

Online Application Welcome Offer Terms and Conditions

A. General Terms and Conditions of Welcome Offer

1. The welcome offer (“**Welcome Offer**”) is only applicable to applicants who have submitted credit card application during the period from 17 August to 31 October 2018 (both dates inclusive) (the “**Promotion Period**”) and fulfilled the requirements as set out below.
2. New cardholders are applicants who must not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in the past 6 months from the date of approval of their application for principal card of the credit cards as specified in the Sections below. (each a “**New Cardholder**”, and collectively, “**New Cardholders**”).
3. For the calculation of the eligibility for the Welcome Offer of Standard Chartered UnionPay Dual Currency Platinum Credit Card (“**UnionPay Credit Card**”), all Eligible Transactions in HKD and RMB currency as shown on the monthly statement will be taken into account and combined for calculating the spending amount. Every RMB 1 spent will be calculated as HKD1. For the calculation of the eligibility for the Welcome Offer of other newly approved credit cards, the total HKD amount of Eligible Transactions as shown on the monthly statement will be taken into account for calculating the spending amount.
4. “**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase (not applicable to UnionPay Credit Card) but do not include without limitation cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions.
5. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Welcome Offer is rewarded or the redemption letter for the Welcome Offer is arranged to be sent to the New Cardholder (as the case may be); otherwise the Bank has the right to forfeit the Welcome Offer.
6. The Welcome Offer is available on a first-come-first-served basis while stocks last. The Bank reserves the right to offer an alternative Welcome Offer as replacement in case of shortage.
7. The Welcome Offer is not transferable, returnable or redeemable for cash.
8. **Each New Cardholder will only be entitled to the Welcome Offer once** regardless of the number of applications made and approved, the number of draws made 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.
9. 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.
10. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection and in case of disputes, for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
11. If a New Cardholder who has already received the Welcome 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.**
12. All credit cards, banking products or services set out in these terms and conditions are subject to separate eligibility, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.
13. 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.
14. **New Cardholders understand and accept that the Bank is not the supplier of the mileage/products/services/gifts provided. The Bank shall bear no liability relating to any aspect of the mileage/products/services/gifts, including without limitation, their quality, the supply, the descriptions of the mileage/products/services/gifts provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the mileage/products/services/gifts provided by the merchant, its employees, officers or agents. The use of the mileage/products/services/gifts is subject to the terms and conditions as stipulated by the supplier (if applicable).**
15. Employees of the Bank **are not eligible for the Welcome Offer.**
16. 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.
17. 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 OR Standard Chartered UnionPay Dual Currency 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:
 - i. New Cardholders submit Standard Chartered Platinum Credit Card **OR** UnionPay Credit Card application form via the Bank's website or Breeze Good Life mobile application during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for and being issued with any principal card set out in clause 1. i. of this Section B, or relevant credit card type by the Bank ("**Section B Eligible Card**") **on or before 28 February 2019; AND**
 - iii. New Cardholders have accumulated Eligible Transactions of **HKD8,000 or above** with the newly approved Section B Eligible Card **within the first 2 months** from the date of issuance of the Section B Eligible Card.
2. Section B Offer is HKD600 cash rebate. Cash rebate will be credited to the Standard Chartered Platinum Credit Card account or the Hong Kong Dollars denominated account of the UnionPay Credit Card within the first 5 months from the date of issuance of the Section B Eligible Card.
3. In the event that any cash rebate has been credited to New Cardholders account but the transaction(s) that form(s) part or all of the cash rebate is/are cancelled or refunded subsequently, without prior notice to the New Cardholders, the Bank has the right to debit the cash rebate from New Cardholder's Section B Eligible Card account.

C. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Platinum Credit Card AND Standard Chartered UnionPay Dual Currency 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 C below ("**Section C Offer**") as the Welcome Offer:
 - i. New Cardholders submit one application form to apply for both Standard Chartered Platinum Credit Card **AND** UnionPay Credit Card via the Bank's website or Breeze Good Life mobile application during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for and being issued with the principal cards set out in clause 1. i. of this Section C, or relevant credit card type(s) by the Bank (each a "**Section C Eligible Card**") **on or before 28 February 2019; AND**
 - iii. New Cardholders must successfully apply and being issued with the principal card of the second Section C Eligible Card by the Bank within 1 month from the date of issuance of the first Section C Eligible Card; **AND**
 - iv. New Cardholders have accumulated Eligible Transactions of **HKD8,000 or above** with the newly approved Section C Eligible Cards **within the first 2 months** from the date of issuance of the first approved Section C Eligible Card. Eligible Transactions made with all Section C Eligible Cards will be counted collectively.
2. Section C Offer is HKD800 cash rebate. Cash rebate will be credited to the first approved Section C Eligible Card account (the Hong Kong Dollars denominated account will be used for the UnionPay Credit Card) within the first 5 months from the date of issuance of the first Section C Eligible Card.
3. New Cardholders, who (i) submit one application form to apply for Section C Eligible Cards, but have only successfully applied for and being issued with the principal card of either Standard Chartered Platinum Credit Card or UnionPay Credit Card or relevant credit card type by the Bank as the Bank sees fit and (ii) accumulate Eligible Transactions of **HKD8,000 or above** with the newly approved card **within the first 2 months** from the date of issuance of the newly approved card, will receive the Section B Offer as the Welcome Offer. Cash rebate will be credited to the Standard Chartered Platinum Credit Card account or the Hong Kong Dollars denominated account of the UnionPay Credit Card (as the case may be) within the first 5 months from the date of issuance of the Section C Eligible Card.
4. In the event that any cash rebate has been credited to New Cardholders account but the transaction(s) that form(s) part or all of the cash rebate is/are cancelled or refunded subsequently, without prior notice to the New Cardholders, the Bank has the right to debit the cash rebate from New Cardholder's Section C Eligible Card account.

D. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Asia Miles 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 D below ("**Section D Offer**") as the Welcome Offer:
 - i. New Cardholders submit Standard Chartered Asia Miles Mastercard ("**Asia Miles Mastercard**") application form via the Bank's website or Breeze Good Life mobile application during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for and being issued with the principal card of Asia Miles Mastercard by the Bank **on or before 28 February 2019; AND**
 - iii. New Cardholders have fulfilled specific requirements as set out below with Asia Miles Mastercard.

2. Section D Offer is up to 40,000 Asia Miles (“Miles”).

i. Section D Offer consists of the following 2 parts:

(a) Part 1: HKD0.5 = 1 Mile

Every HKD0.5 of the first HKD7,500 Eligible Transactions (based on the transaction date) made with the **newly approved Asia Miles Mastercard** within the first 2 months from the date of card issuance will be rewarded with 1 Mile, subject to a maximum limit of 15,000 Miles

(b) Part 2: HKD4 = 1 Mile

Upon reaching the first HKD7,500 of Eligible Transactions, every HKD4 of the subsequent HKD100,000 Eligible Transactions (i.e. HKD7,501 – HKD107,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Asia Miles Mastercard** within the first 2 months from the date of card issuance will be rewarded with 1 Mile, subject to a maximum limit of 25,000 Miles

Example

A New Cardholder who accumulates Eligible Transactions of HKD107,500 with Asia Miles Mastercard within the first 2 months from the date of card issuance

Miles entitled:

Part 1: HKD7,500	÷ 0.5	=	15,000 Miles
Part 2: HKD100,000	÷ 4	=	25,000 Miles
Total: 15,000 Miles	+ 25,000 Miles	=	40,000 Miles

ii. There is no minimum spending requirement in order to be eligible for this Section D Offer.

iii. The Miles rewarded under the Section D Offer include the Miles earned from the prevailing Standard Chartered Asia Miles Mastercard Rewards Scheme (“**Asia Miles Mastercard Rewards Scheme**”).

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 Asia Miles Mastercard Rewards Scheme only. For details, please visit sc.com/hk/amcard.

3. For New Cardholders who meet the requirements and are entitled to the Section D Offer:

i. New Cardholders will first receive the Miles they can earn under the prevailing Asia Miles Mastercard Rewards Scheme in accordance to the timeline stated in the Asia Miles Mastercard Rewards Scheme Terms and Conditions and such will be displayed in the monthly statement of Asia Miles Mastercard’s account.

ii. The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the Section D Offer (“**Total Miles**”) and will credit the difference between the Total Miles and the amount of Miles mentioned in clause 3. i. of this section D (Total Miles – the amount of Miles mentioned in clause 3. i. of this Section D) (“**Remaining Miles Balance**”) to the respective New Cardholders’ Asia Miles™ membership accounts associated with their Asia Miles 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 D Offer	=	8,000 Miles
The Miles earned under the Asia Miles Mastercard Rewards Scheme	=	1,000 Miles
Remaining Miles Balance	=	7,000 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 New Cardholders’ Asia Miles membership surname, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles 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 5 months from the date of issuance of Asia Miles Mastercard.

6. In the event that any Miles have been credited to an Asia Miles membership account but the transaction(s) that form(s) part or all of the Miles is/are cancelled or refunded subsequently, 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 account 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 D 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.
9. Terms and conditions of the Miles apply for redemption and/or use of the Miles. For details, please visit asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements of the Miles. **New Cardholders understand and accept that the Bank is not the supplier of the Asia Miles membership account or the Miles provided. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account or the Miles provided, including without limitation, the supply, the descriptions of the Asia Miles membership account and the Miles provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account or the Miles provided by the merchant, its employees, officers or agents.**
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.

E. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Asia Miles Mastercard AND Standard Chartered UnionPay Dual Currency Platinum Credit Card

1. New Cardholders (as defined in clause 2 of Section A), who fulfil the following requirements may be entitled to an extra 1,000 Asia Miles (“**Section E Offer**”) on top of the Section D Offer as the Welcome Offer:
 - i. New Cardholders submit one application form to apply for both Asia Miles Mastercard **AND** UnionPay Credit Card via the Bank’s website or Breeze Good Life mobile application during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for and being issued with the principal cards set out in clause 1. i. of this Section E by the Bank (each a “**Section E Eligible Card**”) **on or before 28 February 2019; AND**
 - iii. New Cardholders must successfully apply and being issued with the principal card of the second Section E Eligible Card by the Bank within 1 month from the date of issuance of the first Section E Eligible Card.
2. There is no minimum spending requirement in order to be eligible for this Section E Offer.
3. The Bank will provide the New Cardholders’ Asia Miles membership surname, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles 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 5 months from the date of issuance of Asia Miles Mastercard.
4. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
5. **New 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. 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 asiamiles.com.
6. Terms and conditions of the Miles apply for redemption and/or use of the Miles. For details, please visit asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements of the Miles. **New Cardholders understand and accept that the Bank is not the supplier of the Asia Miles membership account or the Miles provided. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account or the Miles provided, including without limitation, the supply, the descriptions of the Asia Miles membership account and the Miles provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account or the Miles provided by the merchant, its employees, officers or agents.**
7. The Section E Offer will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they were credited without prior notice.

8. New Cardholders who (i) submit one application form to apply for Section E Eligible Cards, but have only successfully applied for and being issued with the principal card of UnionPay Credit Card by the Bank and (ii) accumulate Eligible Transactions of **HKD8,000 or above** with the newly approved card **within the first 2 months** from the date of issuance of the newly approved card, will receive the Section B Offer as the Welcome Offer. Cash rebate will be credited to the Hong Kong Dollars denominated account of the UnionPay Credit Card within the first 5 months from the date of issuance of the UnionPay Credit Card. New Cardholders will not receive the Section E Offer if only Asia Miles Mastercard or UnionPay Credit Card is approved.
9. In the event that any cash rebate has been credited to New Cardholders account but the transaction(s) that form(s) part or all of the cash rebate is/are cancelled or refunded subsequently, without prior notice to the New Cardholders, the Bank has the right to debit the cash rebate from New Cardholder's UnionPay Credit Card account.

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:
 - i. New Cardholders submit Standard Chartered Simply Cash Visa Card ("**Simply Cash Visa Card**") application form via the Bank's website or Breeze Good Life mobile application during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for and being issued with the principal card of Simply Cash Visa Card by the Bank **on or before 28 February 2019; AND**
 - iii. New Cardholders have fulfilled specific requirements as set out below with Simply Cash Visa Card.
2. Section F Offer is up to HKD2,000 CashBack and consists of the following 2 offers:

(a) **100% CashBack Offer (the "CashBack Offer")**

- i) New Cardholders will be entitled to 100% CashBack on any spending on Eligible Transactions (based on the transaction date) made with the **newly approved Simply Cash Visa Card within the first 2 months** from the date of card issuance, subject to a maximum of HKD1,000 CashBack.

Example

A New Cardholder who accumulates Eligible Transactions of HKD1,000 with Simply Cash Visa Card within the first 2 months from the date of card issuance

CashBack entitled:

HKD1,000 x 100% = HKD1,000 CashBack

- ii) CashBack rewarded under the CashBack 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 CashBack Offer and Simply Cash Visa Card Rewards Scheme which will be credited within 5 months from the date of issuance of 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.
- iii) CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
- iv) In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that form(s) part or all of the CashBack is/are cancelled or refunded subsequently, without prior notice to the New Cardholders, the Bank has the right to charge to the Simply Cash Visa Card account a monetary amount equivalent to the value of the CashBack credited.

(b) **Lucky Draw for up to HKD1,000 extra CashBack (the "Lucky Draw")**

- i) In order to participate in the Lucky Draw, New Cardholders shall visit sc.com/hk/luckydraw (the "**Website**") within the first 2 months from the date of issuance of the Simply Cash Visa Card. Any late entry will be invalid and any prizes shown on the Website will be forfeited. The date and time of participating in the Lucky Draw according to the Bank's record shall be final and binding.
- ii) Prizes for Lucky Draw include HKD1,000 CashBack or HKD500 CashBack or HKD200 CashBack or HKD100 CashBack ("**Extra CashBack**"). For New Cardholders who are entitled to Extra Cash Back, it is guaranteed that at least HKD100 Extra CashBack will be awarded to New Cardholders.

- iii) Should the New Cardholder be participated in the Lucky Draw for more than once for whatever reason, only the Extra CashBack drawn from the first lucky draw according to the Bank's record will be valid and be rewarded to New Cardholders.
 - iv) New Cardholders must provide valid and accurate information (including Simply Cash Visa Card number) at the Website during the lucky draw. The record, once submitted, cannot be amended. In the event that any information provided in the Website is incorrect or invalid, the draw will be considered as invalid and no Extra CashBack will be rewarded.
 - v) New Cardholders must not close the Website once the draw starts. If the Lucky Draw result cannot be shown on the Website under whatever circumstances and conditions, the record of the Bank shall be final.
 - vi) For New Cardholders who are entitled to Extra Cash Back, the Extra CashBack will be credited within 5 months from the date of issuance of 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.
3. There is no minimum spending requirement in order to be eligible for this Section F Offer.
 4. 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 for details and redeem the CashBack.
 5. 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 Simply Cash Visa Card AND Standard Chartered UnionPay Dual Currency Platinum Credit Card

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to an extra HKD100 CashBack ("**Section G Offer**") on top of Section F Offer as the Welcome Offer:
 - i. New Cardholders submit one application form to apply for both Simply Cash Visa Card **AND** UnionPay Credit Card via the Bank's website or Breeze Good Life mobile application during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for and being issued with the principal cards set out in clause 1. i. of this Section G by the Bank (each a "**Section G Eligible Card**") **on or before 28 February 2019; AND**
 - iii. New Cardholders must successfully apply and being issued with the principal card of the second Section G Eligible Card by the Bank within 1 month from the date of issuance of the first Section G Eligible Card.
2. There is no minimum spending requirement in order to be eligible for this Section G Offer.
3. New Cardholders who (i) submit one application form to apply for Section G Eligible Cards, but have only successfully applied for and being issued with the principal card of UnionPay Credit Card by the Bank and (ii) accumulate Eligible Transactions of **HKD8,000 or above** with the newly approved card **within the first 2 months** from the date of issuance of the newly approved card, will receive the Section B Offer as the Welcome Offer. Cash rebate will be credited to the Hong Kong Dollars denominated account of the UnionPay Credit Card within the first 5 months from the date of issuance of the UnionPay Credit Card. New Cardholders will not receive the Section G Offer if only Simply Cash Visa Card or UnionPay Credit Card is approved.
4. In the event that any cash rebate has been credited to New Cardholders account but the transaction(s) that form(s) part or all of the cash rebate is/are cancelled or refunded subsequently, without prior notice to the New Cardholders, the Bank has the right to debit the cash rebate from New Cardholder's UnionPay Credit Card account.

網上申請迎新禮遇條款及細則

A. 迎新禮遇一般條款及細則

1. 申請人須於2018年8月17日至10月31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**」)。
2. 全新信用卡客戶為現時並未持有及於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. 有關渣打銀聯雙幣白金信用卡(「**銀聯信用卡**」)迎新禮遇資格之計算,其簽賬金額會將月結單上顯示所有合資格之港幣及人民幣簽賬合併計算;每1元人民幣簽賬將當作HK\$1計算。有關其他新批核信用卡迎新禮遇資格之計算,其簽賬金額將會根據月結單上顯示之合資格港幣簽賬金額計算。
4. 「**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(不適用於銀聯信用卡)。不合資格之簽賬包括但不限於現金透支、兌換籌碼、繳交保險費用、「八達通自動增值」服務、透過互聯網/自動櫃員機/電話銀行服務或其他繳費方法繳付之賬項(包括但不限於稅項及公共事務賬項)、任何金錢/電子貨幣轉賬(包括但不只限於任何透過個人對個(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。
5. 有關之信用卡賬戶必須於安排迎新禮遇或郵寄迎新禮遇換領信(視乎情況而定)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予有關信用卡客戶。
6. 迎新禮遇數量有限,先到先得,一旦換罄,本行有權以其他迎新禮遇取代。
7. 迎新禮遇不可轉讓、退換或兌換現金。
8. 於推廣期內不論遞交申請及成功申請之次數多寡,抽獎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一次**。本行保留全新信用卡客戶享有迎新禮遇之最終決定權。
9. 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。
10. **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。**
11. 已獲贈迎新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價值之費用**。
12. 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。
13. 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。
14. **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/禮品之供應商。因此有關各項里數/產品/服務/禮品的各方面(包括但不限於質素、供應量、里數/產品/服務/禮品之陳述、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。所有里數/產品/服務/禮品之使用須受有關供應商所訂定之條款及細則約束(如適用)。**
15. 本行之員工**不會獲贈迎新禮遇**。
16. 本行保留隨時更改、延長、終止及/或取消本優惠以及修訂條款及細則之權利。成功申請的任何優惠受供應量限制,本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議,本行保留最終決定權。
17. 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或渣打銀聯雙幣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**」):
 - i. 全新信用卡客戶於推廣期內透過本行網頁或Breeze Good Life手機程式遞交渣打白金信用卡**或**銀聯信用卡申請表格;**及**
 - ii. 全新信用卡客戶於**2019年2月28日或以前**成功申請由本行發行,此B部份條款1.i.所述之任何主卡,或相關類別信用卡之主卡(「**B部份合資格信用卡**」);**及**
 - iii. 全新信用卡客戶於B部份合資格信用卡獲發出後**首2個月內**,憑新批核之B部份合資格信用卡累積合資格簽賬滿**HK\$8,000或以上**。
2. B部份禮遇為HK\$600現金回贈。現金回贈將於新批核之B部份合資格信用卡獲發出後5個月內存入有關之渣打白金信用卡賬戶或銀聯信用卡港幣賬戶內。
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簽賬或就其退款,本行有權從B部份合資格信用卡賬戶內扣除現金回贈金額而毋須預先通知。

C. 適用於申請渣打白金信用卡及渣打銀聯雙幣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C部份條款2所述之迎新禮遇 (「**C部份禮遇**」):
 - i. 全新信用卡客戶於推廣期內透過本行網頁或Breeze Good Life手機程式遞交一份同時申請渣打白金信用卡及銀聯信用卡之申請表格; **及**
 - ii. 全新信用卡客戶於**2018年9月30日或以前**成功申請由本行發行, 此C部份條款1.i.所述之主卡, 或相關類別信用卡之主卡 (各為「**C部份合資格信用卡**」); **及**
 - iii. 全新信用卡客戶須於第1張C部份合資格信用卡獲發出後1個月內成功申請由本行發行之第2張C部份合資格信用卡主卡; **及**
 - iv. 全新信用卡客戶須於首先批核之C部份合資格信用卡獲發出後**首2個月內**, 憑新批核之C部份合資格信用卡累積合資格簽賬滿**HK\$8,000或以上**。所有C部份合資格信用卡累積之合資格簽賬將合併計算。
2. C部份禮遇為HK\$800現金回贈。現金回贈將於首先批核之C部份合資格信用卡獲發出後5個月內存入首先批核之C部份合資格信用卡賬戶 (若為銀聯信用卡, 將存入港幣賬戶內)。
3. 全新信用卡客戶如 (i) 遞交一份同時申請C部份合資格信用卡之申請表格, 但只能成功申請任何一張由本行發行之渣打白金信用卡或銀聯信用卡或本行在其認為適當的情況下發出之相關類別信用卡之主卡, 並 (ii) 於新卡獲發出後**首2個月內**, 憑新批核之信用卡累積合資格簽賬滿**HK\$8,000或以上**, 將可獲贈B部份禮遇作為迎新禮遇。現金回贈將於新批核之B部份合資格信用卡獲發出後5個月內存入有關之渣打白金信用卡賬戶或銀聯信用卡港幣賬戶內 (視乎情況而定)。
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簽賬或就其退款, 本行有權從C部份合資格信用卡賬戶內扣除現金回贈金額而毋須預先通知。

D. 適用於申請渣打亞洲萬里通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D部份條款2所述之迎新禮遇 (「**D部份禮遇**」):
 - i. 全新信用卡客戶於推廣期內透過本行網頁或Breeze Good Life手機程式遞交渣打亞洲萬里通萬事達卡 (「**亞洲萬里通萬事達卡**」) 申請表格; **及**
 - ii. 全新信用卡客戶於**2019年2月28日或以前**成功申請由本行發行之亞洲萬里通萬事達卡主卡; **及**
 - iii. 全新信用卡客戶憑亞洲萬里通萬事達卡符合以下所述之指定要求。
2. D部份禮遇為高達40,000「亞洲萬里通」里數 (「**里數**」)。
 - i. D部份禮遇包括2部份:
 - (a) 部份1: $HK\$0.5 = 1$ 里數
於**新批核之亞洲萬里通萬事達卡**獲發出後首2個月內, 憑該卡累積之首HK\$7,500合資格簽賬 (根據交易日計算), 每HK\$0.5合資格簽賬可賺取1里數, 上限為15,000里數
 - (b) 部份2: $HK\$4 = 1$ 里數
已累積合資格簽賬滿首HK\$7,500後, 於**新批核之亞洲萬里通萬事達卡**獲發出後首2個月內, 憑該卡隨後累積之HK\$100,000合資格簽賬 (即HK\$7,501 - HK\$107,500合資格簽賬) (根據交易日計算), 每HK\$4合資格簽賬可賺取1里數, 上限為25,000里數

例子

全新信用卡客戶於亞洲萬里通萬事達卡獲發出後首2個月內累積HK\$107,500合資格簽賬

可賺取之里數:

部份1:	HK\$7,500	÷ 0.5	=	15,000里數
部份2:	HK\$100,000	÷ 4	=	25,000里數
合共:	15,000里數	+	25,000里數	= 40,000里數

 - ii. 此D部份禮遇不設最低簽賬要求。
 - iii. 透過D部份禮遇所獲贈之里數已包括從現行之渣打亞洲萬里通萬事達卡獎賞計劃 (「**亞洲萬里通萬事達卡獎賞計劃**」) 賺取之里數。
 - 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亞洲萬里通萬事達卡獎賞計劃賺取里數。詳情請參閱 sc.com/hk/amcard。
3. 符合要求並符合資格獲贈D部份禮遇之全新信用卡客戶,
 - i. 全新信用卡客戶將根據亞洲萬里通萬事達卡獎賞計劃條款及細則所述之時間先獲贈透過現行之亞洲萬里通萬事達卡獎賞計劃所賺取之里數。有關里數將顯示於亞洲萬里通萬事達卡月結單上。
 - 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**」), 並將總里數減去列於3.i.部份之里數數目後剩餘之里數 (總里數 - 列於3.i.部份之里數數目) (「**剩餘里數**」) 存入有關全新信用卡客戶與亞洲萬里通萬事達卡相連之「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D部份禮遇所獲贈之總里數	=	8,000里數
透過亞洲萬里通萬事達卡獎賞計劃所獲贈之里數	=	1,000里數
剩餘里數	=	7,000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. 本行將提供全新信用卡客戶之「亞洲萬里通」會員姓氏、名字，會員號碼及所獲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亞洲萬里通萬事達卡獲發出後5個月內將里數存入相關全新信用卡客戶之「亞洲萬里通」賬戶。
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D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。
9. 里數換領及/或使用須受有關之條款及細則約束，詳情請參閱 asiamiles.com。本行毋須負上任何責任通知閣下任何有關里數之改變或最新消息。**全新信用卡客戶明白及接納本行並非所提供「亞洲萬里通」賬戶或里數之供應商。因此有關「亞洲萬里通」賬戶或各項里數的各方面（包括但不限於質素、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、不明確或亞洲萬里通有限公司之僱員、負責人或代理人之不良營商手法），本行毋須負上任何責任。**
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。

E. 適用於申請渣打亞洲萬里通萬事達卡及渣打銀聯雙幣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，除D部份禮遇外，還可獲贈額外1,000「亞洲萬里通」里數（「E部份禮遇」）作為迎新禮遇：
 - i. 全新信用卡客戶於推廣期內透過本行網頁或Breeze Good Life手機程式遞交一份同時申請亞洲萬里通萬事達卡及銀聯信用卡之申請表格；及
 - ii. 全新信用卡客戶於**2019年2月28日或以前**成功申請由本行發行，此E部份條款1.i所述之主卡（各為「E部份合資格信用卡」）；及
 - iii. 全新信用卡客戶須於第1張E部份合資格信用卡獲發出後1個月內成功申請由本行之第2張E部份合資格信用卡主卡。
2. 此E部份禮遇不設最低簽賬要求。
3. 本行將提供全新信用卡客戶之「亞洲萬里通」會員姓氏、名字、會員號碼及所獲里數至亞洲萬里通有限公司，作存入E部份禮遇之里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於亞洲萬里通萬事達卡獲發出後5個月內將里數存入相關全新信用卡客戶之「亞洲萬里通」賬戶。
4. 里數不可兌換成積分或現金回贈，亦不可轉讓。
5. **全新信用卡客戶確認從E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。
6. 里數換領及/或使用須受有關之條款及細則約束，詳情請參閱 asiamiles.com。本行毋須負上任何責任通知閣下任何有關里數之改變或最新消息。**全新信用卡客戶明白及接納本行並非所提供「亞洲萬里通」賬戶或里數之供應商。因此有關「亞洲萬里通」賬戶或各項里數的各方面（包括但不限於質素、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、不明確或亞洲萬里通有限公司之僱員、負責人或代理人之不良營商手法），本行毋須負上任何責任。**
7. 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，E部份禮遇將被取消而毋須事先通知。
8. 全新信用卡客戶如(i)遞交一份同時申請E部份合資格信用卡申請表格，但只能成功申請由本行之銀聯信用卡主卡，並(ii)於新卡獲發出後**首2個月內**，憑新批核之信用卡累積合資格簽賬滿**HK\$8,000或以上**，將可獲贈B部份禮遇作為迎新禮遇。現金回贈將於新批核之銀聯信用卡獲發出後5個月內存入有關之銀聯信用卡港幣賬戶內。若只有銀聯信用卡或亞洲萬里通萬事達卡獲批核，全新信用卡客戶將不會獲贈E部份禮遇。
9. 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簽賬或就其退款，本行有權從銀聯信用卡賬戶內扣除現金回贈金額而毋須預先通知。

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, 將可獲贈列於以下部份條款2所述之迎新禮遇 (「**F部份禮遇**」):
 - i. 全新信用卡客戶於推廣期內透過本行網頁或Breeze Good Life手機程式遞交渣打Simply Cash Visa卡 (「**Simply Cash Visa卡**」) 申請表格; **及**
 - ii. 全新信用卡客戶於**2019年2月28日或以前**成功申請由本行發行之Simply Cash Visa卡主卡; **及**
 - iii. 全新信用卡客戶憑Simply Cash Visa卡符合以下所述之指定要求。
2. F部份禮遇為高達HK\$2,000現金回贈並包括以下2部份禮遇:
 - (a) **100%現金回贈禮遇** (「**現金回贈禮遇**」)
 - i. 全新信用卡客戶於**新批核之Simply Cash Visa卡**獲發出後**首2個月內**, 憑該卡累積之任何合資格簽賬 (根據交易日計算) 可獲100%現金回贈, 上限為HK\$1,000現金回贈。

例子

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HK\$1,000合資格簽賬

可賺取之現金回贈:

HK\$1,000 x 100% = HK\$1,000 現金回贈
 - ii. 透過此現金回贈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) 再透過此現金回贈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5個月內顯示於「360°全面賞」網上換領平台, 而不會自動存入全新信用卡客戶之Simply Cash Visa卡賬戶。
 - iii. 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。
 - iv. 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。
 - (b) **高達HK\$1,000額外現金回贈抽獎** (「**抽獎**」)
 - i. 全新信用卡客戶須於Simply Cash Visa卡獲發出後首2個月內到sc.com/hk/luckydraw (「**網頁**」) 參加抽獎。任何過期之抽獎將被視為無效, 而顯示於網頁之獎品亦會被取消。參加抽獎之日期及時間將以本行之紀錄為準。
 - ii. 抽獎之獎品包括HK\$1,000現金回贈或HK\$500現金回贈或HK\$200現金回贈或HK\$100現金回贈 (「**額外現金回贈**」)。符合資格獲贈額外現金回贈之全新信用卡客戶, 保證最少獲取HK\$100額外現金回贈。
 - iii. 不論任何原因, 如全新信用卡客戶參加抽獎多於一次, 只有根據本行記錄, 首次抽獎抽獲之額外現金回贈會被視為有效及用作安排額外現金回贈予全新信用卡客戶。
 - iv. 全新信用卡客戶須確保於網頁抽獎時提供有效及正確之資料 (包括Simply Cash Visa卡賬戶號碼)。資料一經遞交, 不可更改。若於網頁提供之資料不正確或無效, 於此等情況下, 該次抽獎將被視為無效及不會獲贈額外現金回贈。
 - v. 抽獎一經開始, 全新信用卡客戶不應關閉網頁。不論任何原因或情況, 如抽獎結果未能顯示於網頁, 本行之記錄將為最終抽獎結果。
 - vi. 符合資格獲贈額外現金回贈之全新信用卡客戶, 額外現金回贈將於Simply Cash Visa卡獲發出後5個月內顯示於「360°全面賞」網上換領平台, 而不會自動存入全新信用卡客戶之Simply Cash Visa卡賬戶。
3. 此F部份禮遇不設最低簽賬要求。
4. 現金回贈於網上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以參閱現金回贈之詳情及換領現金回贈。
5. 如自願或被非自願取消Simply Cash Visa卡賬戶, 所有現金回贈 (不論是否已存入信用卡賬戶) 將被即時取消。

G. 適用於申請渣打 Simply Cash Visa 卡及渣打銀聯雙幣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，除F部份禮遇外，還可獲贈額外HK\$100現金回贈（「**G部份禮遇**」）：
 - i. 全新信用卡客戶於推廣期內透過本行網頁或Breeze Good Life手機程式遞交一份同時申請Simply Cash Visa卡及銀聯信用卡之申請表格；**及**
 - ii. 全新信用卡客戶於**2019年2月28日或以前**成功申請由本行發行，此G部份條款1.i.所述之主卡（各為「**G部份合資格信用卡**」）；**及**
 - iii. 全新信用卡客戶須於第1張G部份合資格信用卡獲發出後1個月內成功申請由本行發行之第2張G部份合資格信用卡主卡。
2. 此G部份禮遇不設最低簽賬要求。
3. 全新信用卡客戶如(i)遞交一份同時申請G部份合資格信用卡申請表格，但只能成功申請由本行發行之銀聯信用卡主卡，並(ii)於新卡獲發出後**首2個月內**，憑新批核之信用卡累積合資格簽賬滿**HK\$8,000或以上**，將可獲贈B部份禮遇作為迎新禮遇。現金回贈將於新批核之銀聯信用卡獲發出後5個月內存入有關之銀聯信用卡港幣賬戶內。若只有Simply Cash Visa卡或銀聯信用卡獲批核，全新信用卡客戶將不會獲贈G部份禮遇。
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簽賬或就其退款，本行有權從銀聯信用卡賬戶內扣除現金回贈金額而毋須預先通知。