

**Terms and Conditions for Integrated Deposits Account Asia Miles Reward Online Welcome Offer for Standard Chartered Asia Miles Mastercard Cardholders (the "Asia Miles Offer")**

- The promotion period for the Asia Miles™ Offer is from 1 October 2018 to 31 December 2018, both dates inclusive (the "**Promotion Period**").
- Clients who fulfill the requirement in either sub-clause (i) or sub-clause (ii) and ALL of the requirements in sub-clauses (iii) to (viii) below may be entitled to the Asia Miles Offer (the "**Eligible Clients**"):
  - Do not hold any Standard Chartered Asia Miles Mastercard ("**Asia Miles Mastercard**") at the time of application for Asia Miles Mastercard and apply for both Asia Miles Mastercard and Integrated Deposits Account ("**IDA**") at the same time at the bank's designated website(s) ("**Online Card Application**") during the Promotion Period, and the Online Card Application is approved by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") with a newly approved Asia Miles Mastercard issued accordingly on or before 31 January 2019; **OR**
  - Are existing Asia Miles Mastercard cardholders and submit an IDA online application form at designated website [www.sc.com/hk/amcard](http://www.sc.com/hk/amcard) ("**Online IDA Application**") during the Promotion Period; **AND**
  - Successfully open IDA at any branch of the Bank after submission of the Online Card Application or Online IDA Application (as the case may be) during the Promotion Period; **AND**
  - Successfully registered as a Standard Chartered Online Banking client during the Promotion Period; **AND**
  - Successfully sign up for a Banking Plan (Priority Banking, Premium Banking or Easy Banking) during the Promotion Period; **AND**
  - Within 2 weeks from the date of signing up for the Banking Plan (or any date as informed by the Bank), deposit New Funds Amount according to the table immediately below to grow the Eligible Client's Total Balance at the Bank. "**Total Balance**" includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder. "New Funds" refer to monies deposited by cash, cheque/cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), telegraphic transfer from other banks or transfer-in Investment Funds, Debt Securities or Securities from other banks or financial institutions to the investment product account held with the Bank excluding renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Deposit upon maturity; **AND**

Banking Plan signed up during the Promotion Period	New Funds Amount (HKD)
Priority Banking	1,000,000 or above
Premium Banking	200,000 or above
Easy Banking	10,000 or above

- Must be a new client who do not hold any Standard Chartered Bank (Hong Kong) Limited deposit account, including Savings Account(s), Current/ Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), in the past 12 months from the date of submission of the Online Card Application or Online IDA Application (as the case may be); **AND**
  - Hold a valid Hong Kong Permanent Identity Card.
- Eligible Clients must maintain the Total Balance at or above the New Funds Amount for at least 3 months until the corresponding date ("Designated Date") as set out below (or any date informed by the Bank):

Banking Plan sign up date (both dates inclusive)	Designated Date (Inclusive)
1 – 31 October 2018	31 January 2019
1 - 30 November 2018	28 February 2019
1 – 31 December 2018	31 March 2019

- Eligible Clients will be entitled to the Asia Miles Offer once only during the Promotion Period. The Asia Miles Offer is only applicable to principal Cardholders.
- To be eligible for the Asia Miles Offer, the Asia Miles Mastercard must be valid and in good financial standing at the time when the Asia Miles (the "**Miles**") are credited. Otherwise, the Bank reserves the right to forfeit the relevant Miles.
- The number of Miles that an Eligible Client is entitled to will be determined by the Banking Plan signed up by the Eligible Client during the Promotion Period according to the following table. Subscription for the corresponding Banking Plan and the newly opened IDA must remain unchanged and valid at the time when the Miles are credited to the Eligible Client. Otherwise, the relevant Miles will be forfeited absolutely. Separate terms and conditions apply to the Banking Plan. For details, please refer to relevant terms and conditions or contact any of the Bank's staff at branches.

Banking Plan signed up during the Promotion Period	Asia Miles Entitled
Priority Banking	3,000 Miles
Premium Banking	2,000 Miles
Easy Banking	1,000 Miles

- The relevant amount of Miles will be credited to the Asia Miles membership account associated with Eligible Client's Asia Miles Mastercard on or before 30 June 2019.**
- Miles earned cannot be converted into bonus points or cash rebate and are non-transferrable. If the Eligible Client does not have a valid Asia Miles Mastercard when the Miles are credited, the relevant amount of cash rebate will be made available as alternative to Eligible Client as shown below:

Banking Plan signed up during the Promotion Period	Cash Rebate Entitled (as alternative)
Priority Banking	HKD300
Premium Banking	HKD200
Easy Banking	HKD100

- The relevant amount of cash rebate will be credited into a HKD deposit account (exclude MortgageOne® Account and Mortgage Saver Current Account) under the Eligible Client's personal name as primary account holder with the Bank at the sole discretion of the Bank **on or before 30 June 2019** in the following sequence:
  - Sub-account under IDA;**
  - Current/ Cheque Account;**
  - Statement Savings Account;**
  - Passbook Savings Account**
 If an Eligible Client does not have a valid HKD deposit account, the Bank will credit the cash rebate to the Eligible Clients' USD deposit account at an exchange rate as determined by the Bank as above sequence (For joint name account, only if the Eligible Client is the primary account holder will be entitled to the cash rebate). Such cash rebate will be offered in lieu of Miles under this offer and no further Miles will be provided to the same Eligible Client.
- If an Eligible Client does not have a valid Asia Miles Mastercard and a valid IDA / HKD or USD Savings Account / HKD or USD Current Account on the date when the Miles are to be credited, the relevant Miles or Cash Rebate shall be forfeited absolutely and shall not be offered to the Eligible Client through any other means.
- In the event that an Eligible Client is also entitled to other prevailing promotional offer(s) or deposit privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion. For the avoidance of doubt, clients who are eligible for the Asia Miles Offer will not be eligible for other deposits account online welcome offers, including but not limited to the prevailing Integrated Deposits Account Cash Rebate Online Welcome Offer or Marathon Savings Account Cash Rebate Online Welcome Offer. Eligible Client, who is entitled to the prevailing Sign Up Offer for Corporate Partners Programme/ Employee Banking Programme/ Salary BonusPack during the Promotion Period, will not be eligible for the Asia Miles Offer.
- Separate terms and conditions apply to the relevant credit card, banking plans, products and services including but not limited to Standard Chartered Asia Miles Mastercard. For details, please refer to any of the Bank's staff at branches.
- Client acknowledges that the Miles earned from this 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 Miles to the client'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 Limited website at [www.asiamiles.com](http://www.asiamiles.com).
- Terms and conditions of Miles apply for redemption and/or use of Miles. For details, please visit [asiamil.com](http://asiamil.com). The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. Clients 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 including without limitation, their quality, 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 and/or redeemed items provided by the merchant, its employees, officers or agents.
- The Bank reserves the right to vary, modify and terminate the above offer and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
- If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

Issued by Standard Chartered Bank (Hong Kong) Limited



**渣打亞洲萬里通萬事達卡客戶尊享綜合存款戶口「亞洲萬里通」里數獎賞網上迎新優惠之條款及細則 (『「亞洲萬里通」里數優惠』)**

- 「亞洲萬里通」里數優惠推廣期為2018年10月1日至2018年12月31日(包括首尾兩天) (「推廣期」)。
- 如欲享有「亞洲萬里通」里數優惠，客戶須符合以下條款(i) 或 (ii)的要求及條款(iii)至(viii)之全部要求(「合資格客戶」)：
  - 客戶於申請渣打亞洲萬里通萬事達卡(「亞洲萬里通萬事達卡」)時並未持有任何亞洲萬里通萬事達卡並於推廣期內成功於渣打銀行(香港)有限公司(「本行」)指定網頁申請亞洲萬里通萬事達卡及經同一網上申請表格遞交綜合存款戶口申請(「網上信用卡申請」)，獲本行於2019年1月31日或之前批核網上信用卡申請，並發行新批核之亞洲萬里通萬事達卡；或
  - 現有亞洲萬里通萬事達卡客戶於推廣期內透過本行指定網 [www.sc.com/hk/amcard](http://www.sc.com/hk/amcard) 成功遞交綜合存款戶口申請表格(「網上綜合存款戶口申請」)；及
  - 網上遞交上述申請表(定義如上述條款2(i)至2(ii))後於推廣期內於任何本行之分行成功開立綜合存款戶口；及
  - 於推廣期內成功登記成為網上理財客戶；及
  - 於推廣期內成功開立任何綜合理財服務(「優先理財」、「Premium理財」或「快易理財」)；及
  - 於開立綜合理財服務後兩星期內(或在本行預先通知下之指定日期前)根據以下列表存入符合新資金要求之新資金，以增長其於本行之總結存。總結存包括客戶以私人名義作為基本戶口持有人於本行持有的存款、投資、指定保險產品之累積保費。新資金指由其他銀行以現金、支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATS))或電匯存入戶口，或從其他銀行或金融機構轉出基金、債券或股票，並將之轉入至本行之投資戶口內之全新資金，並不得為透過在本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛存款」到期日轉賬而得的資金；及

合資格客戶於推廣期內開立之綜合理財服務	新資金要求
「優先理財」	HK\$1,000,000或以上
「Premium理財」	HK\$200,000或以上
「快易理財」	HK\$10,000或以上

- 必須為過往12個月內(於上述網上申請表(定義如上述條款2(i)至2(ii))提交當日計算)未曾持有本行任何存款戶口(即儲蓄戶口、往來/支票戶口、綜合存款戶口及定期存款戶口)之全新客戶；及
  - 持有有效的香港永久性居民身份證。
- 合資格客戶須維持其包括新資金金額之總結存不少於3個月，至以下列表之相關指定日期(「指定日期」)(或在本行預先通知下之指定日期前):

綜合理財服務之開立日期(包括首尾兩天)	指定日期(包括全日)
2018年10月1日至10月31日	2019年1月31日
2018年11月1日至11月30日	2019年2月28日
2018年12月1日至12月31日	2019年3月31日

- 合資格客戶只可於推廣期內獲享此「亞洲萬里通」里數優惠一次。此優惠只適用於主卡持卡人。
- 合資格客戶之亞洲萬里通萬事達卡於「亞洲萬里通」里數(「里數」)存入時必須仍然有效、無拖欠任何信用卡賬項及信用狀況良好方可享有此「亞洲萬里通」里數優惠。否則，本行有權取消有關優惠。
- 合資格客戶所享之「亞洲萬里通」里數優惠將取決於合資格客戶在推廣期內開立之綜合理財服務，詳情如下表所示。該綜合理財服務及新開立之綜合存款戶口必須於里數存入或贈送時維持不變及仍然有效。否則，有關優惠將被取消。綜合理財服務受其條款及細則約束，詳情請參閱有關條款及細則或聯絡本行職員。

合資格客戶於推廣期內開立之綜合理財服務	可享之「亞洲萬里通」里數
「優先理財」	3,000里數
「Premium理財」	2,000里數
「快易理財」	1,000里數

- 有關之里數將會於**2019年6月30日或以前存入合資格客戶之亞洲萬里通萬事達卡相聯之「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。於里數存入時，如合資格客戶並未持有有效之亞洲萬里通萬事達卡，本行會以現金回贈代替里數贈送予合資格客戶並如下表所示:

合資格客戶於推廣期內開立之綜合理財服務	可享之現金回贈(代替里數贈送)
「優先理財」	HK\$300
「Premium理財」	HK\$200
「快易理財」	HK\$100

- 有關之現金回贈將按本行以絕對酌情權於**2019年6月30日或之前**按以下次序存入有關合資格客戶以私人名義作為基本戶口持有人於本行持有之港元存款戶口(MortgageOne® 增值按揭戶口及「置慳息」往來存款戶口除外):
  - 綜合存款戶口之附屬戶口；
  - 往來/支票戶口；
  - 月結單儲蓄戶口；
  - 存摺儲蓄戶口
 若有關合資格客戶並無上述有效之港元存款戶口，本行將以不時釐定有關匯率用作計算，並根據以上次序將現金回贈存入有關合資格客戶之美元存款戶口(聯名戶口只適用於合資格客戶作為該戶口之基本持有人才可獲享現金回贈)。在此優惠下，此現金回贈將代替里數，而同一合資格客戶將不會獲享任何里數。
- 若合資格客戶於本行存入有關里數時並未持有有效之亞洲萬里通萬事達卡及綜合存款戶口或港元、美元儲蓄戶口或港元、美元往來戶口，有關之優惠將被視作放棄，而本行將不會透過任何途徑存入有關里數或現金回贈予合資格客戶。
- 如合資格客戶同時合資格享有其他推廣優惠或存款優惠，本行保留只提供其中一項或部份優惠之絕對權利。為免存疑，若合資格客戶享有「亞洲萬里通」里數優惠，將不能獲享其他存款戶口網上迎新優惠，包括但不限於綜合存款戶口現金回贈網上迎新優惠或「高息馬拉松活期存款」戶口現金回贈網上迎新優惠。如合資格客戶於推廣期內獲享有企業夥伴理財計劃/企業員工銀行計劃/出糧升級組合迎新禮遇將不能獲享「亞洲萬里通」里數優惠。
- 本行服務(包括但不限於亞洲萬里通萬事達卡)受其有關信用卡、綜合理財服務、產品及服務之條款及細則所約束，詳情請與分行職員查詢。
- 客戶明白以上所獲得的里數將由亞洲萬里通有限公司存入閣下的「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。本行對於包括但不限於里數之到期日、使用及換領，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或請瀏覽 [www.asiamiles.com](http://www.asiamiles.com)。
- 「亞洲萬里通」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](http://www.asiamiles.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客戶。客戶明白及接受本行非「亞洲萬里通」會員帳戶或提供「亞洲萬里通」里數之商戶，並不會對商戶所提供之有關「亞洲萬里通」會員帳戶或「亞洲萬里通」里數，包括但不限於供應、有關「亞洲萬里通」會員帳戶或通過商戶提供的「亞洲萬里通」之描述、任何商品說明、陳述、聲明、貿易慣例或由商戶、其僱員或代理所提供之相關服務所構成之後果負上責任。
- 本行保留隨時更改、更新或終止以上優惠，以及修訂所述任何條款及細則之權利。如有任何爭議，本行保留最終決定權。
- 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。

由渣打銀行(香港)有限公司刊發

[sc.com/hk](http://sc.com/hk)