

To : Standard Chartered Bank (Hong Kong) Limited
Address : 7/F Standard Chartered Tower, 388 Kwun Tong Road, Kwun Tong (Attn: Client Solutions)
Email Address : CreditCard.Dispute@sc.com

CARDHOLDER'S DECLARATION OF DISPUTE 持卡人賬項爭議聲明

Account No 信用卡號碼: _____ Contact No 聯絡電話: _____

Cardholder Name 信用卡持有人姓名: _____

Transaction Date 交易日期	Merchant Name 商戶姓名	Disputed Transaction Amount 爭議交易數額

I have examined the above transaction(s) and am writing to dispute it/them for the following reason(s): 本人已詳細檢閱以上交易及基於下列理由對賬項提出爭議: (Please ✓ in the appropriate space 請在適當之方格內填上✓)

1. — I certify that the above transaction(s) neither made nor authorised by me and did not receive any goods or services or value represented by the above transaction(s). My card was in my possession at the time of the disputed transaction(s). 本人保證沒有參與或授權以上交易，收取以上交易中的貨物或提供之服務。當上述質疑交易發生時，本人仍然持有相關信用卡。
2. — I agree that I did authorise ___ transaction(s) with \$ _____ at the above merchant. However, I have also been billed for the above transaction(s) which I did NOT authorise and engage in. I do have the above card in my possession at the time of the questioned transaction(s). 本人於上述商戶只涉及___宗交易，數額為\$ _____，然而本人卻被該商戶另外支取上述交易。本人保證沒有參與或授權以上交易。當上述質疑交易發生時，本人仍然持有相關信用卡。
3. — The Direct Debit Authorization in relation to the above transaction(s) has been terminated upon my request since _____(Date). The merchant is not allowed to debit any charges from the above credit card account thereafter. Enclosed is a copy of the Direct Debit Authorization termination notice sent to the merchant before. 上述交易所涉及的信用卡自動轉賬服務本人經已於_____ (日期) 正式取消。因此商戶無權再透過上述信用卡戶口收取任何費用。茲附上有關先前取消自動轉賬之通知書副本。
4. — I was issued a credit slip which has not been posted to my statement. Enclosed is a copy of the credit slip. 本人已收悉以上交易之退款單據，然而於本人之月結單內並無顯示。現附上該退款單據之副本。
5. — The amount on the sales slip has been altered from \$ _____ to \$ _____ without my consent. Enclosed is a copy of the sales slip showing the correct amount. 於購物單據上之交易數額在未經本人同意下由\$ _____ 改至\$ _____。現附上該購物單據之副本以顯示正確金額。
6. — The merchant is unable or unwilling to provide / I have not received the service / merchandise that I ordered on _____(Date). I have attempted to contact the merchant by phone/email etc to resolve the matter (please explain the details in "Others" regarding the result). Enclosed is a copy of order form/invoice. 上述商戶無法或不願意向本人提供 / 本人仍未收到於_____ (日期) 所訂購之服務 / 貨物。本人曾嘗試以電話、電郵等方法聯絡商戶尋求解決辦法 (請詳細說明聯絡結果於以下“其他備註”)。現附上該購物單據之副本。
7. — Others 其他備註 _____

I certify that I have attempted to resolve the dispute with the Merchant but failed. 本人已嘗試與商戶商討，但仍未能解決此爭議。

Cardholder's Signature 信用卡持有人簽署 _____
 (Must be the same as the one shown on your credit card 必須與信用卡上之簽署樣式相同)

Date 日期 _____