



Terms and Conditions for Standard Chartered Cathay Mastercard® Bonus Asia Miles Reward – Overseas Spending Offer (“Offer”)

1. The promotion period of this Offer runs from 16 December 2025 to 3 March 2026 (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. Cardholders can enjoy an extra reward of 2,500 Asia Miles (“**Reward**”) when all of the below requirements are fulfilled during the Promotion Period:
 - i. have successfully registered their respective Eligible Card at www.sc.com/hk/campaign/cathay-mastercard-spending-rewards-promotion/apply/ for the Offer; **AND**
 - ii. have made Eligible Transactions (as defined in Clause 4 below) in any currency other than Hong Kong Dollars of at least HKD10,000 equivalent value cumulatively with their Eligible Card.
4. **“Eligible Transactions” are retail purchases (whether made online or offline, and whether with or without interest-free merchant instalment purchase) posted to the Eligible Card account in a currency other than Hong Kong Dollars.** The following transactions are, without limitation, NOT Eligible Transactions: cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, any bill payment (including but without limitation tax, utilities, tuition fee / examination fee of any education institution) whether via Internet / Online Banking / ATMs / Phone Banking Services or other available means, phone order, mail order, 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, monthly instalments of interest-free merchant instalment purchase made before the Promotion Period, any interest / charges, “Instalment Credit” Plan or billed monthly instalment of “Statement Instalment Plan” and interest / handling fee, any transfer / top up transaction from eligible cards to any account designated by the Bank from time to time, including but not limited to Octopus Wallet, Alipay account, Wechat account, Payme account and other digital payment account as may be made available by the Bank from time to time, transactions effected through Octopus Wallet, AlipayHK, WeChat Pay HK, Payme, the Faster Payment System or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), 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 as defined by Mastercard Asia/Pacific (Hong Kong) Limited from time to time, balance transfers, “Instalment Credit” amounts, “Credit-to-Cash” amounts, financial charges and fees. **For the avoidance of doubt, all transactions that are made or paid in Hong Kong Dollars at a point of sales, whether within or outside Hong Kong, priced originally in Hong Kong Dollars or otherwise and regardless of the place of registration and/or settlement of the merchant, are not Eligible Transactions and hence, not eligible for the Reward.**
5. Upon fulfilling all the relevant requirements stated in clause 3, Cardholders can enjoy the Reward in addition to what the Cardholders would normally earn from spending under the Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private Rewards Scheme and the Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private Selected Categories Spending Rewards program.
6. Only the first 30,000 Cardholders who have successfully registered their Eligible Card for the Offer 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 Eligible Transactions that are made using that ONE registered Eligible Card will be counted for the Reward. Each Cardholder is only entitled to enjoy the Reward once with a cap of up to 2,500 miles, regardless of how many times the Offer requirements are met and how many Eligible Cards each Cardholder holds.

7. Cardholders will receive a reference number upon successful registration. Cardholders are required to keep the reference number for verification by the Bank until 30 June 2026. All registered information will be recorded. More than one registration of the same Cardholder will be treated as a unified record and only the last record will prevail. Successful registration cannot be cancelled. If the information submitted by Cardholders is incorrect or insufficient for the purpose of crediting the Asia Miles by Cathay Pacific Airways Limited and Asia Miles Limited (collectively “Cathay”), the Reward will be forfeited without prior notice. Each of the Bank and Cathay accepts no liability and will not be liable for any compensation.
8. All Eligible Transactions made within the Promotion Period must be posted on or before 17 March 2026 based on the transaction date as shown on the credit card monthly statement of the Eligible Card. Eligible Transactions made within the Overseas category made in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at an exchange rate that the Bank reasonably considers appropriate and will be rounded up to the nearest Hong Kong dollar (decimal places will not be included) for Reward calculation. The Bank reserves the sole right in determining whether a transaction falls within the meaning of Eligible Transactions and Eligible Transactions made within the Overseas category. In case of disputes, the decision of the Bank shall be final and conclusive.
9. The Reward will be credited on or before 31 May 2026 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 June 2026; 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 or exchangeable into bonus points or cash rebate and are non-transferrable.
12. Cardholders acknowledge that the Miles rewarded under the Offer shall be credited to his/her Cathay membership account by Cathay. The Bank will use its best endeavour to provide the necessary information to Cathay for fulfilment purpose of the Reward; however, the Bank makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by Cathay and accepts no liability for failure or delay in the crediting of the Miles to the Cardholders’ Cathay 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, redemption, use of the Miles and/or the relevant terms and conditions, please contact Cathay and/or refer to Cathay website at cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of Cathay.
13. Cardholders must have a valid Cathay membership account and ensure the Cathay membership account information provided to the Bank and/or Cathay should be owned by the Cardholders, otherwise, the Reward will be forfeited without further notice. The Bank and/or Cathay will not be responsible for paying any compensation either.
14. If the information submitted by Cardholders are incorrect or insufficient for the purpose of processing the application, eligibility checking and the Reward fulfilment, the Reward will be forfeited without prior notice. To the extent permitted by applicable law, the Bank or Cathay (including their respective parent, affiliates and subsidiaries) accepts no liability and will not be liable for any loss or compensation.
15. Cardholders understand and accept that the Bank is not the supplier of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Miles and/or the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Miles and the products/services purchased/redeemed are subject to the terms and conditions as stipulated by Cathay and/or the relevant supplier(s).
16. 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.
17. 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.
18. If the Cardholders have cancelled any related transaction which had been included in calculating the Reward after receipt of such Reward or the Eligible Transactions are otherwise cancelled or refunded, without prior notice to the principal Cardholders, the Bank and Cathay have the right to forfeit the Reward including cancelling or reversing any Asia Miles credited to Eligible Cardholder’s Cathay membership account or to charge the Eligible Cardholder with an administration fee for cancellation or reversal of any related transaction to be determined in the Bank’s sole discretion.

19. 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.
20. The Bank will not and has no obligation to confirm which transactions are eligible for the Offer before the transactions are made.
21. 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.
22. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Standard Chartered Bank (Hong Kong) Limited



渣打國泰 Mastercard® 額外「亞洲萬里通」里數獎賞 – 海外簽賬優惠（「優惠」）之條款及細則

1. 此優惠之推廣期為2025年12月16日至2026年3月3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Mastercard、渣打國泰Mastercard – 優先理財及渣打國泰Mastercard – 優先私人理財（「合資格信用卡」）之主卡持卡人（「持卡人」）。
3. 持卡人於推廣期內符合以下所有要求，可賺取額外獎賞2,500「亞洲萬里通」里數（「里數」）（「獎賞」）：
 - i. 成功於 www.sc.com/hk/campaign/cathay-mastercard-spending-rewards-promotion/apply/ 登記其合資格信用卡；及
 - ii. 憑合資格信用卡累積港幣以外的任何貨幣之合資格簽賬（定義見下文第4條）達HK\$10,000等值。
4. 合資格簽賬之定義如下：以港幣之外的任何貨幣誌賬於信用卡戶口的零售購物簽賬（不論該簽賬是否網上簽賬、或是否參與商戶免息分期計劃）。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/網上銀行/自動櫃員機/電話銀行服務或其他方法繳付任何之賬項（包括但不限於稅項、公共事務賬項、任何大學或教育機構之學費/考試費用）、電話購物、郵購、任何金錢/電子貨幣轉賬（包括但不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/已取消/已退款/偽造/未經許可的交易、在推廣期前簽賬的商戶免息分期之每月供款、任何利息/財務費用、「兌現分期」或「月結單分期」計劃之供款及利息/手續費、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銀包、支付寶賬戶、微信支付賬戶、Payme賬戶或本行不時新增之電子付款賬戶之金額、任何以八達通銀包、AlipayHK、Wechat Pay HK、Payme賬戶、「快速支付系統」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、根據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、匯票及旅行支票/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/電匯和匯票/資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、財務收費及費用。**為免存疑，所有香港或香港以外的銷售點所進行的港幣付款或交易，不論其原定價是港幣或港幣之外的任何貨幣及其商戶登記及/或結算所在地，將不被視為合資格簽賬，亦不會獲得任何獎賞。**
5. 當符合條款3之所有相關要求，持卡人除了可享本獎賞外，還可從現行之渣打國泰萬事達卡/渣打國泰萬事達卡 – 優先理財/渣打國泰萬事達卡 – 優先私人理財獎賞計劃及渣打國泰萬事達卡/渣打國泰萬事達卡 – 優先理財/渣打國泰萬事達卡 – 優先私人理財指定類別簽賬獎賞計劃中賺取里數。
6. 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，優惠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並最多只可獲享2,500里數，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。
7. 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2026年6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。若持卡人提交之資料不足或不完整以至國泰航空有限公司及亞洲萬里通有限公司（統稱「國泰」）未能將里數存入其國泰會員賬戶，獎賞將被取消而毋須事先通知。本行及國泰亦免除任何責任及損失的賠償。
8. 所有推廣期內進行之合資格簽賬須於2026年3月17日或之前誌賬，有關日期以合資格信用卡之月結單上之簽賬日期計算。於海外簽賬類別之合資格簽賬將以本行所定的合理兌換率兌換為港幣並上捨至最接近的港元為單位（小數位將不包括在內）以作計算獎賞之用。本行保留決定用作計算此優惠之合資格簽賬及於海外簽賬類別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。
9. 有關獎賞將於2026年5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2026年6月30日前仍未收妥有關獎賞，須通知本行；否則，持卡人將會被視作放棄優惠，而本行不會將優惠透過任何方式提供給持卡人。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」里數將由國泰存入閣下的國泰會員賬戶。為有關獎賞安排，本行將盡力向國泰提供所需資料，但對於國泰能否準確存入里數至國泰會員賬戶、延遲存入里數及任何於本行控制範圍以外的錯誤，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，請聯絡國泰或瀏覽 cathaypacific.com。本行毋須通知閣下任何有關國泰之改變或最新消息。
13. 合資格信用卡客戶必須持有有效的國泰會員賬戶，並且確保向本行及國泰提供之國泰會員賬戶資料為該賬戶持有人。否則，相關獎賞將被取消並不作另行通知，本行及國泰亦毋須負上任何賠償。
14. 如持卡人所提供之資料有錯漏、不足或不完整以至未能處理是次合資格信用卡申請、核實獎賞資格及安排存入獎賞，有關獎賞將被取消而毋須事先通知。本行及國泰（包括其母公司、附屬公司及子公司）亦免除任何責任及損失的賠償。
15. 持卡人明白及接納本行並非國泰會員賬戶、里數及使用里數購買/兌換之產品/服務之供應商。因此，有關國泰會員賬戶、里數及使用里數購買/兌換之產品/服務的各方面（包括但不限於質素、供應量、有關供應商對國泰會員賬戶、里數及使用里數購買/兌換之產品/服務的說明、任何虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述或有關供應商、其僱員、負責人及/或代理人對禮品、國泰會員賬戶、里數及使用里數購買/兌換之產品/服務之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、里數及使用里數購買/兌換之產品/服務之使用須受國泰及/或有關供應商所訂定之條款及細則約束。
16. 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，有關獎賞將在不另行通知下自動取消。
17. 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。
18. 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，或合資格簽賬其後被退款或取消，本行及有權取消有關獎賞，包括取消或撤銷已存入持卡人之國泰會員賬戶的任何里數或對持卡人收取由本行決定就取消相關簽賬之行政費而毋須預先通知。
19. 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。
20. 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。
21. 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。
22. 中英文版本之內容如有歧義，概以英文版為準。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發