

Terms and Conditions of PayPal Promotion (the "Promotion"):

1. Unless otherwise specified, the promotion and spending period is valid from 1 November to 31 December 2020 (both dates inclusive) (the "**Promotion Period**"). The Promotion Period is divided into 2 phases: Phase 1 is from 1 to 30 November 2020 (both dates inclusive) and Phase 2 is from 1 to 31 December 2020 (both dates inclusive).
2. To be eligible for the Promotion:
 - a. cardholders ("**Cardholders**") are required to have a PayPal (the "**Merchant**") account in good standing and linked with a Visa or Mastercard 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 cards ("**Eligible Cards**") as the default payment method. The Promotion is not applicable to Standard Chartered UnionPay Dual Currency Platinum Credit Card. The Merchant's terms and conditions apply, please visit www.paypal.com/hk for details.
 - b. Cardholders are required to register via the registration website at: sc.com/hk/paypal between 30 October 2020 (starting from 18:00) and 31 December 2020 (until 23:59) (the "**Registration Period**"). Cardholders are required to register each Eligible Cards ONCE only during Registration Period. Only the first 30,000 successfully registered Cardholders are eligible for the Promotion.
 - c. Cardholders must make a purchase from participating online merchants that accept PayPal ("**Eligible Transactions**"). For the avoidance of doubt, transactions including, without limitation, transactions without a sales slip and any cancelled/refunded/falsified/unposted/unauthorized transactions, online bill payment (including but not limited to payment of telecommunication or utility bills) or tax payment (where applicable) are NOT eligible for the Promotion.
 - d. Eligible Transactions for each Eligible Cards must meet the accumulated spending threshold as set out in the table below in order for the Cardholders to receive the specified CashBack amount:

Phase	Accumulated spending of Eligible Transactions through PayPal (Each Eligible Card)	CashBack	
1	HKD2,000 or above	HKD60	Maximum HKD120 CashBack during the whole Promotion Period
2	HKD2,000 or above	HKD60	

3. Upon successful registration for the Promotion, a reference number will be given to successfully registered Cardholders. Cardholders are required to keep the reference number for verification.
4. Eligible Transactions made by the principal and supplementary Cardholders of the same Eligible Card account will be counted collectively in that one account. Each Eligible Card account will be entitled to the CashBack ONCE in each phase.
5. All Eligible Transactions must be completed and posted on or before 7 January 2021 based on the transaction dates as shown on the credit card monthly statement.
6. Eligible Card accounts must be valid, non-delinquent and in good financial standing when the CashBack are to be credited to the said account. CashBack cannot be drawn as cash advance, is non-exchangeable, non-transferable and cannot offset any outstanding credit card payment due. The Promotion cannot be used in conjunction with other promotional offers.
7. The CashBack earned will be shown on the "360° Rewards" online redemption platform on or before 31 March 2021, and will not be automatically credited to Cardholders' accounts, but can be freely redeemed for cash under the online platform. The minimum threshold for CashBack redemption is HKD50 per account. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redeem your CashBack.
8. Cardholders shall notify the Bank if they do not receive CashBack by 30 April 2021. Otherwise, the Bank accepts no liability and will not be liable for any compensation.
9. All photos and product information are for reference only.
10. The Promotion shall be terminated immediately upon closure of Merchant or any of its outlets.
11. Cardholders understand and accept that the Bank is not the supplier of the products and/or services supplied by the Merchant and/or participating online merchants under or in connection with the Promotion. The Bank shall bear no liability relating to any aspect of the products and/or services, including without limitation, their quality, the supply, the descriptions of products and/or services provided by the Merchant and/or participating online merchants, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offer(s) or in making available the offer(s) or the products and/or services under the Promotion, by the Merchant and/or participating online merchants, its employees, officers or agents (as the case may be).
12. Personal data of Cardholders may be collected by the Merchant and the use of such personal data shall be subject to the personal information collection statement of the merchant. Please contact the respective merchants for related details.
13. The Bank and the Merchant reserve the right to alter, extend, or terminate the Promotion and amend the terms and conditions at any time. In case of disputes, the decision of the Bank and the Merchant shall be final and binding.
14. In case of any disputes, Cardholders are required to present all original transaction document(s) for reference (e.g. email sales slips of the participating online merchants) for further investigation by the Bank.
15. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

PayPal 優惠之條款及細則(「此推廣計劃」)：

1. 除特別註明外，優惠及簽賬期由2020年11月1日至12月31日(包括首尾兩日)(「推廣期」)。推廣期分為兩個階段進行：階段1為2020年11月1日至30日(包括首尾兩日)；階段2為2020年12月1日至31日(包括首尾兩日)。
2. 客戶須符合以下要求方可參與此推廣計劃：
 - a. 客戶(「客戶」)須以渣打銀行(香港)有限公司(「本行」)發行之Visa 及萬事達卡信用卡，包括渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡(「合資格信用卡」)於可透過 PayPal 付款之網上商戶交易(「參與商戶」)，以及須於 PayPal 開設賬戶及綁定合資格信用卡作首選付款方式，方可享此推廣計劃。不適用於渣打銀聯雙幣白金信用卡。受 PayPal 之條款及細則約束，詳情請瀏覽www.paypal.com/hk。
 - b. 客戶須於2020年10月30日(18:00起)至2020年至12月31日(23:59止)於sc.com/hk/paypal以合資格信用卡登記(「登記期」)，方可參與此推廣計劃。客戶每張信用卡號碼於登記期內只須登記一次。此推廣計劃只適用於首30,000名成功登記之客戶。
 - c. 客戶須於接受 PayPal 之網上參與商戶簽賬購買產品或服務(「合資格簽賬」)。為免存疑，其他交易包括但不只限於沒有簽賬存根之交易、及所有取消、退款、偽造、未誌賬或未經許可之簽賬、網上繳費金額(包括但不限於支付通訊費或水電等公用設施的費用)或網上繳稅(如適用)等均不適用。
 - d. 客戶已登記之合資格信用卡須符合下表所列之累積合資格簽賬，該信用卡賬戶方可享現金回贈。

階段	透過付款 PayPal 之累積合資格簽賬 (該合資格信用卡)	現金回贈	
1	HK\$2,000或以上	HK\$60	兩個階段最高可享合共HK\$120
2	HK\$2,000或以上	HK\$60	

3. 成功登記此推廣計劃之客戶於完成登記時將獲發一個參考編號，客戶須保留該參考編號以作核對之用。
4. 同一合資格信用卡賬戶的主卡及附屬卡之合資格簽賬將會一併計算。同一合資格信用卡賬戶每階段只可享現金回贈一次。
5. 以月結單上的交易日期計算，所有合資格簽賬須於2021年1月7日或之前誌賬。
6. 客戶之合資格信用卡賬戶必須於存入所獲贈現金回贈時仍為有效，無拖欠任何信用卡賬項及信用狀況良好，方可享有現金回贈。現金回贈均不可作現金透支提取，亦不得轉換、轉讓及不可用作繳付信用卡結欠。此推廣計劃不可與其他推廣優惠同時使用。
7. 客戶賺取之現金回贈將於2021年3月31日或之前顯示於「360°全面賞」網上換領平台，而不會直接存入賬戶。客戶可隨時登入平台換領現金回贈。每次換領現金回贈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參閱詳情及換領您的現金回贈。
8. 客戶如在2021年4月30日仍未收妥獎賞，須通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
9. 所有相片及產品資料只供參考。
10. 如商戶或其分店停止營業，有關優惠將會終止。
11. 客戶明白及接納所有商戶及/或網上參與商戶提供的有關此推廣計劃的產品及/或服務並非由本行所提供。因此，有關商戶及/或網上參與商戶、其員工、其人員及其供應商於推廣計劃提供的各項產品/服務的各方面，包括但不只限於商戶及/或網上參與商戶所提供的產品及/或其服務的質素、供應量、產品及/或其服務說明、任何虛假的交易說明、虛假陳述、錯誤聲明、遺漏、未經授權的陳述、與此推廣相關或就提供此推廣下的產品及/或服務的不公平貿易慣例或行為，本行均毋須負上任何責任。
12. 商戶或收集客戶之個人資料，其個人資料之用途將受商戶之個人資料收集聲明約束。本行並不牽涉該任何個人資料之收集及使用，詳情請聯絡商戶。
13. 本行及商戶保留隨時更改、延長或終止優惠，以及修訂條款及細則之權利。如對有關此推廣計劃的條款及細則有任何爭議，本行及商戶將保留最終決定權。
14. 如有任何爭議，客戶必須提供有關之所有有關文件之正本(例如網上參與商戶交易之電郵收據)，以便本行作進一步調查。
15. 如中英文條款有所差異，一概以英文版本為準。

由渣打銀行(香港)有限公司刊發

sc.com/hk