

AFFIDAVIT OF DISPUTE TRANSACTION

爭議帳款聲明書

卡號

CARD NO : _____

立聲明書人(下稱本人)中文或英文姓名

C/H NAME : _____

本人對帳單中之下列消費款項有所疑議。

There were some suspicious transactions in the billing statement as followed.

(疑義之交易明細) DISPUTE DETAILS :

入帳日 POST DATE (月/日/西元年)	消費日 TRAN DATE (月/日/西元年)	商店名稱 MERCHANT NAME	外幣金額 TRAN.\$	台幣金額 TWD\$

(疑義原因)DISPUTE REASON :

1. 本人未有上述消費。 Did not authorize or participate in the above transaction(s).
2. 當日曾在此商店消費但並無此筆款項。 Acknowledge participating in other transaction(s) at the same Merchant Outlet on the same day.
3. 重覆請款。 Duplicate processing.
4. 請款金額與消費帳款不符。(不含旅館、航空機票、租車等交易)(請附消費存根收據)
Sales draft amount does not equal to the billing amount. (Exclude T&E transaction)
5. 雖為本人消費但已完成退貨(需附退貨證明)。 Completion of sales, but already return purchase. (Please attach return proof)
6. 雖為本人消費但已取消該筆交易。(請提供相關證明文件及取消號碼)
Completion of sales, but already cancel order. (Please attach proof and cancellation code)
7. 此筆交易已改付現金或改以其他信用卡/簽帳金融卡付款(請檢付發票或付款卡片之帳單)。 Paid by other means
8. 未曾收到訂購之商品或勞務未提供(包括商店已歇業或 提款機預借現金未吐鈔等)(請檢附相關文件或收據影本、簽帳單或 ATM 收據等) Non-Receipt Goods or Services
9. 其他 Others _____

本人或授權他人所為之交易，本人亦無或預期從上述交易中取得利益。本人並授權彰化商業銀行為本人處理及調查上述情事且得向適當之法律處理機構提出相關申請程序。

I do hereby state that the statement contained herein is true and correct in all respect. Neither I nor anyone authorized by me, nor anyone with my knowledge or consent are engaged in the above transaction or received, expect to received, any benefit or value as a result of the above transaction. I authorized CHANG HWA COMMERCIAL BANK, LTD., the Bank, to handle and investigate the above for me and may refer the same to the appropriate law enforcement agency. 本人特此聲明以上所述俱屬真實正確，且無任何本人同意下列事項

I understand and accept the following contents:

若 貴行查明確實為本人消費無誤，本人應支付上述全部消費款項(若本人係申請暫緩付款/將消費款項退還者，則需加計暫緩付款或退款期間之利息)及調單手續費每筆 NT \$ 100。

▲If the Bank investigates and identifies that the transaction was engaged in by the cardholder, the cardholder shall make full payment (if the cardholder applied for deferred payment / refund of sales draft amount, interest during the period of deferred payment or refund shall be added), and NT\$100 inquiry fee shall be charged.

本人瞭解 貴行案件調查處理時間約需 45-180 日左右，若遇特殊情況(例如：需交付國際組織仲裁)則可能超過 180 日。

▲I understand and accept that investigation may take up to 45-180 calendar days, or longer for certain circumstances (e.g. if arbitration by the international credit card organization is requested for resolution).

簽單調回後，貴行得與本人確認，若本人收到確認通知後未於一週內回覆，貴行即可視此消費為本人所為，本人同意支付全部款項(含代墊費用、利息或調單手續費)。

▲ The Bank may ask the cardholder to confirm the results once the investigation has been completed, if the cardholder does not reply within one(1) week after receiving a notice, the transaction shall be deemed directly as the cardholder's behavior, and the cardholder agrees to pay the full amount (including, without limitation, advance, interest or inquiry fee).

本人願授權 貴行依國際組織規範，將上述聲明及相關文件交予上開商店所屬之收單銀行。

▲ I understand and grant that the Bank may deliver any necessary documents to the cooperate bank of related merchant under the protocol of international organization standards.

本人已充分瞭解，依 貴行信用卡約定條款或簽帳金融卡(包括 VISA Debit 及悠遊 Debit)相關約定條款約定，對於有疑義之交易，持卡人應先向特約商店或辦理預借現金機構尋求解決，不得以此作為向 貴行拒繳應付帳款、請求返還或拒絕清償消費款之抗辯。且因發生疑義而暫停付款或請求退款之帳款，如經 貴行證明無誤或非可歸責於 貴行之事由而無法扣款或退款時，持卡人於受 貴行通知後應立即繳付之。

▲ I fully understand that the cardholder shall contact the contracted merchant or cash advance provider in an attempt to resolve the disputes in relation to suspicious transactions in accordance with the agreement for credit card or debit card signed with the Bank, and which may not be regarded as defences of the refusal of accounts payable or payment, or as claims for refunds. If the dispute amount which had been withheld or claimed for refund has been found not erroneous by the Bank or that payment should not be withheld or refunded is not caused by something attributable to the fault of the Bank, the cardholder shall make payment immediately upon receiving a notice from the Bank.

※ 為了維護您的權益及避免超過國際組織規定之申請時效，
請於三日內回傳至：(02)2558-6569
並請來電確認是否收到您的文件。電話：02-2556-0555#5602。
或寄回本行，地址：台北市 10355 南京西路 123 號 5 樓
數位金融處交易管理科收。
若有疑問請電客服，電話：0800-365889、412-2222 按 9。

※ For your rights and interests, please reply fax or mail within **3 Days**, and please contact us to confirm that we have received the form.

FAX: (02)2558-6569

TEL: (02)2556-0555#5602

ADD: 5 Floor, No.123 Nanjing West Rd. Taipei City 10355

TO: Digital Banking Department

Further questions please contact customer service,

TEL: 0800-365-889 or 412-2222。

SIGNATURE : _____

***持卡人簽名(請與卡片背面之簽名一致)**

身分證字號 (ID NO.): _____

聯絡電話 (H): _____

(O): _____

日期(月/日/西元年) (DATE): ____ / ____ / ____