



Terms and Conditions for Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private Bonus Miles Offer for Cathay and HK Express Transactions (“Offer”)

1. The promotion period of this Offer is from 1 January 2024 to 31 March 2024 (both dates inclusive) (the “**Promotion Period**”).
2. This Offer is only applicable to cardholders (“**Cardholders**”, including both the principal and supplementary cardholders) of Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking and Standard Chartered Cathay Mastercard – Priority Private (“**Cards**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
3. During the Promotion Period, Cardholders can enjoy extra 2,000 Asia Miles (the “**Miles**”) for every HKD8,000 accumulated spent **with their Cards on transactions made directly with Cathay and HK Express** including Cathay flight tickets, shopping and bookings with Cathay Holidays; as well as **HK Express flight tickets and duty-free items** (“**Eligible Transactions**”). Cardholders can enjoy a maximum of 4,000 Asia Miles in relation to Eligible Transactions made during the Promotion Period. For the avoidance of doubt, Cardholders are not eligible to this Offer if any accumulated spent is not considered as Eligible Transaction by the Bank.

For the purpose of calculating Miles earned, Eligible Transactions conducted by principal and all supplementary Cards (if any) under the same Card account will be combined. Eligible Transactions conducted in a foreign currency will be converted into Hong Kong Dollars at a rate the Bank reasonably considers appropriate.

4. Principal Cardholders are required to provide accurate Cathay membership information including surname, given name, membership number and any other information as may be required in the Card application form and thereafter from time to time or as required and to maintain a valid Cathay membership account at all relevant times in order to participate in this Offer, and receive the Miles earned. **Cathay membership account must be owned by the principal Cardholders. Subsequent change of Cathay membership account associated with their Card is not allowed save in exceptional circumstances as determined by the Bank in its sole discretion.**
5. The Miles earned in respect of Eligible Transactions during the Promotion Period will be credited into principal Cardholders’ Cathay membership accounts as follows:

Transaction Date of Eligible Transactions	Posting Date of Eligible Transactions	Miles Crediting Date
1 January 2024 to 31 March 2024	On or before 7 April 2024	On or before 31 May 2024

All Eligible Transactions made within the Promotion Period must be posted on or before the date listed in the above table, based on the transaction date as shown on the credit card monthly statement of the Cards. Eligible Transactions will be rounded up to the nearest Hong Kong dollar (decimal places will not be included). Cardholders shall notify the Bank if they do not receive the Miles under this Offer within 1 month after the above Miles Crediting Date; otherwise, the Miles will be forfeited absolutely and will not be provided to the Cardholders through any other means. The Bank accepts no liability whatsoever and shall not be held liable for any compensation.

6. Miles earned cannot be converted into bonus points or cash rebate and are non-transferrable.
7. **Cardholders acknowledge that the Miles earned from Eligible Transactions shall be credited to their Cathay membership accounts 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 Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the principal Cardholder's Cathay membership account for any reason beyond the Bank's control.** Cardholders understand and accept that the Bank is not the supplier of the reward (including the Miles). The Bank shall bear no liability relating to any aspect of the reward, including without limitation, their quality, the supply, the descriptions of the reward provided by the supplier(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the reward provided by the supplier(s), their respective employees, officers or agents. The use of the Cathay membership account and the Miles is subject to the terms and conditions as stipulated by Asia Miles Limited. For details, please visit www.cathaypacific.com. The Bank is not obliged to notify Cardholders of any changes or latest announcements of Asia Miles Limited.
8. The Card account must be valid and in good financial standing at the time when the Miles are credited; otherwise, the Miles will be forfeited without further notice at the Bank's sole discretion.
9. The Bank will verify the transaction record(s) to confirm the Cardholders' eligibility under the Offer. 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.
10. In the event that any Miles have been credited to a Cathay membership account and the transaction(s) with respect of which Miles have been earned is/are subsequently cancelled or refunded, without prior notice to the principal Cardholders, the Bank has the right to debit the same number of Miles credited from the Card account and Cathay membership account through Asia Miles Limited.
11. The Bank reserves the right not to award any Miles if a Card account is invalid or not in good financial standing, or if a Cardholder has failed to pay any minimum payment due on or before the due date specified in the relevant monthly statement in the preceding 12 months.
12. The Bank reserves the right to extend, alter or terminate this Offer and amend these terms and conditions at any time without further notice. All matters or disputes will be subject to the final decision of the Bank.
13. If there is any inconsistency or conflict between 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!

Issued by Standard Chartered Bank (Hong Kong) Limited



渣打國泰 Mastercard / 渣打國泰 Mastercard – 優先理財 / 渣打國泰 Mastercard – 優先私人理財國泰及香港快運航空簽賬額外獎賞（「優惠」）之條款及細則：

1. 此優惠之推廣期為2024年1月1日至2024年3月31日（首尾兩天包括在內）（「推廣期」）。
2. 此優惠只適用於由渣打銀行（香港）有限公司（「本行」）發行之渣打國泰 Mastercard、渣打國泰 Mastercard – 優先理財及渣打國泰 Mastercard – 優先私人理財（「信用卡」）持卡人（「持卡人」，包括主卡及附屬卡持卡人）。
3. 於推廣期內，持卡人憑信用卡直接與國泰及香港快運作出的簽賬交易，包括國泰機票、購物和國泰假期；以及香港快運機票和免稅品（「合資格簽賬」），每累積滿港幣8,000元可額外獲取2,000「亞洲萬里通」里數（「里數」）。就此推廣期而言，持卡人最高可以就合資格簽賬額外獲取4,000里數。為免存疑，任何非合資格簽賬均不能獲享此優惠。

為計算所獲里數，同一信用卡戶口的主卡及附屬卡（如適用）之合資格簽賬將會一併計算。以外幣進行的合資格簽賬將以本行所定的合理兌換率兌換為港幣。

4. 主卡持卡人須提供正確的國泰會員資料，包括姓氏、名字、會員號碼及任何於信用卡申請表及其後按不時需要所提供的資料，並須於有關時段內持有有效的國泰會員賬戶方可參加此優惠及享獲贈之里數。國泰會員賬戶須為主卡持卡人所擁有。除由本行決定的特殊情況外，與信用卡相聯之國泰會員賬戶不得更改。
5. 於推廣期內憑合資格簽賬所獲贈的里數，將按以下日期存入主卡持卡人之國泰會員賬戶：

合資格簽賬之交易日期	合資格簽賬之誌賬日期	存入所獲里數之日期
2024年1月1日至3月31日	2024年4月7日或之前	2024年5月31日或之前

所有的合資格簽賬須於上表所列之日期前誌賬，有關日期以合資格信用卡之月結單上之簽賬日期計算。合資格簽賬將上捨至最接近的港元為單位（小數位將不包括在內）。有關里數獎賞將於上表所列的日期或之前存入與持卡人之合資格信用卡相聯之國泰會員賬戶。合資格持卡人如在上表詳列的里數存入日期後1個月仍未收妥此優惠所獲之里數，須通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。

6. 所獲里數不能兌換成積分或現金回贈，並不可轉讓。
7. 持卡人明白由合資格簽賬所獲得的里數將由亞洲萬里通有限公司存入閣下的國泰會員賬戶。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主卡持卡人的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。持卡人明白及接納本行並非獎賞（包括里數）之供應商。因此，有關供應商、其員工或代理人所提供之獎賞的各方面，包括但不限於質素、供應量、供應商的獎賞說明、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。國泰會員賬戶及里數的行使須遵守相關亞洲萬里通有限公司所訂明的條款及細則。詳情請瀏覽 www.cathaypacific.com。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。

8. 持卡人有關之合資格信用卡賬戶必須於存入里數時仍為有效及信用狀況良好；否則，本行有權取消有關里數獎賞。
9. 本行將經電腦核實持卡人之信用卡簽賬紀錄，以確定持卡人於此優惠可獲享里數之資格。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。
10. 如持卡人於里數存入國泰會員賬戶後取消任何累積里數之簽賬或就其退款，本行有權從信用卡戶口及透過亞洲萬里通有限公司從國泰會員賬戶內扣除相等於該簽賬金額之里數而毋須預先通知。
11. 如信用卡戶口並非有效及信用狀況並非良好，或持卡人在過去12個月內未能於有關信用卡戶口之月結單上列明的繳款日期或之前繳付最低付款額，本行保留不給予里數之權利。
12. 本行保留隨時延長、更改或終止此優惠以及修訂本條款及細則之權利而無需任何通知。如有任何爭議，本行將保留最終決定權。
13. 中英文版本內容如有歧義，概以英文版為準。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發