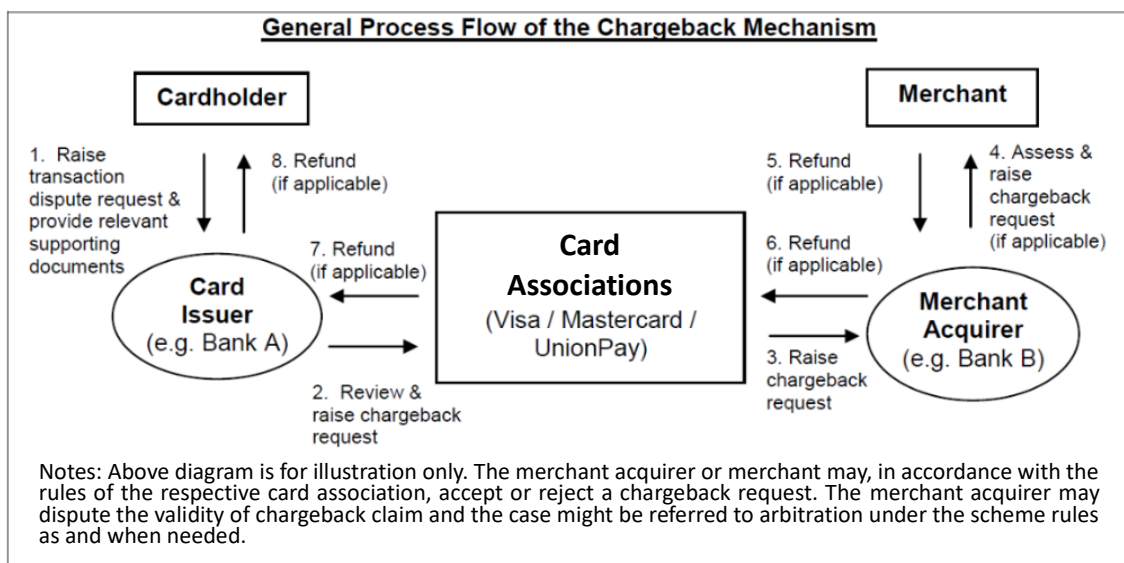


Dah Sing Credit Card Chargeback Mechanism

A. What is Chargeback?

Under the scheme rules of Card Associations (Visa, Mastercard and UnionPay), cardholder could raise request for refund, whether in whole or in part, on the paid credit card transaction amount under specific circumstances (for instance, where the merchant failed to deliver the relevant goods / services). Please refer to the below diagram for the General Process Flow of the Chargeback Mechanism.



B. Role of Card Issuing Bank

Dah Sing Bank, Limited (the "**Bank**") as a card issuer, after receiving the transaction dispute request from cardholder, will review if relevant supporting documents of the request have been provided and the request is within the relevant Card Association's Chargeback time limits prior to raising Chargeback request against the merchant acquirer via the card association platform. Subsequently, the merchant acquirer will process the assessment and Chargeback decision.

Remarks: After the Bank receives your transaction dispute application and provided that the Dah Sing Credit Card Transaction Dispute Form and related supporting documents are in compliance with the requirements set out by the relevant card association, we will arrange temporary refund of the dispute amount (if applicable; where such refund (if any) will be reflected in the relevant credit card statement), and send a notification to you to acknowledge receipt of your application within 7 working days.

C. Types of Transaction Eligible/ Ineligible for Chargeback

- Credit Card one-time retail spending payment
- Credit Card Instalment Payment Plan, as it is a loan agreement between the card issuer (i.e. the Bank) and the relevant cardholder. Under the said Plan, the Bank has paid the full amount to the merchant where the relevant cardholder undertakes to repay such amount to the Bank by instalments until fully settled, regardless of whether the relevant goods or services are delivered to or received by the relevant cardholder.

D. Before raising a dispute request, here are some possible explanations that might help you identify the transaction:

- **Check the retailer's name**
Retailers are sometimes registered under a different name so the one on your statement might not be what you expect. Try looking up the name on the internet to see if you can find more details on it.
- **Look out for additional charges**
Some retailers, such as hotels, taxis, airlines or hired cars services, can add additional surcharges to your basic payment package.
- **Check your receipts and your email inbox**
Dig out your receipts to see if you have any transaction made on the same day and for the same amount, but listed under a different retailer name. Also, have a look at your email inbox, as you will often get digital confirmation emails or receipts, and these might also contain the retailer's registered name.
- **Adjacent transactions**
Check other transactions appearing on your statement with a similar timestamp. This may remind you of where you were when the transaction that you do not recognize was made.
- **Consider exchange rates**
If the transaction you do not recognise was made in a foreign currency, the final amount could be different to the amount at the time of your purchase. For refund transaction, the refund amount in Hong Kong dollars could be different from the amount of your purchase.
- **Check recurring payments**
It could be that the transaction is part of a series of ongoing payments such as an autopay, related to something you set up or subscribed to some time ago.

- **Free trials**

If you have signed up for a free trial recently, check the free trial period and its corresponding terms and conditions. The free trial could have expired, and you may now be paying for the relevant goods or services.

If you still do not recognise the transaction after taking these steps, please contact the Bank to raise a dispute request immediately.

E. How to Raise Chargeback Request

In most cases you will need to try and solve the problem by first contacting the retailer. If that proves unsuccessful, then you may contact us to raise a query about the transaction. You'll need to:

1. Raise a dispute within 60 calendar days after the statement date (for details, please refer to the Timeframe for Submitting Chargeback Request below) so we will have sufficient time to process your dispute request.
2. Submit Chargeback request and provide relevant supporting documents to facilitate the processing of the request, including but not limited to below (please refer to the Dah Sing Credit Card Transaction Dispute Form for the types of supporting documents per chargeback reason):
 - a. Completed and signed "Dah Sing Credit Card Transaction Dispute Form";
 - b. Transaction documents, e.g. payment receipt copy, service agreement or contract, etc.; and
 - c. Any proof that the merchant failed to deliver the relevant goods or services and calculate the undelivered / unconsumed portion, if applicable.
3. Fax all the required information to Dah Sing Credit Card Centre at 2232 5991

F. Timeframe for Submitting Chargeback Request

To assist the Bank in making a chargeback request to the merchant acquirer, please take note of the timeframe requirements among Card Associations:

Card Associations	Timeframe for Card Issuer to submit Chargeback Request to Merchant Acquirer
Visa	<p>For Merchants close down: within 120 calendar days from the merchant close down but not exceeding 540 calendar days from transaction posting date.</p> <p>For other dispute reasons: 75 to 120 calendar days from transaction posting date.</p>
Mastercard	<p>For Merchants close down: within 120 calendar days from the merchant close down but not exceeding 540 calendar days from transaction posting date.</p> <p>For Travel industry transaction: within 120 calendar days from the latest anticipated delivery or performance date specified by the merchant, but not to exceed 365 calendar days from the original expected service date.</p> <p>For other dispute reasons: 90 to 120 calendar days from transaction posting date.</p>
UnionPay	<p>For Merchants close down: i) overseas transaction, within 120 calendar days from the transaction posting date. ii) Local transaction, within 360 calendar days from the transaction posting date.</p> <p>For other dispute reasons: 60 to 120 calendar days from transaction posting date.</p>

Remark: Each dispute reason has its relevant time limit, and the dates in the above table are for reference only.

致：大新銀行有限公司（「大新銀行」）（傳真號碼：2232 5991）

To：Dah Sing Bank, Limited (the "Bank") (Fax number: 2232 5991)

大新信用卡爭議交易表格 Dah Sing Credit Card Transaction Dispute Form

信用卡號碼 Credit Card Number*: _____
持卡人姓名 Cardholder's Name: _____ 聯絡電話 Contact No: _____

交易項目編號 Transaction Item No.	交易日期 Transaction Date	商戶名稱 Merchant's Name	爭議交易貨幣及金額 Disputed Transaction Currency and Amount
1			
2			
3			
4			
5			

*如需要就多過一張信用卡提出爭議交易，必須填寫及提交另一張爭議交易表格。If you need to dispute transaction(s) in respect of more than one Credit Card, please complete and submit another Transaction Dispute Form.

- 合資格提出爭議申請之交易種類：信用卡一次性零售消費 Type of transactions eligible for raising dispute: Credit Card one-time retail spending payment
- 本人對上述之交易作出爭議的原因如下（請於適當方格內加上 √ 號；如需要就多過爭議的原因提出爭議交易，必須填寫及提交另一張爭議交易表格）： I dispute the above transaction(s) for the following reason(s) (please tick in the appropriate box(es); if you need to dispute transaction(s) in respect of more than one reason, please complete and submit another Transaction Dispute Form):

❖ **未經授權的交易 Unauthorized Transaction**

- 本人並沒有參與或授權上述之交易及一直持有上述之信用卡。本人要求大新銀行終止及補發上述之信用卡，以及郵寄新卡至本人於大新銀行登記的相關通訊地址。

I did not participate in or authorize the above transaction(s) and am always in possession of the above Credit Card. **I request the Bank to terminate and re-issue the above Credit Card and mail the new card to my relevant correspondence address registered at the Bank.**

註 / Remarks:

1. 上述信用卡將於大新銀行收到此表格後的下一個工作天終止。如閣下需即時終止上述信用卡，請聯絡大新銀行客戶服務熱線 2828 8188。The above Credit Card will be terminated on the next working day after the Bank's receipt of this Form. If you need to terminate the above Credit Card with immediate effect, please call the Bank's Customer Service Hotline 2828 8188.
2. 上述信用卡一經終止即永久失效，在任何情況下將不能重新啟用或使用。以下相關服務將會受到影響：Once the above Credit Card has been terminated, it becomes invalid immediately and cannot be re-activated or used again in any circumstances. The following related services will be affected:
 - 任何已與上述信用卡綁定的付款服務；any payment services connected with the above Credit Card;

- 任何經由商戶已預設的自動過賬指示 (例如保險費、電話費、上網費等) ; any scheduled autopay instructions (such as insurance premium, telephone or internet bills, etc.);
- 任何已登記的電子錢包 (例如 PayMe、支付寶、微信支付等) ; any registered e-wallets (if applicable) (such as PayMe, AlipayHK, WeChat Pay HK, etc.);
- 任何已登記的「流動支付服務」(如適用) (例如 Apple Pay、Google Pay、Samsung Pay 等) ; 及 / 或 any registered mobile payment services (if applicable) (such as Apply Pay, Google Pay, Samsung Pay, etc.); and/or
- 任何正在安排的商戶退款等等。 any merchant refund in progress, etc.

如有需要，請於補發新信用卡後重新辦理以上服務。 Where necessary, please re-arrange the above services after re-issuance of new credit card.

3. 為防止已終止之信用卡被盜用，請閣下盡快將該卡的磁帶及晶片部份 (如適用) 剪成兩截並銷毀或將其寄回大新銀行。 To prevent unauthorized use of the terminated Credit Card, please cut the terminated Credit Card across the magnetic stripe and chip (if applicable) into halves and dispose of it or return such card to the Bank as soon as possible.

❖ **重複誌賬 Duplicate Processing**

- 本人於上述商戶只參與 _____ 宗交易，但卻被該商戶額外多收上述交易及一直持有上述信用卡，現附上簽賬單據副本以作證明。

I have engaged in _____ transaction(s) at the merchant(s). However, I have been further charged for the above transaction(s) and am always in possession of the above Credit Card. I enclose copy(ies) of the sales slip(s) as evidence.

❖ **交易已取消 / 退款交易未處理 Transaction Cancelled / Credit Not Processed**

- 本人已用以下其中一種方式繳付上述之交易。 I have paid for the above transaction(s) by one of the following means.

- 現金 Cash (現附上有關現金收據之副本供參考 I enclose copy(ies) of the relevant cash receipt(s) for your reference)

- 其他卡 Other card(s) 卡號碼 card number(s) _____ ; 現附上有關銀行月結單之副本供參考 I enclose copy(ies) of the relevant bank statement(s) for your reference

- 其他 Other (請註明 Please specify _____ ; 現附上有關證明之副本供參考 I enclose copy(ies) of the relevant evidence for your reference)

- 本人曾經向商戶作出預訂但已於 _____ (日期) 取消該預訂。取消 / 參考號碼為 _____。

I had made the reservation with the merchant(s) but then I cancelled it on _____ (date). The cancellation code / reference number is _____.

- 本人持有商戶提供的退款證明單據。但本人截至此表格日期為止仍未收到相關的退款，現附上退款證明單據副本以作證明。

I have received credit transaction slip(s) from the merchant(s). However, no relevant credit has posted to my card account up to the date of this Form. I enclose copy(ies) of the credit transaction slip(s) as evidence.

- 本人已將收到的貨品退還給商戶，但仍未收到退款。在交易時，商戶未有告知本人的退貨條款，現附上相關文件作參考。

I have received the merchandise and returned it to the merchant(s) but no credit has been received. The merchant did not disclose the Return Policy to me at the time of the transaction. I enclose copy(ies) of the relevant document(s) for your reference.

本人已於_____ (日期) 以 信件 電郵 傳真 通知商戶取消服務。現附上取消服務文件。請要求商戶停止誌賬。

I have requested for the termination of the service with the merchant(s) on _____ (date) by letter email fax. I enclose copy(ies) of the termination document(s). Please request the merchant(s) to stop further billings.

❖ **交易貨幣 / 金額不符 Incorrect Transaction Currency / Amount**

本人只授權金額原為_____ (貨幣及金額) 的交易，而並非_____ (貨幣及金額) 之入賬交易金額。現附上簽賬單據副本以作證明。

I have only authorised the transaction amount of _____ (currency and amount) instead of _____ (currency and amount). I enclose copy(ies) of the sales slips as evidence.

❖ **未收到貨品 / 服務 Non-receipt of Merchandise / Service**

上述商戶無法或不願意在預期提供服務 / 送貨之日期_____ (日期) 或之前向本人提供上述交易中購買 / 訂購之服務 / 商品。現附上相關服務合約 / 購貨單據的副本，並附上有關服務 / 商品之未使用 / 未交付部分的明細金額，以及所購買 / 訂購服務 / 商品的預期交付時程表 / 日期的證明文件作證明。

The merchant(s) was / were unable or unwilling to provide the service / merchandise(s) purchased / ordered under the above transaction(s) on or before the expected service / delivery date _____ (date). I enclose copy(ies) of the relevant services agreement(s) and / or sales invoice(s) with the breakdown amount for the unconsumed / undelivered portion of the relevant service / merchandise(s) and the documentary proof of the expected delivery schedule / date of the ordered service / merchandise(s).

商戶已於_____ (日期) 結業 (如適用)。本人曾嘗試於_____ (日期) 以電話 / 電郵 / 其他_____ (方法) 聯絡商戶 / 清盤人以平息爭議，但爭議仍未能平息及不獲提供有關交易之服務 / 商品或退款。現附上相關服務合約 / 購貨單據的副本，並附上有關服務 / 商品之未使用 / 未交付部分的明細金額，以及所購買 / 訂購服務 / 商品的預期交付時程表 / 日期的證明文件作證明。

The merchant(s) was / were closed down on _____ (date) (if applicable). I have attempted to resolve the dispute with the merchant(s) / liquidator(s) by Phone / Email / Other _____ (method) on _____ (date). However, the dispute was unable to resolve and I have not received the service / merchandise(s) or refund from the merchant(s). I enclose copy(ies) of the relevant services agreement(s) and / or sales invoice(s) with the breakdown amount for the unconsumed / undelivered portion of the relevant service / merchandise(s) and the documentary proof of the expected delivery schedule / date of the ordered service / merchandise(s) as evidence.

其他爭議的原因 (請詳述及提供相關證明) Other dispute reason(s) (Please specify in details and provide the relevant proof)

注意 / 同意事項 Points to Note / Agree

1. 本人同意須在大新銀行發出信用卡月結單日期後起60個曆日內提出相關爭議交易申請（詳情請參閱附件信用卡退款保障機制的 F 部份（退款保障申請時限））。 I agree to raise the relevant transaction dispute application within 60 days from the date of issue of statement from the Bank (for details, please refer to Section F (Timeframe for Submitting Chargeback Request) of the attached "Dah Sing Credit Card Chargeback Mechanism".
2. 本人確定已填妥及簽署此表格，並附上相關文件（如適用）。本人明白如無法提供所需文件，有關之爭議交易申請或未能處理。如有任何爭議，大新銀行將保留最終決定權。 I confirm that I have completed and signed this Form and enclose the relevant document(s) (if applicable). I understand that if I am unable to provide the required document(s), the transaction dispute application may not be processed. The Bank reserves the right of final decision in case of any dispute.
3. 本人明白有關之爭議交易申請需約8星期和商戶之所屬收單機構進行調查，而商戶之所屬收單機構有機會拒絕該申請。 I understand that the transaction dispute application will normally take 8 weeks for investigation with the merchant acquirer and the merchant acquirer may reject the application.
4. 本人明白大新銀行爭議諮詢組收到本人的爭議交易申請，而此表格及相關證明文件符合相關卡組織之退款規則，大新銀行會於7個工作天內安排臨時退款（如適用）並向本人發出通知，確認大新銀行收到本人的申請。 I understand that after the Dah Sing Bank Dispute Team receives my transaction dispute application and provided that this Form and related supporting documents are in compliance with the requirements set out by the relevant card association, the Bank will arrange be temporary refund of the dispute amount (if applicable) and send a notification to me to acknowledge receipt of my application within 7 working days.

本人確認已詳閱、明白並同意以上注意 / 同意事項。

I confirm that I have read, understood and agree to the above Points to Note / Agree.

致客戶 – 請確保：To Customer – please ensure that you have:

- （適用於未經授權的交易）已於適當方格內加上 √ 號，以表示閣下要求大新銀行終止及補發上述之信用卡並郵寄新卡至閣下於大新銀行登記的相關通訊地址； (applicable to unauthorized transaction(s)) ticked in the appropriate box to signify that you request the Bank to terminate and re-issue the above Credit Card and mail the new card to your relevant correspondence address registered at the Bank;
- 已於所有 / 其他適當方格內加上 √ 號； ticked in all the / other appropriate box(es);
- 已簽署此表格；以及 signed this Form; and
- 附上相關證明文件（如適用）。 enclosed copy(ies) of the relevant supporting documents (if applicable).

持卡人簽署 Cardholder Signature

日期 Date