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chartered
渣打銀行

積分換領之條款及細則

「360°全面賞」積分 (由渣打銀行 (香港) 有限公司 (「**本行**」) 就指定渣打信用卡所指定之積分) 及「**積分**」 (由本行就指定MANHATTAN信用卡指定之積分) (統稱「**積分**」) 之換領須受以下條款及細則約束：

第一部分：換領程序

合資格信用卡

- 換領只適用於參與「360°全面賞」計劃之渣打信用卡、渣打Titanium信用卡、渣打白金信用卡、渣打Visa Infinite信用卡、渣打「優先理財」信用卡、渣打Preferred Banking信用卡、渣打倍多紛信用卡及渣打銀聯雙幣白金信用卡 (「**合資格渣打信用卡**」) 的持卡人及適用於參與「MANHATTAN信用卡積分獎賞」計劃之MANHATTAN信用卡及MANHATTAN聯營卡 (「**合資格MANHATTAN信用卡**」) (統稱「**合資格信用卡**」) 的持卡人。不適用於公司卡/商務卡的持卡人。換領現金回贈受以下條款及細則第39-44條約束。合資格信用卡以本行不時修訂的版本為準。

兌換率及合資格交易

- 有關合資格渣打信用卡 (渣打銀聯雙幣白金信用卡除外)，每次消費滿本行不時指定之港幣數額，即可獲一「360°全面賞」積分。有關消費必須為列於信用卡每月月結單上「購物」一欄 (不包括透過「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、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、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、「兌現分期」金額、「兌現年息優惠」金額、年費、財務費用、其他收費及交稅款項 (按本行不時修訂的詳情)) 內的數額。列於持卡人最新一期月結單上或網上「360°全面賞」的渣打「360°全面賞」積分方可作換領/換購禮品之用。

而有合資格渣打銀聯雙幣白金信用卡，每次消費滿本行不時指定之港幣數額，即可獲一「360°全面賞」積分。有關消費必須為列於信用卡每月月結單上「購物」一欄 (不包括透過「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、保費簽賬、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、現金透支、「兌現分期」金額、「兌現年息優惠」金額、年費、財務費用、其他收費及交稅款項 (按本行不時修訂的詳情)) 內的數額。列於持卡人最新一期月結單上或網上「360°全面賞」的渣打「360°全面賞」積分方可作換領/換購禮品之用。

而有合資格MANHATTAN信用卡，每一項新簽賬 (並不包括透過「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、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、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、年費、逾期費用、超額費用、利息/財務費用、結餘轉賬、「信用額自由使」金額、繳稅金額、「MANHATTAN也都得分期」計劃之分期付款交易金額及手續費的總額及「MANHATTAN免息分期」計劃購物價格之全數、其他收費及交稅

款項 (按本行不時修訂的詳情)) 內的數額都可得分，每簽賬HK\$1，可得1積分。除此以外，個別合資格信用卡亦受其相關的獎賞計劃優惠條款及細則約束。

積分到期日及有效期

- 渣打信用卡、渣打Titanium信用卡、渣打「優先理財」信用卡、渣打Preferred Banking信用卡及渣打倍多紛信用卡最長累積積分有效期為三年。渣打白金信用卡、渣打Visa Infinite信用卡、渣打倍多紛白金信用卡及渣打銀聯雙幣白金信用卡之「360°全面賞」積分則不設期限。合資格MANHATTAN信用卡最長累積積分有效期為24個月。積分有效期以信用卡月結單上所顯示為準。該日期後，累積之積分將會自持卡人的信用卡賬戶 (「**賬戶**」) 中取消而無須通知持卡人。最長累積積分有效期以本行不時修訂為準。
- 於有關之持卡人賬戶取消後 (不論是自願或非自願) 接獲之任何積分換領/換購 (「**換領**」) 申請均屬無效。自賬戶取消該天起，該賬戶內所累積之積分即屬無效。
- 積分有效期與信用卡賬戶之有效期可能有差異。請參閱相關的獎賞計劃及信用卡之適用條款及細則或聯絡本行查詢。
- 有關賬戶必須為有效及信用狀況良好 (持有正數及足夠之積分)，而持卡人 (主卡持卡人及附屬卡持卡人) 亦無違反其與本行訂立之信用卡持卡人協議或信用卡條款及任何計劃之條款及細則或其他與本行訂立協議之文件，本行方會接受其換領申請。
- 如有關賬戶關閉或取消後之積分結餘為負數，本行保留在有關賬戶內或主卡持卡人持有之其他賬戶中扣除有關積分之等值金額之權利而毋須預先通知。
- 倘賬戶有主卡持卡人及附屬卡持卡人，則只有主卡持卡人方可使用該賬戶之積分作換領/換購之用。所有由賬戶之主卡或附屬卡持卡人獲取之積分及權益將給予主卡持卡人。
- 除非另行說明，持卡人於網上換領獎賞可合併其名下所有合資格信用卡的積分 (包括主卡及附屬卡) 以進行換領。本行會於3個工作天內執行換領程序，並按分期的到期日，先扣除即將到期的積分，如此類推。

換領交易

- 持卡人須以名下任何一張合資格信用卡或合資格現金回贈信用卡 (定義如下) 網上登記一次，或直接以渣打網上理財用戶名稱及密碼登入，登入後方可瀏覽合資格信用卡之積分結餘 (及/或合資格現金回贈信用卡之現金回贈結餘)。登記只適用於合資格信用卡及/或合資格現金回贈信用卡之主卡持卡人。
- 積分只可用於換領由本行不時於網上換領平台提供之服務、禮品或其他項目 (統稱「**禮品**」)。
- 當網上換領平台提供現金為換領項目時，積分可用以換取現金。持卡人如已累積足夠積分，且其賬戶有足夠信用額，則該持卡人可不限量換領/換購提供之禮品。
- 本行保留權利不時修訂或移除透過網上換領平台或任何其他渠道所換領之禮品及商戶之目錄，而無須另行通知。各項禮品供應數量有限，先到先得，換完即止。禮品亦須受有關商戶的適用條款及細則約束。有關商戶保留權利為持卡人提供其他類似質素或價格之禮品或服務以作取代。詳情請參考個別禮品或有關優惠及推廣。
- 所有已獲本行接受之換領申請即會作實，及後不可撤回、取消或更改。所有禮品均無免費試用期。
- 所有換領申請將會按本行收訖及接受之先後次序處理。當**積分及附加金額**適用時 (詳情如下)，如持卡人並無足夠積分，或無足夠信用額以支付換領所需款項，則該換領申請會被取消。如換領須以積分加上現金支付 (而非積分及附加金額功能) 進行，持卡人簽署表格或於網上換領確定交易，即授權本行從其信用卡賬戶扣除有關換領之付款部分所需金額。如持卡人合併合資格信用卡的「360°全面賞」積分後，仍不足以換領所選擇的禮品，而持卡人的積分結餘不少於所需分分的50%及本行允許下，則可用合資格信用卡以本行或不時指定之兌換率購買積分。在任何情況下，本行保留權利決定每項換領交易之積分及附加金額比率。
- 如換領不成功，本行將不會發出任何通知。惟持卡人須於網上查閱換領交易狀況。
- 本行將以持卡人於本行紀錄之聯絡方式及以本行決定之合適渠道通知持卡人成功換領獎賞。
- 如本行提供禮品換領服務，禮品或禮品換領信將於成功換領後寄往持卡人於本行紀錄之通訊地址。
- 除非另行說明，否則本行並非任何禮品之供應商，故對任何由第三方商戶供應之禮品均不負任何因**

違約或侵權行為或任何其他原因所引起的責任。**所有由本行或於網上換領平台或任何其他渠道就此等優惠所提供之有關質素、設計、規格或其他方面之陳述及保證，均由有關商戶提供。因此，就對任何持卡人或任何第三方或任何其財產因提供予持卡人**之禮品**所直接或間接被導致之死亡、損傷、損毀或損失，本行概不負責。除非禮品本身在生產過程中出現缺陷，或在送貨提貨途中遭受損毀，否則恕不退換。**如有需要，請於收貨後7天內致電渣打信用卡24小時客戶服務熱線(852) 2886 4111或MANHATTAN信用卡24小時客戶服務熱線(852) 2881 0888要求退貨或更換。

- 本行及有關禮品之商戶已盡力確保所載禮品資料均為準確，惟如有錯誤，本行概不就任何錯誤或遺漏負責並保留最後決定權利。
- 如本行提供親身到商戶分店或換領中心換領禮品的服務，持卡人須出示其有效合資格信用卡、香港身份證及由本行發出之換領信正本以換領獎賞。持卡人可委托代領人代其換領禮品；惟換領禮品時，代領人須出示香港身份證、經由本行發出之換領信正本、經持卡人簽署核實之合資格信用卡的正面及背面之影印本；以及經持卡人簽署之授權書以作換領。
- 如任何有關商戶倒閉，優惠將會終止。
- 換領/換購禮品時若涉及任何舞弊或欺詐行為，持卡人所有已累積的積分及有關信用卡均可被取消。

- 如客戶使用積分或積分存入有關賬戶後，產生部份或全部積分之簽賬被取消或退款，本行有權從有關賬戶內扣除相等於該簽賬金額之積分，若剩餘之積分不足，則從有關賬戶內扣除相等於已使用或存入積分之等值金額而毋須預先通知。
- 渣打銀聯雙幣白金信用卡賺取之積分只能換領以港幣為單位的現金。
- 除非另行說明，以積分換領現金必須以港幣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。

第二部分：網上換領之功能

願望清單

- 如本行於網上換領平台提供「願望清單」功能，持卡人可加入獎賞至「願望清單」，待稍後換領。

若有關項目不再提供予持卡人換領，本行將把項目自「願望清單」移除。

輪候名單

- 本行或不時提供可於稍後換領之獎賞。如本行於網上換領平台提供「輪候名單」功能，持卡人可把獎賞加入「輪候名單」。有關獎賞之換領須視乎供應數，並須受本計劃之條款及細則約束。

積分及附加金額

- 本行或就某些禮品於網上換領平台提供積分及附加金額功能，因此伸延以上條款第15條：
 - 如持卡人選擇以積分及附加金額功能 (本行或就某些禮品換領提供此功能) 換領獎賞，則本行准許持卡人以積分及現金之組合換領，惟須符合本行指定之最低積分要求。
 - 如本行向持卡人提供此功能，則本行容許持卡人以本行就每項換領規定之交易金額換領禮品。
 - 當持卡人以積分及附加金額功能成功換領獎賞，則持卡人不能撤回授權本行從其信用卡賬戶扣除有關換領之附加金額部分。附加金額部分將於閣下之月結單列出。本行不接受任何其他付款方法。
 - 所提供附有積分及附加金額功能禮品選擇由本行全權酌情決定，可隨時更改而不作通知。

第三部分：禮品

飛行里數

- 每次兌換飛行里數，必須以1,000里數或其倍數為兌換單位。而最低兌換額為1,000里數。兌換一經本行確認，本行會將有關資料轉交有關飛行獎勵計劃安排里數轉換事宜。飛行里數將於二至星期三內存入客戶有關之飛行獎勵計劃賬戶。如所填寫之資料不足，申請將自動取消。憑積分兌換飛行里數須受有關飛行獎勵計劃之細則及條款約束，詳情請瀏覽有關飛行獎勵計劃網站。

- 每次兌換飛行里數，持卡人須繳付港幣300元手續費，並不時因應本行最新政策而變更。**

- 同一申請中不可將飛行里數、現金券及禮品合併換領。

- 如本行要求持卡人預先登記飛行獎勵計劃會員資料以換領飛行里數，持卡人可登入網上換領平台登記會員資料或更新已有紀錄。

禮券及電子禮券

- 如本行提供禮券換領，所有禮券須根據禮券上之條款及細則使用，在任何情況下均不得作現金使用或兌換現金。
- 如本行提供電子禮券換領：
 - 電子禮券是傳送至電郵地址的電子形式禮券。所有電子禮券必須提供電郵地址。
 - 換領電子禮券將傳送至持卡人於本行紀錄之電郵地址。
 - 本行毋須就因任何原因導致延遲傳送、遺失或無法收取已由換領之電子禮券負責。
 - 電子禮券之使用須受其列明之條款約束。
 - 除非於電子禮券另行說明，否則每張電子禮券只供換領一次。
- 如本行提供短訊換領禮券換領：
 - 短訊換領禮券是以手機短訊 (SMS) 傳送至流動裝置的電子禮券。
 - 所有短訊換領禮券將傳送至持卡人於本行紀錄之流動電話號碼。
 - 本行毋須就因任何原因導致延遲傳送、遺失或無法收取已換領之短訊換領禮券負責。
 - 持卡人須按短訊換領禮券所列之條款使用短訊換領禮券。
 - 除非於短訊換領禮券另行說明，否則每張短訊換領禮券只供換領一次。

第四部分：其他積分應用

轉換積分

- 如本行提供轉換積分服務，主卡持卡人可將積分轉贈予持有合資格信用卡的另一主卡持卡人，詳情如下：
 - 持卡人不可合併其名下多於一個合資格信用卡賬戶的積分作積分轉贈之用，亦不可將積分轉至其名下另一個合資格信用卡賬戶。
 - 每次轉贈最少為10,000積分，**每轉贈10,000積分須繳付港幣20元服務費，如所轉贈積分其中部分不足10,000積分，亦須繳付港幣20元服務費。**轉贈積分不設上限。
 - 持卡人一經確認積分轉贈詳情及處理指示，當所需服務費成功由指定合資格信用卡賬戶支付，則積分將被轉贈。其他方式支付服務費恕不接受。

轉贈的積分將以收取積分賬戶的積分有效期計算。

年費豁免

- 如本行提供年費豁免，年費豁免不適用於渣打Visa Infinite卡及MANHATTAN信用卡。不論持卡人所持信用卡數目若干，持卡人均可憑積分獲本行減免半年或一年信用卡年費。如年費豁免獲提供及指定為換領項目，則持卡人持有的每張適用信用卡，每年可獲享減免年費優惠一次。年費減免優惠的相等現金價值將會存入信用卡賬戶，並詳列於下一期月結單上。

換領現金回贈

- 現金回贈換領只適用於現金回贈計劃之合資格信用卡。「**合資格現金回贈信用卡**」包括渣打行政人員白金信用卡、渣打行政人員信用卡、渣打Smart信用卡、渣打Simply Cash Visa卡、「CashBack現金回贈」計劃之渣打/MANHATTAN信用卡、Click-a-Count Titanium信用卡、MANHATTAN Platinum信用卡及MANHATTAN Titanium信用卡。
- 憑合資格現金回贈信用卡簽賬，可根據「CashBack現金回贈」計劃之有關條款及細則賺取現金回贈。不管任何「CashBack現金回贈」計劃之條款或其他有關文件，現金回贈將不會直接存入持卡人信用卡賬戶。持卡人換領或使用現金回贈，須進入網上換領平台並選擇換領指定金額為現金受以下條款及細則第42條約束並存入持卡人合資格現金回贈信用卡賬戶。持卡人亦可透過本行不時提供之網上換領服務，以指定現金回贈金額換領現金回贈目錄之優惠。

適用之條款及細則

- 就所有換領交易，此條款及細則應與本行訂立之客戶條款、信用卡持卡人協議、信用卡條款及任何計劃之條款及細則或任何與本行訂立協議之其他文件一起閱讀。如任何前述條款與此條款及細則有任何歧異，在積分使用及換領之範疇應以此條款及細則為準。
- 本行有權隨時更改或修訂任何本條款及細則。如有任何爭議，本行保留最終決定權。
- 倘此條款及細則之中英文版本有任何歧異，概以英文本為準。
- 現金回贈不設有效期限，除非於相關推廣條款及細則另有說明，而到期日將於月結單列出，累積現金回贈有效期以本行不時修訂為準。

第五部分：一般條款

免責條款

- 一般情況但不違反上述情況下：
 - 本行無須就由參與商戶、供應商、購物網站、旅遊獎賞換領網站、服務供應商或其他授權之代理所提供之任何供換領之禮品或其質素或表現負責。有關此等禮品之任何投訴或回應，持卡人須直接聯絡有關參與商戶、供應商、提供者或代理。
 - 本行無須就已換領禮券、電子禮券、短訊換領禮券或任何透過此計劃所換領禮品之遺失或盜竊負責。
 - 本行無須就已換領禮品之遺失或盜竊負責，不論遺失於運送途中或任何情況發生。

資料披露

- 持卡人同意本行或向供應者、商戶、供應商或代理提供其個人資料或賬戶資料，以滿足持卡人的換領要求並送遞禮品。如持卡人選擇進入旅遊網站，則持卡人的資料亦將提供予此等網站。

連結

- 本行於網上換領平台或夥伴網站為持卡人提供的連結，將把瀏覽引導至上述網站以外。本行無須就其有關本行網站之任何超連結網站負責，亦並無就其作出認可、聲明或保證。本行有關互聯網使用及網上服務的政策及條款及細則應繼續生效。

適用之條款及細則

- 就所有換領交易，此條款及細則應與本行訂立之客戶條款、信用卡持卡人協議、信用卡條款及任何計劃之條款及細則或任何與本行訂立協議之其他文件一起閱讀。如任何前述條款與此條款及細則有任何歧異，在積分使用及換領之範疇應以此條款及細則為準。
- 本行有權隨時更改或修訂任何本條款及細則。如有任何爭議，本行保留最終決定權。
- 倘此條款及細則之中英文版本有任何歧異，概以英文本為準。

- 現金回贈不設有效期限，除非於相關推廣條款及細則另有說明，而到期日將於月結單列出，累積現金回贈有效期以本行不時修訂為準。

由渣打銀行 (香港) 有限公司刊發



Terms and Conditions for Points Redemption

The redemption of “360° Rewards Points” (being points designated as such by Standard Chartered Bank (Hong Kong) Limited (“Bank”) for designated Standard Chartered credit cards) and “Bonus Points” (being points designated as such by the Bank for designated MANHATTAN credit cards) (together “Points”) will be subject to the terms and conditions set out below:

Part I: Redemption Process

Qualified Cards

- Redemption of Points is only applicable to cardholders of Standard Chartered Credit Card, Standard Chartered Titanium Credit Card, Standard Chartered Platinum Credit Card, Standard Chartered Visa Infinite Credit Card, Standard Chartered Priority Banking Credit Card, Standard Chartered Preferred Banking Credit Card, Standard Chartered Shop’n Gain Credit Card and Standard Chartered UnionPay Dual Currency Platinum Credit Card under 360° Rewards Points Scheme (“Standard Chartered Qualified Cards”) as well as MANHATTAN Credit Card and MANHATTAN co-brand credit card applicable under the relevant Bonus Point scheme (“MANHATTAN Qualified Cards”) (collectively “Qualified Cards”). It is not applicable to cardholders of Corporate/Business Card. Redemption under CashBack Scheme is subject to clauses 39 to 44 below. The Qualified Cards are subject to be amended by the Bank from time to time with prior notice.

Conversion Rate and Qualified Transactions

- For Standard Chartered Qualified Cards (except Standard Chartered UnionPay Dual Currency Platinum Credit Card), one 360° Rewards Point will be awarded for such fixed amount of Hong Kong Dollars expenditure as specified by the Bank from time to time. For this purpose, expenditure shall be the amount shown under “Purchases” (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, 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, 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, “Instalment Credit” amounts, “Credit-to-Cash” amounts, annual fees, finance charges, other charges and tax payment (to be announced by the Bank from time to time)) on each monthly Credit Card statement. Only 360° Rewards Points shown as available on the latest issued monthly credit card statement and Online 360° Rewards are redeemable.

For Standard Chartered UnionPay Dual Currency Platinum Credit Card, one 360° Rewards Point will be awarded for such fixed amount of Hong Kong Dollars expenditure as specified by the Bank from time to time. For this purpose, expenditure shall be the amount shown under “Purchases” (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, insurance payment, 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, cash advances, “Instalment Credit” amounts, “Credit-to-Cash” amounts, annual fees, finance charges, other charges and tax payment (to be announced by the Bank from time to time)) on each monthly Credit Card statement. Only 360° Rewards Points shown as available on the latest issued monthly credit card statement and Online 360° Rewards are redeemable.

For MANHATTAN Qualified Cards, unless otherwise specified, one Bonus Point will be awarded for every HKD1 expenditure (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, 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, 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

the Handling Fee of “MANHATTAN’s Anything Goes Instalment” and whole amount of “MANHATTAN’s Interest-Free Instalment”, other charges and tax payment (to be announced by the Bank from time to time)).

Notwithstanding the above, specific reward programmes and terms and conditions may also apply to each Qualified Cards.

Points Expiry and Validity

- The maximum period for accumulation of 360° Rewards Points for Standard Chartered Credit Card, Standard Chartered Titanium Credit Card, Standard Chartered Priority Banking Credit Card, Standard Chartered Preferred Banking Credit Card and Standard Chartered Shop’n Gain Credit Card is 3 years. 360° Rewards Points of Standard Chartered Platinum Credit Card, Standard Chartered Visa Infinite Credit Card and Standard Chartered Shop’n Gain Platinum Credit Card, Standard Chartered UnionPay Dual Currency Platinum Credit Card have no expiry. For the MANHATTAN Qualified Cards, the maximum period for accumulation of Bonus Points is 24 months. The Points expiry date will be subject to the date shown in the monthly statement. After this date all accumulated Points will be cancelled from the cardholder’s credit card account(s) (“Account”) without further notification. The maximum period of accumulation is subject to announcement by the Bank from time to time.
- Any application for redemption of Points (“Redemption”) received after the relevant cardholder’s Account has been closed (voluntarily/involuntarily) shall not be valid and all Points on such Account will become void with effect from the date of such closure.
- The expiry date of Points and credit card can be different. Please refer to the applicable terms and conditions under the relevant rewards programme and credit card or contact the Bank for details.
- The Bank’s acceptance of Redemption will be subject to the relevant Account(s) being valid and in good standing (with positive and sufficient Points balance) and there having been no breach by the cardholder (whether principal or supplementary) of any of his/her obligations under the applicable Cardholder Agreements, Cardmember Agreements, or Credit Card Terms, and any programme terms and conditions or other documents which form the banking agreement with the Bank.
- If a relevant Account has been closed or cancelled and with negative Points balance, the Bank reserves the right to charge to the relevant Account or any other account(s) held by the principal cardholder with the Bank a monetary amount equivalent to the value of the Points at any time without prior notice.
- In respect of Account which has both a principal cardholder and a supplementary cardholder, only the principal cardholder may redeem available Points on that Account. All Points and benefits accrued by the principal or supplementary cardholder under the Account will be given to the principal cardholder.
- Cardholder can combine Points of all Qualified Cards under the same cardholder (including principal card and supplementary card) unless otherwise specified at

the Bank’s online redemption platform. The Bank will process the Redemption within 3 working days, and will deduct the relevant Points based on expiry date. Earlier-expired Points will be deducted first.

Redemption Transactions

- Cardholder must register online once with any one of Qualified Card(s) or Qualified CashBack Card(s) (as defined below) or online banking credential under the same cardholder to view the Points balance of Qualified Card(s) (and/or CashBack balance of Qualified CashBack Card(s). Registration is only applicable to principal cardholder of Qualified Card and/or Qualified CashBack Card.
- Points may be redeemed for services, products or other items (together “Products”) as may be made available by the Bank on the online redemption platform from time to time.
- Points may be redeemed for cash when specified as a redemption item under the online redemption platform. Provided that cardholder has accumulated sufficient Points and has sufficient credit limit available on his/her Account, there is no limit to the number of Products that each cardholder is entitled to redemption.
- The Bank reserves the right to change or remove the list of Products and merchants available for Redemption from time to time without notice under the online redemption platform or any other channel as may be made available by the Bank. All Products are subject to availability and will be allocated on a first-come-first-served basis. Products may be subject to the applicable terms and conditions of the respective merchant. The respective merchants reserve the right to supply alternative products or services of similar quality or price to cardholder. For details, please refer to the individual Product or relevant offer and promotion.
- Once a transaction for Redemption has been processed by the Bank, it is irrevocable and may not be cancelled or altered. No free trial period will be provided in respect of any Products.
- Redemption will be fulfilled in the sequence in which they are received and accepted by the Bank. If a cardholder does not have either a sufficient number of Points, or if the Points Plus Pay feature (detailed below) is available, sufficient available credit limit to make any required monetary payment for the Redemption, the Redemption will be deemed cancelled. For Products that are redeemed or purchased by combination of Points and cash payment not under Points Plus Pay feature, a form signed by cardholder or confirmation as made by cardholder under the online redemption platform will constitute the Bank’s authority to debit his/her Account with the necessary amount of cash payment for the relevant Redemption or purchase. In case the available Points balance is not less than 50% of the amount of Points (or any minimum number of Points that the Bank may specify) as required for redeeming a Product, if made available by the Bank, cardholder may purchase Points at a conversion rate as the Bank may specify from time to time with Qualified Card for redeeming the relevant Product. In all cases, the Bank reserves the right to determine the conversion rate between Points and cash in each Redemption transaction.
- No notification letter will be delivered for rejected

Redemption, yet cardholder is required to check redemption status online after processing.

- The Bank may notify cardholder of successful Redemption via appropriate channel(s) as determined by the Bank based on the cardholder’s contact details on the Bank’s records.
- If Products Redemption is made available by the Bank, the Products or redemption letter for the Products will be sent to the cardholder’s correspondence address on the Bank’s record, once the Redemption has been successfully processed.
- Unless otherwise indicated, the Bank is not the supplier of any Product offered to cardholders and will not accept contractual, torts or any other kind of liability in respect of any Products supplied by third party merchants. All representations and warranties relating to quality, design, specifications or otherwise set out in the online redemption platform or any other channel as may be made available by the Bank in respect of such offers are made by the respective merchants. Accordingly, the Bank will not be responsible or liable for any death, injury, damage or loss suffered by any cardholder or any third party or any of their property which is caused directly or indirectly by any of the Product provided to cardholders. Products are not returnable unless the Product suffers from any manufacturing defect or is damaged upon delivery/collection.** Please call Standard Chartered Credit Card 24-hour Customer Service Hotline at (852) 2886 4111 or MANHATTAN Card 24-hour Customer Service Hotline at (852) 2881 0888 within 7 days of receipt to arrange for return/replacement if necessary.
- The Bank and respective Products’ merchants have made every effort to ensure all information in the catalogue is accurate, however the Bank accepts no responsibility for any error or omission contained therein. The Bank reserves the right to make the final decision if there is any inaccuracy or omission.
- If the collection of redemption items in person at merchant outlets or redemption centres is made available by the Bank, the cardholder must present his/her relevant valid Qualified Card, HKID Card and the original redemption letter issued by the Bank for redemption. Cardholder may designate a person to collect the redemption item(s) on his/her behalf. The designated person must present his/her HKID Card, the original redemption letter issued by the Bank, the signed photocopies of both sides of the relevant Qualified Card and authorisation letter signed by cardholder for redemption.
- Offer shall be terminated immediately upon closure of business of any merchants.
- Fraud and abuse relating to the redemption may result in the forfeiture of accumulated Points as well as the cancellation of a cardholder’s credit card(s).
- In the event that any Point(s) has been used or credited to the relevant Account(s) but subsequent to such usage or crediting, 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 relevant Account(s) the same amount of Points used or credited, or if the balance of Points is insufficient, charge to the relevant

Account(s) a monetary amount equivalent to the value of the Points used or credited.

- Points earned under Standard Chartered UnionPay Dual Currency Platinum Credit Card can only be used to redeem cash in Hong Kong Dollar.
- Unless otherwise indicated, cash redemption by Points 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.

Part II: Features under the Online Redemption Platform

Wishlist feature

- If wishlist feature is made available by the Bank under the online redemption platform, cardholder may add a Product to a wishlist to be redeemed at a later date. The Bank may remove the item from wishlist if it is no longer available for redemption.

Waitlist feature

- From time to time the Bank may introduce a Product that may be available for Redemption at a later time. If waitlist feature is made available by the Bank under the online redemption platform, cardholder may add this to waitlist. Redemption of the Product is still subject to availability and to the terms and conditions here.

Points Plus Pay feature

- Points Plus Pay feature may be made available by the Bank for certain Products under the online redemption platform, and in that case, further to clause 15 above:
 - If cardholder chooses to redeem a Product using the Points Plus Pay feature, which may be made available by the Bank for certain Product Redemption, the Bank allows the option to redeem using a combination of Points and cash payment, subject to a minimum number of Points that the Bank may specify.
 - If the Bank make this feature available to the cardholder, the Bank facilitates Product Redemption with the given transaction amount as prescribed by the Bank per Redemption.
 - Where Products are successfully redeemed through a Points Plus Pay feature, cardholder irrevocably authorises the Bank to debit the cardholder’s Account with the pay portion in the Redemption. The charges for the pay portion will be shown in the cardholder’s monthly statement following the Redemption. The Bank does not accept any other methods of payment.
 - Selection of Products offered with Points Plus Pay feature is and will be at the sole discretion of the Bank and is liable to change without notice.

Part III: Products

Mileage

- Redemption of mileage programme must be made in multiples of 1,000 miles and the minimum redemption level is 1,000 miles. Upon receipt of Redemption, the Bank will forward the relevant information to relevant mileage programme for processing. Miles will be credited into relevant mileage programme account within 2 to 3 weeks. In case of insufficient submitted information, the Redemption will be cancelled. Terms and conditions of relevant mileage programme apply

for mileage redemptions. For details, please visit respective mileage programme website(s).

- A handling charge of HKD300 will be charged for each Redemption of mileage programme and this charge is subject to change by the Bank.**

- Cardholder cannot combine mileage, cash voucher and merchandise in the same Redemption.
- If pre-registration of mileage programme membership information is required for mileage Redemption, cardholder may access redemption platform for membership information registration or updating the registration record.

Vouchers and e-Vouchers

- If voucher is made available by the Bank for Redemption, all vouchers offered to cardholders will only be redeemable in accordance with the terms and conditions endorsed on them and will not be redeemable or exchangeable for cash in any circumstances.
- If e-Voucher is made available by the Bank for Redemption:
 - An e-voucher is an electronic Voucher which is sent to an email address. Email address is mandatory for e-voucher redemption.
 - All e-Voucher will be sent to the email address registered by cardholder with the Bank.
 - The Bank is not responsible for any delay in transmission of, loss of, or non-receipt of, e-Voucher redeemed by the cardholder, due to any reason whatsoever.
 - The use of the e-Voucher will be subject to the terms stated therein.
 - One e-Voucher can only be redeemed once unless otherwise specified on the e-Voucher.
- If mCerts is made available by the Bank for Redemption:
 - A mCert is an electronic voucher which will be sent to a mobile device via SMS.
 - All mCert will be delivered to the mobile number registered by cardholder with the Bank.
 - The Bank is not responsible for any delay in transmission of, loss of, or non-receipt of, mCert redeemed by the cardholder, due to any reason whatsoever.
 - Cardholders are required to use the mCert in accordance with the terms stated therein.
 - One mCert can only be redeemed once unless otherwise specified on the mCert.

Part IV: Other Points Usage

Points Transfer

- If Points transfer is made available by the Bank, principal cardholder may transfer Points to another principal cardholder who holds Qualified Card subject to the following conditions:
 - Cardholder may not combine Points under multiple Qualified Card Accounts for a single transfer. Points transfers may not be allowed between Qualified Card Accounts held by the same cardholder.
 - The minimum transfer amount of Points is 10,000 Points per transfer. **A minimum service fee of HKD20 will be charged for every 10,000 Points transferred. Points transferred in increments of**

less than 10,000 will also be subject to a service fee of HKD20. There is no maximum limit on the amount of Points which can be transferred.

- By confirming the transfer details and instructions to proceed, Points will be transferred upon the successful payment of the required service fee through the designated Qualified Card Account. Other methods of payment for the service fees will not be accepted.

Transferred Points will expire upon the latest expiry date of the Points under the transferee’s Account.

Annual Fee Waiver

- Unless otherwise made available by the Bank, annual fee waiver is not applicable to Standard Chartered Visa Infinite Card and MANHATTAN Credit Card. A cardholder’s entitlement to redeem Points in exchange for a waiver by the Bank of half or all of the cardholder’s Card annual fee may be exercised irrespective of the number of Cards held. Cardholders are eligible to enjoy an annual fee waiver if offered and specified as redemption item for each valid credit card held once a year. The equivalent cash amount of the fee waiver will be credited into Account and shown on the following monthly statement.

CashBack Redemption

- Redemption of CashBack is only applicable to qualified cards under CashBack Programme offered by the Bank. “Qualified CashBack Cards” are Standard Chartered executive platinum Credit Card, Standard Chartered executive Credit Card, Standard Chartered Smart Credit Card, Standard Chartered Simply Cash Visa Card, Standard Chartered /MANHATTAN Credit Card under CashBack Programme, Click-a-Count Titanium Credit Card, MANHATTAN Platinum Credit Card and MANHATTAN Titanium Credit Card.
- CashBack is earned in accordance with the relevant terms and conditions under the CashBack Programme for each Qualified CashBack Card. Notwithstanding any such terms and conditions or other relevant documents, any CashBack earned under a Qualified CashBack Card account would not be automatically credited to the relevant account. Cardholder has to access the online redemption platform for CashBack redemption and usage. At the option of the cardholder designating a selected amount subject to clause 42, CashBack may be redeemed as cash and credited to the cardholder’s relevant Qualified CashBack Card account, or alternatively and if made available by the Bank, cardholder may redeem CashBack by choosing among the Products or offers under the CashBack catalogue on the online redemption platform.
- Save and except clauses 1-3, 11, 12, 15, 27-33, 37, 38, the rest of the terms and conditions here shall also apply in the context of redemption under the CashBack catalogue. For this purpose, reference to “Points” shall be deemed to be referring to “CashBack” accordingly.
- Unless otherwise indicated, Get Cash redemption 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.
- Cardholder can combine CashBack earned by the Cardholder under his/her Qualified CashBack Cards

(including principal and supplementary card) for Redemption, if the Bank allows.

- No expiry period for accumulation of CashBack unless otherwise specified in relevant promotion terms and conditions and the expiry date will be shown in the statement. Any changes to the accumulation period will be announced by the Bank from time to time and the same will be final.

Part V: General

No Liability

- Without limiting the generality of the foregoing:
 - The Bank is not liable for any Product or the quality or performance of Products supplied by the participating merchant, supplier, shopping site, travel redemption site, service provider or other authorized agent available for Redemption. Cardholder must direct any complaints or feedback in respect of such Product to the respective participating merchant, supplier, provider or agent.
 - The Bank is not responsible for lost or stolen redeemed vouchers, e-Vouchers, mCerts or any Products redeemed.
 - The Bank is not responsible for any loss or theft of redeemed Products, whether the loss is occurred in the course of delivery or under any other situation whatsoever.

Disclosure of Information

- Cardholder agrees that the Bank may provide his/her personal data or Account information to the vendor, merchant, supplier or agent for the purposes of fulfilling cardholder’s Redemption request and Product delivery. Cardholder information will also be provided to Travel Site if cardholder choose to access those websites.

Access

- Any access that the Bank may grant cardholder from the online redemption platform, or partner website, will transport the navigation out of the sites. The Bank is not responsible for, does not endorse, and makes no representation or warranty in connection with, any hyperlinked internet sites on the Bank’s website. The Bank’s policy and terms and conditions regarding internet access and online service shall also continue to apply.

Applicable Terms and Conditions

- For all Redemption transactions, these terms and conditions shall be read together with Client Terms, Cardholders Agreements, Cardmembers Agreements, Credit Card Terms and any programme terms and conditions or other documents which form the banking agreement with the Bank. In case of inconsistency between any of the foregoing terms and these terms and conditions, these terms and conditions shall prevail to the extent of Points usage and Redemption.
- The Bank reserves the right to vary or modify any of these terms and conditions. In case of disputes, the Bank’s decision shall be final and binding.
- If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Issued by Standard Chartered Bank (Hong Kong) Limited