to the merchant, while Cardholders undertake to repay the Bank and not the merchant by instalments. Cardholders can still raise chargeback request on the transaction to the merchant itself but are still bound to repay the instalment amount on time to the Bank while the chargeback request is still in progress.</p> <p>信用卡分期付款是持卡人與本行間的貸款協議。本行預先墊付一次性貸款予持卡人及向商戶支付全額，而持卡人需向本行而非商戶分期還款。持卡人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本行償還分期金額。</p>
Online Transactions with One-time Password (OTP) Authentication 以一次有效密碼認證的網上交易	<p>Numerous online merchants have implemented secure payment technologies. The Cardholder's identity is verified by the one-time password (OTP) sent to the Cardholder's registered mobile phone with the issuing bank via SMS. Authentication must be completed before the purchase can be executed. Since the transaction is authenticated, the liability would be on the Cardholder 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。本行會透過短信發送一次有效密碼到持卡人於發卡銀行登記的電話號碼，從而驗證持卡人的身份，驗證程序完成方能執行交易。於此情況下，因交易已被驗證，責任則於持卡人，因此「未經授權之交易」不可作為退款申請的原因。</p>
Face-to-Face transactions (i.e. Card-Presented) where magnetic strip is not used (i.e. chip read) 當面交易 (即以卡支付) 而磁條未被使用 (即以晶片讀卡)	<p>Since the transaction is authenticated, the liability would be on the Cardholder and “Unauthorised Transaction” cannot be used as a reason for chargeback application.</p> <p>因交易已被驗證，責任則於持卡人，因此「未經授權之交易」不可作為退款申請的原因。</p>
Transactions processed via various e-Wallets 以電子銀包支付的交易	<p>e-Wallets include but not limited to Apple Pay, Samsung Pay, Alipay, WeChat Pay, Octopus Wallet and SC Pay aka. FPS using Credit Card. Since the transaction is authenticated, the liability would be on the Cardholder and “Unauthorised Transaction” cannot be used as a reason for chargeback application.</p> <p>電子銀包包括但不限於Apple Pay，Samsung Pay，支付寶，微信支付，八達通銀包及SC Pay 的交易(即以信用卡使用轉數快處理)。因交易已被驗證，責任則於持卡人，因此「未經授權之交易」不可作為退款申請的原因。</p>
Other Reasons 其他原因	<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>

## How to submit a Chargeback Application

### 如何提出信用卡退款保障

1. Gather the necessary supporting documents. Please refer to the table below to view the substantial supporting required for different dispute reasons. More supporting may be required depending on each unique case. You should supplement more information if you believe it is necessary.

整理有關的證明文件。請參閱下表以查看不同爭議原因所需要的主要證明文件。不同的個案有機會需要更多的證明文件支援。如您認為有需要，您應提供更多資訊。

Dispute Reason 爭議原因	Substantial Supporting 證明文件
Transaction currency and/or amounts which the Cardholder believe are incorrect 交易貨幣及/或金額不符	<ul style="list-style-type: none"> <li>Sales invoice and/or receipt to show incorrect currency/amount billed 購物單據及/或發票以證明交易貨幣/金額不符</li> <li>Supporting document to prove the original/agreed transaction currency 證明文件以證明原有/已同意的交易貨幣</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）</li> </ul>
Duplicated billing 重複誌賬	<ul style="list-style-type: none"> <li>Sales invoice and/or receipt 購物單據及/或發票</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）</li> </ul>
Paid by other means 已用其他方法付款	<ul style="list-style-type: none"> <li>Sales invoice and/or receipt 購物單據及/或發票</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）</li> <li>Supporting document for the payment by other means 證明文件以證明已用其他方法付款</li> </ul>
Merchant agreed to refund but such is not received 商戶已同意退款但無法收到有關款項	<ul style="list-style-type: none"> <li>Proof of refund acknowledgement by the merchant (Example: refund note) 商戶已確認退款的證明（如退款單）</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）</li> </ul>
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"> <li>Proof of refund acknowledgement by the merchant (Example: Void slip / refund note) 商戶已確認退款的證明（如取消/退款單）</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）</li> <li>Proof of failed credit card payment 信用卡付款失敗的證明</li> </ul>
Recurring direct debits and regular payments that the Cardholder has previously cancelled, where the cancellation date is before the recurring bill 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	<ul style="list-style-type: none"> <li>Proof of cancellation request made to the merchant 已向商戶要求取消相關交易的證明</li> <li>Proof of merchant's acknowledgement of the cancellation 商戶確認取消的證明</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）</li> </ul>
Goods and/or service received is not as described, for example, counterfeit goods (Note: Not applicable to UnionPay)  收到的商品/服務與描述的不同，例如仿冒品 (注：不適用於銀聯卡)	<ul style="list-style-type: none"> <li>Sales invoice and/or receipt 購物單據及/或發票</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) and attempt to resolve the matter / returned merchandise / attempt to returned merchandise 與商戶的爭議證明（如電郵通訊）及已嘗試商討問題/已退回商品/已嘗試退回商品</li> <li>Details of what was not as described 商品/服務與描述不同的詳情</li> <li>For counterfeit goods, proof from an expert or professional / the owner of the intellectual property or its authorized representative / a customs agency or law enforcement agency that supports the claim 仿冒品需專家或專業人士/知識產權擁有者或它的代表/海關機構或執法部門支持聲明</li> </ul>

Dispute Reason 爭議原因	Substantial Supporting 證明文件
Goods and/or services that the Cardholder did not receive but are paid for  持卡人未收到已付款的商品/服務	<ul style="list-style-type: none"> <li>Sales invoice and/or receipt 購物單據及/或發票</li> <li>Proof of delivery date 送遞日期的證明</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) and attempt to resolve the matter 與商戶已提出爭議（如電郵通訊）及嘗試商討的證明</li> </ul>
Merchant closure resulting in failure to deliver goods and/or services after a one-off pre-payment (inclusive of payments by instalments)  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	<ul style="list-style-type: none"> <li>Sales invoice and/or receipt of pre-payment indicating that goods and/or services are still outstanding 購物單據及/或預繳款項的發票以證明商品/服務仍未收到</li> <li>Detailed description of the goods/services purchased 所購買商品/服務的詳細描述</li> <li>Proof of dispute raised with the merchant (e.g. email correspondence) and attempt to resolve the matter 與商戶已提出爭議（如電郵通訊）及嘗試商討的證明</li> </ul>
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後未收到現金或只收到部分金額	<ul style="list-style-type: none"> <li>ATM Slip 提款機單據</li> <li>Details of the transaction such as ATM Location, Date &amp; Time of Transaction, Cash Amount 交易詳情，如提款機位置，交易時間及地點，現金金額</li> </ul>
Transactions which the Cardholder believe are unauthorized and are fraudulent  交易是未經授權或涉及欺詐	<ul style="list-style-type: none"> <li>Documents required are subject to a case-by-case basis. For example, Police Statement would be required for lost card. 所需的文件就個別案件而不同。例如，失卡需報案證明。</li> </ul>

2. Submit your request via the following channels:

請透過以下的渠道提交申請：

- Call our 24-hour Customer Service Hotline (Standard Chartered 2886-4111 / MANHATTAN 2881-0888); OR  
致電我們的24小時客戶服務熱綫（渣打 2886-4111 / MANHATTAN 2881-0888）；或
- Download and complete the latest version of this Cardholder's Declaration of Dispute [on our chargeback website](#).  
Return the form along with supporting documents to the Bank by email or post as stated at the top of the first page of this form.  
於本行爭議交易保障網頁下載並填寫最新版本的持卡人爭議聲明，然後將表格連同證明文件電郵或郵寄到本行。地址及電郵地址已列於本表格首頁頂端。

If you need to submit additional supporting documents separately, please note that the **time limit for submitting such documents cannot exceed a maximum of 14 days from the date of chargeback application** (depending on the processing time limit of each case). In order not to delay the progress of the application or miss the application deadlines set by credit card associations, you are recommended to provide the supporting documents through the above channels as soon as possible.

如閣下需要另行補交證明文件，請留意繳交時限為爭議交易申請日起計最多14天（視乎每個個案的追討時限而定）。為免拖延退款申請進度甚至錯過信用卡組織所定的爭議交易申請期限，本行建議閣下盡快透過以上方法提供相關證明文件。

## 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	Card Association	MasterCard	UnionPay
	Visa		
Incorrect Transaction Currency/ Amount 交易貨幣及/或金額不符	Within 120 calendar days from the transaction processing date 交易清算日起120 日內	Within 90 calendar days from the transaction processing date 交易清算日起90 日內	Within 150 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起150 日內 (包括30日強制檢索請求時間)
Duplicated billing 重複誌賬	Within 120 calendar days from the transaction processing date 交易清算日起120 日內	Within 90 calendar days from the transaction processing date 交易清算日起90 日內	Within 150 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起150 日內 (包括30日強制檢索請求時間)
Refund not received 未有收到退款	Within 120 days from the date on credit documentation is applied 退款單據顯示的日期起120 日內	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	Within 150 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起150 日內 (包括30日強制檢索請求時間)
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"> <li>• Within 120 calendar days from the transaction processing date, OR 交易清算日起120 日內，或</li> <li>• 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。</li> </ul>	Within 150 calendar days from the transaction processing date (including 30 days mandatory retrieval request time) 交易清算日起150 日內 (包括30日強制檢索請求時間)	

Dispute Reason	Card Association		
	Visa	MasterCard	UnionPay
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	Within 120 calendar days from the transaction processing date 交易清算日起120 日內		Within 150 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起150 日內 (包括30日強制檢索請求時間)
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"> <li>Within 120 calendar days from the transaction processing date, OR 交易清算日起120 日內，或</li> <li>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。</li> </ul>		(N/A) (不適用)
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"> <li>Within 120 calendar days from the transaction processing date OR 交易清算日起120 日內，或</li> <li>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。</li> </ul>		Within 150 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起150 日內 (包括30日強制檢索請求時間)
Merchant close-down 商戶終止業務	<ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>		Within 360 calendar days from the transaction processing date (including 30 calendar days' mandatory retrieval request time) 交易清算日起360 日內 (包括30日強制檢索請求時間)
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		(N/A) (不適用)
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		Within 180 calendar days from the transaction processing date 交易清算日起180 日內