



AlipayHK

Press Release

Standard Chartered Hong Kong and AlipayHK launch "Standard Chartered A. Point Card" Enhancing the convenience and experience in cross-boundary spending

Earn up to 20x A. Point on cross-boundary spending, taxes, bill payments, transportation and up to 10x A. Point locally Use points as cash with AlipayHK
New clients enjoy welcome rewards over HKD3,000



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Photo caption: Ms Venetia Lee, CEO of AlipayHK (Left), Mr Stephen Man, Head of Wealth and Retail Banking at Standard Chartered Hong Kong (Middle), and Ms Paulina Leong, General Manager at VISA Hong Kong and Macau (Right), officiated the launch ceremony for the new credit card

December 2, 2024, Hong Kong — Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered Hong Kong") and AlipayHK jointly announced the rebranding of the "Q Credit Card" to the "Standard Chartered A. Point Card" to leverage the expertise of two market leaders. Backed by Standard Chartered's deep understanding on clients' spending preference and AlipayHK's extensive merchant network, "Standard Chartered A. Point Card" will provide greater convenience and usability, allowing clients to better enjoy their cross-boundary spending experience. Clients can enjoy seamless payment, earn AlipayHK reward points (A. Point), have credit card installments, e-wallet top-ups and cross boundary spending by using the "Standard Chartered A. Point Card" alone.

The "Standard Chartered A. Point Card" extends its reward coverage to over 80 million of merchants in the Greater Bay Area, supporting various transportation options and offering over 200 mini apps across



industries. This makes mainland travel and spending more convenient for Hong Kong residents. In terms of transportation, AlipayHK as a payment method is already integrated in over 90% of public transport in Hong Kong. In the Mainland, AlipayHK can be used on public transport in cities like Shenzhen, Guangzhou, Foshan, Zhongshan, Shanghai, and Dongguan, as well as local and mainland AMap ride-hailing, Uber, and high-speed rail. When travelling abroad, Hong Kong residents can pay in HKD with no fees at merchants displaying an AlipayHK, Alipay, or Alipay+ logo.

Spending with the Standard Chartered A. Point Card linked to AlipayHK earns users up to 20x A. Point on cross-boundary spending, taxes, bill payments, transportation and others, and spending at over 150,000 AlipayHK local retailers (including major chains, convenience stores, supermarkets, markets, and restaurants) can also earn up to 10x A. Point, which can then be instantly redeemed for a wide variety of perks. New users can earn over HKD3,000 of worth in welcome rewards, including 700,000 A. Point (total value at HKD700 spending credit), fee waivers for local tax and bill payments, travel discounts (valued at HKD1,152), and up to HKD888 in cross-boundary instant spending rewards. A. Point can be instantly redeemed at the time of purchase and exchanged for various vouchers, including retail, dining, digital entertainment, cross-boundary travel and other perks. The card's scope of application has significantly upgraded, allowing clients to save more cash and earn more rewards.

Stephen Man, Head of Wealth and Retail Banking at Standard Chartered Hong Kong, said, "As the integration of Hong Kong and the Mainland China accelerates, the demand for premium cross-boundary banking services continues to grow significantly. In the first three quarters of this year, the total amount of card spending in the Mainland by our Visa card clients increased by over 50% year-on-year. By merging our leading position in innovation and retail banking and Alipay's extensive merchant network in the Greater Bay Area ('GBA'), we are deepening our strategic collaboration with AlipayHK and providing our clients with enhanced digital and convenient payment experience. The upgraded 'Standard Chartered A. Point Card' is a combination of e-wallet, as well as physical and electronic credit cards, that offers our clients with more rewards and privileges in extended coverage to the GBA merchants, better meeting their needs for the new consumption patterns. "

Venetia Lee, CEO of AlipayHK, said, "AlipayHK is dedicated to creating a one-stop lifestyle service platform. By partnering with various allies, we offer our users a convenient and smooth digital life. Whether it involves local or cross-border, online or offline payments, services, or even financial management, everything can be handled within a single app. Since its launch, the A. Point rewards program has been well-received by over 4.2 million active AlipayHK users, due to its simple instant point accumulation and direct cash-like redemption methods. We are delighted to continue our partnership with Standard Chartered Hong Kong, incorporating the A. Point rewards program into our co-branded card.



This integration simplifies the traditional credit card reward systems and enhances usability and reach. We believe that the 'Standard Chartered A. Point Card,' through its close connection with the AlipayHK ecosystem, will bring unique shopping and discount experiences to both Standard Chartered clients and AlipayHK users."



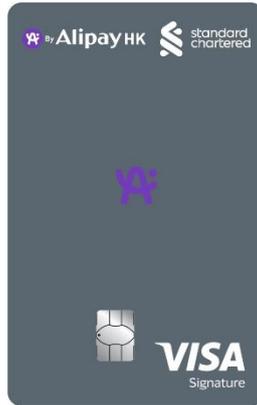
Exclusive Benefits of the Standard Chartered A. Point Card

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| Year-Round Spending Rewards | <ul style="list-style-type: none"> Using the "Standard Chartered A. Point Card" linked to AlipayHK, you can earn up to 20x A. Point for spending in mainland China*, local and cross-boundary transportation, bill payments and others Earn up to 10x A. Point when spending at local retail merchants with physical card <p>*No additional transaction fees for spending in mainland China and overseas via the AlipayHK App.</p> |
| Additional Limited-Time Local Spending Rewards | <ul style="list-style-type: none"> From now until January 31, 2025, clients making purchases in Hong Kong can also enjoy Visa credit card local spending rewards of up to 8% cash back at restaurants, selected department stores, and cinemas throughout the city# <p># For Visa credit card spending rewards, please visit sc.com/hk/promotions/credit-cards/visaspend/</p> |
| New Client Welcome Rewards worth over HKD3,000 | <ul style="list-style-type: none"> During the promotional period[^], successful applicants for the "Standard Chartered A. Point Card" electronic card will receive a limited-time welcome bonus of 500,000 A. Point (worth HKD500). Activating a physical card will grant an additional 200,000 A. Point (worth HKD200) New users can enjoy a free "Travel Saving Pass" worth over HKD1,000 in transportation merchant vouchers for the first six months Enjoy fee waivers on the first HKD20,000 of bill payments or taxes Weekly opportunities to claim HKD888 A. Point Card cross-boundary spending discounts <p>[^]Promotional period runs from now until March 31, 2025.</p> |
| Global Acceptance | <ul style="list-style-type: none"> AlipayHK covers over 150,000 merchants in Hong Kong and more than 90% of local transportation, expanding to over 50 countries and regions worldwide. When travelling, just look for the AlipayHK, Alipay, or Alipay+ logos to pay in HKD without any fees The "Standard Chartered A. Point Card" issued by Standard Chartered Hong Kong can be used for purchases in up to 200 countries and regions and at over 70 million Visa merchants, allowing you to enjoy shopping around the world |
| Application Method | <ul style="list-style-type: none"> Use the search function on the AlipayHK with the keyword "A. Point Card" to simply access the "A. Point Card" mini app, navigate to the Standard Chartered page, and complete the application process. You will instantly receive an electronic credit card automatically linked to your AlipayHK wallet, enabling you to earn A. Points with every purchase |

All offers related to the Standard Chartered A. Point Card are subject to terms and conditions. For details, please visit sc.com/hk/credit-cards/apointcard/.



AlipayHK



Apply for the "Standard Chartered A. Point Card" now to explore more of the world, and enjoy the benefits that come with it! To borrow or not to borrow? Borrow only if you can repay!

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About Standard Chartered

We are a leading international banking group, with a presence in 52 of the world's most dynamic markets. Our purpose is to drive commerce and prosperity through our unique diversity, and our heritage and values are expressed in our brand promise, here for good.

Standard Chartered PLC is listed on the London and Hong Kong stock exchanges.

The history of Standard Chartered in Hong Kong dates back to 1859. It is currently one of the Hong Kong SAR's three note-issuing banks. Standard Chartered incorporated its Hong Kong business on 1 July 2004, and now operates as a licensed bank in Hong Kong under the name of Standard Chartered Bank (Hong Kong) Limited, a wholly owned subsidiary of Standard Chartered PLC.

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About AlipayHK

The AlipayHK electronic wallet is operated by Alipay Financial Services (HK) Limited (Stored Value Facility Licence number: SVF0004) and regulated by the Hong Kong Monetary Authority. Currently, over 150,000 local retail outlets support AlipayHK electronic wallet for payments, covering large chain stores, shops, convenience stores, supermarkets, markets, and restaurants. Additionally, AlipayHK electronic wallet payment service also supports multiple overseas countries, including Chinese Mainland, Japan, South Korea, Thailand, Singapore, and Malaysia. For more details, please visit: <http://www.alipayhk.com>.

Apart from payment services, AlipayHK also serves as a comprehensive digital lifestyle platform, offering Hong Kong users a wide range of lifestyle, leisure, and convenience services. Features include transportation, financial management, cross-border payments, P2P transfers, blockchain remittances, bill payments, purchasing insurance products offered by third parties, and receiving electronic vouchers. This allows Hong Kong citizens to enjoy the convenience brought by this revolutionary multifunctional electronic wallet.



This press release is distributed by MSL Group on behalf of the Standard Chartered Hong Kong.

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