



Standard Chartered Cathay Mastercard Online Member-Get-Member Referral Programme (“Referral Programme”)

A. General Terms and Conditions

1. The promotion period of the **Referral Programme** of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) runs from 18 September 2023 to 30 November 2023 (both dates inclusive) (the “**Promotion Period**”).
2. The Referral Programme consists of the “**Referrer Offer**” (as stated in Section B below) and the “**Referee Offer**” (as stated in Section C below) (collectively the “**Referral Offers**”).
3. To be eligible to participate in the Referral Programme, a referrer must fulfil **ALL** of the following requirements (each a “**Referrer**”, collectively, “**Referrers**”),
 - (a) Must be holding a valid principal card of Standard Chartered Cathay Mastercard or Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private issued by the Bank (“**Standard Chartered Cathay Mastercard**”); **OR**
 - (b) Must be an existing Cathay member with Asia Miles Limited; **AND** Must have a valid Cathay membership account.
4. To be eligible to participate in the Referral Programme, a referee does not currently hold and have not cancelled any principal card of Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Eligible Card (each a “**Referee**”, collectively, “**Referees**”).
5. New cardholders are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Eligible Card (each a “**New Cardholder**”, and collectively, “**New Cardholders**”).
6. Existing cardholders are applicants who currently hold or have cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card, except for the Eligible Card, issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the credit cards as specified in the Sections in these terms and conditions (each a “**Existing Cardholder**”, and collectively, “**Existing Cardholders**”).
7. To be entitled to the Referral Offers, the Referrer must make a successful referral of a Referee to apply for, and being issued with a principal card of the Eligible Card and fulfil all the following requirements (“**Successful Referral**”),
 - (a) During the Promotion Period and prior to the Referee’s application of the Eligible Card, the Referrer must send the referral number (the “**Referral Number**”) to the Referees. (Note: The Referrer can get the Referral Number by registering in a “Standard Chartered Cathay Mastercard Member-Get-Member Referral Programme (Referrer Registration) Form” (“**Online Referrer Registration Form**”) at sc.com/hk/cxammgmr or sc.com/hk/zh/cxammgmr or cathaypacific.com/cx/en_HK/offers/standard-chartered-cathay-mastercard/overview.html or cathaypacific.com/cx/zh_HK/offers/standard-chartered-cathay-mastercard/overview.html by using their Standard Chartered Cathay Mastercard or Cathay membership number. Upon successful registration, Referral Number will be sent to the email address provided by the Referrer during the registration); **AND**
 - (b) The Referee must submit the Eligible Card application form with a valid Referral Number in the Eligible Card application form during the Promotion Period; **AND**

- (c) The Referee must have successfully applied for, and being issued with, a principal card of the Eligible Card **on or before 31 December 2023; AND**
- (d) The Referee must make at least one transaction with the Eligible Card **within 30 days** from the date of approval of the principal card of the Eligible Card.
8. The Referrer and Referee are required to ensure the accuracy and validity of the information provided, including the Referral Number, in the Online Referrer Registration Form and the Referee's Eligible Card application submitted. Once the Online Referrer Registration Form or the Referee's Eligible Card application is submitted, the record cannot be amended. In the case where, according to the Bank's records, the information provided, including but not limited to the Referral Number and/or Eligible Card number, cannot be successfully reconciled in the Bank's system, or is otherwise incorrect, the Online Referrer Registration Form and the Referee's Eligible Card application will not be considered as a Successful Referral.
9. Each Referee can only be referred once under the Online Referral Programme and any other prevailing referral programs launched by the Bank during the Promotion Period. If the same Referee is referred by more than one Referrer according to the Bank's record, only the Referrer whose Referral Number was stated in the first Successful Referral will be regarded as the only valid Successful Referral.
10. Referrers cannot refer themselves to participate in the Referral Programme. Referrers and Referees cannot refer each other to get the Referral Offers.
11. Designated staff of the Bank are not eligible for this Referral Programme and cannot be qualified as Referrer or Referee.
12. The relevant credit card accounts of both Referrer and Referee must be valid, non-delinquent and in good financial standing at the time of the Referral Offers are rewarded; otherwise the Bank has the right to forfeit the relevant Referral Offers.
13. The Bank will provide the relevant information of the Referrers' and Referees' Cathay membership accounts, including family name, given name, membership number and the number of Asia Miles ("Miles") earned to Asia Miles Limited for the crediting of the Miles under the Referral Offers. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective Referrer's and Referee's Cathay membership accounts **on or before 31 May 2024**.
14. If the information submitted by Referrers or Referees is incorrect or insufficient for the purpose of crediting the Miles, the Referral Offers will be forfeited without prior notice. To the extent permitted by applicable law, the Bank or Asia Miles Limited (including their respective parent, affiliates and subsidiaries) accepts no liability relating to any aspect of the Miles and will not be liable for any loss or compensation.
15. Referral Offers cannot be converted into bonus points, cash rebate, cash or otherwise, and is non-transferable and non-exchangeable.
16. **Referrers and Referees acknowledge that the Miles earned under the Referral Offers shall be credited to his/her Cathay membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose, however, the Bank makes no warranty that the Miles earned will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of the Miles to the Referrers' and Referees' Cathay membership accounts for any reason beyond the Bank's control. The Bank accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Cathay website at cathaypacific.com.**
15. Referral Offers cannot be converted into bonus points, cash rebate, cash or otherwise, and is non-transferable and non-exchangeable.
17. Terms and conditions apply for the redemption and/or use of the Miles. For details, please visit cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. **Referrers and Referees understand and accept that the Bank is not the supplier of the Cathay membership account, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Miles or the redeemed items, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Miles and the redeemed items provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or**

conduct in connection with the Cathay membership account, the Miles or the redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Cathay membership account, the Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.

18. The Bank reserves the right to vary, extend and/or cancel this Referral Programme or amend these terms and conditions at any time. Any benefit or the Referral Offers for Successful Referral is subject to availability and the Bank may change such Referral Offers at its discretion from time to time without notice.
19. In case of any disputes, whether on eligibility of Referral Offers, calculation of the total number of Successful Referrals, or interpretation of these terms and conditions, the Bank's decision shall be final and conclusive.
20. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Terms and Conditions of Referrer Offer

1. A Referrer is entitled to 2,000 Miles from each Successful Referral, up to a maximum of 40,000 Miles during the entire Promotion Period.
2. If the Referrer has more than one Referral Number, all Successful Referrals with different Referral Numbers registered under the same Referrer will be counted collectively when calculating the total number of Successful Referrals made by the Referrer during the Promotion Period.
3. The Referrer Offer will be credited to the Referrer's Cathay membership accounts associated with their Standard Chartered Cathay Mastercard based on the Bank's record or based on the Cathay membership account provided by Referrer during the Referrer's registration (as the case may be). In case where two valid Cathay membership numbers are found, for whatever reasons, for the same Referrer in the Bank's record, the Bank will credit the Miles into the Cathay membership account associated with the Standard Chartered Cathay Mastercard or the Cathay membership account provided in the first Referrer's registration (as the case may be). The Bank has the right to determine the Cathay membership account for the purpose of crediting of the Miles earned under Referral Offers at its sole discretion.
4. Referrer's eligibility to the Referrer Offer, including but not limited to the calculation of the total number of Successful Referrals, is to be determined by the Bank based on the Bank's record. In case of any disputes, the Bank's decision shall be final and conclusive.

C. Terms and Conditions of Referee Offer

1. Referee who is a New Cardholder and makes a successful application, and is being issued with, a principal card of the Eligible Card **on or before 31 December 2023** through a Successful Referral is entitled to 10,000 Miles in addition to the Eligible Card's prevailing welcome offer(s) (if any).
2. Referee who is an Existing Cardholder and makes a successful application, and is being issued with a principal card of the Eligible Card **on or before 31 December 2023** through a Successful Referral is entitled to 3,000 Miles.
3. **Each Referee will only be entitled to the Referee Offer once** during the entire Promotion Period.
4. The Referee Offer will be credited to Referee's Cathay membership accounts associated with their Eligible Cards based on the Bank's record.
5. The Eligible Card's prevailing welcome offer(s) is/are subject to relevant prevailing terms and conditions, please visit sc.com/hk/en/cathay for details.
6. Except for the Eligible Card's prevailing welcome offer(s) for New Cardholders, both New Cardholders and Existing Cardholders cannot enjoy the Referral Offers in conjunction with any other offers between **18 September 2023 and 31 May 2024** for the successful application of the Eligible Card.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Standard Chartered Bank (Hong Kong) Limited



渣打國泰萬事達卡會員推薦計劃（「推薦計劃」）

A. 一般條款及細則

1. 渣打銀行（香港）有限公司（「**本行**」）之推薦計劃推廣期由2023年9月18日至2023年11月30日（包括首尾兩天）（「**推廣期**」）。
2. 推薦計劃包括「**推薦人禮遇**」（詳列於下列之B部份）及「**被推薦客戶禮遇**」（詳列於下列之C部份）（統稱「**推薦禮遇**」）。
3. 推薦人必須符合以下所有要求，方符合資格參與此推薦計劃（「**推薦人**」）：
 - (a) 必須持有由本行發行及有效之渣打國泰萬事達卡或渣打國泰萬事達卡 – 優先理財或渣打國泰萬事達卡 – 優先私人理財（「**渣打國泰萬事達卡**」），或
 - (b) 必須為亞洲萬里通有限公司之現有國泰會員及持有有效之國泰會員賬戶。
4. 被推薦客戶（「**被推薦客戶**」）必須為現時並未持有及於現時所申請渣打國泰萬事達卡、渣打國泰萬事達卡 – 優先理財或渣打國泰萬事達卡 – 優先私人理財（「**合資格信用卡**」）主卡批核日起計之過去6個月內沒有取消任何由本行發行之合資格信用卡主卡，方符合資格參與此推薦計劃。
5. 全新信用卡客戶（「**全新信用卡客戶**」）為現時並未持有及於現時所申請合資格信用卡主卡批核日起計之過去6個月內沒有取消任何由本行發行之渣打信用卡或MANHATTAN信用卡主卡之申請人。
6. 現有信用卡客戶（「**現有信用卡客戶**」）為現時持有或於現時所申請合資格信用卡主卡批核日起計之過去6個月內曾經取消除合資格信用卡外任何由本行發行之渣打信用卡或MANHATTAN信用卡主卡之申請人。
7. 推薦人必須成功推薦被推薦客戶申請由本行發行之合資格信用卡主卡並符合以下所有要求（「**成功推薦**」），方可獲贈推薦禮遇：
 - (a) 推廣期內及於被推薦客戶申請合資格信用卡前，推薦人必須發送推薦號碼（「**推薦號碼**」）予被推薦客戶。（註：推薦人可用渣打國泰萬事達卡或國泰會員號碼於 sc.com/hk/cxammgmr 或 sc.com/hk/zh/cxammgmr 或 cathaypacific.com/cx/en_HK/offers/standard-chartered-cathay-mastercard/overview.html 或 cathaypacific.com/cx/zh_HK/offers/standard-chartered-cathay-mastercard/overview.html 填妥「渣打國泰萬事達卡會員推薦計劃（推薦人登記）」表格（「**網上推薦人登記表格**」）。成功登記後，推薦號碼將發送至推薦人於登記時提供之電郵地址）；及
 - (b) 被推薦客戶必須於推廣期內輸入有效推薦號碼之合資格信用卡申請表格；及
 - (c) 被推薦客戶必須於 2023年12月31日或以前 成功申請由本行發行之合資格信用卡主卡；及
 - (d) 被推薦客戶必須於獲發卡後 30天內 透過合資格信用卡之主卡作最少一次消費。

8. 推薦人及被推薦客戶須確保透過遞交之申請表格內之資料，包括推薦號碼、網上推薦人登記表格及被推薦客戶遞交合資格信用卡之申請為正確及有效。網上推薦人登記表格或被推薦客戶遞交合資格信用卡之申請內之資料一經遞交，不得更改。根據本行紀錄，若推薦號碼及/或合資格信用卡號碼（如適用）未能成功登記於本行系統內，或者不正確，於此等情況下，該網上推薦人登記表格及被推薦客戶遞交合資格信用卡之申請將不會被視為成功推薦。
9. 每位被推薦客戶於推廣期內只可透過推薦計劃或其他本行現行之推薦計劃被推薦一次。根據本行紀錄，若同一被推薦客戶被多於一位推薦人推薦，只有於首次成功推薦之推薦人推薦號碼會被視為唯一有效之成功推薦。
10. 推薦人不可推薦自己參與此推薦計劃。推薦人與被推薦客戶不可互相推薦以獲享推薦禮遇。
11. 指定本行前線職員不會獲贈推薦獎賞，同時亦不合資格成為推薦人及被推薦客戶。
12. 推薦人及被推薦客戶之有關信用卡賬戶必須於安排推薦禮遇時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排有關之推薦禮遇。
13. 本行將提供推薦人及被推薦客戶之國泰會員姓氏、名字、會員號碼及所獲贈之「亞洲萬里通」里數（「里數」）至亞洲萬里通有限公司，作存入推薦禮遇之里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於 **2024年5月31日或以前** 將里數存入推薦人及被推薦客戶相關之國泰賬戶。
14. 如推薦人或被推薦客戶就有關里數存入事宜所提供之資料有錯漏或不足，推薦禮遇將被取消而毋須事先通知。本行及亞洲萬里通有限公司（包括其母公司、附屬公司及子公司）將不會就任何里數事宜承擔任何責任及賠償。
15. 推薦禮遇不可兌換成積分、現金回贈、現金或其他獎賞，亦不可轉讓或轉換。
16. **推薦人及被推薦客戶確認從推薦禮遇所獲贈之里數將由亞洲萬里通有限公司存入推薦人及被推薦客戶之國泰賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於推薦人及被推薦客戶的國泰賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換。如欲查詢有關里數及其條款及細則，請聯絡亞洲萬里通有限公司及/或瀏覽國泰網頁 cathaypacific.com。**
17. 里數兌換及/或使用須受有關之條款及細則約束，詳情請參閱 cathaypacific.com。本行毋須通知閣下亞洲萬里通有限公司就有關里數作出的任何變動或最新消息。**推薦人及被推薦客戶明白及接納本行並非所提供國泰賬戶或里數之供應商。因此有關國泰賬戶或各項里數的各方面（包括但不限於供應量、「亞洲萬里通」賬戶及里數之陳述、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。國泰賬戶、里數及兌換禮品之使用須受有關供應商所訂定之條款及細則約束。**
18. 本行保留隨時更改、延長及/或終止本推薦計劃或修訂其條款及細則之權利。成功推薦之推薦禮遇或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推薦禮遇詳情。
19. 如有任何爭議，包括可獲享推薦禮遇之資格、成功推薦總數目之計算及其條款及細則之詮釋，本行保留最終決定權。
20. 中英文版之內容如有歧義，概以英文版本為準。

B. 推薦人禮遇之條款及細則

1. 推薦人可在推廣期內透過每個成功推薦獲贈2,000里數，並於整個推廣期內最高可獲40,000里數。
2. 如推薦人擁有多於一個推薦號碼，於計算該推薦人於推廣期內所作之成功推薦數目時，同一推薦人透過不同推薦號碼所作之成功推薦將會合併計算。
3. 推薦禮遇將會根據本行紀錄，存入與渣打國泰萬事達卡相連之國泰會員賬戶或推薦人於推薦人登記時所提供之國泰會員賬戶（視乎情況而定）。根據本行紀錄，於任何原因下，若同一推薦人擁有多於一個有效之國泰會員號碼，里數將存入與渣打國泰萬事達卡相連之國泰會員賬戶或推薦人於首次推薦人登記時所提供之國泰會員賬戶（視乎情況而定）。
4. 本行有權酌情決定存入推薦禮遇所得之里數之國泰會員賬戶。推薦人獲贈推薦禮遇之資格，包括但不限於成功推薦總數目之計算，將由本行全權決定，並以本行紀錄為準。如有任何爭議，本行保留最終決定權。

C. 被推薦客戶禮遇之條款及細則

1. 如被推薦客戶同時為全新信用卡客戶，每位於**2023年12月31日或之前**透過成功推薦並成功申請由本行發行之合資格信用卡主卡可獲贈額外10,000里數及合資格信用卡之現行迎新禮遇（如有）。
2. 如被推薦客戶同時為現有信用卡客戶，每位於**2023年12月31日或之前**透過成功推薦並成功申請由本行發行之合資格信用卡主卡可獲贈額外3,000里數。
3. 每位被推薦客戶於推廣期內**只可獲贈被推薦客戶禮遇一次**。
4. 推薦禮遇將會根據本行紀錄，存入與合資格信用卡相連之國泰賬戶。
5. 合資格信用卡之現行迎新禮遇受相關現行之條款及細則約束，詳情請瀏覽sc.com/hk/cathay。
6. 除全新信用卡客戶可享合資格信用卡之迎新禮遇外，全新信用卡客戶及現有信用卡客戶並不能同時享有推薦禮遇與其他於**2023年9月18日至2024年5月31日**之禮遇。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發