

Terms and Conditions of 5% cash rebate on Standard Chartered ATM Card Apple Pay for New Easy Banking Clients (“Apple Pay Cash Rebate Welcome Offer”)

1. The Apple Pay Cash Rebate Welcome Offer commences on 1 January 2021 and ends on 31 March 2021 (both dates inclusive) (“**Promotion Period**”).

2. In these terms and conditions:

- (i) “**Apple Pay Transactions**” refers to the retail or in app transactions through Apple Pay. For the avoidance of doubt, any transactions that are paid by and transacted with Cardholders’ physical Eligible Cards will not be entitled to the Apple Pay Cash Rebate Welcome Offer. Other transactions, including but not limited to mail and telephone orders, other transactions without sales slip (except in app transactions) and any cancelled / refunded/ falsified/ unposted/ unauthorized transactions are also not applicable for the Apple Pay Cash Rebate Offer.
- (ii) “**Bank**” means Standard Chartered Bank (Hong Kong) Limited.
- (iii) “**Eligible Cash Rebate Period**” means the respective eligible cash rebate period as set out in Clause 6 below.
- (iv) “**Eligible Cardholders**” has the meaning assigned to in Clause 3 below.
- (v) “**Eligible Device**” refers to any iPhone, iPad or Apple Watch that supports Apple Pay.
- (vi) “**Standard Chartered Credit Cards**” refer to Standard Chartered Credit Card, Standard Chartered Co-branded Card, MANHATTAN Credit Card and MANHATTAN Co-branded Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card.

3. Cardholders of any Standard Chartered ATM Card with the UnionPay network (“**Eligible Cards**”) issued by the Bank who also fulfil the following requirements (“**Eligible Cardholders**”) will be eligible for the Apple Pay Cash Rebate Welcome Offer:

- (i) New-To-Bank clients (“**Eligible New Client**”) signed up for Easy Banking plans during the Promotion Period; and
- (ii) did NOT in the past 12 months from the date of the current sign up for any banking plan during the Promotion Period, hold any product or service with or distributed by the Bank (including but not limited to deposit account, investment services and insurance products underwritten by the third party insurer) except Standard Chartered Credit Cards

4. Any Standard Chartered ATM card that is only linked to account(s) in Business Banking or any credit card (which may or may not access any account by an ATM) issued by the Bank are not eligible for the Apple Pay Cash Rebate Welcome Offer.

5. To enjoy the Apple Pay Cash Rebate Welcome Offer, Eligible Cardholders are also required to fulfil all the following requirements (the “**Eligible Apple Pay Clients**”):

- (i) Add the Eligible Cards in the Eligible Device that supports Apple Pay during the Eligible Cash Rebate Period; and
- (ii) Complete Apple Pay Transactions in Hong Kong Dollars (“**HKD**”) or Renminbi (“**RMB**”), which must be settled and paid from the first account (the “**Primary Account**”) tied to or linked to the Eligible Cards (the “**Eligible Transactions**”) within the Eligible Cash Rebate Period.

6. Eligible Apple Pay Client will be entitled to 5% cash rebate on the total transaction amount of Eligible Transactions, such rebate is capped at HKD200 per month and HKD800 in total. Depending on the account opening date, the eligible periods of Apple Pay Cash Rebate Welcome Offer (“**Eligible Cash Rebate Period**”) for each Eligible Apple Pay Client may vary as per the table below:

Account opening month	Eligible Cash Rebate Period	Monthly Maximum Eligible Spending Amount (HKD#)	Monthly Maximum Eligible Cash Rebate (HKD)
January 2021	January - April 2021	\$4,000	\$200
February 2021	February - May 2021	\$4,000	\$200
March 2021	March - June 2021	\$4,000	\$200

For Eligible Transactions made via Standard Chartered UnionPay Single/ Dual Currency ATM Card which are debited in HKD, the Bank will calculate the Monthly Maximum Eligible Spending Amount and Eligible Cash Rebate based on the HKD amount provided in the monthly statement. For Eligible Transactions made via Standard Chartered UnionPay Dual Currency Card which are conducted and debited in RMB, they will be converted into their HKD equivalent at the exchange rate prevailing on **31 December 2020** for the calculation of Monthly Maximum Eligible Spending Amount and Eligible Cash Rebate.

7. If multiple cards were registered for this Apple Pay Cash Rebate Offer and Eligible Transactions were made, the cash rebate earned for these Eligible Transactions will be calculated cumulatively across the Eligible Cards. Once the cap is met, no rebate will be offered to other Eligible Transactions within the same month.

8. The entitled amount of cash rebate during respective eligible periods for each Eligible Apple Pay Client will be credited into the bank account as specified in Clause 9 below by 30 September 2021 (“**Fulfilment Date**”).

9. The entitled amount of cash rebate will be given in Hong Kong Dollars and credited into the Primary Account of the Eligible Cards. The Primary Account must be valid at the time of the relevant Fulfilment Date. In case the Primary Account is for any reason invalid for the above crediting as determined by the Bank in our absolute discretion, the entitled amount of cash rebate will be credited to the account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by Eligible Apple Pay Clients (in case the Primary Account of the Eligible Card is in sole name) or in the capacity as primary account holder (in case the Primary Account of Eligible Cards is in joint name) at the Bank in the following sequence:

- a. Sub-account under Integrated Deposits Account
- b. Current Account
- c. Statement Savings Account
- d. Passbook Savings Account

If client has more than one account under same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at our absolute discretion. In the event that a client does not hold any valid account mentioned in this Clause, the relevant cash rebate will be forfeited by the Bank without prior notice.

10. Eligible Apple Pay Client shall notify the Bank if they do not receive the relevant cash rebate within 1 month after the Fulfilment Date; otherwise, the Bank accepts no liability and will not be liable for any compensation.

11. The Bank reserves the right to determine the calculation methods applied under the Apple Pay Cash Rebate Welcome Offer and verify the client’s transaction records in considering the client’s eligibility for the Apple Pay Cash Rebate Welcome Offer. In case of any disputes, the Bank’s decision shall be final and binding.

12. In case of any disputes, Eligible Apple Pay Client is required to present all the relevant original sales receipts and Standard Chartered ATM Card sales slips for further investigation by the Bank.

13. The Bank is not the provider of Apple Pay and we do not give any warranty over the use of Apple Pay. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in using Apple Pay for any transaction. You acknowledge that your use of the card through Apple Pay may be disrupted or terminated for reasons outside of our control, and the Bank will not be liable for any claim arising from or related to your use of (or failure to use) the card through Apple Pay. The Bank is not responsible for the performance of Apple Pay or any other third parties regarding any arrangement or agreement you enter into with them in relation to Apple Pay. The speed and reliability of service of your internet or mobile connection is dependent solely on your respective internet and/or mobile service providers.

14. The Bank reserves the right to amend the terms and conditions or any other contents here at any time. Any benefit, promotional offer or welcome gift is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the Bank’s decision shall be final and conclusive.

15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Risk Disclosure Statements:

Risk Disclosure Statements for RMB Deposit Services

- RMB exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the client subsequently converts RMB to another currency (including Hong Kong dollars); and
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Foreign Exchange Risk Disclosure Statement

Foreign Exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).