



A. General Terms and Conditions for SC Referral Club

1. Unless otherwise specified, the promotion period is from **2 January 2026 to 1 July 2026**, both dates inclusive (the “**Promotion Period**”).
2. The **SC Referral Club** consists of the following:-
 - (a) Priority Private SC Referral Club;
 - (b) Priority Banking SC Referral Club;
 - (c) Premium Banking SC Referral Club;
 - (d) Payroll SC Referral Club;
 - (e) MSA SC Referral Club;
 - (f) Standard Chartered Cathay Mastercard SC Referral Club;
 - (g) Smart Card SC Referral Club;
 - (h) Simply Cash Visa Card SC Referral Club;
 - (i) Personal Loan SC Referral Club.

Additional terms and conditions apply to each SC Referral Club. There may be additional requirements to be fulfilled under each SC Referral Club. Please refer to the Sections below for details. Additional Terms and Conditions of each SC Referral Club should be read together with these General Terms and Conditions, as well as any prevailing terms applicable to your banking relationship with Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).

3. To be eligible to participate in the SC Referral Club, the referrer (“**Referrer**”) must be an existing client of the Bank and hold at least one (1) valid deposit account (as primary account holder in the case of joint account), or one (1) valid credit card (as principal card cardholder) issued by, the Bank. Business Banking clients, Private Bank clients, and staff of the Bank are not eligible as a Referrer under the SC Referral Club.
4. For a Referrer to enjoy a Referral Offer, the Referrer must make a successful referral of an individual (“**Referee**”) to sign up for any New Service(s) during the Promotion Period with the following requirements having been fulfilled (“**Successful Referral**”):
 - (a) the Referrer shall share with the Referee a designated link for application (“**Designated Application Link**”) with the referral code (“**Referral Code**”) embedded via SC Mobile during the Promotion Period.
 - (b) the Referee shall apply for any New Service(s) with the Bank using such Referral link during the Promotion Period; and
 - (c) additional requirements specified in the Additional Terms and Conditions of each SC Referral Club in the Sections below are fulfilled.
5. “**Referral Offer**” refers to an offer in each SC Referral Club under which a Referrer will be entitled to upon fulfilment of the requirements in the relevant terms and conditions, including the Priority Private Referral Offer, Priority Banking Referral Offer, Premium Banking Referral Offer, Payroll Referral Offer, MSA Referral Offer, Standard Chartered Cathay Mastercard Referral Offer, Smart Card Referral Offer, Simply Cash Visa Card Referral Offer, Securities Referral Offer, and Personal Loan Referral Offer.
6. “**Referee Offer**” refers to an offer in the Standard Chartered Cathay Mastercard SC Referral Club, the Smart Card SC Referral Club, the Simply Cash Visa Card SC Referral Club, and the Personal Loan SC Referral Club under which a Referee will be entitled to upon fulfilment of the requirements in the relevant terms and conditions, including the Standard Chartered Cathay Mastercard Referee Offer, the Smart Card Referee Offer, the Simply Cash Visa Card Referee Offer, and the Personal Loan Referee Offer.
7. “**New Service(s)**” refers to newly applied Priority Private, Priority Banking, Premium Banking, Bonus Payroll Account, Marathon Savings Account, Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking, Standard Chartered Cathay Mastercard – Priority Private, Smart Credit Card, Simply Cash Visa Card, and Personal Loan with the Bank.
8. The Referrer will be rewarded with either cash rebate, CashBack or Asia Miles as the Referral Offer for each Successful Referral under the SC Referral Club depending on the product(s) the Referrer holds with the Bank. Details of the Referral Offer that the Referrer may be entitled to under a SC Referral Club, including the fulfilment date, are specified in the Additional Terms and Conditions in the Sections below.

Product(s) held by the Referrer	Form of Referral Offer
Deposit account(s) (sole name or joint deposit account in the capacity as primary account holder) only	Cash rebate

Deposit account(s) (sole name or joint deposit account in the capacity as primary account holder) and any Standard Chartered Credit Card(s)	Cash rebate
Standard Chartered Cathay Mastercard only [^]	Asia Miles / CashBack*
One or more Standard Chartered Credit Card(s) ^{#, ^}	CashBack

Notes:

* CashBack will be provided as the Referral Offer under the Payroll SC Referral Club and the MSA SC Referral Club. Asia Miles will be provided as the Referral Offer under other SC Referral Clubs.

[^] If the Referrer only holds one Standard Chartered Credit Card in the capacity as a supplementary cardholder, he / she will not be eligible to any Referral Offer.

[#] If the Referrer has more than one Standard Chartered Credit Cards, the Bank will select any one of the Standard Chartered Credit Cards held by the Referrer as the principal cardholder with the latest account opening date for the crediting at its sole discretion.

9. **“Standard Chartered Credit Cards”** refer to Standard Chartered Credit Card, Standard Chartered Co-branded Card, MANHATTAN Credit Card and MANHATTAN Co-branded Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card

10. In respect of fulfilment of cash rebate, the Bank will credit the cash rebate to the HKD deposit account (excluding Marathon Savings Account, Wealth Saver Account, MortgageOne® Account and Mortgage Saver Current Account) held by (in the case of the Referral Offer) the Referrer or (in the case of the Referee Offer) the Referee in sole name:

- (a) Sub-account under Integrated Deposits Account;
- (b) Current Account;
- (c) Statement Savings; and
- (d) Passbook Savings.

If the Referrer or the Referee has no valid HKD deposit account in sole name, the Bank will credit the Cash rebate to the Referrer's or the Referee's HKD joint deposit account in the capacity as primary account holder in the above sequence.

If the Referrer or the Referee has no valid HKD deposit account, the Bank will credit to the Referrer's or the Referee's USD deposit account at an exchange rate determined by the Bank at its sole discretion in the above sequence.

If Referrer or the Referee 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 at its discretion. If the Referrer or the Referee does not have any account as stated above on the date when the cash rebate is to be credited, the cash rebate shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Referrer or the Referee through any other means.

11. In respect of fulfilment of CashBack, the CashBack will be shown on the 360° Rewards Redemption Platform and will not be automatically credited to (in the case of the Referral Offer) the Referrer's or (in the case of the Referee Offer) the Referee's credit card account but can be freely redeemed for CashBack under the online catalogue of the platform. The CashBack will be given in Hong Kong dollars and the minimum threshold for CashBack redemption is HKD50 per account redemption. For details, please refer to the section named “CashBack Redemption” under the Terms and Conditions for Points Redemption.

12. In respect of fulfilment of Asia Miles, (in the case of the Referral Offer) the Referrer or (in the case of the Referee Offer) the Referee must have a valid Cathay membership account on the Bank's record. The Bank will provide the relevant information of the Referrer's or the Referee's Cathay membership account, including family name, given name, membership number and the number of Asia Miles rewarded to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the Referrer's or the Referee's Cathay membership account on or before the relevant fulfilment date as stated in the Additional Terms and Conditions in the Sections below.

13. Each of the Referrer and the Referee acknowledges that the Asia Miles rewarded shall be credited to his/her Cathay membership account associated with his / her Standard Chartered Cathay Mastercard based on the Bank's record by Asia Miles Limited. The Bank will use its best endeavor to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Referrer's or the Referee's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles Limited website at cathaypacific.com

14. Terms and Conditions apply for redemption and/or use of Asia Miles. For details, please visit cathaypacific.com. The Bank is not obliged to notify the Referrer or the Referee of any changes or latest announcements of Asia Miles Limited. Each of the Referrer and the Referee understands and accepts that the Bank is not the supplier of the Cathay membership account, the Asia Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles or the redeemed items, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Asia Miles and the redeemed items provided by relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the

Asia Miles or the redeemed items provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Asia Miles and the redeemed items is subject to the term and conditions as stipulated by the relevant supplier(s).

15. The Referrer and the Referee shall ensure the accuracy and validity of the information provided to the Bank, including the Referral Code. Once the Referee's application for the New Service(s) is submitted, the record cannot be amended.
 16. In the case where, according to the Bank's records, (a) any of the requirements in Clause 4 above is not met, (b) the Designated Application Link and/or the Referral Code of the Referrer cannot be successfully recorded in the Bank's system, (c) the Referral Code recorded is incorrect for whatever reasons, or (d) the information provided cannot be successfully reconciled in the Bank's system or is otherwise incorrect or insufficient for the purpose of crediting the Referral Offer or the Referee Offer, the Referral Offer and/or the Referee Offer (as the case may be) will be forfeited at the Bank's sole discretion without prior notice.
 17. When the Referral Offer is credited to the Referrer and the Referee Offer is credited to the Referee, (i) the Referrer must continue to be an existing client of the Bank and maintain a valid deposit or credit card account with the Bank, (ii) the New Service(s) (except in the case of Marathon Savings Account) applied by the Referee must remain valid, and (iii) the relevant banking products and services maintained with the Bank by the Referrer or the Referee must remain valid, non-delinquent and in good financial standing; otherwise, the Bank has the right to forfeit the Referral Offer or the Referee Offer (as the case may be) without prior notice, and no other reward/offer will be provided to the Referrer or the Referee through any other means.
 18. If more than one (1) Referrer refers the same Referee to the Bank during the Promotion Period, only one (1) Referrer will be eligible to the Referral Offer. Only the Referrer whose Referral Code is used by the Referee to make the application for the New Service(s) will be eligible to the Referral Offer. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Referrer is eligible to the Referral Offer.
 19. Referrers cannot refer themselves as Referees. Referrers and Referees who refer each other to sign up for any of the New Service(s) will not be eligible to the Referral Offer (except in the case of MSA SC Referral Club and Standard Chartered Cathay Mastercard SC Referral Club, provided that the relevant eligibility requirements have been fulfilled). A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer for the same product.
 20. Each of the New Service(s) set out in these terms and conditions is subject to respective eligibility, application process and product terms and conditions and other applicable banking agreement.
 21. The Bank shall have the sole and absolute discretion in determining the eligibility requirements of each of the New Service(s) set out in these terms and conditions, and approving any application for any New Service(s) by the Referee.
 22. If the Referrer is entitled to the Referral Offer as well as other promotional offers provided by the Bank, the Bank reserves the right to grant to the Referrer one of or part of the Referral Offer or other offers at its sole discretion. If the Referee is entitled to the Referee Offer as well as other promotional offers provided by the Bank, the Bank reserves the right to grant to the Referee one of or part of the Referee Offer or other offers at its sole discretion.
 23. The rewards under the Referral Offer and the Referee Offer cannot be transferred, returned, exchanged, or converted into other form of reward, bonus point or cash, unless otherwise specified.
 24. The Bank reserves the right to vary, modify or terminate any of the SC Referral Club, and to amend any of these terms and conditions herein from time to time without prior notice. Any benefit, the Referral Offer or the Referee Offer for Successful Referral is subject to availability and the Bank may change such Referral Offer or Referee Offer at its sole discretion from time to time without notice.
 25. The Referrer's eligibility to the Referral Offer and the Referee's eligibility to the Referee Offer, including but not limited to the calculation of the total number of Successful Referrals, the Referee's Total Balance at the Bank, is to be determined by the Bank based on the Bank's latest record.
 26. Fraud and abuse will result in forfeiture of a Referrer or a Referee's eligibility to participate in the SC Referral Club. In case there is any suspected abuse, misuse or fraud which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Referrer or the Referee's eligibility to participate in the SC Referral Club and/or entitlement to the Referral Offer or the Referee Offer (as the case may be) without prior notice.
 27. In case of any disputes, the Bank's decision and record shall be final and binding.
 28. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.
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G. Additional Terms and Conditions for Smart Credit Card SC Referral Club (“Smart Card SC Referral Club”)

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Standard Chartered Smart Credit Card on Standard Chartered official website

1. For the Referrer to be eligible to participate in the Smart Card SC Referral Club, the Referee must not currently hold and has not cancelled any principal card of Standard Chartered Credit Card issued by the Bank in the past 6 months from the date of approval of his/her current application for a principal card of the Standard Chartered Smart Credit Card (“**Smart Card**”).
2. Upon fulfilment of all the following requirements, the referral will be considered as a “Successful Referral” and the Referrer will be entitled to cash rebate, Cash Back or Asia Miles in accordance with the table below (“**Smart Card Referral Offer**”):
 - a. All the relevant requirements as set out in Section A above are fulfilled; **and**
 - b. Referee must successfully apply for a principal card of the Smart Card through the Designated Application Link using the Referral Code during the Promotion Period; **and**
 - c. Referee must be issued with a principal card of the Smart Card by the Bank by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Date of Card Issuance
2 January to 31 March 2026	On or before 30 June 2026
1 April to 1 July 2026	On or before 30 September 2026

Smart Card Referral Offer:

Total Number of Successful Referral(s) during the Promotion Period	Cash rebate/ CashBack (for each Successful Referral)		Asia Miles (for each Successful Referral)
1 – 20	HKD500	OR	5,000 Asia Miles

3. Each Referrer will only be entitled to rewards for each Successful Referral under the Smart Card Referral Offer for a maximum of 20 times only during the Promotion Period, despite the number of Successful Referrals having exceeded 20 times.
4. If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the date as specified in the table below:

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

5. If the Referrer is entitled to Asia Miles, Asia Miles Limited will credit the Asia Miles rewarded to the Referrer’s Cathay membership account by the date as specified in the table below:

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

Smart Card Referee Offer

6. In addition to the Smart Card’s prevailing welcome offer(s) for New Cardholders, the Referee who is issued with a principal card of the Smart Card by the date as stated in Clause 2(c) above through a Successful Referral is entitled to CashBack in accordance with the table below (“**Smart Card Referee Offer**”):-

	Smart Card Referee Offer
New Cardholders	HKD500 CashBack

7. “**New Cardholders**” are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Smart Card.
8. Each Referee will only be entitled to the Smart Card Referee Offer once during the Promotion Period.
9. The Smart Card’s prevailing welcome offer(s) is/are subject to relevant prevailing terms and conditions, please visit sc.com/hk/credit-cards/smart/ for details.
10. Except for the Smart Card’s prevailing welcome offer(s) for New Cardholders, New Cardholders cannot enjoy this Smart Card Referee Offer in conjunction with any other offers for the successful application of the Smart Card.

11. The CashBack under the Smart Card Referee Offer will be credited to the 360° Rewards Redemption Platform by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

12. If the Referee who has already received the **Smart Card Referee Offer** subsequently cancels the Smart Card within one year from the date of its issuance, the Bank reserves the right to charge against the cost equivalent to the value of the **Smart Card Referee Offer**.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Standard Chartered Bank (Hong Kong) Limited

SC Referral Club之條款及細則

A. SC Referral Club 之一般條款及細則

1. 除特別註明外，推廣期為2026年1月2日至2026年7月1日，包括首尾兩天(「**推廣期**」)。
2. **SC Referral Club**包括以下:
 - (a) 優先私人理財**SC Referral Club**、
 - (b) 優先理財**SC Referral Club**、
 - (c) Premium理財**SC Referral Club**、
 - (d) 「出糧戶口」**SC Referral Club**、
 - (e) 「高息馬拉松活期存款」戶口**SC Referral Club**、
 - (f) 渣打國泰萬事達卡 **SC Referral Club**、
 - (g) Smart信用卡 **SC Referral Club**、
 - (h) Simply Cash Visa 卡 **SC Referral Club**、
 - (i) 渣打「分期貸款」SC Referral Club

附加條款及細則適用於每個SC Referral Club 計劃，並須符合每個計劃下之附加條款及細則。每個SC Referral Club的附加條款及細則應與本一般條款及細則以及適用於渣打銀行（香港）有限公司（「**本行**」）銀行關係的任何現行條款一起閱讀。

3. 如欲參與此SC Referral Club，推薦客戶必須為**本行之現有客戶**(「**推薦客戶**」)，及至少持有一個有效的儲蓄戶口(只限主戶口持有人)，或一張由本行發行及有效之信用卡（只限信用卡主卡持卡人）。中小企業理財客戶、私人銀行客戶，及本行職員均不能於此SC Referral Club中成為推薦客戶。
4. 推薦客戶如欲獲取 推薦優惠，推薦客戶必須於推廣期內成功推薦個人(「**被推薦客戶**」)開立新服務，並符合以下所有要求(「**成功推薦**」)：
 - a. 推薦客戶須在推廣期內透過SC Mobile App生成包含推薦碼（「**推薦碼**」）的推薦連結並轉發予被推薦客戶；
 - b. 被推薦客戶須在推廣期內以該推薦碼連結向本行提交至少任何一項新服務之申請；及
 - c. 符合以下各部分所列的相關SC Referral Club之附加條款及細則。
5. 「**推薦優惠**」指推薦客戶在附合相關條款和條件中的相關要求後，在各SC **Referral Club**中可獲取的**優惠**，包括優先私人理財推薦優惠、優先理財推薦優惠、Premium理財推薦優惠、「出糧戶口」推薦優惠、高息馬拉松活期存款推薦優惠、國泰萬事達卡推薦優惠、Smart信用卡、Simply Cash Visa 卡推薦優惠及分期貸款推薦優惠。
6. 「**被推薦客戶優惠**」指被推薦客戶在渣打國泰萬事達卡 SC Referral Club、Smart 信用卡SC Referral Club、Simply Cash Visa 卡SC Referral Club及渣打「分期貸款」SC Referral Club中附合本條款及細則相關要求後有權獲得的**優惠**，包括渣打國泰萬事達卡推薦客戶優惠、Smart 信用卡被推薦客戶優惠、Simply Cash Visa卡被推薦客戶優惠及分期貸款被推薦客戶獎賞。
7. 「**新服務**」指於本行新開立之優先私人理財、優先理財、Premium 理財、「出糧戶口」、「高息馬拉松活期存款」戶口、渣打國泰萬事達卡、渣打國泰萬事達卡- 優先理財、渣打國泰萬事達卡- 優先私人理財、Smart 信用卡、Simply Cash Visa 卡或渣打「分期貸款」。
8. 推薦客戶於SC Referral Club每次成功推薦，將根據推薦客戶於本行持有的產品，獲得現金回贈或「亞洲萬里通」里數作為推薦優惠。推薦客戶可獲得的推薦優惠的詳細資訊（包括獎賞日期）在以下各節的附加條款和條件中詳細說明。

推薦客戶持有的戶口或產品	推薦優惠獎賞
存款戶口(個人獨立戶口或聯名戶口的主戶口持有人)	現金回贈至存款戶口
存款戶口(個人獨立戶口或聯名戶口的主戶口持有人)和任何渣打信用卡#	現金回贈至存款戶口
渣打國泰萬事達卡 ^	「亞洲萬里通」里數 / 現金回贈至360°全面賞賬戶*
一張或以上渣打信用卡#^	現金回贈至360°全面賞賬戶

*出糧戶口推薦優惠和高息馬拉松活期存款推薦優惠的獎賞將會以現金回贈 (CashBack) 至360°全面賞賬戶。其他推薦優惠的「亞洲萬里通」里數將回贈至「亞洲萬里通」賬戶。

^ 若推薦客戶僅持有渣打信用卡作為附屬卡，則無法獲得任何推薦優惠。

若推薦客戶持有多於一張渣打信用卡，本行將擁有決定權選擇推薦客戶持有的其中一張渣打信用卡為主卡持卡人，並以最新開戶日期之信用卡入賬。

9. **「渣打信用卡」**指由本行發行的渣打信用卡、渣打聯營卡、MANHATTAN 信用卡及 MANHATTAN 聯營卡，包括附屬卡、渣打商務卡及渣打公司卡。

10. 本行將現金回贈存入相關(推薦客戶推薦優惠)推薦客戶或(被推薦客戶推薦優惠)被推薦客戶以個人名義於本行持有之港元存款戶口(「高息馬拉松活期存款」戶口、Wealth Saver戶口、MortgageOne®增值按揭戶口及「置慳息」往來存款戶口除外)：

(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) 存摺儲蓄戶口

若合資格推薦客戶並未以個人名義持有上述有效之港元存款戶口，本行將現金回贈根據上述次序存入合資格推薦客戶或被推薦客戶戶口，或共同簽署的聯名戶口之基本戶口持有人持有之持有港元存款戶口存入現金回贈。若推薦客戶或被推薦客戶沒持有有效港元聯名存款賬戶，本行將按上述順序將現金回贈存入推薦客戶或受推薦客戶作為第二賬戶持有人的港元聯名存款賬戶。

若合資格推薦客戶並無上述有效之港元存款戶口，本行將根據以上次序存入合資格推薦客戶之美元存款戶口。

若合資格推薦客戶擁有多於一個同一類別之戶口，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。兌換的匯率由銀行決定。若推薦客戶或被推薦客戶在現金回贈存入當日沒有任何上述賬戶，則本行將全權決定沒收現金回贈，並且不會透過其下方式支付給推薦客戶或被推薦客戶任何其他方式。

11. 在履行現金回贈方面，現金回贈將顯示在360°全面賞獎勵兌換平台上，並且不會自動記入推薦客戶或被推薦客戶的信用卡賬戶，但可以自由兌換現金返還在平台的線上目錄下。現金回贈將以港幣為單位，每個賬戶兌換現金回贈的最低門檻為港幣 50元。詳情請參閱積分兌換條款及細則中「現金回贈兌換」部分。

12. 就履行「亞洲萬里通」里數回贈，推薦客戶(推薦客戶推薦優惠)或被推薦客戶(被推薦客戶推薦優惠)必須在銀行記錄中擁有有效的國泰會員賬戶。本行將提供推薦客戶及被推薦客戶之國泰會員姓氏、名字、會員號碼及所獲贈之「亞洲萬里通」里數至亞洲萬里通有限公司，作存入推薦禮遇之里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於下文附加條款及細則所述的相關履行日期或之前，將所賺取的里數存入推薦客戶或被推薦客戶的國泰會員賬戶。

13. 推薦客戶和被推薦客戶均確認，所獲的「亞洲萬里通」里數獎賞將根據亞洲萬里通有限公司的銀行記錄存入其渣打國泰萬事達卡關聯的國泰會員賬戶。本行將盡最大努力向亞洲萬里通有限公司提供所需資料，以達成此目的；然而，本行不保證所賺取的「亞洲萬里通」里數將由亞洲萬里通有限公司準確存入國泰航空會員賬戶，亦不會因任何原因而未能或延遲將「亞洲萬里通」里數存入推薦客戶或被推薦客戶的國泰航空會員賬戶。本行不承擔與「亞洲萬里通」里數有關的責任，包括但不限於有效期限、使用及兌換。有關累積「亞洲萬里通」里數及相關條款及細則的查詢，請聯絡亞洲萬里通有限公司及/或參閱亞洲萬里通有限公司網站cathaypacific.com

14. 里數兌換及/或使用須受有關之條款及細則約束，詳情請參閱cathaypacific.com。本行毋須通知閣下亞洲萬里通有限公司就有關里數作出的任何變動或最新消息。推薦客戶及被推薦客戶明白及接納本行並非所提供國泰賬戶或里數之供應商。因此有關國泰賬戶或各項里數的各方面（包括但不限於供應量、「亞洲萬里通」賬戶及里數之陳述、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。國泰賬戶、里數及兌換禮品之使用須受有關供應商所訂定之條款及細則約束。

15. 推薦客戶和被推薦客戶應確保提供給銀行的資訊（包括推薦代碼）的準確性和有效性。一旦提交，記錄將無法修改。

16. 若推薦客戶未能(a)完成上述條款第4項所列之要求，(b)及/或推薦客戶之推薦號碼未能成功紀錄到本行系統內，(c)所提供的資訊無法在銀行系統中成功核對或不正確，(d)或因任何原因推薦號碼與本行紀錄不符，推薦客戶則不合資格並不可享有任何網上推薦獎賞。

17. 當推薦獎賞存入推薦客戶或被推薦客戶所述有關戶口時，(i)推薦客戶必須為本行現有客戶並維持有效之銀行及/或信用卡服務，及(ii)被推薦客戶所選用之新服務及相關銀行產品於各網上客戶推薦計劃之附加條款及細則以及與本行的銀行服務必須有效；否則，有關獎賞將被取消而不予通知，本行並不會從任何其他途徑把網上推薦獎賞回贈給予推薦客戶。
18. 如果推廣期間內有多於一(1)位推薦客戶向銀行推薦同一被推薦客戶，則只有一(1)位推薦客戶有資格獲得推薦優惠。只有被推薦客戶使用其推薦代碼來申請新服務的推薦客戶才有資格獲得推薦優惠。如有任何爭議，銀行擁有唯一及絕對酌情權決定哪位推薦客戶有資格獲得該推薦優惠。
19. 推薦客戶不能推薦自己成為被推薦客戶。推薦客戶與被推薦客戶不可互相推薦開立任何新服務（已滿足相關資格的MSA SC Referral Club和渣打國泰萬事達卡 SC Referral Club 除外）。已被推薦成功的被推薦客戶不能被同一推薦客戶重複推薦相同產品。
20. 本條款和條件中所列的每項新服務均受相應的資格、申請流程及產品的條款及細則和其他銀行相關協議約束。
21. 本行擁有唯一且最終決定權來確定本條款和條件中規定的每項新服務的資格要求，並批准推薦客戶對任何新服務的任何申請。
22. 若推薦客戶可享有本行的推薦優惠及其他優惠，本行保留最終決定權向推薦客戶授予其中一項或部分推薦優惠或其他優惠的權利。若被推薦客戶有權享有被推薦客戶優惠以及銀行提供的其他優惠，銀行保留決定權向被推薦客戶授予其中一項或部分被推薦客戶優惠或其他優惠的權利。
23. 除非另有註明，所有網上推薦獎賞(包括推薦客戶及被推薦客戶獎賞)不可轉讓他人、退回、轉換或兌換為現金或積分。
24. 本行保留隨時更改、更新或終止任何SC Referral Club，以及修訂所述任何條款及細則之權利，而不予事先通知。推薦客戶及被推薦客戶之SC Referral Club獎賞資格，包括但不限於被推薦客戶於本行之總結存之計算，及SC Referral Club獎賞之計算方法，由本行全權決定，並以本行最近期紀錄為準。
25. 推薦客戶及被推薦客戶可獲得推薦優惠的資格，包括但不限於成功推薦總數、被推薦客戶在銀行的總餘額以及推薦優惠的計算，均由銀行根據銀行最新記錄確定。如有任何爭議，包括對本條款和條件的了解，銀行的決定和記錄應為最終決定並具有約束力。如有任何爭議，包括條款及細則之傳譯，本行保留最終決定權。
26. 欺詐和濫用行為將導致推薦客戶或被推薦客戶喪失參加SC Referral Club的資格。如果有任何涉嫌濫用、誤用或欺詐的情況（由銀行自行決定），本行保留取消推薦客戶或被推薦客戶參加SC Referral Club的資格和/或獲得推薦優惠或被推薦客戶優惠的絕對權利（視情況而定）而毋須事先通知。
27. 如有任何爭議，本行保留最終決定權及記錄，並具約束力。
28. 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。

G. Smart 信用卡 SC Referral Club 之附加條款及細則（‘Smart 卡 SC Referral Club’）

重要提示：請同時細閱上述 A 部分及渣打官網 Smart 信用卡主頁上之一般條款及細則。

1. 被推薦客戶必須為現時並未持有及於現時所申請渣打 Smart 信用卡（「Smart 卡」）主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之合資格信用卡主卡，推薦人及被推薦客戶方符合資格參與此 Smart 信用卡 SC Referral Club 推薦計劃。
2. 若符合以下所有「成功推薦」要求，每當推薦人成功推薦可獲得現金回贈或亞洲萬里通里數作為推薦優惠（「Smart 信用卡推薦優惠」）。詳情如下：
 - a. 符合以上 A 部分之所有條件；及
 - b. 被推薦客戶須於推廣期內透過指定網頁利用推薦碼成功申請 Smart 卡主卡；及
 - c. 被推薦客戶須按以下列表所列之指定日期成功申請並獲本行發 Smart 卡主卡。

信用卡申請日期 (包括首尾兩天)	信用卡發卡日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 6 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 9 月 30 日或之前

Smart 信用卡推薦優惠：

推廣期內之總成功推薦次數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 – 20	HK\$500	或	5,000 「亞洲萬里通」里數

3. 在推廣期內每位推薦人於 Smart 卡 SC Referral Club 內最多只可獲贈 Smart 信用卡推薦優惠及額外獎賞 20 次，即使成功推薦的數目已超過 20 次。
4. 若推薦人可獲贈現金回贈，本行將按以下列表所列之指定日期存入現金回贈獎賞。

信用卡申請日期 (包括首尾兩天)	現金回贈存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

5. 若推薦人可獲贈「亞洲萬里通」里數，本行將按以下列表所列之指定日期將里數存入推薦人相關之國泰賬戶。

信用卡申請日期 (包括首尾兩天)	里數存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

Smart 卡被推薦客戶獎賞

6. 除全新信用卡客戶可享 Smart 卡之迎新禮遇外，如被推薦客戶經成功推薦按以上 2 (c)所列之指定日期獲發 Smart 卡主卡，被推薦客戶可獲以下獎賞（「Smart 卡被推薦客戶獎賞」）：

	Smart 卡被推薦客戶獎賞
全新信用卡客戶	HK\$500 現金回贈

7. ‘全新信用卡客戶’為現時並未持有及於現時所申請渣打 Smart 信用卡主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。
8. 每位被推薦客戶於推廣期內只可獲贈 Smart 卡被推薦客戶獎賞一次。
9. Smart 卡之現行迎新禮遇受相關現行之條款及細則約束，詳情請瀏覽 sc.com/hk/credit-cards/smart/
10. 除全新信用卡客戶可享 Smart 卡之迎新禮遇外，全新信用卡客戶並不能同時享有 Smart 卡被推薦客戶獎賞與其他禮遇。
11. Smart 卡被推薦客戶獎賞之現金回贈將按以下列表所列之指定日期存入 360°全面賞獎勵兌換平台。

信用卡申請日期(包括首尾兩天)	現金回贈存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

12. 已獲贈 Smart 卡被推薦客戶獎賞之被推薦客戶若在 Smart 卡發出後一年內取消該 Smart 卡，本行保留權利向推薦客戶收取相等於 Smart 卡被推薦客戶獎賞價值之費用。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發