

**Standard Chartered Asia Miles Mastercard up to 60,000 Miles Welcome Offer and HKD100 CashBack Offer Terms and Conditions:**

- Promotion period of Standard Chartered Asia Miles Mastercard up to 60,000 Miles Welcome Offer (“**Welcome Offer**”) and the HKD100 CashBack Offer (“**Top-up Offer**”) is from 15 July 2019 to 1 October 2019 (both dates inclusive) (“**Promotion Period**”).
- To be eligible for the Welcome Offer, applicants (“**New Cardholders**”) must not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in the past 6 months from the date of approval of their current applications for a principal card of the Standard Chartered Credit Cards.
- To be eligible for the Welcome Offer, New Cardholders are required to fulfil **all** of the following requirements:
  - Submit a Standard Chartered Asia Miles Mastercard (“**Eligible Card**”) online application form via <https://www.sc.com/hk/credit-cards/asiamiles60k> or <https://www.sc.com/hk/zh/credit-cards/asiamiles60k> (“**Designated Website**”) **during the Promotion Period; AND**
  - Successfully applied for and being issued with the Eligible Card by the Bank **on or before 31 January 2020; AND**
  - Fulfil specific requirements set out below with the Eligible Card.
- “**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase (instalment purchase is not applicable to UnionPay Credit Card) but do not include without limitation cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions, any transfer /top up transaction from eligible cards to any account designed by the Bank from time to time, including but not limited to Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time.
- The 60,000 Asia Miles (“**Miles**”) Welcome Offer comprises of Up to 40,000 Asia Miles Welcome Offer and Extra 20,000 Asia Miles Welcome Offer for Designated Website Application.

**Up to 40,000 Asia Miles Welcome Offer**

(a) Part 1: HKD0.2 = 1 Mile

Every HKD0.2 of the first HKD1,000 Eligible Transactions (based on the transaction date) made with the **newly approved Eligible Card within the first 2 months** from the date of card issuance will be rewarded with 1 Mile, subject to a maximum limit of 5,000 Miles

(b) Part 2: HKD0.5 = 1 Mile

Upon reaching the first HKD1,000 of Eligible Transactions, every HKD0.5 of the subsequent HKD6,500 Eligible Transactions (i.e. HKD1,001 – HKD7,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Eligible Card within the first 2 months** from the date of card issuance will be rewarded with 1 Mile, subject to a maximum limit of 13,000 Miles

(c) Part 3: HKD4 = 1 Mile

Upon reaching the first HKD7,500 of Eligible Transactions, every HKD4 of the subsequent HKD88,000 Eligible Transactions (i.e. HKD7,501 – HKD95,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Eligible Card within the first 2 months** from the date of card issuance will be rewarded with 1 Mile, subject to a maximum limit of 22,000 Miles

**Extra 20,000 Asia Miles Welcome Offer for Designated Website Application**

(d) Part 4: HKD4 = 1 Mile (Extra Miles)

Upon reaching the first HKD95,500 of Eligible Transactions, every HKD4 of the subsequent HKD80,000 Eligible Transactions (i.e. HKD95,501 – HKD175,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Eligible Card within the first 2 months** from the date of card issuance will be rewarded with 1 Mile, subject to a maximum limit of 20,000 Miles

Example

A New Cardholder who accumulates Eligible Transactions of HKD175,500 with the Eligible Card within the first 2 months from the date of card issuance

Miles entitled:

Part 1: HKD1,000 ÷ 0.2	= 5,000 Miles
Part 2: HKD6,500 ÷ 0.5	= 13,000 Miles
Part 3: HKD88,000 ÷ 4	= 22,000 Miles
Part 4: HKD80,000 ÷ 4	= 20,000 Miles (Extra Miles)
Total: 5,000 Miles + 13,000 Miles + 22,000 Miles + 20,000 Miles	= 60,000 Miles

- There is no minimum spending requirement in order to be eligible for this Welcome Offer.
- The Miles rewarded under the Welcome Offer include the Miles earned from the prevailing Standard Chartered Asia Miles Mastercard Rewards Scheme (“**Asia Miles Mastercard Rewards Scheme**”).
- Upon reaching the maximum limit of Eligible Transactions or from the 3rd month onwards from the date of card issuance (whichever is earlier), New Cardholders will earn the Miles under the Asia Miles Mastercard Rewards Scheme only. For details, please visit [sc.com/hk/amcard](http://sc.com/hk/amcard).

- For New Cardholders who meet the requirements and are entitled to the Welcome Offer:
  - New Cardholders will first receive the Miles they can earn under the prevailing Asia Miles Mastercard Rewards Scheme in accordance with the timeline stated under the Asia Miles Mastercard Rewards Scheme Terms and Conditions, which Miles will be displayed in the monthly statement of the Eligible Card’s account.
  - The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the Welcome Offer (“**Total Miles**”) and will credit the difference between the Total Miles and the Miles earned under the prevailing Asia Miles Mastercard Rewards Scheme (Total Miles minus the Miles earned under the prevailing Asia Miles Mastercard Rewards Scheme) (“**Remaining Miles Balance**”) to the respective New Cardholders’ Asia Miles™ membership accounts associated with their Eligible Cards. The Miles will be rounded up to the nearest whole number and decimal places will not be included.

Example

Total amount of Miles entitled under the Welcome Offer	= 11,000 Miles
The Miles earned under the Asia Miles Mastercard Rewards Scheme	= 1,000 Miles
Remaining Miles Balance	= 10,000 Miles

- The Bank reserves the right to determine the calculation methods applied under the Welcome Offer. In case of any disputes, the Bank’s decision shall be final and conclusive.
- The Bank will provide the New Cardholders’ Asia Miles™ membership surname, given name, membership number and the number of Asia Miles earned to Asia Miles Limited for the crediting of the Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective New Cardholders’ Asia Miles membership accounts within 5 months from the date of issuance of the Standard Chartered Eligible Card.
- The Welcome Offer will be forfeited if the crediting of the Miles is rejected by Asia Miles Limited at the time of Miles crediting without prior notice.
- In the event that any Miles have been credited to Asia Miles membership accounts but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the Miles, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the same amount of the Miles credited from the card account and Asia Miles membership accounts through Asia Miles Limited.
- New Cardholders acknowledge that the Miles earned from the Welcome Offer shall be credited to his/her Asia Miles membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose, however the Bank makes no warranty that the Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the New Cardholder’s Asia Miles membership account for any reason beyond the Bank’s control. The Bank accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption.** For enquiries relating to crediting of the Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles website at [asiamiles.com](http://asiamiles.com).
- Terms and conditions apply for the redemption and/or use of Miles. For details, please visit [asiamiles.com](http://asiamiles.com). The Bank is not obliged to notify you of any changes or latest announcements of the Miles. **New Cardholders understand and accept that the Bank is not the supplier of the Asia Miles membership account or the Miles provided. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account or the Miles, including without limitation, the supply, the descriptions of the Miles membership account and the Miles provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account or the Miles provided by the merchant, its employees, officers or agents.**
- To be eligible for the Top-up Offer, New Cardholders are required to fulfil **all** of the following requirements:
  - Submit a **Eligible Card** online application form via Designated Website **during the Promotion Period; AND**
  - Successfully applied for and being issued with the Eligible Card by the Bank on or before **31 January 2020; AND**
  - Do not currently have an Online Banking account with the Bank on or before the date of issuance of the Eligible Card; AND
  - Have never signed up for Online Banking with the Bank on or before **14 July 2019; AND**
  - Must successfully register for Online Banking with the Bank via Standard Chartered Online Banking Login website at [sc.com/hk/login](http://sc.com/hk/login) AND complete the first login to Online Banking within the first 2 months from the date of the issuance of the Eligible Card.
- New Cardholders’ eligibility to the Top-up Offer, including without limitation, the Online Banking registration and login records, is to be determined by the Bank based on the Bank’s record. For the avoidance of doubt, New Cardholders who have successfully registered for Online Banking with no Online Banking login record, for whatever reasons, within the first 2 months from the date of issuance of the Eligible Card will not be entitled to the Top-up Offer. In case of any disputes, the Bank’s decision shall be final and conclusive.
- The Top-up Offer will be rewarded once only regardless of the number of Online Banking registration and/or Online Banking login. For the demonstration of Online Banking registration, please visit [sc.com/hk/dme/](http://sc.com/hk/dme/) for details.
- The CashBack earned under the Top-up Offer will be shown on the “360° Rewards” online redemption platform within 5 months from the date of Eligible Card for cash or gifts redemption under the online catalogue of the platform instead of being credited automatically to the New Cardholders’ credit card accounts. The CashBack will be given in Hong Kong dollars and the minimum threshold of CashBack redemption is HKD50 per account. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redemption of CashBack.
- If the Eligible Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.
- Each New Cardholder will only be entitled to the Welcome Offer and Top-up Offer once within the Promotion Period.** This Offer cannot be used in conjunction with other Welcome Offer under Credit Card promotion. The Bank reserves the right of final decision to the New Cardholder’s redemption of the Welcome Offer and/or Top-up Offer.
- The relevant credit card account must be valid, non-delinquent and in good financial standing at the time of the Welcome Offer and, if applicable, the Top-up Offer is(are) rewarded; otherwise the Bank has the right to forfeit the Welcome Offer and, if applicable, the Top-up Offer (as the case may be).
- The Welcome Offer and the Top-up Offer are not transferable, returnable, or redeemable for cash.
- If a New Cardholder who has already received the Welcome Offer and/or Top-up Offer subsequently cancels the relevant credit card within one year from the date of issuance of the new card, **the Bank reserves the right to charge a cost equivalent to the value of the Miles.**
- New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection in case of transaction disputes submitted to the Bank for inspection or investigation will not be returned.**
- All credit cards, banking products or services set out in these terms and conditions are subject to separate eligibility, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.
- Any spending requirements mentioned in these terms and conditions are part of a promotional offer for reward points, gift, cash rebate or fee waiver (as the case may be). They are not mandatory requirements which must be met before a cardholder may apply and be granted any banking product or service. Any one product or service may be applied and be granted independently.
- Employees of the Bank are not eligible for the Welcome Offer and/or the Top-up Offer.
- The Bank reserves the right to vary, extend and/or cancel the Welcome Offer and/or the Top-up Offer or amend these terms and conditions at any time. Any benefit or promotional offer for successful applicants is subject to availability and the Bank may change such offers at its discretion from time to time without notice to you. In case of any disputes, including the eligibility of the offers, the Bank’s decision shall be final and conclusive.
- If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

**渣打亞洲萬里通萬事達卡申請迎新禮遇高達60,000里數及HK\$100現金回贈之條款及細則：**

- 渣打亞洲萬里通萬事達卡申請迎新禮遇高達60,000里數（「迎新禮遇」）及HK\$100現金回贈（「額外禮遇」）之推廣期由2019年7月15日至2019年10月1日（包括首尾兩天）（「推廣期」）。
- 現時並未持有及於現時所申請渣打信用卡主卡批核日起計之過去6個月內沒有取消任何由渣打銀行(香港)有限公司發行之渣打信用卡或MANHATTAN信用卡主卡之申請人申請人必須為現時並未持有及於現時所申請渣打信用卡主卡批核日起計之過去6個月內沒有取消任何由渣打銀行(香港)有限公司（「本行」）發行之渣打信用卡或MANHATTAN信用卡主卡之申請人方符合資格獲贈此迎新禮遇（「全新信用卡客戶」）。
- 全新信用卡客戶必須符合以下**所有**要求，方符合資格獲贈迎新禮遇：
  - 於**推廣期**內透過<https://www.sc.com/hk/credit-cards/asiamiles60k>或<https://www.sc.com/hk/zh/credit-cards/asiamiles60k>（「指定網頁」）遞交渣打亞洲萬里通萬事達卡（「合資格信用卡」）網上申請表格；**及**
  - 於**2020年1月31日或以前**成功申請並獲本行發出合資格信用卡；**及**
  - 符合以下所述之指定要求。
- 「合資格簽賬」須為零售購物簽賬（包括本地及海外）、網上消費或已誌賬之分期付款金額（已誌賬之分期付款不適用於銀聯信用卡）。不合資格之簽賬包括但不限於現金透支、兌換籌碼、繳交保險費用、「八達通自動增值」服務、透過互聯網/自動櫃員機/電話銀行服務或其他繳費方法繳付之賬項（包括但不限於稅項及公共事務賬項）、任何金錢/電子貨幣轉賬（包括但不只限於任何透過個人對個人（P2P）支付服務或流動裝置/應用程式/電子轉賬平台的轉賬）、未誌賬/取消/退款/偽造/未經許可的交易、任何由合資格信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通OlePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額。
- 此高達60,000「亞洲萬里通」里數（「里數」）的迎新禮遇為高達40,000里數迎新禮遇及於指定網頁申請的額外20,000里數。

**高達40,000「亞洲萬里通」里數迎新禮遇**

(a) 部份1：HK\$0.2 = 1里數

於**新批核之合資格信用卡獲發出後首2個月內**，憑該卡累積之首HK\$1,000合資格簽賬（根據交易日計算），每HK\$0.2合資格簽賬可賺取1里數，上限為5,000里數

(b) 部份2：HK\$0.5 = 1里數

已累積合資格簽賬滿首HK\$1,000後，於**新批核之合資格信用卡獲發出後首2個月內**，憑該卡隨後累積之HK\$6,500合資格簽賬（即HK\$1,001 - HK\$7,500合資格簽賬）（根據交易日計算），每HK\$0.5合資格簽賬可賺取1里數，上限為13,000里數

(c) 部份3：HK\$4 = 1里數

已累積合資格簽賬滿首HK\$7,500後，於**新批核之合資格信用卡獲發出後首2個月內**，憑該卡隨後累積之HK\$88,000合資格簽賬（即HK\$7,501 - HK\$95,500合資格簽賬）（根據交易日計算），每HK\$4合資格簽賬可賺取1里數，上限為22,000里數

**於指定網頁申請的額外20,000「亞洲萬里通」里數迎新禮遇**

(d) 部份4：HK\$4 = 1里數（額外里數）

已累積合資格簽賬滿首HK\$95,500後，於**新批核之合資格信用卡獲發出後首2個月內**，憑該卡隨後累積之HK\$80,000合資格簽賬（即HK\$95,501-HK\$175,500合資格簽賬）（根據交易日計算），每HK\$4合資格簽賬可賺取1里數，上限為20,000里數

**例子**

全新信用卡客戶於合資格信用卡獲發出後首2個月內累積HK\$175,500合資格簽賬可賺取之里數：

部份1：HK\$1,000 ÷ 0.2	= 5,000里數
部份2：HK\$6,500 ÷ 0.5	= 13,000里數
部份3：HK\$80,000 ÷ 4	= 22,000里數
部份4：HK\$88,000 ÷ 4	= 20,000里數（額外里數）
合共：5,000里數 + 13,000里數 + 22,000里數 + 20,000里數	= 60,000里數

- 此迎新禮遇不設最低簽賬要求。
  - 透過迎新禮遇所獲贈之里數已包括從現行之渣打亞洲萬里通萬事達卡獎賞計劃（「亞洲萬里通萬事達卡獎賞計劃」）賺取之里數。
  - 已累積合資格簽賬達至上限或從新卡獲發出後第3個月起（以較前者為準），全新信用卡客戶只可透過亞洲萬里通萬事達卡獎賞計劃賺取里數。詳情請參閱[sc.com/hk/amcard](http://sc.com/hk/amcard)。
- 符合要求並符合資格獲贈迎新禮遇之全新信用卡客戶：
    - 全新信用卡客戶將根據亞洲萬里通萬事達卡獎賞計劃條款及細則所述之時間先獲贈透過現行之亞洲萬里通萬事達卡獎賞計劃所賺取之里數。有關里數將顯示於合資格信用卡月結單上。
    - 其後，本行將計算全新信用卡客戶於迎新禮遇可獲贈之總里數（「總里數」），並將總里數與現行之亞洲萬里通萬事達卡獎賞計劃所獲贈之里數的差額（總里數減去現行之亞洲萬里通萬事達卡獎賞計劃所獲贈之里數）（「剩餘里數」）存入有關全新信用卡客戶與合資格信用卡相連之「亞洲萬里通」賬戶內。里數將進位以整數計算及不包括小數位之數額。

**例子**

從迎新禮遇所獲贈之總里數	= 11,000里數
透過亞洲萬里通萬事達卡獎賞計劃所獲贈之里數	= 1,000里數
剩餘里數	= 10,000里數

- 本行保留權利決定此迎新禮遇之計算方法。如有任何爭議，本行保留最終決定權。
- 本行將提供全新信用卡客戶之「亞洲萬里通」會員姓氏、名字、會員號碼及所獲「亞洲萬里通」里數（「里數」）至亞洲萬里通有限公司，作存入里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於合資格信用卡獲發出後5個月內將里數存入相關全新信用卡客戶之「亞洲萬里通」賬戶。
- 若亞洲萬里通有限公司無法將里數存入全新信用卡客戶之「亞洲萬里通」賬戶，迎新禮遇將被取消而毋須事先通知。
- 如全新信用卡客戶於里數存入「亞洲萬里通」賬戶後，取消部份或全部用作計算里數之合資格簽賬或就其退款，本行有權從信用卡賬戶及透過亞洲萬里通有限公司從「亞洲萬里通」賬戶內扣除相等於該簽賬金額之里數而毋須事先通知。
- 全新信用卡客戶確認從迎新禮遇所獲贈之里數將由亞洲萬里通有限公司存入客戶之「亞洲萬里通」賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於全新信用卡客戶的「亞洲萬里通」賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換。**如欲查詢有關里數及其條款及細則，請聯絡亞洲萬里通有限公司及/或瀏覽「亞洲萬里通」網頁[asiamiles.com](http://asiamiles.com)。
- 里數換領及/或使用須受有關之條款及細則約束，詳情請參閱[asiamiles.com](http://asiamiles.com)。本行毋須負上任何責任通知閣下任何有關里數之改變或最新消息。**全新信用卡客戶明白及接納本行並非「亞洲萬里通」會員及所提供之里數之供應商。因此有關各項「亞洲萬里通」會員及里數的各方面（包括但不限於供應量、「亞洲萬里通」會員及里數之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或供應商之僱員、負責人或代理人之不良營商手法），本行毋須負上任何責任。**
- 全新信用卡客戶若符合以下**所有**要求，可獲贈額外禮遇：
  - 於**推廣期**內透過指定網頁遞交合資格信用卡網上申請表格；**及**
  - 於2020年1月31日或以前成功申請並獲由本行發行之合資格信用卡及
  - 合資格信用卡獲發出時或之前，並未持有本行之網上理財戶口；及
  - 於2019年7月14日或以前，從未登記本行之網上理財；及
  - 必須於合資格信用卡獲發出後首2個月內透過渣打網上理財網頁 ([sc.com/hk/login-c](http://sc.com/hk/login-c)) 成功登記本行之網上理財及首次登入網上理財。
- 本行將根據本行之紀錄決定全新信用卡客戶獲贈額外禮遇之資格，包括但不限於網上理財之登記及登入紀錄。為免存疑，若全新信用卡客戶於合資格信用卡獲發出後首2個月內只成功登記網上理財，但並沒有網上理財之登入紀錄，於任何情況下，將不會獲贈額外禮遇。如有任何爭議，本行保留最終決定權。
- 不論登記及/或登入網上理財次數多寡，額外禮遇只可獲贈一次。有關網上理財登記示範，詳情請瀏覽[sc.com/hk/zh/dme](http://sc.com/hk/zh/dme)。
- 透過額外禮遇獲贈之現金回贈將於首張新批核之合資格信用卡獲發出後5個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之相關信用卡賬戶。客戶可隨時登入平台換領「現金回贈」或換領禮品。現金回贈之金額將以港元為單位，每次換領之最低金額為每個賬戶HK\$50。現金回贈換領須受有關條款及細則約束，請上 [sc.com/hk/rewards](http://sc.com/hk/rewards) 參閱詳情及換領現金回贈。
- 如自願或被非自願取消合資格信用卡賬戶，所有現金回贈（不論是否已存入全新信用卡賬戶）將被即時取消。
- 每位全新信用卡客戶於推廣期內只可獲贈迎新禮遇或/及額外禮遇一次。**此禮遇不能與其他迎新禮遇共同使用。本行保留全新信用卡客戶享有額外里數之最終決定權。
- 有關之信用卡賬戶必須於安排迎新禮遇或/及額外禮遇時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排額外迎新禮遇或/及予全新信用卡客戶。
- 迎新禮遇或/及額外禮遇不可兌換成積分或現金回贈，亦不可轉讓。
- 已獲贈里數或/及額外禮遇之全新信用卡客戶若在新卡發出後一年內取消有關信用卡，**本行保留權利收取相等於里數價值之費用。**
- 全新信用卡客戶必須保留有關之信用卡簽賬存根正本或網上消費紀錄以作核對之用及於有任何簽賬爭議時，提供予本行作進一步調查。所有已遞交予本行用作核對及調查之簽賬存根或網上消費紀錄將不獲發還。**
- 本條款及細則所述之所有信用卡須受相關之資格、申請程序及產品條款及細則約束，詳情請向本行職員查詢。
- 本條款及細則所述之任何簽賬要求為積分、禮品、現金回贈或年費豁免推廣優惠（視乎情況而定）之一部份，信用卡客戶毋須必須符合此要求亦可申請及獲開立任何一種銀行產品或服務。任何一種產品或服務亦可獨立申請及獲開立。
- 本行之員工不會獲贈迎新禮遇或/及額外禮遇。
- 本行保留隨時更改、延長及/或終止本優惠以及修訂條款及細則之權利。成功申請的任何優惠受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議，本行保留最終決定權。
- 中英文版之內容如有歧義，概以英文版本為準。

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