

A. General Terms and Conditions of Welcome Offer

1. The welcome offer (“**Welcome Offer**”) is only applicable to the applicant who has submitted the credit card application from 1 February 2018 to 4 July 2018 (both dates inclusive) (the “**Promotion Period**”) and fulfilled the requirements as set out below.
2. New cardholders are applicants who currently do not hold and in the past 6 months have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card from the date of credit card approval (“**New Cardholders**”).
3. For the calculation of the eligibility for the Welcome Offer of Standard Chartered UnionPay Dual Currency Platinum Credit Card (“**UnionPay Credit Card**”), all HKD and RMB eligible transactions as shown on the monthly statement will be taken into account and combined for calculating the spending amount. Every RMB 1 spent will be calculated as HKD1. For the calculation of the eligibility for the Welcome Offer of other newly approved credit cards, the total HKD amount under Eligible Transactions as shown on the monthly statement will be taken into account for calculating the spending amount.
4. Eligible transactions are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase (not applicable to UnionPay Credit Card) but do not include without limitation cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions (“**Eligible Transactions**”).
5. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time of the Welcome Offer is rewarded or the redemption letter for the Welcome Offer is arranged to be sent to the New Cardholder (as the case may be); otherwise Standard Chartered Bank (Hong Kong) Limited (“**the Bank**”) has the right to forfeit the Welcome Offer.
6. The Welcome Offer is available on a first-come-first-served basis while stocks last. The Bank reserves the right to offer an alternative Welcome Offer as replacement in case of shortage.
7. The Welcome Offer is not transferable, returnable or redeemable for cash.
8. **Each New Cardholder will only be entitled to the Welcome Offer once** regardless of the number of approved applications he/she makes and the number of times the requirements is met on one or more approved credit cards within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder’s entitlement of the Welcome Offer.
9. Once the Welcome Offer is chosen at the time of application, it cannot be exchanged for any alternative. If no or more than one Welcome Offer has been indicated at the time of application(s), the Bank will select one of the Welcome Offers for the New Cardholders at its sole discretion.
10. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection and in case of disputes, for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
11. If a New Cardholder who has already received the Welcome Offer subsequently cancels the relevant credit card within one year from the date of issuance of the new card, **the Bank reserves the right to charge a cost equivalent to the value of the Welcome Offer.**
12. All credit cards, banking products or services set out in these terms and conditions are subject to separate eligibility, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.
13. Any spending requirements mentioned in these terms and conditions are part of a promotional offer for reward points, gift, cash rebate or fee waiver (as the case may be). They are not mandatory requirements which must be met before a cardholder may apply and be granted any banking product or service. Any one product or service may be applied and be granted independently.
14. **New Cardholders understand and accept that the Bank is not the supplier of the products/services/gifts provided. The Bank shall bear no liability relating to any aspect of the products/services/gifts, including without limitation, their quality, the supply, the descriptions of the products/services/gifts provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the products/services/gifts provided by the merchant, its employees, officers or agents. The use of the products/services/gifts is subject to the terms and conditions as stipulated by the supplier (if applicable).**
15. Employees of the Bank **are not eligible for the Welcome Offer.**
16. The Bank reserves the right to vary, extend, terminate and/or cancel this offer or amend these terms and conditions at any time. Any benefit or promotional offer for successful applicants is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you. In case of any disputes, the Bank’s decision shall be final and conclusive.
17. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Simply Cash Visa Card

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to (a) 100% CashBack (the “**CashBack Offer**”) and (b) 0% Annualised Percentage Rate Offer (the “**0% APR Offer**”) (collectively, “**Section B Offer**”) as the Welcome Offer:
 - i. New Cardholders submit Standard Chartered Simply Cash Visa Card (“**Simply Cash Visa Card**”) application form via the designated application link stated in the invitation digital direct mailer or SMS sent by the Bank during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for the principal card of Simply Cash Visa Card issued by the Bank **on or before 30 November 2018; AND**
 - iii. New Cardholders have fulfilled specific requirements as set out below with Simply Cash Visa Card.

2. Section B Offer consists of the following 2 offers:

(a) 100% CashBack Offer

- i) New Cardholders will be entitled to 100% CashBack on Eligible Transactions (based on the transaction date) made with the **newly approved Simply Cash Visa Card within the first 2 months** from the date of card issuance, subject to a maximum of HKD1,000 CashBack.

Example

A New Cardholder who accumulates Eligible Transactions of HKD1,000 with Simply Cash Visa Card within the first 2 months from the date of card issuance

CashBack entitled:

HKD1,000 x 100% = HKD1,000 CashBack

- ii) There is no minimum spending requirement in order to be eligible for this CashBack Offer.
- iii) CashBack to be rewarded under the CashBack Offer includes the portion earned from the Standard Chartered Simply Cash Visa Card Rewards Scheme (“**Simply Cash Visa Card Rewards Scheme**”).
- iv) New Cardholders will first receive CashBack they can earn under the prevailing Simply Cash Visa Card Rewards Scheme in accordance with the timeline as stated in the relevant Terms and Conditions.
- v) The difference between the total amount of CashBack earned under the CashBack Offer and Simply Cash Visa Card Rewards Scheme will be credited and shown on the “360° Rewards” online redemption platform within 5 months from the date of issuance of Simply Cash Visa Card and will not be automatically credited to New Cardholders’ Simply Cash Visa Card accounts.
- vi) CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
- vii) In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that form(s) part or all of the CashBack is/are cancelled or refunded subsequently, without prior notice to the New Cardholders, the Bank has the right to charge to the Simply Cash Visa Card account a monetary amount equivalent to the value of the CashBack credited.
- viii) If the Simply Cash Visa Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.
- ix) CashBack can be freely redeemed for cash or gifts under the online catalogue of the platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redeem the CashBack.

(b) 0% APR Offer

- i) Retail Purchases (as defined in clause 2 (b) iv. below), bill payment and Octopus Automatic Add Value Services posted to the New Cardholders’ Simply Cash Visa Card accounts will be charged at 0% Annualised Percentage Rate (“**APR**”) during the **first 5 months** of the date of issuance of the **newly approved Simply Cash Visa Card**.
- ii) There is no minimum spending requirement in order to be eligible for this 0% APR Offer.
- iii) New Cardholders are required to settle minimum payment by payment due date as specified in monthly statement every month in order to be eligible for this 0% APR offer.
- iv) “**Retail Purchases**” means retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase but not applicable without limitation to cash advance, interest, fees and charges, balance transfer schemes, statement instalment plans, Instalment Credit Program, Credit-to-Cash Preferential Annual Rate Program.
- v) From 6th month onwards from the date of issuance of the newly approved Simply Cash Visa Card, prevailing or applicable finance charge will be applied to all unpaid balance including transactions posted to the New Cardholders’ Simply Cash Visa Card account within the first 5 months from the date of card issuance.

C. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Simply Cash Visa Card AND Standard Chartered UnionPay Dual Currency Platinum Credit Card

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to an extra HKD100 CashBack (“**Section C Offer**”) on top of Section B Offer as the Welcome Offer:
 - i. New Cardholders submit one application form to apply for both Simply Cash Visa Card **AND** UnionPay Credit Card via the designated application link stated in the invitation digital direct mailer or SMS sent by the Bank during the Promotion Period; **AND**
 - ii. New Cardholders have successfully applied for the principal cards set out in clause 1. i. of this Section C issued by the Bank (each a “**Section C Eligible Card**”) **on or before 30 November 2018; AND**
 - iii. New Cardholders must successfully apply and be granted by the Bank the second Section C Eligible Card within 1 month from the date of issuance of the first Section C Eligible Card.
2. There is no minimum spending requirement in order to be eligible for this Section C Offer.
3. New Cardholders who (i) submit one application form to apply for Section C Eligible Cards, but have only successfully applied for the principal card of UnionPay Credit Card and (ii) accumulate Eligible Transactions of **HKD8,000 or above** with the newly approved card **within the first 2 months** from the date of issuance of the newly approved card, will receive HKD600 shopping voucher as the Welcome Offer. Available voucher choices include WELLCOME Supermarket Shopping Voucher and **city**'super Shopping Voucher. New Cardholders will not receive the Section C Offer if only Simply Cash Visa Card or UnionPay Credit Card is approved.
4. Redemption letter of HKD600 shopping voucher will be sent to New Cardholders who meet the requirements and are entitled to HKD600 shopping voucher within 5 months from the date of issuance of UnionPay Credit Card. Upon receiving the redemption letter, New Cardholders can redeem HKD600 shopping voucher by presenting the original redemption letter and UnionPay Credit Card at the designated redemption centres. Details of the redemption procedures will be set out in the redemption letter.

A. 迎新禮遇一般條款及細則

1. 申請人須於2018年2月1日至2018年7月4日(包括首尾兩天)(「**推廣期**」)內遞交信用卡申請及符合以下所述之要求,方可獲贈迎新禮遇(「**迎新禮遇**」)。
2. 全新信用卡客戶為新卡批核時並未持有及於過去6個月內沒有取消任何渣打信用卡或MANHATTAN信用卡主卡之申請人(「**全新信用卡客戶**」)。
3. 有關渣打銀聯雙幣白金信用卡(「**銀聯信用卡**」)迎新禮遇資格之計算,其簽賬金額會將月結單上顯示所有合資格之港幣及人民幣簽賬合併計算;每1元人民幣簽賬將當作HK\$1計算。有關其他新批核信用卡迎新禮遇資格之計算,其簽賬金額將會根據月結單上顯示之合資格港幣簽賬金額計算。
4. 合資格簽賬須為零售購物簽賬(包括本地及海外)、網上消費或已誌賬之分期付款金額(不適用於銀聯信用卡)。不合資格之簽賬包括但不限於現金透支、兌換籌碼、繳交保險費用、「八達通自動增值」服務、透過互聯網/自動櫃員機/電話銀行服務或其他繳費方法繳付之賬項(包括但不限於稅項及公共事務賬項)、任何金錢/電子貨幣轉賬(包括但不只限於任何透過個人對個人(P2P)支付服務或流動裝置/應用程式/電子轉賬平台的轉賬)、未誌賬/取消/退款/偽造/未經許可的交易(「**合資格簽賬**」)。
5. 有關之信用卡賬戶必須於安排迎新禮遇或郵寄迎新禮遇換領信(視乎情況而定)時仍為有效、無拖欠任何信用卡賬項及信用狀況良好,否則渣打銀行(香港)有限公司(「**本行**」)有權取消安排迎新禮遇予有關信用卡客戶。
6. 迎新禮遇數量有限,先到先得,一旦換罄,本行有權以其他迎新禮遇取代。
7. 迎新禮遇不可轉讓、退換或兌換現金。
8. 於推廣期內不論成功申請次數多寡及憑一張或以上之信用卡符合有關要求, **每位全新信用卡客戶只可獲贈迎新禮遇一次**。本行保留全新信用卡客戶享有迎新禮遇之最終決定權。
9. 於申請時一經選定迎新禮遇,將不可更改。全新信用卡客戶如於申請時沒有選擇或選擇多於一份迎新禮遇,本行有權酌情代全新信用卡客戶選擇其中一份迎新禮遇。
10. **全新信用卡客戶必須保留有關之信用卡簽賬存根正本或網上消費紀錄以作核對之用及於有任何爭議時,提供予本行作進一步調查。所有已遞交予本行用作核對及調查之簽賬存根或網上消費紀錄將不獲發還。**
11. 已獲贈迎新禮遇之全新信用卡客戶若在新卡發出後一年內取消有關信用卡, **本行保留權利收取相等於迎新禮遇價值之費用**。
12. 條款及細則所述之所有信用卡須受相關之資格、申請程序及產品條款及細則約束,詳情請向本行職員查詢。
13. 條款及細則所述之任何簽賬要求為積分、禮品、現金回贈或年費豁免推廣優惠(視乎情況而定)之一部份,信用卡客戶毋須必須符合此要求亦可申請及獲開立任何一種銀行產品或服務。任何一種產品或服務亦可獨立申請及獲開立。
14. **全新信用卡客戶明白及接納本行並非所提供之產品/服務/禮品之供應商。因此有關各項產品/服務/禮品的各方面(包括但不限於質素、供應量、產品/服務/禮品之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或供應商之僱員、負責人或代理人之不良營商手法),本行毋須負上任何責任。所有產品/服務/禮品之使用須受有關供應商所訂定之條款及細則約束(如適用)。**
15. 本行之員工 **不會獲贈迎新禮遇**。
16. 本行保留隨時更改、延長、終止及/或取消本優惠以及修訂條款及細則之權利。成功申請的任何優惠受供應量限制,本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議,本行保留最終決定權。
17. 中英文版之內容如有歧義,概以英文版本為準。

B. 適用於申請渣打 Simply Cash Visa 卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶(定義參閱A部份條款2)若符合以下要求,將可獲贈(a) 100%現金回贈(「**現金回贈禮遇**」)及(b) 0%實際年利率(「**0%實際年利率禮遇**」)(總稱為「**B部份禮遇**」)作為迎新禮遇:
 - i. 全新信用卡客戶於推廣期內透過列於本行發出之邀請電郵或手機短訊內之指定申請連結申請由本行發行之渣打Simply Cash Visa卡(「**Simply Cash Visa卡**」)申請表格;及
 - ii. 全新信用卡客戶於**2018年11月30日或以前**成功申請由本行發行之Simply Cash Visa卡主卡;及
 - iii. 全新信用卡客戶憑Simply Cash Visa卡符合以下所述之指定要求。

2. B部份禮遇包括以下2部份禮遇：

(a) 100%現金回贈

- i. 全新信用卡客戶於**新批核之 Simply Cash Visa卡**獲發出後**首2個月內**，憑該卡累積之合資格簽賬（根據交易日計算）可獲100%現金回贈，上限為HK\$1,000現金回贈。

例子

全新信用卡客戶於Simply Cash Visa卡獲發出後首2個月內憑卡累積HK\$1,000合資格簽賬

可賺取之現金回贈：

HK\$1,000 x 100% = HK\$1,000現金回贈

- ii. 此現金回贈禮遇不設最低簽賬要求。
- iii. 透過此現金回贈禮遇所獲贈之現金回贈已包括從渣打Simply Cash Visa卡獎賞計劃（「**Simply Cash Visa卡獎賞計劃**」）賺取之現金回贈。
- iv. 全新信用卡客戶將根據Simply Cash Visa卡獎賞計劃條款及細則所述之時間先獲贈透過Simply Cash Visa卡獎賞計劃所賺取之現金回贈。
- v. 透過此現金回贈禮遇獲贈之總現金回贈減去透過Simply Cash Visa卡獎賞計劃所賺取之現金回贈後，剩餘之現金回贈將於Simply Cash Visa卡獲發出後5個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之Simply Cash Visa卡賬戶。
- vi. 現金回贈將被調高至最接近之元位而不包括小數位之數額。
- vii. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之簽賬或就其退款，本行有權從Simply Cash Visa卡賬戶內扣除相等於該已存入之現金回贈金額而毋須預先通知。
- viii. 如自願或被非自願取消Simply Cash Visa卡賬戶，所有現金回贈（不論是否已存入信用卡賬戶）將被即時取消。
- ix. 現金回贈於網上平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽 sc.com/hk/rewards 以參閱現金回贈之詳情及換領現金回贈。

(b) 0%實際年利率

- i. 於**新批核之 Simply Cash Visa卡**獲發出後**首5個月內**，已誌賬之購物簽賬（定義參閱以下條款2.(b)iv.）、繳費及「八達通自動增值」服務之實際年利率為0%。
- ii. 此0%實際年利率禮遇不設最低簽賬要求。
- iii. 全新信用卡客戶需於每月的到期繳款日或以前繳付最低付款額，方可享0%實際年利率禮遇。
- iv. 「**購物簽賬**」為零售購物簽賬（包括本地及海外）、網上消費或已誌賬之分期付款金額，但不包括及不限於現金透支、利息、財務收費及費用、結餘轉賬計劃、「月結單分期」計劃、「兌現分期」計劃、「兌現年息優惠」計劃。
- v. 從新批核之Simply Cash Visa卡獲發出後第6個月起，現行或適用之財務費將適用於所有欠款結餘，包括發卡後首5個月內已誌賬於全新信用卡客戶Simply Cash Visa卡賬戶內之交易。

C. 適用於申請渣打Simply Cash Visa卡及渣打銀聯雙幣白金信用卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，除B部份禮遇外，還可獲贈額外HK\$100現金回贈（「**C部份禮遇**」）作為迎新禮遇：
- i. 全新信用卡客戶於推廣期內透過列於本行發出之邀請電郵或手機短訊內之指定申請連結遞交一份同時申請Simply Cash Visa卡及銀聯信用卡之申請表格；**及**
- ii. 全新信用卡客戶於**2018年11月30日或以前**成功申請由本行發行，此C部份條款1.i.所述之主卡（各為「**C部份合資格信用卡**」）；**及**
- iii. 全新信用卡客戶須於第1張C部份合資格信用卡獲發出後1個月內成功申請由本行發出之第2張C部份合資格信用卡。
2. 此C部份禮遇不設最低簽賬要求。
3. 全新信用卡客戶如(i)遞交一份同時申請C部份合資格信用卡申請表格，但只能成功申請銀聯信用卡之主卡，並(ii)於新卡獲發出後**首2個月內**，憑新批核之信用卡累積合資格簽賬滿**HK\$8,000或以上**，將可獲贈HK\$600購物禮遇作為迎新禮遇。可供選擇之禮券包括惠康超級市場禮券及city'super購物禮券。若只有Simply Cash Visa卡或銀聯信用卡獲批核，全新信用卡客戶將不會獲贈C部份禮遇。
4. 符合要求或並符合資格獲贈HK\$600購物禮遇之全新信用卡客戶，將於銀聯信用卡獲發出後5個月內透過郵遞收到迎新禮遇換領信。全新信用卡客戶於收到換領信後可攜同換領信正本及銀聯信用卡於指定之換領中心換領HK\$600購物禮遇。換領辦法及細則詳列於換領信上。