

## **Dispute Resolution**

Cardholders can initiate a dispute request via the Bank 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. Credit card installment plan is a loan agreement between Cardholders and the Bank. The Bank advances a one-off loan to Cardholders and pays the full amount to the merchant, while Cardholders undertake to repay the Bank by installments. Therefore, Cardholders are bound to repay on time to the Bank until the loan is paid off.

### ***How it works?***

Cardholders can initiate the dispute request with the following procedures:

1. Call 24-hour Customer Service Hotline for dispute transaction inquiry (Standard Chartered Credit Card: 2886-4111 or MANHATTAN Card: 2881-0888); and/or [click here](#) to download the "CARDHOLDER'S DECLARATION OF DISPUTE".
2. Complete & return the form with supporting documents to the Bank via one of the following channels:
  - a. Email address: [CreditCard.Dispute@sc.com](mailto:CreditCard.Dispute@sc.com)
  - b. Mailing address: 16/F Standard Chartered Tower, 388 Kwun Tong Road, Kowloon, Hong Kong  
(Attn: Customer Support Team)
  - c. Any Standard Chartered Bank branches

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

3. For any transactions that are in doubt, Cardholders should raise the dispute within 60 days upon the statement issuance date.
4. If under the scenario of merchant closure or failure to deliver goods/services, the request deadline varies by different card associations (in general within 75-120 days). Cardholders should initiate the request and provide adequate and valid supporting documents as soon as possible. The Bank reserves the right to accept the dispute request, the decision of the Bank shall be final and binding.
5. The processing time will normally be around 60-90 days upon receiving all documents. The processing time may be longer depending on the complexity. The Bank 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 the Bank.