



Terms and Conditions of Standard Chartered Cathay Mastercard® x Agoda CashBack Special Offer (“Special Offer”):

1. The promotion period of the Special Offer is from 18 February 2025 to 4 April 2025 (both dates inclusive) (“**Promotion Period**”).
2. To be eligible for the Special Offer, an applicant (“**Eligible Cardholder**”):
 - i. shall 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 Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) online during the Promotion Period; **AND**
 - ii. shall be issued with the Eligible Card by the Bank on or before 4 July 2025; **AND**
 - iii. has made Eligible Spending with the newly approved Eligible Card within the first 2 months from the date of its issuance.

Eligible Spending means accumulated net transactions of HKD3,250 or above on pre-paid hotels booking made online at Agoda with the Eligible Card during the Promotion Period. For the avoidance of doubt, the Special Offer is NOT applicable to non pre-paid hotel booking.

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 HKD300 CashBack under the Special Offer.
4. If the Eligible Cardholder is an existing client who currently holds, or has cancelled, any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card (except the Eligible 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 HKD150 CashBack under the Special Offer.
5. The Eligible Cardholder will only be entitled to the Special Offer once during the Promotion Period. The Bank reserves the right of final decision to the Eligible Cardholder’s entitlement of the Special Offer.
6. The Special Offer cannot be enjoyed in conjunction with other offers except the prevailing welcome offer(s) and other selected top up offer(s) of the Eligible Card as determined by the Bank in its sole discretion. The Bank reserves the right of final decision to the Eligible Cardholder’s entitlement of the Special Offer and/or any other offer(s) in relation to the Eligible Card.
7. The HKD300 CashBack and HKD150 CashBack under the Special Offer (each a “**CashBack Reward**”) will be credited within 5 months from the date of issuance of the Eligible Card and shown on the “360° Rewards” online redemption platform instead of being automatically credited to the Eligible Cardholders’ Eligible Card accounts.
8. The Eligible Card account must be valid, non-delinquent and in good financial standing at the time when the CashBack Reward is rewarded; otherwise the Bank has the right to forfeit the Special Offer. Eligible Cardholders who are entitled to the CashBack Reward are required to contact the Bank if they do not receive the CashBack Reward within 6 months from the issuance date of the Eligible Card. The Bank will not be responsible for re-crediting the CashBack Reward or paying compensation for the CashBack Reward. The CashBack Reward can be redeemed for cash or gifts under the online catalogue of the platform. Redemption of the CashBack Reward is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redeem the CashBack Reward.

9. The Special Offer cannot be converted into bonus points, cash rebate or cash, and is non-transferable.
10. If the Eligible Card account is voluntarily or involuntarily closed, the CashBack Reward (whether credited to the Eligible Cardholders or not) will be immediately forfeited.
11. If an Eligible Cardholder who has already received the CashBack Reward subsequently cancels the Eligible Card within one year from the date of issuance of the Eligible Card, the Bank reserves the right to charge against the Eligible Cardholder a cost equivalent to the value of the CashBack Reward.
12. Employees of the Bank are not eligible for the Special Offer.
13. 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.
14. 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 Mastercard® x Agoda 現金回贈特別禮遇之條款及細則（「特別禮遇」）：

1. 特別禮遇之推廣期由2025年2月18日至2025年4月4日（包括首尾兩日）（「推廣期」）。
2. 要符合資格可獲特別禮遇，客戶（「**合資格信用卡客戶**」）：
 - i. 需申請由渣打銀行（香港）有限公司（「**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
 - ii. 於2025年7月4日或以前獲本行發出合資格信用卡；及
 - iii. 於合資格信用卡獲發出後首2個月內憑卡作合資格簽賬。

合資格簽賬之定義為推廣期內以合資格信用卡於Agoda預先付款酒店預訂之累積淨簽賬金額滿HK\$3,250或以上。為免存疑，此推廣不適用於非預繳模式酒店的預訂。
3. 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HK\$300現金回贈。
4. 如合資格信用卡客戶為現有信用卡客戶，即為現時持有或於現時所申請合資格信用卡主卡批核日起計之過去6個月內曾經取消合資格信用卡外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HK\$150現金回贈。
5. 每位合資格信用卡客戶於推廣期內只可獲贈特別禮遇一次。本行保留合資格客戶享有特別禮遇之最終決定權。
6. 除信用卡之迎新禮遇及本行指定之合資格信用卡額外禮遇外，特別禮遇不可與其他禮遇同時享用。本行保留對合資格信用卡客戶享有特別禮遇及/或與合資格信用卡相關的其他禮遇之最終決定權。
7. 特別禮遇之HK\$300現金回贈或HK\$150現金回贈（「**現金回贈禮遇**」）將於合資格信用卡獲發出後5個月內顯示於「360°全面賞」網上換領平台，而不會自動存入合資格信用卡之賬戶。
8. 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全新信用卡客戶。符合資格獲得現金回贈禮遇之合資格客戶，如果在發卡後6個月內未獲得特別禮遇之現金回贈禮遇需與本行聯絡。本行將不負責重新存入現金回贈禮遇的賠償。現金回贈於「360°全面賞」網上換領平台可作換領現金之用。現金回贈換領受有關條款及細則約束，請瀏覽 sc.com/hk/rewards 以參閱現金回贈之詳情及換領現金回贈禮遇。
9. 特別禮遇不可兌換成積分、現金回贈或現金，亦不可轉讓。
10. 如自願或被非自願取消合資格信用卡賬戶，現金回贈禮遇（不論是否已存入給合資格客戶）將被即時取消。
11. 已獲贈現金回贈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，本行保留權利向全新信用卡客戶收取相等於現金回贈禮遇價值之費用。
12. 本行之員工不會獲贈特別禮遇。
13. 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。
14. 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