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Terms and Conditions of Kee Wah Bakery Promotion (the "Promotion"):

1. The entire promotion period runs from 26 December 2025 to 31 December 2026 (both dates inclusive). For the promotion period of each Offer, please refer to clause 4 below.
2. To enjoy the Promotion, cardholders ("Cardholders") are required to settle payment with credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank"), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its co-branded card ("Eligible Cards").
3. Cardholders settling payment with Standard Chartered UnionPay Dual Currency Platinum Credit Card are also eligible for the Promotion provided that the Merchant accepts them for payment.
4. Subject to the terms below, Cardholders can enjoy the following offers (each an "Offer") at Kee Wah Bakery in Hong Kong (the "Merchant") using an Eligible Card during the relevant Promotion Period:

| Offer(s) | Details | Promotion Period(s) |
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| Limited time: Festive reward – Chinese New Year Puddings offer | <ul style="list-style-type: none"> Offer 1: 20% off on Kee Wah Chinese New Year Puddings (included Pudding voucher, excluded Mini Chinese New Year Pudding and Disney products). Use promo code "SCBCNY2026" and "first 6 digits credit card number" when check-out at Online store can enjoy the offer too. Offer 2: Enjoy special price of HKD85/MOP86 on Pineapple Shortcake Gift Box (9 pcs) or Assorted Pineapple Shortcakes Gift Box (9 pcs) (Regular price HKD108/MOP110). Use promo code "SCBGIFT2026" and "first 6 digits credit card number" when check-out at Online store can enjoy the offer too. | <p>Physical stores: 26 December 2025 to 16 February 2026</p> <p>Online Store: 26 December 2025 to 2 February 2026</p> |

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| | Remarks: 1. Offer 1 and Offer 2 are available at any Kee Wah Store in Hong Kong (Except Hong Kong International Airport Store). | |
| Year round Kee Wah Gift offer | <ul style="list-style-type: none"> 15% off Kee Wah Gifts product upon any purchase of HKD250 or above (based on the regular price). | 1 January 31 December 2026 |
| Wedding reward until year-end | <ul style="list-style-type: none"> Physical store: 20% discount on any purchase of Kee Wah Wedding Coupon at regular price upon spending of HKD5,000 or above. Online Store: Successfully enter and use promo code: "SCB2026" and "first 6 digits of an Eligible Card when check-out to enjoy 20% discount on any purchase of Kee Wah Wedding Coupon at regular price upon spending of HKD5,000 or above. <p>Remarks: 1. Applicable to Kee Wah Bakery stores in Hong Kong only (except Hong Kong International Airport stores). 2. Terms and Conditions of Year-round Offers 2026 apply, where applicable, refer to https://av.sc.com/hk/content/docs/hk-year-round-offers-2026-tnc.pdf.</p> | 1 January 31 December 2026 |
| Wedding Expo reward | <ul style="list-style-type: none"> Receive a free pair of Dragon and Phoenix Wedding Pastries (worth: HKD224 in total) with any purchase of Kee Wah Wedding Coupon upon making net spending amount of HKD5,000 or above at the Wedding Expo. <p>Remarks: 1. The redemption period for the Dragon and Phoenix Wedding Pastry voucher is 6 months from the date of issue. 2. Exclusive to the Wedding Expo.</p> | For the Wedding Expo dates and any changes, please pay attention to the announcements from Kee Wah Bakery hereafter (where applicable). |

General Terms and Conditions:

1. The Promotion, irrespective of its form, including but not limited to gifts, discounts or cash coupons, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers (if applicable).
2. The Promotion is applicable to regular- priced items only and not applicable to fixed-priced, discounted, promotional, festive and designated items (if applicable).

3. The Promotion, gifts or discount coupons are available on a first-come- first-served basis, while stocks last (if applicable). Any change of the Promotion will be subject to the availability at the time of patronage.
4. The Promotion may be subject to additional terms and conditions set out by the Merchant, please contact the Merchant for details.
5. All photos and product information are for reference only.
6. The Promotion shall be terminated immediately upon closure of the Merchant or in relation to a outlet of the Merchant, upon its closure.
7. Cardholders understand and accept that the Bank is not the supplier of the products and/or services supplied by the Merchant under or in connection with the Offer. The Bank shall bear no liability relating to any aspect of these products and/or services, including without limitation, their quality, supply or descriptions, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the Offer or in making available the Offer or the products and/or services under the Offers provided by the Merchant, its employees, officers and/or agents.
8. Personal data of 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. The Bank is not involved in any part of the collection process nor usage of such data, please contact the Merchant for related details.
9. The Bank and the Merchant reserve the right to alter, extend, or terminate the Promotion and amend these terms and conditions at any time without prior notice. In case of disputes, the decision of the Bank and the Merchant shall be final and binding.
10. In case of any disputes, Cardholders are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by the Bank.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. 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



奇華餅家推廣計劃（「此推廣計劃」）之條款及細則：

- 整個推廣期由 2025 年 12 月 26 日至 2026 年 12 月 31 日（包括首尾兩日）（「推廣期」）。有關每項優惠的推廣期，請參閱以下第 4 條。
- 客戶（「客戶」）須以渣打銀行（香港）有限公司（「本行」）發行之信用卡，包括渣打信用卡及其聯營卡、MANHATTAN 信用卡及其聯營卡（「合資格信用卡」）簽賬，方可享此推廣計劃。
- 渣打銀聯雙幣白金信用卡之客戶只可於接受該卡簽賬之商戶享此推廣計劃。
- 客戶可於相關推廣期間內，憑合資格信用卡於香港之奇華餅家（「商戶」）可享以下優惠（「優惠」），惟須遵守以下條款。

| 優惠 | 詳情 | 推廣期 |
|----------------------------------|--|--|
| 限時： 節日獎 賞 – 賀 年糕品 優惠 | <ul style="list-style-type: none"> 優惠 1: 購買奇華賀年糕品 8 折(不適用迷你亞姍糖年糕(380 克)、迪士尼系列、與其他機構或公司合作之賀年糕品年糕)，可享 8 折。於奇華網店輸入優惠碼「SCBCNY2026」及「信用卡首 6 位號碼」，亦可享有此優惠。 優惠 2: 以優惠價 HK\$85/MOP86 購買精緻鳳梨金酥禮盒 9 個裝或精緻什錦鳳梨金酥禮盒 9 個裝(原價 HK\$108/MOP110)。於奇華網店輸入優惠碼「SCBGIFT2026」及「信用卡首 6 位號碼」，亦可享有此優惠。 <p>註：1. 優惠 1 及優惠 2 適用於香港各分店(香港國際機場分店除外)。</p> | <p>分店：2025 年 12 月 26 日至 2025 年 2 月 16 日</p> <p>網店：2025 年 12 月 26 日至 2026 年 2 月 2 日</p> |

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| 奇華禮品全年優惠 | <ul style="list-style-type: none"> 選購奇華禮品滿 HK\$250 或以上 (以正價計算) 可享 85 折 | 2026 年 1 月 1 日至 12 月 31 日 |
| 嫁喜獎賞至年底 | <ul style="list-style-type: none"> 分店：購買奇華「嫁喜禮券」滿 HK\$5,000，可享 8 折。 網店：成功於購物車輸入及使用優惠碼「SCB2026」和「合資格信用卡首 6 位號碼」，購買奇華「嫁喜禮券」滿 HK\$5,000，可享 8 折。 <p>註：1. 只適用於香港各分店(香港國際機場分店除外)。2. 須受 2026 全年優惠之條款及細則約束 (如適用) 詳情請瀏覽 https://av.sc.com/hk/content/docs/hk-year-round-offers-2026-tnc.pdf。</p> | 2026 年 1 月 1 日至 12 月 31 日 |
| 婚紗展獎賞 | <ul style="list-style-type: none"> 購買嫁喜禮券折實簽賬淨金額滿 HK\$5,000，送龍鳳對餅 2 盒 (總價值：HK\$224) 之換領信。 <p>註：1. 龍鳳對餅換領信有效期為發出後 6 個月。2. 只適用於婚紗展。</p> | 有關婚紗展日期及如有更改，請留意奇華餅家之公布 (如適用)。 |

一般條款及細則：

1. 此推廣計劃包括但不只限於贈/禮品、折扣或現金禮券，不能轉讓或兌換現金或其他產品、亦不可與其他優惠同時使用（如適用）。
2. 此推廣計劃只適用於正價貨品，而不適用於公價、特價、推廣、節慶及指定貨品（如適用）。
3. 此推廣計劃、贈/禮品或優惠券須視乎供應情況而定，先到先得，送/售完即止（如適用）。如有任何更改，將以惠顧時之優惠詳情為準。
4. 個別優惠附有額外條款及細則，詳情請向有關商戶查詢。
5. 所有相片及產品資料只供參考。
6. 如商戶或其分店停止營業，有關優惠將會立即終止。
7. 客戶明白及接納所有商戶提供的有關此推廣計劃的產品及/或服務並非由本行所提供之。因此，有關商戶、其員工、其人員及其供應商於推廣計劃提供的各項產品/服務的各方面，包括但不只限於商戶所提供的產品及/或其服務的質素、供應量、產品及/或其服務說明、任何虛假的交易說明、虛假陳述、錯誤聲明、遺漏、未經授權的陳述、與此推廣相關或就提供此推廣下的產品及/或服務的不公平貿易慣例或行為，本行均毋須負上任何責任。
8. 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，詳情請聯絡商戶。
9. 本行及商戶保留隨時更改、延長或終止優惠，以及修訂條款及細則之權利，無須另行通知。如對有關此推廣計劃的條款及細則有任何爭議，本行及商戶將保留最終決定權。
10. 如有任何爭議，客戶必須提供有關之文件之正本、交易單據及信用卡簽賬存根正本(如適用)以便本行作進一步調查。
11. 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。
12. 如中英文條款有所差異，一概以英文版本為準。

借定唔借？還得到先好借！

由渣打銀行(香港)有限公司刊發