



**Terms and Conditions of “Standard Chartered Credit Card - Scratch & Win” Physical Scratch Card Promotion (the “Promotion”):**

1. The Promotion is applicable to the designated merchant / location below (collectively as “**Promotional Location**”):
  - i) Harbour City (L4 Ocean Centre)
  - ii) Broadway (Causeway Bay store at Times Square)
  - iii) Broadway (Sha Tin store at New Town Plaza)
2. The promotion period of Harbour City is from 7 to 16 November 2025, both dates inclusive whereas the promotion period of Broadway is from 7 to 9 November 2025, both dates inclusive (collectively, the “**Promotion Period**”).
3. The Promotion is applicable to cardholders (“**Eligible Cardholders**”) who (a) hold credit card(s) 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 (the “**Eligible Card**”) and (b) fulfil the requirements specified in clause 4.
4. How to participate and get a Physical Scratch Card?
  - a) **Quest 1: Making a single spend of HKD200 or above:** Eligible Cardholder is required to make one (1) single net Eligible Retail Transaction of HKD200 or above at the Promotional Location (i.e. Fulfil designated spending amounts at outlets listed in “your guide” at Harbour City, or Broadway stores located at Times Square in Causeway Bay or at New Town Plaza in Sha Tin) using the Eligible Card (the “**Eligible Sales Slip**”).
  - b) **Quest 2: Visit Standard Chartered promotional counter in person:** Eligible Cardholder is required to visit the promotional counter at the Promotional Location during the relevant Promotion Period in person.
  - c) **Quest 3: Register receipt:** Eligible Cardholder is required to register the Eligible Sales Slip at [www.sc.com/hk/campaign/luckydraw02/apply/](http://www.sc.com/hk/campaign/luckydraw02/apply/) (“**Standard Chartered webpage**”), including Standard Chartered credit card number, Merchant’s name, transaction amount and transaction date stated on the sales slip.
  - d) **Quest 4: Share related social posts:** Eligible Cardholder is required to share related promotional social posts on Standard Chartered credit card’s Facebook / Instagram, please check with the promoter(s) for details.
  - e) Upon completion of Quest 3 and Quest 4 at the Standard Chartered promotional counter at the Promotional Location, the Eligible Cardholder is entitled to a physical scratch card (the “**Scratch Card**”).

f) Eligible Cardholders must scratch the Scratch Card received immediately at the Promotional Location to redeem the prize. Otherwise, the Scratch Card and its prize will be voided and the Bank will not re-issue the Scratch Card.

5. Each Scratch Card may come with a prize listed in the table below and valued at HKD50 / 100 / 200 (“Prize”). Eligible Cardholder may receive **one (1)** Scratch Card only once at each Promotional Location during the relevant Promotion Period (i.e. Each Eligible Cardholder is entitled to a maximum of 3 Scratch Cards during the whole Promotion Period, regardless of how many times the spending requirements are met and how many Eligible Cards each Eligible Cardholder is holding). The value of each Prize is randomly assigned, while stocks last.

	<b>Harbour City</b>	<b>Designated stores of Broadway</b>
Quotas of Scratch Card	2,200 pieces	500 pieces in total
Prize	Harbour City F&B Cash Voucher	Broadway eGift Card (Eligible Cardholder must register as a member in Broadway App, and eGift Card will be credited into the Broadway App)

6. The Scratch Card and the Prize are available on a first-come, first-served basis, while quotas/stocks last. If the quota is full, it will be stated in the related promotional webpage of the Bank, please visit the related webpage before patronage.
7. Use of the Prize is subject to additional terms and conditions as may be stipulated by the relevant supplier(s). Please refer to the relevant terms and conditions stated on the Prizes.
8. Prizes will not be re-issued in case of loss or damage.
9. Prizes are non-transferable and cannot be resold, exchanged or redeemed for cash or other products or services.
10. Fraud and abuse will result in forfeiture of the Eligible Cardholder’s eligibility to participate the Promotion. In case there is any suspected abuse, misuse or fraud which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Eligible Cardholder’s eligibility to participate in the Promotion and/or entitlement to the Scratch Card / Prizes without prior notice.
11. In case of the Prizes becomes unavailable, the Bank shall have the right to replace the Prizes with alternative prizes at its sole discretion without prior notice.
12. Eligible Cardholders understand and accept that the Bank is not the supplier of the Prizes, or the products and/or services redeemed or purchased with the Prizes. The Bank shall bear no liability relating to any aspect of the Prizes, or the products and/or services redeemed or purchased with the Prize, including without limitation, their quality, the supply, the descriptions of Prizes, products and/or services provided by the supplier(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in

connection with the promotion of the offer(s) or in making available the offer(s) or the Prizes, products and/or services redeemed or purchased with the Prizes under the Promotion, by the relevant supplier(s), their respective employees, officers and/or agents.

13. The Bank's records of the Eligible Sales Slip(s) and fulfilment of the Scratch Card shall be final and conclusive.
14. The Bank has no obligation to clarify which transactions are qualified as the "Eligible Retail Transactions" before the transactions are made.
15. In case of disputes in relation to the means of the Promotion, eligibility requirements, number of Scratch Card, details of the Prizes and any matters arising from or in relation to this Promotion, the decision of the Bank shall be final and binding.
16. 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.
17. Personal data of Eligible Cardholders may be collected by the merchants and the use of such personal data shall be subject to the personal information collection statement of the merchants. Please contact the merchants for details.
18. The Bank reserves the right to extend, alter or terminate the Promotion and amend these terms and conditions at any time without prior notice.
19. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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



「渣打信用卡 - 一擦即賞」實體擦擦卡推廣之條款及細則（「此推廣計劃」）：

1. 此推廣計劃只適用於以下指定商戶 / 地點（統稱「推廣地點」）：
  - i) 海港城（海洋中心 4 樓）
  - ii) 百老匯（銅鑼灣時代廣場分店）
  - iii) 百老匯（沙田新城市廣場分店）
2. 海港城之推廣期由 2025 年 11 月 7 日至 16 日（包括首尾兩日）；百老匯之推廣期由 2025 年 11 月 7 日至 9 日（包括首尾兩日）（統稱「推廣期」）。
3. 此推廣計劃只適用於 (a) 渣打銀行（香港）有限公司（「本行」）所發行之信用卡，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」）的客戶，並 (b) 符合條款 4 的要求（「合資格客戶」）。
4. 如何參與及獲得實體擦擦卡？
  - a) **任務 1：單一簽賬 HK\$200 或以上**：合資格客戶需以合資格信用卡於推廣地點作單一合資格零售簽賬淨額滿 HK\$200 或以上（即於海港城內《商場指南》之商戶，或百老匯銅鑼灣時代廣場分店或沙田新城市廣場分店符合指定消費金額）（「合資格簽賬存根」）。
  - b) **任務 2：親臨渣打推廣攤位**：合資格客戶需於相關推廣期親臨於推廣地點之渣打推廣攤位。
  - c) **任務 3：登記簽賬存根**：合資格客戶需於 [www.sc.com/hk/campaign/luckydraw02/apply/](http://www.sc.com/hk/campaign/luckydraw02/apply/)（「渣打網頁」）登記合資格簽賬存根，包括渣打信用卡號碼、簽賬存根上之商戶名稱、簽賬金額及簽賬日期。
  - d) **任務 4：分享相關貼文**：合資格客戶需分享渣打信用卡 Facebook / Instagram 上的相關推廣貼文，詳情請向推廣員查詢。
  - e) 合資格客戶於推廣地點之渣打推廣攤位完成任務 3 及任務 4 方可合資格獲得一張實體擦擦卡（「擦擦卡」）。
  - f) 合資格客戶必須即時於推廣地點之渣打推廣攤位擦卡並換領獎品，否則擦擦卡及其獎品將會無效及不可使用，亦不會補發任何擦擦卡。
5. 每張擦擦卡附有以下其中一項獎品，其價值於 HK\$50 / 100 / 200（「獎品」）。於推廣期內，合資格客戶於每推廣地點之渣打推廣攤位最多只可享擦擦卡優惠各一次（即每位合資格客戶於整個推廣期內可獲得最多 3 張擦擦卡，不論每位合資格客戶符合簽賬要求之次數及持有合資格信用卡之數量）。獎品之價值隨機分配，額滿即止。

	海港城	百老匯指定分店
擦擦卡名額	2,200 張	合共 500 張
獎品	海港城美食現金券	百老匯電子禮物卡 (合資格客戶必須登記成為百老匯 App 會員，電子禮物卡將存入合資格客戶之百老匯 App 內)

6. 擦擦卡及獎品先到先得，額滿即止。如限額已滿，將於本行有關此推廣計劃之網頁內公布，請於惠顧前先留意有關網頁。
7. 有關使用獎品附有額外條款及細則。請參閱獎品所列之相關條款及細則。
8. 獎品若有遺失或損毀，恕不補發。
9. 獎品不能轉讓或兌換現金或其他產品或服務。
10. 欺詐及濫用將導致合資格客戶喪失參與此推廣計劃的資格。如有任何懷疑濫用、誤用或欺詐行為，本行保留絕對權利取消合資格客戶參與此推廣計劃及/或獲取擦擦卡/獎品的資格，恕不另行通知。
11. 若獎品於未能提供情況下，本行有權自行決定以其他獎品取代獎品，恕不另行通知。
12. 合資格客戶明白及接納所有商戶提供的有關此推廣計劃的獎品，或使用獎品換領的產品及/或服務並非由本行所提供。因此，有關商戶、其員工、其人員及其供應商於此推廣計劃提供的獎品，或使用獎品換領的產品/服務的各方面，包括但不只限於商戶所提供的獎品、產品及/或其服務的質素、供應量、獎品、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獎品，或使用獎品換領的產品及/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。
13. 有關合資格簽賬存根及已完成之擦擦卡，均以本行之系統紀錄為準。
14. 合資格客戶於進行所有簽賬前，本行恕不負責釐清該項簽賬是否為「合資格零售簽賬」。
15. 若對此推廣計劃的方式、資格要求、擦擦卡的數量、獎品詳情以及因擦擦卡引起或與此推廣計劃有關的任何事項有爭議，本行將保留最終決定權並具約束力。
16. 合資格客戶必須保留有關之簽賬單據及信用卡簽賬存根正本 (如適用) 以作本行核對之用。如有任何爭議，合資格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。
17. 商戶或許會收集合資格客戶之個人資料，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。
18. 本行保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利。
19. 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。
20. 中英文版本之條款及細則如有歧義，一概以英文版為準。

**借定唔借？還得到先好借！**

由渣打銀行(香港)有限公司刊發