



Terms and Conditions of Standard Chartered Cathay Mastercard® Extra 2,000 Asia Miles Special Offer for Payroll Clients (“Special Offer”):

1. The promotion period of the Special Offer runs from 3 November 2025 to 1 December 2025 (both dates inclusive) (“**Promotion Period**”).
2. To be eligible for the Special Offer, an applicant (“**Eligible Cardholder**”) shall:
 - i. be a Payroll Client of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) when the Special Offer is rewarded (“**Payroll Clients**”); **AND**
 - ii. successfully apply for a principal card of the Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by the Bank”) by submitting an online application form during the Promotion Period; **AND**
 - iii. be issued with the Eligible Card by the Bank on or before 20 February 2026.

“**Payroll Clients**” refer to clients who maintain a payroll account with the Bank for Auto-Payroll Service, and continue using the Auto-Payroll Service until the Special Offer is rewarded.

“**Auto-Payroll Service**” means the automatic crediting of salary to a payroll account on a monthly basis by (a) the client’s employer through automatic payment arrangements as specified by the Bank from time to time; OR (b) standing instruction with transaction narrative containing “SALARY”, “SALARIES”, “WAGE”, “WAGES”, “PAYROLL” from other local banks (other than the Bank). “Auto-Payroll Service” does not include payment through overseas telegraphic transfer, Clearing House Automated Transfer System (CHATs), cheque or cash.

3. If the Eligible Cardholder is a new client who does not currently hold, and has not cancelled, any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank in the past 6 months from the date of approval of his/her current application for a principal card of the Eligible Card, he or she may receive 2,000 Asia Miles (“**Miles**”) under the Special Offer.
4. The Eligible Cardholder will only be entitled to the Special Offer once during the Promotion Period. If the Eligible Cardholder has submitted multiple online application forms during the Promotion Period, he or she will be rewarded the Special Offer based on the first application for the Eligible Card. The Bank reserves the right of final decision to the Eligible Cardholder’s entitlement of the Special Offer.
5. The Special Offer cannot be enjoyed in conjunction with other application offers except the prevailing welcome offer or the FanFest Offer of the Eligible Card.
6. The Eligible Card account and the payroll account must be valid, non-delinquent and in good financial standing at the time when the Special Offer is rewarded; otherwise the Bank has the right to forfeit the Special Offer without prior notice.
7. The Bank will provide the relevant information of the Eligible Cardholders, including family name, given name, Cathay membership number, approval status, new or existing-to-card status, card application date and time, and the amount of Miles rewarded to Asia Miles Limited (“AML”) for the crediting of the Miles under this Special Offer only. Upon receiving such information from the Bank, AML will credit the Miles rewarded to the respective Eligible Cardholders’ Cathay membership accounts on or before 30 April 2026. The Eligible Cardholders should contact the Bank if they do not receive the Miles on or before 31 May 2026; otherwise the Miles will not be re-credited and the Bank will not be responsible for paying any compensation.

8. If the information submitted by Eligible Cardholders is incorrect or insufficient for the purpose of crediting the Miles, the Special Offer will be forfeited without prior notice. To the extent permitted by applicable law, the Bank or AML (including their respective parent, affiliates and subsidiaries) accepts no liability and will not be liable for any loss or compensation.
9. The Special Offer cannot be converted into bonus points, cash rebate or cash or otherwise, and is nontransferable and non-exchangeable.
10. If an Eligible Cardholder who has already received the Special Offer subsequently cancels the Eligible Card within one year from the date of issuance of the Eligible Card, the Bank and AML reserve the right to forfeit the Special Offer including cancelling or reversing any Miles credited to Eligible Cardholder's Cathay membership account or to charge the Eligible Cardholder with an administration fee for cancellation of the Eligible Card to be determined in the Bank's sole discretion.
11. Eligible Cardholders acknowledge that the Miles rewarded under the Special Offer shall be credited to his/her Cathay membership account by AML. The Bank will use its best endeavour to provide the necessary information to AML to facilitate this purpose; however, the Bank makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by AML and accepts no liability for failure or delay in the crediting of Miles to the Eligible Cardholder's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Miles, redemption and/or use of the Miles and the relevant terms and conditions, please contact AML and/or refer to Cathay website at cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of AML.
12. Each Eligible Cardholder understands and accepts that the Bank is not the supplier of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Miles and/or the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Miles and the products/services purchased/redeemed are subject to the terms and conditions as stipulated by AML and the relevant supplier(s).
13. If the Eligible Card account is voluntarily or involuntarily closed, the Miles (whether credited to the Eligible Cardholders or not) will be immediately forfeited.
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



渣打國泰萬事達卡出糧客戶高達額外2,000「亞洲萬里通」里數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11月3日至2025年12月1日（包括首尾兩日）（「推廣期」）。
 - 要符合資格可獲特別禮遇，客戶（「合資格信用卡客戶」）：
 - 需於特別禮遇存入日仍為渣打銀行（香港）有限公司（「本行」）之出糧客戶（「出糧客戶」）；及
 - 需成功申請由本行發行之渣打國泰萬事達卡或渣打國泰萬事達卡 – 優先理財或渣打國泰萬事達卡 – 優先私人理財（「合資格信用卡」）主卡，並於推廣期內遞交合資格信用卡網上申請表格；及
 - 於2026年2月20日或以前獲本行發出合資格信用卡。
- “出糧客戶”指客戶透過渣打出糧戶口使用自動轉賬出糧服務，及維持自動轉賬出糧服務直至特別禮遇存入日為止。
- “自動轉賬出糧服務”指每月透過 (a) 客戶之僱主經由本行指定之電子出糧轉賬方式或 (b) 發自其他非本行的本地銀行之指定常行指示（交易說明必須包含「SALARY」、「SALARIES」、「WAGE」、「WAGES」或「PAYROLL」）將薪金自動轉賬於「渣打紅利出糧戶口」（如下列條款定義）內。自動轉賬出糧服務不包括海外電匯、本地電子付款、支票或現金。
- 如合資格信用卡客戶為全新信用卡客戶，即為現時並未持有及於現時申請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本行發行之渣打信用卡或MANHATTAN信用卡主卡，可獲特別禮遇之2,000「亞洲萬里通」里數。
 - 每位合資格信用卡客戶於推廣期內只可獲享特別禮遇一次。若合資格信用卡客戶於推廣期內遞交多次申請表格，本行將根據最早遞交之申請用作申請優惠獎賞，並保留合資格客戶享有特別禮遇之最終決定權。
 - 除信用卡之迎新禮遇及FanFest禮遇外，特別禮遇不可與其他申請優惠同時使用。
 - 合資格信用卡之賬戶必須於安排特別禮遇時仍為有效、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予合資格信用卡客戶並不作另行通知。
 - 本行將提供合資格信用卡客戶之相關資料，包括姓氏、名字、國泰會員號碼、信用卡批核情況、全新或現有信用卡批核情況、信用卡申請日期及時間及所獲享之里數予亞洲萬里通有限公司（「亞洲萬里通」），以存入是次特別禮遇所獲享之里數。於收取本行提供之資料後，亞洲萬里通將於2026年4月30日或之前（「特別禮遇存入日」）將里數存入相關合資格信用卡客戶相聯的國泰會員賬戶。如果在2026年5月31日或之前未獲得特別禮遇之里數需與本行聯絡。否則，相關里數將不獲重新存入，本行亦毋須負上任何賠償。
 - 如合資格信用卡客戶就有關里數存入事宜所提供之資料有錯漏或不足，特別禮遇將被取消而毋須事先通知。本行及亞洲萬里通（包括其母公司、附屬公司及子公司）將不會就任何里數事宜承擔任何責任及賠償。
 - 特別禮遇不可兌換成積分、現金回贈或現金，亦不可轉讓或轉換。
 - 已獲贈特別禮遇之合資格客戶若在合資格信用卡發出後一年內取消該合資格信用卡，本行及亞洲萬里通有權取消特別禮遇包括取消或撤銷已存入合資格信用卡客戶之國泰會員賬戶的任何里數或對合資格信用卡客戶收取由本行決定就取消相關信用卡之行政費。
 - 合資格信用卡客戶確認透過特別禮遇所獲贈之里數將由亞洲萬里通存入客戶之國泰會員賬戶。為此本行將盡力向亞洲萬里通提供所需資料，但對於亞洲萬里通能否準確存入里數於合資格信用卡客戶的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換。如欲查詢有關里數及其條款及細則，請聯絡亞洲萬里通及/或瀏覽國泰網頁 cathaypacific.com。本行並沒有責任通知閣下亞洲萬里通的任何變更或最新公告。

12. 合資格信用卡客戶明白及接納本行並非所提供國泰會員賬戶、里數及使用里數換領的禮品之供應商。因此，有關國泰會員賬戶、里數及使用里數換領的禮品的各方面（包括但不限於質素、供應量、有關供應商對國泰賬戶、里數及使用里數換領的禮品之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商、其僱員、負責人及/或代理人對國泰會員賬戶、里數及使用里數換領的禮品之不良營商手法），本行毋須負上任何責任。國泰會員賬戶、里數及使用里數換領的禮品之使用須受亞洲萬里通及有關供應商所訂定之條款及細則約束。
13. 如自願或被非自願取消合資格信用卡賬戶，特別禮遇（不論是否已存入給合資格客戶）將被即時取消。
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