

Standard Chartered Shop'n Gain Credit Card Rewards Scheme Terms and Conditions

1. Cardholders ("Cardholders", each "Cardholder") of Standard Chartered Shop'n Gain Credit Card (the "Card") are entitled to enroll in 360° Rewards Scheme automatically.
2. Transactions made by both Principal and Supplementary Cardholder(s) of the same Standard Chartered Shop'n Gain Card Account (the "Card Account") are counted collectively in calculating the 360° Rewards Points ("Points").
3. Points (the "Rewards") earning shall only be based on retail purchase transactions (including local and overseas transactions) posted to the Card Account.
4. 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 O!ePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, cash advances, balance transfers, "credit-to-cash" amounts, "instalment credit" amounts, bill payments, purchase of merchants' cash coupon/gifts certificates, finance charges and fees do not earn any Rewards. Any unposted/cancelled/refunded/falsified/unauthorized transactions are also excluded in the Rewards Scheme.
5. The Rewards are based on the retail purchase amount as follows:

	Shop'n Gain Platinum Credit Card	Shop'n Gain Credit Card
Supermarket Purchases	2X Points ⁺	2X Points ⁺
Department Store Purchases	2X Points ⁺	1X Points
Shopping day in "Double Points" Merchants* Purchases on every 8 th day of the month	8X Points [^]	8X Points [^]
Others Purchases	1X Points	1X Points

⁺ 2X Points is inclusive of those basic 1X Points offered through the use of credit card under respective credit card promotional programs as well as the extra Points offered under this Promotion.

[^] 8X Points is inclusive of those basic 1X Points offered through the use of credit card under respective credit card promotional programs as well as the extra Points offered under this Promotion.

- * "Double Points" Merchants Purchases are purchases made at supermarkets and/or department stores by Shop'n Gain Platinum Credit Card or purchases made at supermarkets by Shop'n Gain Credit Card, as specified by Standard Chartered Bank (Hong Kong) Limited (the "Bank") from time to time. Shopping day in "Double Points" Merchants Purchases are purchases made on every 8th day of the month in "Double Points" Merchants. (An up-to-date list of "Double Points" Merchants is available upon request through Standard Chartered Credit Card 24-hour Customer Service Hotline at 2886 4111 or visit Standard Chartered website www.standardchartered.com.hk)
6. Points will be calculated and credited to the Card Account according to every Statement Period.
 7. The usage of the Points will be subject to the terms and conditions set out in the Standard Chartered Shop'n Gain Credit Card 360° Rewards as amended from time to time. The Rewards are non-transferable.
 8. Annual spending counts the accumulate spending between the expiry month (as shown on the credit card) of current year and the expiry month of subsequent year. A cardholder is entitled to a maximum of 240,000 Points for accumulated purchase made in "Double Points" Merchants and Shopping day in "Double Points" Merchants Purchases on every 8th of the month; and further retail purchase amount will be entitled to 1X Points.
 9. Decisions of the Bank regarding any disputes in relation to the Rewards shall be final.
 10. Once the Rewards are issued and the value of any transaction(s) forming part or all of the Rewards is either refunded or cancelled, the Bank has the right to debit an amount equivalent to the value of the Rewards from the respective Card Account without prior notice.
 11. If the Card Account is closed for whatever reason, all unredeemed Rewards and Rewards not yet credited to the Card Account will immediately be forfeited.
 12. To be eligible for the Rewards, the Card Account must be valid and in good financial standing at the time when the Rewards are credited. The Bank reserves the right to refuse to issue or honour any Rewards if the Cardholder has ever failed to pay on or before the relevant due date any Minimum Payment Due specified in the monthly statement of Card account issued during the Billing Year.
 13. The Bank reserves the right to alter or terminate the 360° Rewards and/or amend the terms and conditions thereof at any time, including, but not limited to, Points multiplier, the spending tier, the type of purchase and the list of designated merchants. In case of disputes, decisions of the Bank shall be final.
 14. If there is any inconsistency or conflicts between English and Chinese versions of these Terms and Conditions, the English version shall prevail.



渣打倍多紛信用卡獎賞計劃條款及細則

- 渣打倍多紛信用卡（「信用卡」）客戶（「客戶」，個別為「客戶」）將自動參加「360°全面賞」的「獎賞計劃」。
- 渣打倍多紛信用卡戶口（「信用卡戶口」）之主卡及附屬卡之簽賬將合併計算「360°全面賞」積分（「積分」）。
- 客戶可得之積分（「獎賞」）乃根據信用卡戶口誌賬之零售購物簽賬（包括本地及海外簽賬）。
- 保費簽賬、任何由合資格信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通 OnePay 及支付寶賬戶或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「兌現年息優惠」金額、「兌現分期」金額、繳付賬單、財務費用、購買任何商戶現金券之金額及任何費用均不可獲得任何獎賞。所有未誌賬/取消/退款/偽造/未經許可的交易，均不會計算在獎賞計劃內。
- 獎賞將根據零售購物簽賬金額計算如下：

	渣打倍多紛 白金信用卡	渣打倍多紛 信用卡
超級市場簽賬	2X 積分 ⁺	2X 積分 ⁺
百貨公司簽賬	2X 積分 ⁺	1X 積分
每月8號惠顧 「雙倍積分」 商戶* 簽賬	8X 積分 [^]	8X 積分 [^]
其他簽賬	1X 積分	1X 積分

⁺ 2X 積分已包括客戶根據有關之信用卡優惠計劃簽賬可享之原有1倍積分及此推廣計劃贈予額外積分。

[^] 8X 積分已包括客戶根據有關之信用卡優惠計劃簽賬可享之原有1倍積分及此推廣計劃贈予額外積分。

* 「雙倍積分」商戶類別簽賬即於由渣打銀行（香港）有限公司（「本行」）不時指定之本港超級市場及/或百貨公司所作之簽賬（適用於渣打倍多紛白金信用卡）或本港超級市場所作之簽賬（適用於渣打倍多紛信用卡）。（最新指定商戶類別名單可透過渣打信用卡24小時客戶服務熱線 2886 4111 索取或可瀏覽網頁 www.standardchartered.com.hk）

- 「360°全面賞」積分將根據每個月結單期結算及存入信用卡戶口。
- 「360°全面賞」積分之使用須受本行不時修訂之渣打倍多紛信用卡「360°全面賞」優惠特刊內之所有條款及細則約束。獎賞不可轉讓。
- 每年簽賬將計算到期月份（顯示於信用卡）及之後一年到期月份間之簽賬，每個賬戶於「雙倍積分」商戶及客戶於每月8號惠顧「雙倍積分」商戶之零售購物簽賬可獲最多240,000額外積分；其後之零售購物簽賬金額可獲1倍積分。
- 如就積分有任何爭議，本行將保留最終決定權。
- 如客戶於獲享積分後退款或取消用作計算獎賞的任何簽賬，本行有權從信用卡戶口內扣除相等於該獎賞之價值金額而毋須事先通知。
- 如因任何理由取消信用卡戶口，所有未換領之獎賞及未存入信用卡戶口之獎賞將被即時取消。
- 有關之信用卡戶口必須於存入獎賞時仍為有效及信用狀況良好，方可享有獎賞。若客戶於簽賬年度內曾未能於任何信用卡戶口之月結單上列明的繳款日期或之前繳付最低還款額，本行保留不給予獎賞之權利。
- 本行保留隨時更改或終止「360°全面賞」及/或修訂條款及細則之權利，包括但不限於、積分倍數、簽賬金額之等級/級數、簽賬類別及指定商戶類別名單。如有任何爭議，本行將保留最終決定權。
- 中英文版之內容如有歧義，概以英文版為準。