

## **Terms and Conditions of 1% Cash Rebate Offer (“Cash Rebate Offer”)**

1. The Cash Rebate Offer commences on 19 June 2018 and ends on 31 December 2019 (both dates inclusive) (the “**Cash Rebate Promotion Period**”).
2. Cardholders (“**Cardholders**”) of any ATM Card with the UnionPay network (“**Eligible Cards**”) issued by the Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) are eligible for the 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 Cash Rebate Offer.
3. To be eligible for the Cash Rebate Offer, Cardholders are required to fulfil all of the following requirements (the “**Eligible Clients**”):
  - (i) Add the Eligible Cards in the Apple Pay on an 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 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 Cash Rebate Offer.
5. Eligible 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 6 of this Section. Our calculations and records shall be conclusive for the Eligible Transactions made by Eligible Clients. In case of disputes, our decision shall be final and binding.
6. The maximum cash rebate that can be earned under this Cash Rebate Offer is capped at HK\$5,000 each month for each Eligible Client. If multiple Cards were registered for this 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 in the month, no rebate will be offered to other Eligible Transactions made within the same month.

7. The entitled amount of cash rebate will be credited in the bank account as specified in Clause 7 of this Section by the Fulfilment Date as specified in the table below.

<b>Transaction Period</b>	<b>Fulfilment Date</b>
From 19 June 2018 to 31 July 2018	By 30 September 2018
From 1 August 2018 to 31 October 2018	By 31 December 2018
From 1 November 2018 to 31 January 2019	By 31 March 2019
From 1 February 2019 to 30 April 2019	By 30 June 2019
From 1 May 2019 to 31 July 2019	By 30 September 2018
From 1 August 2019 to 31 October 2019	By 31 December 2019
From 1 November 2019 to 31 December 2019	By 28 February 2020

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 MortgageSaver Current Account) held by Eligible Cash Rebate Client (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 Eligible 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 Eligible 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 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 Cash Rebate Offer and verify the client's transaction records in considering the client's eligibility for the Cash Rebate Offer. In case of any disputes, the Bank's decision shall be final and binding.
11. In case of any disputes, Cardholders are 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 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 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 dispute, 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.

*Issued by Standard Chartered Bank (Hong Kong) Limited*

## 1% 現金回贈條款及細則（「現金回贈獎賞」）

1. 現金回贈獎賞由 2018 年 6 月 19 日開始至 2019 年 12 月 31 日結束（包括首尾兩日）（「現金回贈獎賞推廣期」）。
2. 任何持有由渣打銀行（香港）有限公司（「本行」）發行，以銀聯為自動櫃員機網絡之提款卡（「合資格提款卡」）之客戶（「持卡人」）將合資格獲享現金回贈獎賞。任何本行發行之連結至中小企業理財戶口提款卡或信用卡（不論該卡能否透過自動櫃員機操作戶口），持卡人將不會合資格獲享現金回贈獎賞。
3. 持卡人需符合下列條件（「合資格客戶」）方可獲享現金回贈獎賞：
  - i. 於現金回贈獎賞推廣期期間，於可支援 Apple Pay 之合資格流動裝置（其定義請參閱此部分條款 4）登記其合資格提款卡；及
  - ii. 於現金回贈獎賞推廣期內，使用連結合資格提款卡之第一個戶口（「基本戶口」）以港幣完成 Apple Pay 付款（「合資格交易」）（其定義請參閱此部分條款 4）。
4. 「合資格流動裝置」指任何可支援 Apple Pay 之 iPhone, iPad 或 Apple Watch。「Apple Pay 交易」指透過 Apple Pay 之零售購物或於 app 內之交易。為避免爭議，任何透過客戶之實體合資格提款卡交易將不會合資格獲享現金回贈獎賞。其他交易包括但不只限於郵購、電話購物，沒有簽賬存根之交易（app 內之交易除外），及所有取消、退款、偽造、未誌賬或未經許可之簽賬均不適用於現金回贈獎賞。
5. 符合此部分條款 3 之合資格客戶可獲享於此部分條款 6 之每個指定交易期內合資格交易之總金額之 1% 現金回贈。本行之計算和記錄將決定合資格客戶之合資格交易。如有任何爭議，本行保留最終決定權。
6. 每位合資格客戶可獲享之現金回贈獎賞之上限為每月港幣 5,000 元。若客戶於此推廣登記多張卡，並完成合資格交易，合資格交易下所賺取之現金回贈獎賞將於合資格提款卡上累積計算。若當月之現金回贈獎賞已達到上限，客戶將不會獲享當月其他合資格交易之現金回贈獎賞。
7. 現金回贈將於下列指定現金回贈日期存入持卡人於此部分條款 7 指定之本行戶口。
 

交易期	現金回贈日期
2018 年 6 月 19 日至 2018 年 7 月 31 日	2018 年 9 月 30 日或之前
2018 年 8 月 1 日至 2018 年 10 月 31 日	2018 年 12 月 31 日或之前
2018 年 11 月 1 日至 2019 年 1 月 31 日	2018 年 3 月 31 日或之前
2019 年 2 月 1 日至 2019 年 4 月 30 日	2019 年 6 月 30 日或之前
2019 年 5 月 1 日至 2019 年 7 月 31 日	2019 年 9 月 30 日或之前
2019 年 8 月 1 日至 2019 年 10 月 31 日	2019 年 12 月 31 日或之前
2019 年 11 月 1 日至 2019 年 12 月 31 日	2020 年 2 月 28 日或之前
8. 客戶所獲享之現金回贈將以港幣存入合資格提款卡之基本戶口。基本戶口必須於有關現金回贈日期時仍為有效。若基本戶口因任何原因由本行決定為無效，本行將按以下次序存入客戶所獲享之現金回贈予合資格現金回贈獎賞客戶名下於本行所持有之戶口（適用於合資格提款

卡之基本戶口為個人名義之戶口) (MortgageOne®增值按揭戶口及「置慳息」往來存款戶口除外) 或聯名戶口持有人之基本戶口 (適用於合資格提款卡之基本戶口為聯名戶口) :

- a. 綜合存款戶口之附屬戶口 ;
- b. 支票戶口 ;
- c. 月結單儲蓄戶口 ;
- d. 存摺簿儲蓄戶口。

若合資格客戶擁有多於一個同一類別之存款戶口, 將由本行全權酌情決定任何一個最近期開立之戶口存入現金回贈。若合資格客戶並無持有任何於此部分條款指定之有效戶口, 本行有權取消有關現金回贈獎賞而毋須事先通知。

9. 合資格客戶若在有關現金回贈日期後 1 個月仍未收妥所獲享之現金回贈, 須自行通知本行; 否則, 本行恕不承擔有關責任, 也不會作任何賠償。
10. 現金回贈之計算法及其相關之合資格交易之準則由本行全權酌情決定客戶符合現金回贈獎賞之資格。如有任何爭議, 本行保留最終決定權。
11. 如有任何爭議, 合資格客戶須出示相關銷售收據之正本及提款卡銷售單據供本行進一步調查。
12. 本行並不是Apple Pay的供應商, 我們不能保證Apple Pay能有效使用。本行並不會因使用上的任何延誤或未能使用Apple Pay作任何交易而負上任何責任。閣下明白透過Apple Pay使用提款卡時或會在本行不能控制的情況下被干擾或中止, 本行不會為閣下透過Apple Pay使用 (或未能使用) 提款卡而產生的索贖負上任何責任。本行不會因Apple Pay的表現或閣下與第三方跟Apple Pay相關的安排及協議負責任。閣下的互聯網速度及可靠性或流動連接僅依賴閣下相關的互聯網及/或流動服務供應商, 本行同樣不會負上責任。
13. 本行保留隨時修訂本文件之條款及細則和其他內容之權利。有關成功申請產品和服務可享之範疇、優惠或禮品須受規限, 本行可隨時終止更改該範疇/優惠/禮品而毋須事先通知。如有任何爭議, 本行保留最終決定權。
14. 中英文版之內容如有歧義, 在任何情況下概以英文版本為準。