



Premium Banking 360° Rewards Terms and Conditions:

- The Premium Banking 360° Rewards offer (“Offer”) is only available to Premium Banking customers holding valid Principal Standard Chartered Preferred Banking Credit Card (the “Card”) issued by Standard Chartered Bank (Hong Kong) Limited (“the Bank”) (“Eligible Customer”).
- Under the Offer, Eligible Customers may earn 360° Rewards Points (“Points”) by holding or entering into the following products or transactions (“Eligible Transactions”) and subject to the terms hereinafter provided:-

Product Category	Eligible Transactions
Structured Investment Series / Premium Deposit	Structured Investment Series and Premium Deposit (Any Currency).
Investments	Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).
Insurance	Cumulative premium paid for basic life assurance plan (except for investment-linked insurance plan) applied through the Bank and underwritten by Prudential Hong Kong Limited (“Prudential”).
Personal Instalment Loan <sup>+</sup>	Personal Instalment Loan, Debt Consolidation Instalment Program, Floating Rate Personal Loan and Tax Loan. <sup>+</sup> Any loan amounts approved but not yet drawdown will be excluded from Points calculation.
Mortgage Loan	Mortgage Loan <ul style="list-style-type: none"><li>Any loan amounts approved but not yet drawdown will be excluded from Points calculation.</li><li>Loans applied under Standard Chartered Staff Mortgage Plan is not eligible for Points.</li><li>If there is more than one applicant/obligor under the relevant mortgage loan and each of them is a holder of the Card, only Applicant 1/Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to Points under this Product Category.</li><li>Single premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance.</li></ul>
Payroll Account	Using any banking account with the Bank for auto payroll services*  * Auto payroll services refer to the auto crediting of banking account with customer’s salary by the customer’s employer through electronic payroll services provided by the Bank. Electronic payroll payment does not include overseas TT, local CHATS, Cheque, Cash or Standing Instruction from individual account.  • Transactions under Standard Chartered Staff Payroll Account are not eligible for Points.
Online Banking	Pay Bill (bill payment and credit card payment) <sup>#</sup> Transfer Fund (between the Bank’s accounts or to other local bank accounts only) <sup>^</sup>  <sup>#</sup> Post-dated online banking transactions (successfully executed) will be counted for Points on the date of execution. All payments must be paid through customer’s Standard Chartered savings or current account, and submitted via Online Banking.  <sup>^</sup> Telegraphic transfer or cashier’s order requests submitted via Online Banking is not eligible for Points.

- 3.1 Points will be calculated with reference to each Product Category based on the following criteria:

Product Category of Eligible Transactions	Reward Criteria	No. of Points earned (monthly)
Structured Investment Series / Premium Deposit	Have balance > HKD0 during the relevant calendar month (Calculation methodology of the account balance is detailed below in paragraph 3.3)	1,000 Points Per Product Category
Investments		
Insurance		
Personal Instalment Loan		
Mortgage Loan		
Payroll Account	With payroll credit to banking account during the relevant calendar month	
Online Banking	Have any eligible and successfully posted transaction during the relevant calendar month	

No matter the number of Eligible Transactions held or used by Eligible Customer within a Product Category, Eligible Customer will only be entitled to a maximum of 1,000 Points for each Product Category for the relevant month.

- 3.2 Only the Eligible Transactions made by the Eligible Customer (who is the Principal cardholder of the Card) will be counted for Points. If the Eligible Transactions are made under a joint account, only the account(s) held by the Eligible Customer in the capacity as primary accountholder/borrower in such joint account will be counted for Points.
- 3.3 For Points calculating purposes, the balance of the relevant product held by an Eligible Customer will be converted to Hong Kong Dollar (“HKD”) in the following situations on the specified basis:
- if the relevant account balance is denominated in foreign currency – the Bank’s exchange rate as of last calendar day of the month will be adopted for converting the daily average balance of the relevant account from the foreign currency to HKD equivalent, which will then be used to calculate the monthly balance of the account;
  - if the relevant account is holding Investment Funds, Securities, Debt Securities or Equity Linked Investment – the Bank’s daily Net Asset Value price of the relevant Investment Funds, or the market price of the relevant Securities or Debt Securities will be adopted to calculate the daily aggregate balance of the relevant account, which will then be used to calculate the monthly balance of the account.
- 3.4 For Points calculation purposes under Insurance category:-
- To be eligible for the Offer, the designated life assurance plan(s) must be either sold by Prudential’s Financial Services Managers located at the Bank’s branches or by the Bank’s sales staff.
  - If the customer cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period(s), Points will not be offered for such plan(s) or policy(ies).

- The relevant policy(ies) must remain in force (as determined by Prudential at its sole discretion) and the premium level must remain the same as (or above) the initial premium level determined at the time of issuance of the policy(ies); otherwise, the Bank has the absolute right to forfeit and debit any Points awarded in respect of such policy(ies) or relevant plan(s).
- As a prerequisite for Points being earned under the Offer, Eligible Customer has used the Card at least once during the relevant month to pay for a retail purchase transaction (including but not limited to monthly instalment and bill payment) or make a cash advance.
  - Points will be calculated monthly, and subject to the terms below, will be credited to the Card account in the following month. Details of any award of Points during a relevant month will be shown on the credit card statement or consolidated banking statement (where applicable) to be issued to the relevant Eligible Customer in the following month. For example, if during September 2010, 1,000 Points were earned by an Eligible Customer; in October 2010, they will be credited to the Card account and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Customer.
  - Notwithstanding the above, the Points will not be awarded to the Eligible Customer unless the Eligible Customer has maintained a Premium Banking Relationship package with the Bank and the Card account is valid and in good financial standing which will be subject to the relevant Terms and Conditions of the Card. The Bank reserves the right to refuse to credit or honour any Points if the relevant Eligible Customer fails once or more to pay on or before the relevant due date any Minimum Payment Due under the Card.
  - For customers who newly sign up for Premium Banking Relationship package, the Offer will not be available to those customers until the next calendar month after their sign-up and subject to the validity and financial standing of the Card the relevant customer is holding.
  - If the Card account is voluntarily/involuntarily closed, all Points unredeemed, unused or not yet credited to the Card account will be immediately forfeited upon the account closure.
  - The methods used to compute Points and the criteria of Eligible Transactions and products relating thereto are decided and subject to the sole discretion of the Bank. The Bank may review such methods and criteria from time to time. In case of any dispute, the Bank’s decision shall be final and binding.
  - Points awarded under this Offer will be valid for use for at the maximum of 3 years as particularly specified in the relevant monthly statements. Points cannot be redeemed for cash. The usage and validity of Points will be subject to the relevant terms and conditions as set out in the Bank’s 360° Rewards Catalogue which will be reviewed and amended by the Bank from time to time.
  - In the event that the Eligible Customer is also entitled to another prevailing promotion offer(s) of the Bank, the Bank reserves the right to provide only one or some of the offer(s) at its absolute discretion.
  - The Bank reserves the right to terminate the Offer and to vary or modify any of the above terms and conditions from time to time without prior notice. In case of dispute, the Bank’s decision shall be final and binding.
  - If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.

Standard Chartered Preferred Banking Credit Card 360° Rewards Programme Terms and Conditions:

- Cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Premium Banking clients meeting the relevant Minimum Relationship Balance requirement as stipulated by the Bank from time to time. Cardholders are entitled to the above stated annual fee waiver so long as they meet the above stated criteria in the annual fee billing month.
- Eligible transactions settled by Preferred Banking Credit Card (Eligible Transactions which are described further in clause 5 below) by both the Principal Cardholder and Supplementary Cardholder(s) (if any) under the same Preferred Banking Credit Card Account (the “Card Account”) will be counted collectively in calculating the 360° Rewards Points (the “Points”).
- One Point will be awarded for every HKD1 spent under any Eligible Transactions.
- Subject to the provisions below, Points awarded to the Card Account shall be valid for use for at the maximum of 3 years as particularly specified in the relevant monthly statements.
- Eligible Transactions –
  - include:
    - local and overseas retail purchase transactions (including bill payment and Octopus AAVS reload) charged to the Card Account;
    - retail purchase transactions to be settled through interest-free monthly instalment service, and the Points for these Eligible Transactions will be awarded to the Card Account monthly only for the instalment amount that is charged to the Card Account during the relevant month; and
  - do not include:
    - the following transactions or payment items even if they are settled by or charged to the Card Account: any transfer/top up transaction from Qualified Cards to any account 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, bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, 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 jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, “Instalment Credit” amounts, “Credit-to-Cash” amounts, tax payment, financial charges and fees;
    - any unposted, cancelled, refunded, falsified or unauthorised transactions.
- The usage of the Points will be subject to all terms and conditions set out in the Bank’s 360° Rewards Catalogue as amended by the Bank from time to time.
- In the event that any Point has been posted but subsequent to such posting, the transaction(s) that form(s) part or all of the Points is cancelled or refunded, without prior notice to the Cardholder, the Bank has the right to either debit from the Card Account the same amount of Points posted, or if the balance of Points is insufficient, charge to the Card Account a monetary amount equivalent to the value of the Points posted.
- If the Card Account is voluntarily or involuntarily closed, all unredeemed Points and Points not yet awarded to the Card Account will be immediately forfeited.
- Notwithstanding the above, to be eligible for the Points, the Card Account must be valid and in good financial standing at the time when the Points are awarded. The Bank reserves the right to refuse to award or honour any Points if the Cardholder fails once or more to pay on or before the relevant due date any Minimum Payment Due specified in a monthly statement of Card Account issued during any period of one year designated by the Bank.
- The Bank reserves the right to alter or terminate the above 360° Rewards Programme and amend the terms and conditions herein at any time, including but not limited to the Points multiplier. In case of disputes, the decision of the Bank shall be final and binding.
- If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

Risk Disclosure Statement:

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically and may become valueless. Investors may not get back the amount they have invested. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products. Past performance is no guide to its future performance.



**Premium理財「360°全面賞」計劃之條款及細則：**

1. Premium理財「360°全面賞」優惠（「優惠」）僅適用於持有由渣打銀行（香港）有限公司（「本行」）發行之渣打Preferred Banking信用卡（「信用卡」）主卡的「Premium理財」客戶（「合資格客戶」）。
2. 根據優惠，合資格客戶可透過持有或訂立下列產品或交易（「合資格交易」）賺取「360°全面賞」積分（「積分」），但須遵守下文規定的條款：

產品類別	合資格交易
結構性投資系列/ 高息貨幣掛鈎存款	結構性投資系列及高息貨幣掛鈎存款（任何貨幣）。
投資	投資基金、股票、債券及股票掛鈎投資（任何貨幣）。
保險	透過本行申請由保誠保險有限公司（「保誠」）承保之指定人壽保險計劃（投資相連壽險計劃除外）所累積的已繳保費。
私人分期貸款 <sup>†</sup>	私人分期貸款、結餘轉戶計劃、浮動息率私人分期貸款及稅務貸款。 <sup>†</sup> 已獲准批核但未提取的任何貸款金額不計入積分計算中。
樓宇按揭貸款	樓宇按揭貸款 <ul style="list-style-type: none"><li>• 已獲准批核但未提取的任何貸款金額不計入積分計算中。</li><li>• 此優惠不適用於渣打員工樓宇按揭貸款計劃。</li><li>• 如不止一個申請人/債務人成為合資格客戶，則僅身為樓宇按揭貸款申請表中載列之申請人一/債務人一之信用卡持卡人才能享受優惠。</li><li>• 以整付保費形式繳交之樓宇按揭貸款壽險計劃將被計入樓宇按揭貸款產品類別中計算積分。</li></ul>
出糧戶口	透過任何本行戶口使用自動轉賬出糧服務 <sup>*</sup> <sup>*</sup> 自動轉賬出糧服務指客戶僱主經由本行提供之電子出糧轉賬服務將客戶薪金自動進誌於本行戶口內。電子出糧方式不包括海外電匯、本地電子付款、支票、現金或個人名義之常行指示。 <ul style="list-style-type: none"><li>• 此優惠不適用於渣打員工出糧戶口。</li></ul>
網上理財	繳款（繳付賬單及繳付信用卡賬項） <sup>#</sup> 轉賬（僅可轉賬至本行及其他本地銀行戶口） <sup>^</sup> <sup>#</sup> 於網上理財預設之交易（而成功執行）將撥入執行該指示當日計算「360°全面賞」。所有款項須透過客戶的渣打儲蓄或往來戶口支付，並經由網上理財遞交。 <sup>^</sup> 但不包括透過網上理財遞交的電匯指示或銀行本票指示。

**3.1 積分將參照各產品類別根據以下準則計算：**

合資格交易的產品類別	獎賞準則	每月可獲取之積分數目
結構性投資系列/ 高息貨幣掛鈎存款	於有關曆月內之戶口結餘須 > 0港幣 (戶口結餘的計算方法詳述於下文第3.3段)	每項產品類別均可 獲取1,000積分
投資		
保險		
私人分期貸款		
樓宇按揭貸款		
出糧戶口	其薪金於有關曆月內進誌於本行戶口內	
網上理財	於有關曆月內曾有任何合資格及成功完成之交易	

無論合資格客戶於同一產品類別中持有或使用的合資格交易數目是多少，合資格客戶於有關月份最多只可在同一產品類別下獲取1,000積分。

**3.2 只有合資格客戶（即信用卡主卡持卡人）所作之合資格交易會用作計算積分。如合資格交易由聯名戶口作出，則只有作為該聯名戶口中基本戶口持有人/貸款主客戶的合資格客戶之戶口方可用作計算積分。**

**3.3 在以下情況中，合資格客戶所持相關產品的結餘將按特定基準兌換為港幣（「HKD」），以計算積分：**

- (i) 若相關戶口結餘以外幣計值，則相關戶口之每日平均結餘將根據本行於該月最後一個曆日之匯率紀錄，計算由外幣兌換至港幣之等值，該等值將用以計算該戶口之每月結餘；
- (ii) 若相關戶口中持有投資基金、股票、債券或股票掛鈎投資，則將根據本行每日有關投資基金之資產淨值或有關股票或債券之市價，計算相關戶口的每日結餘總額，該等總額將用以計算該戶口之每月結餘。

**3.4 保險類別下之積分計算：**

- (i) 若要合資格享受優惠，指定人壽保險計劃須由本行支行的保誠金融服務經理或本行的銷售人員售出。

- (ii) 若客戶在冷靜期內取消相關保單，則無權享受優惠。
  - (iii) 相關合資格保單須（以保誠全權酌情決定的方式）持續有效，而且相關保費水平須與簽發保單時釐定的首期保費水平一致（或更高）；否則本行享有絕對權利以取消和扣除就該等保單中獲取的任何積分。
4. 合資格客戶於相關月內須至少使用信用卡一次，以進行零售簽賬交易（包括但不限於分期付款計劃及以信用卡繳付賬單）或現金透支，方可獲享該月積分。
  5. 積分將依照下列條款逐月計算，並將在下月存入信用卡戶口內。因此，信用卡月結單或綜合月結單（若適用）亦將於該下月相應地發送至有關合資格客戶。例如，若一名合資格客戶於2010年9月獲取1,000積分，該等積分會於2010年10月存入信用卡戶口。本行將於2010年10月向合資格客戶發送信用卡月結單或綜合月結單（若適用），告知其所獲積分情況。
  6. 儘管有上述規定，合資格客戶亦必須於本行維持「Premium理財」戶口，而且信用卡戶口必須為有效及財務狀況良好，並須受信用卡有關之條款及細則所約束，否則不會獲得積分。若有關合資格客戶曾一次或多次未能於有關到期日當日或之前繳付信用卡的任何最低付款額，本行保留不存入或授予任何積分之權利。
  7. 對於新開立「Premium理財」戶口的客戶，優惠將於該等客戶開立後的下一個曆月才正式生效，並且有關客戶亦須持有有效及財務狀況良好之信用卡方可參與優惠。
  8. 如取消信用卡戶口（不論是自願或非自願），則所有未換領、未使用或未存入信用卡戶口之積分將在戶口取消後被即時取消。
  9. 分比的計算方法及其相關的合資格交易及產品的準則由本行全權酌情決定。本行將不時審查該等方法及準則。如有任何爭議，本行保留最終決定權。
  10. 本優惠下獎勵積分的有效期將根據每月月結單上列明之到期日為準，最長為三年。積分不可兌換現金。積分之使用方法及有效期須受載列於本行「360°全面賞」目錄中，且由本行不時審查及修訂之相關條款及細則所約束。
  11. 若合資格客戶同時合資格享用本行另一現行推廣優惠，本行保留只酌情提供其中一項或一部份優惠的絕對權利。
  12. 本行保留隨時終止優惠以及隨時更改或修訂上述任何條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
  13. 該等條款之中英文版內容如有不一致或抵觸之處，概以英文版為準。

**渣打Preferred Banking信用卡「360°全面賞」計劃之條款及細則：**

1. 持卡人於上一個年度內（即由信用卡發卡日期之週年日起）為符合本行不時指定之有關最低總結餘要求之「Premium理財」客戶即可享年費豁免。持卡人必須於年費誌賬之月份符合上述條件，方可享有上述之年費豁免優惠。
2. 渣打Preferred Banking信用卡戶口（「信用卡戶口」）之主卡及附屬卡合資格簽賬（「合資格簽賬」，詳見下述第五條）將合併計算「360°全面賞」積分（「積分」）。
3. 以渣打Preferred Banking信用卡作任何合資格簽賬，每港幣1元可獲1積分。
4. 受限於下述條款，積分有效期將根據每月月結單上列明之到期日為準，最長為三年。
5. 合資格簽賬 –
  - (a) 包括：
    - (i) 已於信用卡戶口誌賬之本地及海外零售購物簽賬（包括繳付賬單及八達通自動增值）；
    - (ii) 免息分期付款計劃下之零售購物簽賬，而有關之積分將於每月分期付款項記入信用卡戶口時存入信用卡戶口；及
  - (b) 不包括：
    - (i) 以下簽賬或付款項目，即使該等項目已透過信用卡戶口結算或誌賬其中：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、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、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、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 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；
    - (ii) 所有未誌賬/取消/退款/偽造/未經許可的交易。
6. 積分之使用須受本行不時修訂之「360°全面賞」目錄內之所有條款及細則約束。
7. 如客戶於獲得積分後取消或退款任何累積部份或全部積分之簽賬，本行有權從信用卡戶口內扣除相等於該簽賬金額之積分，若剩餘之積分不足，則從信用卡戶口內扣除相等於已存入積分等值之金額而毋須預先通知。
8. 如取消信用卡戶口（不論是自願或非自願），所有未使用之積分及未存入信用卡戶口之積分將被即時取消。
9. 即使有上述規定，有關之信用卡戶口必須於存入積分時仍為有效及信用狀況良好，方可享有積分優惠。若客戶於本行設定之一年期內的任何期間曾一次或多次未能於任何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，本行保留不給予積分之權利。
10. 本行保留隨時更改或終止上述「360°全面賞」計劃及修訂本條款及細則之權利，包括但不限於積分倍數。如有任何爭議，本行將保留最終決定權。
11. 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。

**投資風險聲明：**

投資涉及風險。投資產品價格有時可能會非常波動，甚至會變得毫無價值，而投資者未必可取回其所投資的款項。買賣投資產品未必一定能夠賺取利潤，反而很可能會招致虧損。過往的表現並非其將來表現的指引。