



## Online Application Welcome Offer and Top-up Offer Terms and Conditions

### A. General Terms and Conditions

1. The welcome offer (“**Welcome Offer**”) and the top-up offer (“**Top-up Offer**”) are only applicable to new cardholders who have submitted credit card application during the period from 1 April 2021 to 5 July 2021 (both dates inclusive) (the “**Promotion Period**”) and fulfilled the requirements as set out below. Details of the Welcome Offer and the Top-up Offer are set out in the following Sections.
2. 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 Standard Chartered Bank (Hong Kong) Limited (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 below. (each a “**New Cardholder**”, and collectively, “**New Cardholders**”).
3. “**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 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.
4. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Welcome Offer and/or the Top-up Offer is(are) rewarded or the redemption letter for the Welcome Offer is sent to the New Cardholder; otherwise the Bank has the right to forfeit the Welcome Offer and/or the Top-up Offer (as the case may be).
5. The Welcome Offer and the Top-up Offer are not transferable, returnable or redeemable for cash.
6. **Each New Cardholder will only be entitled to the Welcome Offer and the Top-up Offer once** regardless of the number of applications made and approved, the number of Standard Chartered Online Banking login and the number of times the requirements is met on one or more approved credit cards within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder’s entitlement of the Welcome Offer and the Top-up Offer.
7. Once the Welcome Offer is chosen at the time of application, it cannot be changed for any alternative in any circumstance. If no or more than one Welcome Offer is chosen at the time of application(s), the Bank will select one of the Welcome Offers for the New Cardholders at its sole discretion.
8. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection in case of transaction disputes for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
9. If a New Cardholder who has already received the Welcome Offer and/or the Top-up Offer subsequently cancels the relevant credit card within one year from the date of issuance of the new card, **the Bank reserves the right to charge a cost equivalent to the value of the Welcome Offer and/or the Top-up Offer (as the case may be).**
10. All credit cards, set out in these terms and conditions are subject to separate eligibility, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.
11. 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 and be granted any banking product or service. Any one product or service may be applied and be granted independently.
12. **New Cardholders understand and accept that the Bank is not the supplier of the mileage/products/services/gifts provided under the Welcome Offer and the Top-up Offer. The Bank shall bear no liability relating to any aspect of the mileage/products/services/gifts, including without limitation, their quality, supply, descriptions of the mileage/products/services/gifts provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the mileage/products/services/gifts provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the mileage/products/services/gifts provided by the relevant suppliers is subject to the terms and conditions as stipulated by the relevant suppliers (if applicable).**

13. Employees of the Bank **are not eligible for the Welcome Offer and/or the Top-up Offer.**
14. The Bank reserves the right to vary, extend, terminate and/or cancel this offer or amend these terms and conditions at any time. Any benefit or promotional offer for successful applicants is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you. In case of any disputes, the Bank's 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 Applicable to New Cardholders who apply for Standard Chartered Platinum Credit Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section B below ("**Section B Offer**") as the Welcome Offer:
  1. i. New Cardholders submit a Standard Chartered Platinum Credit Card application form via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Standard Chartered Platinum Credit Card by the Bank ("**Section B Eligible Card**") **on or before 31 October 2021; AND**
  1. iii. New Cardholders have accumulated Eligible Transactions of **HKD8,000 or above** with the newly approved Standard Chartered Platinum Credit Card **within the first 2 months from the date of issuance** will be rewarded HKD600 cash rebate.
2. Cash rebate will be credited to the Standard Chartered Platinum Credit Card account (as the case may be) within 5 months from the date of issuance.
3. In the event that any cash rebate under the Section B Offer has been credited to New Cardholders' accounts but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the cash rebate, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the cash rebate from the account of the New Cardholders to which the cash rebate was credited or such account of the New Cardholders which the Bank determines to be appropriate at its sole discretion.

## **C. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Asia Miles Mastercard**

1. New Cardholders (as defined in clause 2 of Section A), who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section C below ("**Section C Offer**") as the Welcome Offer:
  1. i. New Cardholders submit Standard Chartered Asia Miles Mastercard ("**Asia Miles Mastercard**") application form via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Asia Miles Mastercard by the Bank **on or before 31 October 2021; AND**
  1. iii. New Cardholders have fulfilled specific requirements as set out below with the Asia Miles Mastercard.
2. Section C Offer comprises of up to 40,000 Asia Miles ("**Miles**").
  2. i. Section C Offer consists of the following 3 parts:
    - (a) **Part 1: HKD0.2 = 1 Mile**

Every HKD0.2 of the first HKD1,000 Eligible Transactions (based on the transaction date) made with the **newly approved Asia Miles Mastercard within the first 2 months from the date of card issuance** will be rewarded with 1 Mile, subject to a maximum of 5,000 Miles
    - (b) **Part 2: HKD0.5 = 1 Mile**

Upon reaching the first HKD1,000 of Eligible Transactions, every HKD0.5 of the subsequent HKD6,500 Eligible Transactions (i.e. HKD1,001 – HKD7,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Asia Miles Mastercard within the first 2 months from the date of card issuance** will be rewarded with 1 Mile, subject to a maximum of 13,000 Miles

(c) Part 3: HKD4 = 1 Mile

Upon reaching the first HKD7,500 of Eligible Transactions, every HKD4 of the subsequent HKD88,000 Eligible Transactions (i.e. HKD7,501 – HKD95,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Asia Miles Mastercard within the first 2 months from the date of card issuance** will be rewarded with 1 Mile, subject to a maximum of 22,000 Miles

Example

A New Cardholder who accumulates Eligible Transactions of HKD95,500 with the Asia Miles Mastercard within the first 2 months from the date of card issuance

Miles entitled:

Part 1:	HKD1,000 ÷ 0.2	=	5,000 Miles
Part 2:	HKD6,500 ÷ 0.5	=	13,000 Miles
Part 3:	HKD88,000 ÷ 4	=	22,000 Miles
Total:	5,000 Miles + 13,000 Miles + 22,000 Miles	=	40,000 Miles

2. ii. There is no minimum spending requirement in order to be eligible for this Section C Offer.
  2. iii. The Miles rewarded under the Section C Offer include the Miles earned from the prevailing Standard Chartered Asia Miles Mastercard Rewards Scheme (“**Asia Miles Mastercard Rewards Scheme**”).
  2. iv. Upon reaching the maximum limit of Eligible Transactions or from the 3<sup>rd</sup> month onwards from the date of card issuance (whichever is earlier), New Cardholders will earn the Miles under the Asia Miles Mastercard Rewards Scheme only. For details, please visit [sc.com/hk/amcard](http://sc.com/hk/amcard).
3. For New Cardholders who meet the requirements and are entitled to the Section C Offer:
3. i. New Cardholders will first receive the Miles they can earn under the prevailing Asia Miles Mastercard Rewards Scheme in accordance with the timeline stated under the Asia Miles Mastercard Rewards Scheme Terms and Conditions, which Miles will be displayed in the monthly statement of Asia Miles Mastercard’s account.
  3. ii. The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the Section C Offer (“**Total Miles**”) and will credit the difference between the Total Miles and the Miles earned under the prevailing Asia Miles Mastercard Rewards Scheme (Total Miles minus the Miles earned under the prevailing Asia Miles Mastercard Rewards Scheme) (“**Remaining Miles Balance**”) to the respective New Cardholders’ Asia Miles™ membership accounts associated with their Asia Miles Mastercards. The Miles will be rounded up to the nearest whole number and decimal places will not be included.

Example

Total amount of Miles entitled under the Section C Offer	=	8,000 Miles
The Miles earned under the Asia Miles Mastercard Rewards Scheme	=	1,000 Miles
Remaining Miles Balance	=	7,000 Miles

4. The Bank reserves the right to determine the calculation methods applied under the Section C Offer. In case of any disputes, the Bank’s decision shall be final and conclusive.
5. The Bank will provide the relevant information of the New Cardholders’ Asia Miles membership accounts, including family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles under the Section C Offer. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective New Cardholders’ Asia Miles membership accounts within 5 months from the date of issuance of the Asia Miles Mastercards.
6. In the event that any Miles have been credited to Asia Miles membership accounts but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the Miles, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the same amount of the Miles credited from the card account and Asia Miles membership accounts through Asia Miles Limited.
7. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
8. **New Cardholders acknowledge that the Miles earned under the Section C Offer shall be credited to his/her Asia Miles 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 Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of the Miles to the New Cardholder’s Asia Miles membership account 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 Asia Miles website at [asiamiles.com](http://asiamiles.com).

9. Terms and conditions apply for redemption and/or use of the Miles. For details, please visit [asiamiles.com](http://asiamiles.com). The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. **New Cardholders understand and accept that the Bank is not the supplier of the Asia Miles membership account, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account, the Miles and the redeemed items, including without limitation, their quality, supply, descriptions of the Asia Miles 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 Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Asia Miles membership account, the Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.**
10. Remaining Miles Balance will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they are credited without prior notice.
11. To credit the Miles earned under the Section C Offer, New Cardholder must have a valid Asia Miles membership account and must ensure the accuracy and completeness of that information when given. Failing to provide the Asia Miles membership account number or to ensure the accuracy and completeness of the information will result in the Bank forfeiting the Miles earned. The Bank will not make up the Miles nor will it be required to compensate for the forfeiture of the Miles earned.

#### **D. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Simply Cash Visa Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section D below ("**Section D Offer**") as the Welcome Offer:
  1. i. New Cardholders submit Standard Chartered Simply Cash Visa Card ("**Simply Cash Visa Card**") application form via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Simply Cash Visa Card by the Bank **on or before 31 October 2021; AND**
  1. iii. New Cardholders have fulfilled specific requirements as set out below with the Simply Cash Visa Card.
2. Section D Offer comprises of up to HKD1,000 CashBack.

##### Up to HKD1,000 CashBack

3. New Cardholders will be entitled to 25% CashBack made with the **newly approved Simply Cash Visa Card within the first 2 months from the date of card issuance**, subject to a maximum of HKD1,000 CashBack.

##### Example

A New Cardholder who accumulates Eligible Transactions of HKD1,000 with the Simply Cash Visa Card within the first 2 months from the date of card issuance

CashBack entitled:

HKD1,000 x 25% = HKD250 CashBack

4. There is no minimum spending requirement in order to be eligible for this Section D Offer.
5. CashBack rewarded under the Section D Offer includes the CashBack earned from the prevailing Standard Chartered Simply Cash Visa Card Rewards Scheme ("**Simply Cash Visa Card Rewards Scheme**"), and will be fulfilled by (A) the CashBack earned under the prevailing Simply Cash Visa Card Rewards Scheme in accordance with the timeline as stated in the Terms and Conditions of that scheme, and (B) the CashBack representing the difference between the total amount of CashBack earned under the Section D Offer and Simply Cash Visa Card Rewards Scheme which will be credited within 5 months from the date of issuance of the Simply Cash Visa Card. All CashBack earned will be credited and shown on the "360 Rewards" online redemption platform instead of being automatically credited to the New Cardholders' Simply Cash Visa Card accounts.
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 New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Simply Cash Visa Card accounts a monetary amount equivalent to the value of the CashBack credited.

8. CashBack can be freely redeemed for cash or gifts under the online catalogue of the platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redeem the CashBack.
9. If the Simply Cash Visa Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.

## **E. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Smart Credit Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements will be entitled to the offer as set out in clause 2 below as the Welcome Offer:
  1. i. New Cardholders submit Standard Chartered Smart Credit Card ("**Smart Card**") application form via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Smart Card by the Bank **on or before 31 October 2021; AND**
  1. iii. New Cardholders have fulfilled specific requirements as set out below with the Smart Card.
2. The Welcome Offer consists of up to HKD1,500 CashBack which is made up of up to HKD1,000 CashBack for spending and up to HKD500 CashBack for recurring transactions.

### Up to HKD1,000 CashBack for Spending

3. New Cardholders will be entitled to 25% CashBack on Eligible Transactions spending made with the **newly approved Smart Card within the first 2 months from the date of card issuance**, subject to a maximum of HKD1,000 CashBack.

#### Example

A New Cardholder who accumulates Eligible Transactions of HKD1,000 with the Smart Card within the first 2 months from the date of card issuance:

CashBack entitled:

HKD1,000 x 25% = HKD250 CashBack

### Up to HKD500 for Recurring Transactions

4. New Cardholders will be entitled to HKD100 CashBack for each set up of merchant eligible recurring transactions with merchant and with those recurring transactions being settled successfully with the newly approved Smart Card within the first 2 months from the date of card issuance, subject to a maximum of HKD500 CashBack.
5. There is no minimum spending requirement in order to be eligible for the Welcome Offer.
6. Eligible recurring transactions is a periodic automatic payment agreement between cardholder and merchant which are defined by the specific merchants, Acquiring Banks and VISA from time to time. The Bank does not define those recurring transactions. Any autopay authorization between cardholder and the Bank would not treat as eligible recurring transactions.
7. Transactions made with insurance companies or associated with insurance are not considered as eligible recurring transactions.
8. CashBack rewarded under the Welcome 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 timeline as stated in the Terms and Conditions of that scheme, and (B) the CashBack representing the difference between the total amount of CashBack earned under the Welcome Offer and Smart Card Rewards Scheme which will be credited within 5 months from the date of issuance of the Smart Card. All CashBack earned will be credited and shown on the "360 Rewards" online redemption platform instead of being automatically credited to the New Cardholders' Smart Card accounts.
9. CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.

10. In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Smart Card accounts a monetary amount equivalent to the value of the CashBack credited.
11. CashBack can be freely redeemed for cash or gifts under the online catalogue of the platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redeem the CashBack.
12. If the Smart Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.

**F. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Platinum Credit Card AND/OR Standard Chartered Asia Miles Mastercard AND/OR Standard Chartered Simply Cash Visa Card AND/OR Standard Chartered Smart Credit Card**

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to HKD100 CashBack as the top-up offer ("**Top-up Offer**"): **AND**
  1. i. New Cardholders submit any one application form to apply for Standard Chartered Platinum Credit Card and/or Asia Miles Mastercard and/or Simply Cash Visa Card and/or Standard Chartered Smart Credit Card via the Bank's website during the Promotion Period; **AND**
  1. ii. New Cardholders have successfully applied for, and being issued with, the principal card(s) set out in clause 1. i. of this Section F or such other credit card as may be determined and substituted by the Bank (each a "**Section F Eligible Card**") **on or before 31 October 2021; AND**
  1. iii. New Cardholders do not currently have an Online Banking account with the Bank on or before the date of issuance of the first Section F Eligible Card; **AND**
  1. iv. New Cardholders have never signed up for Online Banking with the Bank **on or before 31 March 2021; AND**
  1. v. New Cardholders must successfully register for Online Banking with the Bank via Standard Chartered Online Banking Login website at [sc.com/hk/login](http://sc.com/hk/login) **AND** complete the first login to Online Banking within **the first 2 months from the date of the issuance** of the first Section F Eligible Card.
2. New Cardholders' eligibility to the Top-up Offer, including without limitation, the Online Banking registration and login records, is to be determined by the Bank based on the Bank's record. For the avoidance of doubt, New Cardholders who have successfully registered for Online Banking with no Online Banking login record, for whatever reasons, within the first 2 month from the date of issuance of the first Section F Eligible Card will not be entitled to the Top-up Offer. In case of any disputes, the Bank's decision shall be final and conclusive.
3. The Top-up Offer will be **rewarded once only** regardless the number of Online Banking registration and/or Online Banking login. For the demonstration of Online Banking registration, please visit [sc.com/hk/dme/](http://sc.com/hk/dme/) for details.
4. The CashBack earned under the Top-up Offer will be shown on the "360° Rewards" online redemption platform within 5 months from the date of first approved Section F Eligible Card for cash or gifts redemption under the online catalogue of the platform instead of being credited automatically to the New Cardholders' credit card accounts. The CashBack will be given in Hong Kong dollars and the minimum threshold of CashBack redemption is HKD50 per account. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redemption of CashBack.
5. If the Section F Eligible Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.



## 網上申請迎新禮遇及額外禮遇條款及細則

### A. 一般條款及細則

1. 全新信用卡客戶須於2021年4月1日至2021年7月5日（包括首尾兩天）（「推廣期」）內遞交信用卡申請及符合以下所述之要求，方可獲贈迎新禮遇（「迎新禮遇」）及額外禮遇（「額外禮遇」）。
2. 全新信用卡客戶為現時並未持有及於現時所申請以下部份指定之信用卡主卡批核日起計之過去6個月內沒有取消任何由渣打銀行（香港）有限公司（「本行」）發行之渣打信用卡或MANHATTAN信用卡主卡之申請人（「全新信用卡客戶」）。
3. 「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。
4. 有關之信用卡賬戶必須於安排迎新禮遇及/或額外禮遇或郵寄迎新禮遇換領信時仍為有效、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迎新禮遇及/或額外禮遇予有關信用卡客戶（視乎情況而定）。
5. 迎新禮遇及額外禮遇不可轉讓、退換或兌換現金。
6. 於推廣期內不論遞交申請及成功申請之次數多寡、登入渣打網上理財次數多寡及憑一張或以上之信用卡符合有關要求，**每位全新信用卡客戶只可獲贈迎新禮遇及額外禮遇一次**。本行保留全新信用卡客戶享有迎新禮遇及額外禮遇之最終決定權。
7. 於申請時一經選定迎新禮遇，於任何情況下將不可更改。全新信用卡客戶如於申請時沒有選擇或選擇多於一份迎新禮遇，本行有權酌情代全新信用卡客戶選擇其中一份迎新禮遇。
8. **全新信用卡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。**
9. 已獲贈迎新禮遇及/或額外禮遇之全新信用卡客戶若在新卡發出後一年內取消有關信用卡，**本行保留權利收取相等於迎新禮遇及/或額外禮遇價值之費用（視乎情況而定）**。
10. 本條款及細則所述之所有信用卡須受相關之資格、申請程序及產品條款及細則約束，詳情請向本行職員查詢。
11. 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，信用卡客戶毋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。
12. **全新信用卡客戶明白及接納本行並非所提供之里數/產品/服務/禮品之供應商。因此有關各項里數/產品/服務/禮品的各方面（包括但不限於質素、供應量、由有關供應商對里數/產品/服務/禮品之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。所有里數/產品/服務/禮品之使用須受有關供應商所訂定之條款及細則約束（如適用）。**
13. 本行之員工**不會獲贈迎新禮遇及額外禮遇**。
14. 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。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。
15. 中英文版之內容如有歧義，概以英文版本為準。

## B. 適用於申請渣打白金信用卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下B部份條款2所述之迎新禮遇（「B部份禮遇」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打白金信用卡申請表格；**及**
  1. ii. 全新信用卡客戶於2021年10月31日或以前成功申請由本行發行之渣打白金信用卡主卡；**及**
  1. iii. 全新信用卡客戶於渣打白金信用卡**獲發出後首2個月內**，憑該卡累積合資格簽賬滿HK\$8,000或以上可獲贈HK\$600現金回贈。
2. 現金回贈將於渣打白金信用卡獲發出後5個月內存入有關信用卡賬戶內（視乎情況而定）。
3. 如全新信用卡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，本行有權從已存入現金回贈之全新信用卡客戶之信用卡賬戶或由本行酌情決定之有關全新信用卡客戶賬戶內扣除現金回贈金額而毋須預先通知。

## C. 適用於申請渣打亞洲萬里通萬事達卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下C部份條款2所述之迎新禮遇（「C部份禮遇」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打亞洲萬里通萬事達卡（「亞洲萬里通萬事達卡」）申請表格；**及**
  1. ii. 全新信用卡客戶於2021年10月31日或以前成功申請由本行發行之亞洲萬里通萬事達卡主卡；**及**
  1. iii. 全新信用卡客戶憑亞洲萬里通萬事達卡符合以下所述之指定要求。
2. C部份禮遇為高達40,000「亞洲萬里通」里數（「里數」）。
  2. i. C部份禮遇包括3部份：
    - (a) 部份1：HK\$0.2 = 1里數  
於**新批核之亞洲萬里通萬事達卡獲發出後首2個月內**，憑該卡累積之首HK\$1,000合資格簽賬（根據交易日計算），每HK\$0.2合資格簽賬可賺取1里數，上限為5,000里數
    - (b) 部份2：HK\$0.5 = 1里數  
已累積合資格簽賬滿首HK\$1,000後，於**新批核之亞洲萬里通萬事達卡獲發出後首2個月內**，憑該卡隨後累積之HK\$6,500合資格簽賬（即HK\$1,001 - HK\$7,500合資格簽賬）（根據交易日計算），每HK\$0.5合資格簽賬可賺取1里數，上限為13,000里數
    - (c) 部份3：HK\$4 = 1里數  
已累積合資格簽賬滿首HK\$7,500後，於**新批核之亞洲萬里通萬事達卡獲發出後首2個月內**，憑該卡隨後累積之HK\$88,000合資格簽賬（即HK\$7,501 - HK\$95,500合資格簽賬）（根據交易日計算），每HK\$4合資格簽賬可賺取1里數，上限為22,000里數
  - 例子  
全新信用卡客戶於亞洲萬里通萬事達卡獲發出後首2個月內累積HK\$95,500合資格簽賬  
可賺取之里數：

部份1：	HK\$1,000	÷	0.2	=	5,000里數
部份2：	HK\$6,500	÷	0.5	=	13,000里數
部份3：	HK\$88,000	÷	4	=	22,000里數
合共：	5,000里數 + 13,000里數 + 22,000里數			=	40,000里數
  2. ii. 此C部份禮遇不設最低簽賬要求。
  2. iii. 透過C部份禮遇所獲贈之里數已包括從現行之渣打亞洲萬里通萬事達卡獎賞計劃（「亞洲萬里通萬事達卡獎賞計劃」）賺取之里數。
  2. iv. 已累積合資格簽賬達至上限或從新卡獲發出後第3個月起（以較前者為準），全新信用卡客戶只可透過亞洲萬里通萬事達卡獎賞計劃賺取里數。詳情請參閱sc.com/hk/amcard。



3. 符合要求並符合資格獲贈C部份禮遇之全新信用卡客戶：
  3. i. 全新信用卡客戶將根據亞洲萬里通萬事達卡獎賞計劃條款及細則所述之時間先獲贈透過現行之亞洲萬里通萬事達卡獎賞計劃所賺取之里數。有關里數將顯示於亞洲萬里通萬事達卡月結單上。
  3. ii. 其後，本行將計算全新信用卡客戶於C部份禮遇可獲贈之總里數（「**總里數**」），並將總里數與現行之亞洲萬里通萬事達卡獎賞計劃所獲贈之里數的差額（總里數減去現行之亞洲萬里通萬事達卡獎賞計劃所獲贈之里數）（「**剩餘里數**」）存入有關全新信用卡客戶與亞洲萬里通萬事達卡相連之「亞洲萬里通」賬戶內。里數將進位以整數計算及不包括小數位之數額。

例子

從C部份禮遇所獲贈之總里數	=	8,000 里數
透過亞洲萬里通萬事達卡獎賞計劃所獲贈之里數	=	1,000 里數
剩餘里數	=	7,000 里數

4. 本行保留權利決定C部份禮遇之計算方法。如有任何爭議，本行保留最終決定權。
5. 本行將提供全新信用卡客戶之「亞洲萬里通」會員之有關資料，包括姓氏、名字、會員號碼及所獲贈之里數至亞洲萬里通有限公司，作存入迎新禮遇之里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於亞洲萬里通萬事達卡獲發出後5個月內將里數存入相關全新信用卡客戶之「亞洲萬里通」賬戶。
6. 如全新信用卡客戶於里數存入「亞洲萬里通」賬戶後，取消部份或全部用作計算里數之合資格簽賬或就其退款，本行有權從信用卡賬戶及透過亞洲萬里通有限公司從「亞洲萬里通」賬戶內扣除相等於該簽賬金額之里數而毋須事先通知。
7. 里數不可兌換成積分或現金回贈，亦不可轉讓。
8. **全新信用卡客戶確認從C部份禮遇所獲贈之里數將由亞洲萬里通有限公司存入客戶之「亞洲萬里通」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全新信用卡客戶的「亞洲萬里通」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「亞洲萬里通」網頁 [asiamiles.com](http://asiamiles.com)。
9. 里數換領及/或里數之使用須受有關之條款及細則約束，詳情請參閱 [asiamiles.com](http://asiamiles.com)。本行毋須通知閣下任何有關亞洲萬里通有限公司之改變或最新消息。**全新信用卡客戶明白及接納本行並非所提供「亞洲萬里通」賬戶、里數及換領禮品之供應商。因此有關「亞洲萬里通」賬戶、里數及換領禮品的各方面（包括但不限於質素、供應量、有關供應商對「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、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。「亞洲萬里通」賬戶、里數及換領禮品之使用須受有關供應商所訂定之條款及細則約束。**
10. 若亞洲萬里通有限公司無法將里數存入全新信用卡客戶之「亞洲萬里通」賬戶，剩餘里數將被取消而毋須事先通知。
11. 為存入C部份禮遇所獲贈之里數，全新信用卡客戶必須持有有效的「亞洲萬里通」賬戶，並且確保資料的準確性及完整性。未能提供「亞洲萬里通」賬戶或確保資料的準確性及完整性將導致喪失所賺取的里數。本行不會彌補或賠償所喪失之里數。

#### **D. 適用於申請渣打 Simply Cash Visa 卡之全新信用卡客戶之條款及細則**

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下D部份條款2所述之迎新禮遇（「**D部份禮遇**」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打 Simply Cash Visa 卡（「**Simply Cash Visa 卡**」）申請表格；**及**
  1. ii. 全新信用卡客戶於**2021年10月31日或以前**成功申請由本行發行之 Simply Cash Visa 卡主卡；**及**
  1. iii. 全新信用卡客戶憑 Simply Cash Visa 卡符合以下所述之指定要求。
2. D部份禮遇為高達HK\$1,000現金回贈。  
 高達HK\$1,000現金回贈
3. 全新信用卡客戶於Simply Cash Visa卡**獲發出後首2個月內**憑卡累積之任何合資格簽賬可獲25%現金回贈，上限為HK\$1,000現金回贈

例子

全新信用卡客戶於Simply Cash Visa卡獲發出後首2個月內憑卡累積HK\$1,000合資格簽賬

可賺取之現金回贈：

HK\$1,000 x 25% = HK\$250現金回贈

4. 此D部份禮遇不設最低簽賬要求。
5. 透過此D部份禮遇所獲贈之現金回贈已包括從現行之渣打 Simply Cash Visa 卡獎賞計劃（「**Simply Cash Visa 卡獎賞計劃**」）賺取之現金回贈。(A) 根據 Simply Cash Visa 卡獎賞計劃條款及細則所述之時間先獲贈透過現行之 Simply Cash Visa 卡獎賞計劃所賺取之現金回贈；(B) 再透過此F部份禮遇獲贈之總現金回贈減去透過 Simply Cash Visa 卡獎賞計劃所賺取之現金回贈後，剩餘之現金回贈將於 Simply Cash Visa 卡獲發出後5個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之 Simply Cash Visa 卡賬戶。
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. 如全新信用卡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 Simply Cash Visa 卡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. 現金回贈於「360°全面賞」網上換領平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽 [sc.com/hk/rewards](http://sc.com/hk/rewards) 以參閱現金回贈之詳情及換領現金回贈。
9. 如自願或被非自願取消 Simply Cash Visa 卡賬戶，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。

## **E. 適用於申請渣打 Smart 信用卡之全新信用卡客戶之條款及細則**

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下條款2所述之迎新禮遇：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打 Smart 信用卡（「**Smart Card**」）申請表格；**及**
  1. ii. 全新信用卡客戶於 **2021年10月31日或以前**成功申請由本行發行之 Smart Card 主卡；**及**
  1. iii. 全新信用卡客戶憑 Smart Card 符合以下所述之指定要求。
2. 迎新禮遇為高達 HK\$1,500 現金回贈由高達 HK\$1,000 簽賬現金回贈及高達 HK\$500 自動轉賬現金回贈組成。

### 高達 HK\$1,000 簽賬現金回贈

3. 全新信用卡客戶於 Smart Card **獲發出後首2個月內**憑卡累積之任何合資格簽賬可獲 25% 現金回贈，上限為 HK\$1,000 現金回贈。

#### 例子

全新信用卡客戶於 Smart Card 獲發出後首2個月內憑卡累積 HK\$1,000 合資格簽賬

可賺取之現金回贈：

HK\$1,000 x 25% = HK\$250 現金回贈

### 高達 HK\$500 自動轉賬現金回贈

4. 全新信用卡客戶於 Smart Card 獲發出後首2個月內與商戶成功設定及執行之每宗合資格自動轉賬可獲 HK\$100 現金回贈，上限為 HK\$500。
5. 此迎新禮遇不設最低簽賬要求。
6. 合資格自動轉賬為持卡人與商戶之間的定期自動付款協議，該協議由商戶，收款銀行及 VISA 不時界定。銀行沒有定義這類自動轉賬。持卡人與銀行之間的任何自動轉賬授權均不會被視為合資格自動轉賬。
7. 保險公司或與保險有關之轉賬不會被定義為合資格自動轉賬。
8. 透過此迎新禮遇所獲贈之現金回贈已包括從現行之渣打 Smart Credit 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) 再透過此迎新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，剩餘之現金回贈將於 Smart Card 獲發出後5個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之 Smart Card 賬戶。
9. 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。
10. 如全新信用卡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。
11. 現金回贈於「360°全面賞」網上換領平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽 [sc.com/hk/rewards](http://sc.com/hk/rewards) 以參閱現金回贈之詳情及換領現金回贈。
12. 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。

## **F. 適用於申請渣打白金信用卡及/或渣打亞洲萬里通萬事達卡及/或渣打 Simply Cash Visa 卡/或渣打 Smart 信用卡之全新信用卡客戶之條款及細則**

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，可獲贈HK\$100現金回贈作為額外禮遇（「**額外禮遇**」）：
  1. i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打白金信用卡及/或亞洲萬里通萬事達卡及/或Simply Cash Visa卡及/或渣打Smart信用卡申請表格；**及**
  1. ii. 全新信用卡客戶於**2021年10月31日或以前**成功申請由本行發行，此F部份條款1. i. 所述之主卡，或由本行酌情決定及取代之其他信用卡之主卡（各為「**F部份合資格信用卡**」）；**及**
  1. iii. 第一張F部份合資格信用卡獲發出時或以前，全新信用卡客戶並未持有本行之網上理財戶口；**及**
  1. vi. 全新信用卡客戶於**2021年3月31日或以前**，從未登記本行之網上理財；**及**
  1. v. 全新信用卡客戶必須透過渣打網上理財網頁（[sc.com/hk/login-c](http://sc.com/hk/login-c)）成功登記本行之網上理財**及**於第一張F部份**合資格信用卡獲發出後首2個月內**首次登入網上理財。
2. 本行將根據本行之紀錄決定全新信用卡客戶獲贈額外禮遇之資格，包括但不限於網上理財之登記及登入紀錄。為免存疑，若全新信用卡客戶於第一張F部份合資格信用卡獲發出後首2個月內只成功登記網上理財，但並沒有網上理財之登入紀錄，於任何情況下，將不會獲贈額外禮遇。如有任何爭議，本行保留最終決定權。
3. 不論登記及/或登入網上理財次數多寡，額外禮遇**只可獲贈一次**。有關網上理財登記示範，詳情請瀏覽[sc.com/hk/zh/dme](http://sc.com/hk/zh/dme)。
4. 透過額外禮遇獲贈之現金回贈將於首張新批核之F部份合資格信用卡獲發出後5個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之相關信用卡賬戶。客戶可隨時登入平台換領「現金回贈」或換領禮品。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。現金回贈換領須受有關條款及細則約束，請上[sc.com/hk/rewards](http://sc.com/hk/rewards)參閱詳情及換領現金回贈。
5. 如自願或被非自願取消F部份合資格信用卡賬戶，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。