

Basic Information about Chargeback

What is a chargeback?

Chargeback is a mechanism which allows WeLab Debit Card related transactions to be reversed and refunds of the transaction amount made to you under certain circumstances, according to the rules set out by the Card Association (e.g. Mastercard). The circumstances in which a chargeback request may be raised are, for example:

- If the goods received are damaged or do not match the description.
- If you used the WeLab Debit Card and paid for the services which were not provided.
- If you used the WeLab Debit Card and paid for the merchandise but did not receive it.

What is WeLab Bank's role?

WeLab Bank, as the card-issuing bank, will raise a chargeback request on your behalf against the merchant acquirer (e.g. the merchant's bank) under certain rules and criteria set out by the Card Association.

How can you submit a chargeback request?

In general, a request must be raised within 60 calendar days from the eStatement date. As a gentle reminder, you should always contact us or make a request as soon as you become aware of an unfamiliar transaction or wish to dispute a transaction. For details, please refer to the Chargeback Processing Lead Time in the Chargeback Request Form.

To make a request:

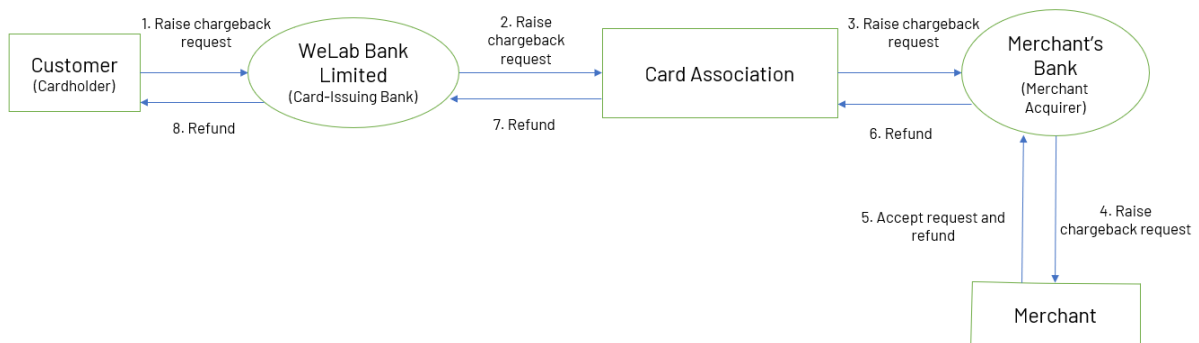
1. Download the Chargeback Request Form [here](#).
2. Complete the Form and submit it together with the relevant supporting documents (e.g. receipts, invoices or others) to us by [email](#) or by post.
3. If you're submitting it by post, please address it to: WeLab Bank Limited Customer Service Center, 23/F, K11 ATELIER King's Road, 728 King's Road, Quarry Bay, Hong Kong.

We will send you a notification within 2 working days to let you know that we have received your request. If you have not submitted the supporting documents, you must do so within the 14 working days after you submit the Chargeback Request Form.

We will process your request after we receive the Chargeback Request Form and all supporting documents as required by us and inform you of the results within 60-90 calendar days. We will let you know if we need any additional supporting documents and they must be submitted within 8 working days upon our request.

If your chargeback request is accepted, the disputed amount will be credited into your WeLab Bank account. But if your chargeback request is rejected, we will inform you and you may continue to reach out to our Customer Service Center for further assistance.

Here is a general idea on how a chargeback request works:



**For illustrative purposes only.*

If you need any help, you can contact us by calling our Customer Service hotline at (852) 3898 6988 or emailing us at wecare@welab.bank.