

General Terms and Conditions for the Harbour City Promotion (the "Promotion"):

1. Unless otherwise specified, the Promotion is valid from 1 March to 31 August 2019 (both dates inclusive) ("Promotion Period").
2. Unless otherwise specified, to be eligible for the Promotion, cardholders ("Cardholders") are required to settle payment of Eligible Transactions (as defined in Clause 3 of this section) made at the designated merchants' relevant shops in Harbour City with credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank"), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its co-branded card (except Standard Chartered Business Card and Standard Chartered Corporate Card) ("Eligible Cards") within the Promotion Period, and as provided for under these terms and conditions. Unless otherwise specified, Cardholders settling payment with Standard Chartered UnionPay Dual Currency Platinum credit card and Standard Chartered WorldMiles Credit Card issued by the Bank are also eligible for the Promotion provided that the designated merchants' relevant shops accept them for payment. For details of the designated merchants' relevant shops, please refer to Harbour City's official shopping guide which may be updated from time to time.
3. **"Eligible Transactions"** include spending made at the designated merchants' relevant shops in Harbour City and do NOT include any split transaction, prepayment, deposit, cash advance, purchase or order made via mail, fax, phone or internet, purchase of any cash coupon, gift voucher, prepaid, add-value service, insurance, utilities payment, membership payments, any paid hotel services and room facilities, any payment service, any unposted/cancelled/refunded/unauthorized transactions, any transaction without original credit card sales slips or printed merchant receipts, and any transactions made in GAP, MARKS & SPENCER, MASSIMO DUTTI and ZARA. All Eligible Transactions must be posted on or before 31 August 2019 based on the transaction date as shown on the credit card monthly statement. The Bank reserves the right to decide whether a transaction is an Eligible Transaction. For the avoidance of doubt, Cardholders shall settle full payments of the Eligible Transaction with the same Eligible Card. Any matter or dispute will be subject to the final decision of the Bank.
4. Unless otherwise specified, this Promotion includes the following offers: "Up to HKD3,600 coupon rewards", "Free Parking & Gasoline Offer" and "Designated Car Show Offer" (each an "Offer", and collectively the "Offers").
5. To redeem the Offers, Cardholders are required to visit Harbour City Standard Chartered Credit Card Gift Redemption Concierge in person within 7 days from the transaction date of the relevant Eligible Transaction or on 31 August 2019, whichever is earlier, and present the Eligible Card which settled the relevant Eligible Transaction, the original credit card sales slips and printed merchant receipts of the relevant Eligible Transaction and provide full credit card numbers, transaction amounts, transaction dates and approval codes of the relevant Eligible Transaction for registration and verification. The original credit card sales slip should indicate clearly the Eligible Card's card numbers, merchant names, transaction dates, transaction amounts, valid authorisation codes and signatures of Cardholders (if applicable). Printed merchant receipts should state the merchant names, transaction dates, transaction amounts and sales items clearly. The transaction amounts in both credit card sales slips and printed merchant receipts must be the same. For the avoidance of doubt, Harbour City Standard Chartered Credit Card Gift Redemption Concierge only accepts gift redemption for the Eligible Transactions made at Harbour City. If Cardholders present insufficient information, Cardholders will not be entitled to enjoy any offer. Harbour City Standard Chartered Credit Card Gift Redemption Concierge is located on Level 2, Ocean Centre, Harbour City, opened from Monday to Sunday and Public Holidays, from 12:30pm to 10pm and Level 2, Gateway Arcade, Harbour City, opened from Monday to Sunday and Public Holidays, from 12:30pm to 8pm. Late redemption, handwritten, revised or copy sales slips and receipts will not be accepted. Each Eligible Transaction sales slip can be used for redemption once only.
6. Unless otherwise specified, all reward(s), discount(s), cash coupon(s)/voucher(s), rebate(s), gift(s), gift card(s) or cash rebate(s) (collectively, the "Rewards") (if applicable) associated with the Promotion are not saleable, not redeemable for cash, not cancellable, not changeable, not exchangeable or transferable for whatever purpose and cannot be used in conjunction with other promotional offers. Lost or damaged Rewards will not be re-issued.
7. The Bank reserves the absolute right to forfeit the Cardholder's eligibility to any of the Offers. If there is any suspicious abuse or misuse, refund and/or cancellation of any related transaction which had been included in calculating for the Promotion after receipt of the Rewards, Cardholders are required to return the Rewards to Harbour City Standard Chartered Credit Card Gift Redemption Concierge within 7 days from the date of such abuse/misuse/refund/cancellation; otherwise the Bank has the right to debit the equivalent value of the Rewards from the applicable credit card account and/or suspend the relevant credit card account for investigation without further notice.
8. Offers are available on a first-come-first-served basis and while stocks last. All cash coupon(s)/voucher(s)/gift card(s) are subject to additional terms and conditions stated on the cash coupon(s)/voucher(s)/gift card(s), and other terms and conditions of the respective supplier(s) of such cash coupon(s)/voucher(s)/gift card(s). Please contact the respective supplier(s) for details. Types of cash coupon(s) may change from time to time. Please visit Harbour City Standard Chartered Credit Card Gift Redemption Concierge for details. Any change of the Offers will be subject to the availability at the time of patronage.
9. Unless otherwise specified, types of cash coupons available for redemption include HKD25 Starbucks coupon, HKD25 Beauty Coupon, HKD25 Food Coupon and HKD50 **city**'super shopping voucher. Types of cash coupon that Cardholders may redeem depend on the amounts of cash coupon(s) Cardholders are entitled to under the respective Offers and the face value of relevant cash coupon(s).
10. The Bank shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting or using any of the Offers.
11. All photos and product information are for reference only.
12. All Offers are subject to additional terms and conditions the designated merchants may have. Please contact the designated merchants for details.
13. Cardholders understand and accept that the Bank is not the supplier of the products and/or services provided under or in connection with the Offers offered in this Promotion. The Bank shall have no liability relating to any aspect of the products and/or services, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by Harbour City, the designated merchants or suppliers, any false trade description, misrepresentation, mis-statement, omission, unauthorised representation, unfair trade practices or conduct in connection with the Promotion or the promotion of the Offers or in making available the Offers or the products and/or services in relation to the Promotion, by Harbour City, the designated merchants or suppliers, their respective employees, officers or agents.
14. The Bank will verify the transaction records to confirm Cardholders' eligibility under the Promotion. In case of discrepancy between the Bank's computer records and details recorded on the credit card sales slips, the Bank's computer record shall prevail.
15. The Bank, Harbour City and the respective merchants reserve the right to alter, extend or terminate any of the Offers and/or the Promotion and amend the terms and conditions at any time without prior notice. In case of disputes in connection with the Promotion, the decision of the Bank, Harbour City and the respective designated merchants shall be final and binding.
16. Cardholders are required to keep the original credit card sales slips and printed merchant receipts made at Harbour City for inspection. In case of disputes, Cardholders are required to present the relevant original credit card sales slips and printed merchant receipts for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.
17. The eligible credit card account must be valid, non-delinquent and in good financial standing at the time the Offer(s) is awarded; otherwise, the Bank reserves the right to cancel the Offer(s) without prior notice.
18. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions for "Up to HKD3,600 coupon rewards":

1. Cardholders who make a single Eligible Transaction of the following amounts may redeem cash coupon(s) in the amounts specified in the second column of the table below:

Single Eligible Transaction amount	Total Value of Cash Coupon(s)
HKD800 – HKD1,999	HKD25
HKD2,000 – HKD5,999	HKD75
HKD6,000 – HKD9,999	HKD150
HKD10,000 or above	HKD450

2. Each Cardholder is entitled to enjoy this Offer for a maximum of 8 times in each calendar month during the Promotion Period. Only 8 Eligible Transactions made in a calendar month (based on the transaction date in each calendar month) by the same Eligible Card (the "8 Capped Eligible Transactions") are applicable for the "Up to HKD3,600 coupon rewards".
3. The "Up to HKD3,600 coupon rewards" can be illustrated by this calculation example: in a particular month during the Promotion Period, if a Cardholder makes 8 Eligible Transactions and the amount of each of such Eligible Transactions is HKD10,000, Cardholder may redeem cash coupon(s) for a total sum of HKD450 for 8 times in that particular month (i.e. cash coupons of up to HKD3,600 in total value).

Terms and Conditions for "Free Parking & Gasoline offer":

1. Cardholders who spend HKD800 or above in a single Eligible Transaction can enjoy an extra 1 hour free parking coupon and are entitled to two Shell gasoline coupons (receive HKD60 extra gasoline upon purchase of HKD400 or above on the same fuel) and two Shell Select coupons (receive HKD10 off upon HKD50 net purchase instantly).

Terms and Conditions for "Designated Car Show offer":

1. Cardholders who make one lump-sum deposit of HKD20,000 or above and settle payment with Eligible Cards at the designated car show at Harbour City may redeem cash coupon(s) for a total sum of HKD500.
2. This Offer cannot be used in conjunction with other offers.
3. Any outstanding balance of the billing amount must be settled by the same Eligible Card used for paying the deposit; otherwise the Bank has the right to debit the equivalent value of the Offer from the applicable credit card account without further notice.

Issued by Standard Chartered Bank (Hong Kong) Limited

海港城推廣(「推廣」)之一般條款及細則：

- 除特別註明外，推廣期由2019年3月1日至8月31日(包括首尾兩天)(「推廣期」)。
- 除特別註明外，客戶須以下列渣打銀行(香港)有限公司(「本行」)所發行之信用卡(「客戶」)，包括渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡(不包括渣打商務卡及渣打公司卡)(「合資格信用卡」)於推廣期內於海港城內之指定商戶，憑合資格信用卡作合資格簽賬(定義請見下列條款3)，方可參與此推廣。除特別註明外，本行發行之渣打銀聯雙幣白金信用卡及渣打WorldMiles卡客戶只可於接受該卡簽賬之指定商戶享此推廣。有關海港城內之指定商戶，請參閱海港城印製及不時更新之商場指南。
- 「合資格簽賬」**包括於海港城內之指定商戶簽賬及不包括任何分單交易、預繳、訂金、現金透支、郵購/傳真/電話或網上購物、購買任何現金券、禮券、現金儲值費用、增值服務、保險費用、繳交公共事務費用、繳交會籍費用、支付任何酒店收費服務及房間設施、任何繳費服務費、所有未誌賬/取消/退款/偽造/未經許可的交易、任何沒有商戶購物單據或機印之簽賬存根正本的交易及任何於GAP、MARKS & SPENCER、MASSIMO DUTTI及ZARA之簽賬。所有合資格簽賬須於2019年8月31日或之前誌賬，有關日期以月結單上之交易日期計算。本行保留最終詮釋合資格簽賬之權利。為免存疑，客戶必須以同一張合資格信用卡作全數合資格簽賬。如有任何爭議，本行的決定將為最終決定。
- 除特別註明外，此推廣之優惠包括：「高達HK\$3,600現金券獎賞」、「免費泊車及入油優惠」及「海港城指定車展HK\$500現金券獎賞」(「優惠」，統稱為「所有優惠」)。
- 客戶如換領所有優惠，客戶須於有關之合資格簽賬之簽賬日起計算之7日內親自前往於海港城之渣打信用卡禮品換領處登記或必須於2019年8月31日海港城之渣打信用卡禮品換領處關閉前換領(以時間較短者為準)。客戶須提供用作合資格簽賬之合資格信用卡、完整機印之簽賬存根及海港城內之指定商戶機印之有關合資格簽賬之單據正本以作登記及核對之用。客戶並須提供完整信用卡號碼、簽賬金額、簽賬日期及授權號碼作登記。簽賬存根正本須清楚列明合資格信用卡號碼、商戶名稱、簽賬日期、交易金額、有效之授權號碼及持卡人簽署(如適用)，而商戶機印之單據必須清楚列明商戶名稱、簽賬日期、交易金額及消費項目，而商戶機印單據上的交易金額必須與簽賬存根上的交易金額相同。為免存疑，海港城之渣打信用卡禮品換領處只接受於海港城內作之合資格簽賬之禮品換領。如客戶所提供之資料不全，客戶將不可換領優惠。海港城之渣打信用卡禮品換領處位於海港城海洋中心2階(星期一至日及公眾假期下午12時30分至晚上10時開放)及海港城港威商場2階(星期一至日及公眾假期下午12時30分至晚上8時開放)。所有逾期換領將不獲受理。手寫、經塗改或複印副本之簽賬存根及單據恕不接受。每張合資格簽賬存根只可換領/登記一次。
- 除特別註明外，所有與此推廣有關之獎賞、折扣、現金券/禮券、回贈、禮品、禮物卡或現金回贈(統稱為「獎賞」)(如適用)乃非賣品，不論任何原因，均不可兌換現金、取消、更改、轉讓或兌換其他產品，亦不可與其他優惠同時使用。獎賞如有遺失或損毀，恕不補發。
- 本行保留取消客戶獲得任何優惠的資格。如本行懷疑有任何舞弊/欺詐成分及/或客戶於獲取獎賞後退款及/或取消用作計算此推廣的任何有關簽賬，客戶必須於該舞弊/欺詐/退款/取消日起計算之7日內退還獎賞至海港城之渣打信用卡禮品換領處(視情況而定)，否則本行有權從客戶之適用信用卡賬戶內扣除客戶所獲享之獎賞相應價值及/或終止客戶信用卡戶口作調查之權利，而無須另行通知。
- 優惠視乎供應情況而定，先到先得，送完即止。所有現金券/禮券/禮品卡須根據現金券/禮券/禮品卡上所列之條款及細則所約束及均須受有關供應商所定之額外條款及細則所約束，詳情請向有關供應商查詢。現金券種類將不時更改，有關詳情請到海港城之渣打信用卡禮品換領處查詢。如有任何更改，將以惠顧時之優惠詳情為準。
- 除特別註明外，可換領之現金券獎賞種類包括HK\$25星巴克現金券/HK\$25美容優惠券/HK\$25美食優惠券/HK\$50 city'super購物禮券。客戶可換領之現金券種類將視乎客戶於有關優惠之可享之現金券及該現金券之面值。
- 任何人士於取得或使用所獲得的優惠(包括但不限於非直接或間接損失)而造成之損失、破損或人身傷害，本行均無須負上任何責任。
- 所有相片及產品資料只供參考。
- 所有優惠附有額外之條款及細則，詳情請向參與商戶查詢。
- 客戶明白及接納所有於此推廣所提供之優惠或與優惠相關之商戶產品及/或服務/並非由本行所提供。因此，海港城之指定商戶或供應商、其相關員工及其供應商於推廣提供的各項產品及/或服務的各方面(包括但不只限於質素、供應量、商戶的產品說明及/或其服務、虛假商品說明、不實的陳述、未經授權的陳述、不良營商手法或誘導)，本行理應無須負上任何責任。
- 本行將經電腦核實客戶之信用卡交易紀錄，以確定客戶於此推廣可獲享之優惠。若簽賬存根印載的資料與本行存檔紀錄不符，將以本行存檔紀錄為準。
- 本行、海港城及指定商戶保留隨時更改、延長或終止所有優惠及/或推廣以及修訂所有條款及細則之權利，如有任何爭議，本行、海港城及指定商戶將保留最終決定權而無須另行通知。
- 客戶必須保留有關機印之簽賬存根及海港城商戶單據正本以作核對之用。如有任何爭議，客戶必須提供有關機印之簽賬存根及單據正本，以便本行作進一步調查。所有已遞交之有關文件將不獲發還。
- 客戶有關之合資格信用卡賬戶必須於獲得優惠時仍為有效，無拖欠任何信用卡賬項及信用狀況良好，方可享有優惠；否則，該賬戶將不給予優惠，有關優惠將自動取消而不作另行通知。
- 如中英文條款有所差異，一概以英文版本為準。

「高達HK\$3,600現金券獎賞」之條款及細則：

- 客戶須作單一合資格簽賬滿下列之指定金額，方可換領下述之相關現金券獎賞。

單一合資格簽賬金額	現金券獎賞價值
HK\$800 – HK\$1,999	HK\$25
HK\$2,000 – HK\$5,999	HK\$75
HK\$6,000 – HK\$9,999	HK\$150
HK\$10,000或以上	HK\$450

- 於推廣期內，每位客戶以同一合資格信用卡每月最多8次合資格簽賬之交易可換領「高達HK\$3,600現金券獎賞」(以簽賬日之月份內計算)(「8次合資格簽賬」)。
- 「高達HK\$3,600現金券獎賞」根據以下例子計算：客戶於推廣期內之一個特定月份單一簽賬HK\$10,000共8次，可換領共8次分別價值HK\$450現金券，即合共HK\$3,600現金券獎賞。

「免費泊車及入油優惠」之條款及細則：

- 客戶作單一合資格簽賬滿HK\$800，即可獲贈額外1小時免費泊車券及2張Shell汽油優惠券(憑券入汽油滿HK\$400額外免費加送價值HK\$60之相同汽油)及2張Shell Select便利店優惠券(消費滿淨值HK\$50即減HK\$10)。優惠券數量有限，送完即止。

「指定車展優惠」之條款及細則：

- 客戶於海港城內之指定車展以合資格信用卡單一簽賬滿HK\$20,000或以上之訂金，可享HK\$500現金券。
- 此優惠不可與其他優惠同時使用。
- 客戶必須以用作支付訂金之同一合資格信用卡以支付其賬單餘額。否則本行有權從客戶之適用信用卡賬戶內扣除客戶所獲享之優惠相同價值，而無須另行通知。

由渣打銀行(香港)有限公司刊發

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