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## Terms and Conditions for Standard Chartered Priority Banking Credit Card

### Priority Banking 360° Rewards Terms and Conditions

1. The Priority Banking 360° Rewards ("Offer") is only available to Priority Banking ("PB") customers of Standard Chartered Bank (Hong Kong) Limited (the "Bank") who hold valid Principal PB Credit Card (the "Card") issued by the Bank ("Eligible Customer").
2. Eligible Customer may earn 360° Rewards Points ("Points") by holding the Card and one or more of the following Eligible Banking Products or entering into transactions to hold one or more of the following Eligible Banking Products ("Eligible Transaction"):

Product Categories	Eligible Banking Products
Deposits / Structured Investment Series / Premium Deposit	Savings Account, Current Account, Time Deposit, Call Deposit, Premium Deposit, and Structured Investment Series (Any Currency). <ul style="list-style-type: none"> <li>Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for Points calculation.</li> <li>Excluding deposits credited to MortgageOne® Account and Actual Amount Swept under MortgageOne® Optimizer Services.</li> </ul>
Investments	Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).
Insurance	Cumulative premium paid for life assurance basic plans (except for Investment-linked Insurance plan) applied through the Bank and underwritten by Prudential Hong Kong Limited ("Prudential").
Personal Instalment Loan	Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Instalment Loan and Tax Loan. <ul style="list-style-type: none"> <li>Any loan amounts approved but not yet drawdown will be excluded from Points calculation.</li> </ul>
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 are 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>

- 3.1 Points will be calculated based on the total balance of the relevant account as shown on the relevant monthly statement and on the following criteria with reference to each Product Category:

Product Category of Eligible Transactions	Reward Basis	No. of Points earned (monthly)	The Maximum Points earned (monthly)
Deposits / Structured Investment Series / Premium Deposit	Every HKD100,000 daily average balance in a month*	500 Points	10,000 Points
Investments	Every HKD100,000 daily average balance in a month**	500 Points	10,000 Points
Insurance		500 Points	10,000 Points
Personal Instalment Loan	Every HKD100,000 month end outstanding loan balance^	500 Points	10,000 Points
Mortgage Loan		100 Points	10,000 Points

\*based on total number of calendar days in the relevant month \*\*based on total number of days the Bank is open for business in the relevant month ^as at the last calendar day in 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 account holder/borrower in such joint account will be counted for Points.

- 3.3 For Points calculation 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:-

- (i) 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;
- (ii) 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, 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 the Personal Instalment Loan and Mortgage Loan categories:-

- (i) To be eligible for the Offer, the relevant loan account(s) of the Eligible Customer under the respective categories should be valid and in good financial standing; and
- (ii) If the Bank has not received payment from the Eligible Customer on or before the relevant due date in respect of any credit facility(ies) under the respective categories, no Points will be calculated and awarded to the Eligible Customer unless and until the relevant account(s) has/have resumed to valid and good financial standing.

- 3.5 For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Points is the net loan balance (that is, outstanding loan principal minus deposits credited to the MortgageOne® Account) on the last calendar day in that month. In the event that outstanding loan principal is less than the deposits credited to the MortgageOne® Account resulting in a net deposits balance, no Points will be offered.

### 3.6 For Points calculation purposes under Insurance category:-

- (i) To be eligible for the Offer, the life assurance basic plan(s) must be either sold by Insurance Specialist/Sales Staff of the Bank.
- (ii) If the customer cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Points will not be offered for such plan(s) or policy(ies).
- (iii) 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).

- 3.7 Any remaining balance that falls short from earning any Points based on the criteria referred above during a month will neither be combined with other balance in other product categories nor be carried forward for Points calculation purposes in any subsequent months.
4. As a prerequisite for Points being earned under the Offer, Eligible Customer must use 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.
5. 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 2019, 1,000 Points were earned by an Eligible Customer; in October 2019, 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.

6. Notwithstanding the above, the Points will not be awarded to the Eligible Customer unless the Eligible Customer has maintained a PB Relationship package with the Bank and all the account(s) of the Eligible Customer at the Bank is/are valid and in good financial standing. The Bank further 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 under any credit facility (including credit card) the Eligible Customer has at or with the Bank.
7. For customers who newly sign up PB 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.
13. If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.

### General Terms and Conditions

1. The offer is only applicable to Standard Chartered Priority Banking Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank").
2. This offer cannot be redeemed for cash, and cannot be used in conjunction with any other promotional offers.
3. Cardholders understand and accept that the Bank is not the supplier of the products/services offered in this Promotion. The Bank shall have no legal liability relating to any aspect of the products/services, including, without limitation, their quality and the supply.
4. Cardholder's Standard Chartered Priority Banking Credit Card shall be valid and in good financial standing at the time when the offers are claimed.
5. The Bank and the respective merchants (if applicable) reserve the right to alter, extend, or terminate the Promotion and amend the terms and conditions at any time. In case of disputes, the decision of the Bank and the respective merchants (if applicable) shall be final and binding.
6. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

This document does not constitute any offer, invitation or recommendation to any person to enter into any transaction described therein or any similar transaction. Investors should not only base on this document alone to make investment decisions. This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

You may, at any time and without charge, choose not to receive any of our future marketing communications. If you choose not to receive any marketing communications from the Bank, please write to us and provide your (1) name and (2) account number or HKID/passport number by mail to Standard Chartered Bank (Hong Kong) Limited, GPO Box 21, Hong Kong or visit any of our branches (applicable to personal customers only).

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

### Standard Chartered Priority Banking Credit Card 360° Rewards Programme Terms and Conditions

1. 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 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.
2. Eligible transactions settled by Priority Banking Credit Card ("Eligible Transactions", which is described further in clause 5 below) by both the Principal Cardholder and Supplementary Cardholder(s) (if any) under the same Priority Banking Credit Card Account (the "Card Account") will be counted collectively in calculating the 360° Rewards Points (the "Points").
3. One Point will be awarded for every HKD1 spent under insurance payment. Two Points will be awarded for every HKD1 spent under Local Eligible Transactions. Three Points will be awarded for every HKD1 spent under Overseas Eligible Transactions.
4. 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.
5. Eligible Transactions-
  - include Local Eligible Transactions:
    - local retail purchase transactions (including 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
  - include Overseas Eligible Transactions:
    - transactions made in any foreign currency but excluding Hong Kong Dollars (based on the currency posted in the credit card statement).
  - 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, "Installment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees;
      - any unposted, cancelled, refunded, falsified or unauthorised transactions.

- a. include Local Eligible Transactions:
  - local retail purchase transactions (including 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
- b. include Overseas Eligible Transactions:
  - transactions made in any foreign currency but excluding Hong Kong Dollars (based on the currency posted in the credit card statement).
- c. 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, "Installment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees;
    - any unposted, cancelled, refunded, falsified or unauthorised transactions.

6. 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.



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## 渣打「優先理財」信用卡之條款及細則

### 優先理財「360°全面賞」計劃之條款及細則

- 優先理財「360°全面賞」優惠（「優惠」）僅適用於持有渣打銀行（香港）有限公司（「本行」）發行之有效「優先理財」信用卡主卡（「信用卡」）的「優先理財」客戶（「合資格客戶」）。
- 合資格客戶可透過持有之信用卡及下列其中一項或多項合資格銀行產品或以下列其中一項或多項合資格銀行產品進行交易（「合資格交易」），以賺取「360°全面賞」積分（「積分」）：

產品類別	合資格銀行產品
存款 / 結構性投資系列 / 高息貨幣掛鈎存款	儲蓄存款戶口、往來戶口、定期存款、通知存款、高息貨幣掛鈎存款及結構性投資系列（任何貨幣）。 <ul style="list-style-type: none"> <li>往來戶口之實際透支金額（而非透支限額）將被視作正數以計算積分。</li> <li>不包括MortgageOne®增值按揭戶口內之任何存款及MortgageOne® Optimizer服務之實際撥賬金額。</li> </ul>
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」）承保之人壽保險基本計劃（投資相連壽險計劃例外）所累積的已繳保費。
私人分期貸款	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。 <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> </ul>
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/債務人一的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>

3.1 積分將根據相關戶口每月月結單所示之總結餘、參照各產品類別按以下準則計算積分：

合資格交易的產品類別	獎賞準則	每月可獲取之積分數目	每月最高可獲享之積分
存款 / 結構性投資系列 / 高息貨幣掛鈎存款	每港幣100,000元之該月每日平均結餘*	500積分	10,000積分
投資	每港幣100,000元之該月每日平均結餘**	500積分	10,000積分
保險		500積分	10,000積分
私人分期貸款	每港幣100,000元之月結貸款結餘^	500積分	10,000積分
樓宇按揭貸款		100積分	10,000積分

\*以該月之總日數計算 \*\*以該本月營業之總日數計算 ^該月最後一個曆日

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（「HK\$」），以計算積分：

- 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，該等值將以用作計算該戶口之每月結餘；
- 若相關戶口內持有投資基金、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，以計算該戶口之每月結餘。

3.4 私人分期貸款及樓宇按揭貸款類別下之積分計算：

- 若要合資格享受優惠，合資格客戶於相關類別下之有關貸款戶口必須為有效及財務狀況良好；及
- 若銀行未能在到期日或之前收到合資格客戶繳付相關類別下任何貸款之還款額，則有關貸款將不能獲取任何積分，直至該有關貸款戶口恢復其有效及良好之財務狀況。

3.5 MortgageOne®增值按揭戶口（樓宇按揭貸款產品類別）用作計算積分之結餘為該月最後一個曆日當天之淨貸款結餘（即未償還按揭貸款本金減去存入MortgageOne®增值按揭戶口之存款結餘）。如未償還按揭貸款本金少於存入MortgageOne®增值按揭戶口之存款，致使該戶口之結餘為淨存款結餘，則該戶口未能獲享積分。

3.6 保險類別下之積分計算：

- 若要合資格享受優惠，人壽保險基本計劃須由本行的保險策劃經理/職員所銷售。
- 若客戶在冷靜期內取消相關保單，則無權享受優惠。
- 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。

3.7 以上述標準計算，該月任何並沒有獲取任何積分之餘額，將不可與其他產品類別一併計算或累計至下一個月之積分計算。

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. 積分將依照下述條款逐月計算，並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2019年9月獲取1,000積分，該等積分會於2019年10月存入信用卡戶口。本行將於2019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「優先理財」戶口，並於本行持有之所有戶口必須為有效及財務狀況良好，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或之前繳付於本行持有任何貸款（包括信用卡）之還款，本行保留不存入或授予任何積分之權利。

7. 對於新開立「優先理財」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. 積分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「優先理財」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「優先理財」客戶即可享年費豁免。持卡人必須於年費計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「優先理財」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「優先理財」信用卡作任何合資格簽賬，每港幣1元之保費簽賬可獲1積分。每港幣1元本地合資格簽賬可獲2積分。每港幣1元之海外合資格簽賬可獲3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) 包括本地合資格簽賬：

- 已於信用卡戶口計賬之本地零售購物簽賬（包括八達通自動增值）；
- 免息分期付款計劃下之零售購物簽賬，其每月記入信用卡戶口之分期款項金額將計算在合資格簽賬內；及

(b) 包括海外合資格簽賬：

- 所有非香港貨幣的外幣簽賬（以信用卡月結單上的簽賬貨幣為準）；

(c) 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. 如客戶於使用或積分存入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使用或存入積分之等值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. 此條款及細則須與客戶條款及客戶條款A部所述之文件，包括組成客戶與本行之間銀行協議之信用卡條款一同細閱。

### 一般條款及細則

1. 優惠只適用於由渣打銀行（香港）有限公司（「本行」）發出之渣打「優先理財」信用卡。

2. 優惠不能兌換現金，亦不能與其他優惠同時使用。

3. 客戶須明白及接納並非所有產品/服務由本行所提供之。因此，有關各項產品/服務的各方面（包括但不限於質素及供應量），本行理應毋須負上任何責任。

4. 持卡人之渣打「優先理財」信用卡必須於享用優惠時仍為有效及信用狀況良好。

5. 本行及有關商戶（如適用）保留隨時更改、延長或終止所有優惠以及修訂所有條款及細則之權利，如有任何爭議，本行及有關商戶（如適用）將保留最終決定權。

6. 中英文版之內容如有歧義，概以英文版為準。

本文件並不構成對任何人士提出進行上述任何交易或任何類似交易的招攬、邀請或建議，亦不構成對未來價格變動的任何預測。投資者不應只單憑本文件而作出投資決定。本文件並未經香港證券及期貨事務監察委員會或任何香港的監管機構審閱。

您可隨時免費選擇不接收本行日後發出的任何宣傳推廣資料。如您選擇不接收本行發出的任何宣傳推廣資料，請以書面提供您的(1)姓名及(2)賬戶號碼或香港身份證/護照號碼予本行，並郵寄至渣打銀行（香港）有限公司，香港中央郵政信箱21號或到本行任何一間分行辦理（僅適用於個人客戶）。