



Plan Ahead, Reward with Miles

Personal clients of all segments (including holders of Credit Card only) of the Bank who have successfully made an appointment on the Designated Website (www.sc.com/hk/insurance/plan-ahead-reward-with-miles/) from now till 30th April 2025, and complete the appointment meeting with an Insurance Specialist of the Bank by 31st May 2025 can receive **1,000 Asia Miles** as reward.

Terms and Conditions for Plan Ahead · Reward with Miles (the “Promotion”)

1. The promotion period runs from 1st April 2025 – 30th April 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is applicable to personal clients of all segments (including holders of credit card only) of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
3. 1,000 Asia Miles as reward (the “**Reward**”) will be given to clients who have successfully made an appointment on the website (www.sc.com/hk/insurance/plan-ahead-reward-with-miles/) (the “**Designated Website**”) within the Promotion Period and completed the appointment meeting (about 30 minutes) with an Insurance Specialist (the “**IS**”) of the Bank by 31st May 2025 (each an “**Eligible Client**”).
4. Subject to the requirements under these terms and conditions, each Eligible Client may enjoy the Reward once under the Promotion irrespective of the number of times the client has fulfilled the relevant requirements. Unless otherwise specified, the Reward cannot be exchanged for cash and is non-transferrable.
5. The Reward is distributed on a first come first served basis, depending on the completion time of the appointment meeting with an IS. The quota is limited to the first 200 Eligible Clients.
6. The Bank reserves the right to determine at its sole discretion the order of the appointment meeting with an IS and verify the client’s appointment meeting record when considering the client’s eligibility for the Reward and the Promotion.
7. Staff of the Bank are not eligible to participate in the Promotion.
8. Eligible Clients must remain a client of the Bank by continue holding a valid bank account or credit card of the Bank at the time when the Reward is credited. Otherwise, the Reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
9. To receive the Reward, Eligible Client must have a valid Cathay membership account. Otherwise, you will have to set up a Cathay membership account through Cathay website at www.cathaypacific.com . For the avoidance of doubt, the valid Cathay membership account must be held by you and the Bank reserves the right not to accept any Cathay membership accounts that are not held by you for the purpose of crediting the Reward entitled under the



- Promotion. Successful registrations of the Cathay membership account and the Promotion cannot be cancelled before the Reward are credited and must continue to be valid for crediting them.
10. The Bank will provide the Eligible Client's relevant information, including family name, given name, Cathay membership number and the amount of Asia Miles rewarded (if any), to Asia Miles Limited for crediting the Reward. Upon receiving such information from the Bank, Asia Miles Limited will credit the Reward that the respective Eligible Client is entitled to under the Promotion to the registered Cathay membership account by 30 September 2025.
 11. In cases where information submitted by the Eligible Client is incorrect or insufficient for the purpose of crediting of the Reward as considered by the Bank or Asia Miles Limited or where the Reward is not credited to your Cathay membership account for any reason beyond the Bank and Asia Miles Limited's control, the Bank and Asia Miles Limited reserves the right to forfeit the Reward absolutely.
 12. You shall notify the Bank if you do not receive the Reward entitled within six months after the Promotion Period; otherwise, the Rewards will not be re-credited and the Bank accepts no liability and will not be liable for any compensation.
 13. Each Eligible Client acknowledges and accepts that the crediting of the Reward towards his/her Cathay membership account shall be conducted by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however the Bank makes no warranty that the crediting of the Reward will be accurately conducted towards the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of the Reward to the Eligible Client's Cathay membership account for any reason beyond the Bank's control, including but not limited to the expiry date, usage and redemption. For enquiries relating to the crediting of the Reward and the relevant terms and conditions, please contact Cathay or refer to Cathay's website www.cathaypacific.com.
 14. Terms and conditions of Cathay Membership Programme apply to the redemption and/or use of Asia Miles, including the Reward. For details, please visit www.cathaypacific.com. The Bank is not obliged to notify Eligible Client of any changes or latest announcements of Cathay. Each Eligible Client understands and accepts that the Bank is not the supplier of the Cathay membership account, the Asia Miles and/or the products/ services purchased/ redeemed with the Asia Miles. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles and/or the products/ services purchased/ redeemed with the Asia Miles, including without limitation, their quantity, the supply, the descriptions, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Asia Miles and/or the products/ services purchased/ redeemed with the Asia Miles provided by the relevant supplier, their respective employees, officers and/or agents..
 15. The banking products or services set out in these terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to our branches for assistance.



16. The Bank reserves the right to terminate, extend or vary this Promotion and to vary or modify any of its terms and conditions from time to time without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
17. If an Eligible Client is entitled to the Reward in conjunction with other promotional offers, the Bank reserves the right to grant the client one of or part of the entitled offers only.
18. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.
19. These terms and conditions are governed by the laws of the Hong Kong SAR.

Issued by Standard Chartered Bank (Hong Kong) Limited