



## Online Application Welcome Offer and Top-up Offer Terms and Conditions

### A. General Terms and Conditions

1. The welcome offer (“**Welcome Offer**”) and the top-up offer (“**Top-up Offer**”) are only applicable to new cardholders who have submitted credit card application during the period from 17 August 2021 to 30 September 2021 (both dates inclusive) (the “**Promotion Period**”) and fulfilled the requirements as set out below. Details of the Welcome Offer and the Top-up Offer are set out in the following Sections.
2. New cardholders are applicants who do 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 application for a principal card of the credit cards as specified in the Sections below. (each a “**New Cardholder**”, and collectively, “**New Cardholders**”).
3. “**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase 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 O!ePay, Alipay account and other digital payment account as may be made available by the Bank from time to time.
4. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Welcome Offer and/or the Top-up Offer is(are) rewarded or the redemption letter for the Welcome Offer is sent to the New Cardholder; otherwise the Bank has the right to forfeit the Welcome Offer and/or the Top-up Offer (as the case may be).
5. The Welcome Offer and the Top-up Offer are not transferable, returnable or redeemable for cash.
6. **Each New Cardholder will only be entitled to the Welcome Offer and the Top-up Offer once** regardless of the number of applications made and approved, the number of Standard Chartered Online Banking login and the number of times the requirements is met on one or more approved credit cards within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder’s entitlement of the Welcome Offer and the Top-up Offer.
7. Once the Welcome Offer is chosen at the time of application, it cannot be changed for any alternative in any circumstance. If no or more than one Welcome Offer is chosen at the time of application(s), the Bank will select one of the Welcome Offers for the New Cardholders at its sole discretion.
8. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection in case of transaction disputes for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
9. If a New Cardholder who has already received the Welcome Offer and/or the 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 Welcome Offer and/or the Top-up Offer (as the case may be).**
10. All credit cards, 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.
11. 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.
12. **New Cardholders understand and accept that the Bank is not the supplier of the mileage/products/services/gifts/membership provided under the Welcome Offer and the Top-up Offer. The Bank shall bear no liability relating to any aspect of the mileage/products/services/gifts/membership, including without limitation, their quality, supply, descriptions of the mileage/products/services/gifts/membership provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the mileage/products/services/gifts/membership provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the mileage/products/services/gifts/membership provided by the relevant suppliers is subject to the terms and conditions as stipulated by the relevant suppliers (if applicable).**

13. Employees of the Bank **are not eligible for the Welcome Offer and/or the Top-up Offer.**
14. The Bank reserves the right to vary, extend, terminate and/or cancel this 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 offer at its discretion from time to time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

## **B. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Platinum Credit Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section B below ("**Section B Offer**") as the Welcome Offer:
  1. i. New Cardholders submit a Standard Chartered Platinum Credit Card application form via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Standard Chartered Platinum Credit Card by the Bank ("**Section B Eligible Card**") **on or before 31 December 2021; AND**
  1. iii. New Cardholders have accumulated Eligible Transactions of **HKD5,000 or above** with the **newly approved Standard Chartered Platinum Credit Card within the first 2 months from the date of issuance** will be rewarded HKD600 CashBack.
2. CashBack will be credited to the Standard Chartered Platinum Credit Card account (as the case may be) within 7 months from the date of issuance.
3. In the event that any CashBack under the Section B Offer has been credited to New Cardholders' accounts but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, 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 CashBack from the account of the New Cardholders to which the CashBack was credited or such account of the New Cardholders which the Bank determines to be appropriate at its sole discretion.

## **C. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Cathay Mastercard**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section C below ("**Section C Offer**") as the Welcome Offer:
  1. i. New Cardholders submit Standard Chartered Cathay Mastercard ("**Cathay Mastercard**") application form via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Cathay Mastercard by the Bank on or before 31 December 2021; **AND**
  1. iii. New Cardholders have fulfilled specific requirements as set out below with the Cathay Mastercard.
2. Section C Offer – up to 60,000 Asia Miles ("**Miles**").
  2. i. Section C Offer consists of the following 4 Tiers:
    - (a) Tier 1: HKD1,000 = 5,000 Miles  
Accumulated Eligible Transactions of HKD1,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 5,000 Miles; **OR**
    - (b) Tier 2: HKD5,000 = 15,000 Miles  
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 15,000 Miles; **OR**
    - (c) Tier 3: HKD40,000 = 40,000 Miles  
Accumulated Eligible Transactions of HKD40,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 40,000 Miles; **OR**
    - (d) Tier 4: HKD100,000 = 60,000 Miles  
Accumulated Eligible Transactions of HKD100,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 60,000 Miles.
  2. ii. The Miles rewarded under the Section C Offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard Rewards Scheme ("**Cathay Mastercard Rewards Scheme**").
  2. iii. 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 Cathay Mastercard Rewards Scheme only. For details, please visit [sc.com/hk/cx](http://sc.com/hk/cx).

3. For New Cardholders who meet the requirements and are entitled to the Section C Offer:
  3. i. New Cardholders will first receive the Miles they can earn under the prevailing Cathay Mastercard Rewards Scheme in accordance with the timeline stated under the Cathay Mastercard Rewards Scheme Terms and Conditions, which Miles will be displayed in the monthly statement of Cathay Mastercard's account.
  3. ii. The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the Section C Offer ("**Total Miles**") and will credit the difference between the Total Miles and the Miles earned under the prevailing Cathay Mastercard Rewards Scheme (Total Miles minus the Miles earned under the prevailing Cathay Mastercard Rewards Scheme) ("**Remaining Miles Balance**") to the respective New Cardholders' Asia Miles™ membership accounts associated with their Cathay Mastercards. 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 Section C Offer	=	15,000 Miles
The Miles earned under the Cathay Mastercard Rewards Scheme	=	1,000 Miles
Remaining Miles Balance	=	14,000 Miles

4. The Bank reserves the right to determine the calculation methods applied under the Section C Offer. In case of any disputes, the Bank's decision shall be final and conclusive.
5. The Bank will provide the relevant information of the New Cardholders' Asia Miles membership accounts, including family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles under the Section C Offer. 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 7 months from the date of issuance of the Cathay Mastercards.
6. 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.
7. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
8. **New Cardholders acknowledge that the Miles earned under the Section C 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 the 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).
9. Terms and conditions apply for redemption and/or use of the 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 Asia Miles Limited. **New Cardholders understand and accept that the Bank is not the supplier of the Asia Miles membership account, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account, the Miles and the redeemed items, including without limitation, their quality, supply, descriptions of the Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Asia Miles membership account, the Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.**
10. Remaining Miles Balance will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they are credited without prior notice.
11. To credit the Miles earned under the Section C Offer, New Cardholder must have a valid Asia Miles membership account and must ensure the accuracy and completeness of that information when given. Failing to provide the Asia Miles membership account number or to ensure the accuracy and completeness of the information will result in the Bank forfeiting the Miles earned. The Bank will not make up the Miles nor will it be required to compensate for the forfeiture of the Miles earned.

## **D. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Cathay Mastercard – Priority Banking**

1. New Cardholders who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section D below ("**Section D Offer**") as the Welcome Offer:
  1. i. Cardholders submit Standard Chartered Cathay Mastercard – Priority Banking ("**Cathay Mastercard – Priority Banking**") application form via the Bank's website during the Promotion Period; **AND**
  1. ii. Cardholders have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Banking by the Bank on or before 31 December 2021; **AND**
  1. iii. Cardholders have fulfilled specific requirements as set out below with the Cathay Mastercard – Priority Banking.

2. Section D Offer consists of the following:
  2. i. Up to 80,000 Asia Miles (“Miles”) consists of the following 4 Tiers
    - (a) Tier 1: HKD1,000 = 5,000 Miles  
Accumulated Eligible Transactions of HKD1,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 5,000 Miles; **OR**
    - (b) Tier 2: HKD5,000 = 15,000 Miles  
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 15,000 Miles; **OR**
    - (c) Tier 3: HKD40,000 = 60,000 Miles  
Accumulated Eligible Transactions of HKD40,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 60,000 Miles; **OR**
    - (d) Tier 4: HKD100,000 = 80,000 Miles  
Accumulated Eligible Transactions of HKD100,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 80,000 Miles.
  2. ii. 1-year Marco Polo Club Silver Membership
    - This reward is applicable to New Cardholders and existing clients of the Bank who have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Banking by the Bank on or before 30 September 2021 (each an “**Eligible Cardholder**”, and collectively, “**Eligible Cardholders**”). Each Eligible Cardholder will be entitled to a complimentary 1-year Marco Polo Club Silver Membership. If the Eligible Cardholder is already a Marco Polo Club Member, he/she will be entitled to a complimentary upgrade to 1-year Marco Polo Club Silver Membership.
    - If the Eligible Cardholder is already a Marco Polo Club Silver Member or above, the Eligible Cardholder may nominate a person in his/her Redemption Group for the Marco Polo Club Silver Membership. The nominee must have a valid Asia Miles account, valid email and mailing addresses, and be at least 12 years old.
    - There is no minimum spending requirement in order to be eligible for this reward.
    - The Marco Polo Club Silver Membership must be registered or upgraded via a dedicated link within 14 days from the date of the invitation email sent by Cathay Pacific Airways Limited, failing which this reward may be forfeited.
    - This reward is limited and available on a first-come-first-served basis.
  2. iii. The Miles rewarded under the Section D Offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard - Priority Banking Rewards Scheme (“**Cathay Mastercard – Priority Banking Rewards Scheme**”).
  2. iv. 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 Cathay Mastercard – Priority Banking Rewards Scheme only. For details, please visit [sc.com/hk/cx](http://sc.com/hk/cx).
3. For New Cardholders who meet the requirements and are entitled to the Miles as part of the Section D Offer:
  3. i. New Cardholders will first receive the Miles they can earn under the prevailing Cathay Mastercard – Priority Banking Rewards Scheme in accordance with the timeline stated under the Cathay Mastercard – Priority Banking Rewards Scheme Terms and Conditions, which Miles will be displayed in the monthly statement of Cathay Mastercard – Priority Banking’s account.
  3. ii. The Bank will then calculate the total amount of Miles that New Cardholders are entitled to under the Section D Offer (“**Total Miles**”) and will credit the difference between the Total Miles and the Miles earned under the prevailing Cathay Mastercard - Priority Banking Rewards Scheme (Total Miles minus the Miles earned under the prevailing Cathay Mastercard – Priority Banking Rewards Scheme) (“**Remaining Miles Balance**”) to the respective New Cardholders’ Asia Miles™ membership accounts associated with their Cathay Mastercard – Priority Banking. 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 Section D Offer	= 15,000 Miles
The Miles earned under the Cathay Mastercard - Priority Banking Rewards Scheme	= 1,000 Miles
Remaining Miles Balance	= 14,000 Miles
4. The Bank reserves the right to determine the calculation methods applied under the Section D Offer. In case of any disputes, the Bank’s decision shall be final and conclusive.
5. The Bank will provide the relevant information of the cardholders’ Asia Miles membership accounts, including family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles and to Cathay Pacific Airways Limited for the registration / upgrade of the Marco-Polo Silver Membership under the Section D Offer. 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 7 months and Cathay Pacific Airways Limited will send an invitation email regarding registration / upgrade of the Marco-Polo Silver Membership to the respective Eligible Cardholder’s registered email address within 5 business days from the date of issuance of the Cathay Mastercard - Priority Banking.

6. 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.
7. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
8. **New Cardholders and Eligible Cardholders acknowledge that the Miles earned under the Section D Offer shall be credited to his/her Asia Miles membership account by Asia Miles Limited and the Marco-Polo Silver Membership under the Section D Offer shall be provided by Cathay Pacific Airways Limited respectively. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited and Cathay Pacific Airways Limited (as the case may be) 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 or the invitation email will be correctly sent to the Eligible Cardholder's registered email address for the registration / upgrade of the Marco-Polo Silver Membership. The Bank accepts no liability for failure or delay in the crediting of the Miles to the New Cardholder's Asia Miles membership account or registration or upgrade of the Marco-Polo Silver Membership for any reason beyond the Bank's control. The Bank accepts no liability relating to the Marco-Polo Silver Membership nor the Miles, including but not limited to the expiry date, usage and redemption.** For enquiries relating to crediting of the Miles, registration or upgrade of the Marco-Polo Silver Membership and the relevant terms and conditions, please contact Asia Miles Limited, Cathay Pacific Airways Limited and/or refer to [asiamiles.com](http://asiamiles.com) and [cathaypacific.com](http://cathaypacific.com).
9. Terms and conditions apply for redemption and/or use of the Miles and the Marco-Polo Silver Membership. For details, please visit [asiamiles.com](http://asiamiles.com) and [cathaypacific.com](http://cathaypacific.com). The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited and Cathay Pacific Airways Limited. **New Cardholders and Eligible Cardholders understand and accept that the Bank is not the supplier of the Marco-Polo Silver Membership, Asia Miles membership account, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Marco-Polo Silver Membership, Asia Miles membership account, the Miles and the redeemed items, including without limitation, their quality, supply, descriptions of the Marco-Polo Silver Membership, Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Marco-Polo Silver Membership, Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Marco-Polo Silver Membership, Asia Miles membership account, the Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.**
10. Remaining Miles Balance will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they are credited without prior notice.
11. To credit the Miles earned under the Section D Offer, New Cardholder must have a valid Asia Miles membership account and must ensure the accuracy and completeness of that information when given. Failing to provide the Asia Miles membership account number or to ensure the accuracy and completeness of the information will result in the Bank forfeiting the Miles earned. The Bank will not make up the Miles nor will it be required to compensate for the forfeiture of the Miles earned.
12. If the Eligible Cardholder cancels the principal card of the Cathay Mastercard - Priority Banking within 12 months from the date of card issuance or the relevant card account is otherwise closed, the Marco-Polo Silver Membership reward will be immediately forfeited at the Bank's sole discretion.

## **E. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Cathay Mastercard – Priority Private**

1. New Cardholders who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section E below ("**Section E Offer**") as the Welcome Offer:
  1. i. Cardholders submit Standard Chartered Cathay Mastercard – Priority Private ("**Cathay Mastercard – Priority Private**") application form via the Bank's website during the Promotion Period; **AND**
  1. ii. Cardholders have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Private by the Bank on or before 31 December 2021; **AND**
  1. iii. Cardholders have fulfilled specific requirements as set out below with the Cathay Mastercard – Priority Private.
2. Section E Offer consists of the following:
  2. i. Up to 100,000 Asia Miles ("**Miles**") consists of the following 4 Tiers
    - (a) Tier 1: HKD1,000 = 5,000 Miles  
Accumulated Eligible Transactions of HKD1,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 5,000 Miles; **OR**
    - (b) Tier 2: HKD5,000 = 15,000 Miles  
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 15,000 Miles; **OR**

- (c) Tier 3: HKD40,000 = 80,000 Miles  
Accumulated Eligible Transactions of HKD40,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 80,000 Miles; **OR**
- (d) Tier 4: HKD100,000 = 100,000 Miles  
Accumulated Eligible Transactions of HKD100,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 100,000 Miles.

2. ii. 1-year Marco Polo Club Gold Membership

- This reward is applicable to New Cardholders and existing clients of the Bank who have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Private by the Bank on or before 30 September 2021 (each an “**Eligible Cardholder**”, and collectively, “**Eligible Cardholders**”). Each Eligible Cardholder will be entitled to a complimentary 1-year Marco Polo Club Gold Membership. If the Eligible Cardholder is already a Marco Polo Club Member, he/she will be entitled to a complimentary upgrade to 1-year Marco Polo Club Gold Membership.
- If the Eligible Cardholder is already a Marco Polo Club Gold Member or above, the Eligible Cardholder may nominate a person in his/her Redemption Group for the Marco Polo Club Gold Membership. The nominee must have a valid Asia Miles account, valid email and mailing addresses, and be at least 12 years old.
- There is no minimum spending requirement in order to be eligible for this reward.
- The Marco Polo Club Gold Membership must be registered or upgraded via a dedicated link within 14 days from the date of the invitation email sent by Cathay Pacific Airways Limited, failing which this reward may be forfeited.
- This reward is limited and available on a first-come-first-served basis.

2. iii. The Miles rewarded under the Section E Offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard – Priority Private Rewards Scheme (“**Cathay Mastercard – Priority Private Rewards Scheme**”).

2. iv. 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 Cathay Mastercard – Priority Private Rewards Scheme only. For details, please visit [sc.com/hk/cx](http://sc.com/hk/cx).

3. For New Cardholders who meet the requirements and are entitled to the Miles as part of Section E Offer:

3. i. New Cardholders will first receive the Miles they can earn under the prevailing Cathay Mastercard – Priority Private Rewards Scheme in accordance with the timeline stated under the Cathay Mastercard – Priority Private Rewards Scheme Terms and Conditions, which Miles will be displayed in the monthly statement of Cathay Mastercard – Priority Private’s account.
3. ii. The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the Section E Offer (“**Total Miles**”) and will credit the difference between the Total Miles and the Miles earned under the prevailing Cathay Mastercard – Priority Private Rewards Scheme (Total Miles minus the Miles earned under the prevailing Cathay Mastercard – Priority Private Rewards Scheme) (“**Remaining Miles Balance**”) to the respective New Cardholders’ Asia Miles™ membership accounts associated with their Cathay Mastercard – Priority Privates. 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 Section E Offer	=	15,000 Miles
The Miles earned under the Cathay Mastercard – Priority Private Rewards Scheme	=	1,000 Miles
Remaining Miles Balance	=	14,000 Miles

4. The Bank reserves the right to determine the calculation methods applied under the Section E Offer. In case of any disputes, the Bank’s decision shall be final and conclusive.
5. The Bank will provide the relevant information of the cardholders’ Asia Miles membership accounts, including family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles and to Cathay Pacific Airways Limited for the registration / upgrade of the Marco-Polo Silver Membership under the Section E Offer. 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 7 months and Cathay Pacific Airways Limited will send an invitation email regarding registration / upgrade of the Marco-Polo Silver Membership to the respective Eligible Cardholder’s registered email address within 5 business days from the date of issuance of the Cathay Mastercard – Priority Private.
6. 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.
7. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.

8. **New Cardholders and Eligible Cardholders acknowledge that the Miles earned under the Section E Offer shall be credited to his/her Asia Miles membership account by Asia Miles Limited and the Marco-Polo Gold Membership under the Section E Offer shall be provided by Cathay Pacific Airways Limited respectively. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited and Cathay Pacific Airways Limited (as the case may be) 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 or the invitation email will be correctly sent to the Eligible Cardholder's registered email address for the registration / upgrade of the Marco-Polo Gold Membership. The Bank accepts no liability for failure or delay in the crediting of the Miles to the New Cardholder's Asia Miles membership account or registration or upgrade of the Marco-Polo Gold Membership for any reason beyond the Bank's control. The Bank accepts no liability relating to the Marco-Polo Gold Membership nor the Miles, including but not limited to the expiry date, usage and redemption.**  
For enquiries relating to crediting of the Miles, registration or upgrade of the Marco-Polo Gold Membership and the relevant terms and conditions, please contact Asia Miles Limited, Cathay Pacific Airways Limited and/or refer to [asiamiles.com](http://asiamiles.com) and [cathaypacific.com](http://cathaypacific.com).
9. Terms and conditions apply for redemption and/or use of the Miles and the Marco-Polo Gold Membership. For details, please visit [asiamiles.com](http://asiamiles.com) and [cathaypacific.com](http://cathaypacific.com). The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited and Cathay Pacific Airways Limited. **New Cardholders and Eligible Cardholders understand and accept that the Bank is not the supplier of the Marco-Polo Gold Membership, Asia Miles membership account, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Marco-Polo Gold Membership, Asia Miles membership account, the Miles and the redeemed items, including without limitation, their quality, supply, descriptions of the Marco-Polo Gold Membership, Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Marco-Polo Gold Membership, Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Marco-Polo Gold Membership, Asia Miles membership account, the Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.**
10. Remaining Miles Balance will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they are credited without prior notice.
11. To credit the Miles earned under the Section E Offer, New Cardholder must have a valid Asia Miles membership account and must ensure the accuracy and completeness of that information when given. Failing to provide the Asia Miles membership account number or to ensure the accuracy and completeness of the information will result in the Bank forfeiting the Miles earned. The Bank will not make up the Miles nor will it be required to compensate for the forfeiture of the Miles earned.
12. If the Eligible Cardholder cancels the principal card of the Cathay Mastercard - Priority Private within 12 months from the date of card issuance or the relevant card account is otherwise closed, the Marco-Polo Gold Membership reward will be immediately forfeited at the Bank's sole discretion.

## **F. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Simply Cash Visa Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section F below ("**Section F Offer**") as the Welcome Offer:
  1. i. New Cardholders submit Standard Chartered Simply Cash Visa Card ("**Simply Cash Visa Card**") application form via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Simply Cash Visa Card by the Bank **on or before 31 December 2021; AND**
  1. iii. New Cardholders have fulfilled specific requirements as set out below with the Simply Cash Visa Card.

### Up to HKD1,000 CashBack

2. New Cardholders have accumulated Eligible Transactions of HKD4,000 or above with the **newly approved Standard Chartered Simply Cash Visa Card within the first 2 months from the date of issuance** will be rewarded HKD1,000 CashBack.
3. CashBack rewarded under the Section D Offer includes the CashBack earned from the prevailing Standard Chartered Simply Cash Visa Card Rewards Scheme ("**Simply Cash Visa Card Rewards Scheme**"), and will be fulfilled by (A) the CashBack earned under the prevailing Simply Cash Visa Card Rewards Scheme in accordance with the timeline as stated in the Terms and Conditions of that scheme, and (B) the CashBack representing the difference between the total amount of CashBack earned under the Section F Offer and Simply Cash Visa Card Rewards Scheme which will be credited within 7 months from the date of issuance of the Simply Cash Visa Card. All CashBack earned will be credited and shown on the "360 Rewards" online redemption platform instead of being automatically credited to the New Cardholders' Simply Cash Visa Card accounts.

4. In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Simply Cash Visa Card accounts a monetary amount equivalent to the value of the CashBack credited.
5. CashBack can be freely redeemed for cash or gifts under the online catalogue of the platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redeem the CashBack.
6. If the Simply Cash Visa Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.

## **G. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Smart Credit Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements will be entitled to the offer as set out in clause 2 below as the Welcome Offer:
  1. i. New Cardholders submit Standard Chartered Smart Credit Card (“**Smart Card**”) application form via the Bank’s website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Smart Card by the Bank **on or before 31 December 2021**; **AND**
  1. iii. New Cardholders have fulfilled specific requirements as set out below with the Smart Card.
2. The Welcome Offer comprises up to HKD2,000 CashBack which consists of the following 2 Tiers:
  2. i. Tier 1: HKD4,000 = HKD1,000 CashBack  
New Cardholders have accumulated Eligible Transactions of HKD4,000 or above with the **newly approved Smart Card within the first 2 months** from the date of issuance will be rewarded HKD1,000 CashBack; **AND**
  2. ii. Tier 2: 2.5% CashBack (maximum of HKD1,000 CashBack)  
Upon having satisfied the accumulated Eligible Transactions requirement under the Tier 1 Welcome Offer, New Cardholders will be entitled to 2.5% CashBack on the amount of Eligible Transactions made in excess of HKD4,000 **within the first 4 months from the date of card issuance**, subject to a maximum of HKD1,000 CashBack.

Example

A New Cardholder has accumulated Eligible Transactions of HKD6,000 with the Smart Card within the first 4 months from the date of card issuance

CashBack entitled:

  - a. HKD1,000 CashBack under Tier 1 Welcome Offer for the first HKD4,000 accumulated Eligible Transactions
  - b. HKD50 CashBack under Tier 2 Welcome Offer for the remaining amount of accumulated Eligible Transactions of HKD2,000 ((HKD6,000 – HKD4,000) x 2.5%)

Total CashBack = HKD1,050
3. CashBack rewarded under the Welcome Offer includes the CashBack earned from the prevailing Standard Chartered Smart Credit Card Rewards Scheme (“**Smart Card Rewards Scheme**”), and will be fulfilled by (A) the CashBack earned under the prevailing Smart Card Rewards Scheme in accordance with the timeline as stated in the Terms and Conditions of that scheme, and (B) the CashBack representing the difference between the total amount of CashBack earned under the Welcome Offer and Smart Card Rewards Scheme which will be credited within 7 months from the date of issuance of the Smart Card. All CashBack earned will be credited and shown on the “360 Rewards” online redemption platform instead of being automatically credited to the New Cardholders’ Smart Card accounts.
4. CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
5. In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Smart Card accounts a monetary amount equivalent to the value of the CashBack credited.
6. CashBack can be freely redeemed for cash or gifts under the online catalogue of the platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redeem the CashBack.
7. If the Smart Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.



## **H. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Platinum Credit Card AND/OR Standard Chartered Cathay Mastercard AND/OR Standard Chartered Cathay Mastercard – Priority Banking AND/OR Standard Chartered Cathay Mastercard – Priority Private AND/OR Standard Chartered Simply Cash Visa Card AND/OR Standard Chartered Smart Credit Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to HKD100 CashBack as the top-up offer (“**Top-up Offer**”):
  1. i. New Cardholders submit any one application form to apply for Standard Chartered Platinum Credit Card and/or Standard Chartered Cathay Mastercard and/or Standard Chartered Cathay Mastercard – Priority Banking and/or Standard Chartered Cathay Mastercard – Priority Private and/or Simply Cash Visa Card and/or Standard Chartered Smart Credit Card via the Bank’s website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, the principal card(s) set out in clause 1. i. of this Section H or such other credit card as may be determined and substituted by the Bank (each a “**Section H Eligible Card**”) **on or before 31 December 2021; AND**
  1. iii. New Cardholders do not currently have an Online Banking account with the Bank on or before the date of issuance of the first Section H Eligible Card; **AND**
  1. iv. New Cardholders have never signed up for Online Banking with the Bank **on or before 16 August 2021; AND**
  1. v. New Cardholders 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 first Section H Eligible Card.
2. 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 month from the date of issuance of the first Section H 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.
3. The Top-up Offer will be **rewarded once only** regardless 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.
4. The CashBack earned under the Top-up Offer will be shown on the “360° Rewards” online redemption platform within 7 months from the date of first approved Section H 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.
5. If the Section H Eligible Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.



## 網上申請迎新禮遇及額外禮遇條款及細則

### A. 一般條款及細則

1. 全新信用卡客戶須於2021年8月17日至2021年9月30日（包括首尾兩天）（「推廣期」）內遞交信用卡申請及符合以下所述之要求，方可獲贈迎新禮遇（「迎新禮遇」）及額外禮遇（「額外禮遇」）。
2. 全新信用卡客戶為現時並未持有及於現時所申請以下部份指定之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（「全新信用卡客戶」）。
3. 「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。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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額。
4. 有關之信用卡賬戶必須於安排迎新禮遇及/或額外禮遇或郵寄迎新禮遇換領信時仍為有效、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迎新禮遇及/或額外禮遇予有關信用卡客戶（視乎情況而定）。
5. 迎新禮遇及額外禮遇不可轉讓、退換或兌換現金。
6. 於推廣期內不論遞交申請及成功申請之次數多寡、登入渣打網上理財次數多寡及憑一張或以上之信用卡符合有關要求，**每位全新信用卡客戶只可獲贈迎新禮遇及額外禮遇一次**。本行保留全新信用卡客戶享有迎新禮遇及額外禮遇之最終決定權。
7. 於申請時一經選定迎新禮遇，於任何情況下將不可更改。全新信用卡客戶如於申請時沒有選擇或選擇多於一份迎新禮遇，本行有權酌情代全新信用卡客戶選擇其中一份迎新禮遇。
8. **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。**
9. 已獲贈迎新禮遇及/或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迎新禮遇及/或額外禮遇價值之費用（視乎情況而定）。**
10. 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。
11. 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。
12. **全新信用卡客戶明白及接納本行並非所提供之里數/產品/服務/禮品/會籍之供應商。因此有關各項里數/產品/服務/禮品/會籍之各方面（包括但不限於質素、供應量、由有關供應商對里數/產品/服務/禮品/會籍之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。所有里數/產品/服務/禮品/會籍之使用須受有關供應商所訂定之條款及細則約束（如適用）。**
13. 本行之員工**不會獲贈迎新禮遇及額外禮遇。**
14. 本行保留隨時更改、延長、終止及/或取消本優惠以及修訂本條款及細則之權利。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。
15. 中英文版之內容如有歧義，概以英文版本為準。

## B. 適用於申請渣打白金信用卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下B部份條款2所述之迎新禮遇（「**B部份禮遇**」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打白金信用卡申請表格；**及**
  1. ii. 全新信用卡客戶於**2021年12月31日或以前**成功申請由本行發行之渣打白金信用卡主卡；**及**
  1. iii. 全新信用卡客戶於**渣打白金信用卡獲發出後首2個月內**，憑該卡累積合資格簽賬滿**HK\$5,000或以上**可獲贈HK\$600現金回贈。
2. 現金回贈將於渣打白金信用卡獲發出後7個月內存入有關信用卡賬戶內（視乎情況而定）。
3. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從已存入現金回贈之全新信用卡客戶之信用卡賬戶或由本行酌情決定之有關全新信用卡客戶賬戶內扣除現金回贈金額而毋須預先通知。

## C. 適用於申請渣打國泰萬事達卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下C部份條款2所述之迎新禮遇（「**C部份禮遇**」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打國泰萬事達卡（「**國泰萬事達卡**」）申請表格；**及**
  1. ii. 全新信用卡客戶於**2021年12月31日或以前**成功申請由本行發行之國泰萬事達卡主卡；**及**
  1. iii. 全新信用卡客戶憑國泰萬事達卡符合以下所述之指定要求。
2. C部份禮遇為高達60,000「亞洲萬里通」里數（「**里數**」）。
  2. i. C部份禮遇由4個等級組成：
    - (a) 等級1：HK\$1,000 = 5,000里數  
於**新批核之國泰萬事達卡獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$1,000可獲贈5,000里數；**或**
    - (b) 等級2：HK\$5,000 = 15,000里數  
於**新批核之國泰萬事達卡獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$5,000可獲贈15,000里數；**或**
    - (c) 等級3：HK\$40,000 = 40,000里數  
於**新批核之國泰萬事達卡獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$40,000可獲贈40,000里數；**或**
    - (d) 等級4：HK\$100,000 = 60,000里數  
於**新批核之國泰萬事達卡獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$100,000可獲贈60,000里數。
  2. ii. 此C部份禮遇不設最低簽賬要求。
  2. iii. 透過C部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡獎賞計劃（「**國泰萬事達卡獎賞計劃**」）賺取之里數。
  2. iv. 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國泰萬事達卡獎賞計劃賺取里數。詳情請參閱sc.com/hk/cx。
3. 符合要求並符合資格獲贈C部份禮遇之全新信用卡客戶：
  3. i. 全新信用卡客戶將根據國泰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國泰萬事達卡獎賞計劃所賺取之里數。有關里數將顯示於國泰萬事達卡月結單上。
  3. ii. 其後，本行將計算全新信用卡客戶於C部份禮遇可獲贈之總里數（「**總里數**」），並將總里數與現行之國泰萬事達卡獎賞計劃所獲贈之里數的差額（總里數減去現行之國泰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國泰萬事達卡相連之「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C部份禮遇所獲贈之總里數	=	15,000里數
透過國泰萬事達卡獎賞計劃所獲贈之里數	=	1,000里數
剩餘里數	=	14,000里數

4. 本行保留權利決定C部份禮遇之計算方法。如有任何爭議，本行保留最終決定權。
5. 本行將提供全新信用卡客戶之「亞洲萬里通」會員之有關資料，包括姓氏、名字、會員號碼及所獲贈之里數至亞洲萬里通有限公司，作存入迎新禮遇之里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於國泰萬事達卡獲發出後7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。
6. 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。
7. 里數不可兌換成積分或現金回贈，亦不可轉讓。

8. 全新信用卡客戶確認從C部份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)。
9. 里數換領及/或里數之使用須受有關之條款及細則約束，詳情請參閱 [asiamiles.com](http://asiamiles.com)。本行毋須通知閣下任何有關亞洲萬里通有限公司之改變或最新消息。全新信用卡客戶明白及接納本行並非所提供「亞洲萬里通」賬戶、里數及換領禮品之供應商。因此有關「亞洲萬里通」賬戶、里數及換領禮品的各方面（包括但不限於質素、供應量、有關供應商對「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、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。「亞洲萬里通」賬戶、里數及換領禮品之使用須受有關供應商所訂定之條款及細則約束。
10. 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，剩餘里數將被取消而毋須事先通知。
11. 為存入C部份禮遇所獲贈之里數，全新信用卡客戶必須持有有效的「亞洲萬里通」賬戶，並且確保資料的準確性及完整性。未能提供「亞洲萬里通」賬戶或確保資料的準確性及完整性將導致喪失所賺取的里數。本行不會彌補或賠償所喪失之里數。

#### **D. 適用於申請渣打國泰萬事達卡 – 優先理財之全新信用卡客戶之條款及細則**

1. 全新信用卡客戶將可獲贈列於以下D部份條款2所述之迎新禮遇（「D部份禮遇」）：
  1. i. 信用卡客戶於推廣期內透過本行網頁遞交渣打國泰萬事達卡 – 優先理財（「國泰萬事達卡 – 優先理財」）申請表格；及
  1. ii. 信用卡客戶於**2021年12月31日或以前**成功申請由本行發行之國泰萬事達卡 – 優先理財主卡；及
  1. iii. 信用卡客戶憑國泰萬事達卡 – 優先理財符合以下所述之指定要求。
2. D部份禮遇由以下組成：
  2. i. 高達80,000「亞洲萬里通」里數（「里數」）由4個等級組成
    - (a) 等級1：HK\$1,000 = 5,000里數  
於**新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$1,000可獲贈5,000里數；或
    - (b) 等級2：HK\$5,000 = 15,000里數  
於**新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$5,000可獲贈15,000里數；或
    - (c) 等級3：HK\$40,000 = 60,000里數  
於**新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$40,000可獲贈60,000里數；或
    - (d) 等級4：HK\$100,000 = 80,000里數  
於**新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$100,000可獲贈80,000里數。
  2. ii. 一年馬可孛羅會銀卡會籍
    - 此禮遇適用於2021年9月30日或之前成功申請並獲發國泰萬事達卡主卡 – 優先理財之全新信用卡客戶及現有客戶（「合資格持卡人」）。每名合資格持卡人可免費獲贈馬可孛羅會銀卡會籍一年。如合資格持卡人已為馬可孛羅會會員，他/她可免費升級為一年馬可孛羅會銀卡會員。
    - 如合資格持卡人為馬可孛羅會銀卡會員或以上，合資格持卡人可提名他/她兌換名單之成員為馬可孛羅會銀卡會員。被提名者必須持有有效的亞洲萬里通戶口、有效的電子郵件和郵寄地址及必須年滿12歲
    - 此禮遇不設最低簽賬要求
    - 馬可孛羅會銀卡會籍必須在國泰航空有限公司發出電子郵件邀請函當日起14日內透過邀請函內之專用連結註冊或升級，否則將喪失此禮遇。
    - 此禮遇數量有限，先到先得。
  2. iii. 透過D部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡 – 優先理財獎賞計劃（「國泰萬事達卡 – 優先理財獎賞計劃」）賺取之里數。
  2. iv. 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國泰萬事達卡 – 優先理財獎賞計劃賺取里數。詳情請參閱 [sc.com/hk/cx](http://sc.com/hk/cx)。

3. 符合要求並符合資格獲贈D部份里數禮遇之全新信用卡客戶：
  3. i. 全新信用卡客戶將根據國泰萬事達卡 – 優先理財獎賞計劃條款及細則所述之時間先獲贈透過現行之國泰萬事達卡 – 優先理財獎賞計劃所賺取之里數。有關里數將顯示於國泰萬事達卡 – 優先理財月結單上。
  3. ii. 其後，本行將計算全新信用卡客戶於D部份禮遇可獲贈之總里數（「**總里數**」），並將總里數與現行之國泰萬事達卡 – 優先理財獎賞計劃所獲贈之里數的差額（總里數減去現行之國泰萬事達卡 – 優先理財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國泰萬事達卡 – 優先理財相連之「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D部份禮遇所獲贈之總里數	=	15,000 里數
透過國泰萬事達卡 – 優先理財獎賞計劃所獲贈之里數	=	1,000 里數
剩餘里數	=	14,000 里數

4. 本行保留權利決定D部份禮遇之計算方法。如有任何爭議，本行保留最終決定權。
5. 本行將提供信用卡客戶之「亞洲萬里通」會員之有關資料，包括姓氏、姓名、會員號碼及所獲贈之里數至亞洲萬里通有限公司作存入迎新禮遇之里數之用及提供至國泰航空有限公司登記/升級D部份禮遇的馬可李羅會銀卡會籍。亞洲萬里通有限公司將於國泰萬事達卡 – 優先理財獲發出後起7個月內將里數存入相關全新信用卡客戶之「亞洲萬里通」賬戶及國泰航空有限公司將於5個工作日內發送註冊/升級馬可李羅會銀卡會籍之電子郵件邀請函至合資格持卡人的登記電子郵件地址。
6. 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。
7. 里數不可兌換成積分或現金回贈，亦不可轉讓。
8. 全新信用卡客戶及合資格持卡人確認從D部份禮遇分別由亞洲萬里通有限公司將所獲贈之里數存入客戶之「亞洲萬里通」賬戶及由國泰航空有限公司提供馬可李羅會銀卡會籍。為此本行將盡力向亞洲萬里通有限公司及國泰航空有限公司（視乎情況下）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、註冊/升級馬可李羅會銀卡會籍之電子郵件邀請函能否正確發送至合資格持卡人的登記電子郵件地址、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、使用及兌換及註冊/升級馬可李羅會銀卡會籍。如欲查詢有關里數，註冊/升級馬可李羅會銀卡會籍及其條款及細則，請聯絡亞洲萬里通有限公司，國泰航空有限公司及/或瀏覽asiamiles.com及cathaypacific.com。
9. 里數換領及/或里數之馬可李羅會銀卡會籍使用及須受有關之條款及細則約束，詳情請瀏覽asiamiles.com及cathaypacific.com。本行毋須通知閣下任何有關亞洲萬里通有限公司及國泰航空有限公司之改變或最新消息。全新信用卡客戶及合資格持卡人明白及接納本行並非所提供「亞洲萬里通」賬戶、里數及換領禮品及馬可李羅會銀卡會籍之供應商。因此有關馬可李羅會銀卡會籍、「亞洲萬里通」賬戶、里數及換領禮品的各方面（包括但不限於質素、供應量、有關供應商對馬可李羅會銀卡會籍、「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、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。馬可李羅會銀卡會籍、「亞洲萬里通」賬戶、里數及換領禮品之使用須受有關供應商所訂定之條款及細則約束。
10. 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，剩餘里數將被取消而毋須事先通知。
11. 為存入D部份禮遇所獲贈之里數，全新信用卡客戶必須持有有效的「亞洲萬里通」賬戶，並且確保資料的準確性及完整性。未能提供「亞洲萬里通」賬戶或確保資料的準確性及完整性將導致喪失所賺取的里數。本行不會彌補或賠償所喪失之里數。
12. 若合資格持卡人於國泰萬事達卡 – 優先理財發出後起12個月內取消國泰萬事達卡 – 優先理財主卡或關閉相關卡戶口，本行決定馬可李羅會銀卡會籍禮遇將被即時取消。

**E. 適用於申請渣打國泰萬事達卡 – 優先私人理財之全新信用卡客戶之條款及細則**

1. 全新信用卡客戶將可獲贈列於以下E部份條款2所述之迎新禮遇（「**E部份禮遇**」）：
  1. i. 信用卡客戶於推廣期內透過本行網頁遞交渣打國泰萬事達卡 – 優先私人理財（「**國泰萬事達卡 – 優先私人理財**」）申請表格；**及**
  1. ii. 信用卡客戶於**2021年12月31日或以前**成功申請由本行發行之國泰萬事達卡 – 優先私人理財主卡；**及**
  1. iii. 信用卡客戶憑國泰萬事達卡 – 優先私人理財符合以下所述之指定要求。
2. E部份禮遇由以下組成：
  2. i. 高達100,000「亞洲萬里通」里數（「**里數**」）由4個等級組成
    - (a) 等級1：HK\$1,000 = 5,000 里數  
於**新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$1,000可獲贈5,000里數；**或**
    - (b) 等級2：HK\$5,000 = 15,000 里數  
於**新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$5,000可獲贈15,000里數；**或**

(c) 等級3：HK\$40,000 = 80,000 里數

於新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$40,000可獲贈80,000里數；或

(d) 等級4：HK\$100,000 = 100,000 里數

於新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$100,000可獲贈100,000里數。

2. ii. 一年馬可孛羅會金卡會籍

- 此禮遇適用於2021年9月30日或之前成功申請並獲發國泰萬事達卡主卡 – 優先私人理財之全新信用卡客戶及現有客戶（「合資格持卡人」）。每名合資格持卡人可免費獲贈馬可孛羅會金卡會籍一年。如合資格持卡人已為馬可孛羅會會員，他/她可免費升級為一年馬可孛羅會金卡會員。
- 如合資格持卡人為馬可孛羅會金卡會員或以上，合資格持卡人可提名他/她兌換名單之成員為馬可孛羅會金卡會員。被提名者必須持有有效的亞洲萬里通戶口、有效的電子郵件和郵寄地址及必須年滿12歲
- 此禮遇不設最低簽賬要求
- 馬可孛羅會金卡會籍必須在國泰航空有限公司發出電子郵件邀請函當日起14日內透過邀請函內之專用連結註冊或升級，否則將喪失此禮遇。
- 此禮遇數量有限，先到先得。

2. iii. 透過E部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡 – 優先私人理財獎賞計劃（「國泰萬事達卡 – 優先私人理財獎賞計劃」）賺取之里數。

2. iv. 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國泰萬事達卡 – 優先私人理財獎賞計劃賺取里數。詳情請參閱 [sc.com/hk/cx](http://sc.com/hk/cx)。

3. 符合要求並符合資格獲贈E部份里數禮遇之全新信用卡客戶：

3. i. 全新信用卡客戶將根據國泰萬事達卡 – 優先私人理財獎賞計劃條款及細則所述之時間先獲贈透過現行之國泰萬事達卡 – 優先私人理財獎賞計劃所賺取之里數。有關里數將顯示於國泰萬事達卡 – 優先私人理財月結單上。

3. ii. 其後，本行將計算全新信用卡客戶於E部份禮遇可獲贈之總里數（「總里數」），並將總里數與現行之國泰萬事達卡 – 優先私人理財獎賞計劃所獲贈之里數的差額（總里數減去現行之國泰萬事達卡 – 優先私人理財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國泰萬事達卡 – 優先私人理財相連之「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E部份禮遇所獲贈之總里數 = 15,000 里數

透過國泰萬事達卡 – 優先私人理財獎賞計劃所獲贈之里數 = 1,000 里數

剩餘里數 = 14,000 里數

4. 本行保留權利決定E部份禮遇之計算方法。如有任何爭議，本行保留最終決定權。

5. 本行將提供信用卡客戶之「亞洲萬里通」會員之有關資料，包括姓氏、姓名、會員號碼及所獲贈之里數至亞洲萬里通有限公司作存入迎新禮遇之里數之用及提供至國泰航空有限公司登記/升級E部份禮遇的馬可孛羅會金卡會籍。亞洲萬里通有限公司將於國泰萬事達卡 – 優先私人理財獲發出後起7個月內將里數存入相關全新信用卡客戶之「亞洲萬里通」賬戶及國泰航空有限公司將於5個工作日內發送註冊/升級馬可孛羅會金卡會籍之電子郵件邀請函至合資格持卡人的登記電子郵件地址。

6. 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。

7. 里數不可兌換成積分或現金回贈，亦不可轉讓。

8. 全新信用卡客戶及合資格持卡人確認從E部份禮遇分別由亞洲萬里通有限公司將所獲贈之里數存入客戶之「亞洲萬里通」賬戶及由國泰航空有限公司提供馬可孛羅會金卡會籍。為此本行將盡力向亞洲萬里通有限公司及國泰航空有限公司（視乎情況下）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、註冊/升級馬可孛羅會金卡會籍之電子郵件邀請函能否正確發送至合資格持卡人的登記電子郵件地址、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、使用及兌換及註冊/升級馬可孛羅會金卡會籍。如欲查詢有關里數，註冊/升級馬可孛羅會金卡會籍及其條款及細則，請聯絡亞洲萬里通有限公司，國泰航空有限公司及/或瀏覽 [asiamiles.com](http://asiamiles.com) 及 [cathaypacific.com](http://cathaypacific.com)。

9. 里數換領及/或里數之馬可孛羅會金卡會籍使用及須受有關之條款及細則約束，詳情請瀏覽 [asiamiles.com](http://asiamiles.com) 及 [cathaypacific.com](http://cathaypacific.com)。本行毋須通知閣下任何有關亞洲萬里通有限公司及國泰航空有限公司之改變或最新消息。全新信用卡客戶及合資格持卡人明白及接納本行並非所提供「亞洲萬里通」賬戶、里數及換領禮品及馬可孛羅會金卡會籍之供應商。因此有關馬可孛羅會金卡會籍、「亞洲萬里通」賬戶、里數及換領禮品的各方面（包括但不限於質素、供應量、有關供應商對馬可孛羅會金卡會籍、「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、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。馬可孛羅會金卡會籍、「亞洲萬里通」賬戶、里數及換領禮品之使用須受有關供應商所訂定之條款及細則約束。

10. 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，剩餘里數將被取消而毋須事先通知。
11. 為存入E部份禮遇所獲贈之里數，全新信用卡客戶必須持有有效的「亞洲萬里通」賬戶，並且確保資料的準確性及完整性。未能提供「亞洲萬里通」賬戶或確保資料的準確性及完整性將導致喪失所賺取的里數。本行不會彌補或賠償所喪失之里數。
12. 若合資格持卡人於國泰萬事達卡 – 優先私人理財發出後起12個月內取消國泰萬事達卡 – 優先理財主卡或關閉相關卡戶口，本行決定馬可孛羅會銀卡會籍禮遇將被即時取消。

## F. 適用於申請渣打 Simply Cash Visa 卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下F部份條款2所述之迎新禮遇（「F部份禮遇」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打 Simply Cash Visa 卡（「Simply Cash Visa 卡」）申請表格；及
  1. ii. 全新信用卡客戶於 **2021年12月31日或以前**成功申請由本行發行之 Simply Cash Visa 卡主卡；及
  1. iii. 全新信用卡客戶憑 Simply Cash Visa 卡符合以下所述之指定要求。

### 高達 HK\$1,000 現金回贈

2. 全新信用卡客戶於 **Simply Cash Visa 卡獲發出後首2個月內**憑卡累積合資格簽賬滿 HK\$4,000 可獲贈 HK\$1,000 現金回贈。
3. 透過此 F 部份禮遇所獲贈之現金回贈已包括從現行之渣打 Simply Cash Visa 卡獎賞計劃（「Simply Cash Visa 卡獎賞計劃」）賺取之現金回贈。(A) 根據 Simply Cash Visa 卡獎賞計劃條款及細則所述之時間先獲贈透過現行之 Simply Cash Visa 卡獎賞計劃所賺取之現金回贈；(B) 再透過此 F 部份禮遇獲贈之總現金回贈減去透過 Simply Cash Visa 卡獎賞計劃所賺取之現金回贈後，剩餘之現金回贈將於 Simply Cash Visa 卡獲發出後 7 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 Simply Cash Visa 卡賬戶。
4. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從 Simply Cash Visa 卡賬戶內扣除相等於該已存入之現金回贈金額而毋須預先通知。
5. 現金回贈於「360°全面賞」網上換領平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽 [sc.com/hk/rewards](http://sc.com/hk/rewards) 以參閱現金回贈之詳情及換領現金回贈。
6. 如自願或被非自願取消 Simply Cash Visa 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。

## G. 適用於申請渣打 Smart 信用卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下條款2所述之迎新禮遇：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打 Smart 信用卡（「Smart Card」）申請表格；及
  1. ii. 全新信用卡客戶於 **2021年12月31日或以前**成功申請由本行發行之 Smart Card 主卡；及
  1. iii. 全新信用卡客戶憑 Smart Card 符合以下所述之指定要求。
2. 迎新禮遇高達 HK\$2,000 現金回贈由 2 個等級組成。
  2. i. 等級 1：HK\$4,000 = HK\$1,000 現金回贈  
全新信用卡客戶於 **Smart 卡獲發出後首2個月內**憑卡累積合資格簽賬滿 HK\$4,000 可獲贈 HK\$1,000 現金回贈；及
  2. ii. 等級 2：2.5% 現金回贈（上限為 HK\$1,000 現金回贈）  
於達到等級 1 累積合資格簽賬後，全新信用卡客戶於 **Smart 卡獲發出後首4個月內**之任何合資格簽賬可獲 2.5% 現金回贈，上限為 HK\$1,000 現金回贈。

### 例子

全新信用卡客戶於 Smart 卡獲發出後首 4 個月內憑卡累積 HK\$6,000 合資格簽賬

可賺取之現金回贈：

- a. 等級 1 迎新禮遇：首 HK\$4,000 累積合資格簽賬 = HK\$1,000 現金回贈
  - b. 等級 2 迎新禮遇：其餘 HK\$2,000 累積合資格簽賬  $(HK\$6,000 - HK\$4,000) \times 2.5\% = HK\$50$  現金回贈
- 現金回贈合共 = HK\$1,050

3. 透過此迎新禮遇所獲贈之現金回贈已包括從現行之渣打 Smart Credit Card 獎賞計劃（「Smart Card 獎賞計劃」）賺取之現金回贈。(A) 根據 Smart Card 獎賞計劃條款及細則所述之時間先獲贈透過現行之 Smart Card 獎賞計劃所賺取之現金回贈；(B) 再透過此迎新禮遇獲贈之總現金回贈減去透過 Smart Card 獎賞計劃所賺取之現金回贈後，剩餘之現金回贈將於 Smart Card 獲發出後 7 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 Smart Card 賬戶。

4. 現金回贈將被調高至最接近之元位而不包括小數位之數額。
5. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從 Smart Card 賬戶內扣除相等於該已存入之現金回贈金額而毋須預先通知。
6. 現金回贈於「360°全面賞」網上換領平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽 [sc.com/hk/rewards](http://sc.com/hk/rewards) 以參閱現金回贈之詳情及換領現金回贈。
7. 如自願或被非自願取消 Smart Card 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。

#### **H. 適用於申請渣打白金信用卡及/或渣打國泰萬事達卡及/或渣打國泰萬事達卡 – 優先理財及/或渣打國泰萬事達卡 – 優先私人理財及/或渣打 Simply Cash Visa 卡/或渣打 Smart 信用卡之全新信用卡客戶之條款及細則**

1. 全新信用卡客戶（定義參閱 A 部份條款 2）若符合以下要求，可獲贈 HK\$100 現金回贈作為額外禮遇（「額外禮遇」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打白金信用卡及/或渣打國泰萬事達卡及/或渣打國泰萬事達卡 – 優先理財及/或渣打國泰萬事達卡 – 優先私人理財及/或 Simply Cash Visa 卡及/或渣打 Smart 信用卡申請表格；**及**
  1. ii. 全新信用卡客戶於 **2021 年 12 月 31 日或以前** 成功申請由本行發行，此 H 部份條款 1. i. 所述之主卡，或由本行酌情決定及取代之其他信用卡之主卡（各為「H 部份合資格信用卡」）；**及**
  1. iii. 第一張 H 部份合資格信用卡獲發出時或以前，全新信用卡客戶並未持有本行之網上理財戶口；**及**
  1. vi. 全新信用卡客戶於 **2021 年 8 月 16 日或以前**，從未登記本行之網上理財；**及**
  1. v. 全新信用卡客戶必須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**於第一張 H 部份合資格信用卡獲發出後首 2 個月內首次登入網上理財。
2. 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第一張 H 部份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。
3. 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)。
4. 透過額外禮遇獲贈之現金回贈將於首張新批核之 H 部份合資格信用卡獲發出後 7 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。
5. 如自願或被非自願取消 H 部份合資格信用卡賬戶，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。





## Terms and Conditions of Standard Chartered Smart Card Member-Get-Member Referral Programme

### A. General Terms and Conditions

1. The promotion period of Standard Chartered Smart Card Online Member-Get-Member Referral Programme (the "**Referral Programme**") is from 17 August 2021 to 30 September 2021 (both dates inclusive) (the "**Promotion Period**").
2. The Referral Programme consists of the "Referrer Offer" (as stated in Section B below) and the "Referee Offer" (as stated in Section C below) (collectively the "**Referral Offers**").
3. To participate in the Referral Programme, a referrer (each a "**Referrer**", collectively, "**Referrers**") must be holding a valid principal credit card issued by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**").
4. To participate in the Referral Programme, a referee must not currently hold and did not cancel any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank in the past 6 months from the date of approval of the current application for a principal card of Standard Chartered Smart Credit Card by the Bank ("**Eligible Card**") (each a "Referee", collectively, "**Referees**").
5. To be entitled to the Referral Offers, a Referrer must make a successful referral of a Referee to apply for, and whom must be issued with, the Eligible Card and that all of the following requirements must be fulfilled ("**Successful Referral**"):
  - i. During the Promotion Period and prior to the Referee's application of the Eligible Card, the Referrer must send a designated Smart Credit Card application link [sc.com/hk/smartme/](https://sc.com/hk/smartme/) ("**Designated Application Link**") and a referral number (the "**Referral Number**") to the Referees. (Note: The Referrer can get the Referral Number by filling in a "Standard Chartered Smart Card Member-Get-Member Referral Programme (Referrer Registration) Form" ("**Online Referrer Registration Form**") at [sc.com/hk/promotions/smartmgmr/](https://sc.com/hk/promotions/smartmgmr/) using their Standard Chartered credit card number or Standard Chartered Smart Credit Card application reference number. Upon successful registration, the Referral Number will be sent to the email address provided by the Referrer during the registration); **AND**
  - ii. The Referee must during the Promotion Period submit an Eligible Card application form via the Designated Application Link with a valid Referral Number and select one out of three card features as his/her favourite card feature on the Eligible Card application form; **AND**
  - iii. The Referee must have successfully applied for, and being issued with, a principal card of the Eligible Card on **or before 31 December 2021**.
6. The Referrer and Referee are required to ensure the accuracy and validity of the information provided, including the Referral Number, in the Online Referrer Registration Form and the Referee's Eligible Card application submitted via the Designated Application Link. Once the Online Referrer Registration Form or the Referee's Eligible Card application are submitted, the record cannot be amended. In the case where, according to the Bank's records, the information provided, including but not limited to the Referral Number and/or Eligible Card number, does not reconcile with the records of the Bank's system, or are otherwise incorrect, the Referrer's registration and the Referee's Eligible Card application will not be considered as a Successful Referral.
7. Each Referee can only be referred once under the Referral Programme and any other prevailing referral programs launched by the Bank during the Promotion Period. If the same Referee is referred by more than one Referrer according to the Bank's record, only the Referrer whose Referral Number was stated in the first Successful Referral will be regarded as the only valid Successful Referral.
8. Referrers cannot refer themselves to participate in the Referral Programme. Referrers and Referees cannot refer each other to get the Referral Offers.
9. Staff of the Bank are not eligible for this Referral Programme and cannot be qualified as a Referrer or Referee.
10. The relevant credit card accounts of both the Referrer and Referee must be valid, non-delinquent and in good financial standing at the time of the Referral Offers are rewarded; otherwise the Bank has the right to forfeit the relevant Referral Offer.
11. The CashBack under the Referral Offers will be credited **on or before 31 March 2022**. All CashBack earned will be credited and shown on the "360 Rewards" online redemption platform. If the "360 Rewards" online redemption platform is not available for a credit card, the CashBack will be credited to the relevant credit card account instead.
12. Referral Offers cannot be converted into bonus points, cash rebate, cash or otherwise, and is non-transferable and non-exchangeable.
13. The Bank reserves the right to vary, extend and / or cancel this Referral Programme or amend these terms and conditions at any time without prior notice. Any benefit or the Referral Offers for Successful Referral is subject to availability and the Bank may change such Referral Offers at its discretion from time to time without prior notice.
14. In case of any disputes, whether on eligibility of the Referral Offers, calculation of the total number of Successful Referrals, calculation of the total number of votes for card feature, or interpretation of these terms and conditions, the Bank's record and decision shall be final and conclusive.
15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

### B. Terms and Conditions of Referrer Offer

1. A Referrer is entitled to HKD400 CashBack from each Successful Referral, up to a maximum of HKD8,000 CashBack during the entire Promotion Period.
2. If the Referrer has more than one Referral Number, all Successful Referrals with different Referral Numbers registered under the same Referrer will be counted collectively when calculating the total number of Successful Referrals made by the Referrer during the Promotion Period.

### C. Terms and Conditions of Referee Offer

1. A Referee who makes a successful application, and is being issued with, a principal card of the Eligible Card **on or before 31 December 2021** through a Successful Referral is entitled to HKD200 CashBack in addition to the Eligible Card's prevailing welcome offer(s) (if any).
2. **Each Referee will only be entitled to the Referee Offer once during the entire Promotion Period.**
3. The Eligible Card's prevailing welcome offer(s) is/are subject to relevant prevailing terms and conditions, please visit <https://av.sc.com/hk/content/docs/hk-cc-tncs-downloadnow.pdf> for details.
4. Except for the Eligible Card's prevailing welcome offer(s), the Referees who participate in the Referral Programme shall not be entitled to any other card application offers.

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

Issued by Standard Chartered Bank (Hong Kong) Limited



## 渣打Smart卡會員推薦計劃之條款及細則

### A. 一般條款及細則

- 渣打Smart卡會員推薦計劃(「**推薦計劃**」)之推廣期由2021年8月17日至2021年9月30日(包括首尾兩天)(「**推廣期**」)。
- 推薦計劃包括「**推薦人禮遇**」(詳列於下列之B部份)及「**被推薦客戶禮遇**」(詳列於下列之C部份)(統稱「**推薦禮遇**」)。
- 推薦人必須持有由渣打銀行(香港)有限公司(「**本行**」)發行及有效之信用卡方可參與此推薦計劃(「**推薦人**」)。
- 被推薦客戶必須為現時並未持有及於現時所申請合資格信用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(「**被推薦客戶**」),方可參與此推薦計劃。
- 推薦人必須成功推薦被推薦客戶申請由本行發行之渣打Smart信用卡主卡(「**合資格信用卡**」)並符合以下所有要求(「**成功推薦**」),方可獲贈推薦禮遇:
  - 推廣期內及於被推薦客戶申請合資格信用卡前,推薦人必須發送指定渣打Smart信用卡申請連結(「**指定申請連結**」)及推薦號碼(「**推薦號碼**」)予被推薦客戶。  
(註:推薦人可用渣打信用卡或渣打Smart信用卡網上申請編號於 [sc.com/hk/zh/promotions/smartmgr/](https://sc.com/hk/zh/promotions/smartmgr/) 填妥「渣打Smart卡會員推薦計劃(推薦人登記)」表格(「**網上推薦人登記表格**」)獲得推薦號碼。成功登記後,指定申請連結及推薦號碼將發送至推薦人於登記時提供之電郵地址);及
  - 被推薦客戶必須於推廣期內透過指定申請連結遞交,輸入有效推薦號碼及從申請表中三個信用卡特色選擇其中一個為最喜愛信用卡特色之合資格信用卡申請表格;及
  - 被推薦客戶必須於**2021年12月31日或以前**成功申請由本行發行之合資格信用卡主卡。
- 推薦人及被推薦客戶須確保透過指定申請連結遞交之申請表格內之資料,包括推薦號碼、網上推薦人登記表格及被推薦客戶經指定申請連結遞交合資格信用卡之申請為正確及有效。網上推薦人登記表格或被推薦客戶經指定申請連結遞交合資格信用卡之申請內之資料一經遞交,不得更改。根據本行紀錄,若推薦號碼及/或合資格信用卡號碼(如適用)未能成功登記於本行系統內,或者不正確,於此等情況下,該網上推薦人登記表格及被推薦客戶經指定申請連結遞交合資格信用卡之申請將不會被視為成功推薦。
- 每位被推薦客戶於推廣期內只可透過推薦計劃或其他本行現行之推薦計劃被推薦一次。根據本行紀錄,若同一被推薦客戶被多於一位推薦人推薦,只有於首次成功推薦之推薦人推薦號碼會被視為唯一有效之成功推薦。
- 推薦人不可推薦自己參與此推薦計劃。推薦人與被推薦客戶不可互相推薦以獲享推薦禮遇。
- 本行職員不會獲贈推薦獎賞,同時亦不合資格成為推薦人及被推薦客戶。
- 推薦人及被推薦客戶之有關信用卡賬戶必須於安排推薦禮遇時仍為有效、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有關之推薦禮遇。
- 推薦禮遇之現金回贈將於**2022年3月31日或之前**顯示於「360°全面賞」網上換領平台,而不會自動存入信用卡賬戶。若信用卡賬戶沒有「360°全面賞」網上換領平台,本行將會存入現金回贈於相關信用卡賬戶。
- 推薦禮遇不可兌換成積分、現金回贈、現金或其他獎賞,亦不可轉讓或轉換。
- 本行保留隨時更改、延長及/或終止本推薦計劃或修訂其條款及細則之權利,恕不另行通知。成功推薦之推薦禮遇或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推薦禮遇詳情。
- 如有任何爭議,包括可獲享推薦禮遇之資格、成功推薦總數目之計算、信用卡特色總票數之計算及其條款及細則之詮釋,以本行記錄為準及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。

### B. 推薦人禮遇之條款及細則

- 每位推薦人可透過每個成功推薦獲贈HK\$400現金回贈,並於整個推廣期內最高可獲HK\$8,000現金回贈。
- 如推薦人擁有多於一個推薦號碼,於計算該推薦人於推廣期內所作之成功推薦數目時,同一推薦人透過不同推薦號碼所作之成功推薦將會合併計算。

### C. 被推薦客戶禮遇之條款及細則

- 每位被推薦客戶於**2021年12月31日或之前**透過成功推薦並成功申請由本行發行之合資格信用卡主卡可獲贈額外HK\$200現金回贈,另外及合資格信用卡之現行迎新禮遇(如有)。
- 每位被推薦客戶於推廣期內只可獲贈被推薦客戶禮遇一次。
- 合資格信用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 <https://av.sc.com/hk/content/docs/hk-cc-tncs-downloadnow.pdf>。
- 除合資格信用卡之現行迎新禮遇外,參與此網上推薦計劃之被推薦客戶不可享有其他信用卡申請禮遇。

借定唔借?還得到先好借!

由渣打銀行(香港)有限公司刊發