

2020 Standard Chartered – Disney and Pixar’s Toy Story’s 25th Anniversary Promotion Terms and Conditions (“these Terms and Conditions”)

You need to read this document.

Meaning of words

Other than the defined terms herein or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which defines key words used in this document. For instance, please note:

You means the person named as the “applicant” in the application. If there is more than one, **you** means each person separately as well as every two or more of them jointly.

We (without limiting the meaning defined in Client Terms (formerly known as Customer Terms) or **Bank** means Standard Chartered Bank (Hong Kong) Limited for this application.

This document sets out specific terms and conditions on which we agree to provide you with any of the products and services under the 2020 Standard Chartered – Disney and Pixar’s Toy Story’s 25th Anniversary Promotion (“**Promotion**”). **You must read it in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, product brochure, Important Notes and promotional terms (if applicable) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at www.sc.com/hk.** If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These Terms and Conditions do not apply to any existing product(s) or service(s) (if any) you have with us to the extent that they are subject to separate terms and conditions.

General Terms and Conditions

1. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us, including but not limited to the Standard Chartered Disney ATM Card, Teens ATM Card, Deposit Card and our Banking Plans (i.e. Priority Banking, Premium Banking or Easy Banking as defined in the Terms and Conditions applicable to Priority Banking, Premium Banking and Easy Banking), or to decline your application in its entirety or of each such products and services in them without given you any reason for doing so.
2. The Bank reserves its absolute right to vary, modify or terminate any of the Banking Services (as defined below) and to amend or terminate any of these Terms and Conditions at

any time without prior notice. Any benefit, promotional offer or welcome gift for successful account opening is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the decision of the Bank shall be final and binding.

3. You are responsible for all the uses of the Standard Chartered Disney ATM Card, Teens ATM Card and Deposit Card which cards are issued by the Bank at your request and all the withdrawals and transactions made from their use.
4. Without limiting the above, our “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“**Ordinance**”) and the Code of Practice on Consumer Credit Data” (the “**Notice**”, which is available to you at any of our branches and/or on our website at www.sc.com/hk) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
5. The use of the Standard Chartered Disney ATM Card, Teens ATM Card and Deposit Card is subject to our banking agreement and these Terms and Conditions. You must read these Terms and Conditions in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at www.sc.com/hk. If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevail. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.
6. You need to refer to our banking agreement which also defines key words used in these Terms and Conditions. If a word defined in these Terms and Conditions is also defined in our banking agreement, the definition in these Terms and Conditions applies for the purposes of the Standard Chartered Disney ATM Card, Teens ATM Card and Deposit Card.
7. A Teens ATM Card and a Deposit Card must be linked to the My Dream Account that you open or hold with the Bank.
8. Unless otherwise specified, a client who holds a My Dream Account in relation to his/her child aged 11 or above and below 18 is eligible to apply for a Teens ATM Card.
9. The Teens ATM Card is a card which you and/or your child (in case it is linked to My Dream Account in relation to your child) may make payments by direct debit from an account, and may access an account by an ATM, together with the relevant PIN/password.
10. Unless otherwise specified, a client who holds a My Dream Account in relation to his/her child aged below 11 is eligible to apply for a Deposit Card. However, if we permit you to apply

for a Deposit Card even though your child is above the age of 11, it does not affect our rights under our banking agreement.

11. The Deposit Card is a card which enables you and/or your child (in case it is linked to My Dream Account in relation to your child), at ATM locations, only to make deposits (if the ATM accepts deposits) and verify account balance, together with the relevant PIN/password, with such cards having no withdrawal, purchase or payment capabilities.
12. Upon successfully opening a Teens ATM Card and/or Deposit Card, clients may be automatically enrolled in all the banking services (the “**Banking Services**”) along with the Teens ATM Card and/or Deposit Card which the Bank may vary from time to time and at its sole discretion to include or exclude from the Teens ATM Card and/or Deposit Card (including such services as may from time to time be re-named, replaced, supplemented or varied by the Bank). Clients of the Teens ATM Card and/or Deposit Card agree that each of the Banking Services is made available by the Bank subject to the applicable terms and conditions regulating each of the Banking Services and agree to be bound by them.
13. If you request us to issue a Teens ATM Card or a Deposit Card where My Dream Account in relation to the child is being linked, you authorize us to disclose to your child the information of your My Dream Account in relation to your child and you authorize your child to access the information of your My Dream Account in relation to your child through any means made available by us. You also agree and understand that the Teens ATM Card and/or Deposit Card and the Personal Identification Number (PIN) for use for the Teens ATM Card and/or Deposit Card are deemed to have been issued to you. You are responsible for all the uses of the Teens ATM Card and/or Deposit Card which cards are issued by the Bank at your request and all the withdrawals and transactions made from the use of the Teens ATM Card.
14. Each Designated Account may be linked to one Teens ATM Card or Deposit Card only regardless of the number of applications submitted.
15. We reserve the right to determine at our sole discretion the criteria and requirements applicable to each of the Teens ATM Card and Deposit Card that you apply with us, or to decline your application in its entirety or of each such Teens ATM Card and Deposit Card without given you any reason for doing so.
16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms and Conditions of Standard Chartered Disney ATM Card

1. You may apply for a Standard Chartered Disney ATM Card (“**Disney ATM Card**”) in the form of a UnionPay single currency Standard Chartered ATM Card (if you are an Easy Banking, Premium Banking or non-banking plans client of the Bank) or a UnionPay single currency Priority Banking Card (if you are a Priority Banking client of the Bank) or a Teens ATM Card or Deposit Card. The payment clearing network of the Disney ATM Card is UnionPay.
2. You may choose the card design of the Disney ATM Card that is available at the time of your application. However, the Bank reserves the right to issue any card design of the Disney

ATM Card in its own discretion and replace your Disney ATM Card with another card design of ATM Card at any time as the Bank sees fit.

3. The Disney ATM Card must be linked to at least one bank account that you open or hold at the Bank. There may be restrictions on the type of account(s) that can be tied to or linked to the Disney ATM Card and you accept that certain types of account(s) may not be set as the primary account of the Disney ATM Card. In case of disputes, the Bank has the sole and final discretion to determine the primary account that is linked to or tied to the Disney ATM Card.
4. If the primary account is jointly owned, only the primary account holder could apply for the Disney ATM Card.
5. All Disney ATM Cards are subject to its availability. Quota is limited and is available on a first-come-first-served basis. The Bank has the sole and final discretion to determine and amend the expiry date of the Disney ATM Card without prior notice.
6. You expressly acknowledge and agree that the Bank may terminate the Disney ATM Card at any time with prior written notice. Upon termination of such Disney ATM Card, the Bank may issue any ATM card to you at its own discretion to replace the Disney ATM Card.

A. General Terms and Conditions for 2020 Standard Chartered – Disney and Pixar’s Toy Story’s 25th Anniversary Promotion (the “Promotion”)

1. Unless otherwise specified, the Promotion commences on 3 August 2020 and ends on 1 November 2020 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion consists of the offers set out in Sections B, C, D and E below (each an “**Offer**”, and collectively, the “**Offers**”).
3. Provided that the requirements are met, each client is entitled to the Offers under Sections B, C, D and/or E below ONCE only regardless of the number of the Disney ATM Card or the number of account he/she successfully opens or holds at the Bank in his/her sole name or in relation to his/her child. If a primary account is jointly owned, only the primary account holder is entitled to the Promotion. To be eligible for the Offers, the client must continue to be a Priority Banking, Premium Banking or Easy Banking client, and the relevant Disney ATM Card and the account(s) in the card must remain valid until the time of respective fulfilment.
4. During the Promotion Period, each client can apply for ONE Disney ATM Card only. If you apply for more than one Disney ATM Card or you currently hold a valid Disney ATM Card and you apply for another Disney ATM Card, the Bank reserves the right not to process or reject all your subsequent application(s) for the Disney ATM Card. Replacement of a Disney ATM Card is subject to the respective service charges.
5. During the Promotion Period, if a client chooses to replace his/her existing non-Disney ATM Card with the Disney ATM Card, the client could enjoy fee waiver for the replacement of any existing non-Disney ATM Card issued by the Bank with the Disney ATM Card once.
6. For the purpose of calculating the total balance of all accounts maintained by a client with the Bank, deposit balance in RMB

Savings Account(s)/Current Account(s) and other Foreign Currency Savings Account(s)/Current Account(s) will be calculated in Hong Kong Dollar based on the foreign currency exchange rate(s) determined at the sole discretion of the Bank.

7. **The gifts offered under the Offer(s) are available on a first-come-first-served basis, while stocks last.** Photos on the relevant promotional leaflet are for reference only.
8. Instant Gift is only applicable to New Clients who open a Designated Account, apply for a Disney ATM Card at branch and fulfil the specified requirements. Otherwise, the Bank will debit administration fee(s) from any of his/her deposit account(s) with the Bank without prior notice (refer to Clause 14 of this Section). “Instant Gift”, “New Clients” and “Designated Account” are defined in Section B below.
9. The Bank reserves the right to offer any alternatives if the specified gifts under the Offer(s) are not available. Such gifts awarded are not returnable or redeemable for cash, exchangeable or transferable. Acceptance and usage of such gifts is subject to the terms and conditions stipulated by the manufacturer(s), merchant(s) or issuer(s), as the case may be. You assume sole and full responsibility in conjunction with the acceptance and use of such gifts provided by such manufacturer(s), merchant(s) or issuer(s).
10. Hongkong International Theme Parks Limited (“HKITP”), The Walt Disney Company, Pixar and each of their respective parent, affiliates and subsidiaries are not responsible for the Promotion, its administration or execution.
11. You understand and accept that the Bank, HKITP (except for the Hong Kong Disneyland Park Standard 1-Day General Admission Ticket) and The Walt Disney Company (including its parent, affiliates or subsidiaries) are not the supplier of the gifts provided under or in connection with the Offer(s) under the Promotion. The Bank, HKITP (except for the Hong Kong Disneyland Park Standard 1-Day General Admission Ticket) and The Walt Disney Company (including its parent, affiliates or subsidiaries) shall have no liability relating to any aspect of the gifts, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the gifts provided by the supplier(s), their employees, officers or agents. The gifts may be subject to additional terms and conditions of the suppliers.
12. To the extent permitted by law, the Bank, HKITP and The Walt Disney Company (including its parent, affiliates or subsidiaries) shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting or using any of the Offers.
13. In the event that a client is entitled to any of the Offer(s) under the Promotion, and other prevailing promotion offer(s) or deposit privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.

14. **If a client has redeemed the Offer(s) but thereafter cancels the relevant Disney ATM Card or fails to fulfil the respective requirements (as stipulated in Sections B and E below), and at the Bank’s discretion, an administration fee of HKD200 or equivalent (applicable to the redemption of one unit of the Limited Edition Standard Chartered – Disney and Pixar’s Toy Story’s 25th Anniversary Water Bottle (offered under Section B) and HKD800 or equivalent (applicable to the redemption of one Hong Kong Disneyland Park Standard 1-Day General Admission Ticket) (offered under Section E) will be debited from any of his/her deposit account(s) with the Bank without prior notice.**

15. Each of the banking products or services set out in the relevant terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.
16. Any spending or balance growth requirements mentioned in the terms and conditions herein are part of a promotional offer for gifts (as the case may be). They are not mandatory requirements which must be met before a client may apply and be granted the Disney ATM Card.
17. The Promotion is applicable to clients with Easy Banking, Premium Banking or Priority Banking only. If the average daily Relationship Balance of the client within the quarter falls below the amount determined by the Bank, quarterly maintenance fee will be charged. For details, please refer to Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at our website www.sc.com/hk.

Banking Plan	Average Daily Relationship Balance within the quarter falls below	Quarterly Maintenance Fee
Priority Banking	HKD1,000,000	HKD900
Premium Banking	HKD200,000	No Maintenance Fee
Easy Banking	HKD10,000	No Maintenance Fee

18. The Bank reserves the right to amend the terms and conditions or any other contents herein at any time in relation to the Offers. Any benefit, promotional offer or welcome gift is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the Bank’s decision shall be final and conclusive.
19. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Terms and Conditions for Instant Gift

1. Client who fulfils the following criteria during the Promotion Period is entitled to one Limited Edition Standard Chartered - Disney and Pixar’s Toy Story’s 25th Anniversary Water Bottle (“Instant Gift”):

- i. Does not hold any deposit account, including Savings Account(s), Current Account(s), Integrated Deposits Account(s) and Time Deposit Account(s) with the Bank in the preceding 12 months before 3 August 2020 (“**New Client**”); AND
 - ii. Opens a Hong Kong Dollar Statement Savings Account to sign up for the Promotion (“**Designated Account**”) and applies for a Disney ATM card during the Promotion Period; AND
 - iii. Signs up for Priority Banking/Premium Banking/Easy Banking during the Promotion Period; AND
 - iv. Deposits New Funds (as defined in Section C) of no less than HKD10,000 into his/her Designated Account on the day of account opening.
2. The Instant Gift is applicable for clients who open the Designated Account and apply for the Disney ATM card at branch only.
 3. The Instant Gift can be collected at the branch on the day upon account opening and subject to the stock availability.
 4. Each client, if eligible, can receive the Instant Gift once only.

Separate terms and conditions apply to Priority Banking/Premium Banking/Easy Banking.

* Designated Account also includes the Integrated Deposits Account opened via SC Mobile and subsequently enrolled in this Promotion.

C. Terms and Conditions for HKD Preferential Savings Interest Rate

1. Eligible Preferential Rate Clients (as defined below) of HKD Designated Accounts enjoy a preferential savings interest rate of 0.125%p.a. (the “**Preferential Savings Rate**”) for deposit of HKD1,000,000 or below for the period from the account opening date to 31 January 2021 (both dates inclusive) (the “**Preferential Rate Period**”) provided that the requirements set out under Clause 2 below are met.
2. “**Eligible Preferential Rate Clients**” are:
 - i. New Clients who have fulfilled the requirements listed in Clauses 1(i) to (iii) of Section B; AND
 - ii. Existing clients who hold any bank account with the Bank before 3 August 2020 in his/her sole name or jointly with others or in relation to his/her child (“**Existing Client**”), who
 - Open a Designated Account; AND
 - Apply for a Disney ATM card or hold a valid Disney ATM card; AND
 - Sign up for Priority Banking/Premium Banking/Easy Banking during the Promotion Period.
3. For the eligible New Clients who sign up for this Promotion via SC Mobile, the Preferential Savings Rate will be applicable from the third business day after the Promotion enrolment to 31 January 2021 (both dates inclusive).

4. “**New Funds**”, for the purposes of these Terms and Conditions, refers to (i) new funds in excess of the total deposit balance in all of the client’s deposit accounts with the Bank as of 31 July 2020 or (ii) funds converted from any currency into the relevant currency of the Designated Account on the same day of the Promotion enrolment, excluding any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity.
5. For Existing Clients as defined in this Section, apart from the New Funds initially deposited into the Designated Account upon account opening, further deposit of HKD to the same Designated Account by any means are not allowed on or before 31 January 2021, except for the deposit of HKD10,000 from the Government’s Cash Payout Scheme where clients have successfully registered for its receipt through the Designated Account with the Bank. Deposit withdrawals from the Designated Account are allowed during the Preferential Rate Period. After 31 January 2021, deposits into the Designated Account will be accepted again and the Designated Account will be operated and treated in the same way as a general Hong Kong Dollar Statement Savings Account.
6. During the Preferential Rate Period, the interest of the Designated Account will be calculated based on the total deposit balance of the Designated Account at the relevant interest rate as stipulated in this Section, and will be calculated in simple interest and on a 365-day or 366-day basis (for leap year). After the Preferential Rate Period, the interest of the Designated Account will be calculated based on the total deposit balance of the Designated Account and the Bank’s prevailing interest rate for ordinary Hong Kong Dollar Savings Account as at the interest calculation day. The interest will be calculated in compound interest and accrues daily on a 365-day or 366-day basis (for leap year).
7. Each Eligible Preferential Rate Client may enjoy the offer ONCE only during the Promotion Period. The Preferential Savings Rate is not guaranteed. We reserve the right to make any adjustment to such Preferential Savings Rate from time to time at our sole and absolute discretion. The Bank’s prevailing interest rate for ordinary Hong Kong Dollar Savings Account can be obtained from any of our branches.

D. Terms and Condition for Bonus Offer

1. Client who fulfils the following criteria during the Promotion Period is entitled to HKD50 cash rebate (the “**Bonus Offer**”):
 - i. Becomes an Eligible Preferential Rate Client; AND
 - ii. Completes the Standard Chartered – Disney and Pixar’s Toy Story’s 25th Anniversary game and collect a promotion code (“**Promo Code**”); AND
 - iii. Completes an online registration at sc.com/hk/register/ts25 with the Designated Account number and Promo Code (“**Bonus Offer Registration**”). For clients with multiple submissions of the Bonus Offer Registration, the Bank reserves the right to take the first registration as the record. In cases where information submitted is incorrect or insufficient or any reasons beyond the Bank’s control for the purpose of fulfilment as considered by the Bank, the Bank reserves the right to forfeit the Bonus Offer absolutely.

2. Each client is entitled to the Bonus Offer ONCE only during the Promotion Period.
3. Subject to the fulfilment of the requirements under the Bonus Offer, the HKD50 cash rebate will be credited to the Eligible Preferential Rate Client's Designated Account in Hong Kong Dollars on or before 31 March 2021 (the "**Bonus Offer Fulfilment Date**"). The Designated Account must be valid at the time of the Bonus Offer Fulfilment Date. In case Designated Account is for any reason invalid when the cash rebate is credited, the entitled amount of Bonus Offer will be credited to the following HKD savings or current account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by the Eligible Preferential Rate Client or in the capacity as primary account holder (in case the subject HKD savings or current account is in joint name) at the Bank in the following sequence as determined by the Bank in our absolute discretion:
 - a. Sub-account under Integrated Deposits Account
 - b. Current Account
 - c. Statement Savings Account
 - d. Passbook Savings Account
6. A notification letter will be sent to respective Winners within 3 months after the result announcement of the Bank on its website. The relevant redemption procedures will be detailed in the notification letter and the use of Lucky Draw Prize may be subject to additional terms and conditions of the Hong Kong Disneyland Park.
7. Clients who are entitled to the Lucky Draw Prize shall notify the Bank if they do not receive the notification letter for the Lucky Draw Prize on or before 31 March 2021. Otherwise, the Bank accepts no liability and will not be liable for any compensation.
8. Eligible Preferential Rate Clients must maintain their up-to-date and valid personal information with the Bank by the time of the Lucky Draw result announcement. Winners who have cancelled the relevant Disney ATM Card or Designated Account with the Bank at the time of the Lucky Draw or Lucky Draw result announcement or fulfilment will be regarded as forfeiting the Lucky Draw Prize and no fulfilment will be carried out.

Terms and Conditions for SC Mobile Cash Rebate Offer

1. New Clients who enrol in the Promotion in the account setup via SC Mobile are eligible for the SC Mobile Cash Rebate Offer.
2. For details and Terms and Conditions of the SC Mobile Cash Rebate Offer, please visit sc.com/hk/scmobilerebate.

Terms and Conditions of 1% Cash Rebate Offer via Apple Pay ("Apple Pay Cash Rebate Offer")

E. Terms and Conditions for Weekly Lucky Draw

1. Eligible Preferential Rate Client is entitled to participate the weekly lucky draw ("**Lucky Draw**") during the Promotion Period and have a chance to win one Hong Kong Disneyland Park Standard 1-Day General Admission Ticket ("**Lucky Draw Prize**").
2. During the Promotion Period, 22 rounds of Lucky Draw in total will be conducted and there will be 10 winners ("**Winners**") in total for each round. The Lucky Draw will take place every Wednesday which is a business day for 22 consecutive weeks and the result will be announced in about 2 business days. Where a Wednesday is not a business day, the Lucky Draw will take place on the following business day.
3. Eligible Preferential Rate Client can at most win a Lucky Draw Prize **ONCE** during the entire Promotion Period, and respective Lucky Draw Prize winners will not be eligible for subsequent Lucky Draw(s) under the Promotion after having won a Lucky Draw Prize.
4. Winners will be randomly drawn by a computer system of the Bank, and the result of the Lucky Draw will be announced on the Bank's promotion website on a weekly basis.
5. Winners are required to maintain at least HKD10,000 in the Designated Account at the time of the fulfilment. Otherwise, it will be regarded as forfeiting the Lucky Draw Prize and no fulfilment will be carried out.
3. The Apple Pay Cash Rebate Offer commences on 1 August 2020 and ends on 31 December 2020 (both dates inclusive) (the "**Cash Rebate Promotion Period**").
2. Eligible cardholders ("**Eligible Cardholders**") of any ATM Card with the UnionPay network ("**Eligible Cards**") issued by the Bank are eligible for the Apple Pay Cash Rebate Offer. Any ATM Card that is only linked to account(s) in Business Banking or any credit card (which may or may not access any account by an ATM) issued by the Bank are not eligible for the Apple Pay Cash Rebate Offer.
3. To be eligible for the Apple Pay Cash Rebate Offer, Eligible Cardholders are required to fulfil all of the following requirements (the "**Eligible Apple Pay Clients**"):
 - (i) Add the Eligible Cards in the Eligible Device (as defined in Clause 4 of this Section) that supports Apple Pay during the Cash Rebate Promotion Period; and
 - (ii) Complete Apple Pay Transactions (as defined in Clause 4 of this Section) in Hong Kong Dollars, which must be settled and paid from the first account (the "**Primary Account**") tied to or linked to the Eligible Cards (the "**Eligible Transactions**") within the Cash Rebate Promotion Period.
4. "**Eligible Device**" refers to any iPhone, iPad or Apple Watch that supports Apple Pay. "**Apple Pay Transactions**" refers to the retail or in app transactions through Apple Pay. For the avoidance of doubt, any transactions that are paid by and transacted with Cardholders' physical Eligible Cards will not be entitled to the Apple Pay Cash Rebate Offer. Other transactions, including but not limited to mail and telephone orders, other transactions without sales slip (except in app transactions) and any cancelled/refunded/falsified/unposted/unauthorized transactions are also not applicable for the Apple Pay Cash Rebate Offer.

5. Eligible Apple Pay Client who fulfils Clause 3 of this Section above will be entitled to 1% cash rebate on the total transaction amount of Eligible Transactions made within each Transaction Period as specified in Clause 7 of this Section. Our calculations and records shall be conclusive for the Eligible Transactions made by Eligible Apple Pay Clients. In case of disputes, our decision shall be final and binding.
6. The maximum cash rebate that can be earned under this Apple Pay Cash Rebate Offer is capped at HKD5,000 each month for each Eligible Apple Pay Client. If multiple cards were registered for this Apple Pay Cash Rebate Offer and Eligible Transactions were made, the cash rebate earned for these Eligible Transactions will be calculated cumulatively across the Eligible Cards. Once the cap is met, no rebate will be offered to other Eligible Transactions within the same month.
7. The entitled amount of cash rebate will be credited in the bank account as specified in Clause 8 of this Section by the fulfilment date ("**Fulfilment Date**") as specified in the table below.

Transaction Period	Fulfilment Date
From 1 August 2020 to 31 December 2020	By 31 March 2021

8. The entitled amount of cash rebate will be given in Hong Kong Dollars and credited to the Primary Account of the Eligible Cards. The Primary Account must be valid at the time of the relevant Fulfilment Date. In case the Primary Account is for any reason invalid for the above crediting as determined by the Bank in our absolute discretion, the entitled amount of cash rebate will be credited to the account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by Eligible Apple Pay Clients (in case the Primary Account of Eligible Card is in sole name) or in the capacity as primary account holder (in case the Primary Account of Eligible Cards is in joint name) at the Bank in the following sequence:
 - a. Sub-account under Integrated Deposits Account
 - b. Current Account
 - c. Statement Savings Account
 - d. Passbook Savings Account

If client has more than one account under same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting in our absolute discretion. In the event that a client does not hold any valid account mentioned in this Clause, the relevant cash rebate will be forfeited by the Bank without prior notice.
9. Eligible Apple Pay Client shall notify the Bank if they do not receive the relevant cash rebate within 1 month after the relevant Fulfilment Date; otherwise, the Bank accepts no liability and will not be liable for any compensation.
10. The Bank reserves the right to determine the calculation methods applied under the Apple Pay Cash Rebate Offer and verify the client's transaction records in considering the client's eligibility for the Apple Pay Cash Rebate Offer. In case of any disputes, the Bank's decision shall be final and binding.
11. In case of any disputes, Eligible Apple Pay Client is required to present the relevant original sales receipts and ATM Card sales slips for further investigation by the Bank.

12. The Bank is not the provider of Apple Pay and we do not give any warranty over the use of Apple Pay. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in using Apple Pay for any transaction. You acknowledge that your use of the card through Apple Pay may be disrupted or terminated for reasons outside of our control, and the Bank will not be liable for any claim arising from or related to your use of (or failure to use) the card through Apple Pay. The Bank is not responsible for the performance of Apple Pay or any other third parties regarding any arrangement or agreement you enter into with them in relation to Apple Pay. The speed and reliability of service of your internet or mobile connection is dependent solely on your respective internet and/or mobile service providers.
13. The Bank reserves the right to amend the terms and conditions or any other contents here at any time. Any benefit, promotional offer or welcome gift is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.