



Terms and Conditions of Standard Chartered Cathay Mastercard® – As low as HKD1 = 1 Mile Rewards at Preface School of Technology (“Promotion”)

- The Promotion is valid from 23 July 2025 to 31 October 2025, both dates inclusive (the “Promotion Period”).
- To be eligible for the Promotion and earning Asia Miles™ (“Miles”), cardholders (“Eligible Cardholders”) are required to make Eligible Transaction (as defined in clause 3 below) 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”) at <https://www.preface.ai> (the “dedicated website”) or at the participating outlets or sales locations of Preface School of Technology in Hong Kong (the “Merchant”) during the Promotion Period.

Total Miles Rewards	=	Basic Miles Rewards under Standard Chartered Cathay Mastercard Rewards Scheme*	+	Extra Miles Rewards under this Promotion (“Extra Miles Rewards”)
Every HKD1 of Eligible Transactions = 1 Mile Rewards		Every HKD6 of Eligible Transactions = 1 Mile Rewards		Every HKD1.2 of Eligible Transactions = 1 Mile Rewards

* Additional terms and conditions apply. For details, please refer to <https://www.sc.com/hk/credit-cards/cathay/>

Example:

Single Eligible Transaction made at the Merchant	Basic Miles Rewards		Extra Miles Rewards		Total Miles Rewards
HKD9,000	1,500 Miles Rewards (=9,000/6)	+	7,500 Miles Reward (=9,000/1.2)	=	9,000 Miles Rewards
HKD5,400	900 Miles Rewards		N/A		900 Miles

- Eligible Transactions mean a single net transaction ~~of HKD6,000 or above~~ on course sign-up made online through the dedicated website or at the participating outlets or sales locations of the Merchant during the Promotion Period. For the avoidance of doubt, Eligible Transactions made via 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) are excluded from being eligible for the Promotion.
- All Eligible Transactions made in the Promotion Period must be posted on or before 15 November 2025 based on the transaction date as shown on the credit card monthly statement of the Eligible Card. Eligible Transactions will be rounded up to the nearest Hong Kong dollar (decimal places will not be included).
- 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 Promotion 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 31 January 2026. The Eligible Cardholders should contact the Bank if they do not receive the Miles by 28 February 2026; otherwise the Miles will not be re-credited and the Bank will not be responsible for paying any compensation.

6. Eligible Cardholders acknowledge that the Miles rewarded under the Promotion 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 and the relevant terms and conditions, please contact AML and/or refer to Cathay website at cathaypacific.com.
7. The Extra Miles Rewards will be forfeited if AML rejects the crediting of the Miles.
8. Terms and conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of AML.
9. For the purpose of this Promotion, Eligible Transactions made by the Principal and Supplementary Eligible Cardholder(s) of the same Eligible Card for the Promotion will be counted collectively. Only Principal Cardholder(s) can receive the Extra Miles Rewards.
10. Eligible Cardholders shall notify the Bank if they do not receive the Extra Miles Rewards within 1 month after the fulfilment date (that is, 28 February 2026); otherwise, to the extent permitted by applicable law, the Bank accepts no liability and will not be liable for any loss or compensation.
11. The Eligible Card accounts must be valid and in good financial standing at the time when the Extra Miles Rewards is/are credited; otherwise the Extra Miles Rewards will be forfeited without further notice. The Extra Miles Rewards amount cannot be drawn as cash advance, is/are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
12. 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 and details recorded on the confirmation email issued by the Merchant/credit card sales slips (where applicable), the Bank's computer record(s) shall prevail.
13. If the Eligible Cardholders have cancelled any related transaction which had been included in calculating the Extra Miles Rewards offered under the Promotion after the receipt of such Extra Miles Rewards or the Eligible Transactions are otherwise refunded, the Bank and AML reserve the right to debit, cancel or reverse any Miles credited to the Eligible Cardholder's Cathay membership account or to charge the Eligible Cardholder with a fee which is equivalent to the value of the Miles to be determined in the Bank's sole discretion without further notice.
14. Eligible Cardholders understand and accept 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).
15. Eligible Cardholders are required to keep the relevant confirmation email issued by the Merchant/original sales receipts and credit card sales slips (where applicable) for inspection upon request by the Bank. In case of disputes, Eligible Cardholders are required to submit the relevant original sales receipt(s) and credit card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.
16. Personal data of the Eligible Cardholders may be collected by the Merchant, and the use of such personal data shall be subject to the personal information collection statement of the Merchant. Please contact the Merchant for details.
17. The Bank and Merchant reserve the right to extend, alter or terminate the Promotion and amend these terms and conditions at any time without prior notice. 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 and Merchant, which shall be final and conclusive.
18. The Promotion may be subject to additional terms and conditions as set out by the Merchant, please contact the Merchant for details.

19. The Promotion shall be terminated immediately upon closure of the Merchant.
20. All photos and items information are for reference only.
21. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. 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



渣打國泰 Mastercard® 於 Preface School of Technology 低至 HK\$1 = 1 里獎賞 (「此推廣計劃」) 之條款及細則：

- 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」)。
- 客戶(「合資格客戶」)須於推廣期以渣打銀行(香港)有限公司(「本行」)發行之渣打國泰 Mastercard、渣打國泰 Mastercard – 優先理財及渣打國泰 Mastercard – 優先私人理財(「合資格信用卡」)於<https://www.preface.ai>(「指定網頁」)或香港 Preface School of Technology 之參與分店或銷售點(「商戶」)作合資格簽賬(定義見下列條款3)，方可享此推廣計劃及賺取「亞洲萬里通」里數(「里數」)。

總里數獎賞	=	於渣打國泰 Mastercard 獎賞計劃所賺取的基本里數*	+	此推廣計劃下之額外里數獎賞(「額外里數獎賞」)
每 HK\$1 合資格簽賬 = 1 里數獎賞		每 HK\$6 合資格簽賬 = 1 里數獎賞		每 HK\$1.2 合資格簽賬 = 1 里數獎賞

* 受其他條款及細則約束。詳情請瀏覽<https://www.sc.com/hk/credit-cards/cathay/>。

例子：

於商戶之單一合資格簽賬	基本里數獎賞		額外里數獎賞		總里數獎賞
HK\$9,000	1,500 里數獎賞 (=9,000/6)	+	7,500 里數獎賞 (=9,000/1.2)	=	9,000 里數獎賞
HK\$5,400	900 里數獎賞		不適用		900 里數

- 合資格交易是指於推廣期內於指定網頁或商戶之參與分店或銷售點作單一淨額簽賬滿 ~~HK\$6,000 或以上~~。為免存疑，合資格交易以任何金錢/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)作簽賬則不符合此推廣計劃的資格。
- 所有的合資格簽賬須於2025年11月15日或之前誌賬，有關日期以合資格信用卡之月結單上之簽賬日期計算。合資格簽賬將上捨至最接近的港元為單位(小數位將不包括在內)。
- 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」)，以存入是次額外里數獎賞所獲享之里數。於收取本行提供之資料後，亞洲萬里通將於2026年1月31日或之前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2月28日或之前未獲得額外里數獎賞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。
- 合資格信用卡客戶確認透過額外里數獎賞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。
- 若亞洲萬里通無法將里數存入客戶之國泰會員賬戶，額外里數獎賞將被取消而毋須事先通知。
- 有關里數之兌換及使用，須受條款及細則約束。詳情請瀏覽國泰網頁 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。
- 同一優惠之合資格信用卡之賬戶主卡及附屬卡的合資格簽賬將合併計算。只有主卡可獲獎賞。

10. 客戶如在應獲發獎賞月份後1個月內(即2026年2月28日)仍未收妥所獲享之獎賞,須自行通知本行;否則,在適用法律允許的範圍內,本行恕不承擔有關責任,也不會對任何損失作任何賠償。
11. 客戶有關之合資格信用卡賬戶必須於存入額外里數獎賞時仍為有效及信用狀況良好;否則,本行有權取消有關獎賞。獎賞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。
12. 本行將經電腦核實客戶之信用卡簽賬紀錄,以確定客戶於此推廣計劃可獲享獎賞之資格。若商戶確認電子郵件/簽賬存根(如適用)印載的資料與本行存檔紀錄不符,將以本行存檔紀錄為準。
13. 如客戶於獲贈獎賞後取消用作計算此推廣計劃的任何有關簽賬或將合資格簽賬作退款,本行及亞洲萬里通有權從客戶有關之國泰會員賬戶內扣除額外里數獎賞或向客戶收取有關已提供獎賞之相應價值,而毋須另行通知。
14. 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。
15. 客戶必須保留有關簽賬之商戶確認電子郵件/單據及信用卡簽賬存根正本(如適用)以作核對之用。如有任何爭議,客戶必須提供有關之簽賬單據及簽賬存根正本,以便本行作進一步調查。所有已遞交之有關文件將不獲發還。
16. 商戶或許會收集客戶之個人資料,其個人資料之用途將受商戶之個人資料收集聲明約束。本行並不牽涉該任何個人資料之收集及使用,詳情請向商戶查詢。
17. 本行及商戶保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利,無須另行通知。如有任何關於此推廣計劃之條款及細則所引致之爭議,本行及商戶將保留最終決定權。
18. 此推廣計劃附有額外條款及細則,詳情請向有關商戶查詢。
19. 如商戶停止營業,有關優惠將會終止。
20. 所有相片及產品資料只供參考。
21. 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。
22. 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