

Terms and Conditions of Standard Chartered Smart Card Member-Get-Member Referral Programme

A. General Terms and Conditions

1. The promotion period of Standard Chartered Smart Card Online Member-Get-Member Referral Programme (the “**Referral Programme**”) is from **1 April 2021 to 5 July 2021** (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 participate in the Referral Programme, a referrer (each a “**Referrer**”, collectively, “**Referrers**”) must be holding a valid principal credit card issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
4. To participate in the Referral Programme, a referee must not currently hold and did not cancel 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 the current application for a principal card of Standard Chartered Smart Credit Card by the Bank (“**Eligible Card**”) (each a “**Referee**”, collectively, “**Referees**”).
5. To be entitled to the Referral Offers, a Referrer must make a successful referral of a Referee to apply for, and whom must be issued with, the Eligible Card and that all of the following requirements must be fulfilled (“**Successful Referral**”):
 - i. During the Promotion Period and prior to the Referee’s application of the Eligible Card, the Referrer must send a designated Smart Credit Card application link sc.com/hk/smartme/ (“**Designated Application Link**”) and a referral number (the “**Referral Number**”) to the Referees. (Note: The Referrer can get the Referral Number by filling in a “Standard Chartered Smart Card Member-Get-Member Referral Programme (Referrer Registration) Form” (“**Online Referrer Registration Form**”) at sc.com/hk/promotions/smartmgmr/ using their Standard Chartered credit card number or Standard Chartered Smart Credit Card application reference number. Upon successful registration, the Referral Number will be sent to the email address provided by the Referrer during the registration); **AND**
 - ii. The Referee must during the Promotion Period submit an Eligible Card application form via the Designated Application Link with a valid Referral Number and select one out of three card features as his/her favourite card feature on the Eligible Card application form; **AND**
 - iii. The Referee must have successfully applied for, and being issued with, a principal card of the Eligible Card **on or before 31 July 2021**.
6. 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 via the Designated Application Link. Once the Online Referrer Registration Form or the Referee’s Eligible Card application are 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, does not reconcile with the records of the Bank’s system, or are otherwise incorrect, the Referrer’s registration and the Referee’s Eligible Card application will not be considered as a Successful Referral.
7. Each Referee can only be referred once under the 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.
8. Referrers cannot refer themselves to participate in the Referral Programme. Referrers and Referees cannot refer each other to get the Referral Offers.
9. Staff of the Bank are not eligible for this Referral Programme and cannot be qualified as a Referrer or Referee.
10. The relevant credit card accounts of both the 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 Offer.
11. The CashBack under the Referral Offers will be credited **on or before 31 August 2021**. All CashBack earned will be credited and shown on the “360 Rewards” online redemption platform. If the “360 Rewards” online redemption platform is not available for a credit card, the CashBack will be credited to the relevant credit card account instead.
12. Referral Offers cannot be converted into bonus points, cash rebate, cash or otherwise, and is non-transferable and non-exchangeable.
13. The Bank reserves the right to vary, extend and / or cancel this Referral Programme or amend these terms and conditions at any time without prior notice. 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 prior notice.
14. In case of any disputes, whether on eligibility of the Referral Offers, calculation of the total number of Successful Referrals, calculation of the total number of votes for card feature, or interpretation of these terms and conditions, the Bank’s record and decision shall be final and conclusive.
15. 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 HKD200 CashBack from each Successful Referral, up to a maximum of HKD4,000 CashBack 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.

C. Terms and Conditions of Referee Offer

1. A Referee who makes a successful application, and is being issued with, a principal card of the Eligible Card **on or before 31 July 2021** through a Successful Referral is entitled to
 - I. HKD500 CashBack if his/her selected card feature is most selected by all eligible Referees during the Promotion Period (“**Most Favourite Card Feature**”); or
 - II. HKD300 CashBack if his/her selected card feature is not the Most Favourite Card Feature,
 in addition to the Eligible Card’s prevailing welcome offer(s) (if any).
2. Only votes of Referees who are entitled to the Referee Offer will be counted as votes for a card feature. If the same Referee votes more than once based on the Bank’s record, only votes on the approved application will be counted. The vote cannot be changed after application submission.
3. Referees will be notified by e-mail of the amount of CashBack entitled on or before 31 August 2021.
4. **Each Referee will only be entitled to the Referee Offer once during the entire Promotion Period.**
5. The Eligible Card’s prevailing welcome offer(s) is/are subject to relevant prevailing terms and conditions, please visit <https://av.sc.com/hk/content/docs/hk-cc-tncs-downloadnow.pdf> for details.
6. Except for the Eligible Card’s prevailing welcome offer(s), the Referees who participate in the Referral Programme shall not be entitled to any other card application offers.

渣打Smart卡會員推薦計劃之條款及細則

A. 一般條款及細則

1. 渣打Smart卡會員推薦計劃(「**推薦計劃**」)之推廣期由**2021年4月1日至2021年7月5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. 推薦人必須持有由渣打銀行(香港)有限公司(「**本行**」)發行及有效之信用卡方可參與此推薦計劃(「**推薦人**」)。
4. 被推薦客戶必須為現時並未持有及於現時所申請合資格信用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(「**被推薦客戶**」),方可參與此推薦計劃。
5. 推薦人必須成功推薦被推薦客戶申請由本行發行之渣打Smart信用卡主卡(「**合資格信用卡**」)並符合以下所有要求(「**成功推薦**」),方可獲贈推薦禮遇:
 - i. 推廣期內及於被推薦客戶申請合資格信用卡前,推薦人必須發送指定渣打Smart信用卡申請連結(「**指定申請連結**」)及推薦號碼(「**推薦號碼**」)予被推薦客戶。(註:推薦人可用渣打信用卡或渣打Smart信用卡網上申請編號於sc.com/hk/zh/promotions/smartmgmr/填妥「渣打Smart卡會員推薦計劃(推薦人登記)」表格(「**網上推薦人登記表格**」)獲得推薦號碼。成功登記後,指定申請連結及推薦號碼將發送至推薦人於登記時提供之電郵地址);及
 - ii. 被推薦客戶必須於推廣期內透過指定申請連結遞交,輸入有效推薦號碼及從申請表中三個信用卡特色選擇其中一個為最喜愛信用卡特色之合資格信用卡申請表格;及
 - iii. 被推薦客戶必須於**2021年7月31日或之前**成功申請由本行發行之合資格信用卡主卡。
6. 推薦人及被推薦客戶須確保透過指定申請連結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經指定申請連結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經指定申請連結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經指定申請連結遞交合資格信用卡之申請將不會被視為成功推薦。
7. 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。
8. 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。
9. 本行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。
10. 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。
11. 推薦禮遇之現金回贈將於**2021年8月31日或之前**顯示於「360°全面賞」網上換領平台,而不會自動存入信用卡賬戶。若信用卡賬戶沒有「360°全面賞」網上換領平台,本行將會存入現金回贈於相關信用卡賬戶。
12. 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。
13. 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,恕不另行通知。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。
14. 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、信用卡特色總票數之計算及其條款及細則之詮釋,以本行記錄為準及本行保留最終決定權。
15. 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. 每位推薦人可透過每個成功推薦獲贈HK\$200現金回贈,並於整個推廣期內最高可獲HK\$4,000現金回贈。
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。

C. 被推薦客戶禮遇之條款及細則

1. 每位被推薦客戶於**2021年7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
 - I. HK\$500現金回贈如選擇信用卡特色為推廣期內最多被推薦客戶所選(「**最喜愛信用卡特色**」)
 - II. HK\$300現金回贈如選擇信用卡特色並非最喜愛信用卡特色及合資格信用卡之現行迎新禮遇(如有)。
2. 只有推薦人享有被推薦客戶禮遇之票數會計算為每個信用卡特色一票。如根據本行記錄中同一推薦人投多於一次,只會計算批核申請之票數。遞交申請後不可更改票。
3. 被推薦人將會於2021年8月31日或之前經電郵通知可獲得現金回贈之金額。
4. **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。**
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<https://av.sc.com/hk/content/docs/hk-cc-tncs-downloadnow.pdf>。
6. 除合資格信用卡之現行迎新禮遇外,參與此網上推薦計劃之被推薦客戶不可享有其他信用卡申請禮遇。