

CARDHOLDER TRANSACTION DISPUTE FORM (持卡人爭議交易聲明書)

To 致：DBS Bank (Hong Kong) Limited (the "Bank") 星展銀行 (香港) 有限公司 (「銀行」)

Cardholder's Name 持卡人姓名 _____ Card Number 信用卡號碼 _____

Transaction Date 交易日期	Merchant Name 商戶名稱	Disputed Transaction Amount 爭議交易金額

(Please use separate sheet if necessary. 如有需要，請另加紙張。)

I AM DISPUTING THE ABOVE CHARGE(S) BECAUSE 本人對以上交易作出爭議的原因是： (Please ✓ in the appropriate box 請在適當的方格內填上✓)

☐ Non-receipt of goods/services (Invoice, agreement and/or confirmation email is attached). 預訂的商品/服務未收到 (現附上發票、合約或/及訂單確認電郵)。

i. Expected merchandises/services delivery date 收貨/服務日期: _____

ii. Merchandise/Services purchased 購買物品/服務: _____

I have attempted to contact Merchant/liquidator via the following channel: 本人曾嘗試透過以下途徑聯絡商戶/清盤人。

☐ Hotline 熱線電話(日期: _____ 電話號碼: _____ 聯絡人: _____)

☐ E-Mail 電子郵件

☐ Others 其他 _____

☐ I only authorized the transaction amount of _____ and have never agreed the Merchant to charge me at Hong Kong Dollar (supporting document attached). 本人只授權交易金額為 _____ 的交易，亦從未有同意商戶以港幣完成這筆交易 (現附上相關交易的簽帳單)。

☐ I have cancelled the recurring transaction(s) with the Merchant on _____ (supporting document attached). However, I am still being charged. 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)，但有關信用卡仍然被扣循環交易金額。

☐ The transaction(s) was/were paid by other means as shown in the attached document, i.e. copy of the respective receipt, invoice or statement. 此項交易已用其他方式繳付(附上有關證明文件：如收據、發票或月結單副本)

☐ The billed amount was different from the sales slip that I have authorized (sales slip attached). 扣賬金額與本人授權的交易金額不相符(附單據)。

☐ I have not received the refund from merchant (Credit voucher attached) 本人未收到退款(現附上有關退款單)。

I certify that I have submitted all the documents which can support my claim and I attempted to resolve the dispute with the Merchant but failed. 本人已提供所有與此爭議交易相關之文件並曾嘗試與商戶商討，但仍未能解決此爭議。

Any other reasons or remarks 其他原因或備註： (Please use separate sheet if necessary. 如有需要，請另加紙張。)

CARDHOLDER'S SIGNATURE & DATE 持卡人簽署及日期

Remarks 注意事項：

- To enable us to handle your dispute request more efficiently, please call our Customer Service Hotline at 2290 8888 before submission of this form with the supporting document(s). 為更有效地處理你的爭議交易個案，請於遞交此聲明書及有關證明文件前先致電 2290 8888 與銀行的客戶服務部聯絡。
- Only 1 dispute can be raised for each transaction according to the chargeback mechanism stipulated by the card associations 根據信用卡發卡機構制訂之爭議交易機制，每一筆交易只有一次提出爭議的機會。
- As we can only submit the documents to support the claim once, when you submit this form, please submit all basic required documents listed in the next page and other documents which may help the case. The successfulness of the dispute will be directly affected by the documents you submit. 鑑於發卡銀行只有一次機會去提交證明文件予商戶銀行，請你遞交此聲明書時連同下一頁列出的基本文件及所有與此爭議相關之文件一併遞交，你提供之證明文件直接影響此爭議成功與否。

Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policy. By providing personal details to the Bank under this form, you shall be deemed to have accepted the Bank's Data Policy and agreed to the use of your personal details as stated therein. 請確認你已經閱讀及理解銀行的資料政策才向銀行提供你的個人資料。如你在此表格提供你的個人資料，即表示你接納銀行的資料政策及同意資料政策中所載的個人資料用途。

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Reason 爭議原因	Basic Supporting Documents Required 需要提供之基本證明文件	Conditions 基本條件
Non-receipt of goods (For ordered goods to be shipped or delivered only) 預訂的商品未收到(只適用於稍後送貨的商品)	- Invoice showing expected delivery date & location 發票以證明送貨或取貨時間及地點 - Proof of attempt to resolve with merchant 文件證明曾經嘗試與商戶商討解決此爭議	- CH must attempt to resolve with merchant 曾嘗試與商戶商討，但仍未能解決 - Dispute amount is limited to the value of goods not received 爭議金額只限於未領取之貨品價值
Merchant is unable or unwilling to provide service 商戶未能提供預購的服務	- Invoice showing expected date of service 發票以證明服務使用之時間及地點 - Proof of merchant unable or unwilling to provide services, e.g. Notice of Merchant out of business 文件證明商戶未能提供服務，例如商戶結業通知 - Document showing the unused portion of the services 文件證明未使用之服務價值	- CH must attempt to resolve with merchant 曾嘗試與商戶商討，但仍未能解決 - Dispute amount is limited to the value of services not received 爭議金額只限於未使用之服務價值
Cancelled Recurring Transaction 已取消定期循環交易	Formal cancellation notice given to the Merchant prior to the billing of the disputed transaction 文件證明循環交易已經在爭議交易誌之前正式通知相關商戶取消	CH must attempt to resolve with merchant 曾嘗試與商戶商討，但仍未能解決此爭議
Paid by other means 交易已用其他方式繳付	Receipt showing that the same merchant received payment by other means for the same goods or services 發票以證明相關交易已經以另一方式付款	CH must attempt to resolve with merchant 曾嘗試與商戶商討，但仍未能解決
Incorrect Amount 交易金額不正確	Receipt showing the correct amount agreed by cardholder 發票以證明相關交易之正確金額	- Limited to the difference in amount 爭議金額只限於兩筆交易之差額 - Dispute is invalid for the difference between the estimated price and the actual prices 此爭議並不適用於預計金額及實際金額之差價
Credit / Refund Not Processed 未有收到商戶之退款	Credit voucher issued by merchant stating the card number and refund amount 商戶發出附有信用卡號碼及退款金額之退款單或退款文件	Limited to the refund amount agreed by merchant 只限於商戶承諾之退款金額