



Standard Chartered Titanium Credit Card “Dine’n Drink” Rewards Scheme (“Rewards Scheme”) Terms and Conditions

1. Transactions made by both Principal and Supplementary Cardholder(s) of Standard Chartered Titanium Credit Card Account (the “Card Account”) are counted collectively in calculating the 360° Rewards Points (“Points”).
2. Points earned (the “Rewards”) shall only be based on retail purchase transactions (including local and overseas transactions) posted to the Card Account.
3. 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, 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, balance transfers, “instalment credit” amounts, “credit-to-cash” amounts, bill payments, purchase of merchants’ cash coupon/gifts certificates, finance charges and fees transactions are excluded for earning Rewards. Any unposted/cancelled/refunded/falsified/unauthorized transactions are also excluded for the Rewards Scheme.
4. The Rewards Scheme are based on retail purchase transaction as follows:

	Standard Chartered Titanium Credit Card
Dining Transactions ⁺	2X Points [^]
Dining Transactions on the 8 th day of every month ⁺	8X Points [^]
Other Non-dining Transactions	1X Points

⁺ dining transactions are retail purchases made at dining merchants as specified by Standard Chartered Bank (Hong Kong) Limited (the “Bank”) at its sole discretion from time to time.

[^] the specified 2X and 8X Points already include the basic 1X Points offered through the use of credit card under respective credit card programs as well as the extra Bonus Points offered under this Reward Scheme.

5. Rewards will be calculated and credited to the respective Principal Cardholder Card Account according to respective Statement Period.
6. The usage of the Points will be subject to the terms and conditions set out in the Standard Chartered Credit Card 360° Rewards Catalogue as amended by Standard Chartered Bank (Hong Kong) Limited (“the Bank”) from time to time. The Rewards are non transferable.
7. Each Card Account is entitled to earning a maximum of 240,000 Points per annum for accumulated transactions made with dining merchants in accordance with point 4 above; and further dining transaction amount will only be entitled to 1X Points. Accumulated earned Rewards are counted on annual basis between the expiry month (as shown on the credit card) of current year and the expiry month of subsequent year.
8. Decisions of the Bank regarding any disputes in relation to the Rewards shall be final.
9. 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.
10. 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.
11. 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.
12. The Bank reserves the right to alter or terminate the Reward Scheme 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.
13. These Rewards Scheme Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
14. Offers shall be terminated immediately upon closure of merchant.
15. If there is any inconsistency or conflicts between English and Chinese versions of these Terms and Conditions, the English version shall prevail.



渣打 Titanium 信用卡「倍味賞」獎賞計劃 （「獎賞計劃」）條款及細則

- 渣打 Titanium 信用卡戶口（「信用卡戶口」）之主卡及附屬卡之簽賬可合併計算「360°全面賞」積分（「積分」）。
- 積分（「獎賞」）乃根據信用卡戶口誌賬之簽賬（包括本地及海外簽賬）計算。
- 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 O!ePay 及支付寶賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務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、「兌現分期」金額、「兌現年息優惠」金額、繳付賬單、購買任何商戶現金券之金額、財務費用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。
- 獎賞計劃將根據零售簽賬計算如下：

	渣打 Titanium 信用卡
食肆簽賬 ⁺	2X 積分 [^]
每月 8 號食肆簽賬 ⁺	8X 積分 [^]
其他非食肆簽賬	1X 積分

⁺ 根據渣打銀行（香港）有限公司（「本行」）不時作出之修訂，食肆簽賬之定義為於食肆商戶內作出之零售購物。

[^] 指定之 2X 及 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 倍積分及此獎賞計劃贈予額外積分。

- 積分獎賞將根據每個月結單期結算及存入有關之主卡信用卡戶口。
- 積分之使用須受渣打銀行（香港）有限公司（「本行」）不時修訂之渣打信用卡「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。
- 每個信用卡戶口可根據上述條款（4）每年最多可憑食肆簽賬獲享 240,000 積分；其後之食肆簽賬金額可獲 1 倍獎賞。每年獎賞計劃內可享之累積積分將以到期月份（顯示於信用卡）及之後一年到期月份間之簽賬計算。
- 如就獎賞有任何爭議，本行將保留最終決定權。
- 如任何簽賬於獲享獎賞後退款或取消，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獎賞計劃及/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。
- 本獎賞計劃條款及細則須受香港法律管轄並按香港法律詮釋。
- 如參與商戶停止營業，有關優惠將會停止。
- 中英文版之內容如有歧異，概以英文版為準。