

CHARGEBACK REQUEST FORM (Please complete this form in CAPITAL LETTERS)

退款申請表格

Please submit this form with supporting document(s) to: wecare@welab.bank or mail to the above address.
If you have any enquiries, please call our Customer Service Hotline at +852 3898 6988 for assistance.
請遞交此申請表格並提供相關文件電郵至 wecare@welab.bank 或郵寄至以上地址。

如有任何查詢, 請致電本行客戶服務部 +852 3898 6988

(I) Contact Information (As registered at WeLab Bank, i.e. the Bank)

聯絡資料 (於匯立銀行(即本行)登記之記錄)

Customer Name/ 客戶姓名(英文)

Mobile Phone No./手提電話號碼

Email/電郵地址

(II) Disputed Transaction Details

爭議交易資料

Transaction Date (DD/MM/YYYY) 交易日期 (日/月/年)	Merchant Name / Bank Name 商戶名稱 / 銀行名稱	Transaction Reference No. 交易編號	Currency 貨幣	Transaction Amount 交易金額	Disputed Amount 爭議金額

(III) I refer to the above transaction and advise that: (Please select the dispute reason listed below)

關於上述交易賬項, 本人現確認: (請選擇相應的爭議原因)

Dispute Related To Unauthorized Use/有關未授權交易的爭議

- Unauthorised Transaction:** I did not authorize or enter into the transaction(s) and my debit card is in my possession at the time of the questionable transaction.
未經授權的交易: 本人從未授權或進行此筆交易, 當該有問題交易發生時, 扣賬卡由本人保管。
To avoid having further unauthorized transactions, please call our Customer Service Hotline at +852 3898 6988 to cancel your card and organize a refund.
為避免再有未經授權的交易, 請立即致電 3898 6988 與本行的客戶服務部聯絡, 終止閣下的扣賬卡及提交爭議交易要求退款。

Dispute Other Than Unauthorized Use (Please ✓ an appropriate one)/

未授權交易以外的爭議 (請在適當的方格內填上✓號)

- Cancelled Recurring Transaction:** I have cancelled a recurring payment with the merchant on _____ / _____ / _____ (DD/MM/YYYY). However, I am still being charged.
已取消定期循環交易: 本人已取消此筆定期循環交易, 取消日期為 _____ / _____ / _____ (日/月/年), 但有關扣賬卡仍然被扣循環交易金額。

- Incorrect Transaction Currency/ Amount:** Transaction(s) incorrectly processed, I only authorized _____ (please indicate transaction currency and amount with supporting documents).
交易貨幣/ 金額不符: 此交易金額並不正確, 我只授權 _____ (請註明交易貨幣和金額及提供相關證明文件)。
- Duplicate Processing/ Paid by other means:** I only authorized one transaction but did not authorize any other transaction(s) for _____ (please indicate transaction currency and amount with supporting documents).
重複誌賬/ 交易已用其他方式繳付: 本人只授權一筆交易並沒有授權其他交易 \$ _____ (請註明交易貨幣和金額及提供相關證明文件)。
- Credit / Refund Not Processed 未有收到商戶之退款**
- I had received the merchandise. As agreed with the merchant, I returned it to the merchant on _____ / _____ / _____ (DD/MM/YYYY). However, no credit was posted to my account. (Attached please see copy of credit transaction receipt(s) and/or other supporting documents).
本人已收到相關貨品, 並與商戶達成協議把貨品退還給商戶, 退還日期為 _____ / _____ / _____ (日/月/年), 但至今仍未收到退款(請附上退款證明單據副本及/或其他相關證明文件)。
- I had received a credit transaction receipt(s) from the merchant. However, no credit was posted into my card account. (Attached please see copy of credit transaction receipt(s)).
本人持有商戶提供的退款證明單據, 但本人至今仍未收到商戶的退款 (請附上退款證明單據副本)。
- Merchandise/ service received is not as described / not received:** The merchandise/service received is not as described as the one I ordered/purchased from the merchant / not received (Attached please see copy of relevant transaction receipts and/or supporting documents).
收到的貨品/ 服務與描述的不同 / 商戶未能提供預購的貨物/服務: 本人收到的貨物/服務 與本人於商戶訂(購)的貨物/服務 有不同 / 商戶未能提供預購的貨物/服務(請附上相關證明單據副本及/或其他相關證明文件)。
- ATM Dispute:** I had made a ATM withdrawal via (JETCO / CIRRUS) for amount _____. However, I just received amount for _____.
櫃員機取款爭議: 本人於(銀通 / CIRRUS)自動提款機收到的金額 \$ _____ 與提取的金額 \$ _____ 有所不同。
- Other dispute reason (please specify in details):
其他爭議的原因或備註 (請詳述):

(IV) Customer Declaration

I retain a copy of this form and original documentation.

I understand that supporting document(s) is/are necessary for the completion of this Chargeback Request Form.

本人必須保留此申請表格之副本及一切相關的正本文件。

本人明白必需提供有關文件以完成此退款申請表格。

Authorised Signatory 獲授權簽署人

Date 日期

Important Notes

注意事項

- Please note that any debit card related transaction dispute raised beyond the relevant time limit as stated in the Request Time Frame in the Chargeback Processing Lead Time table below will not be handled.
- You will receive a written acknowledgement of the dispute request within 2 working days.
- You are required to provide supporting documents to the Bank at your earliest convenience (within 14 working days after the Chargeback Request Form is submitted).
- You are required to provide additional supporting documents to the Bank within 8 working days upon our email notification.
- The Bank reserves the right to charge a handling fee of HKD100 per transaction if we find the transaction dispute invalid after the investigation. Additional fee maybe charged by MasterCard if the dispute cannot be resolved at chargeback stage and proceed to arbitration.
- 有關任何扣賬卡的交易爭議，閣下須於此退款申請表格下列明之追溯期限內通知本行，否則表格不會被接納。
- 我們將於閣下提出交易爭議起的 2 個營業日內發出書面確認書予閣下。
- 閣下於提交退款申請表格時必須連同相關文件一同繳交，如未能一同繳交，請閣下必須於提交退款申請表格當天起計 14 個營業日內補發給本行。
- 如閣下需要遞交附加文件，本行將透過電郵通知閣下，請閣下於電郵通知起 8 個營業日內補發給本行。
- 如經調查後，相關的交易爭議被確認為無效，本行保留收取每項交易港幣 100 元手續費的權利。如果爭議無法解決，在拒付階段並進行仲裁，MasterCard 可能會收取額外費用。

Chargeback Processing Lead Time 爭議處理時間

Cardholder **must** submit the request within the time limits below. Since chargeback process takes time to complete, you are required to provide supporting documents to the Bank at your earliest convenience (within 14 working days after the Chargeback Request Form is submitted).

持卡人**必須**於下列時限前就信用卡賬項爭議提出申請。由於賬項爭議處理需時，閣下於提交退款申請表格時連同相關文件一同繳交，如未能一同繳交，請閣下必須於提交退款申請表格當天起計 14 個營業日內補發給本行。

Reason 爭議原因	Request Time frame 追溯期限
Unauthorised Transaction 未經授權的交易	Within 60 calendar days from the statement date 於月結單日期起 60 日內通知本行
Duplicate Processing / Paid by other means 重複誌賬/交易已用其他方式繳付	
Incorrect Transaction Currency/ Amount 交易貨幣/ 金額不符	
Cancelled Recurring Transaction 已取消定期循環交易	
ATM Dispute (Cirrus / Jetco) 櫃員機取款爭議	
Credit / Refund Not Processed 未有收到商戶之退款	Within 120 calendar days from the date of the credit documentation or the service cancellation date or goods were returned 於退款文件或服務取消或貨品退回日起計 120 日內通知本行
Merchandise/ service received is not as described 收到的貨品/ 服務與描述的不同	Within 120 calendar days from the transaction processing date OR Within 120 days from the delivery/ cancellation date of the merchandise/ service OR Within 120 calendar days from the service ceased but not exceeding 540 calendar days from the transaction processing date. 於交易清算日起計 120 日內通知本行 或 於商品送遞/服務提供或取消日起計 120 日內通知本行 或 於服務終止日起計 120 日內但不超過交易清算日起計 540 日
Non-receipt of goods / Services not provided 商戶未能提供預購的貨物/服務	Within 120 calendar days from the transaction processing date OR Within 120 calendar days from the expected delivery date of the Merchandise/Services but not exceeding 540 calendar days from the transaction processing date. 於交易清算日起計 120 日內通知本行 或 於預計交付商品/服務提供日起計 120 日但不超過交易清算日起計 540 日通知本行

General Chargeback Processing Flow 一般爭議處理流程

Cardholder 持卡人

Inform WeLab Bank for the disputed transaction and submit a chargeback request with supporting information within specified timeframe

於時限前向匯立銀行提交退款保障申請及附上相關證明文件

WeLab Bank (Issuing Bank) 匯立銀行 (發卡銀行)

Review whether all relevant supporting documents including Chargeback Request Form are received

審查是否所有相關證明文件及退款申請表格已收妥

Submit Chargeback request with relevant documentation to Card Association

向卡組織提交爭議申請並附上相關文件

Card Association 卡組織

Received requests from different Card Issuers and inform the respective Merchant Acquirers for handling
根據不同發卡銀行的要求作爭議分類並通知有關收單機構作處理

Merchant Acquirers 收單機構

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

通知商戶有關爭議詳情並且要求商戶提供有關證明文件或退款

Merchants 商戶

Provide supporting documents or refund to Merchant Acquirer for handling

提供有關證明文件或退款給收單機構作處理

Merchant Acquirers 收單機構

Reply the result via Card Association

透過卡組織回覆有關結果

Card Association 卡組織

Received replies from different Merchant Acquirers and inform the respective Card Issuers for handling
按不同收單機構發出的回覆分類並發送到有關發卡銀行作處理

WeLab Bank (Issuing Bank) 匯立銀行 (發卡銀行)

Received the result via Card Association

透過卡組織收到結果

Inform the Chargeback result to Cardholder

回覆持卡人的退款申請結果