

更新：關於閣下在香港金融管理局提出的投訴個案 (KMM402430711V97047L0KM)

lhc_1993@yahoo.../收件箱



hkcrme@paypal.com <hkcrme@paypal.com>
收件人： ZHEN MAN LIN <lhc_1993@yahoo.com.hk>

5/8 上午11:11



Dear Lin Zhen Man,

We refer to your further concerns raised to the Hong Kong Monetary Authority dated 2 July 2020. We have conducted our investigation and set out our findings as attached.

We hope the attached information clarify the matters for you. If you have any further concerns, please feel free to contact us.

Thank you very much for your understanding and cooperation.

Yours sincerely,

PayPal Hong Kong Limited

(If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.)

尊敬的Lin Zhen Man,

香港金融管理局已轉介閣下於2020年7月2日進一步提出的疑問給我們。我們的調查結果見附件。敬希上述回覆能解決閣下的疑問。如閣下有進一步疑問，敬請隨時與我們聯絡。

非常感謝閣下的理解與合作。

PayPal Hong Kong Limited 謹啟

(如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。)

1 個檔案 | 412.6kB



更新：關於閣下在香港金融管.pdf
413kB

PayPal 電郵附件

Dear Lin Zhen Man,

We refer to your further concerns raised to the Hong Kong Monetary Authority (“HKMA”) dated 2 July 2020. We have conducted our investigation and set out our findings as follows.

1. Your further concern with the automatic payment of USD 75.98

Our records show because your Visa card was still valid on 11 August 2017, you managed to create an agreement with a new series of automatic payments with the merchant, who accepts PayPal, Network Solutions, LLC (“**the Merchant**”), and made your initial automatic payment on 11 August 2017; meanwhile you agreed to and provided your authority for future automatic payments with the Merchant.

So for the automatic payment of USD 75.98 that you settled on 7 July 2019 (“**the Payment**”), given that the agreement with a new series of automatic payments had already been successfully created on 11 August 2017, you then could settle the Payment with the Merchant by the available payment method on 7 July 2019 including using your account balance. Please understand that for such automatic payment, we review the validity of our customers' linked card at the point of time when they create a new series of automatic payments. After the initial automatic payment, we generally will not need to review the validity of customers' linked card for the remaining automatic payments in the same agreement.

In terms of your attempts to create a new agreement with a series of automatic payments and to make the initial automatic payment in the amount of GBP 5.00 on 25 June 2019, given that your Visa card was already expired in July 2018 and you did not have another valid card in your account, you were therefore unable to create or complete this new agreement.

2. Your allegation that PayPal didn't provide you with a liaison in its acknowledgement email, which PayPal sent to you on 29 July 2019

Please understand that when handling such complaint, we currently don't provide a customer with a direct liaison and the relevant personal information, such as staff name, phone number and email address. However, we wish to clarify that as you can see from the below copy of PayPal's acknowledgement email, it mentioned if you have any questions, please contact PayPal Hong Kong Limited by replying to the email at hkcrme@paypal.com, which is the standard and valid method of communication PayPal uses to communicate with its customers.

Further, if you prefer to communicate with us and resolve your concerns by phone, we would appreciate that you could tell us your available contact time by replying to this email, and we will arrange a staff to follow up with you. Please ensure that your registered phone number is valid and you can respond to our staff's callback as arranged.

“Date: July 29, 2019

To: lhc_1993@yahoo.com.hk

From: hkcrme@paypal.com

Email Subject: 關於您在香港金融管理局提出的投訴個案

Lin Zhen Man, 您好:

香港金融管理局已轉介您於2019/07/25提出的投訴個案給我們。

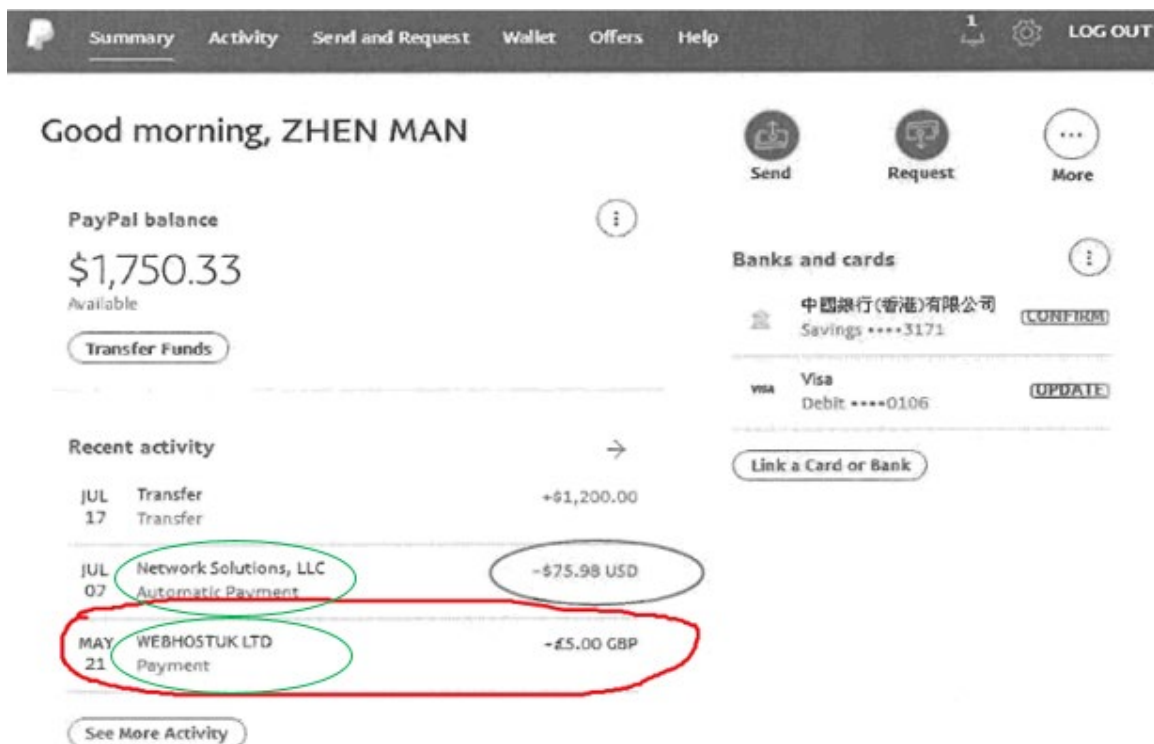
我們會盡快調查並告知調查結果。如果調查未能於30天內完成，我們會聯絡您並告知調查進展。在此期間，請您保持聯絡資料有效，以便我們在有需要的時候與您聯絡。

如果您有任何疑問，請回覆此電郵聯絡我們。

PayPal Hong Kong Limited 謹啟”

3. The concern why you could settle a payment the WEBHOSTUK LTD. on 21 May 2019 while you could not settle a payment to the WEBHOSTUK LTD. on 25 Jun 2019

As you can see from the below captured screenshot which you provided to the HKMA, the nature of the payment that you sent to the WEBHOSTUK LTD. on 21 May 2019 was shown as “Payment”, not as “Automatic Payment”. This means that the payment checkout flow that you and the WEBHOSTUK LTD. used at that time was related to a one-off payment, not an automatic payment. Generally buyers can complete a one-off payment by using account balance when using PayPal services. Therefore, on 21 May 2019, you could make this one-off payment of GBP 5.00 by using your account balance.



In terms of your attempt to settle a payment to the WEBHOSTUK LTD. on 25 June 2019 (see below captured screenshots which you provided to the HKMA), we are of the view there is no information taken incorrectly where you attempted to make the automatic payment of GBP 5.00 via the automatic payment checkout flow, which was set by the WEBHOSTUK LTD. Therefore, on 25 June 2019, you were requested to add a valid card before completing this payment.

WEBHOSTUK LTD



Further, please understand that the payment checkout flows setting (e.g. one-off payment, automatic payment) can be changed anytime by merchants, not PayPal, based on their business needs and/or agreements with their buyers outside PayPal's systems. Therefore, even if you make a payment to the same merchant, you will encounter different payment checkout situations.

We hope the above information clarify the matters for you. If you have any further concerns, please feel free to contact us.

Thank you very much for your understanding and cooperation.

Yours sincerely,

PayPal Hong Kong Limited

(If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.)

尊敬的 Lin Zhen Man,

香港金融管理局（以下簡稱“金管局”）已轉介閣下於 2020 年 7 月 2 日進一步提出的疑問給我們。以下為我們的調查結果。

1.有關閣下對一筆金額為 75.98 美元自動付款的進一步顧慮

我們的記錄顯示，由於閣下的 Visa 卡於 2017 年 8 月 11 日時仍有效，因此，於 2017 年 8 月 11 日當日，閣下成功與一位名為 Network Solutions LLC 且使用 PayPal 服務接收款項的商家（以下簡稱“該商家”）建立涉及一系列新的自動付款的協議，並完成第一筆自動付款；同時，閣下同意並授權閣下與該商家的未來自動付款。

因此對於閣下於 2019 年 7 月 7 日所發送金額為 75.98 美元的自動付款（以下簡稱“該付款”），鑑於閣下已於 2017 年 8 月 11 日成功建立涉及一系列新的自動付款的協議，因此，閣下於 2019 年 7 月 7 日即可透過當時帳戶中的可用付款方式（包括使用帳戶餘額）向商家發送該付款。敬請閣下理解，對於此類自動付款，我們會在客戶建立新的一系列自動付款時，對客戶所連結的支付卡的有效性進行審核。在完成第一筆自動付款後，我們一般不會對同一協議中剩餘自動付款進行上述有關支付卡的有效性的審核。

至於閣下於 2019 年 6 月 25 日嘗試建立涉及一系列自動付款的新協議，以及發送第一筆金額為 5 英鎊的自動付款的情況，鑒於閣下的 Visa 卡已於 2018 年 7 月到期，並由於當時閣下的帳戶中未有連結其他有效的支付卡，因此，閣下未能成功建立或者完成該新協議。

2.有關閣下所提出“PayPal 於 2019 年 7 月 29 日給閣下發送の確認電郵中，未有提供聯絡之授權人”的指控

敬請閣下理解，在處理此類投訴時，我們目前不向客戶提供直接聯絡人及其相關的個人信息，例如員工姓名，電話號碼和電郵地址。但是，我們希望澄清，正如閣下從下面的 PayPal 確認電郵副本中可見，其提及到“如果閣下有任何疑問，請回覆此電郵聯絡我們。”之指引，這是 PayPal 與客戶進行溝通的標準並有效的溝通方式。

另外，如閣下希望以口頭方式與我們聯絡並解決疑問，則敬請閣下回覆此電郵來告知我們閣下方便聯絡的時間，我們會安排工作人員跟進閣下的需求。屆時，敬請閣下確保登記的電話號碼有效，並按約定時間接聽我們工作人員的回電。

“Date: July 29, 2019

To: lhc_1993@yahoo.com.hk

From: hkcrme@paypal.com

Email Subject: 關於閣下在香港金融管理局提出的投訴個案

Lin Zhen Man, 閣下好:

香港金融管理局已轉介閣下於2019/07/25提出的投訴個案給我們。

我們會盡快調查並告知調查結果。如果調查未能於30天內完成，我們會聯絡閣下並告知調查進展。在此期間，請閣下保持聯絡資料有效，以便我們在有需要的時候與閣下聯絡。

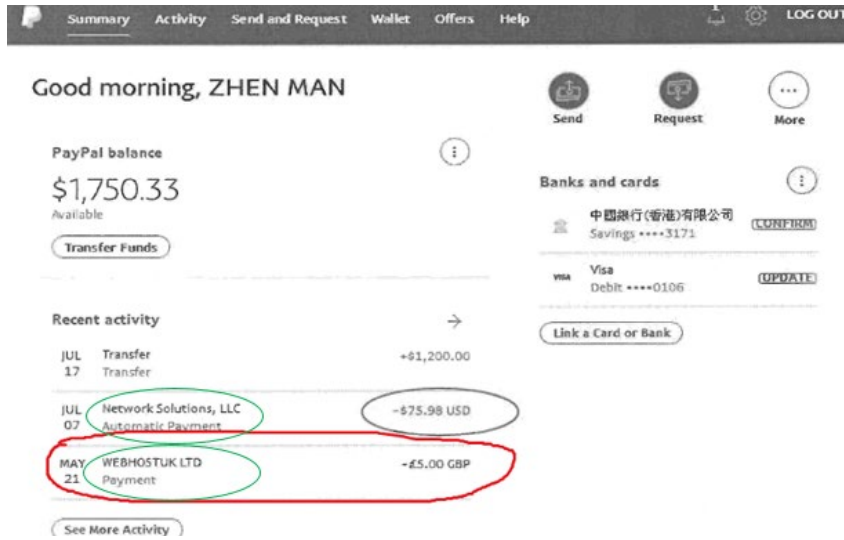
如果閣下有任何疑問，請回覆此電郵聯絡我們。

PayPal Hong Kong Limited 謹啟”

3. 有關閣下所提出“為何閣下於 2019 年 5 月 21 日成功向 WEBHOSTUK LTD.付款，但於 2019 年 6 月 25 日未能向 WEBHOSTUK LTD.付款”的疑問

從閣下提供給金管局的圖片可見（見以下副本），閣下於 2019 年 5 月 21 日發送給 WEBHOSTUK LTD.的付款的性質顯示為“付款（Payment）”，並非為“自動付款（Automatic Payment）”。這意味著，當時閣下和 WEBHOSTUK LTD.進行交易時所使用的付款結帳程序與一次性付款相關，並非與自動付款的結帳程序相關。通常，買家在使用 PayPal

服務時可透過帳戶餘額的方式完成一次性付款。因此，閣下於 2019 年 5 月 21 日成功使用帳戶餘額進行一筆金額為 5.00 英鎊的一次性付款。



至於閣下於 2019 年 6 月 25 日嘗試向 WEBHOSTUK LTD 付款時所遇到的問題（見以下閣下提供給金管局的圖片），如理解無誤，我們認為閣下當時嘗試透過自動付款的結帳程序來發送一筆金額為 5 英鎊的自動付款。敬請閣下理解，該結帳程序是由 WEBHOSTUK LTD 所設置。因此，於 2019 年 6 月 25 日當日，閣下需要在完成此自動付款之前向閣下的帳戶新增有效的支付卡。

WEBHOSTUK LTD



此外，敬請閣下理解，商家（非 PayPal）可隨時根據其業務需求及 / 或與其買家透過 PayPal 以外的系統所達成的協議，對其付款結帳流程（例如：一次性付款，自動付款）的設置進行變更。因此，即使閣下向同一商家進行付款，亦會遇到不同的付款結帳情況。

敬希以上回覆能解決閣下的疑問。如閣下有進一步疑問，敬請隨時與我們聯絡。

非常感謝閣下的理解與合作。

PayPal Hong Kong Limited 謹啟

(如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。)