



Credit Card Transaction Dispute Form 信用卡爭議交易表格

Credit Card No. 信用卡號碼			
Cardholder Name (In English) 持卡人姓名 (英文)			
Contact Phone No. 聯絡電話號碼			
Email Address 電郵地址			
Details of Disputed Transaction 爭議交易詳情			
Transaction Date 交易日期	Authorisation Code 交易授權號碼	Merchant Name 商戶名稱	Transaction Amount 交易金額

I dispute the above transaction(s) for the following reason(s): (Please put a tick in the appropriate box(es) “✓”)

本人對以上交易提出爭議的原因如下: (請在適當方格內加剔 “✓”)

1. ☐ Unauthorised Charge 未經授權交易

I did not participate in or authorise the transaction(s), my credit card was in my possession and control at the time of the questioned transaction(s).

本人沒有參予上述之交易或對其給予授權，當該有問題交易發生時，本人之信用卡並沒有被盜竊或遺失。

2. ☐ Duplicate Processing 重複註賬

I engaged in one transaction; however, the merchant charged for more than once. (Please enclose copy of the Sale Slip and / or invoice)

本人只參與一宗交易，但卻被商戶收款一次以上。(請附上簽賬及／或購物單據副本)

3. ☐ Paid by Other Means 其他方式付款

I settled the transaction(s) by _____ (Method). (Please enclose copy of the payment receipt or record as evidence of such payment by other means)

本人已用_____ (方式) 支付上述之交易。(請附上有關付款單據／記錄副本作為已經使用其它方式付款的證據)

4. ☐ Non-receipt of Merchandise/ Services (also applicable to the merchant who ceased operation) 沒有收到訂購之貨品／服務 (同時適用於已結束營運的商戶)

Merchant ceased operation on: _____ and / or the merchant is unable to provide/ I have not received the merchandise/ service that I ordered on _____ (Date). I have attempted to contact the merchant by ☐ Phone ☐ E-mail ☐ Other _____ (Method) to resolve the matter but failed. (Please enclose copy of the order form and all records/ documents with respect to your dealing with the merchant)

沒有收到訂購之貨品／服務: (同時適用於已結束營運的商戶) 商戶結束營運日期: _____ 及／或上述商戶無法向本人提供／本人仍未收到於 _____ (日期) 所訂購之貨品／服務。本人曾嘗試以 ☐ 電話 ☐ 電郵 ☐ 其他 _____ (方法) 聯絡商戶尋求解決辦法但不成功。(請附上所訂購貨品／購買服務之單據，交易／使用記錄及與商戶聯絡之全部文件)

5. ☐ Credit Not Processed 退款未處理

I received a credit slip from the merchant but refund has not been processed to my account. I attempted to resolve with the merchant by ☐ Phone ☐ E-mail ☐ Other _____ (Method) on _____ (Date). However, the dispute remained unsettled and I still have not received the refund from the merchant. (Please enclose copy of the credit slip)

本人收到由商戶所發出的退款單，但至今該退款仍未存入本人之賬戶。本人曾於 _____ (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，唯本人直到現在仍沒有收到商戶的退款，爭議未能平息。(請附上退款單副本)

6. ☐ Cancellation of the recurring Direct Debit Authorisation 取消自動轉賬授權交易

I have already requested the merchant to cancel the recurring Direct Debit Authorisation related to above transaction(s) on _____ (Date). Nevertheless, my account was still charged. (Please enclose copy of the cancellation letter/email/notice and confirmation letter from the merchant)

本人已於 _____ (日期) 要求商戶取消有關以上交易的常行付款自動轉賬授權，但該商戶未有按照辦理並繼續於本人的戶口支賬。(請附上取消信函／電郵／通知及商戶確認通知書的副本)

7. ☐ Others dispute reason not covered above (Please specify and enclose any relevant supporting document) :

其他爭議原因（請註明並附上任何有關之證明文件）：

Note

AEON Credit Service (Asia) Company Limited (the “Company”) may not be able to process the chargeback request from a cardholder if the disputed transaction(s) is/ are not reported to the Company within 60 days from the date of the statement or if the necessary information / documents are not provided accurately and in full.

During the chargeback and/or investigation period, the disputed transaction may still incur interest and related charges. However, for any transactions that were undergoing a dispute process, cardholders’ responsibilities for the relevant transaction amount, including all applicable interest and handling charges, would be determined based on the outcome of the dispute process. The cardholder does not need to take any action until the outcome is determined. If the dispute is successful, the disputed transaction amount and related charges will be handled.

The cardholder should continue to make timely payments for non-disputed transactions during the chargeback and/or investigation period.

Important note: Before submitting this form, you need to contact the merchant first and make attempt to resolve the subject dispute.

注意

若持卡人未能在結單日起計六十天內向 AEON 信貸財務（亞洲）有限公司（「本公司」/「該公司」）提出對有問題交易的爭議或未能對該有問題交易的爭議提供足夠所需的證明文件，本公司將無法對該有問題交易進行退款處理。

退款處理及／或調查期間可能仍會產生利息及相關費用。然而，持卡人就任何正進行爭議程序之交易所需負責的相關交易金額（包括所有適用的利息及手續費），其金額將基於爭議程序的結果決定。持卡人無需理會，直至確定爭議結果。若爭議成功，爭議交易金額及相關費用將一併處理。

持卡人在退款處理及／或調查期間仍須按時繳付非爭議交易費用。

重要提示：在提交此表格前，閣下需要先聯繫商戶並嘗試解決上述的爭議。

Declaration

I hereby declare that the information herein provided to the Company is true and correct. I authorise the Company to exchange and/or disclose the information with/ to any parties / sources the Company may choose for the purpose of investigation and/or any other related purposes.

I understand that the Company may contact me during the chargeback and/or investigation period. I hereby declare that I have provided the most up-to-date and valid contact information to the Company. I will be liable for all amounts withheld with respect to the disputed transaction(s), including all interest and fees that accrue, as applicable, if the case cannot proceed due to unsuccessful contact.

I understand that I will be liable for all amounts withheld with respect to the disputed transaction(s), including all interest and fees that accrue, as applicable, as well as a handling fee of HKD50 per transaction, if such disputed transaction(s) is/ are found to be authorised by me or no case of dispute established. For any transactions that were undergoing a dispute process, my responsibilities for the relevant transaction amount, including all applicable interest and handling charges, would be determined based on the outcome of the dispute process.

聲明

本人謹此聲明在此提供予該公司之資料均為真實及正確。本人授權該公司為了調查及／或其他任何相關目的，可與任何當事人／消息來源交換及／或向其披露本人所提供的資料。

本人明白該公司可能會在退款處理及／或調查期間與本人聯繫。本人謹此聲明已向該公司提供最新及有效的聯絡資料。若因未能聯絡本人而導致個案無法進行，本人同意支付有關暫緩之爭議交易金額並承擔支付該爭議交易賬項所產生之利息及費用（如適用）。

如證實上述爭議交易經本人授權或並無爭議事項成立，本人願意支付有關暫緩之爭議交易金額並承擔支付該爭議交易賬項所產生之利息及費用（如適用），此外，本人亦同意該公司收取每項交易港幣 50 元作為處理該賬項爭議之手續費。本人就任何正進行爭議程序之交易所需負責的相關交易金額（包括所有適用的利息及手續費），其金額將基於爭議程序的結果決定。

This form must be signed before it can be processed 此表格必須簽署才可處理

Signature must be same as the one on the back of your credit card 簽名必須與信用卡背後之簽名樣式相同

I have reviewed the above content and fully understand the “Chargeback”, “Ineligible transactions for chargeback”, “Documents required for the chargeback application” and “Card Associations’ chargeback time limits”. I understand that the Company reserves the right to reject the chargeback request.

本人已細閱以上內容及明白有關「退款保障」，「不符合退款的交易」，「退款申請所需之文件」及「信用卡組織退款期限」之事項。本人明白該公司保留拒絕退款處理之權利。

Cardholder Signature 信用卡持卡人簽署

X

Date 日期:

If there is any inconsistency between the English version of this Document and the Chinese version, the English version shall prevail. 中文版本如與英文版本有歧異，概以英文版本為準。



For Official Use Only

Date:	Branch:	Staff Name:	Credit Card Copy:	Sales Slip Copy:	Other Supporting Document (Please specify):

Comments: _____

Handled By:	Approved By:	Close Date:

Comments: _____

Ineligible transactions for chargeback 不符合退款的交易

Transaction Types 交易類別	Descriptions 描述
Past due Requests 逾期申請	Chargeback requests should be raised within 60 days from the date of the statement. If the application is overdue, AEON reserves the right to reject the request. 持卡人須於結單日起計六十天內向 AEON 提出退款要求。如申請逾期，AEON 保留拒絕退款要求之權利。
Transactions with One-time password authentication 使用一次性密碼認證的交易	For some transactions, issuing bank will send a one-time password to the cardholder's registered phone number for authorisation verification. The transaction can only be settled after the authorisation is verified. Since the transaction has been authenticated, unauthorised charge cannot be the reason of chargeback. 部分交易發卡行會發送一次性密碼到持卡人登記電話作授權認證，交易須於授權認證後才能執行。因交易有授權認證，未能以未經授權交易為理由提出退款。
Credit Card Instalments 信用卡分期付款	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. 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。
Face-to-Face Transactions (e.g. chip read) 當面交易（例如晶片讀卡）	Since the face-to-face transaction is authenticated, unauthorised charge cannot be the reason of chargeback. 因當面交易有授權認證，未能以未經授權交易為理由提出退款。
Transactions processed with e-wallets 以電子銀包支付的交易	Transactions processed with e-wallets (including but not limited to Alipay, WeChat Pay, Apple Pay, Google Pay) are authenticated, unauthorised charge cannot be the reason of chargeback. 因以電子銀包支付的交易(包括但不限於支付寶，微信支付，Apple Pay，Google Pay) 有授權認證，未能以未經授權交易為理由提出退款。
Other Reasons 其他原因	For example, chargeback requests without sufficient details and necessary information / documents. 例如，未提供充足細節及必要資訊/文件的退款要求。

Documents required for the chargeback application 退款申請所需之文件

Please refer to the table below for the primary supporting documents required for various dispute reasons. Kindly note that the required documents may vary depending on the nature of the case. If further information is needed, the Company will promptly contact the cardholder upon receiving the application.

請參閱下表以了解各類申請原因所需的主要證明文件。請注意，所需文件可能因個案性質而有所不同。如需進一步資訊，本公司將於收到申請後儘快聯絡持卡人。

Dispute Reason 爭議原因	Supporting documents 證明文件
Duplicate Processing 重複誌賬	1. Copy of the Sale Slip and / or invoice 簽賬及/或購物單據副本 2. Record of communications with the merchant regarding the disputed transaction(s) 與商戶就相關爭議交易的聯絡記錄
Paid By Other Means 其他方式付款	1. Copy of the payment receipt or record as evidence of such payment by other means 有關付款單據/記錄副本作為已經使用其它方式付款的證據 2. Record of communications with the merchant regarding the disputed transaction(s) 與商戶就相關爭議交易的聯絡記錄
Non-receipt of Merchandise/ Services (also applicable to the merchant who ceased operation) 沒有收到訂購之貨品/服務（同時適用於已結束營運的商戶）	1. Copy of the order form/contract 所訂購貨品/購買服務之單據/合約 2. Record of communications with the merchant regarding the disputed transaction(s) 與商戶就相關爭議交易的聯絡記錄

Credit Not Processed 退款未處理	1. Copy of the credit slip 退款單副本 2. Record of communications with the merchant regarding the disputed transaction(s) 與商戶就相關爭議交易的聯絡記錄
Recurring transaction cancelled 取消自動轉賬授權交易	1. Copy of the cancellation letter/email/notice and confirmation letter from the merchant 請附上取消信函／電郵／通知及商戶確認通知書的副本 2. Record of communications with the merchant regarding the disputed transaction(s) 與商戶就相關爭議交易的聯絡記錄

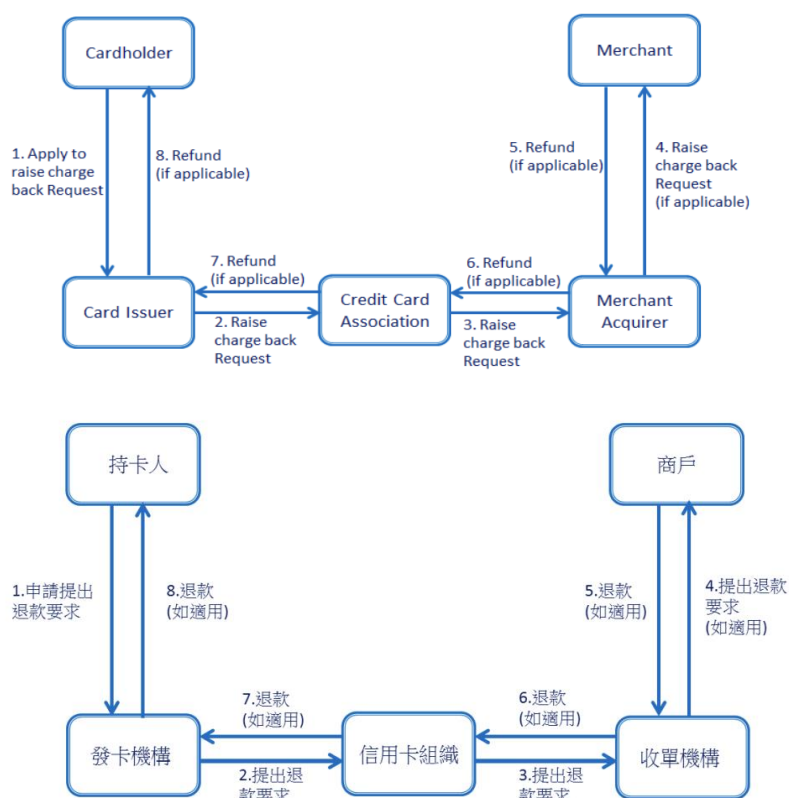
Chargeback 退款保障 (<https://www.aeon.com.hk/tc/pdf/useful-info/chargebackinfo.pdf>)

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., unauthorised 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.

客戶可根據爭議交易機制於特定情況下，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”）發起爭議申請，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。

How it works? 如何運作?

General process flow of the chargeback mechanism 退款保障機制的一般流程



Cardholders can initiate a dispute request with the following procedures:

1. Call Customer Service Hotline: 2895 6262 for dispute transaction inquiry and/or 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.

客戶可按照以下程序申請爭議要求：

1. 致電客戶服務熱線：2895 6262 提出爭議賬項查詢；及/或下載「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 號美蘭華廣場 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 保留拒絕爭議要求之權利，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。

Card Associations' chargeback time limits 信用卡組織退款期限

Please refer to the table below for the chargeback time limits set by different Card Associations for various dispute reasons. Kindly note that the following information is for reference only, and the time limit may be adjusted at any time without prior notice.

請參閱下表以了解各信用卡組織對各類申請原因的退款期限。請注意，以下資料僅供參考，信用卡組織指引可能隨時調整，恕不另行通知。

Note 注意

The Company may not be able to process the chargeback request from a cardholder if the disputed transaction(s) is/ are not reported to the Company within 60 days from the date of the statement or if the necessary information / documents are not provided accurately and in full.

若持卡人未能在結單日起計六十天內向本公司提出對有問題交易的爭議或未能對該有問題交易的爭議提供足夠所需的證明文件，本公司將無法對該有問題交易進行退款處理。

Dispute Reason 爭議原因	Card Associations 信用卡組織			
	Visa	Mastercard	UnionPay	JCB
Unauthorised Charge 未經授權交易	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內	Within 180 calendar days from the Transaction Processing Date 交易處理日期起 180 日內	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內
Duplicate Processing 重複誌賬	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內	Within 90 calendar days from the Transaction Processing Date 交易處理日期起 90 日內	Within 90 calendar days from the Transaction Processing Date (30 day's mandatory retrieval request time is required) 交易處理日期起 90 日內 (需要 30 日強制調單要求時間)	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內
Paid By Other Means 其他方式付款	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內	Within 90 calendar days from the Transaction Processing Date 交易處理日期起 90 日內	Within 90 calendar days from the Transaction Processing Date (30 day's mandatory retrieval request time is required) 交易處理日期起 90 日內 (需要 30 日強制調單要求時間)	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內

Non-receipt of Merchandise/ Services 沒有收到訂購之貨品/服務	Within 120 calendar days from the Transaction Processing Date/120 calendar days from the expected merchandise or services receipt date AND 540 calendar days from the Transaction Processing Date 交易處理日期/預期商品或服務接收日期起 120 日 及 交易處理日期起 540 日內	Within 120 calendar days from the Transaction Processing Date/120 calendar days from the expected merchandise or services receipt date AND 540 calendar days from the Transaction Processing Date 交易處理日期/預期商品或服務接收日期起 120 日 及 交易處理日期起 540 日內	Within 90 calendar days from the Transaction Processing Date/90 calendar days from the expected merchandise or services receipt date AND 330 calendar days from the Transaction Processing Date (30 day's mandatory retrieval request time is required) 交易處理日期/預期商品或服務接收日期起 90 日 及 交易處理日期起 330 日內 (需要 30 日強制調單要求時間)	Within 180 calendar days from the Transaction Processing Date 交易處理日期起 180 日內
Credit Not Processed 退款未處理	Within 120 calendar days from the date on the Credit Transaction Receipt AND 540 calendar days from the Transaction Processing Date 退款單日期起 120 日內 及 交易處理日期起 540 日內	Within 120 calendar days from the date on the Credit Transaction Receipt AND 540 calendar days from the Transaction Processing Date 退款單日期起 120 日內 及 交易處理日期起 540 日內	Within 90 calendar days from the date on the Credit Transaction Receipt AND 210 calendar days from the Transaction Processing Date (30 day's mandatory retrieval request time is required) 退款單日期起 90 日內 及 交易處理日期起 210 日 (需要 30 日強制調單要求時間)	Within 120 calendar days from the date on the Credit Transaction Receipt AND 540 calendar days from the Transaction Processing Date 退款單日期起 120 日內 及 交易處理日期起 540 日內
Recurring transaction cancelled 取消自動轉賬授權交易	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內	Within 120 calendar days from the Transaction Processing Date (30 day's mandatory retrieval request time is required) 交易處理日期起 90 日內 (需要 30 日強制調單要求時間)	Within 120 calendar days from the Transaction Processing Date 交易處理日期起 120 日內