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## Standard Chartered Cathay Mastercard/ Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private Rewards Scheme (“Rewards Scheme”) Terms and Conditions

Effective date: 8 June 2024

1. This Rewards Scheme is only applicable to cardholders (“Cardholders”, including both the principal and supplementary cardholders) of Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking and Standard Chartered Cathay Mastercard – Priority Private (“Card”) issued by Standard Chartered Bank (Hong Kong) Limited (“Bank”).
2. Unless otherwise specified, Cardholders will earn 1 Asia Mile (“Miles”) for every accumulated spending of HKD6 in eligible transactions (“Eligible Transactions”, which is described further in clause 3 below) made with their Cards.

**The Bank would update Miles spending rewards for Eligible Transactions in different selected categories from time to time.** Details are shown on [sc.com/hk/credit-cards/cathay](https://sc.com/hk/credit-cards/cathay) including a) promotion period, b) the selected categories and c) miles reward ratio.

For the purpose of calculating Miles earned, Eligible Transactions conducted by principal and all supplementary Cards (if any) under the same Card account will be combined and any remaining odd dollars that cannot be converted into 1 Mile in a statement month will be carried forward to the next statement month. Eligible Transactions conducted in a foreign currency will be converted into Hong Kong Dollars at a rate the Bank reasonably considers appropriate.

3. Eligible Transactions means retail transactions (including interest-free monthly instalment) and Octopus Automatic Add-Value transactions made with a Card but does NOT include the following:
  - a) Insurance payment, bill payment transactions made through Standard Chartered Online Banking,

Standard Chartered Phone Banking or JET Payment Service, phone order, mail order, any transfer/top up transaction from the Card to any account as designated by the Bank from time to time, including but not limited to, Octopus Wallet, Alipay account, transactions effected through Faster Payment System or using the FPS Services 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, cash advances, balance transfers, “Instalment Credit” amounts, “Credit-to-Cash” amounts, tax payment, financial charges and fees;

- b) Any unposted/cancelled/refunded/falsified/unauthorised transactions.

For retail transactions under an interest-free monthly instalment plan, Miles are earned when an instalment amount is posted to the Card account.

4. Principal Cardholders are required to provide accurate Cathay membership information including membership surname, given name, membership number and any other information as may be required in the Card application form and thereafter from time to time or as required and to maintain a valid Cathay membership account at all relevant times in order to participate in this Rewards Scheme, and for the Miles earned to be credited to principal Cardholders’ Cathay membership accounts. **Cathay membership account must be owned by the principal Cardholders. Subsequent change of Cathay membership account associated with their Card is not allowed save in exceptional circumstances as determined by the Bank in its sole discretion.**
5. Miles earned in respect of Eligible Transactions posted in a statement month will be displayed in the statement issued for the same statement month. The Bank will provide the principal Cardholders’ Cathay membership surname, given name, membership number and the

number of Miles earned to Asia Miles Limited within 7 working days from the statement date. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective principal Cardholders’ Cathay membership accounts within 7 working days. Principal Cardholders should notify the Bank within 1 month from the statement date by calling our 24-hour Standard Chartered Cathay Mastercard Customer Service Hotline at 2886 4111 if Miles earned for a statement month is not credited to their Cathay membership accounts within 14 working days from the statement date; otherwise, the Bank accepts no liability and will not arrange for any compensation.

6. Miles earned cannot be converted into bonus points or cash rebate and are non-transferrable.
7. **Cardholders acknowledge that the Miles earned from Eligible Transactions shall be credited to their Cathay membership accounts by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose, however the Bank makes no warranty that the Miles earned will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the principal Cardholder’s Cathay membership account for any reason beyond the Bank’s control.** Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit [www.cathaypacific.com](https://www.cathaypacific.com). The Bank is not obliged to notify Cardholders of any changes or latest announcements of Asia Miles Limited. Cardholders understand and accept that the Bank is not the supplier of the reward (including Miles). The Bank shall bear no liability relating to any aspect of the reward, including without limitation, their quality, the supply, the descriptions of the reward provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the reward provided by the supplier, its employees, officers or agents.
8. If the information submitted by Cardholders is incorrect or insufficient for the crediting of Miles earned under this Rewards Scheme, the Bank and Asia Miles Limited accept no liability and will not be liable for any compensation.
9. Upon receipt of notification from Asia Miles Limited that crediting of Miles to Cathay membership account(s) is rejected, the Bank will, as soon as practicable, notify the principal Cardholders accordingly. Principal Cardholders are required to verify and provide valid Cathay

membership information or any other information as may be required to facilitate Miles crediting and notify the Bank accordingly. Miles crediting that was rejected in previous statement month(s) will be accumulated and credited in the next statement month after valid Cathay membership information or other required information are provided. If the Cathay membership account remains invalid or the required information is not provided for Miles crediting at the time the relevant Card account is closed, the earned Miles will be forfeited and the Bank accepts no liability for such forfeiture.

10. In the event that any Miles have been credited to a Cathay membership account and the transaction(s) with respect of which Miles have been earned is/are subsequently cancelled or refunded, without prior notice to the principal Cardholders, the Bank has the right to debit the same number of Miles credited from the Card account and Cathay membership account through Asia Miles Limited.
11. The Bank reserves the right not to award any Miles if a Card account is invalid or not in good financial standing, or if a Cardholder has failed to pay any minimum payment due on or before the due date specified in the relevant monthly statement in the preceding 12 months.
12. The Bank reserves the right to alter or terminate this Rewards Scheme and amend the terms and conditions herein at any time, including, but not limited to, the Miles earning rate. In case of disputes, the decision of the Bank shall be final and binding.
13. These terms and conditions should be read together with 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 Cardholders.
14. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Cardholders irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
15. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

## Standard Chartered Cathay Mastercard – Priority Private Annual Fee Waiver Terms and Conditions

1. All principal cardholders (“Cardholders”) of Standard Chartered Cathay Mastercard – Priority Private (“Card”) issued by Standard Chartered Bank (Hong Kong) Limited (the “Bank”) will be charged first year annual fee on the third month from Card opening date. From second year and onwards, Cardholders will be charged annual fee on the anniversary of Card opening month. For example, if Cardholders successfully apply for the Card in July 2021, he/she will be charged the first year annual fee in October 2021, second year annual fee in July 2022, third year annual fee in July 2023 and so on. For details of the applicable annual fee, please refer to the Credit Card Key Facts Statement.
2. Cardholders can enjoy an annual fee waiver on their Cards if they are eligible Priority Private clients and meet the relevant Average Daily Relationship Balance requirement as stipulated by the Bank from time to time (“relevant criteria”). Cardholders are entitled to the annual fee waiver in the first year so long as Cardholders meet the relevant criteria in the last two months prior to the annual fee billing month. For subsequent years, Cardholders can enjoy the annual fee waiver so long as Cardholders meet the relevant criteria in the year prior to the next annual fee billing month.
3. For the definition of Average Daily Relationship Balance, please refer to Service Charges Guide.
4. The Bank reserves the right not to award any annual fee waiver if a Card account is invalid or not in good financial standing, or if a Cardholder has failed to pay any minimum payment due on or before the due date specified in the relevant monthly statement in the preceding 12 months.
5. The Bank reserves the right to alter or terminate this offer and amend the terms and conditions herein at any time. In case of disputes, the decision of the Bank shall be final and binding.
6. These terms and conditions should be read together with 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 Cardholders.
7. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Cardholders irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
8. If there is any inconsistency or conflict between 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



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渣打銀行

## 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（「獎賞計劃」）條款及細則

生效日期：2024年6月8日

1. 此獎賞計劃只適用於由渣打銀行（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（「信用卡」）持卡人（「持卡人」，包括主卡及附屬卡持卡人）。

2. 除特別註明外，持卡人可憑信用卡所累積的每港幣6元合資格簽賬（「合資格簽賬」，定義見下列條款3）獲取1「亞洲萬里通」里數（「里數」）。

**本行將不時就不同指定類別之合資格簽賬更新里數簽賬獎賞。**客戶須瀏覽 [sc.com/hk/zh/credit-cards/cathay](http://sc.com/hk/zh/credit-cards/cathay) 以了解獎賞詳情，包括 a) 推廣期，b) 指定類別及 c) 里數獎賞比率。

為計算所獲里數，同一信用卡戶口的主卡及附屬卡（如適用）之合資格簽賬將會一併計算，不能於月結單截數月內兌換成1里數的餘下金額將累積至下一個月結單截數月。以外幣進行的合資格簽賬將以本行所定的合理兌換率兌換為港幣。

3. 合資格簽賬包括以信用卡所作之零售簽賬（包括免息分期付款計劃）及八達通自動增值，但不包括以下：

a) 保費簽賬、透過「渣打網上理財」、「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、電話購物、郵購、任何由信用卡

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、任何以「快速支付系統」或「快速支付系統服務」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、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用；

b) 所有未誌賬/取消/退款/偽造/未經許可的交易。

於免息分期付款計劃下之零售簽賬，只有其已誌賬於信用卡戶口之分期付款項金額才可獲發里數。

4. 主卡持卡人須提供正確的國泰會員資料，包括姓氏、名字、會員號碼及任何於信用卡申請表及其後按不時需要提供的資料，並於有關時段內維持有效的國泰會員賬戶以參加此獎賞計劃，及存入所獲里數於主卡持卡人之國泰會員賬戶。**國泰會員賬戶須為主卡持卡人所擁有。除由本行決定的特殊情況外，與信用卡相聯之國泰會員賬戶不得更改。**

5. 於月結單截數月內已誌賬之合資格簽賬所獲的里數將顯示於該月之月結單內。本行將由月結單截數日期起7個工作天內提供主卡持卡人及國泰會員姓名、名字、會員號碼及所獲里數至亞洲萬里通有限公司。於收取本行提供的所需資料後，亞洲萬里通有限公司將於7個工作天內存入閣下的所獲里數至主卡持卡人之國泰會員賬戶。如所獲里數於月結單截數日起的14個工作天內仍未存入主卡持卡人的國泰會員賬戶，主卡持卡人須於月結單截數日起的一個月內致電我們

的24小時渣打國泰萬事達卡客戶服務熱線2886 4111通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。

6. 所獲里數不能兌換成積分或現金回贈，並不可轉讓。

7. **持卡人明白由合資格簽賬所獲得的里數將由亞洲萬里通有限公司存入閣下的國泰會員賬戶。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於主卡持卡人的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。**「亞洲萬里通」里數之兌換及/或使用須受相關的條款及細則約束。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。持卡人明白及接納本行並非獎賞（包括里數）之供應商。因此，有關供應商、其員工或代理人所提供之獎賞的各方面，包括但不限於質素、供應量、供應商的獎賞說明、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。

8. 若持卡人提交之資料不足或不完整以存入獎賞計劃所獲享之里數，本行及亞洲萬里通有限公司將毋須負上任何責任及損失的賠償。

9. 如本行收到亞洲萬里通有限公司的通知得悉里數無法存入國泰會員賬戶，本行將儘快通知主卡持卡人。主卡持卡人須核對並提供有效的國泰會員資料及其他所需資料以存入里數並通知本行。於上一個月結單截數月內無法存入的「亞洲萬里通」里數將累積並於主卡持卡人提供有效的國泰會員資料及其他所需資料後的下一個月結單截數月內存入。如於信用卡戶口取消時，國泰會員賬戶仍為無效，或主卡持卡人仍未提供所需資料以存入里數，所獲里數將被取消，本行毋須負上任何責任。

10. 如持卡人於里數存入國泰會員賬戶後取消任何累積里數之簽賬或就其退款，本行有權從信用卡戶口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預先通知。

11. 如信用卡戶口並非有效及信用狀況並非良好，或持卡人在過去12個月內未能於有關信用卡戶口之月結單上列明的繳款日期或之前繳付最低付款額，本行保留不給予里數之權利。

12. 本行保留隨時更改或終止此獎賞計劃及修訂本條款及細則之權利，包括但不限於里數計算比率。如有任何爭議，本行將保留最終決定權。

13. 此條款及細則須與客戶條款及客戶條款A部所述之文件，包括組成持卡人與本行之間銀行協議之信用卡條款一同細閱。

14. 本條款及細則受香港特別行政區法律管轄及解釋，持卡人茲不可撤銷地服從香港特別行政區法院的非專屬管核權。

15. 中英文版之內容如有歧義，概以英文版為準。

## 渣打國泰萬事達卡 – 優先私人理財年費豁免優惠之條款及細則

1. 渣打銀行（香港）有限公司（「本行」）將於渣打國泰萬事達卡 – 優先私人理財（「信用卡」）之發卡日起計第三個曆月向主卡持卡人（「持卡人」）收取信用卡首年年費。第二年起，本行將於每個信用卡週年向持卡人收取信用卡年費。如持卡人於2021年7月成功申請信用卡，本行將於2021年10月收取信用卡首年年費，於2022年7月收取信用卡第二年年費，於2023年7月收取信用卡第三年年費，如此類推。有關年費的詳細說明，可參閱信用卡資料概要。

2. 信用卡持卡人必須於年費誌賬之月份的上兩個曆月為「優先私人理財」客戶，並符合本行不時指定之每日平均總結餘要求（「有關要求」），方可享首年年費豁免。其後持卡人必須於年費誌賬之月份的上一個年度符合有關要求，方可享下一個年度的年費豁免。

3. 有關每日平均總結餘的詳細說明，可參閱服務收費一覽表。

4. 如信用卡戶口並非有效及信用狀況並非良好，或持卡人在過去12個月內未能於有關信用卡戶口之月結單上列明的繳款日期或之前繳付最低付款額，本行保留不給予年費豁免優惠之權利。

5. 本行保留隨時更改或終止此優惠及修訂本條款及細則之權利。如有任何爭議，本行將保留最終決定權。

6. 此條款及細則須與客戶條款及客戶條款A部所述之文件，包括組成持卡人與本行之間銀行協議之信用卡條款一同細閱。

7. 本條款及細則受香港特別行政區法律管轄及解釋，持卡人茲不可撤銷地服從香港特別行政區法院的非專屬管核權。

8. 中英文版之內容如有歧義，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