



Online Application Welcome Offer Terms and Conditions

A. General Terms and Conditions

1. The welcome offer ("Welcome Offer") is only applicable to new cardholders who have submitted credit card application during the period from 4 September 2025 to 1 December 2025 (both dates inclusive) (the "Promotion Period") and fulfilled the requirements as set out below. Details of the Welcome Offer is set out in the following Sections.
2. New cardholders are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank") in the past 6 months from the date of approval of their current application for a principal card of the credit cards as specified in the Sections below. (each a "New Cardholder", and collectively, "New Cardholders").
3. "Eligible Transactions" are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase but do not include without limitation cash advances, gambling tokens, insurance payment, transactions made at security brokers or dealers, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, 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, any transfer/top up transaction from eligible cards to any account designed by the Bank from time to time, including but not limited to Octopus Wallet, Alipay account and other digital payment account as may be made available by the Bank from time to time.
4. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Welcome Offer is rewarded or the redemption letter for the Welcome Offer is sent to the New Cardholder; otherwise the Bank has the right to forfeit the Welcome Offer.
5. The Welcome Offer is not transferable, returnable or redeemable for cash.
6. **Each New Cardholder will only be entitled to the Welcome Offer once** regardless of the number of applications made and approved and the number of times the requirements is met on one or more approved credit cards within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder's entitlement of the Welcome Offer.
7. Once the Welcome Offer is chosen at the time of application, it cannot be changed for any alternative in any circumstance. If no or more than one Welcome Offer is chosen at the time of application(s), the Bank will select one of the Welcome Offers for the New Cardholders at its sole discretion.
8. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection in case of transaction disputes for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
9. If a New Cardholder, who has already received the Welcome Offer, subsequently cancels the relevant credit card within one year from the date of issuance of the new card or the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the Welcome Offer, in whole or in part, **the Bank reserves the right to charge a cost equivalent to the value of the Welcome Offer without prior notice to the New Cardholder.**
10. All credit cards, set out in these terms and conditions are subject to separate eligibility, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.
11. Any spending requirements mentioned in these terms and conditions are part of a promotional offer for reward points, gift, cash rebate or fee waiver (as the case may be). They are not mandatory requirements which must be met before a cardholder may apply and be granted any banking product or service. Any one product or service may be applied and be granted independently.
12. **New Cardholders understand and accept that the Bank is not the supplier of the mileage/products/services/gifts/membership provided under the Welcome Offer nor the products or services redeemed or purchased through their use. The Bank shall bear no liability relating to any aspect of the mileage/products/services/gifts/membership or the products or services redeemed or purchased through their use, including without limitation, their quality, supply, descriptions, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the mileage/products/services/gifts/membership or the products or services redeemed or purchased through their use as provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the mileage/products/services/gifts/membership or the products or services redeemed or purchased through their use as provided by the relevant suppliers is subject to the terms and conditions as stipulated by the relevant suppliers (if applicable).**

13. Employees of the Bank **are not eligible for the Welcome Offer.**
14. The Bank reserves the right to vary, extend, terminate and/or cancel this offer or amend these terms and conditions at any time. Any benefit or promotional offer for successful applicants is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Cathay Mastercard

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section B below ("Section B Offer") as the Welcome Offer:
 - 1.i. New Cardholders submit Standard Chartered Cathay Mastercard ("Cathay Mastercard") application form via the Bank's website during the Promotion Period; **AND**
 - 1.ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Cathay Mastercard by the Bank **on or before 28 February 2026; AND**
 - 1.iii. New Cardholders have fulfilled the specific requirements as set out in clause 2 of this section below with the Cathay Mastercard.
2. Section B Offer – up to 40,000 Asia Miles ("Miles").
 - 2.i. Section B Offer consists of the following 3 Tiers:
 - (a) Tier 1: HKD5,000 = 10,000 Miles
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 10,000 Miles; **OR**
 - (b) Tier 2: HKD40,000 = 20,000 Miles
Accumulated Eligible Transactions of HKD40,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 20,000 Miles; **OR**
 - (c) Tier 3: HKD110,000 = 40,000 Miles
Accumulated Eligible Transactions of HKD110,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 40,000 Miles.
 - 2.ii. The Miles rewarded under the Section B Offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard Rewards Scheme ("Cathay Mastercard Rewards Scheme") and the Standard Chartered Cathay Mastercard Selected Categories Spending Rewards ("Cathay Mastercard Selected Categories Spending Rewards").
3. If the Cathay Mastercard account is voluntarily or involuntarily closed prior to the fulfilment of the Section B Offer, all Miles (whether credited to the Newcardholder or not) will be immediately forfeited.
4. The Section B Offer is further subject to the terms and conditions in Section E as applicable.

C. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Cathay Mastercard – Priority Banking

1. New Cardholders who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section C below ("Section C Offer") as the Welcome Offer:
 - 1.i. New Cardholders submit Standard Chartered Cathay Mastercard – Priority Banking ("Cathay Mastercard – Priority Banking") application form via the Bank's website during the Promotion Period; **AND**
 - 1.ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Banking by the Bank **on or before 28 February 2026; AND**
 - 1.iii. New Cardholders have fulfilled the specific requirements as set out in clause 2 of this section below with the Cathay Mastercard – Priority Banking.
2. Section C Offer consists of the following:
 - 2.i. Up to 100,000 Asia Miles ("Miles") consists of the following 3 Tiers
 - (a) Tier 1: HKD5,000 = 10,000 Miles
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 10,000 Miles; **OR**

(b) Tier 2: HKD40,000 = 30,000 Miles

Accumulated Eligible Transactions of HKD40,000 made with the newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance will be rewarded 30,000 Miles; OR

(c) Tier 3: HKD110,000 = 100,000 Miles

Accumulated Eligible Transactions of HKD110,000 made with the newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance will be rewarded 100,000 Miles.

2.ii. The Miles rewarded under the Section C Offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard – Priority Banking Rewards Scheme (“**Cathay Mastercard – Priority Banking Rewards Scheme**”) and the Standard Chartered Cathay Mastercard – Priority Banking Selected Categories Spending Rewards (“**Cathay Mastercard – Priority Banking Selected Categories Spending Rewards**”).

3. If the Cathay Mastercard – Priority Banking account is voluntarily or involuntarily closed prior to the fulfilment of the Section C Offer, the Bank reserve the right to forfeit all Miles (whether credited to the Newcardholder or not).

4. The Section C Offer is further subject to the terms and conditions in Section E as applicable.

D. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Cathay Mastercard – Priority Private

1. New Cardholders who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section D below (“**Section D Offer**”) as the Welcome Offer:

1.i. New Cardholders submit Standard Chartered Cathay Mastercard – Priority Private (“**Cathay Mastercard – Priority Private**”) application form via the Bank’s website during the Promotion Period; AND

1.ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Private by the Bank on or before 28 February 2026; AND

1.iii. New Cardholders have fulfilled the specific requirements as set out in clause 2 of this section below with the Cathay Mastercard – Priority Private.

2. Section D Offer consists of the following:

2.i. Up to 120,000 Asia Miles (“Miles”) consists of the following 3 Tiers

(a) Tier 1: HKD5,000 = 10,000 Miles

Accumulated Eligible Transactions of HKD5,000 made with the newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance will be rewarded 10,000 Miles; OR

(b) Tier 2: HKD40,000 = 40,000 Miles

Accumulated Eligible Transactions of HKD40,000 made with the newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance will be rewarded 40,000 Miles; OR

(c) Tier 3: HKD110,000 = 120,000 Miles

Accumulated Eligible Transactions of HKD110,000 made with the newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance will be rewarded 120,000 Miles.

2.ii. The Miles rewarded under the Section D Offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard – Priority Private Rewards Scheme (“**Cathay Mastercard – Priority Private Rewards Scheme**”) and the Standard Chartered Cathay Mastercard – Priority Private Selected Categories Spending Rewards (“**Cathay Mastercard – Priority Private Selected Categories Spending Rewards**”).

3. If the Cathay Mastercard – Priority Private account is voluntarily or involuntarily closed prior to the fulfilment of the Section D Offer, all Miles (whether credited to the Newcardholder or not) will be immediately forfeited.

4. The Section D Offer is further subject to the terms and conditions in Section E as applicable.

E. Terms and Conditions Applicable to New Cardholders who apply for Cathay Mastercard / Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private

1. Upon reaching the maximum limit of Eligible Transactions or from the 3rd month onwards from the date of card issuance (whichever is earlier), New Cardholders will earn the Miles under the Cathay Mastercard / Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private Rewards Scheme and the Cathay Mastercard / Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private Selected Categories Spending Rewards (as the case may be) (each a “**Prevailing Rewards Scheme**”) only. For details, please visit sc.com/hk/cx.

2. For New Cardholders who meet the requirements and are entitled to the Miles as part of Section B Offer/Section C Offer/Section D Offer (as the case may be) as the Welcome Offer
 - 2.i. New Cardholders will first receive the Miles they can earn under the Prevailing Rewards Scheme in accordance with the timeline stated under the terms and conditions of the Prevailing Rewards Scheme, which Miles will be displayed in the monthly statement of Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private account (as the case may be).
 - 2.ii. The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the Welcome Offer (“**Total Miles**”) and will credit the difference between the Total Miles and the Miles earned under the Prevailing Rewards Scheme (Total Miles minus the Miles earned under the Prevailing Rewards Scheme (“**Remaining Miles Balance**”)) to the respective New Cardholders’ Cathay membership accounts associated with their Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private (as the case may be). The Miles will be rounded up to the nearest whole number and decimal places will not be included.

Example

Total amount of Miles entitled under the Welcome Offer	= 15,000 Miles
The Miles earned under the Prevailing Rewards Scheme	= 1,000 Miles
Remaining Miles Balance	= 14,000 Miles

3. The Bank reserves the right to determine the calculation methods applied under the Welcome Offer. In case of any disputes, the Bank’s decision shall be final and conclusive.
4. The Bank will provide the relevant information of the New Cardholders’ Cathay membership accounts, including family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective New Cardholders’ Cathay membership accounts within 5 months from the date of issuance of the Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard –Priority Private (as the case may be).
5. In the event that any Miles have been credited to Cathay membership accounts but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the Miles, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the same amount of the Miles credited from the card account and Cathay membership accounts through Asia Miles Limited.
6. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
7. **New Cardholders acknowledge that the Miles earned under the Welcome Offer shall be credited to his/her Cathay membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate these purposes; however, the Bank makes no warranty that the Miles earned will be accurately credited to the Cathay membership account by Asia Miles Limited. The Bank accepts no liability for failure or delay in the crediting of the Miles to the cardholder’s 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 of the Miles and the relevant terms and conditions, please contact Cathay and refer to cathaypacific.com.
8. Terms and conditions apply for the redemption and/or use of the Miles. For details, please visit cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. **New Cardholders understand and accept that the Bank is not the supplier of the Cathay membership account, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Miles and the redeemed items, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Miles and the redeemed items provided by the relevant suppliers, 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 redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Cathay membership account, the Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.**
9. Remaining Miles Balance will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they are credited without prior notice.
10. To credit the Miles earned under the Welcome Offer, New Cardholder must have a valid Cathay membership account and must ensure the accuracy and completeness of that information when given. Failing to provide the Cathay membership account number or to ensure the accuracy and completeness of the information will result in the Bank forfeiting the Miles earned. The Bank will not make up the Miles nor will it be required to compensate for the forfeiture of the Miles earned.

F. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Simply Cash Visa Card

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to the offer as set out in clause 2 of this Section F below (“**Section F Offer**”) as the Welcome Offer:
 - 1.i. New Cardholders submit Standard Chartered Simply Cash Visa Card (“**Simply Cash Visa Card**”) application form via the Bank’s website during the Promotion Period; **AND**
 - 1.ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Simply Cash Visa Card by the Bank **on or before 28 February 2026; AND**
 - 1.iii. New Cardholders have fulfilled the specific requirements as set out in clause 2 of this Section below with the Simply Cash Visa Card.

HKD600 CashBack

2. New Cardholders who have accumulated Eligible Transactions of HKD8,000 or above with the **newly approved Standard Chartered Simply Cash Visa Card within the first 2 months from the date of issuance** will be rewarded HKD600 CashBack.
3. CashBack earned under the Section F Offer and Simply Cash Visa Card Rewards Scheme which will be credited within 5 months from the date of issuance of the Simply Cash Visa Card. All CashBack earned will be credited and shown on the “360 Rewards” online redemption platform instead of being automatically credited to the New Cardholders’ Simply Cash Visa Card accounts.
4. In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Simply Cash Visa Card accounts a monetary amount equivalent to the value of the CashBack credited.
5. CashBack can be freely redeemed for cash under the online catalogue of the Standard Chartered 360° Rewards Redemption Platform. The CashBack will be given in Hong Kong dollars, and the minimum threshold of CashBack redemption is HKD50 per account and must be made in multiples of HKD50 or any other multiplier as decided by the Bank from time to time. The Bank reserves the right to determine and adjust the multiplier at any time without prior notice. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redemption of CashBack.
6. If the Simply Cash Visa Card account is voluntarily or involuntarily closed prior to the fulfilment of the Section F Offer, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.

G. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Smart Credit Card

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements will be entitled to any one applicable offer as set out in clause 2 of this Section G below (“**Section G Offer**”) as the Welcome Offer:
 - 1.i. New Cardholders submit Standard Chartered Smart Credit Card (“**Smart Card**”) application form via the Bank’s website during the Promotion Period; **AND**
 - 1.ii. New Cardholders have successfully applied for, and being issued with, a principal card of the Smart Card by the Bank **on or before 28 February 2026; AND**
 - 1.iii. New Cardholders have fulfilled the specific requirements as set out in clause 2 of this Section below with the Smart Card.
2. New Cardholders who have accumulated Eligible Transactions of HKD3,500 or above with the newly approved Smart Card within the first month from the date of issuance will be entitled to HKD800 CashBack.
3. CashBack earned under the Section G Offer will be credited within 4 months from the date of issuance of the Smart Card. All CashBack earned will be credited and shown on the “360 Rewards” online redemption platform instead of being automatically credited to the New Cardholders’ Smart Card accounts.
4. CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
5. CashBack can be freely redeemed for cash under the online catalogue of the Standard Chartered 360° Rewards Redemption Platform. The CashBack will be given in Hong Kong dollars, and the minimum threshold of CashBack redemption is HKD50 per account and must be made in multiples of HKD50 or any other multiplier as decided by the Bank from time to time. The Bank reserves the right to determine and adjust the multiplier at any time without prior notice. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redemption of CashBack.
6. If the Smart Card account is voluntarily or involuntarily closed prior to the fulfilment of the Section G Offer, all CashBack and Lounge Pass (whether credited to New Cardholders or not) will be immediately forfeited.

網上申請迎新禮遇條款及細則

A. 一般條款及細則

1. 全新信用卡客戶須於2025年9月4日至2025年12月1日（包括首尾兩天）（「推廣期」）內遞交信用卡申請及符合以下所述之要求，方可獲贈迎新禮遇（「迎新禮遇」）。
2. 全新信用卡客戶為現時並未持有及於現時所申請以下部份指定之信用卡主卡批核日起計之過去6個月內沒有取消任何由渣打銀行（香港）有限公司（「本行」）發行之渣打信用卡或MANHATTAN信用卡主卡之申請人（「全新信用卡客戶」）。
3. 「合資格簽賬」須為零售購物簽賬（包括本地及海外）、網上消費或已誌賬之分期付款金額。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、經紀人和交易商之債券之簽賬交易、「八達通自動增值」服務、透過互聯網/自動櫃員機/電話銀行服務或其他繳費方法繳付之賬項（包括但不限於稅項及公共事務賬項）、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/取消/退款/偽造/未經許可的交易、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及支付寶賬戶或本行不時新增之電子付款賬戶之金額。
4. 有關之信用卡賬戶必須於安排迎新禮遇或郵寄迎新禮遇換領信時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排迎新禮遇予有關信用卡客戶。
5. 迎新禮遇不可轉讓、退換或兌換現金。
6. 於推廣期內不論遞交申請及成功申請之次數多寡及憑一張或以上之信用卡符合有關要求，每位全新信用卡客戶只可獲贈迎新禮遇一次。本行保留全新信用卡客戶享有迎新禮遇之最終決定權。
7. 於申請時一經選定迎新禮遇，於任何情況下將不可更改。全新信用卡客戶如於申請時沒有選擇或選擇多於一份迎新禮遇，本行有權酌情代全新信用卡客戶選擇其中一份迎新禮遇。
8. 全新信用卡客戶必須保留有關之信用卡簽賬存根正本或網上消費紀錄以作核對之用及於有任何簽賬爭議時，提供予本行作進一步調查。所有已遞交予本行用作核對及調查之簽賬存根或網上消費紀錄將不獲發還。
9. 已獲贈迎新禮遇之全新信用卡客戶若在新卡發出後一年內取消有關信用卡或令全新信用卡客戶符合迎新禮遇之要求的全部或部份合資格簽賬，本行保留權利收取相等於迎新禮遇價值之費用而毋須事先通知全新信用卡客戶。
10. 本條款及細則所述之所有信用卡須受相關之資格、申請程序及產品條款及細則約束，詳情請向本行職員查詢。
11. 本條款及細則所述之任何簽賬要求為積分、禮品、現金回贈或年費豁免推廣優惠（視乎情況而定）之一部份，信用卡客戶毋須必須符合此要求亦可申請及獲開立任何一種銀行產品或服務。任何一種產品或服務亦可獨立申請及獲開立。
12. 全新信用卡客戶明白及接納本行並非所提供之里數/產品/服務/禮品/會籍之供應商，亦非透過兌換或購買之產品或服務之供應商。因此有關各項里數/產品/服務/禮品/會籍或透過兌換或購買之產品或服務的各方面（包括但不限於質素、供應量、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。所有里數/產品/服務/禮品/會籍或透過兌換或購買之產品或服務之使用須受有關供應商所訂定之條款及細則約束（如適用）。
13. 本行之員工不會獲贈迎新禮遇。
14. 本行保留隨時更改、延長、終止及/或取消本優惠以及修訂本條款及細則之權利。成功申請的任何優惠受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議，本行保留最終決定權。
15. 中英文版之內容如有歧義，概以英文版本為準。

B. 適用於申請渣打國泰萬事達卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈列於以下B部份條款2所述之迎新禮遇（「**B部份禮遇**」）：
 - 1.i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打國泰萬事達卡（「國泰萬事達卡」）申請表格；及
 - 1.ii. 全新信用卡客戶於2026年2月28日或以前成功申請由本行發行之國泰萬事達卡主卡；及
 - 1.iii. 全新信用卡客戶憑國泰萬事達卡符合以下本部份條款2所述之指定要求。
2. B部份禮遇為高達40,000「亞洲萬里通」里數（「**里數**」）。
 - 2.i. B部份禮遇由3個等級組成：
 - (a) 等級1：HK\$5,000 = 10,000里數
於新批核之國泰萬事達卡獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$5,000可獲贈10,000里數；或
 - (b) 等級2：HK\$40,000 = 20,000里數
於新批核之國泰萬事達卡獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$40,000可獲贈20,000里數；或
 - (c) 等級3：HK\$110,000 = 40,000里數
於新批核之國泰萬事達卡獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$110,000可獲贈40,000里數。
 - 2.ii. 透過B部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡獎賞計劃（「國泰萬事達卡獎賞計劃」）及渣打國泰萬事達卡指定類別簽賬獎賞計劃（「國泰萬事達卡指定類別簽賬獎賞計劃」）賺取之里數。
3. 如在B部份禮遇存入前自願或非自願取消國泰萬事達卡賬戶，所有里數（不論是否已存入至全新信用卡客戶）將被即時取消。
4. B部份禮遇受E部份之條款及細則約束。

C. 適用於申請渣打國泰萬事達卡 – 優先理財之全新信用卡客戶之條款及細則

1. 全新信用卡客戶將可獲贈列於以下C部份條款2所述之迎新禮遇（「**C部份禮遇**」）：
 - 1.i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打國泰萬事達卡 – 優先理財（「國泰萬事達卡 – 優先理財」）申請表格；及
 - 1.ii. 全新信用卡客戶於2026年2月28日或以前成功申請由本行發行之國泰萬事達卡 – 優先理財主卡；及
 - 1.iii. 全新信用卡客戶憑國泰萬事達卡 – 優先理財符合以下本部份條款2所述之指定要求。
2. C部份禮遇由以下組成：
 - 2.i. 高達100,000「亞洲萬里通」里數（「**里數**」）由3個等級組成
 - (a) 等級1：HK\$5,000 = 10,000里數
於新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$5,000可獲贈10,000里數；或
 - (b) 等級2：HK\$40,000 = 30,000里數
於新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$40,000可獲贈30,000里數；或
 - (c) 等級3：HK\$110,000 = 100,000里數
於新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$110,000可獲贈100,000里數。
 - 2.ii. 透過C部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡 – 優先理財獎賞計劃（「國泰萬事達卡 – 優先理財獎賞計劃」）及渣打國泰萬事達卡 – 優先理財指定類別簽賬獎賞計劃（「國泰萬事達卡 – 優先理財指定類別簽賬獎賞計劃」）賺取之里數。
3. 如在C部份禮遇存入前自願或非自願取消國泰萬事達卡 – 優先理財賬戶，所有里數（不論是否已存入至全新信用卡客戶）將被即時取消。
4. C部份禮遇受E部份之條款及細則約束。

D. 適用於申請渣打國泰萬事達卡 – 優先私人理財之全新信用卡客戶之條款及細則

1. 全新信用卡客戶將可獲贈列於以下D部份條款2所述之迎新禮遇（「D部份禮遇」）：
 - 1.i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打國泰萬事達卡 – 優先私人理財（「國泰萬事達卡 – 優先私人理財」）申請表格；及
 - 1.ii. 全新信用卡客戶於2026年2月28日或以前成功申請由本行發行之國泰萬事達卡 – 優先私人理財主卡；及
 - 1.iii. 全新信用卡客戶憑國泰萬事達卡 – 優先私人理財符合以下本部份條款2所述之指定要求。
2. D部份禮遇由以下組成：
 - 2.i. 高達120,000「亞洲萬里通」里數（「里數」）由3個等級組成
 - (a) 等級1：HK\$5,000 = 10,000里數
於新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$5,000可獲贈10,000里數；或
 - (b) 等級2：HK\$40,000 = 40,000里數
於新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$40,000可獲贈40,000里數；或
 - (c) 等級3：HK\$110,000 = 120,000里數
於新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$110,000可獲贈120,000里數。
 - 2.ii. 透過D部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡 – 優先私人理財獎賞計劃（「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 – 優先私人理財指定類別簽賬獎賞計劃（「國泰萬事達卡 – 優先私人理財指定類別簽賬獎賞計劃」）賺取之里數。
3. 如在D部份禮遇存入前自願或非自願取消國泰萬事達卡 – 優先私人理財賬戶，所有里數（不論是否已存入至全新信用卡客戶）將被即時取消。
4. D部份禮遇受E部份之條款及細則約束。

E. 適用於申請渣打國泰萬事達卡/國泰萬事達卡 – 優先理財/國泰萬事達卡 – 優先私人理財之全新信用卡客戶之條款及細則

1. 已累積合資格簽賬達至上限或從新卡獲發出後第3個月起（以較前者為準），全新信用卡客戶只可透過國泰萬事達卡 / 國泰萬事達卡 – 優先理財 / 國泰萬事達卡 – 優先私人理財獎賞計劃及國泰萬事達卡 / 國泰萬事達卡 – 優先理財 / 國泰萬事達卡 – 優先私人理財指定類別簽賬獎賞計劃（視乎情況下）（其中一個「現行獎賞計劃」）賺取里數。詳情請參閱 sc.com/hk/cx。
2. 符合要求並符合資格獲贈B部份禮遇/C部份禮遇/D部份禮遇（視乎情況而定）之全新信用卡客戶：
 - 2.i. 全新信用卡客戶將根據現行獎賞計劃條款及細則所述之時間先獲贈透過現行獎賞計劃所賺取之里數。有關里數將顯示於國泰萬事達卡 / 國泰萬事達卡 – 優先理財 / 國泰萬事達卡 – 優先私人理財月結單上。
 - 2.ii. 其後，本行將計算全新信用卡客戶於迎新禮遇獲贈之總里數（「總里數」），並將總里數與現行獎賞計劃所獲贈之里數的差額（總里數減去現行獎賞計劃所獲贈之里數）（「剩餘里數」）存入有關全新信用卡客戶與國泰萬事達卡 / 國泰萬事達卡 – 優先理財 / 國泰萬事達卡 – 優先私人理財相連之國泰會員賬戶內（視乎情況下）。里數將進位以整數計算及不包括小數位之數額。

例子

從迎新禮遇所獲贈之總里數	= 15,000里數
透過現行獎賞計劃所獲贈之里數	= 1,000里數
剩餘里數	= 14,000里數

3. 本行保留權利決定迎新禮遇之計算方法。如有任何爭議，本行保留最終決定權。
4. 本行將提供全新信用卡客戶之國泰會員之有關資料，包括姓氏、姓名、會員號碼及所獲贈之里數至亞洲萬里通有限公司作存入迎新禮遇之里數之用。亞洲萬里通有限公司將於國泰萬事達卡 / 國泰萬事達卡 – 優先理財 / 國泰萬事達卡 – 優先私人理財獎賞計劃（視乎情況下）獲發出後起5個月內將里數存入相關全新信用卡客戶之國泰會員賬戶。
5. 如全新信用卡客戶於里數存入國泰會員賬戶後，取消部份或全部用作計算里數之合資格簽賬或就其退款，本行有權從信用卡賬戶及透過亞洲萬里通有限公司從國泰會員賬戶內扣除相等於該簽賬金額之里數而毋須事先通知。
6. 里數不可兌換成積分或現金回贈，亦不可轉讓。

7. 全新信用卡客戶確認迎新禮遇由亞洲萬里通有限公司將所獲贈之里數存入客戶之國泰會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司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。
8. 里數換領及/或使用須受有關之條款及細則約束，詳情請瀏覽 cathaypacific.com。本行毋須通知閣下任何有關亞洲萬里通有限公司之改變或最新消息。全新信用卡客戶明白及接納本行並非所提供之國泰會員賬戶、里數及換領禮品之供應商。因此有關國泰會員賬戶、里數及換領禮品的各方面（包括但不限於質素、供應量、有關供應商對國泰會員賬戶、里數及換領禮品之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。國泰會員賬戶、里數及換領禮品之使用須受有關供應商所訂定之條款及細則約束。
9. 若亞洲萬里通有限公司無法將里數存入全新信用卡客戶之國泰會員賬戶，剩餘里數將被取消而毋須事先通知。
10. 為存入迎新禮遇所獲贈之里數，全新信用卡客戶必須持有有效的國泰會員賬戶，並且確保資料的準確性及完整性。未能提供國泰會員賬戶或確保資料的準確性及完整性將導致喪失所賺取的里數。本行不會彌補或賠償所喪失之里數。

F. 適用於申請渣打 Simply Cash Visa 卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱 A 部份條款 2）若符合以下要求，將可獲贈列於以下 F 部份條款 2 所述之迎新禮遇（「F 部份禮遇」）：
 - 1.i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打 Simply Cash Visa 卡（「Simply Cash Visa 卡」）申請表格；及
 - 1.ii. 全新信用卡客戶於 **2026年2月28日或以前** 成功申請由本行發行之 Simply Cash Visa 卡主卡；及
 - 1.iii. 全新信用卡客戶憑 Simply Cash Visa 卡符合以下本部份條款 2 所述之指定要求。

HK\$600 現金回贈

2. 全新信用卡客戶於 **Simply Cash Visa 卡獲發出後首2個月內** 憑卡累積合資格簽賬滿 HK\$8,000 可獲贈 HK\$600 現金回贈。
3. 透過 F 部份禮遇所獲贈之現金回贈將於 Simply Cash Visa 卡獲發出後 5 個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之 Simply Cash Visa 卡賬戶。
4. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從 Simply Cash Visa 卡賬戶內扣除相等於該已存入之現金回贈金額而毋須預先通知。
5. 客戶可隨時登入平台換領「現金回贈」。現金回贈之金額將以港元為單位，每次換領之最低金額為每個賬戶 HK\$50 及必須以港幣 50 元或本行不時制訂之金額為兌換單位。本行有權不時修訂兌換單位而毋須預先通知。現金回贈換領須受有關條款及細則約束，請瀏覽 sc.com/hk/rewards 參閱詳情及換領現金回贈。
6. 如在 F 部份禮遇存入前自願或被非自願取消 Simply Cash Visa 卡賬戶，所有現金回贈（不論是否已存入至全新信用卡客戶）將被即時取消。

G. 適用於申請渣打 Smart 信用卡之全新信用卡客戶之條款及細則

1. 全新信用卡客戶（定義參閱 A 部份條款 2）若符合以下要求，將可獲贈列於以下 G 部份條款 2 所述之任何一項迎新禮遇（「G 部份禮遇」）：
 - 1.i. 全新信用卡客戶於推廣期內透過本行網頁遞交渣打 Smart 信用卡（「Smart Card」）申請表格；及
 - 1.ii. 全新信用卡客戶於 **2026年2月28日或以前** 成功申請由本行發行之 Smart Card 主卡；及
 - 1.iii. 全新信用卡客戶憑 Smart Card 符合以下本部份條款 2 所述之指定要求。
2. 全新信用卡客戶於 Smart Card 獲發出後首 1 個月內憑卡累積合資格簽賬滿 HK\$3,500 可獲贈 HK\$800 現金回贈。
3. 透過 G 部份禮遇所獲贈之現金回贈將於 Smart Card 獲發出後 4 個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之 Smart Card 賬戶。
4. 現金回贈將被調高至最接近之元位而不包括小數位之數額。
5. 客戶可隨時登入平台換領「現金回贈」。現金回贈之金額將以港元為單位，每次換領之最低金額為每個賬戶 HK\$50 及必須以港幣 50 元或本行不時制訂之金額為兌換單位。本行有權不時修訂兌換單位而毋須預先通知。現金回贈換領須受有關條款及細則約束，請瀏覽 sc.com/hk/rewards 參閱詳情及換領現金回贈。
6. 如在 G 部份禮遇存入前自願或被非自願取消 Smart Card 賬戶，所有現金回贈（不論是否已存入全新信用卡客戶）將被即時取消。