



Terms and Conditions for Points Redemption

The redemption of “**360° Rewards Points**” (being points designated as such by Standard Chartered Bank (Hong Kong) Limited (“**Bank**”) for designated Standard Chartered credit cards) and “**Bonus Points**” (being points designated as such by the Bank for designated MANHATTAN credit cards) (together “**Points**”) will be subject to the terms and conditions set out below:

Part I: Redemption Process

Qualified Cards

- Redemption of Points is only applicable to cardholders of Standard Chartered Credit Card, Standard Chartered Titanium Credit Card, Standard Chartered Platinum Credit Card, Standard Chartered Visa Infinite Credit Card, Standard Chartered Priority Banking Credit Card, Standard Chartered Preferred Banking Credit Card, Standard Chartered Shop’n Gain Credit Card and Standard Chartered UnionPay Dual Currency Platinum Credit Card under 360° Rewards Points Scheme (“**Standard Chartered Qualified Cards**”) as well as MANHATTAN Credit Card and MANHATTAN co-brand credit card applicable under the relevant bonus point scheme (“**MANHATTAN Qualified Cards**”) (collectively “**Qualified Cards**”). It is not applicable to cardholders of Corporate/Business Card. Redemption under CashBack Scheme is subject to clauses 39 to 44 below. The Qualified Cards are subject to be amended by the Bank from time to time with prior notice.

Conversion Rate and Qualified Transactions

- For Standard Chartered Qualified Cards (except Standard Chartered UnionPay Dual Currency Platinum Credit Card), one 360° Rewards Point will be awarded for such fixed amount of Hong Kong Dollars expenditure as specified by the Bank from time to time. For this purpose, expenditure shall be the amount shown under “Purchases” (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, 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 travelers 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 (if applicable) from time-to-time, cash advance, annual fee, past due charges, overlimit charges, interest/finance charges, balance transfer amount, “Credit Cash” amount, tax payment, the aggregate of the Instalment Transaction Price and the Handling Fee of “MANHATTAN’s Anything Goes Instalment” and whole amount of “MANHATTAN’s Interest-Free Instalment”, other charges and tax payment (to be announced by the Bank from time to time)).

metals, watches and jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, “Instalment Credit” amounts, “Credit-to-Cash” amounts, annual fees, finance charges, other charges and tax payment (to be announced by the Bank from time to time) on each monthly Credit Card statement. Only 360° Rewards Points shown as available on the latest issued monthly credit card statement and Online 360° Rewards are redeemable.

For Standard Chartered UnionPay Dual Currency Platinum Credit Card, one 360° Rewards Point will be awarded for such fixed amount of Hong Kong Dollars expenditure as specified by the Bank from time to time. For this purpose, expenditure shall be the amount shown under “Purchases” (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, cash advances, “Instalment Credit” amounts, “Credit-to-Cash” amounts, annual fees, finance charges, other charges and tax payment (to be announced by the Bank from time to time) on each monthly Credit Card statement. Only 360° Rewards Points shown as available on the latest issued monthly credit card statement and Online 360° Rewards are redeemable.

For MANHATTAN Qualified Cards, unless otherwise specified, one Bonus Point will be awarded for every HK\$1 expenditure (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, 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 travelers 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 (if applicable) from time-to-time, cash advance, annual fee, past due charges, overlimit charges, interest/finance charges, balance transfer amount, “Credit Cash” amount, tax payment, the aggregate of the Instalment Transaction Price and the Handling Fee of “MANHATTAN’s Anything Goes Instalment” and whole amount of “MANHATTAN’s Interest-Free Instalment”, other charges and tax payment (to be announced by the Bank from time to time)).

Notwithstanding the above, specific reward programmes and terms and conditions may also apply to each Qualified Cards.

Points Expiry and Validity

- The maximum period for accumulation of 360° Rewards Points for Standard Chartered Credit Card, Standard Chartered Titanium Credit Card, Standard Chartered Priority Banking Credit Card, Standard Chartered Preferred Banking Credit Card and Standard Chartered Shop’n Gain Credit Card is 3 years. 360° Rewards Points of Standard Chartered Platinum Credit Card, Standard Chartered Visa Infinite Credit Card and Standard Chartered Shop’n Gain Platinum Credit Card, Standard Chartered UnionPay Dual Currency Platinum Credit Card have no expiry. For the MANHATTAN Qualified Cards, the maximum period for accumulation of Bonus Points is 24 months. The Points expiry date will be subject to the date shown in the monthly statement. After this date all accumulated Points will be cancelled from the cardholder’s credit card account(s) (“**Account**”) without further notification.

The maximum period of accumulation is subject to announcement by the Bank from time to time.

- Any application for redemption of Points (“**Redemption**”) received after the relevant cardholder’s Account has been closed (voluntarily/ involuntarily) shall not be valid and all Points on such Account will become void with effect from the date of such closure.
- The expiry date of Points and credit card can be different. Please refer to the applicable terms and conditions under the relevant rewards programme and credit card or contact the Bank for details.
- The Bank’s acceptance of Redemption will be subject to the relevant Account(s) being valid and in good standing (with positive and sufficient Points balance) and there having been no breach by the cardholder (whether principal or supplementary) of any of his/her obligations under the applicable Cardholder Agreements, Cardmember Agreements, or Credit Card Terms, and any programme terms and conditions or other documents which form the banking agreement with the Bank..
- If a relevant Account has been closed or cancelled and with negative Points balance, the Bank reserves the right to charge to the relevant Account or any other account(s) held by the principal cardholder with the Bank a monetary amount equivalent to the value of the Points at any time without prior notice.
- In respect of Account which has both a principal cardholder and a supplementary cardholder, only the principal cardholder may redeem available Points on that Account. All Points and benefits accrued by the principal or supplementary cardholder under the Account will be given to the principal cardholder.
- Cardholder can combine Points of all Qualified Cards under the same cardholder (including principal card and supplementary card) unless otherwise specified at the Bank’s online redemption platform. The Bank will process the Redemption within 3 working days, and will deduct the relevant Points based on expiry date. Earlier-expired points will be deducted first.

Redemption Transactions

- Cardholder must register online once with any one of Qualified Card(s) or Qualified CashBack Card(s) (as defined below) or online banking credential under the same cardholder to view the Points balance of Qualified Card(s) (and/or CashBack balance of Qualified CashBack Card(s)). Registration is only applicable to principal cardholder of Qualified Card and/or Qualified CashBack Card.
- Points may be redeemed for services, products or other items (together “**Products**”) as may be made available by the Bank on the online redemption platform from time to time.
- Points may be redeemed for cash when specified as a redemption item under the online redemption platform. Provided that cardholder has accumulated sufficient Points and has sufficient credit limit available on his/her Account, there is no limit to the number of Products that each cardholder is entitled to redemption.
- The Bank reserves the right to change or remove the list of Products and merchants available for Redemption from time to time without notice under the online redemption platform or any other channel as may be made available by the Bank. All Products are subject to availability and will be allocated on a first-come-first-served basis. Products may be subject to the applicable terms and conditions of the respective merchant. The respective merchants reserve the right to supply alternative products or services of similar quality or price to cardholder. For details, please refer to the individual Product or relevant offer and promotion.
- Once a transaction for Redemption has been processed by the Bank, it is irrevocable and may not be cancelled or altered. No free trial period will be provided in respect of any Products.
- Redemption will be fulfilled in the sequence in which they are received and accepted by the Bank. If a cardholder does not have either a sufficient number of Points, or if the **Points Plus Pay feature** (detailed below) is available, sufficient available credit limit to make any required monetary payment for the Redemption, the Redemption will be deemed cancelled. For Products that are redeemed or purchased by combination of Points and cash payment not under Points Plus Pay feature, a form signed by cardholder or confirmation as made by cardholder under the online redemption platform will constitute the Bank’s authority to debit his/her Account with the necessary amount of cash payment for the relevant Redemption or purchase. In case the available Points balance is not less than 50% of the amount of Points (or any minimum number of Points that the Bank may specify) as required for redeeming a Product, if made available by the Bank, cardholder may purchase Points at a conversion rate as the Bank may specify from time to time with Qualified Card for redeeming the relevant Product. In all cases, the Bank reserves the right to determine the conversion rate between Points and cash in each Redemption transaction.
- No notification letter will be delivered for rejected Redemption, yet cardholder is required to check redemption status online after processing.
- The Bank may notify cardholder of successful Redemption via appropriate channel(s) as determined by the Bank based on the cardholder’s contact details on the Bank’s records.

- If Products Redemption is made available by the Bank, the Products or redemption letter for the Products will be sent to the cardholder’s correspondence address on the Bank’s record, once the Redemption has been successfully processed.
- Unless otherwise indicated, the Bank is not the supplier of any Product offered to cardholders and will not accept contractual, torts or any other kind of liability in respect of any Products supplied by third party merchants. All representations and warranties relating to quality, design, specifications or otherwise set out in the online redemption platform or any other channel as may be made available by the Bank in respect of such offers are made by the respective merchants. Accordingly, the Bank will not be responsible or liable for any death, injury, damage or loss suffered by any cardholder or any third party or any of their property which is caused directly or indirectly by any of the Product provided to cardholders. Products are not returnable unless the Product suffers from any manufacturing defect or is damaged upon delivery/collection.** Please call Standard Chartered Credit Card 24-hour Customer Service Hotline at (852) 2886 4111 or MANHATTAN Card 24-hour Customer Service Hotline at (852) 2881 0888 within 7 days of receipt to arrange for return/replacement if necessary.
- The Bank and respective Products’ merchants have made every effort to ensure all information in the catalogue is accurate, however the Bank accepts no responsibility for any error or omission contained therein. The Bank reserves the right to make the final decision if there is any inaccuracy or omission.
- If the collection of redemption items in person at merchant outlets or redemption centres is made available by the Bank, the cardholder must present his/her relevant valid Qualified Card, HKID Card and the original redemption letter issued by the Bank for redemption. Cardholder may designate a person to collect the redemption item(s) on his/her behalf. The designated person must present his/her HKID Card, the original redemption letter issued by the Bank, the signed photocopies of both sides of the relevant Qualified Card and authorisation letter signed by cardholder for redemption.
- Offer shall be terminated immediately upon closure of business of any merchants.
- Fraud and abuse relating to the redemption may result in the forfeiture of accumulated Points as well as the cancellation of a cardholder’s credit card(s).
- In the event that any Point(s) has been used or credited to the relevant Account(s) but subsequent to such usage or crediting, the transaction(s) that form(s) part or all of the Points is cancelled or refunded, without prior notice to the cardholder, the Bank has the right to either debit from the relevant Account(s) the same amount of Points used or credited, or if the balance of Points is insufficient, charge to the relevant Account(s) a monetary amount equivalent to the value of the Points used or credited.
- Points earned under Standard Chartered UnionPay Dual Currency Platinum Credit Card can only be used to redeem cash in Hong Kong Dollar.
- Unless otherwise indicated, cash redemption by Points must be made in multiples of HK\$50 or any other multiplier as decided by the Bank from time to time. The Bank

reserves the right to determine and adjust the multiplier at any time without prior notice.

Part II: Features under the Online Redemption Platform

Wishlist feature

- If wishlist feature is made available by the Bank under the online redemption platform, cardholder may add a Product to a wishlist to be redeemed at a later date. The Bank may remove the item from wishlist if it is no longer available for redemption.

Waitlist feature

- From time to time the Bank may introduce a Product that may be available for Redemption at a later time. If waitlist feature is made available by the Bank under the online redemption platform, cardholder may add this to waitlist. Redemption of the Product is still subject to availability and to the terms and conditions here.

Points Plus Pay feature

- Points Plus Pay feature may be made available by the Bank for certain Products under the online redemption platform, and in that case, further to clause 15 above:
 - If cardholder chooses to redeem a Product using the Points Plus Pay feature, which may be made available by the Bank for certain Product Redemption, the Bank allows the option to redeem using a combination of Points and cash payment, subject to a minimum number of Points that the Bank may specify.
 - If the Bank make this feature available to the cardholder, the Bank facilitates Product Redemption with the given transaction amount as prescribed by the Bank per Redemption.
 - Where Products are successfully redeemed through a Points Plus Pay feature, cardholder irrevocably authorises the Bank to debit the cardholder’s Account with the pay portion in the Redemption. The charges for the pay portion will be shown in the cardholder’s monthly statement following the Redemption. The Bank does not accept any other methods of payment.
 - Selection of Products offered with Points Plus Pay feature is and will be at the sole discretion of the Bank and is liable to change without notice.

Part III: Products

Mileage

- Redemption of mileage programme must be made in multiples of 1,000 miles and the minimum redemption level is 1,000 miles. Upon receipt of Redemption, the Bank will forward the relevant information to relevant mileage programme for processing. Miles will be credited into relevant mileage programme account within 4 to 6 weeks. In case of insufficient submitted information, the Redemption will be cancelled. Terms and conditions of relevant mileage programme apply for mileage redemptions. For details, please visit respective mileage programme website(s).
- A handling charge of HK\$300 will be charged for each Redemption of mileage programme and this charge is subject to change by the Bank.**
- Cardholder cannot combine mileage, cash voucher and merchandise in the same Redemption.

- If pre-registration of mileage programme membership information is required for mileage Redemption, cardholder may access redemption platform for membership information registration or updating the registration record.

Vouchers and e-Vouchers

- If voucher is made available by the Bank for Redemption, all vouchers offered to cardholders will only be redeemable in accordance with the terms and conditions endorsed on them and will not be redeemable or exchangeable for cash in any circumstances.
- If e-Voucher is made available by the Bank for Redemption:
 - An e-voucher is an electronic Voucher which is sent to an email address. Email address is mandatory for e-voucher redemption.
 - All e-Voucher will be sent to the email address registered by cardholder with the Bank.
 - The Bank is not responsible for any delay in transmission of, loss of, or non-receipt of, e-Voucher redeemed by the cardholder, due to any reason whatsoever.
 - The use of the e-Voucher will be subject to the terms stated therein.
 - One e-Voucher can only be redeemed once unless otherwise specified on the e-Voucher.
- If mCerts is made available by the Bank for Redemption:
 - A mCert is an electronic voucher which will be sent to a mobile device via SMS.
 - All mCert will be delivered to the mobile number registered by cardholder with the Bank.
 - The Bank is not responsible for any delay in transmission of, loss of, or non-receipt of, mCert redeemed by the cardholder, due to any reason whatsoever.
 - Cardholders are required to use the mCert in accordance with the terms stated therein.
 - One mCert can only be redeemed once unless otherwise specified on the mCert.

Part IV: Other Points Usage

Points Transfer

- If Points transfer is made available by the Bank, principal cardholder may transfer Points to another principal cardholder who holds Qualified Card subject to the following conditions:
 - Cardholder may not combine Points under multiple Qualified Card Accounts for a single transfer. Points transfers may not be allowed between Qualified Card Accounts held by the same cardholder.
 - The minimum transfer amount of Points is 10,000 points per transfer. **A minimum service fee of HK\$20 will be charged for every 10,000 points transferred. Points transferred in increments of less than 10,000 will also be subject to a service fee of HK\$20.** There is no maximum limit on the amount of Points which can be transferred.
 - By confirming the transfer details and instructions to proceed, Points will be transferred upon the successful payment of the required service fee through the designated Qualified Card Account. Other methods of payment for the service fees will not be accepted.

Transferred Points will expire upon the latest expiry date of the Points under the transferee’s Account.

Annual Fee Waiver

- Unless otherwise made available by the Bank, annual fee waiver is not applicable to Standard Chartered Visa Infinite Card and MANHATTAN Credit Card. A cardholder’s entitlement to redeem Points in exchange for a waiver by the Bank of half or all of the cardholder’s Card annual fee may be exercised irrespective of the number of Cards held. Cardholders are eligible to enjoy an annual fee waiver if offered and specified as redemption item for each valid credit card held once a year. The equivalent cash amount of the fee waiver will be credited into Account and shown on the following monthly statement.

CashBack Redemption

- Redemption of CashBack is only applicable to qualified cards under CashBack Programme offered by the Bank. “**Qualified CashBack Cards**” are Standard Chartered executive platinum Credit Card, Standard Chartered executive Credit Card, Standard Chartered Simply Cash Visa Card, Standard Chartered/MANHATTAN Credit Card under CashBack Programme, Click-a-Count Titanium Credit Card, MANHATTAN Platinum Credit Card and MANHATTAN Titanium Credit Card.
- CashBack is earned in accordance with the relevant terms and conditions under the CashBack Programme for each Qualified CashBack Card. Notwithstanding any such terms and conditions or other relevant documents, any CashBack earned under a Qualified CashBack Card account would not be automatically credited to the relevant account. Cardholder has to access the online redemption platform for CashBack redemption and usage. At the option of the cardholder designating a selected amount subject to clause 42, CashBack may be redeemed as cash and credited to the cardholder’s relevant Qualified CashBack Card account, or alternatively and if made available by the Bank, cardholder may redeem CashBack by choosing among the Products or offers under the CashBack catalogue on the online redemption platform.
- Save and except clauses 1-3, 11, 12, 15, 27-33, 37, 38, the rest of the terms and conditions here shall also apply in the context of redemption under the CashBack catalogue. For this purpose, reference to “Points” shall be deemed to be referring to “CashBack” accordingly.
- Unless otherwise indicated, Get Cash redemption must be made in multiples of HK\$50 or any other multiplier as decided by the Bank from time to time. The Bank reserves the right to determine and adjust the multiplier at any time without prior notice.
- Cardholder can combine CashBack earned by the Cardholder under his/her Qualified CashBack Cards (including principal and supplementary card) for Redemption, if the Bank allows.
- No expiry period for accumulation of CashBack unless otherwise specified in relevant promotion terms and conditions and the expiry date will be shown in the statement. Any changes to the accumulation period will be announced by the Bank from time to time and the same will be final.

Part V: General

No Liability

- Without limiting the generality of the foregoing:
 - The Bank is not liable for any Product or the quality or performance of Products supplied by the participating merchant, supplier, shopping site, travel redemption site, service provider or other authorized agent available for Redemption. Cardholder must direct any complaints or feedback in respect of such Product to the respective participating merchant, supplier, provider or agent.
 - The Bank is not responsible for lost or stolen redeemed vouchers, e-Vouchers, mCerts or any Products redeemed.
 - The Bank is not responsible for any loss or theft of redeemed Products, whether the loss is occurred in the course of delivery or under any other situation whatsoever.

Disclosure of Information

- Cardholder agrees that the Bank may provide his/her personal data or Account information to the vendor, merchant, supplier or agent for the purposes of fulfilling cardholder’s Redemption request and Product delivery. Cardholder information will also be provided to Travel Site if cardholder choose to access those websites.

Access

- Any access that the Bank may grant cardholder from the online redemption platform, or partner website, will transport the navigation out of the sites. The Bank is not responsible for, do not endorse, and make no representation or warranty in connection with, any hyperlinked internet sites on the Bank’s website. The Bank’s policy and terms and conditions regarding internet access and online service shall also continue to apply.

Applicable Terms and Conditions

- For all Redemption transactions, these terms and conditions shall be read together with Client Terms, Cardholders Agreements, Cardmembers Agreements, Credit Card Terms and any programme terms and conditions or other documents which form the banking agreement with the Bank. In case of inconsistency between any of the foregoing terms and these terms and conditions, these terms and conditions shall prevail to the extent of Points usage and Redemption.
- The Bank reserves the right to vary or modify any of these terms and conditions. In case of disputes, the Bank’s decision shall be final and binding.
- If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.