

# 華僑銀行循環貸款持卡人交易爭議聲明

## OCBC Revolving Credit Cardholder's Declaration of Transaction Dispute

Please complete and return the Form with relevant documents (if any) by fax to 2834 2266 OR by email to: 211@ocbc.com OR by post to 14/F Tai Yau Building, 181 Johnston Road, Wanchai, Hong Kong

請將已填妥的表格連同有關文件(如有) 傳真至: 2834 2266 或 電郵至: 211@ocbc.com 或 郵寄至: 香港灣仔莊士敦道 181 號大有大廈 14 樓

For any enquiry, please call our Customer Service Hotline at 2201 7788 如有任何查詢, 請致電客戶服務熱線: 2201 7788。

Cardholder's name:

持卡人姓名:

Revolving Credit Card number:

循環貸款卡號碼:

Item 項目	Transaction Date 交易日期	Transaction Amount (HK\$) 交易金額 (HK\$)	Disputed Amount (HK\$) 爭議金額 (HK\$)
1.			
2.			
3.			
4.			
5.			

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有關交易提出爭議: (Please mark "X" in the appropriate space 請在適當之方格內填上 "X")

1. I certify that the above transaction(s) was/were neither made nor authorized by me or by any person authorized by me to use my card. I confirm that I did have the above card in my possession at the time of the disputed transaction(s).  
本人証實沒有參與及授權以上交易, 亦沒有授權第三者使用本人之循環貸款卡。本人確認當上述爭議交易發生時, 本人仍然持有有關循環貸款卡。
2. The transaction amount / currency is incorrect. The correct transaction amount should be \_\_\_\_\_ (copy of relevant transaction receipt enclosed)  
交易金額 / 貨幣不符, 交易之正確金額為 \_\_\_\_\_ (茲附上該交易單據副本)。
3. I certify that the charge in question was a single transaction, but has been billed twice on my statement.  
本人証實只涉及一宗交易, 然而本人之月結單上卻被誌賬了兩次。
4. Other reason(s) 其他原因:

### 持卡人聲明 CARDHOLDER'S DECLARATION

1. 本人知悉及同意華僑銀行(香港)有限公司(簡稱「銀行」)可根據不時給予客戶之結單、通函、通知(包括但不限於銀行的關於個人資料(私隱)條例的客戶及其他個別人士通知(簡稱「通知」)、章程及條款內所載有關披露個人資料的政策作指定用途及向指定人士披露本人的個人資料。本人確認本人明白通知之內容。

I acknowledge and agree that all personal data relating to me (the "Data") may be used and disclosed by OCBC Bank (Hong Kong) Limited (the "Bank") for such purposes and to such persons in accordance with the Bank's policies on use and disclosure of personal data as set out in statements, circulars, notices (including but not limited to the Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Notice")) or the terms and conditions made available by the Bank to customers from time to time. I confirm that I understand the content of the Notice.

2. 本人同意銀行可能把本人於此表格中所提供的任何個人及交易資料提供予處理交易之相關機構及銀行及/或香港警務處作處理以上交易爭議之用途。

I agree that the Bank may disclose any of my personal information and transaction details provided in this Form to the relevant transaction processing institution(s) and bank(s) and/or the Hong Kong Police Force ("Police") for the purpose of handling above dispute.

3. 本人明白本人有責任核對每期之結單資料是否正確。結單如有錯誤或未經授權之貸款卡交易, 本人須立即以書面通知銀行。如於結單日發出後六十天內銀行仍未收到本人對結單上所載資料提出的書面異議, 則結單及一切記錄均被視為正確及不可推翻, 並在各方面對本人具有約束力。

I understand that I am responsible for verifying the correctness of each and every entry made in the bank statement(s) ("Statement") and immediately informing the Bank in writing of any inaccurate entries or unauthorized transactions shown on such Statement. Unless objection in writing is received by the Bank within sixty (60) days from the Statement date, the Bank's records and the relevant Statement shall be deemed to be correct, conclusive and binding on me for all purposes.

4. 本人明白若本人於到期付款日(如循環貸款協議所定義)之前已向銀行報告任何未經授權之貸款卡交易, 本人有權暫時不予清還具爭議性的款項。在銀行調查該未經授權之貸款卡交易期間, 銀行不會就該未經授權之貸款卡交易中具爭議性的款項徵收任何利息或財務費用。倘若經銀行調查後認為該爭議缺乏事實根據, 銀行保留權利重新徵收於整個時期(包括調查期間)內, 就該具爭議性的款項收取利息或財務費用。該調查結果為不可推翻的, 本人須受其約束。

I understand that, where I report an unauthorized transaction before the relevant Payment Due Date (as defined in the Revolving Credit Agreement), I shall have the right to withhold payment for the disputed amount and the Bank shall not impose any interest or finance charges on disputed amount of the unauthorized transaction while it is under investigation by the Bank. The Bank reserves the right to re-impose the interest or finance charges on the disputed amount over the whole period, including the investigation period, if such dispute was considered unfounded by the Bank after investigation, which decision shall be conclusive and binding on me.

5. 本人明白, 除非在銀行控制範圍以外的情況, 否則銀行將在收到本表格後 90 日內完成有關的調查。

I understand that the Bank shall, except in circumstances which are beyond their control, complete the investigation within 90 days upon receipt of this Form.

6. 倘因本人有欺詐行為或嚴重之疏忽而引致銀行有所損失, 本人願對一切損失承擔責任。

I accept the liability for all losses suffered by the Bank if I have acted fraudulently or with gross negligence.

7. 本人證實上述資料全屬正確並授權銀行以任何其認為適當之途徑以確認該等資料之真確性及與有關方面交換資料。

I confirm that the above information is true and correct and authorize the Bank to communicate and to exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same.

8. 如本表格之中、英文版有抵觸或不相符, 概以英文版為準。

If there is any conflict or inconsistency between the Chinese and English version of this Form, the English version shall prevail.

\*Cardholder's signature

持卡人簽署

Contact Number

聯絡電話

Date

日期

(\*The above signature must be consistent with the one shown on your Revolving Credit Application Form

以上簽署必須與循環貸款申請表上之簽署式樣一致)