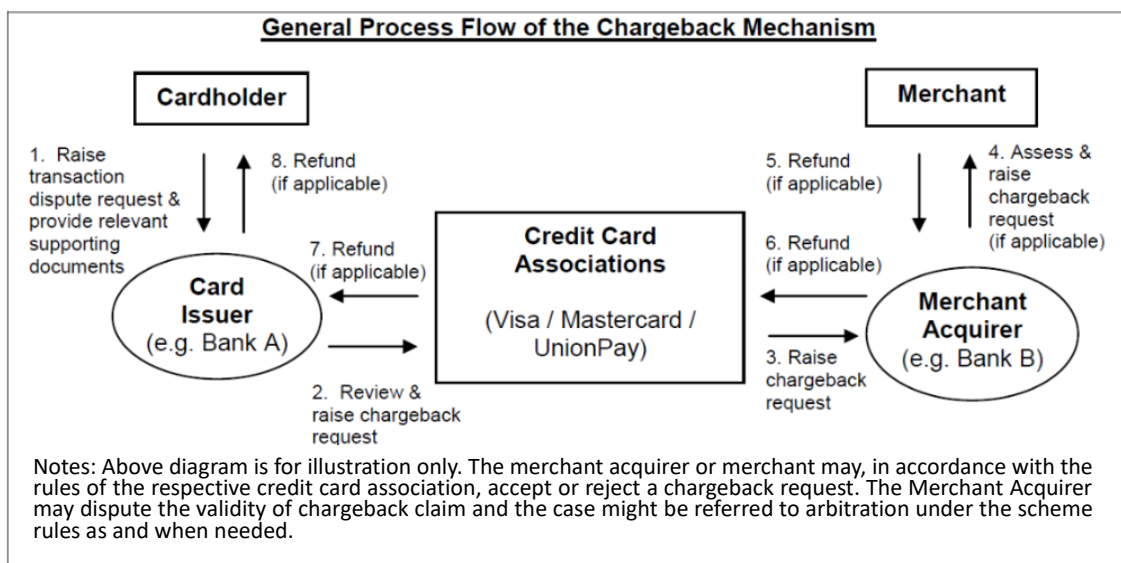


Dah Sing Credit Card Chargeback Mechanism

A. What is Chargeback?

Under the scheme rules of Credit 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 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 from cardholder, will review if relevant supporting documents of the request have been provided and the request is within respective Credit Card Association's Chargeback time limits prior to raising Chargeback request against the merchant acquirer via the credit card association platform. Subsequently, the merchant acquirer will process the assessment and Chargeback decision.

Remarks: After we receive the dispute request from you and provided that the transaction dispute form and related documents are in compliance with the requirements set out by the relevant credit card association, we will refund the dispute amount temporarily to you within 7 working days. The temporary refund amount (if applicable) will be reflected in the credit card statement without further notice.

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. Dah Sing Bank) and cardholder. The Bank has paid the full amount to the merchant where the cardholder undertakes to repay the amount to Dah Sing Bank by instalments until fully settled regardless of the goods or services are delivered or not.

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 from 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'll 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 don't recognize was made.

- **Consider exchange rates**

If the transaction you don't 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 to 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 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 goods or services.

If you still don't 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'll 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 (details please refer Timeframe for Card Issuer to submit Chargeback Request to Merchant Acquirer) so we 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 "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.
 - c. Any proof that the merchant failed to deliver the goods or services and calculate the undelivered / unconsumed portion, if applicable.
3. Fax all required information to Dah Sing Credit Card Centre at 2564 3703
4. Call to Dah Sing Bank Customer Service Hotline at 2828 8168 to confirm our receipt of the relevant forms and supporting documents.

F. Timeframe for Card Issuer to submit Chargeback Request to Merchant Acquirer

To assist the Bank in making a chargeback request to the merchant acquirer, please note 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 calendars 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 330 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 respective time limits, the date on the above table is for reference only.

致：大新銀行信用卡中心（傳真號碼：2564-3703）

To: Credit Card Centre, Dah Sing Bank, Limited (Fax number: 2564-3703)

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

交易日期 Transaction Date	商戶名稱 Name of Merchant	交易金額 Transaction Amount

本人對上述之交易作出以下之爭議（請於適當方格內加上 ✓ 號並只可選一項）：

I dispute the above transaction(s) for the following reason (please tick one of the appropriate box) :

1. 本人並沒有參與上述之交易或對其給予授權，並且當上述受爭議交易發生時，本人之信用卡一直由本人保管，沒有被盜竊或遺失。本人同意大新銀行終止上述信用卡賬戶。

I did not participate in nor authorize the transaction(s). My credit card was in my possession and control at the time of the disputed transaction. I agree Dah Sing Bank to cancel the captioned credit card account.

（註：請於遞交表格前聯絡本行辦理終止信用卡賬戶事宜。為保障閣下之利益，倘若本行收到此表格時上述信用卡賬戶尚未終止，本行會自動為閣下辦理賬戶終止手續，而不會作預先通知。）

(Remarks: Please contact with our Bank to cancel the captioned credit card account before submission of this form. To protect your interest, if the captioned credit card has not been cancelled upon form receipt, the Bank will stop the above account without prior notice.)

2. 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。本人並沒有參與上述之交易或對其給予授權，並且當上述受爭議交易發生時，本人之信用卡一直由本人保管，沒有被盜竊或遺失。（請附上所參與交易之簽賬單據副本）

I engaged in _____ transaction(s) at the above merchant. However, I was further charged for the above transaction(s) which I did not participate in nor authorize. My credit card was in my possession and control at the time of the disputed transaction. (Please enclose the Sale Slip copy of the engaged transaction)

3. 正確交易貨幣及金額應為 _____。(請附上簽賬單據副本)

Correct transaction currency and amount should be _____. (Please enclose the Sale Slip copy)

4. 上述商戶無法或不願意向本人提供有關交易之 服務 / 商品，該服務 / 商品之提供 / 送貨期限在 _____ (日期) 到期。上述商戶已於 _____ (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，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。(請附上該交易之合約 / 購貨單據及有關該服務 / 商品之未能提供的部份 / 送貨期限的證明文件)

The merchant was unable or unwilling to provide the Service purchased / Merchandise ordered on or before the expected service / delivery date _____ (date). The merchant was closed down on _____ (date) (If applicable). I have attempted to resolve the dispute with the merchant / liquidator by Phone / Email / Other _____ (method) on _____ (date). However, the dispute was unable to resolve and I have not received the service / merchandise or refund from the merchant. (Please enclose copy of Services agreement or Sales invoice with breakdown amount for the unconsumed / undelivered portion of services / merchandise from merchant and the expected delivery schedule / date of ordered services / merchandises)

5. 本人已用 現金 / 支票 / 其他 _____ 支付上述之簽賬。本人曾嘗試於 _____ (日期) 以 電話 / 電郵 / 其他 _____ (方法) 聯絡商戶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。(請附上有關證明文件如付款收據的副本)

I paid the transaction(s) by Cash / Cheque / Other _____. I have attempted to resolve the dispute with merchant by Phone / Email / Other _____ (method) on _____ (date). However, the dispute was unable to resolve and I have not received the service / merchandise or refund from the merchant. (Please enclose the relevant payment proof such as receipt copy)

6. 本人於 _____ (日期) 已和商戶達成取消自動轉賬授權協議 / 已要求取消自動轉賬授權，但該商戶未有按照辦理並繼續於本人的戶口支賬。(若持有上述取消自動轉賬授權之文件，敬請附上)

I have already agreed with or requested the merchant to cancel my auto-debit agreement on _____ (Date). Nevertheless, my account was still being charged. (Please provide relevant document copy for the cancellation if any)

7. 本人收到商戶簽發的退款單，但至今該退款仍未存入本人之賬戶。本人曾嘗試於 _____ (日期) 以 電話 / 電郵 / 其他 _____ (方法) 聯絡商戶尋求解決辦法並作出追討，但爭議仍未能平息及仍然不獲退款。(請附上退款單副本)

I have received a credit slip from the merchant but the credit does not effect to my account. I have also attempted to resolve the dispute with merchant by Phone / Email / Other _____ (method) on _____ (date). However, the dispute was unable to resolve and I still have not received refund from the merchant. (Please enclose copy of the credit slip)

8. 本人授權以_____ (貨幣名稱，例如人民幣) 完成交易，但商戶卻錯誤地收取_____ (貨幣名稱，例如美元) 完成交易。(請附上簽賬單據副本)

The order I made was in _____ (state currency, example RMB). However, the transaction was wrongly charged by merchant in _____ (state currency, example USD). (Please enclosed the Sale Slip copy)

9. 其他爭議的原因 (請詳述) :

Other dispute reason (Please specify in details):

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註：1. 客戶須在本行發出信用卡月結單日期後的60個曆日內提出有爭議交易申請(詳情請參閱不同信用卡機構之退款保障申請時限)。2. 請於遞交此表格及有關文件後致電 2828 8168 與本行的客戶服務員聯絡以確認收妥。3. 若本行未能收到填妥之爭議交易表格及相關文件，有關之爭議交易申請或未能處理。如有任何爭議，本行將保留最終決定權。

Notes: 1. Cardholder is required to raise a dispute **within 60 calendar days after the credit card statement date** (details please refer Timeframe for Card Issuer to submit Chargeback Request to Merchant Acquirer). 2. Please contact 2828-8168 after submitting this form for acknowledgment. 3. The dispute application might not be processed if the transaction dispute form and / or document is / are incomplete or missing. The Bank reserves the right on the processing.

持卡人姓名 Cardholder Name	持卡人簽署* Cardholder Signature*
日期 Date	
日間聯絡電話號碼 Day Time Contact Telephone Number	

**須與閣下信用卡上之簽字式樣相符 The signature must be same as the one shown on your credit card*