



## Terms and Conditions for Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private Spending Offer for Marco Polo Club club points (the “Promotion”):

1. The Promotion is valid from 1 January 2022 to 31 December 2022 (both dates inclusive) (the “**Promotion Period**”).
2. Unless otherwise specified, to be eligible for the Promotion, cardholders (“**Cardholder**”) are required to make Eligible Transactions (as defined in Clauses 3 below) with the Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period.
3. “**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchases or posted amount of instalment purchases.
4. Cardholders who have fulfilled the relevant requirements can earn 20 Marco Polo Club club points (“**Club Points**”) for every HKD100,000 Eligible Transactions, up to 100 Club Points during the Promotion Period.
5. Eligible Transactions do **NOT** include auto payment, utilities bill, bill payment transactions made through Standard Chartered Bank Online Banking/SC Mobile Application/Standard Chartered Bank Phone Banking or JET Payment Service; transactions via any e-wallets, Octopus add value via mobile payment, any money transfer via Faster Payment Service (FPS), any money or electronic money transfer or top up from Standard Chartered/MANHATTAN Credit Card Account to a specified account (including but not limited to person to person (P2P) payment services or mobile device/applications/electronic funds transfer platform/Octopus O!ePay account/reload of stored value cards); insurance payment, tax payment, purchase of products or services at financial or non-financial institutions (including but not limited to, foreign currency, money orders, travellers’ cheques, deposits and money transfers and any Trading Platform spending); any transactions under recurring payment instruction of credit cards or Transactions of Tuition Fee Payment/Examination Fee Payment, any Automatic Add-Value amount, monthly instalment of interest-free merchant instalment made before the Promotion Period, handling fee, annual fee, past due charges, overlimit charges, interest/finance charges, balance transfer amount and interests, “Credit-to-Cash” Preferential Annual Rate Program amount and interests/handling fee, “Instalment Credit” Plan or billed monthly instalment of “Statement Instalment Plan” and interest/handling fee, online bill payment, casino chip exchange, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travellers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and MasterCard Asia/Pacific (Hong Kong) Limited from time-to-time. Any unposted, cancelled, refunded, falsified or unauthorized transactions are NOT considered Eligible Transactions. The Bank reserves the final right in determining the definition of Eligible Transactions. In case of disputes, the decision of the Bank shall be final and conclusive.
6. Cardholders acknowledge that any Club Points rewarded under the Promotion shall be credited to his/her Marco Polo Club accounts by Cathay Pacific Airways Limited. By participating in the Promotion, Cardholders agree that the Bank will provide the necessary information of the Cardholders, including but not limited to family name, given name, Asia Miles membership number and the number of Club Points rewarded, to Cathay Pacific Airways Limited for the crediting of the Club Points rewarded under the Promotion. However, the Bank makes no warranty that the Club Points rewarded will be accurately credited to the Marco Polo Club accounts by Cathay Pacific Airways Limited and accepts no liability for failure or delay in the provision of the Club Points to the Cardholders for any reason beyond the Bank’s control. The Bank accepts no liability relating to the Club Points, including but not limited to the expiry date and usage. For enquiries relating to crediting of the Club Points and the relevant terms and conditions, please contact Cathay Pacific Airways Limited and/or refer to Cathay website at [cathaypacific.com](http://cathaypacific.com). Upon receiving such information from the Bank, Cathay Pacific Airways Limited will credit the Club Points rewarded to the respective Cardholders’ Marco Polo Club accounts on or before 31 March 2023.

7. Eligible Card accounts must be valid and in good financial standing at the time when the Club Points are credited; otherwise the Club Points will be forfeited without further notice. The Club Points cannot be drawn as cash advance, is non-exchangeable, non-transferable and cannot be used to offset credit card payment.
8. The Bank will verify the transaction record(s) to confirm the Cardholders' eligibility under the Promotion. In case of discrepancy between the Bank's computer record and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.
9. If the Cardholders have cancelled any related Eligible Transactions which had been included in calculating the Club Points offered under the Promotion after the receipt of such Club Points or the Eligible Transactions are otherwise refunded, the Bank has the right to debit the same amount of the Club Points credited from Marco Polo Club accounts through Cathay Pacific Airways Limited.
10. Cardholders are required to keep the relevant original sales receipts and credit card sales slips (where applicable) for inspection upon request by the Bank. In case of disputes, Cardholders are required to submit the relevant original sales receipt(s) and credit card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.
11. **Terms and conditions apply for use of the Club Points or the Marco Polo Club membership. For details, please visit [cathaypacific.com](http://cathaypacific.com). The Bank is not obliged to notify you of any changes or latest announcements of Cathay Pacific Airways Limited. Cardholders understand and accept that the Bank is not the supplier of the Club Points or the Marco Polo Club membership. The Bank shall bear no liability relating to any aspect of Club Points or the Marco Polo Club membership, including without limitation, their quality, supply, descriptions of Club Points or the Marco Polo Club membership provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with Club Points or the Marco Polo Club membership provided by the relevant suppliers, their respective employees, officers and/or agents. The use of Club Points or the Marco Polo Club membership is subject to the terms and conditions as stipulated by Cathay Pacific Airways Limited and the relevant suppliers.**
12. To credit the Club Points rewarded under the Promotion, Cardholder must have a valid Marco Polo Club account and must ensure the accuracy and completeness of the information provided to the Bank. Failing to provide the Asia Miles membership number or to ensure the accuracy and completeness of the information will result in the Bank forfeiting the Club Points rewarded. The Bank will not make up the Club Points nor will it be required to compensate for the forfeiture of the Club Points rewarded.
13. The Bank reserves the right to extend, alter or terminate the Promotion and amend these terms and conditions at any time without prior notice. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of the Bank, which shall be final and conclusive.
14. The Bank has no obligation to clarify which transactions are eligible for the Promotion before the transactions are made.
15. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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



## 渣打國泰萬事達卡 / 渣打國泰萬事達卡 – 優先理財 / 渣打國泰萬事達卡 – 優先私人理財 – 馬可孛羅會會籍積分簽賬獎賞 (「優惠」) 之條款及細則：

1. 此推廣計劃之推廣期由2022年1月1日至2022年12月31日 (包括首尾兩天) (「推廣期」)。
2. 除特別註明外，客戶須以下列渣打銀行 (香港) 有限公司 (「本行」) 所發行之信用卡 (「信用卡客戶」)，包括渣打國泰萬事達卡、渣打國泰萬事達卡 – 優先理財或渣打國泰萬事達卡 – 優先私人理財 (「合資格信用卡」) 於推廣期內作合資格簽賬 (定義見下列條款3)，方可參與此推廣計劃。
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。
4. 信用卡客戶符合相關要求，每HK\$100,000合資格簽賬可獲贈20馬可孛羅會會籍積分 (「會籍積分」)，推廣期內最高可獲贈100會籍積分。
5. 不符合此推廣計劃的簽賬：為免存疑，其他簽賬均不適用於此推廣計劃，包括自動轉賬、繳交公共事務費用、透過「渣打網上理財」/SC Mobile流動應用程式/「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、透過任何電子錢包簽賬之交易、於手機流動支付八達通增值、任何轉賬/「轉數快」交易、任何金錢/電子貨幣轉賬/增值至指定賬戶 (包括但不只限於個人對個人 (P2P) 支付服務或流動裝置/應用程式/電子轉賬平台/八達通O!ePay賬戶/購買或充值儲值卡)、保費、繳稅金額、於金融機構/非金融機構購買產品/服務的交易 (包括但不限於外匯、滙票、旅行支票、存款及過數/轉賬及交易平台等之簽賬)、常行付款授權指示、任何大學之學費/考試費用、任何自動增值、在推廣期前簽賬的商戶免息分期之每月供款、手續費、年費、逾期費用、超額費用、利息/財務費用、結餘轉賬之金額及利息、「兌現年息優惠」計劃之金額及利息/手續費、「兌現分期」或「月結單分期」計劃之供款及利息/手續費、網上繳款、兌換籌碼、根據Visa國際組織及MasterCard Asia/Pacific (Hong Kong) Limited不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、滙票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和滙票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易。所有未誌賬/取消/退款/偽造/未經許可的簽賬交易均不適用於此推廣計劃。本行保留決定用作計算此推廣計劃之合資格簽賬之最後定義之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
6. 信用卡客戶確認所獲贈之會籍積分將由國泰航空有限公司存入客戶之馬可孛羅會會員賬戶。本行將提供信用卡客戶之有關資料，包括姓氏、名字、「亞洲萬里通」會員號碼及所獲贈之會籍積分至國泰航空有限公司，作存入會籍積分之用。但對於國泰航空有限公司能否準確存入會籍積分於信用卡客戶的馬可孛羅會會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入會籍積分，本行理應毋須負上任何責任，包括但不限於會籍積分有效期及使用。如欲查詢有關會籍積分及其條款及細則，請聯絡國泰航空有限公司及/或瀏覽國泰網頁 [cathayair.com](http://cathayair.com)。於收取本行提供之資料後，國泰航空有限公司將於2023年3月31日或之前將會籍積分存入相關信用卡客戶之馬可孛羅會會員賬戶。
7. 客戶有關之合資格信用卡賬戶必須於存入會籍積分時仍為有效及信用狀況良好；否則，本行有權取消有關會籍積分。會籍積分不可作現金透支提取，亦不得轉換、轉讓及不可用作繳付信用卡結欠。
8. 本行將經電腦核實客戶之信用卡簽賬紀錄，以確定客戶於此推廣計劃可獲享獎賞之資格。若簽賬存根印載的資料與本行存檔紀錄不符，將以本行存檔紀錄為準。
9. 如客戶於獲贈會籍積分後取消用作計算此推廣計劃的任何有關簽賬，本行有權透過國泰航空有限公司從馬可孛羅會會員賬戶內扣除相等於該簽賬金額之會籍積分而毋須事先通知。
10. 客戶必須保留有關之簽賬單據及信用卡簽賬存根正本 (如適用) 以作核對之用。如有任何爭議，客戶必須提供有關之簽賬單據及簽賬存根正本，以便本行作進一步調查。所有已遞交之有關文件將不獲發還。

11. 會籍積分之使用須受有關之條款及細則約束，詳情請參閱cathaypacific.com。本行毋須通知閣下任何有關國泰航空有限公司之改變或最新消息。客戶明白及接納本行並非馬可孛羅會會籍或會籍積分之供應商。因此有關馬可孛羅會會籍或會籍積分的各方面（包括但不限於質素、供應量、馬可孛羅會會籍或會籍積分之陳述、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。馬可孛羅會會籍或會籍積分之使用須受國泰航空有限公司及相關供應商所訂定之條款及細則約束。
12. 為存入優惠所獲贈之會籍積分，信用卡客戶必須持有有效的馬可孛羅會會員賬戶，並且確保資料的準確性及完整性。未能提供亞洲萬里通會員號碼或確保資料的準確性及完整性將導致喪失所賺取的會籍積分。本行不會彌補或賠償所喪失之會籍積分。
13. 本行保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利。如有任何關於此推廣計劃之條款及細則所引致之爭議，本行將保留最終決定權。
14. 客戶於進行所有簽賬前，本行恕不負責釐清該項簽賬合資格與否。
15. 中英文版本之條款及細則如有歧義，一概以英文版為準。

**借定唔借？還得到先好借！**