

Credit Card Chargeback Protection

Credit Card payment is under chargeback protection, such as when credit cardmember (“Cardmember”) made a Credit Card payment for goods or services, however the relevant goods or services were not delivered to the receiver on schedule. Cardmember has the right to appeal for refunds either in whole or partial via the card issuer and the merchant according to the rules of the respective credit card associations (such as Visa, Mastercard and UnionPay). The processing time for credit card associations are as follows:

- Visa and Mastercard – Within 120 days from the expected delivery of the merchandise / services and not exceeding 540 days from the posting date of the transaction
- UnionPay
 - 1. Failed to deliver the goods or services**
For both local (i.e. HK only) and international (i.e. non-HK) transactions, within 150 days from the original transaction date.
 - 2. Unable to deliver the goods or services due to liquidation, bankruptcy or other foreseen circumstances**
For local transaction (HK) only, within 360 days from the original transaction date.

The role of China CITIC Bank International (the “Bank”) during Credit Card Chargeback Protection

The Bank as a card issuer will assist Cardmember to request for credit card chargeback according to the respective credit card associations’ rules and regulations (such as Visa, Mastercard or Union Pay). Credit Card Chargeback Transaction Process Flow is listed in the next page for reference.

The process flow to submit disputed credit card transaction investigation request

Cardmember is encouraged to negotiate with the relevant merchant before submitting the investigation application to the Bank and provide such information to the Bank. If the Cardmember would like to proceed to investigation, he/she is required to submit the “Application for Disputed Credit Card Transaction Investigation” form and provide the transaction details and relevant supporting documents, such as sales slip, receipt or invoice to the Bank. All information provided in the form and relevant supporting documents must be correct and valid.

“Application for Disputed Credit Card Transaction Investigation” form can be downloaded from the Bank’s website: https://www.cncbinternational.com/_document/personal/credit-cards/en/dispute-form.pdf

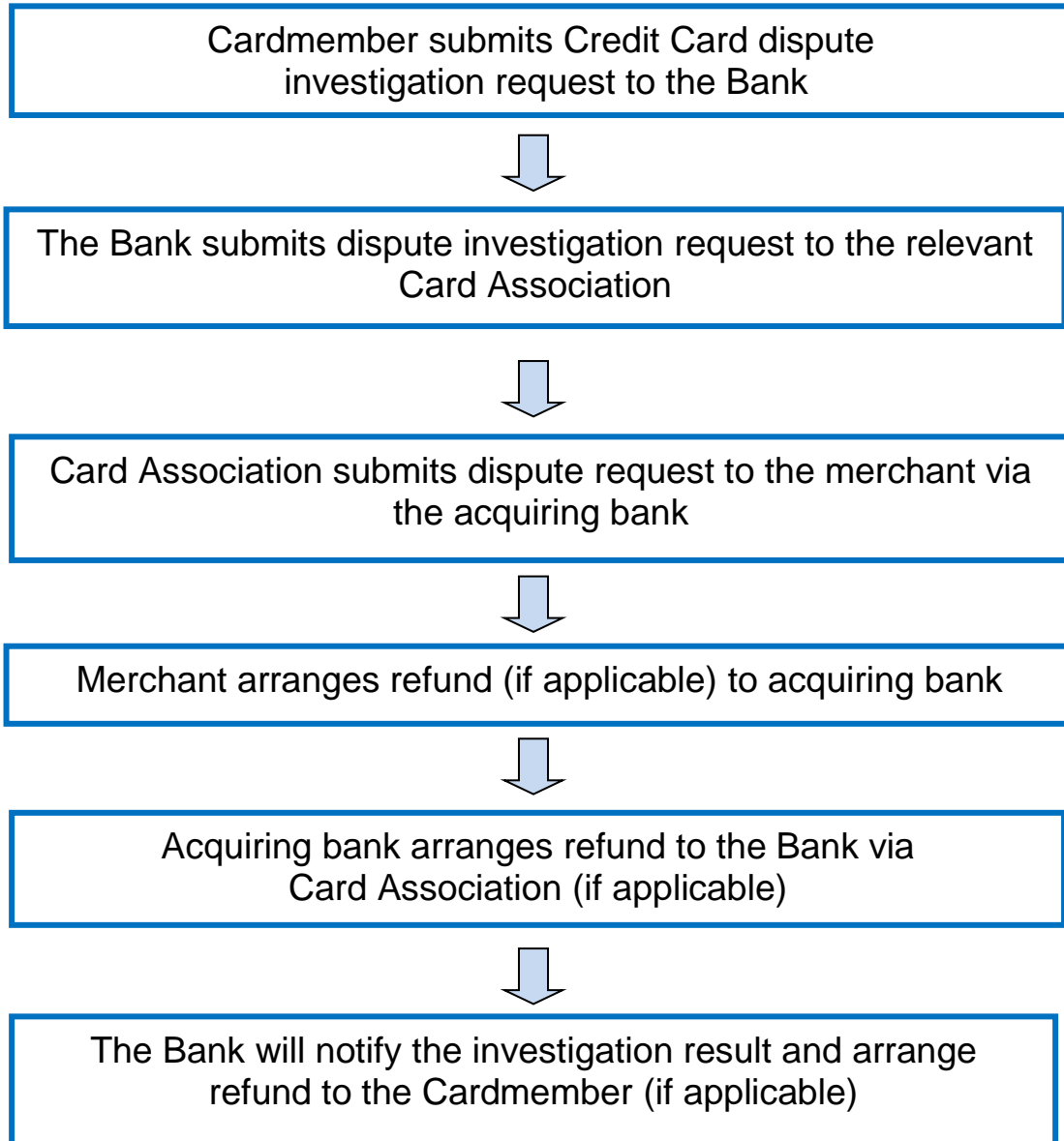
Cardmember is required to submit the Application for Disputed Credit Card Transaction Investigation for each dispute case within 60 days from the credit card statement date.

The investigation generally takes 2 to 3 months after the Bank receives the completed application form and related supporting documents. The actual time required varies according to the complexity of individual cases and the investigation process of the credit card associations.

For any enquiries, please contact the bank via:

- Bank website www.cncbinternational.com
- Customer Service Hotline 2280 1288

Credit Card Chargeback Transaction Process Flow



Frequently Asked Questions for Credit Card Chargeback Request

Q: Any fee will be charged if Cardmember submits investigation request?

A: No fee and charges will be posted for the investigation request, however if the appeal is invalid after investigation, Cardmember may have to pay for the relevant fees and charges according to the "Credit Cardmember Agreement" and "Fees and Charges", such as Request for Sales Slip Copy Fee and Request for Statement Copy Fee.

Q: Is Cardmember required to settle the card payment during investigation?

A: Cardmember has the right to withhold payment for the disputed amount during the investigation period and if the investigation concludes that the report is correct, the disputed transaction will be removed from the statement; otherwise, the Bank may re-impose the applicable interest or finance charges on the disputed amount over the whole period, including the investigation period.

Q: Is it necessary for Cardmember to contact the merchant before raising the request to appeal for investigation?

A: Cardmember is encouraged to contact and discuss with the merchant before submit request to investigation in order to shorten the time to resolve the dispute.

致 To: 中信銀行(國際)有限公司 信用卡客戶服務部
Credit Card Customer Service Centre, China CITIC Bank International Limited
電郵地址 Email: creditcardcs@cncbinternational.com

信用卡爭議交易調查申請表 Application for Disputed Credit Card Transaction Investigation

信用卡賬戶號碼 Credit Card Number		信用卡持卡人姓名 Name of Cardmember	
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爭議項目 Dispute Item

商戶名稱 Merchant Name		參考編號 (最後 4 位數字) Transaction Reference (last 4 digits)	
交易日期 Transaction Date		交易金額 Transaction Amount	

爭議原因 Dispute Reason :

- ☐ 本人從未授權或參與上述交易項目。 I have not authorized or participated in the above transaction.
- ☐ 商戶重覆收取上述項目費用。 Duplicate transaction was charged by merchant.
- ☐ 交易項目金額不正確或被刪改, 正確之交易金額為_____, 茲附上有關收據作證明。 The transaction amount was incorrect or being altered and the correct transaction amount should be_____, attached is the customer copy as evidence.
- ☐ 交易項目已獲商戶同意退款並附有退款回條以示證明, 唯款項至今仍未退還至本人之信用卡賬戶內。 Merchant agreed to refund with credit slip as proof but the refund has not yet been arranged to my credit card account.
- ☐ 本人不接受由商戶的錯誤而導致有關退款金額與已誌賬於本人信用卡賬戶中的金額有所不同, 差額為_____。 I do not accept the refund amount that was different from the amount posted in my credit card account due to merchant's processing error, the dispute amount is_____.
- ☐ 本人已透過其他方法支付交易金額 (附上有關證明文件: 如收據、發票或月結單副本)。 I have already settled the payment by other means as shown in the attached document, i.e. copy of the respective receipt, invoice or statement.
- ☐ 本人並沒有收到預訂之商品/服務, 送貨/服務日期本應是_____現附上有關證明文件。本人曾嘗試於____/____/____ (日/月/年) 透過以下途徑 (熱線電話/電子郵件/其他_____) 聯絡商戶/清盤人 (接洽人為_____先生/小姐), 唯仍未能解決此爭議。 Non-receipt of goods/services. The scheduled delivery date of goods/services was on _____ (supporting document attached). I have attempted to resolve the dispute with the merchant/liquidator (contact person: Mr/Ms_____) via the following channel (Hotline/E-Mail/Others_____) on ____/____/____ (dd/mm/yyyy) but failed.
- ☐ 本人已取消此筆定期循環交易, 取消日期為_____ (現附上有關證明文件[如有]), 但有關信用卡仍然被扣除此筆循環交易金額。 I have cancelled the recurring transaction(s) with the merchant on _____ (supporting document attached [if applicable]). However, the credit card account is still being charged.
- ☐ 其他原因或備註 Any other reasons or remarks: _____
(如有需要, 請另加紙張 *Please use another sheet if necessary.*)

備註 Remarks:

信用卡持卡人如發現任何爭議事項, 需要在月結單截數日起 60 日內提出覆核並就每一項爭議提交此信用卡爭議交易調查申請表, 有關申請須列出細節及提供有關證據。中信銀行(國際)有限公司(「本行」)亦建議信用卡持卡人於提交書面申請予本行前先與有關商戶洽談並提供有關資料給本行。另調查爭議事項需時一般由 2 個月至 3 個月不等, 視乎個別事項之複雜性。Cardmember is required to submit the Application for Disputed Credit Card Transaction Investigation for each dispute case within 60 days upon the credit card statement date and provide the details and relevant supporting documents for investigation. Cardmember is recommended to negotiate with the relevant merchant before submitting the application to China CITIC Bank International Limited ("The Bank") and provide such information to the Bank. It will generally take 2 to 3 months for investigation and the actual time required will vary according to the complication of individual cases.

本人明白本人有權在此受爭議項目調查期間不予支付該爭議款項。若調查後經證實本人報告屬實, 該項交易將從本人月結單刪除, 否則, 本行有權重新徵收該項爭議金額於整個期間 (包括調查期間) 的利息或財務費用。I understand that I have the right to withhold payment for the disputed amount during the investigation period and if the investigation concludes that my report is correct, the disputed transaction will be removed from the statement; otherwise, the Bank may re-impose the applicable interest or finance charges on the disputed amount over the whole period, including the investigation period.

信用卡持卡人簽署 Cardmember Signature

日期 Date