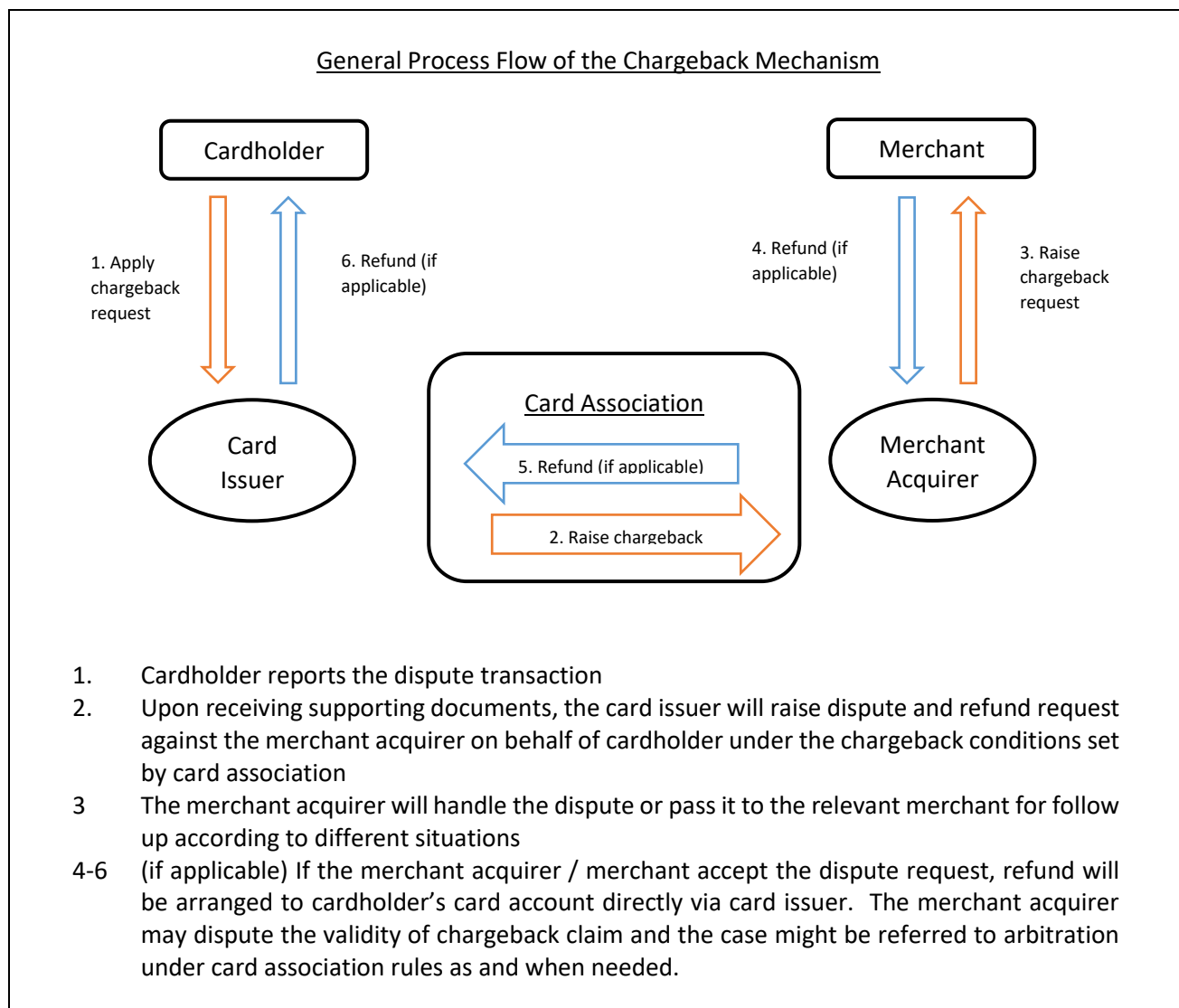


Octopus Cards Limited Chargeback Mechanism

1. What is “Chargeback Mechanism”?

Chargeback is a protective mechanism provided by Card Associations (e.g.: MasterCard or UnionPay) to their cardholders. Under the scheme rule & time limit of Card Association, cardholder could raise request for refund, whether in whole or in part, in connection with a disputed transaction such as failure to provide goods/services by a merchant.



2. Role of Card Issuer

Octopus Cards Limited as a card issuer, after receiving the transaction dispute from cardholder, shall review the request in supporting documents pursuant to the scheme rules & time limit through Card Association. We shall assist the cardholder to raise chargeback request against the merchant’s acquirer via the card association platform. When the merchant’s acquirer accepts the chargeback claim, we will collect the disputed amount and refund the amount to cardholders.

3. Types of Transaction Eligible for Chargeback

In general, cardholders can raise MasterCard or UnionPay transaction(s) dispute and request for refund under the following circumstances:

- Unauthorized use of Internet / Mail Order / Telephone Order Transaction
- Duplicate Charge (authorized one transaction but the merchant charged more than one)
- Incorrect Amount / Transaction Currency
- Paid By Other Means (e.g. Cash)
- Services Not Provided / Merchandise Not Received from Merchant #
- Credit / Refund Not Processed #
- Informed merchant to cancel the direct debit authorization. However, the merchant still billed the transaction #

4. How to Raise Chargeback Request?

- i) Call to Octopus Cards Limited Hotline at 2266 2222
- ii) Download “Cardholder Dispute Form” from www.octopus.com.hk and submit the completed & signed form together with relevant transaction receipt(s) (Please refer to “Cardholder Dispute Form”)
- iii) Document(s) should be submitted by email (email address omp@octopus.com.hk)

5. Chargeback Time Limit

Card Associations impose time limits on chargeback request submission, and the time limits vary with types of disputes. In general, the time limit for chargeback has below situations:

Merchandise / Service received is not as described / defective	Within 120 days from the delivery of the Merchandise / Services AND Not exceeding 540 days from posting date of the transaction
Non-receipt of Merchandise / Service	Within 120 days from the expected delivery of the Merchandise / Services or merchant closure AND Not exceeding 540 days from posting date of the transaction
Others	The time limits for the transaction posting day will be 45 to 120 calendar days.

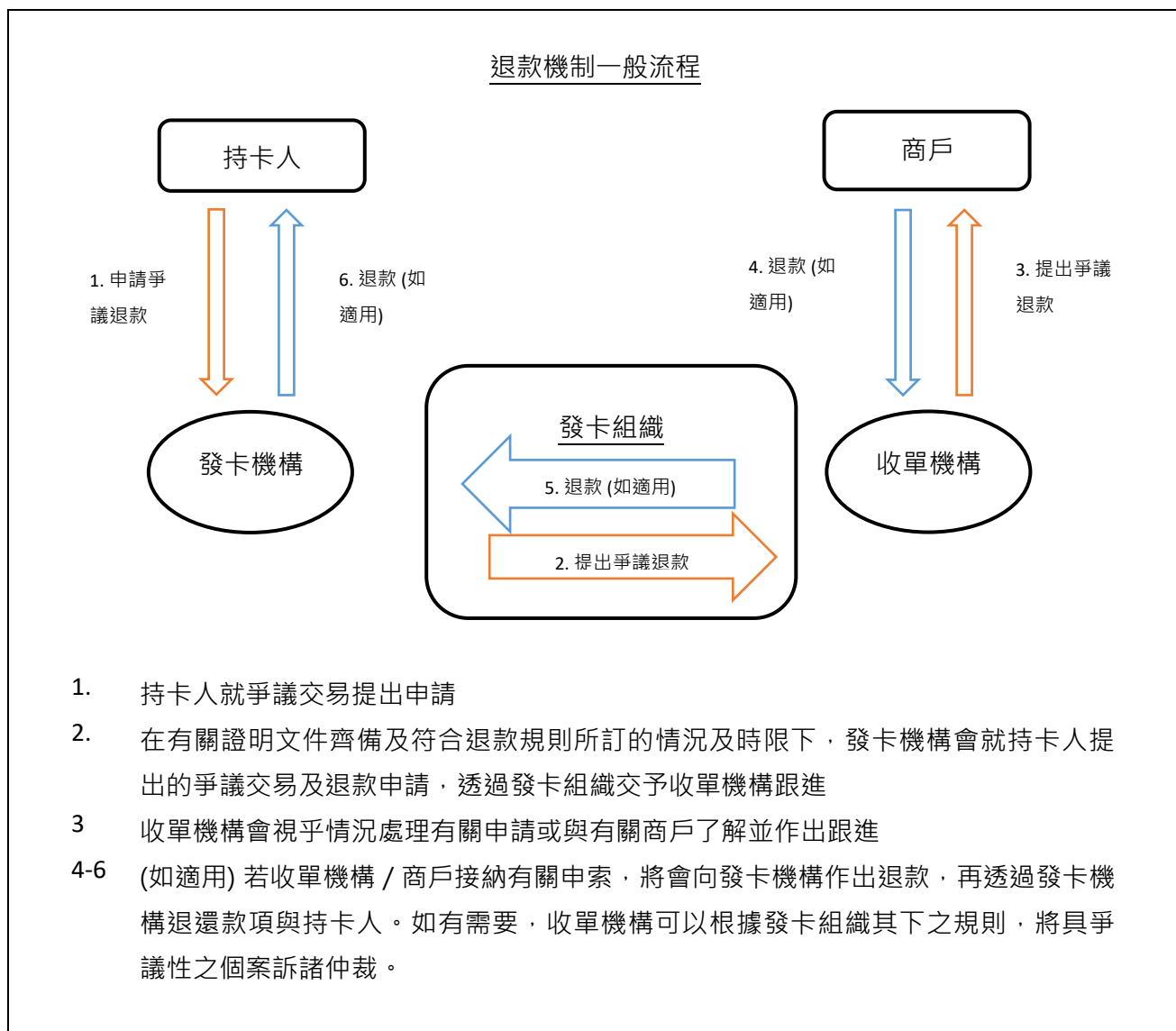
As the investigation process takes time to complete and we are required to comply with the Card Association time limits, you are advised to submit supporting to us at earliest convenience (within 14 days after you raise the dispute request). It is important for cardholder to provide us with sufficient information and supporting documents in order to establish a valid claim of chargeback.

Prior to raising these kinds of dispute, cardholder must make reasonable effort to resolve the dispute with the merchant.

八達通爭議退款機制

1. 甚麼是「退款機制」(Chargeback mechanism) ?

退款機制是發卡組織(如 MasterCard 或銀聯)為持卡人提供的保障機制，在符合發卡組織所訂的情況下，而商戶未能提供商品或服務時，持卡人可通過發卡機構向收單機構要求將有關爭議交易作全數或部分退款，惟需注意個別發卡組織的規則及追溯期限。



2. 發卡機構擔當的角色

八達通作為發卡機構，會在收到持卡人提出之具爭議交易後，將審查有關申請是否備有足夠證明文件及符合發卡組織規定之追溯時限，再透過發卡組織平台向收單機構提出退款申請。若收單機構接納申索，便向八達通作出退款，再由八達通退款給持卡人。

3. 常見的爭議交易

一般而言，持卡人可就以下情況的 MasterCard 或銀聯交易提出異議及申請退款：

- 未經授權交易 (適用於網上 / 郵購 / 電話訂購之交易)
- 重複收款
- 金額 / 交易貨幣不符
- 已使用其他付款方式 (例如:現金)
- 商戶未能提供服務 / 沒有收到訂購之貨物 #
- 退款未處理 #
- 自動轉賬授權已終止 #

4. 如何提出爭議交易及退款申請？

- i) 致電八達通顧客服務熱線：2266 2222
- ii) 於 www.octopus.com.hk 下載「持卡人賬項爭議表格」，填妥及簽署「持卡人賬項爭議表格」及提供相關的證明文件。(請參閱「持卡人賬項爭議表格」內個別爭議原因之所需證明文)
- iii) 將所有相關表格及文件電郵至 omp@octopus.com.hk

5. 退款追溯期限

國際發卡組織對於提出不同類型的爭議退款是有指定的時間限制。一般而言，可分以下類別：

服務 / 貨品與描述不同/損毀	於收送貨日起 120 日 (包括公眾假期及星期日) 內。但追溯時間不得超過交易清算日之 540 日 (包括公眾假期及星期日)。
商戶未能提供服務 / 商品	於預計送貨日或商戶業務終止日起 120 日 (包括公眾假期及星期日) 內。但追溯時間不得超過交易清算日之 540 日 (包括公眾假期及星期日)。
其他	交易清算日起 45 至 120 日 (包括公眾假期及星期日) 內。

由於處理需時，持卡人應儘快提供相關的證明文件及交回本公司 (於持卡人提出爭議交易及退款申請 14 天內)。持卡人提供足夠資料及相關文件，對整個爭議退款處理程序是十分重要的，

在提出此類爭議前，持卡人須先行與商戶洽商退款安排。