

Conditions of Use of Priority Pass™ Airport Lounge Privileges

1. The Priority Pass card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
2. **Admittance to the participating airport lounges is conditional upon the presentation of a valid Priority Pass card. Standard Chartered Visa Infinite Card or Priority Banking Credit Card will not be accepted as substitutes for the Priority Pass card.**
3. Complimentary access to participating airport lounges is limited to a **maximum of 8 times per Card Membership Year** (which is the full year from credit card issuance) and is only available to the principal cardholder of Standard Chartered Visa Infinite Card or Priority Banking Credit Card in first Card Membership Year and subsequent Card Membership Years if the following requirements during the immediately preceding Card Membership Year are fulfilled.

For principal cardholder of Standard Chartered Visa Infinite Card:

- Accumulate Eligible Transactions of HKD150,000 or above with Standard Chartered Visa Infinite Card.

For principal cardholder of Standard Chartered Priority Banking Credit Card:

- Remain as a valid Priority Banking client; AND
- Accumulate Eligible Transactions of HKD150,000 or above with Standard Chartered Priority Banking Credit Card; OR
- Meet the Priority Banking Minimum Relationship Balance Requirement each month, in the 2nd last to 4th last completed calendar months of the immediately preceding Card Membership Year. For example, if the Card Membership Year starts in July, the client will need to achieve the specified Relationship Balance in March, April and May of the immediately preceding Card Membership Year.

“**Eligible Transactions**” include all local and overseas retail purchases, billed amount of Interest-free Instalment Plan, online purchase, mail order, phone order, auto payment, Octopus Automatic Add-Value amount, insurance payment and casino chip exchange transactions that are posted within the period. Transactions made by the principal cardholders and supplementary cardholder(s) of Standard Chartered Visa Infinite Card and Priority Banking Credit Card of the same account will be counted collectively. Other transactions are NOT eligible, including but not limited to tax payment, bill payment, handling fee, annual fee, past due charges, over limit charges, interest/finance charges, balance transfer amount, “Credit to Cash” amount, any respective handling fee and repayment amount of Statement Instalment Plan, Tax Instalment Program and any unauthorised transaction. Any unposted/cancelled/refunded/falsified transactions are also excluded.

Please refer to the Priority Banking related materials for details of Priority Banking Relationship Balance.

Lounge visit by Standard Chartered Visa Infinite Card or Priority Banking Credit Card principal cardholders who do not meet any of the above requirements or exceed the limit of 8 times within the same Card Membership Year will be subject to a charge of **HKD210 plus VAT** (if applicable) per person per visit. For the avoidance of doubt, the charge is applicable to supplementary cardholder(s) and accompanying guest(s). Where applicable (dependent upon membership plan), charges to all such visits, including those of the accompanying guests, shall be debited to the cardholder's Standard Chartered Visa Infinite Card or Priority Banking Credit Card as per the rates and terms notified by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) to the cardholder in respect of his/her Priority Pass membership. Any changes in lounge visit charges made by Priority Pass group of companies would be notified to the Bank, who is responsible for advising the cardholder. The Priority Pass group of companies cannot be held responsible for any disputes that may occur between the cardholder and the Bank nor for any loss incurred by the cardholder relating to any lounge visit charges debited by the Bank.

4. Terms and conditions of the Priority Pass apply for the usage of the Priority Pass cards and airport lounges and cardholders of the Priority Pass cards agree to be bound by them. For details, please visit www.prioritypass.com. The Bank is not obliged to notify cardholder of any changes or latest announcements of Priority Pass Limited. Cardholders understand and accept that the Bank is not the supplier of the Priority Pass cards, their related products and services. The Bank shall bear no liability relating to any aspect of the Priority Pass cards, related products and services, including without limitation, their quality, the supply, the descriptions of the Priority Pass cards, related products and services provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Priority Pass cards, related products and services provided by the supplier, its employees, officers or agents.
5. Lost, stolen or damaged Priority Pass cards are to be notified immediately to the Bank, who shall be responsible for providing a replacement card before its date of expiry.
6. **In the event of the cardholders cancelling or not renewing their Standard Chartered Visa Infinite Card or Priority Banking Credit Card with the Bank, the Priority Pass card shall be invalid effective from the cancellation date of their Standard Chartered Visa Infinite Card or Priority Banking Credit Card. Any lounge visits made by a cardholder using an invalid card, including any guests, shall be charged to the cardholder.**
7. Renewal terms and conditions are at the discretion of Priority Pass Limited. Priority Pass Limited has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security.

8. The Priority Pass group of companies and the Bank shall not be held responsible for any disputes that may occur between the cardholder and/or any guests and an airport lounge operator.
9. The Priority Pass group of companies and the Bank reserve the right at any time at their absolute discretion and without notice to revoke membership in the Priority Pass.
10. The cardholder agrees that he/she will defend and indemnify the Priority Pass group of companies, its directors, officers, employees, agents and the Bank (collectively the “**indemnified parties**”) against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any airport lounge by the cardholder or any accompanying guests or any person in said lounge at the behest of the cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.
11. Issuance and usage of a Priority Pass card will be subject to the financial standing of the cardholder's Standard Chartered Visa Infinite Card or Priority Banking Credit Card.
12. Upon expiry of the Standard Chartered Visa Infinite Card or Priority Banking Credit Card on or before the expiration date shown on the Priority Pass card, the cardholders shall return Priority Pass card to the Bank immediately.
13. In case of dispute in respect of these Conditions of Use, the Bank's decision shall be final and binding.
14. If there is any inconsistency or conflict between the English and the Chinese versions of these Conditions of Use, the English version shall prevail.



Priority Pass™機場貴賓室禮遇使用條款

- Priority Pass卡並非付款卡，亦不能用作信用證明。若試圖當作此等用途，會可能構成欺詐行為。
- 使用參與計劃之機場貴賓候機室必須出示有效之Priority Pass卡，並不能以渣打Visa Infinite卡或「優先理財」信用卡代替。**
- 渣打Visa Infinite卡或「優先理財」信用卡主卡客戶在首個信用卡年度(即發卡後之整年)及隨後之信用卡年度若於上一個剛完結信用卡年度符合以下要求，可免費使用參與計劃之機場貴賓候機室。免費使用參與計劃之機場貴賓候機室限於**每個信用卡年度最多8次**。

適用於渣打Visa Infinite卡主卡客戶：

- 憑渣打Visa Infinite卡累積合資格簽賬達HK\$150,000或以上。

適用於渣打「優先理財」信用卡主卡客戶：

- 仍然為「優先理財」客戶；及
- 憑渣打「優先理財」信用卡累積合資格簽賬達HK\$150,000或以上；或
- 於上一個剛完結信用卡年度之最後2至4個已完結之曆月，每月均符合「優先理財」最低總結餘要求。例子：假設信用卡年度於7月開始，客戶須於上一個剛完結信用卡年度之3月、4月及5月均符合指定總結餘要求。

「**合資格簽賬**」包括所有於有關期間誌賬之本地及海外零售簽賬、已誌賬之免息分期計劃金額、網上簽賬、郵購、電話購物、自動轉賬、八達通自動增值、保費及兌換籌碼交易。渣打Visa Infinite卡及「優先理財」信用卡主卡及附屬卡客戶之簽賬將會合併計算。其他交易均不適用，包括但不只限於繳稅金額、繳費、手續費、年費、逾期費用、超額費用、利息/財務費用、結餘轉賬、「信用額自由使」、月結單分期計劃之供款、稅務分期計劃每月之分期款項金額及其他未經許可之簽賬。未誌賬/取消/退款/偽造的交易均不會計算在內。

有關「優先理財」總結餘之詳情，請參閱「優先理財」相關資料。

未符合上述任何要求或於同一個信用卡年度使用貴賓候機室超過8次上限之渣打Visa Infinite卡或「優先理財」信用卡主卡客戶使用貴賓候機室，則須繳付到訪服務費，每人每次**HK\$210及附加增值稅**(如適用)。為免存疑，此費用適用於附屬卡客戶及同行賓客。持卡人及其同行賓客的費用(須視會籍計劃而定)，渣打銀行(香港)有限公司(「**本行**」)將按照已通知持卡人之Priority Pass會籍條款及收費表，從持卡人的渣打Visa Infinite卡或「優先理財」信用卡賬戶中扣除。如Priority Pass集團各公司對到訪服務費有任何調整，Priority Pass將通知本行，並由本行負責知會持卡人。持卡人若與本行發生任何爭議，以及持卡人若因使用貴賓候機室而經渣打Visa Infinite卡或「優先理財」信用卡扣除任何費用所導致的一切損失，責任概與Priority Pass集團各公司無涉。

- Priority Pass卡及機場貴賓候機室之使用須受Priority Pass使用條款及細則約束，而Priority Pass卡持卡人同意受其約束。詳情請瀏覽www.prioritypass.com。本行不會就有關Priority Pass集團各公司之任何改變或最新公佈通知持卡人。持卡人明白及接納本行並非Priority Pass卡、其相關產品及服務之供應商。因此，有關供應商、其員工或代理人所提供之Priority Pass卡、其相關產品及服務的各方面，包括但不限於質素、供應量、供應商提供有關Priority Pass卡、其相關產品及服務的說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。
- 如Priority Pass卡有任何遺失、被竊或損壞，請即通知本行。若Priority Pass卡的有效日期仍未屆滿，本行將為閣下補發新卡。
- 如持卡人取消或不再續其渣打Visa Infinite卡或「優先理財」信用卡，Priority Pass卡將由該卡之取消日期起無效。持卡人及其同行賓客如使用失效之Priority Pass卡進入任何機場貴賓候機室，所有費用將會向持卡人收取。**
- Priority Pass集團各公司保留向持卡人續發Priority Pass會籍的權利，並有權拒絕簽發Priority Pass卡予任何在航空公司、機場或與航空及機場保安有關的政府部門的人士。

8. 如持卡人及/或其同行賓客與各機場貴賓候機室之經營者有任何爭議，Priority Pass集團各公司及本行概不負責。

9. Priority Pass集團各公司及本行保留隨時取消Priority Pass會籍的絕對權利而毋須另行通知。

10. 倘若持卡人或任何同行賓客或由持卡人指示之任何人士，因使用各機場貴賓候機室而導致任何人士受傷或身亡或任何財物受損或毀壞，持卡人同意保障及賠償Priority Pass集團各公司、其董事、高級職員、僱員、代理及本行(統稱「**受保各方**」)，以免承擔一切責任、損毀、損失、索償、訴訟、判決、費用及開支(包括合理之律師費)，並保障受保各方每一成員免受損害，惟受保各方嚴重疏忽之行為，則不包括於此等賠償範圍之內。

11. Priority Pass卡之簽發及使用須視乎持卡人之渣打Visa Infinite卡或「優先理財」信用卡之信用狀況而定。

12. 渣打Visa Infinite卡或「優先理財」信用卡的有效期若於Priority Pass卡的最後有效日期或之前屆滿，持卡人須立即將Priority Pass卡交還本行。

13. 如對此使用條款有任何爭議，本行保留最終決定權。

14. 以上中英文版之使用條款如有歧義，一切以英文版為準。