

General Information for Debit Card Transaction Dispute

扣賬卡卡交易爭議一般資料

Processing Flow

處理流程

Citi Cardholder

- Contact Citi for disputed transaction and request a Chargeback within 60 days from the statement date

Citi 持卡人

- 於月結單發出日期起60天內向Citi提出賬項查詢及退款申請



Citi Dispute Team (Card Issuer)

- Review all relevant supporting documents/information provided by the cardholder including Transaction Dispute Form (if any)
- If required, we will be in touch with you to discuss the details of the transaction and get more information from you
- Submit the request together with relevant document(s) to the Card Association

Citi 爭議處理組(發卡銀行)

- 審查持卡人所提供的相關證明文件/資料包括爭議交易表格(如有提供)
- 如有需要，我們將與您聯絡商討交易細節並向您獲取更多資料
- 向卡組織提交申請並附上相關文件



Card Association

- Received requests from different Card Issuers and send to respective Merchant Acquires for handling

卡組織

- 按不同發卡銀行的要求分類並發送到有關收單機構作處理



Merchant Acquirers

- Inform the merchant about the dispute and request the merchant to provide relevant supporting documents or refund

收單機構

- 通知商戶有關爭議交易並要求商戶提供有關證明文件

Merchant

- Provide supporting documents or refund to Merchant Acquirer for verification or handling

商戶

- 提供有關證明文件或退款給收單機構核對或處理



Merchant Acquirers

- Reply the result to the Card Association

收單機構

- 回覆卡組織有關結果



Card Association

- Received replies from different merchant acquirers and send to respective Card Issuers for handling

卡組織

- 按不同收單機構的要求分類並發送到有關發卡銀行作處理



Citi Dispute Team (Card Issuer)

- Received the result from the Card Association
- Reply to the Cardholder of the chargeback result
- If the chargeback is successful, we will arrange the refund to the card account

Citi 爭議處理組(發卡銀行)

- 收到卡組織的結果
- 回覆持卡人的退款申請結果
- 如退款申請成立，會安排退款到戶口(如適用)

How to submit a Chargeback Application

如何提出扣賬卡退款保障

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 are incorrect 交易貨幣及/或金額不符	• 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 • 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 • Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）
Duplicated billing 重複扣賬	• Sales invoice and/or receipt 購物單據及/或發票 • Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）
Paid by other means 已用其他方法付款	• Sales invoice and/or receipt 購物單據及/或發票 • Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊） • Supporting document for the payment by other means 證明文件以證明已用其他方法付款
Merchant agreed to refund but the fund not received 商戶已同意退款但無法收到有關款項	• Proof of refund acknowledgement by the merchant (Example: refund note) 商戶已確認退款的證明（如退款單） • Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）
Cancelled Merchandise/service 取消商品/服務	• 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） • Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）
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，而取消日期早於扣賬日期	• Proof of cancellation request made to the merchant 已向商戶要求取消相關交易的證明 • Proof of merchant's acknowledgement of the cancellation 商戶確認取消的證明 • Proof of dispute raised with the merchant (e.g. email correspondence) 與商戶的爭議證明（如電郵通訊）

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)	• Sales invoice and/or receipt 購物單據及/或發票 • 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 • Details of what was not as described 商品/服務與描述不同的詳情 • 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
---	---

Dispute Reason 爭議原因	Substantial Supporting 證明文件
Goods and/or services that the Cardholder did not receive 持卡人未收到已付款的商品/服務	• Sales invoice and/or receipt 購物單據及/或發票 • Proof of delivery date 送遞日期的證明 • 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
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	• 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 • Detailed description of the goods/services purchased 所購買商品/服務的詳細描述 • 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
Unauthorised Transactions 未經授權之交易	• 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。

2. Submit your request via the following channels:

請透過以下的渠道提交申請:

- Call our Customer Service Hotline (2860 0333); OR
致電我們的客戶服務熱綫（2860 0333）；或
- Download and complete the latest version of this Cardholder's Declaration of Dispute Our Disputed Transaction Protection Webpage
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 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

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		
	Visa*	MasterCard	UnionPay*
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 120 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起120 日內（包括30日強制檢索請求時間）
Duplicated billing 重複扣賬	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120 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 120 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起120 日內（包括30日強制檢索請求時間）
Cancelled Merchandise/service 取消商品/服務	• 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。		Within 120 calendar days from the transaction processing date (including 30 days mandatory retrieval request time) 交易清算日起120 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，而取消日期早於扣賬日期	Within 120 calendar days from the transaction processing date 交易清算日起120 日內		Within 120 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起 120 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	• 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。		(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	• 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。		Within 120 calendar days from the transaction processing date (including 30 calendar days mandatory retrieval request time) 交易清算日起 120 日內 (包括30日強制檢索請求時間)
Merchant close-down 商戶終止業務	• 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		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)
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

* Not Applicable to Debit Card