

## 渣打 Simply Cash Visa 卡獎賞計劃（「獎賞計劃」） 條款及細則

1. 獎賞計劃只適用於由渣打銀行（香港）有限公司（「本行」）所發行之渣打 Simply Cash Visa 卡（「信用卡」）之持卡人（「持卡人」，包括主卡及附屬卡持卡人）。
2. 於此獎賞計劃下，本行將按合資格簽賬（「合資格簽賬」，定義見下列條款4)以一定比率（「現金回贈比率」）給予信用卡戶口現金回贈（「現金回贈」），詳見以下列表：

現金回贈比率	指定類別之合資格簽賬
1.5%	以港幣誌賬之合資格簽賬
2%	以港幣以外之貨幣誌賬之合資格簽賬

3. 已賺取之現金回贈將於有關合資格簽賬誌賬後顯示於「360°全面賞」網上換領平台，而不會自動存入信用卡戶口。持卡人可隨時登入網上平台換領現金或禮品。現金回贈將以港幣存入，每個戶口之現金回贈換領金額最低為港幣50元。
4. 合資格簽賬為以信用卡所作之零售簽賬（包括網上簽賬及免息分期付款計劃）及八達通自動增值，但不包括以下：
  - a. 任何由信用卡戶口轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通O! ePay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、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、根據Visa國際組織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。

免息分期付款計劃中，合資格簽賬之現金回贈將於每月信用卡戶口分期款項金額誌賬後，存入信用卡戶口內。

5. 現金回贈將被調低至最接近之仙位數值。
6. 同一信用卡戶口的主卡及所有附屬卡（如適用）之合資格簽賬將會一併計算現金回贈。
7. 現金回贈不可轉讓。
8. 如持卡人於任何現金回贈使用或存入後，取消或退款部份或全部與現金回贈有關之簽賬，本行有權從信用卡戶口內扣除相等於該已使用或存入之現金回贈金額，而毋須預先通知。
9. 如取消信用卡戶口（不論是自願或非自願），所有現金回贈（不論已否存入信用卡戶口）將被即時取消。
10. 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，本行保留不給予現金回贈之權利。
11. 本行保留隨時更改或終止上述獎賞計劃及修訂本條款及細則之權利，包括但不限於現金回贈比率。如有任何爭議，本行將保留最終決定權。
12. 此條款及細則與客戶條款、客戶條款A部所述之文件，包括信用卡條款及積分換領之條款及細則，將組成持卡人與本行之間之銀行協議，並須一同細閱。
13. 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轄權。
14. 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。

## 渣打 Simply Cash Visa 卡條款及細則

1. 渣打銀行（香港）有限公司（「本行」）將不時為其發行之渣打 Simply Cash Visa 卡（「信用卡」）提供不同的卡款設計。
2. 主卡持卡人（「持卡人」）一旦獲發其中一款信用卡卡面設計，任何更改其信用卡卡面設計之要求將不被接納。除特別註明外，同一信用卡戶口之主卡及所有附屬卡（如適用）將使用同一卡面設計。
3. 任何直向設計的信用卡只可作電子用途，即交易單據資料必須以電子形式記賬，不能使用手動壓印。
4. 持卡人於上一個年度內（即由信用卡發卡日期之週年日起）為符合有關最低總結餘要求之「優先理財」客戶/「Premium理財」客戶或出糧戶口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。
5. 本行保留隨時更改此條款及細則之權利。如有任何爭議，本行將保留最終決定權。
6. 此條款及細則與客戶條款、客戶條款A部所述之文件，包括信用卡條款及積分換領之條款及細則，將組成持卡人與本行之間之銀行協議，並須一同細閱。
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轄權。
8. 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。



## Standard Chartered Simply Cash Visa Card Rewards Scheme ("Rewards Scheme") Terms and Conditions

1. The Rewards Scheme is only applicable to the cardholders ("Cardholders", including both the principal and supplementary cardholders) of Standard Chartered Simply Cash Visa Card ("Card") issued by Standard Chartered Bank (Hong Kong) Limited ("Bank").
2. Under this Rewards Scheme, the Bank will rebate a certain percentage ("CashBack Percentage") of the Eligible Transactions ("Eligible Transactions", as defined in Clause 4 below) in the form of CashBack reward ("CashBack") to the Card account as shown in the table below:

CashBack Percentage	Specific Categories of Eligible Transactions
1.5%	Eligible Transactions posted in Hong Kong Dollars
2%	Eligible Transactions posted in a currency other than Hong Kong Dollars

3. The CashBack earned will be shown on the 360° Rewards Redemption Platform after the relevant Eligible Transaction is posted, and will not be automatically credited to the Card account, but can be freely redeemed for cash or gifts under the online catalogue of the platform. The CashBack will be given in Hong Kong dollars and the minimum threshold for CashBack redemption is HK\$50 per account.
4. Eligible Transactions means retail transactions (including online transactions and interest-free monthly instalment) and Octopus Automatic Add-Value transactions made with the Card but does NOT include the following:
  - a. any transfer/top up transaction from the Card account to any account as designated by the Bank from time to time, including but not limited to, Octopus O!ePay, 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, insurance payment, bill payment transactions made through Standard Chartered Online Banking, Standard Chartered Phone Banking or JET Payment Services, phone order, mail order, 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 from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash Preferential Annual Rate" amounts, tax payment, financial charges and fees;

- b. any unposted, cancelled, refunded, falsified or unauthorised transactions.

CashBack for Eligible Transactions that are interest-free monthly instalment will be awarded to the Card account monthly only for the instalment amount that is posted to the Card account during the relevant month.

5. CashBack will be calculated by rounding down to the nearest 1 cent.
6. Eligible Transactions conducted by principal and all supplementary cards (if any) under the same Card account will be counted collectively in calculating the CashBack.
7. CashBack is non-transferable.
8. In the event that any CashBack has been used or credited into Cardholders' Card account but the transaction(s) that form(s) part or all of the CashBack is cancelled or refunded subsequently, without prior notice to the Cardholders, the Bank has the right to charge to the Card account a monetary amount equivalent to the value of the CashBack used or credited.
9. If the Card account is voluntarily or involuntarily closed, all CashBack (whether credited to the Card account or not) will be immediately forfeited.
10. The Bank reserves the right not to award any CashBack if the Card account is invalid or not in good financial standing, or if the Cardholders have failed to pay any minimum payment due on or before the due date specified in the relevant monthly statement in the preceding 12 months.
11. The Bank reserves the right to alter or terminate the above Rewards Scheme and amend the terms and conditions herein at any time, including but not limited to the CashBack Percentage. In case of disputes, the decision of the Bank shall be final and binding.
12. 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 and the Terms and Conditions for Points Redemption that form the banking agreement between the Bank and the Cardholders.

Terms and Conditions for Points Redemption that form the banking agreement between the Bank and the Cardholders.

13. 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.
14. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

## Standard Chartered Simply Cash Visa Card Terms and Conditions

1. Different card designs of the Standard Chartered Simply Cash Visa Card ("Card") issued by Standard Chartered Bank (Hong Kong) Limited ("Bank") may be offered by the Bank from time to time.
2. Once a particular card design of the Card is issued to the principal cardholder ("Cardholder"), any change on the card design of the Card will not be accepted. Unless otherwise specified, the card design of the principal and all supplementary cards (if any) under the same Card account shall be the same.
3. Any Card that is designed vertically is for electronic use only, i.e. the transaction receipt data must be captured electronically and cannot be manually imprinted.
4. 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 Priority Banking clients or Premium Banking clients meeting the relevant Minimum Relationship Balance requirement, or payroll account clients. Cardholders are entitled to the above stated annual fee waiver so long as Cardholders meet the above stated criteria in the annual fee billing month.
5. The Bank reserves the right to 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 and the Terms and Conditions for Points Redemption 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.