



Terms and Conditions of Designated Offer for Selected Clients

1. The designated offer for selected clients ("**Designated Offer**") is only applicable to designated existing cardholders ("**Selected Cardholders**") as selected by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**").
2. Selected Cardholders who have fulfilled the requirements as set out below during the period from 16 October 2021 to 31 December 2021 (both dates inclusive) (the "**Promotion Period**") may enjoy 2.5% CashBack on the amount of Eligible Transactions made within the first 4 months from the date of card issuance, subject to a maximum of HKD1,000 CashBack:
 - i. Selected Cardholders have submitted a Standard Chartered Smart Credit Card ("**Smart Card**") application form via the Bank's designated website or promotional hotline; **AND**
 - ii. Selected Cardholders have successfully applied for, and being issued with, a principal card of the Smart Card by the Bank.

"**Eligible Transactions**" are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase, but do not include, without limitation, any transactions made with certain merchants stated on sc.com/hk/smartcard, 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, any transfer/top up transaction from eligible cards to any account designed 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.

3. There is no minimum spending requirement in order for the Selected Cardholders to be eligible for the **Designated Offer**.
4. The CashBack rewarded under the Designated Offer includes the CashBack earned from the prevailing Standard Chartered Smart Credit Card Rewards Scheme ("**Smart Card Rewards Scheme**"), and will be fulfilled by (A) the CashBack earned under the prevailing Smart Card Rewards Scheme in accordance with the requirements and timeline as stated in the relevant terms and conditions of that scheme, and (B) the CashBack representing the difference between the total amount of CashBack earned under the Designated Offer and Smart Card Rewards Scheme ("**Remaining CashBack Balance**") which will be credited within 7 months after the end of the Promotion Period. All CashBack earned will be credited and shown on the Standard Chartered 360° Rewards Redemption Platform instead of being automatically credited to the Selected Cardholders' Smart Card accounts.

Illustrative Example

A Selected Cardholder who has accumulated Eligible Transactions of HKD36,000 with the Smart Card within the first 4 months from the date of card issuance:

Total amount of CashBack entitled under the Designated Offer	= HKD900 CashBack
Total amount of CashBack earned under the prevailing Smart Card Rewards Scheme	= HKD200 CashBack
Remaining CashBack Balance	= HKD700 CashBack

Therefore, the Selected Cardholder will be entitled to HKD900 CashBack in total.

5. CashBack can be freely redeemed for cash under the online catalogue of the Standard Chartered 360° Rewards Redemption Platform. The CashBack will be given in Hong Kong dollars, and the minimum threshold of CashBack redemption is HKD50 per account and must be made in multiples of HKD50 or any other multiplier as decided by the Bank from time to time. The Bank reserves the right to determine and adjust the multiplier at any time without prior notice. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redemption of CashBack.
6. CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
7. In the event that any CashBack has been rewarded to the Selected Cardholder but the transaction(s) that made up the Eligible Transactions entitling the Selected Cardholder to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the Selected Cardholder, the Bank has the right to charge to the Selected Cardholder's Smart Card account a monetary amount equivalent to the value of the CashBack credited without prior notice.
8. If the Selected Cardholder's Smart Card account is voluntarily or involuntarily closed, all CashBack (whether credited to the Selected Cardholder or not) will be immediately forfeited. If the CashBack is already credited to the Selected Cardholder, the Bank has the right to charge to the Selected Cardholder's Smart Card account a monetary amount equivalent to the value of the CashBack credited without prior notice.
9. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the **Designated Offer** is rewarded to the Selected Cardholder; otherwise the Bank has the right to forfeit the **Designated Offer**.
10. The **Designated Offer** is not transferable, returnable or redeemable for cash.
11. **Each Selected Cardholder will only be entitled to the Designated Offer once** regardless of the number of applications made and approved and the number of times the requirements are met on one or more approved credit cards within the **Promotion Period**.
12. **Selected Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection and investigation by the Bank in case of transaction disputes. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
13. If a **Selected Cardholder** who has already received the **Designated Offer** subsequently cancels the Smart Card within one year from the date of its issuance, **the Bank reserves the right to charge the Selected Cardholder a cost equivalent to the value of the Designated Offer.**
14. The Smart Card is subject to separate eligibility requirements, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.
15. 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 for and be granted any banking product or service. Any one product or service may be applied for and be granted independently.
16. **Employees of the Bank are not eligible for the Designated Offer.**
17. The Bank reserves the right to vary, extend, terminate and/or cancel this Designated Offer or amend these terms and conditions at any time without prior notice. Any benefit or promotional offer for successful applicants is subject to availability and the Bank may change such offer at its sole discretion from time to time without prior notice. In case of any disputes, the Bank's decision shall be final and conclusive.
18. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

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

Issued by Standard Chartered Bank (Hong Kong) Limited



指定信用卡客戶專屬禮遇之條款及細則

1. 指定信用卡客戶專屬禮遇（「**專屬禮遇**」）只適用於渣打銀行(香港)有限公司（「**本行**」）指定之現有信用卡客戶（「**指定客戶**」）。
2. 指定客戶須於2021年10月16日至2021年12月31日(包括首尾兩天)（「**推廣期**」）內符合以下所述之要求，並於Smart卡獲發出後首4個月內之任何合資格簽賬可獲2.5%現金回贈，上限為HK\$1,000現金回贈。
 - i. 指定客戶透過本行指定網頁或推廣熱線遞交渣打Smart信用卡（「**Smart Card**」）申請表格；及
 - ii. 指定客戶成功申請由本行發行之Smart Card主卡。「**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。不合資格之簽賬包括但不限於sc.com/hk/smartcard上所列之商戶的任何簽賬、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、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及支付寶賬戶或本行不時新增之電子付款賬戶之金額。
3. 專屬禮遇不設最低簽賬要求。
4. 透過此專屬禮遇所獲贈之現金回贈已包括從現行之渣打Smart Card獎賞計劃（「**Smart Card獎賞計劃**」）賺取之現金回贈。(A)根據Smart Card獎賞計劃條款及細則所述之時間先獲贈透過現行之Smart Card獎賞計劃所賺取之現金回贈；(B)再透過此專屬禮遇獲贈之總現金回贈減去透過Smart Card獎賞計劃所賺取之現金回贈後，剩餘之現金回贈（「**剩餘現金回贈**」）將於推廣期結束後7個月內顯示於「360°全面賞」網上換領平台，而不會自動存入指定客戶之Smart Card賬戶。

例子

指定客戶於Smart Card獲發出後首4個月內憑卡累積HK\$36,000合資格簽賬可賺取之現金回贈：

從上述條款2所獲贈之現金回贈	= HK\$900現金回贈
透過Smart Card獎賞計劃所獲贈之現金回贈	= HK\$200現金回贈
剩餘現金回贈	= HK\$700現金回贈

因此，指定客戶將可獲得合共HK\$900現金回贈。

5. 客戶可隨時登入平台換領「現金回贈」。現金回贈之金額將以港元為單位，每次換領之最低金額為每個賬戶HK\$50及必須以港幣50元或本行不時制訂之金額為兌換單位。本行有權不時修訂兌換單位而毋須預先通知。現金回贈換領須受有關條款及細則約束，請上sc.com/hk/rewards參閱詳情及換領現金回贈。
6. 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。
7. 如指定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合資格簽賬或就其退款，本行有權從Smart Card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。
8. 如自願或被非自願取消Smart Card賬戶，所有現金回贈(不論是否已存入全新信用卡賬戶)將被即時取消。任何現金回贈存入後，本行有權從Smart Card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。
9. 有關之信用卡賬戶必須於安排專屬禮遇時仍為有效、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專屬禮遇。
10. 專屬禮遇不可轉讓、退換或兌換現金。
11. 於推廣期內不論遞交申請及成功申請之次數多寡及憑一張或以上之信用卡符合有關要求，**每位指定客戶只可獲贈專屬禮遇一次**。本行保留專屬禮遇之最終決定權。
12. **指定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簽賬爭議時，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。**
13. 已獲贈專屬禮遇之指定客戶若在Smart Card卡發出後一年內取消有關信用卡，**本行保留權利收取指定客戶相等於專屬禮遇價值之費用。**
14. Smart Card須受相關之資格要求、申請程序及產品條款及細則約束，詳情請向本行職員查詢。
15. 本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，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。
16. 本行之員工**不會獲贈專屬禮遇**。
17. 本行保留隨時更改、延長、終止及/或取消本優惠以及修訂本條款及細則之權利而毋須預先通知。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。
18. 中英文版之內容如有歧義，概以英文版本為準。

借定唔借?還得到先好借!

由渣打銀行(香港)有限公司刊發