

To : Industrial and Commercial Bank of China (Asia) Limited
 Attn : Credit Card Centre, GPO Box 27, Hong Kong.
 Fax No. : (852) 2233 9988

Please note that a 'Dispute Handling Charge' per unfounded dispute transaction will be imposed (refer Fee Schedule of ICBC Credit Card) if the questionable transaction would be suspended during the investigation period. If it's proved that the transaction should be borne by the cardholder, a dispute handling charge of HK\$150 including transactions in Hong Kong Dollar and Renminbi, the relevant transaction amount together with the finance charge and other related charges, if any, will be debited into the cardholder's card account. 有關交易於調查期間可暫緩繳付，惟若該交易被證實須由持卡人負責，處理爭議事項手續費 HK\$150 - 包括港幣及人民幣的爭議交易事項，有關交易金額、財務費用以及有關其他費用將會記入持卡人賬戶中。

Cardholder Name 持卡人名稱: _____	Credit Card Number 卡號: _____
Txn Date 交易日期 _____	Merchant Name 商戶名稱 (if any 如適用) _____
Txn Amount 交易金額 _____	ARN 交易參考編號(Bank use only 銀行專用) _____
_____	_____
_____	_____
_____	_____

I have examined the above transaction(s) and am writing to dispute it/them for the following reason(s). I understand that a 'Dispute Handling Charge' (please refer our 'Fee Schedule of ICBC Credit Card') per unfounded dispute transaction will be imposed.

Please check the following appropriate box(es) and provide supporting document if necessary

1. I have neither authorized nor participated in the above transaction(s) and the card was in my possession at the time of the subject transaction(s).
本人沒有以任何方式參與或授權他人參與過該筆交易。在交易期間，本人的信用卡一直由本人保存。
2. I have been double or triple charged. Attached please find the copy of my sales slip. 交易重複記賬 兩次或 三次。本人已將購貨單據隨函附上。
3. The transaction amount of the sales slip draft was altered from \$ _____ to \$ _____. Attached please find the copy of my sales slip.
賬單上所列交易金額被修改由原本的\$ _____ 至\$ _____。本人已將購貨單據複印件隨函附上。
4. I did participate in _____ transaction(s) for \$ _____ at the merchant location listed above (Attached please find the copy of my sales slip), but I didn't participate in the above transaction(s) and my card was in my possession at the times of the above transaction(s). 本人確實在以上商戶有過消費 _____ 筆，交易金額\$ _____ (本人已將購貨單據隨函附上)，但本人并未參加過上述交易。上述交易發生期間，本人的信用卡一直由本人保存。
5. For the above hotel, although I made a reservation but it was cancelled at _____ (am/pm) on date _____. I was given the cancellation number _____ by the hotel. Attached please find the written confirmation provided by the hotel. 本人雖在以上酒店預訂房間，但該預訂已被取消，預定取消時間(上午/下午) _____ 日期 _____ 酒店告知的預定取消號碼 _____ / 本人已將酒店提供的書面確認隨函 7 附上。
6. Although I did engage in the above transaction(s), the merchant was unable or unwilling to provide the service. Attached please find the details or descriptions of the service(s) included. 本人確實試圖完成該筆交易，但商戶無法或不願意提供所需之服務。本人已隨函附上有關服務的具體說明。
7. I engaged in the transaction and received a credit slip from the above merchant, however, no credit has been refunded to my credit card account. A copy of the credit slip is enclosed. 本人參與了該筆交易，並收到了商戶的退貨單據，但本人的信用卡戶口并未收到商戶承諾的退款，退款單據附後。
8. I have returned the merchandise for the above amount on _____ because it was defective wrong size/colour/quantity/model others (please explain it in the Remark Section). Attached please find the proof of the merchandise return. 本人已於 _____ 退回上述 損壞 錯誤尺寸/顏色/數量/型號 其它(詳見具體說明) 商品。本人已隨函附上退貨證明。
9. The above transaction had been settled by other means. Attached please find the evidence of the payment by cheque/ cash/ EPS/ other credit card with number _____ on _____ YYMMDD. 上述交易已用其它方式于 _____ 年 _____ 月 _____ 日付款，付款方法為 支票 現金 易辦事 其它信用卡卡號 _____。單據附後。
10. The transaction currency appeared on the transaction receipt and agreed upon by the merchant should be in (currency) _____ NOT (currency) _____. Attached please find the copy of my sales slip. 商戶同意及購貨單據列明原始交易貨幣應是(貨幣) _____ 而不是(貨幣) _____。本人已將購貨單據複印件隨函附上。

Remarks 具體說明: _____

Cardholder Signature 持卡人簽名 _____ **Date 日期** _____