



Terms and Conditions of Standard Chartered Cathay Mastercard® Tokyo Marathon Spending Offer (“Offer”)

1. The promotion period of this Offer runs from 18 August 2025 to 20 September 2025 (both dates inclusive) (the “**Promotion Period**”).
 2. This Offer is only applicable to the principal cardholders (“**Cardholders**”) of Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
 3. For the avoidance of doubt, this Offer is not applicable to supplementary card cardholders of the Eligible Card.
 4. Upon fulfilment of the requirements below during the Promotion Period, Cardholders will obtain a chance to redeem the Reward in accordance with these terms and conditions (each an “**Eligible Cardholder**”):
 - a) have successfully registered their respective Eligible Card at sc.com/hk/campaign/cathay-mastercard-spending-rewards/apply/ for the Offer (the “**Registration**”); **AND**
 - b) have made Eligible Transactions (as defined in Clause 6 below) in any currency of at least HKD6,800 or its equivalent value cumulatively with their Eligible Card.
 5. The Eligible Cardholder will be entitled to, subject to availability, redeem one of the below rewards upon fulfilling relevant requirements in these terms and conditions:
 - a) one (1) Tokyo Marathon 2026 Runner Bib (which allows the Eligible Cardholder to participate in the Tokyo Marathon 2026)

OR

 - b) one (1) Tokyo Marathon 2026 Merchandise(each a “**Reward**”).
- The Reward is only available while stocks last. Fulfilment of the relevant requirements does not guarantee entitlement of the Reward.**
6. “**Eligible Transactions**” are retail purchases (including both local and overseas transactions made online or offline and whether with or without interest-free merchant instalment purchase). The following transactions are, without limitation, NOT Eligible Transactions: cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, any bill payment (including but without limitation tax, utilities, tuition fee/examination fee of any education institution) whether via Internet/Online Banking/ATMs/Phone Banking Services or other available means, phone order, mail order, 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), unposted/cancelled/refunded/falsified/unauthorized transactions, monthly instalments of interest-free merchant instalment purchase made before the Promotion Period, any interest/charges, “Instalment Credit” Plan or billed monthly instalment of “Statement Instalment Plan” and interest/handling fee, any transfer/top up transaction from eligible cards to any account designated by the Bank from time to time, including but not limited to Octopus Wallet, Alipay account, Wechat account, Payme account and other digital payment account as may be made available by the Bank from time to time, transactions effected through the Faster Payment System or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewellery as defined by Mastercard Asia/Pacific (Hong Kong) Limited from time to time, balance transfers, “Instalment Credit” amounts, “Credit-to-Cash” amounts, financial charges and fees.

7. Only the first 40,000 Cardholders who have successfully registered their Eligible Card for the Offer are eligible to the Offer. Registration will be closed when the quota is full. Each Cardholder can only register ONE Eligible Card during the Promotion Period, and only Eligible Transactions that are made using that ONE registered Eligible Card will be counted for the purpose of this Offer. Each Eligible Cardholder is only entitled to enjoy the Reward once, regardless of how many times the Offer requirements are met and how many Eligible Cards each Eligible Cardholder holds.
8. Cardholders will receive a reference number upon successful Registration. Cardholders are required to keep the reference number for verification by the Bank until 31 October 2025. All registered information will be recorded. More than one registration of the same Eligible Cardholder will be treated as a unified record and only the last record will prevail. Successful Registration cannot be cancelled. If the information submitted by the Cardholder is incorrect or insufficient for the purpose of fulfilling the Reward redemption, the Reward will be forfeited without prior notice. Each of the Bank and Cathay Pacific Airways Limited and Asia Miles Limited (collectively the “**Cathay**”) accepts no liability and will not be liable for any compensation.
9. All Eligible Transactions made within the Promotion Period must be posted on or before 25 September 2025 based on the transaction date as shown on the credit card monthly statement of the Eligible Card. Eligible Transactions made within the Overseas category made in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at an exchange rate that the Bank reasonably considers appropriate and will be rounded up to the nearest Hong Kong dollar (decimal places will not be included) for calculating the Eligible Transactions. The Bank reserves the sole right in determining whether a transaction falls within the meaning of Eligible Transactions and Eligible Transactions made within the Overseas category. In case of disputes, the decision of the Bank shall be final and conclusive.
10. For the Reward redemption, Cathay will send a **redemption notification** containing the Redemption Link to the Eligible Cardholder directly via email on or before 27 October 2025. The Eligible Cardholder shall follow the instruction in the redemption notification to redeem the Reward. The Reward is available while stock lasts. The Eligible Cardholder shall notify the Bank if the redemption notification is not received by 28 October 2025; otherwise, the Reward will be forfeited absolutely and will not be provided to the Eligible Cardholders through any other means. The Bank and Cathay accept no liability whatsoever and shall not be held liable for any compensation.
11. **The Eligible Cardholder agrees to use 10 Asia Miles for the redemption of Reward on 30 and 31 October 2025 in accordance with the instructions stated in the redemption notification. Eligible Cardholders should ensure sufficient Asia Miles balance in the Cathay membership account for the purpose of the Reward redemption,** and agrees to provide the necessary information to Cathay for the purpose of arranging delivery of the Reward, including his/her Cathay membership number, delivery details, and email address. The Eligible Cardholder further acknowledges and agrees that the Reward will be delivered by a third-party service provider (the “**Delivery Service Provider**”) at the Eligible Cardholder’s own risk. The Bank and Cathay will not be responsible for compensating the Eligible Cardholder or replacing the Reward or for any loss of or damages to the Reward during its delivery. Cathay shall only use the delivery details registered for the purpose of delivering the Reward to the Eligible Cardholder. Personal data of the Eligible Cardholder may be collected by Cathay and the use of such personal data shall be subject to the personal information collection statement of Cathay. The Bank is not involved in any part of the collection process nor usage of such data, please contact Cathay for related details.
12. **If the Eligible Cardholder is unable to redeem the Reward for reasons beyond the Bank’s control (e.g. not maintaining a valid and active email address, or a valid and active Cathay membership account on Cathay’s record for the purposes of receiving the redemption notification, or not having sufficient Asia Miles balance in the respective Cathay membership account for the purpose of Reward redemption), the Reward will be forfeited without prior notice. Each of the Bank and Cathay accepts no liability and will not be liable for any compensation.**
13. The Eligible Cardholder understands and accepts that **the Bank and Cathay are not the organizer of the Tokyo Marathon 2026** (the “**Event**”) **or supplier of the Reward**. The Bank and Cathay shall bear no liability relating to any aspect of the Event or the Reward, including without limitation, their quality, the supply, the descriptions of the Event or the Reward provided by the organizer or supplier(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Event or the Reward provided by the organizer or supplier(s), their respective employees, officers and/or agents. The use of the Reward is subject to the terms and conditions as stipulated by relevant suppliers. **For details, please contact the organizer of the Event**. The Bank is not obliged to notify the Eligible Cardholders of any changes or latest announcements of organizer of the Event.
14. The Reward cannot be converted into bonus points, cash rebate, cash or otherwise, and is non-transferable and non-exchangeable.

15. The Eligible Card accounts must be valid, non-delinquent and in good financial standing at the time when the Reward is honoured; otherwise the Reward will be forfeited without further notice.
16. The Bank will verify the transaction record(s) to confirm the Eligible Cardholders' eligibility under the Offer. In case of discrepancy between the Bank's computer record and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.
17. If the Eligible Cardholder has cancelled any related transaction which had been included in calculating the Reward after receipt of such Reward or the Eligible Transactions are otherwise cancelled or refunded, without prior notice to the principal Eligible Cardholder, the Bank and Cathay have the right to forfeit the Reward.
18. Eligible Cardholders are required to keep the relevant 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.
19. The Bank will not and has no obligation to confirm which transactions are eligible for the Offer before the transactions are made.
20. The Bank reserves the right to extend, alter or terminate this Offer and amend these terms and conditions at any time without further notice. All matters or disputes will be subject to the final decision of the Bank.
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, 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® 東京馬拉松獎賞之條款及細則（「禮遇」）

1. 此禮遇之推廣期為2025年8月18日至2025年9月20日（首尾兩天包括在內）（「**推廣期**」）。
2. 此禮遇只適用於持有由渣打銀行（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**」）之主卡持卡人（「**持卡人**」）。
3. 為免疑問，此獎賞不適用於合資格信用卡之附屬卡持卡人。
4. 只要持卡人在推廣期內符合以下所有條件，持卡人將會獲得根據本條款及細則以換領獎賞的機會（「**合資格持卡人**」）：
 - a) 於 sc.com/hk/campaign/cathay-mastercard-spending-rewards/apply/ 以其合資格信用卡成功登記禮遇（「**登記**」）；
及
 - b) 以其合資格信用卡累積任何貨幣之合資格簽賬（定義見下文第6條）達HK\$6,800或等值。
5. 合資格持卡人在滿足本條款及細則之條件後，可視乎供應情況，選擇兌換以下其中一項獎賞：
 - a) 一個（1個）2026年東京馬拉松跑手號碼布（合資格持卡人憑此號碼布可參加2026年東京馬拉松）
或
 - b) 一項（1項）2026年東京馬拉松週邊商品
（統稱「**獎賞**」）。

獎賞數量有限，換完為止。滿足上述條件並不保證一定能獲得獎賞。
6. **合資格簽賬之定義如下：以任何貨幣誌賬於信用卡戶口的零售購物簽賬（不論該簽賬是否網上簽賬、或是否參與商戶免息分期計劃）。不合資格之簽賬包括，但不限於：現金透支、兌換籌碼、繳交保險費用、「八達通自動增值」服務、透過互聯網/網上銀行/自動櫃員機/電話銀行服務或其他方法繳付任何之賬項（包括但不限於稅項、公共事務賬項、任何大學或教育機構之學費/考試費用）、電話購物、郵購、任何金錢/電子貨幣轉賬（包括但不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）、未誌賬/已取消/已退款/偽造/未經許可的交易、在推廣期前簽賬的商戶免息分期之每月供款、任何利息/財務費用、「兌現分期」或「月結單分期」計劃之供款及利息/手續費、任何由合資格信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通銀包、支付寶賬戶、微信支付賬戶、Payme賬戶或本行不時新增之電子付款賬戶之金額、任何以「快速支付系統」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、根據Mastercard Asia/Pacific (Hong Kong) Limited不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸、金融機構之銀行櫃檯服務/電匯和匯票/資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、財務收費及費用。**
7. 此禮遇只適用首40,000名以其合資格信用卡成功登記的持卡人，額滿即止。每位持卡人於推廣期內最多可登記一張合資格信用卡，禮遇只以該已登記之合資格信用卡用作計算合資格簽賬及獎賞。每位合資格持卡人於推廣期內只可獲享獎賞乙次，不論每位持合資格卡人符合簽賬要求之次數及持有合資格信用卡之數量。
8. 成功登記之持卡人於完成登記後，將獲發一個參考編號。持卡人須保留該編號直至2025年10月31日以作核對之用。所有登記資料將會被列入紀錄內。如持卡人進行多於一次登記，則以最後一次成功登記資料為準。唯成功登記後將不能取消。若持卡人提交之資料不足或不完整以兌換獎賞，獎賞將被取消而毋須事先通知。本行、國泰航空有限公司及亞洲萬里通有限公司（統稱「**國泰**」）亦免除任何責任及損失的賠償。
9. 所有推廣期內進行之合資格簽賬須於2025年9月25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。於海外簽賬類別之合資格簽賬將以本行所定的合理兌換率兌換為港幣並上捨至最接近的港元為單位（小數位將不包括在內）以作計算合資格簽賬之用。本行保留決定用作計算此優惠之合資格簽賬之最後定義之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。

10. 有關換領獎賞安排，國泰將於2025年10月27日或之前透過電郵方式，直接向合資格持卡人獨立發送包含兌換連結的**獎賞換領通知**。合資格持卡人須依照換領通知內的指示兌換獎賞。獎賞數量有限，額滿即止。合資格持卡人如在2025年10月28日前仍未收妥有關獎賞，須通知本行；否則，將會被視作放棄獎賞，而不會將獎賞透過任何方式提供給合資格持卡人。本行及國泰恕不承擔有關責任，也不會作任何賠償。
11. **合資格持卡人同意於2025年10月30日和31日期間，依獎賞換領通知中的指示，使用10里數於指定連結兌換獎賞。**
合資格持卡人同意確保其國泰會員賬戶有足夠里數兌換獎賞，並同意提供有關資料予國泰，以安排獎賞送貨；資料包括國泰會員號碼、送貨資料及電郵地址。合資格持卡人明白及同意獎賞將由第三方服務提供者（「**送貨服務提供者**」）送達，風險由合資格持卡人自行承擔。本行及國泰恕不對合資格持卡人於送遞途中所造成的損失或損毀作任何賠償或更換。**國泰僅會將已登記之送貨資料用於向合資格持卡人作運送獎賞之用途**。合資格持卡人的個人資料將獲國泰收集及按國泰之收集個人資料聲明作使用。本行並不涉及於任何資料收集和使用之過程，詳情請聯絡國泰。
12. **若合資格持卡人因超越本行可控制的因素而無法兌換獎賞，例如：就接收獎賞換領通知而言，於國泰記錄上未持有一個有效並活躍的電郵地址（包括郵箱已滿的情況）或未持有有效並活躍的國泰會員賬戶；或就兌換獎賞而言，有關國泰會員賬戶內並未持有足夠里數，獎賞將被自動取消而毋須事先通知。本行及國泰亦免除任何責任及損失的賠償。**
13. 合資格持卡人明白並接受本行及國泰並非2026年東京馬拉松（「**活動**」）的主辦單位或獎賞的供應商。本行及國泰對活動或獎賞理應毋須負上任何責任，包括但不限於其品質、供應、主辦方或供應商提供的活動或獎賞的描述、任何虛假商品說明、失實陳述、錯誤陳述、遺漏、未經授權的陳述、不公平的營商手法或由主辦方或供應商、其各自的僱員或代理人就活動或獎賞或代理人提供的行為。獎賞的使用須遵守相關供應商的條款及細則。**詳情請洽活動主辦單位**。本行並無義務通知合資格持卡人有關活動主辦方的任何變更或最新公告。
14. 獎賞不可兌換成積分、現金回贈或現金，亦不可轉讓或轉換。
15. 合資格持卡人有關之合資格信用卡賬戶必須於兌換獎賞時仍為有效及信用狀況良好；否則，有關獎賞將在不另行通知下自動取消。
16. 本行將經電腦核實合資格持卡人信用卡簽賬紀錄，以確定合資格持卡人於此優惠可獲享獎賞之資格。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。
17. 如合資格持卡人於獲贈獎賞後取消用作計算此優惠的任何有關簽賬，或合資格簽賬其後被退款或取消，本行及國泰及有權取消有關獎賞而毋須預先通知。
18. 合資格持卡人必須保留有關之簽賬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，合資格持卡人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。
19. 合資格持卡人於進行所有簽賬前，本行恕不負責釐清該項簽賬合資格與否。
20. 本行保留隨時延長、更改或終止此優惠以及修訂條款及細則之權利而無需任何通知。如有任何爭議，本行將保留最終決定權。
21. 本條款及細則受香港特別行政區法律管轄並按其詮釋。
22. 中英文版本之內容如有歧義，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