



Terms and Conditions of Credit Card Statement Instalment Plan 3-month 0% handling fee CashBack Promotion (the “Promotion”):

1. The Promotion is valid from 23 July – 31 October 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is only applicable to clients (“**Eligible Cardholder**”) who fulfil the following requirements:-
 - (a) **Eligible Cardholder** are required to settle payment (“**Payment**”) with Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking and Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) with an Eligible Card at the participating outlets or sales locations in Hong Kong of Preface School of Technology (the “**Merchant**”) with a minimum amount of HKD500 during the Promotion Period; **and**
 - (b) Eligible Cardholder successfully apply for, and be instantly approved of, a Credit Card Statement Instalment Plan on Merchant’s transaction with a repayment tenor of 3 months through SC Mobile App or online banking during the period from 23 July 2025 to 15 November 2025 (the “**Eligible Instalment Plan**”).
3. Upon fulfilment of the requirements above, the Eligible Cardholder will be entitled to CashBack in the amount of the handling fee initially charged by the Bank on the Eligible Instalment Plan in the tenor (“**CashBack**” or the “**Handling Fee Offer**”). For the avoidance of doubt, the Eligible Cardholder will not be entitled to the Handling Fee Offer if the Eligible Instalment Plan is for a tenor of less than or more than 3 months.

Illustrative examples

Scenario	Total Handling Fee Payable under the Eligible Instalment Plan	CashBack under this Handling Fee Offer
Eligible Cardholder splitting transaction of HKD10,000 into 3-month tenor, at monthly flat rate 0.5%	$\text{HK\$}10,000 \times 0.5\% \times 3 = \text{HKD}150$	$\text{HK\$}10,000 \times 0.5\% \times 3 = \text{HKD}150$

4. Any application for the Eligible Instalment Plan is subject to the Bank’s approval at its sole discretion. The Eligible Instalment Plan will be effective only after the Eligible Cardholder receives an approval notification from the Bank. The Bank is entitled to reject any application for the Eligible Instalment Plan without giving any reasons. Upon the Bank’s approval of the application for Eligible Instalment Plan, a handling fee as determined and notified by the Bank from time to time will be charged to the Eligible Card account on a monthly basis during the tenor of the Eligible Instalment Plan.
5. Upon fulfilment of relevant requirements, CashBack will be rewarded to the Eligible Cardholders under this Promotion. The CashBack will be shown on the “360° Rewards” platform in February 2026. The CashBack will not be automatically credited to the Eligible Cardholders’ accounts but can be freely redeemed for cash at the redemption platform. The CashBack will be given in Hong Kong dollars and the minimum threshold for CashBack redemption is HKD50 per account and in multiples of HKD50. Redemption of CashBack is subject to relevant terms and conditions. Please visit www.sc.com/hk/rewards for details and to redeem the CashBack. The exact amount of the CashBack that an Eligible Cardholder may be entitled to shall be determined by the Bank at its sole discretion.

6. For the purpose of this Promotion, Eligible Instalment Plan applied by the Principal and Supplementary Eligible Cardholder(s) of the same Eligible Card will be counted collectively.
7. Eligible Cardholders shall notify the Bank if they do not receive the CashBack within 1 month after the fulfilment date (i.e., 31 March 2026); otherwise, the Bank accepts no liability and will not be liable for any compensation.
8. The Eligible Cardholder will not be eligible for any CashBack if the Eligible Cardholder cancels his/her application for the Eligible Instalment Plan.
9. The Eligible Card accounts must be valid and in good financial standing at the time when the CashBack is credited; otherwise the CashBack will be forfeited without further notice. The CashBack cannot be drawn as cash advance, is/are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
10. The Bank will verify the transaction record(s) to confirm the Eligible Cardholders' eligibility under the Promotion. In case of discrepancy between the Bank's computer record(s) and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.
11. If the Eligible Cardholders have cancelled any related transaction and drawdown amount of the Eligible Instalment Plan which had been included in calculating the CashBack offered under the Promotion after the receipt of such CashBack, the Bank has the right to debit the CashBack from the Eligible Cardholders' Eligible Card accounts or charge against the Eligible Cardholders a cost equivalent to the value of the CashBack without further notice.
12. These terms and conditions should be read together with the Terms and Conditions of Statement Instalment Flash Sales Promotion, the Terms and Conditions of Credit Card Statement Instalment Plan, the Client Terms and the applicable documents referred to in part A of the Client Terms including the Credit Card Terms that form the banking agreement between the Bank and the Eligible Cardholder.
13. The Bank reserves the right to extend, alter, terminate and/or cancel the Promotion and amend any of these terms and conditions at any time without prior notice in the Bank's sole and absolute discretion.
14. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of the Bank, which shall be final and conclusive.
15. All photos and items information are for reference only.
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 Chinese versions of these terms and conditions, 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



3個月0息分期計劃（「此推廣計劃」）之條款及細則：

1. 此推廣計劃之推廣期由2025年7月23日至2025年10月31日（包括首尾兩日）（「推廣期」）。
2. 此推廣計劃僅適用於直接從渣打銀行（香港）有限公司（「本行」）收到此推廣計劃資料並符合以下要求的特選客戶（「合資格信用卡持卡人」）：
 - (a) 合資格信用卡持卡人須於推廣期間內，憑合資格信用卡於 Preface School of Technology 之香港參與分店或銷售點（「商家」）以渣打銀行（香港）有限公司（「本行」）發出的渣打國泰萬事達卡、渣打國泰 Mastercard – 優先理財及渣打國泰 Mastercard – 優先私人理財付款 HK\$500；及
 - (b) 合資格信用卡持卡人於推廣期間透過 SC Mobile 應用程式或網上成功申請並即時獲得批准，以商家交易計算的信用卡帳單分期付款計劃，還款期限為3個月（「合資格分期付款計劃」）。
3. 符合上述條件後，合資格信用卡持卡人將獲得本行在2025年7月23日至2025年11月15日期限對合資格分期付款計劃初始收取的手續費金額的現金回贈（「現金回贈」或「手續費優惠計劃」）。為免產生疑問，若合資格分期計劃的期數少於或超過3個月，合資格信用卡持卡人將無法享有手續費優惠。

現金回贈計算範例以供參考：

例子	於合資格分期付款計劃內需支付的手續費	於手續費優惠計劃內的現金回贈
信用卡持卡人以 HK\$10,000 簽賬交易辦理3個月分期，月平息為0.5%	$HK\$10,000 \times 0.5\% \times 3 =$ HK\$150	$HK\$10,000 \times 0.5\% \times 3 =$ HK\$150

4. 任何合資格分期付款計劃申請均須經銀行全權酌情決定批准與否。而合資格分期付款計劃須待信用卡持卡人收到本行批准通知後才生效。本行有權拒絕接受任何申請而毋須給予任何理由。合資格分期付款計劃申請一經本行成功批核，本行將在合資格分期付款計劃還款期內向合資格信用卡賬戶收取不時確定及通知的手續費。
5. 當符合相關條件，此推廣計劃之現金回贈將於2026年2月前顯示於「360°全面賞」網上換領平台，而不會直接存入賬戶。信用卡持卡人可隨時登入平台兌換現金。每次換領之最低金額為每個賬戶 HK\$50 及兌換單位為 HK\$50 之倍數。現金回贈換領須受有關條款及細則約束，請上 www.sc.com/hk/rewards 參閱詳情及換領現金回贈。於此快閃推廣計劃現金回贈最高金額將會以信用卡持卡人的全額還款期支付的分期手續費總額為上限。合資格信用卡持卡人獲得現金回贈的具體金額由本行保留最終決定權。
6. 就此推廣計劃而言，同一合資格卡主卡及合資格附屬卡申請的合資格分期付款計劃將合併計算。
7. 信用卡持卡人如在現金回贈日後1個月內仍未收妥所獲享之現金回贈（即合資格分期付款計劃批核日起計4個月），須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
8. 如果合資格信用卡持卡人取消其合資格分期付款計劃申請，合資格持卡人將沒有資格獲得任何現金回贈。
9. 信用卡持卡人有關之合資格信用卡賬戶必須於存入獎賞時仍為有效及信用狀況良好；否則，本行有權取消有關現金回贈。現金回贈不可作現金透支提取，亦不得轉換、轉讓及不可用作繳付信用卡結欠。
10. 本行將經電腦核實信用卡持卡人之信用卡簽賬紀錄，以確定信用卡持卡人於此推廣計劃可獲享獎賞之資格。若簽賬存根印載的資料與本行存檔紀錄不符，將以本行存檔紀錄為準。

11. 如信用卡持卡人於獲贈現金回贈後取消用作計算此推廣計劃的任何有關簽賬，本行有權從信用卡持卡人有關之合資格信用卡賬戶內扣除現金回贈或向信用卡持卡人收取有關已提供現金回贈之相應價值，而毋須另行通知。
12. 此條款及細則與快閃推廣計劃條款及細則、渣打信用卡「月結單分期」條款及細則、客戶條款、客戶條款A部所述之文件，將組成持卡人與本行之間之銀行協議，並須一同細閱。
13. 本行保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利。如有任何關於此快閃推廣計劃之條款及細則所引致之爭議，本行將保留最終決定權。
14. 本條款及細則所載與本促銷活動有關的所有事宜或爭議均以銀行最終決定為準，該決定為最終決定。
15. 所有相片及貨品資料只供參考。
16. 上述條款及細則須受香港特別行政區的法律所規管。
17. 中英文版本之條款及細則如有歧義，一概以英文版為準。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發