

**Terms and Conditions of "Everyday Credit Card Spending Rewards by Standard Chartered Credit Cards" (the "Promotion")**

- The Promotion is valid from 1 December 2021 to 28 February 2022 (both dates inclusive) (the "**Promotion Period**").
- Unless otherwise specified, to be eligible for the Promotion, cardholders ("**Cardholders**") are required to make Eligible Transactions (as defined in Clauses 6 and 7 below) with credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**"), including Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered Business Card and Standard Chartered Corporate Card) (the "**Eligible Card**").

Registration for the Promotion

- Cardholders are required to register their respective Eligible Card for the Promotion during the Promotion Period at www.sc.com/hk/spend.
- Only the first 50,000 successfully registered Cardholders are eligible for the Promotion. Registration will be closed when the quota is full. Each Cardholder can only register ONE Eligible Card during the Promotion Period, and only that ONE registered Eligible Card will be used to calculate the Eligible Transactions and the relevant CashBack/Asia Miles/Cash Rebate ("Rewards"). Each Cardholder is only entitled to enjoy the Rewards (either in the form of CashBack, Asia Miles or Cash Rebate) once during the Promotion Period, regardless of how many times the offer requirements are met and how many Eligible Cards each Cardholder is holding.
- Cardholders will receive a reference number upon successful registration. Cardholders are required to keep the reference number for verification by the Bank until 30 June 2022. All registered information will be recorded. More than one registration of the same Cardholder will be treated as a unified record only and the last record will prevail. Successful registration cannot be cancelled.

Reward Categories – Dining, Hotel, Retail and Online Transactions

- During the Promotion Period, in order to be entitled to the Rewards, Cardholders are required to make accumulated Eligible Transactions of at least HKD20,000 with the Eligible Card. The Eligible Transactions may be retail or online transactions, or in the form of mobile payment purchase (Apple Pay, Google Pay™, Samsung Pay), cash advance, mail order, phone order or the new interest-free merchant instalment monthly billed amount posted during the Promotion Period made by the Cardholder's registered Eligible Card. The reward categories for this Promotion include dining, hotel, retail and online transactions.

Accumulated Total Eligible Transactions (During the entire Promotion Period)	Percentage of Rewards for Reward Category	Maximum CashBack/ Asia Miles / Cash Rebate Rewards (During entire Promotion period)	Total Maximum CashBack/ Asia Miles / Cash Rebate Rewards (During the entire Promotion period)
HKD20,000 or above	10% for Eligible Dining Transactions and Eligible Hotel Transactions	HKD600/ 6,000 Miles	HKD1,000/ 10,000 Miles
	1% for Eligible Local Retail & Online Transactions	HKD400/ 4,000 Miles	

*For Cardholders who use the Standard Chartered Cathay Mastercard to register for the Promotion, Asia Miles will be rewarded to the Cardholders as the Rewards under this Promotion. A designated conversion rate of HKD1 CashBack to 10 Asia Miles will be used to calculate the Rewards entitlement of this Promotion. For example, HKD100 CashBack can be converted to 1,000 Asia Miles.

Rewards will be offered ONCE only if the same Eligible Transaction falls under multiple Reward Categories.

The Bank reserves its right to determine the final conversion rate of Asia Miles / CashBack and exchange rate at its sole discretion. In case of disputes, the decision of the Bank shall be final and decisive.

7. Eligible Transactions of the Reward Categories:

Eligible Transactions include Eligible Dining Transactions, Eligible Hotel Transactions and Eligible Local Retail & Online Transactions made during the Promotion Period.

A. Eligible Dining Transactions (Category 1) mean transactions made at all local food and beverage outlets, and food delivery platforms, hotel dining spots, drinking places, bars, lounges and discos in Hong Kong Dollars. They do **NOT** include transactions made with merchants with merchant codes not defined as restaurants/dining merchants/organizations (as defined by the Bank, Visa International and MasterCard Asia/Pacific (Hong Kong) Limited), overseas dining transactions, transactions made in private parties/functions, private room events, private kitchen, food and beverage outlets in food courts/supermarkets/department stores, transactions in associations/ club houses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorized transactions.

B. Eligible Hotel Transactions (Category 2) mean transactions made at all local hotels including room reservation, room services, entertainment in hotel property and room reservation via online or offline travel agents in Hong Kong Dollars. They do **NOT** include transaction made with value stored gift voucher, hotel membership fee, hotel dining club membership. All hotel room reservation/ hotel package **MUST** be used or completed on or before the last date of the Promotion Period. The last check-in date is 28 February 2022. They do **NOT** include transactions made with merchants with merchant codes not defined as hotel/travel agents/organizations (as defined by the Bank, Visa International and MasterCard Asia/Pacific (Hong Kong) Limited), overseas hotel transactions, or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorized transactions.

C. Eligible Local Retail and Online Transactions (Category 3) include retail transaction, online transaction or mobile payment conducted with the Eligible Card during the Promotion Period. Online transaction includes online retail purchases made in Hong Kong Dollars (based on the currency posted on the credit card statement), but **DOES NOT** include online bill payment, payment with credit card via internet banking, or any transactions made with merchants whose merchant codes are not defined as retail transactions or tax payment (according to the criteria of the Bank and MasterCard Asia/Pacific (Hong Kong) Limited from time to time). Mobile payment transaction includes any transactions made in local currency settled by Mobile Payment Services with the Eligible Card which are registered to Apple Pay, Google Pay™, Samsung Pay and UnionPay App.

D. Transactions which are NOT Eligible Transactions: For the avoidance of doubt, 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 (including but not limit to Alipay, WeChat, PayMe, TapnGo), 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 in any education institutions, 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, 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.

- All Eligible Transactions made in the Promotion Period must be posted on or before 7 March 2022 based on the transaction date as shown on the credit card monthly statement of the Eligible Card. Eligible Transactions will be rounded up to the nearest Hong Kong dollar (decimal places will not be included).
- The CashBack earned will be credited on the "360° Rewards" platform in May 2022 and will not be automatically shown to the Cardholders' accounts but can be freely redeemed for cash at the redemption platform. The CashBack will be given in Hong Kong dollars and the minimum threshold of CashBack redemption is HKD50 per account and in multiple of HKD50. Redemption of CashBack is subject to relevant terms and conditions. Please visit www.sc.com/hk/rewards for details and redeem the CashBack. Asia Miles earned will be credited into Cardholders' Asia Miles accounts in May 2022 for the Cardholders who have registered Standard Chartered Cathay MasterCard as the Eligible Card. Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferrable. Cardholders acknowledge that the Asia Miles rewarded under this Promotion shall be credited to their respective Asia Miles 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 Asia Miles rewarded 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 Asia Miles to the Cardholder's Asia Miles membership account for any reason beyond the Bank's control. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit www.asiamiles.com.
- The Cash Rebate earned will be credited to the relevant Q Credit Card account in May 2022 for Cardholders who have registered and made the Eligible Transactions by using Q Credit Card as the Eligible Card.
- For the purpose of this Promotion, Eligible Transactions made by the Principal and Supplementary Cardholder(s) of the same Eligible Card for the Promotion will be counted collectively.
- Registered Cardholders shall notify the Bank if they do not receive the Rewards within 1 month after the fulfilment date (that is, 30 June 2022); otherwise, the Bank accepts no liability and will not be liable for any compensation.
- The Eligible Card and its account must be in good financial standing at the time when the Rewards is credited; otherwise the Rewards will be forfeited without further notice. The Rewards amount cannot be drawn as cash advance, is non-exchangeable, non-transferable and cannot be used to offset credit card payment.
- 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.
- If the Cardholders have cancelled any related transaction which had been included in calculating the Rewards offered under the Promotion after the receipt of such Rewards or the Eligible Transactions are otherwise refunded, the Bank has the right to debit the Rewards from the Cardholders' Eligible Card accounts without further notice.
- Cardholders understand and accept that the Bank is not the supplier of the products and/or services (including Asia Miles and the redeemed items) supplied by the merchant(s) under or in connection with this Promotion. The Bank shall bear no liability relating to any aspect of the products and/or services (including Asia Miles and the redeemed items), including without limitation, their quality, the supply, the descriptions of products and/or services (including Asia Miles and the redeemed items) provided by the merchant(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offer(s) or in making available the offer(s) or the products and/or services (including Asia Miles and the redeemed items) under the Promotion, by the relevant merchant(s), their respective employees, officers or agents.
- 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.
- 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.
- The Bank has no obligation to clarify which transactions are eligible for the Promotion before the transactions are made.
- 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!

Issued by Standard Chartered Bank (Hong Kong) Limited



「渣打信用卡站簽賬賺盡獎賞」推廣計劃（「此推廣計劃」）之條款及細則

1. 此推廣計劃之推廣期由 2021年12月1日至2022年2月28日（包括首尾兩日）（「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（「客戶」），包括渣打信用卡及其聯營卡、MANHATTAN 信用卡及其聯營卡（不包括渣打商務卡及渣打公司卡）（「合資格信用卡」）於推廣期內作合資格簽賬（定義見下列條款 6 至7），方可參與此推廣計劃。

登記推廣計劃

3. 客戶須於推廣期內於 www.sc.com/hk/spend 以合資格信用卡登記，方可參與此推廣計劃。
4. 此推廣計劃只適用於首 50,000名成功登記之客戶，額滿即止。每位客戶於推廣期內最多可登記一張合資格信用卡，推廣只以該已登記之合資格信用卡用作計算合資格簽賬及現金回贈/里數獎賞（「獎賞」）。每位客戶於推廣期內只可獲享獎賞乙次（現金回贈或里數獎賞），不論每位客戶符合簽賬要求之次數及持有合資格信用卡之數量。
5. 成功登記之客戶於完成登記後，將獲發一個參考編號。客戶須保留該編號直至2022年6月30日以作核對之用。所有登記資料將會被列入紀錄內。如客戶進行多於一次登記，則以最後一次成功登記資料為準。唯成功登記後將不能取消。

獎賞類別 - 全港食肆、酒店、零售及網上簽賬

6. 在推廣期內，客戶必須以所成功登記之合資格信用卡累積任何合資格簽賬至少 HK\$20,000包括零售簽賬、網上簽賬、手機流動支付簽賬(Apple Pay, Google Pay™, Samsung Pay)、現金透支、郵購、電話購物或已誌賬之全新商戶免息分期計劃該月之供款金額，當中獎賞類別方可獲得獎賞。此推廣的獎賞類別包括全港食肆、酒店、零售及網上簽賬。

累積合資格零售及網上簽賬 (整個推廣期)	當中獎賞類別簽賬之獎賞回贈比率	最高現金回贈/里數獎賞* (整個推廣期)	合共最高總現金回贈/里數獎賞 (整個推廣期)
HK\$20,000 或以上	10%合資格全港食肆及合資格酒店簽賬	HK\$600 / 6,000里數	HK\$1,000 / 10,000里數
	1%合資格本地零售及網上簽賬	HK\$400 / 4,000里數	

*客戶以渣打國泰萬事達卡作此推廣計劃之登記，獎賞則為里數，此推廣將使用指定的兌換率HK\$1現金回贈轉換為10里數獎賞。例如HK\$100現金回贈相等於1,000里數獎賞，以此計算推廣計劃的獎賞。

如同一合資格簽賬適用於多個獎賞類別，客戶只可獲得獎賞乙次。

本行保留決定最終在此推廣計劃指定里數兌換率計算的權利，恕不另行通知，如有任何爭議，本行保留最終決定權。

7. 合資格獎賞類別簽賬：

合資格簽賬包括在推廣期內的合資格全港食肆簽賬，合資格酒店簽賬及合資格零售及網上簽賬。

A. 合資格全港食肆簽賬(類別1)之定義為包括於本地食肆、外賣美食平台、酒店餐飲、酒吧及酒廊以港幣付款之簽賬；而**不包括**於商戶編號為非餐廳/食肆之商戶/機構(根據本行/Visa 國際組織及MasterCard Asia/Pacific (Hong Kong) Limited不時界定)、海外食肆簽賬、酒席宴會、私人宴會、包場派對、私房菜、設於美食廣場/超級市場/百貨公司內之食肆、俱樂部/會所內之餐飲或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。

B. 合資格酒店簽賬(類別2)之定義為包括本地酒店的客房預訂、客房服務、酒店內進行的消閒活動、通過旅行社(包括網上旅遊平台或實體店)的客房預訂以港幣付款之簽賬；而**不包括**購買任何酒店內的儲值禮券，酒店會員之費用，酒店餐飲俱樂部會員之費用的簽賬。所有酒店客房預訂/酒店套餐必須在推廣期結束前使用或完成。最後入住日期是2022年2月28日。而**不包括**於商戶編號為非酒店/旅行社/組織機構(根據本行/Visa 國際組織及MasterCard Asia/Pacific (Hong Kong) Limited不時界定)或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。

C. 合資格本地零售及網上簽賬(類別3)之定義為包括使用已登記的合資格信用卡於整個推廣期內的零售簽賬、網上購物及流動支付。網上簽賬之定義為包括於網上以港幣付款之購物簽賬，而**不包括**商戶編號為非網上交易(根據本行/MasterCard Asia/Pacific (Hong Kong) Limited不時界定為準)、網上賬單及保費繳款或以信用卡於網上銀行繳交費用或繳稅等。流動支付交易包括使用已成功加入認可的Apple Pay、Google Pay™、Samsung Pay及雲閃付App 之合資格信用卡並使用流動支付服務以港幣付款之簽賬。

D. 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(包括但不只限於支付寶、微信支付、PayMe、拍住賞)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 OnePay 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、任何大學或教育機構之手續費/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。

8. 所有的合資格簽賬須於2022年3月7日之前誌賬，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)。
9. 現金回贈將於 2022年 5月內顯示於「360° 全面賞」網上換領平台，而不會直接存入賬戶。客戶可隨時登入平台兌換現金。每次換領之最低金額為每個賬戶HK\$50及兌換單位為HK\$50之倍數。現金回贈換領須受有關條款及細則約束，請上 www.sc.com/hk/rewards 參閱詳情及換領現金回贈。如客戶以渣打國泰萬事達卡登記，里數獎賞將於2022年5月內直接存入客戶之亞洲萬里通賬戶。所獲里數不能兌換成積分或現金回贈，並不可轉讓。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提供，閣下於亞洲萬里通賬戶的「亞洲萬里通」賬戶。為此簽賬所獲得的里數將由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「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，本行毋須負上任何責任。里數之換領及/或使用須受「亞洲萬里通」條款及細則約束。詳情請瀏覽 www.asiamiles.com。
10. 如客戶以Q Credit Card登記及作合資格簽賬，客戶賺取之現金回贈將於2022年5月內存入信用卡賬戶。
11. 同一推廣計劃之合資格信用卡之賬戶主卡及附屬卡的合資格簽賬將合併計算。
12. 已登記客戶如在後 1個月內仍未收受所獲享之獎賞(即2022年6月30日前)，須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
13. 客戶有關之合資格信用卡賬戶必須於存入獎賞時仍為有效及信用狀況良好；否則，本行有權取消有關獎賞。獎賞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。
14. 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。
15. 如客戶於獲贈獎賞後取消用作計算此推廣計劃的任何有關簽賬，本行有權從客戶有關之合資格信用卡賬戶內扣除獎賞，而毋須另行通知。
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