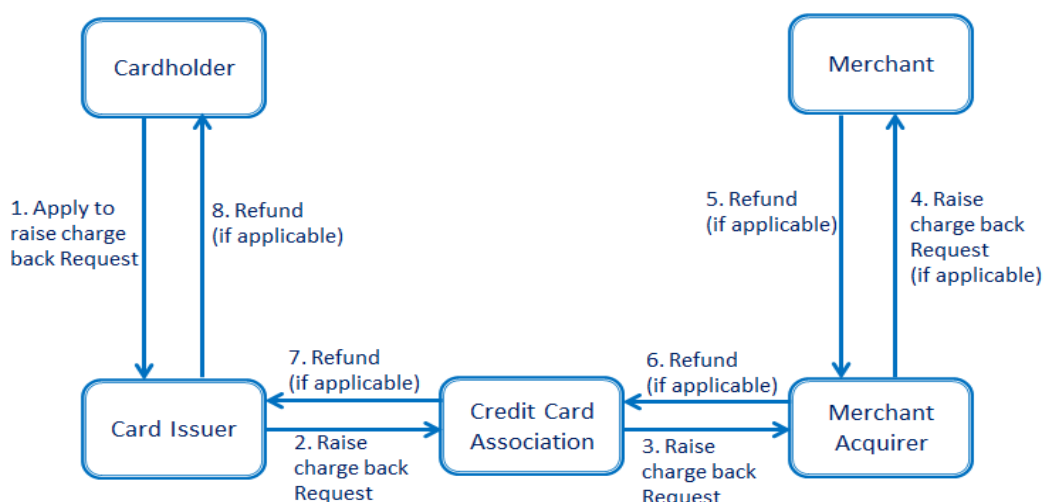


Dispute Resolution ('Chargeback')

Cardholders can initiate a dispute request via AEON Credit Service (Asia) Company Limited ("AEON") for reversing or refunding the transactions under specific circumstances of the dispute resolution scheme, e.g. unauthorized transactions or the merchant failed to deliver goods/ services after one-off pre-payment. However, not all credit card transactions are protected by the dispute resolution mechanism. Credit card instalment plan is a loan agreement between Cardholders and AEON. AEON advances a one-off loan to Cardholders and pays the full amount to the merchant, while Cardholders undertake to repay AEON by instalments. Therefore, Cardholders are bound to repay on time to AEON until the loan is paid off.

How it works?

General process flow of the chargeback mechanism



Cardholders can initiate a dispute request with the following procedures:

1. Call Customer Service Hotline: 2895 6262 for dispute transaction inquiry and/or [click here](#) to download the "Credit Card Transaction Dispute Form".
2. Complete & return the form with supporting documents to AEON via one of the following channels:
 - a. E-Mail: dispute_management@aeon.com.hk
 - b. Mail to: Attention - Dispute Management Team
20th Floor, Mira Place Tower A, 132 Nathan Road, Tsimshatsui, Kowloon, Hong Kong
 - c. Any AEON branches

Supporting documents may include but not limited to the related transaction agreement/ invoice/ receipt and proof of the merchant failure to deliver goods/services (if applicable).

3. For any transaction that are in doubt, Cardholders should raise the dispute within 60 days from the issuance date of the statement in which such transaction appear.
4. If under the scenario of merchant closure or failure to deliver goods/ services, cardholders should initiate the request and provide adequate and valid supporting documents as soon as possible. AEON reserves the right to reject the dispute request, and the decision of AEON shall be final and binding.
5. The processing time will normally be around 60-90 days upon receiving all requisite documents. The processing time may be longer depending on the complexity. AEON will raise the request for Cardholders against the acquirer. If the request is accepted by the acquirer, the amount will be reimbursed to Cardholders via AEON.

爭議交易處理（'退款機制'）

客戶可根據爭議交易處理機制於特定情況下，如未經授權之交易或客戶以信用卡一筆過預繳款項後，商戶未能提供貨品/服務，可透過AEON信貸財務（亞洲）有限公司（以下稱為“AEON”）發起退款申請，要求撤銷有關交易或退還有關交易款項。

然而，爭議交易處理機制並非適用於所有信用卡交易。信用卡分期付款計劃是客戶與AEON訂立的貸款協議，AEON向客戶提供一筆過的貸款以直接支付客戶與商戶之間的交易，而客戶承諾以分期方式向AEON償還貸款。因此，客戶必須按協議向AEON按時還款至清還全部貸款。

如何運作？

退款機制的一般流程



客戶可按照以下程序申請退還爭議款項：

1. 致電客戶服務熱線：2895 6262提出爭議賬項查詢；及/或[按此](#)下載「信用卡爭議交易表格」。
2. 客戶可循以下途徑將填妥的「信用卡爭議交易表格」及證明文件交回AEON：
 - a. 電郵：dispute_management@aeon.com.hk
 - b. 郵寄：香港九龍尖沙咀彌敦道132號美麗華廣場A座20樓, 交易爭議處理組收
 - c. 任何AEON分行

證明文件包括但不限於有關爭議交易合約/ 發票/ 單據及商戶未能提供貨品/服務的證明(如適用)。

3. 客戶須於AEON發出月結單日起計60日內就有關爭議交易提出退款申請。
4. 如商戶倒閉或未能提供貨品/服務，客戶應儘快提出申請，並提供充分而有效的證明文件。AEON保留拒絕退款申請之權利，如有任何爭議，AEON將保留最終決定權。
5. 由AEON收到所有相關文件起，一般約需60至90日處理退款申請。退款申請視乎情況複雜性有可能需要更長處理時間。AEON會代客戶向收單機構提出申請。如收單機構接納申請，收單機構將透過AEON退款予客戶。