



Standard Chartered Multi-Currency Mastercard Debit Card Foreign Currency Spending 5% Cash Rebate (“Cash Rebate”) Terms and Conditions

1. The promotion period is from 11 April 2023 to 30 June 2023, both dates inclusive (“**Promotion Period**”).
2. The Cash Rebate is only applicable to the cardholders of Standard Chartered Multi-Currency Mastercard Debit Card (“**Multi-Currency Debit Card**”) issued by Standard Chartered Bank (Hong Kong) limited who has made Eligible Foreign Currency Spending (defined in clause 6 below) during the Promotion Period (“**Eligible Cardholder**”).
3. Eligible Cardholder is entitled to a total of 5% cash rebate for the Net Spending Amount (defined in Clause 4 below) in Eligible Foreign Currency Spending (defined in Clause 6 below) made during the Promotion Period.
4. “**Net Spending Amount**” refers to the equivalent HKD amount converted from the foreign currency spending amount with prevailing exchange rate, exclusive of any reversal and refund, posted to the Integrated Deposit Account - Savings Account linked to the Multi-Currency Debit Card. (the “**Account**”). The prevailing exchange rate refers to the exchange rate applied to respective currency at the time of calculating the cash rebate.
5. The 5% cash rebate comprises the regular cash rebate of 0.5% and an additional cash rebate of 4.5%. The regular cash rebate of 0.5% will be credited in HKD to the Account linked to the Multi-Currency Debit Card when the Eligible Foreign Currency Spending is posted; The additional cash rebate of 4.5% will be credited in HKD to the Account by 15 September 2023.
6. An “**Eligible Foreign Currency Spending**” means in-store retail purchases, contactless payments, mobile payments, and online retail purchases made in currency other than HKD via the Mastercard® network and posted to the Account. The following transactions are ineligible for Cash Rebate:
 - (a) fees and charges
 - (b) cash withdrawal
 - (c) purchase transactions effected outside of Mastercard network
 - (d) Any unposted, cancelled, refunded, falsified or unauthorised transactions
 - (e) Quasi-cash transactions, including:
 - i. betting and gambling transactions;
 - ii. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers’ cheques);
 - iii. transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - iv. wire transfers;
 - v. property rental payment or purchase;
 - vi. purchase and/or reload of stored value cards or e-Wallets;
 - vii. purchase of cryptocurrencies; and
 - viii. instalment payments.
7. For the avoidance of doubt, only Eligible Foreign Currency Spending made during the Promotion Period and posted to the Account on or before 7 July 2023 will be included for the calculation of the additional 4.5% cash rebate.
8. The Cash Rebate amount will be rounded off to the nearest cent.

9. The Multi-Currency Debit Card and the Account receiving the Cash Rebate must be valid and with good standing when the Cash Rebate is credited in order to be eligible to receive the Cash Rebate. We reserve the right to forfeit the Cash Rebate without prior notice under any of the following situations:
 - (a) your Account is restricted, or conditions have been imposed for accessing the Account;
 - (b) your Account is voluntarily or involuntarily closed;
 - (c) your Multi-Currency Debit Card is voluntarily or involuntarily terminated.
10. We have the right not to pay any Cash Rebate and the right to debit from the Account any Cash Rebate that have been credited to you without prior notice, if in our reasonable opinion, any of following situations occurs:
 - (a) the Eligible Foreign Currency Spending is cancelled, refunded, falsified or unauthorised; or
 - (b) there is fraud or abuse relating to the earning or using of Cash Rebate. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning the Cash Rebate for that transaction.

If we debit from the Account any Cash Rebate paid to you under any of the above situations, we have the sole discretion to calculate the amount of Cash Rebate to be debited from your Account based on the exchange rate as determined by us, which may not be the same amount as the Cash Rebate credited to the Account. The Bank is not liable for any loss you incur for such debit of Cash Rebate, including but not limited to any fees incurred from overdraft if the Account does not have sufficient fund.
11. The Bank will determine the eligibility to obtain Cash Rebate based on the Bank's records.
12. In case of any dispute regarding the Cash Rebate, cardholders must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Foreign Currency Spending for inspection upon request by the Bank. All documents submitted to the Bank will not be returned.
13. The Bank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of the Bank.
14. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.



渣打多貨幣萬事達卡扣賬卡外幣消費 5%現金回贈 (「現金回贈」) 條款及細則

1. 推廣期為 2023 年 4 月 11 日至 2023 年 6 月 30 日，包括首尾兩天(「推廣期」)。
2. 現金回贈只適用於由渣打銀行 (香港) 有限公司 (「本行」或「我們」) 所發行之渣打多貨幣萬事達卡扣賬卡 (「多貨幣扣賬卡」) 之持卡人。
3. 合資格持卡人於推廣期內以多貨幣扣賬卡進行合資格外幣消費(定義見下列第六條)，累積簽帳淨額(定義見下列第四條)可共獲 5% 現金回贈。每名合資格客戶於此推廣中最高可獲得 HK\$250 現金回贈。
3. 簽帳淨額定義為扣除所有取消/退款後，已誌賬至連結多貨幣扣賬卡的綜合存款戶口-儲蓄戶口(「戶口」)之最終外幣簽帳金額，並以本行當前兌換率折算為港幣等值。當前兌換率的定義為計算現金回贈當日適用於該項貨幣之匯率。
4. 5%現金回贈由常行的 0.5 %現金回贈及額外的 4.5% 現金回贈組成。常行的 0.5 %現金回贈會於合資格外幣消費誌賬後 3 個月內以港幣存入戶口；額外的 4.5% 現金回贈會於 2023 年 9 月 15 日前以港幣存入戶口。
5. 合資格外幣消費只包括透過 Mastercard® 網絡以港幣以外之貨幣進行並已誌賬至戶口之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易。下列交易不符合條件獲取現金回贈：
 - (a) 收費及費用；
 - (b) 提取現金；
 - (c) 萬事達卡網絡以外進行的購買交易；
 - (d) 所有未誌賬/取消/退款/偽造/未經許可的交易；
 - (e) 半現金交易，包括：
 - (i) 賭博交易；
 - (ii) 於非金融機構的交易 (包括購買外幣、匯票及旅行支票) ；
 - (iii) 於金融機構的交易 (包括向銀行或投資交易平台購買產品及服務) ；
 - (iv) 電匯；
 - (v) 支付租金或購買物業；
 - (vi) 購買儲值卡或電子錢包及/或充值；
 - (vii) 購買加密貨幣；及
 - (viii) 分期付款。
7. 為免生疑問，只有於推廣期內進行並在 2023 年 7 月 7 日或之前已誌賬至戶口之合資格外幣消費，方可用作計算額外的 4.5%現金回贈。
8. 現金回贈金額將以四捨五入調整至最接近的仙位。
9. 多貨幣扣賬卡及戶口必須於本行存入現金回贈時保持有效及良好狀況以獲得現金回贈。否則，本行有權於現金回贈存入閣下戶口之前取消現金回贈而無須另行通知：
 - (a) 閣下戶口受到限制或被施加使用條件；
 - (b) 閣下戶口被取消 (不論是自願或非自願) ；或
 - (c) 閣下的扣賬卡被取消 (不論是自願或非自願) 。
10. 如本行合理認為有任何以下情況發生，我們有權不支付任何現金回贈，並從戶口中扣除已支付給閣下的任何現金回贈，而無須事先通知：

- (a) 合資格外幣消費被取消/被退款/被偽造/是未經許可的；或
- (b) 賺取現金回贈中存在欺詐或濫用行為。此類欺詐或濫用行為可包括在獲取一項交易的現金回贈後，以任何方式獲得該交易金額的退款。

如我們因任何以上情況扣除已支付給閣下的現金回贈，我們有權決定一個匯率用作計算扣除閣下戶口現金回贈的金額，該金額未必與支付給閣下的現金回贈金額相同。本行概不為閣下因扣除現金回贈所蒙受的損失負責，包括但不限於因戶口資金不足而產生的任何戶口透支費用。

11. 本行將會根據銀行紀錄以決定持卡人是否合資格獲得現金回贈。
12. 如對現金回贈有所爭議，持卡人必須保留及提供有關合資格外幣消費之簽賬存根正本或正式交易紀錄以作核實。所提供之有關簽賬存根正本及其他文件將不獲退回。
13. 本行保留隨時修改此條款及細則之權利而無須另行通知。如有任何爭議，本行保留最終決定權。
14. 上述條款及細則之中、英文版如有任何歧義之處，概以英文版本為準。