



## Terms and Conditions for Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private Bonus Asia Miles Reward (“Offer”)

1. The promotion period of this Offer is from 20 April 2023 to 19 June 2023 (both dates inclusive) (the “**Promotion Period**”).
2. This Offer is only applicable to the principal cardholders (“**Cardholders**”) of Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
3. In order to enjoy extra 2,500 Asia Miles (the “**Reward**”) under the Offer, the Cardholders are required to, during the Promotion Period, (a) register their respective Eligible Card at <https://www.sc.com/hk/credit-cards/cathay/> and (b) make Eligible Transactions of at least HKD10,000 with the Eligible Card.
4. Only the first 30,000 successfully registered Cardholders are eligible for the Offer. Registration will be closed when the quota is full. Each Cardholder can only register ONE Eligible Card during the Promotion Period, and only that ONE registered Eligible Card will be used to calculate the Eligible Transactions and the Reward. Each Cardholder is only entitled to enjoy the Reward once during the Promotion Period, regardless of how many times the offer requirements are met and how many Eligible Cards each Cardholder is holding.
5. Cardholders will receive a reference number upon successful registration. Cardholders are required to keep the reference number for verification by the Bank until 30 September 2023. All registered information will be recorded. More than one registration of the same Cardholder will be treated as a unified record only and the last record will prevail. Successful registration cannot be cancelled.
6. Subject to Clause 7 below, Eligible Transactions may be retail or online transactions, or in the form of mobile payment purchase (Apple Pay, Google Pay™, Samsung Pay), cash advance, mail order, phone order or the new interest-free merchant instalment monthly billed amount posted during the Promotion Period made by the Cardholder’s registered Eligible Card.
7. For the avoidance of doubt, Eligible Transactions do **NOT** include auto payment, utilities bill, bill payment transactions made through Standard Chartered Bank Online Banking/ SC Mobile Application/ Standard Chartered Bank Phone Banking or JET Payment Service; transactions via any e-wallets (including but not limit to Alipay, WeChat, PayMe, TapnGo), Octopus add value via mobile payment, any money transfer via Faster Payment Service (FPS), any money or electronic money transfer or top up from Standard Chartered/MANHATTAN Credit Card Account to a specified account (including but not limited to person to person (P2P) payment services or mobile device/ applications/ electronic funds transfer platform/ Octopus



OléPay account/ reload of stored value cards); insurance payment, tax payment, purchase of products or services at financial or non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers and any Trading Platform spending); any transactions under recurring payment instruction of credit cards or Transactions of Tuition Fee Payment/ Examination Fee Payment in any education institutions, any Automatic Add-Value amount, monthly instalment of interest-free merchant instalment made before the Promotion Period, handling fee, annual fee, past due charges, overlimit charges, interest/finance charges, balance transfer amount and interests, "Credit-to-Cash" Preferential Annual Rate Program amount and interests/handling fee, "Instalment Credit" Plan or billed monthly instalment of "Statement Instalment Plan" and interest/ handling fee, online bill payment, casino chip exchange, transactions made at merchants in the gambling and betting, security brokers or dealers, financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewellery, according to the merchant codes issued by Visa International and MasterCard Asia/ Pacific (Hong Kong) Limited from time-to-time. Any unposted, cancelled, refunded, falsified or unauthorized transactions are NOT considered Eligible Transactions. The Bank reserves the final right in determining the definition of Eligible Transactions. In case of disputes, the decision of the Bank shall be final and conclusive.

8. All Eligible Transactions made within the Promotion Period must be posted on or before 26 June 2023 based on the transaction date as shown on the credit card monthly statement of the Eligible Card. Eligible Transactions will be rounded up to the nearest Hong Kong dollar (decimal places will not be included).
9. The Reward will be credited on or before 31 August 2023 to the Cathay membership account associated with the Cardholder's Eligible Card account. Cardholders shall notify the Bank if they do not receive the Reward by 30 September 2023; otherwise, the Reward will be forfeited absolutely and will not be provided to the Cardholders through any other means. The Bank accepts no liability whatsoever and shall not be held liable for any compensation.
10. This Offer is not applicable to supplementary card cardholders of the Eligible Cards.
11. Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferrable.
12. Cardholders acknowledge that the Asia Miles earned from the Offer shall be credited to their Cathay membership accounts by Asia Miles Limited. By registering for the Offer, the Cardholders agree that the Bank may provide the necessary information including the Cardholder's Cathay membership number to Asia Miles Limited for fulfilment purpose of the Reward. However, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Cardholder's Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Cardholder's Cathay



membership account for any reason beyond the Bank's control. Cardholders understand and accept that the Bank is not the supplier of the Reward (including the Asia Miles and the redeemed items). The Bank shall bear no liability relating to any aspect of the Reward (including the Asia Miles and the redeemed items), including without limitation, their quality, the supply, the descriptions of the Reward (including the Asia Miles and the redeemed items) provided by the supplier(s), any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Reward (including the Asia Miles and the redeemed items) provided by the supplier(s), their respective employees, officers or agents. The use of the Cathay membership account and the Miles is subject to the terms and conditions as stipulated by Asia Miles Limited. For details, please visit [www.cathaypacific.com](http://www.cathaypacific.com).

The Bank is not obliged to notify Cardholders of any changes or latest announcements of Asia Miles Limited.

13. The Eligible Card accounts must be valid and in good financial standing at the time when the Reward is credited; otherwise the Reward will be forfeited without further notice.
14. The Bank will verify the transaction record(s) to confirm the Cardholders' eligibility under the Offer. In case of discrepancy between the Bank's computer record and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.
15. If the Cardholders have cancelled any related transaction which had been included in calculating the Reward offered under the Offer after receipt of such Reward or the Eligible Transactions are otherwise refunded, the Bank has the right to charge against the Cardholders' Eligible Card accounts a cost equivalent to the value of the Reward without further notice.
16. Cardholders are required to keep the relevant original sales receipts and credit card sales slips (where applicable) for inspection upon request by the Bank. In case of disputes, Cardholders are required to submit the relevant original sales receipt(s) and credit card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.
17. The Bank has no obligation to clarify which transactions are eligible for the Offer before the transactions are made.
18. The Bank reserves the right to extend, alter or terminate this Offer and amend these terms and conditions at any time without further notice. All matters or disputes will be subject to the final decision of the Bank.
19. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.



渣打國泰萬事達卡 / 渣打國泰萬事達卡 – 優先理財 / 渣打國泰萬事達卡 – 優先私人理財額外「亞洲萬里通」里數獎賞（「優惠」）之條款及細則：

1. 此優惠之推廣期為 2023 年 4 月 20 日至 2023 年 6 月 19 日（首尾兩天包括在內）（「推廣期」）。
2. 此優惠只適用於持有由渣打銀行（香港）有限公司（「本行」）發行之渣打國泰萬事達卡、渣打國泰萬事達卡 – 優先理財及渣打國泰萬事達卡 – 優先私人理財（「合資格信用卡」）主卡持卡人（「持卡人」）。
3. 持卡人須於推廣期內(a)於 <https://www.sc.com/hk/credit-cards/cathay/> 以合資格信用卡登記及(b)以合資格信用卡累積任何合資格簽賬至少 HK\$10,000，方可享有額外 2,500「亞洲萬里通」里數獎賞（「獎賞」）。
4. 此優惠只適用於首 30,000 名成功登記之持卡人，額滿即止。每位持卡人於推廣期內最多可登記一張合資格信用卡，推廣只以該已登記之合資格信用卡用作計算合資格簽賬及獎賞。每位持卡人於推廣期內只可獲享獎賞乙次，不論每位持卡人符合簽賬要求之次數及持有合資格信用卡之數量。
5. 成功登記之持卡人於完成登記後，將獲發一個參考編號。持卡人須保留該編號直至 2023 年 9 月 30 日以作核對之用。所有登記資料將會被列入紀錄內。如持卡人進行多於一次登記，則以最後一次成功登記資料為準。唯成功登記後將不能取消。
6. 受下述條款 7 規限，合資格簽賬可為持卡人以所成功登記之合資格信用卡累積的零售簽賬、網上簽賬、手機流動支付簽賬（Apple Pay, Google Pay™, Samsung Pay）、現金透支、郵購、電話購物或已誌賬之全新商戶免息分期計劃該月之供款金額。
7. 為免存疑，其他簽賬均不適用於此優惠，包括自動轉賬、繳交公共事務費用、透過「渣打網上理財」/ SC Mobile 流動應用程式/「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、透過任何電子錢包（包括但不只限於支付寶、微信支付、PayMe、拍住賞）簽賬之交易、於手機流動支付八達通增值、任何轉賬/「轉數快」交易、任何金錢/電子貨幣轉賬/增值至指定賬戶（包括但不只限於個人對個人（P2P）支付服務或流動裝置/應用程式/電子轉賬平台/八達通 OlePay 賬戶/購買或充值儲值卡）、保費、繳稅金額、於金融機構 / 非金融機構購買產品 / 服務的交易（包括但不限於外匯、滙票、旅行支票、存款及過數/轉賬及交易平台等之簽賬）、常行付款授權指示、任何大學或教育機構之學費/考試費用、任何自動增值、在推廣期前簽賬的商戶免息分期之每月供款、手續費、年費、逾期費用、超額費用、利息/財務費用、結餘轉賬之金額及利息、「兌現年息優惠」計劃之金額及利息/手續費、「兌現分期」或「月結單分期」計劃之供款及利息/手續費、網上繳款、兌換籌碼、根據 Visa 國際組織及 MasterCard Asia/ Pacific (Hong Kong) Limited 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、滙票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和滙票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易。所有未誌賬/取消/退款/偽造/未經許可的簽賬交易均不適用於此推廣計劃。本行保留決定用作計算此優惠之合資格簽賬之最後定義之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
8. 所有的合資格簽賬須於 2023 年 6 月 26 日之前誌賬，有關日期以合資格信用卡之月結單上之簽賬日期計算。合資格簽賬將上捨至最接近的港元為單位（小數位將不包括在內）。
9. 有關獎賞將於 2023 年 8 月 31 日或之前存入與持卡人之合資格信用卡相聯之國泰會員賬戶。合資格持卡人如在 2023 年 9 月 30 日前仍未收妥此優惠之「亞洲萬里通」里數，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。
10. 此優惠不適用於合資格信用卡之附屬卡持卡人。



11. 所獲「亞洲萬里通」里數不能兌換成積分或現金回贈，並不可轉讓。
12. 持卡人明白由此優惠所獲得的「亞洲萬里通」里數將由亞洲萬里通有限公司存入閣下的國泰會員賬戶。持卡人登記是次優惠，即同意本行將為有關獎賞安排，向亞洲萬里通有限公司提供所需資料包括國泰會員號碼，但對於亞洲萬里通有限公司能否準確存入里數於持卡人的國泰會員賬戶、任何於本行控制範圍以外有關存入「亞洲萬里通」里數的錯誤或延遲，本行毋須負上任何責任。持卡人明白及接納本行並非獎賞（包括「亞洲萬里通」里數和兌換的禮品）之供應商。因此，有關供應商、其員工或代理人所提供之獎賞（包括「亞洲萬里通」里數和兌換的禮品）的各方面，包括但不限於質素、供應量、供應商的獎賞（包括「亞洲萬里通」里數和兌換的禮品）說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。國泰會員賬戶及里數的行使須遵守相關亞洲萬里通有限公司所訂明的條款及細則。詳情請瀏覽 [www.cathaypacific.com](http://www.cathaypacific.com)。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。
13. 持卡人有關之合資格信用卡賬戶必須於存入獎賞時仍為有效及信用狀況良好；否則，本行有權取消有關獎賞。
14. 本行將經電腦核實持卡人之信用卡簽賬紀錄，以確定持卡人於此優惠可獲享獎賞之資格。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。
15. 如持卡人於獲贈獎賞後取消用作計算此優惠的任何有關簽賬，本行有權從持卡人有關之合資格信用卡賬戶收取相等於里數價值之費用，而毋須另行通知。
16. 持卡人必須保留有關之簽賬單據及信用卡簽賬存根正本（如適用）以作核對之用。如有任何爭議，持卡人必須提供有關之簽賬單據及簽賬存根正本，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。
17. 持卡人於進行所有簽賬前，本行恕不負責釐清該項簽賬合資格與否。
18. 本行保留隨時延長、更改或終止此優惠以及修訂條款及細則之權利而無需任何通知。如有任何爭議，本行將保留最終決定權。
19. 中英文版本之內容如有歧義，概以英文版為準。

由渣打銀行（香港）有限公司刊發