



## Terms and Conditions of up to extra HKD500 CashBack Special Offer (“Special Offer”)

1. The promotion period of the Special Offer is from 21 October 2025 to 1 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Special Offer consists of two offers, being (a) HKD200 CashBack offer (“**Card CashBack**”), and (b) HKD300 CashBack offer (“**IDA CashBack**”) (collectively, the “**CashBack**”).
3. To be eligible for the Card CashBack, the client:
  - i. must not currently hold and has not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in the past 6 months from the date of approval of his/her current application for a principal card of the Standard Chartered Simply Cash Card (the “**Eligible Card**”); **AND**
  - ii. shall apply for the Eligible Card during the Promotion Period; **AND**
  - iii. shall be issued with the Eligible Card on or before 28 February 2026; **AND**
  - iv. has accumulated Eligible Transactions of HKD8,000 or above with the Eligible Card within the first 2 months from the date of issuance of the Eligible Card,(each an “**Eligible Card Client**”).

“**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase but do not include without limitation cash advances, gambling tokens, insurance payment, transactions made at security brokers or dealers, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions, any transfer/top up transaction from the Eligible Card to any account designed by the Bank from time to time, including but not limited to Octopus Wallet, Alipay account and other digital payment account as may be made available by the Bank from time to time.

4. To be eligible for the IDA CashBack, the client:
  - i. must not currently hold and has not cancelled any principal card of the Eligible Card in the past 6 months from the date of approval of his/her current application for a principal card of the Eligible Card; **AND**
  - ii. must not maintain any deposit account(s), including Savings Account(s), Current/Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s) with the Bank in the past 12 months from the date of application for an Integrated Deposit Account (“**IDA**”); **AND**
  - iii. shall apply for the Eligible Card during the Promotion Period and be issued with the Eligible Card on or before 28 February 2026; **AND**
  - iv. shall apply for an IDA during the Promotion Period and deposit New Funds of no less than HKD10,000 or equivalent into the newly opened IDA by the end of the next calendar month from the date of signing up for the IDA and maintain such New Funds until the corresponding date (“**Designated Date**”) as set out below (or any other date as determined by the Bank,

(each an “**Eligible IDA Client**”, together with the “**Eligible Card Client**”, the “**Eligible Client**”).

| <b>IDA sign up date<br/>(both dates inclusive)</b> | <b>Due date for depositing<br/>the New Funds (inclusive)</b> | <b>Designated Date (Inclusive)</b> |
|--|--|------------------------------------|
| 21 – 31 October 2025                               | 30 November 2025   | 31 January 2026                    |
| 1 November 2025 – 1 December 2025                  | 31 December 2025   | 28 February 2026                   |

(each an “**Eligible IDA Client**”, together with the “**Eligible Card Client**”, the “**Eligible Client**”).

“**New Funds**” refers to:

- i. monies deposited into the Bank from other banks via cash, cheque, cashier’s order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATS)), Transfer through Faster Payment System (FPS) or Telegraphic Transfer; or
- ii. redemption funds of the following investment or insurance products, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust.

New Funds exclude any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity.

5. Each Eligible Client may be entitled to each of the Card CashBack and the IDA CashBack under the Special Offer ONCE ONLY during the Promotion Period. The Bank reserves the right of final decision to the Eligible Client’s entitlement of the Special Offer. Below is an illustrative example for reference:

| Eligible IDA Clients  | Yes                          | Yes                        | No                         | No       |
|---|------------------------------|----------------------------|----------------------------|----------|
| Eligible Card Clients   | Yes                          | No                         | Yes                        | No       |
| Card CashBack<br>(HKD200 CashBack)                                | ✓                            | ✗                          | ✓                          | ✗        |
| IDA CashBack<br>(HKD300 CashBack)                                 | ✓                            | ✓                          | ✗                          | ✗        |
| Simply Cash Card<br>prevailing welcome offer<br>(HKD600 CashBack) | ✓                            | ✗                          | ✓                          | ✗        |
| <b>Total CashBack Entitled</b>                                    | <b>HKD1,100<br/>CashBack</b> | <b>HKD300<br/>CashBack</b> | <b>HKD800<br/>CashBack</b> | <b>—</b> |

6. The Eligible Card account and IDA must be valid, non-delinquent and in good financial standing at the time when the CashBack is rewarded; otherwise the Bank has the right to forfeit the Special Offer.
7. Unless otherwise specified by the Bank, the Special Offer cannot be enjoyed in conjunction with other application offers except the prevailing welcome offer and top-up offer of the Eligible Card.
8. The CashBack under the Special Offer will be credited by 31 May 2026 and shown on the “360° Rewards” online redemption platform instead of being automatically credited to the Eligible Clients’ Eligible Card accounts. The CashBack can be 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 of CashBack redemption is HKD50 per account and in multiple of HKD50. Redemption of the CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](https://sc.com/hk/rewards) for details and redeem the CashBack.
9. Eligible Clients who are entitled to the CashBack are required to contact the Bank if they do not receive the CashBack by 30 June 2026. The Bank will not be responsible for re-crediting the CashBack or paying compensation for the CashBack.
10. The CashBack cannot be converted into bonus points, cash rebate or cash, and is non-transferable.
11. If the Eligible Card account or the IDA (as the case may be) is voluntarily or involuntarily closed, all CashBack (whether credited to Eligible Client or not) will be immediately forfeited.

12. If the Eligible Card Client has cancelled any related transaction which has been included in calculating the Card CashBack offered under the Promotion after the receipt of such Card CashBack or the Eligible Transactions are otherwise refunded, the Bank has the right to debit the Card CashBack from the Eligible Card Client's Eligible Card account or charge against the Eligible Card Client a cost equivalent to the value of the Card CashBack without further notice.
13. If the Eligible Client who has already received the CashBack subsequently cancels the Eligible Card or the IDA within one year from the date of issuance of the Eligible Card or opening of the IDA (as the case may be), the Bank reserves the right to charge against the Eligible Client a cost equivalent to the value of the CashBack.
14. Employees of the Bank are not eligible for the Special Offer.
15. The Bank reserves the right to vary, extend, terminate and/or cancel the Special Offer or amend these terms and conditions at any time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region
17. If there is any inconsistency or conflict between the English and the Chinese versions, 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



## 額外 HK\$500 現金回贈特別禮遇之條款及細則（「特別禮遇」）：

- 特別禮遇之推廣期由2025年10月21日至2025年12月1日（包括首尾兩日）（「推廣期」）。
- 特別禮遇包含2個優惠，即 (a) HK\$200 現金回贈優惠（「信用卡現金回贈」）及 (b) HK\$300 現金回贈優惠（「IDA 現金回贈」）（統稱「現金回贈」）。
- 符合資格可獲信用卡現金回贈，客戶：
  - 必須為現時並未持有及於現時申請渣打 Simply Cash Visa 卡（「合資格信用卡」）批核日起計之過去6個月內沒有取消任何由渣打銀行（香港）有限公司（「本行」）發行之渣打信用卡或 MANHATTAN 信用卡主卡；及
  - 於推廣期內申請合資格信用卡；及
  - 於2026年2月28日或以前獲本行發出合資格信用卡；及
  - 於合資格信用卡發卡後首2個月內，憑卡作合資格簽賬必須達 HK\$8,000 或等（「合資格信用卡客戶」）。

「合資格簽賬」須為零售購物簽賬（包括本地及海外）、網上消費或已誌賬之分期付款金額。不合資格之簽賬包括但不限於現金透支、兌換籌碼、繳交保險費用、經紀人和交易商之債券之簽賬交易、「八達通自動增值」服務、透過互聯網/自動櫃員機/電話銀行服務或其他繳費方法繳付之賬項（包括但不限於稅項及公共事務賬項）、任何金錢/電子貨幣轉賬（包括但不只限於任何透過個人對個人（P2P）支付服務或流動裝置/應用程式/電子轉賬平台的轉賬）、未誌賬/取消/退款/偽造/未經許可的交易、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或本行不時新增之電子付款賬戶之金額。

- 符合資格可獲綜合存款戶口現金回贈，客戶：
  - 必須為現時並未持有及於現時申請合資格信用卡之主卡批核日起計之過去6個月內沒有取消合資格信用卡主卡；及
  - 必須為於現時開立綜合存款戶口當日前12個月內未曾於本行持有任何存款戶口，包括儲蓄戶口、往來/支票戶口、綜合存款戶口及定期存款戶口；及
  - 於推廣期內申請合資格信用卡及於2026年2月28日或以前獲本行發出合資格信用卡；及
  - 於推廣期內於開立綜合存款戶口，並於成功開戶月份之後的第一個曆月內存入不少於 HK\$10,000 新資金於新開立之綜合存款戶口，並維持以上存款金額至以下所列之相關日期（或本行決定之任何其他日期）

（「合資格 IDA 客戶」，與「合資格信用卡客戶」，統稱為「合資格客戶」）。

| 綜合存款戶口開立日期<br>(包括首尾兩日) | 存入新資金之限期<br>(包括全日) | 指定日期<br>(包括全日) |
|------------------------|--------------------|----------------|
| 2025年10月21日至31日        | 2025年11月30日        | 2026年1月31日     |
| 2025年11月1日至12月1日       | 2025年12月31日        | 2026年2月28日     |

「新資金」指：

- 由其他銀行以現金、支票/本票、本地電子付款（經由即時支付結算系統（RTGS）結算，又稱結算所自動轉賬系統（CHATS）），或經轉數快或電匯存入戶口，或
- 以下投資或保險產品贖回資金，包括股票掛鈎投資、債券投資（債券及結構性票據）、保險、股票及基金。

新資金不得為本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」、「結構性存款」及「貨幣循環存款」到期日轉賬而得的資金。

5. 每位全新信用卡客戶如符合資格，於推廣期內只可獲贈特別禮遇一次。本行保留全新信用卡客戶享有特別禮遇之最終決定權。以下為參考例子：

| 合資格IDA客戶                                    | 是             | 是           | 不是          | 不是 |
|---|---------------|-------------|-------------|----|
| 合資格信用卡客戶                                    | 是             | 不是          | 是           | 不是 |
| 信用卡現金回贈<br>(HK\$200現金回贈)                    | ✓             | ✗           | ✓           | ✗  |
| IDA現金回贈<br>(HK\$300現金回贈)                    | ✓             | ✓           | ✗           | ✗  |
| Simply Cash Visa 卡<br>迎新優惠<br>(HK\$600現金回贈) | ✓             | ✗           | ✓           | ✗  |
| 可享現金回贈總額                                    | HK\$1,100現金回贈 | HK\$300現金回贈 | HK\$800現金回贈 | —  |

6. 合資格信用卡之賬戶及綜合存款戶口必須於安排現金回贈時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排特別禮遇。
7. 除本行特別註明外，特別禮遇不可與其他申請優惠同時使用，信用卡之迎新禮遇及本行指定之合資格信用卡額外禮遇除外。
8. 特別禮遇之現金回贈將於2026年5月31日或之前顯示於「360°全面賞」網上換領平台，而不會自動存入合資格信用卡之賬戶。現金回贈於「360°全面賞」網上換領平台可作換領現金或禮品。現金回贈之金額將以港元為單位，每次換領之最低金額為每個賬戶HK\$50及必須以港幣50元或本行不時制訂之金額為兌換單位。現金回贈換領須受有關條款及細則約束，請瀏覽 [sc.com/hk/rewards](http://sc.com/hk/rewards) 參閱詳情及換領現金回贈。
9. 符合資格獲得現金回贈之合資格客戶，如果在2026年6月30日或之前未獲得特別禮遇之現金回贈需與本行聯絡。本行將不負責重新存入現金回贈或作出現金回贈的賠償。
10. 現金回贈不可兌換成積分、現金回贈或現金，亦不可轉讓。
11. 如自願或被非自願取消合資格信用卡賬戶或綜合存款戶口（視情況而定），所有現金回贈（不論是否已存入給合資格客戶）將被即時取消。
12. 如合資格信用卡客戶於獲贈信用卡現金回贈後取消用作計算此優惠的任何有關簽賬，或合資格簽賬其後被退款或取消，本行有權從合資格信用卡客戶之合資格信用卡賬戶內扣取信用卡現金回贈或相等於信用卡現金回贈之金額而毋須預先通知。
13. 已獲贈現金回贈之合資格客戶若在合資格信用卡發出或綜合存款戶口開立後一年內取消該合資格信用卡或綜合存款戶口，本行保留權利向合資格客戶收取相等於現金回贈價值之費用。
14. 本行之員工不會獲贈特別禮遇。
15. 本行保留隨時更改、延長、終止及/或取消本優惠以及修訂本條款及細則之權利。成功申請的任何優惠受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議，本行保留最終決定權。
16. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。
17. 中英文版之內容如有歧義，概以英文版本為準。

**借定唔借？還得到先好借！**

由渣打銀行（香港）有限公司刊發