



A. Terms and Conditions for 7-day Cooling-off Period for Instalment Credit Program (“7-day Cooling-off Period”)

1. Within 7 calendar days immediately following the post date of the first instalment amount of the Instalment Credit Program (the “7-day Cooling-off Period”), the Cardholder may submit an early settlement request to the Bank through our Hotline at 2886 4111. Upon approval by the Bank, monthly handling fee of the remaining instalment periods of the Instalment Credit Program, administration fee equivalent to 1% of the Instalment Credit/Credit Cash amount or HKD300 (whichever is higher), and any application fee (collectively, the “Early Settlement Fees”) will be waived. However, the monthly handling fee* may still be levied on the Instalment Credit Program during the 7-day Cooling-off Period on a pro-rata basis. Final approval is subject to the Bank’s discretion.
2. To early settle all outstanding Instalment Credit/Credit Cash amount during the 7-day Cooling-off Period and enjoy waiver of the Early Settlement Fees, the Cardholder shall repay all outstanding Instalment Credit/Credit Cash amount and any monthly handling fees incurred in full to the Bank within 7 calendar days from the post date of the first instalment amount.
3. The Cardholder who has early settled all outstanding Instalment Credit/Credit Cash amount during the 7-day Cooling-off Period will no longer be entitled to any promotional offer in relation to the Instalment Credit Program.
4. Each Cardholder may early settle all outstanding Instalment Credit/Credit Cash amount during the 7-day Cooling-off Period and enjoy waiver of the Early Settlement Fees ONCE ONLY in each quarter.

* The applicable monthly handling fee is a fee being charged by the Bank for servicing the loan, and is not a fee being charged for early loan repayment or redemption.

B. Terms and Conditions of Instalment Credit Program Promotion (the “Promotion”):

1. The Promotion is valid from 1 November to 30 November 2025 (both dates inclusive) (the “**Promotion Period**”).
2. To be eligible for the Promotion, cardholders (“**Cardholders**”) shall fulfil the following requirements during the Promotion Period:-
 - (a) hold one of the 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 Card (except Standard Chartered Business Card, Standard Chartered Corporate Card and Standard Chartered UnionPay Dual Currency Platinum Credit Card (RMB account)) (the “**Eligible Card**”);
and
 - (b) successfully apply for an Instalment Credit Program of at least HKD30,000 with a tenor of 12 months or above through through SC Mobile App and online channel.

3. Upon fulfilment of relevant requirements, the Cardholder will be entitled to CashBack (“**CashBack**”) in accordance with the tables below (“**Rewards**”).

A. Instalment Credit Program through SC Mobile App or online channel

Drawdown Amount (HKD)	Reward 1: Basic CashBack Reward	Reward 2: Extra CashBack for New to Lending Cardholders*
	Tenor of 36 – 60 months	All Tenors
\$100,000 - \$199,999	\$500	\$300
\$200,000 - \$399,999	\$500	\$500
\$400,000 - \$499,999	\$2,000	\$500
\$500,000 - \$999,999	\$3,000	\$500
\$1,000,000 or above	\$7,000	\$1,000

* Reward 2 is applicable to New Cardholders who did not participate in or hold any Instalment Credit Program, Personal Instalment Loan, Personal Instalment Loan Debt Consolidation Program or Revolving Cash Card with the Bank in the past 12 months from the drawdown date of their current applications for the Instalment Credit Program.

4. Any application for the Instalment Credit Program is subject to acceptance by the Bank at its sole discretion. The Instalment Credit Program will be effective only after the Cardholder receives an approval notification from the Bank. The Bank is entitled to reject any application for the Instalment Credit Program without giving any reasons. Upon the Bank’s approval of the application for Instalment Credit Program, a handling fee as determined and notified by the Bank from time to time will be charged to the Eligible Card account on a monthly basis during the Instalment Credit Program’s instalment period.
5. Upon fulfilment of relevant requirements under these terms and conditions, CashBack will be rewarded to the Cardholders under this Promotion. The CashBack earned with respect to drawdown amount will be shown on the “360° Rewards” platform in February 2026 and will not be automatically credited to the Cardholders’ accounts but can be freely redeemed for cash at the redemption platform. The CashBack will be given in Hong Kong dollars and the minimum threshold of CashBack redemption is HKD50 per account and in multiple of HKD50. Redemption of CashBack is subject to relevant terms and conditions. Please visit www.sc.com/hk/rewards for details and to redeem the CashBack.
6. For the purpose of this Promotion, Instalment Credit Program applied by the Principal and Supplementary Cardholder(s) of the same Eligible Card will be counted collectively.
7. If a Cardholder has applied for more than one Instalment Credit Program and fulfilled relevant requirements under these terms and conditions, for the purpose of determining the amount of CashBack to which the Cardholder is entitled, each Instalment Credit Program will be counted separately. Each New Cardholder can only be entitled to Reward 2 once.
8. Cardholders shall notify the Bank if they do not receive the CashBack within 1 month after the fulfilment date (that is, 31 March 2026); otherwise, the Bank accepts no liability and will not be liable for any compensation.
9. The Eligible Card accounts must be valid and in good financial standing at the time when the CashBack is credited; otherwise the CashBack will be forfeited without further notice. The CashBack cannot be drawn as cash advance, is/are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
10. The Bank will verify the transaction record(s) to confirm the Cardholders’ eligibility under the Promotion. 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.
11. If the Cardholders have cancelled any related transaction and drawdown amount of the Instalment Credit Program which had been included in calculating the CashBack offered under the Promotion after the receipt of such CashBack, the Bank has the right to debit the CashBack from the Cardholders’ Eligible Card accounts or charge against the Cardholders a cost equivalent to the value of the CashBack without further notice.
12. These terms and conditions should be read together with the Terms and Conditions of Standard Chartered

Instalment Credit Program, the Client Terms and the applicable documents referred to in part A of the Client Terms including the Credit Card Terms that form the banking agreement between the Bank and the Cardholder.

13. The Bank reserves the right to extend, alter, terminate and/or cancel the Promotion and amend any of these terms and conditions at any time without prior notice in the Bank's sole and absolute discretion. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of the Bank, which shall be final and conclusive.
14. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of the Bank, which shall be final and conclusive.
15. All photos and items information are for reference only.
16. The Cardholder may also enjoy other prevailing offers provided by the Bank on the Instalment Credit Program if the relevant requirements are fulfilled.
17. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, 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



A. 信用卡「兌現分期」計劃之7天冷靜期之條款及細則（「7天冷靜期」）

1. 於信用卡「兌現分期」計劃第一期信用卡套現金額誌賬後之7個日曆日內（「7天冷靜期」），信用卡客戶可以透過致電本行熱線2886 4111提交提前償還貸款申請。經本行成功批核後，有關該信用卡「兌現分期」計劃的餘下期數之每月手續費、相等於原有的套現金額（信用卡客戶在申請成功後提取的金額）之1%或HK\$300（以較高者為準）之行政費用，及一次性申請手續費（如適用）（統稱「提前還款收費」）將獲豁免，但本行仍可以每日比例計算收取於7天冷靜期內相關之每月手續費*。批核須視乎本行之最終決定。
2. 如欲於7天冷靜期內提早償還全數套現金額並獲豁免提前還款收費，信用卡客戶須於第一期信用卡套現金額誌賬後之7個日曆日內向本行全數償還套現金額及其相關每月手續費。
3. 於7天冷靜期內提早償還全數套現金額的信用卡客戶將不能獲享任何與「兌現分期」計劃有關的推廣優惠。
4. 每位信用卡客戶只可於每個季度內提早償還全數套現金額及獲豁免其提前還款收費一次。

* 適用的每月手續費是本行為提供貸款服務所收取之費用，而非提前償還或贖回貸款而收取之費用。

B. 信用卡「兌現分期」計劃（「此推廣計劃」）之條款及細則：

1. 此推廣計劃之推廣期由2025年11月1日至2025年11月30日（包括首尾兩日）（「推廣期」）。
2. 信用卡客戶（「信用卡客戶」）須於推廣期符合以下要求，方可享有優惠：
 - (a) 持有以下列渣打銀行(香港)有限公司（「本行」）所發行之信用卡，包括渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡（不包括渣打商務卡、渣打公司卡及渣打銀聯雙幣白金信用卡（人民幣賬戶））（「合資格信用卡」）及
 - (b) 成功透過SC Mobile應用程式或網上成功申請信用卡「兌現分期」計劃，金額達HK\$30,000或以上並選擇還款期12個月或以上。（「合資格貸款產品」）。
3. 當信用卡客戶符合以上條件可享與其信用卡相對現金回贈獎賞（「獎賞」）。

A. 透過SC Mobile應用程式或網上申請信用卡信用卡「兌現分期」計劃

貸款額（港元）	優惠1：基本現金回贈獎賞	優惠2：全新貸款客戶額外現金回贈獎賞*
	還款期36至60個月	任何還款期
\$100,000 - \$199,999	\$500	\$300
\$200,000 - \$399,999	\$500	\$500
\$400,000 - \$499,999	\$2,000	\$500
\$500,000 - \$999,999	\$3,000	\$500
\$1,000,000或以上	\$7,000	\$1,000

* 優惠2適用於全新客戶於現時所申請之信用卡「兌現分期」計劃之提取貸款額當日起計之過去12個月內沒有持有任何信用卡「兌現分期」計劃、分期貸款、分期貸款結餘轉戶計劃或循環貸款卡。

4. 本行有絕對權利接受或拒絕任何信用卡「兌現分期」計劃交易的申請。本行會通知客戶其信用卡「兌現分期」計劃申請已被成功批核，並告生效。本行有權拒絕接受任何信用卡「兌現分期」計劃申請，而毋須給予任何理由。信用卡「兌現分期」計劃的申請一經本行成功批核，本行將在信用卡「兌現分期」計劃分期付款期內，每月對信用卡「兌現分期」計劃賬戶收取本行不時確定及通知賬戶持有人的手續費。
5. 信用卡客戶在滿足本條款及細則之相關要求後，可於此推廣計劃享有現金回贈。現金回贈將於2026年2月內顯示於「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兌換現金。每次換領之最低金額為每個賬戶HK\$50及兌換單位為HK\$50之倍數。現金回贈換領須受有關條款及細則約束，請上www.sc.com/hk/rewards 參閱詳情及換領現金回贈。
6. 同一推廣計劃之合資格信用卡之賬戶主卡及附屬卡的信用卡「兌現分期」計劃將合併計算。
7. 如信用卡客戶申請多於一個信用卡「兌現分期」計劃並符合本條款及細則相關之要求，信用卡客戶之所有信用卡「兌現分期」計劃的將會獨立計算相對應金額之現金回贈。每個全新信用卡客戶只能獨得一次優惠2。
8. 客戶如在後1個月內仍未收妥所獲享之現金回贈（即2026年3月31日前），須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
9. 客戶有關之合資格信用卡賬戶必須於存入現金回贈時仍為有效及信用狀況良好；否則，本行有權取消有關現金回贈。現金回贈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。
10. 本行將經電腦核實客戶之信用卡簽賬紀錄，以確定客戶於此推廣計劃可獲享獎賞之資格。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。
11. 如客戶於獲贈現金回贈後取消用作計算此推廣計劃的任何有關信用卡「兌現分期」計劃之簽賬及貸款額，本行有權從客戶有關之合資格信用卡賬戶內扣除現金回贈或向客戶收取有關已提供現金回贈之相應價值，而毋須另行通知。
12. 此條款及細則與信用卡「兌現分期」計劃、渣打信用卡「月結單分期」條款及細則、客戶條款、客戶條款A部所述之文件，包括信用卡條款，將組成持卡人與本行之間之銀行協議，並須一同細閱。
13. 本行及商戶保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利。如有任何關於此推廣計劃之條款及細則所引致之爭議，本行及商戶將保留最終決定權。
14. 如有任何關於此推廣計劃之條款及細則所引致之爭議，本行及商戶將保留最終決定權。
15. 所有相片及貨品資料只供參考。
16. 信用卡客戶如符合其相關要求可同時享有由本行提供之其他信用卡「兌現分期」計劃之優惠。
17. 中英文版本之條款及細則如有歧義，一概以英文版為準。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發