



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

1. The promotion period is from 31 October 2025 (12:00 noon) to 31 December 2025, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is applicable to cardholders (“**Designated 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**”), (b) are a valid user of SC Mobile App maintaining a valid Digital Banking account with the Bank; and (c) can see the “Credit Card - Scratch & Win” banner under “Recommended for you” on “Discover” Tab in SC Mobile App. Only the first 100,000 successfully registered Designated Cardholders are eligible to participate in the “Standard Chartered Credit Card - Scratch & Win” Game in the SC Mobile App (the “**Game**”).
3. How to participate in the Game and get a Scratch Card?
  - a) **Quest 1: Registration:** Designated Cardholder must register via SC Mobile App successfully (Tap on “Credit Card - Scratch & Win” banner under “Recommended for you” on “Discover” Tab). Transactions made by the Designated Cardholder before the registration will NOT be counted for the purpose of this Promotion. Designated Cardholder is required to register for once only throughout the Promotion Period.
  - b) **Quest 2: Start the Game by making a single spend of HKD800 or above:** Designated Cardholder is required to make one (1) single net Eligible Transaction (as defined below) of HKD800 or above by using the Eligible Card to receive the first Scratch Card (“**Welcome Scratch Card**”) instantly. **Designated Cardholder must complete Quest 2 first before proceeding to Quest 3.**
  - c) **Quest 3: Make accumulated spend:** Quest 3 is divided into 2 phases. Phase 1 is from 1 November 2025 to 30 November 2025 (“**Phase 1**”) and Phase 2 is from 1 December 2025 to 31 December 2025 (“**Phase 2**”). For every HKD2,500 accumulated Eligible Transactions, the Designated Cardholder will receive one (1) Scratch Card (each an “**Extra Scratch Card**”, together with the Welcome Scratch Card, the “**Scratch Cards**”). Each Designated Cardholder can earn up to 5 Extra Scratch Cards in each of Phase 1 and Phase 2, respectively, for Quest 3. The period for calculating the accumulated spend for Quest 3 will start on the **next day** after the Designated Cardholder completing Quest 2 and until 31 December 2025 (the “**Quest 3 Transaction Period**”). If the Designated Cardholder registers the Game in Phase 2, no Extra Scratch Cards can be earned for Phase 1, and the Game must be started from Quest 2. Only Eligible Transaction(s) that have been posted and reflected in the Bank’s system<sup>^</sup> will be counted. Any cancelled

transaction amount posted during the Quest 3 Transaction Period will be deducted from the accumulated spend.

- d) Each Designated Cardholder is entitled to a maximum of 1 Welcome Scratch Card and 10 Extra Scratch Cards during the whole Promotion Period, regardless of how many times the spending requirements are met and how many Eligible Cards each Designated Cardholder is holding.
- e) Designated Cardholders must scratch all the Scratch Card(s) received on or before **7 January 2026**. Otherwise, the Scratch Card(s) will be void and no longer be available. Scratch Card(s) will not be re-issued.

Example 1: Assume Designated Cardholder A registered for this Promotion via SC Mobile App successfully on 1 November 2025 at 18:00.

Transaction Date	Eligible Transaction(s) amount	Number of Scratch Card(s) entitled	Reason of not receiving Scratch Card(s) / Calculation method	Eligible Transaction(s) amount counted for Quest 2	Eligible Transaction(s) amount counted for Quest 3
31 Oct	HKD800	-	Have NOT registered yet	×	×
1 Nov (Registered successfully at 18:00)	Transaction 1 (made at 12:00): HKD500	-	Transactions made before registration will NOT be counted.	×	×
	Transaction 2 (made at 21:00): HKD500	-	NOT fulfil the requirement of making a single net transaction of HKD800 or above for Quest 2.	×	×
2 Nov	Transaction 1: HKD800	1 Welcome Scratch Card  (fulfilled Quest 2)	-	✓	×
	Transaction 2: HKD2,500	-	The Scratch Card(s) for Quest 3 (accumulated spend) will only be calculated on the	-	×

			next day after completing Quest 2.		
3 Nov (Start calculating Quest 3 on the next day after completing Quest 2)	HKD2,700	1 Extra Scratch Card^ (fulfilled Quest 3)	Calculation method for Quest 3 in Phase 1: $2,700/2,500 = 1.08$ round down to the nearest integer, i.e., 1.	-	✓
4 Nov	HKD12,300	4 Extra Scratch Cards^	Calculation method for Quest 3 in Phase 1: $(2,700+12,300)/2,500 = 6$  Since Designated Cardholder A has received 1 Extra Scratch Card in Phase 1 already and each Designated Cardholder can earn a maximum of 5 Extra Scratch Cards per phase for Quest 3, Designated Cardholder A will only be entitled to the remaining 4 Extra Scratch Cards.	-	✓
5 Nov	HKD2,600	-	Phase 1's limit of obtaining up to 5 Extra Scratch Cards has been reached.	-	✗
5 Dec	HKD12,500	5 Extra Scratch Cards^	Calculation method for Quest 3 in Phase 2: $12,500/2,500 = 5$ .	-	✓

^ This may take up to 7 days. Designated Cardholder may login onto SC Mobile App afterward or upon receipt of the Push Notification and access the Extra Scratch Card(s) entitled.

4. **Eligible Transactions** includes:

- ✓ Retail purchases (including both local and overseas transactions);
- ✓ Online purchases; and
- ✓ Interest-free merchant instalment monthly billed amount,

which are posted and reflected in the Bank's system during the Promotion Period.

5. Eligible Transactions do **NOT** include, without limitation:

- ✗ Any unposted, cancelled, refunded, falsified or unauthorized transactions;
- ✗ Cash advances;
- ✗ Any bill payment (including but without limitation tax and utilities) whether via Internet / Online Banking / ATMs / Phone Banking Services or other available means, phone orders, mail orders;
- ✗ Any transactions with transaction details - description containing "BILL PAY" or "BILL PAY B";
- ✗ Any amounts of Faster Payment System ("FPS");
- ✗ "Instalment Credit" Plan or billed monthly instalment of "Statement Instalment Plan" and interest / handling fees;
- ✗ Any interest, fees and charges (including but not limited to handling fees, annual fees, late / past due charges, overlimit charges, interest and finance charges);
- ✗ Any balance transfers, "Instalment Credit" Plan or billed monthly instalment of "Statement Instalment Plan" and interest/handling fees.

Remarks: If Designated Cardholders choose to pay through the interest-free merchant instalment for any new transactions, it is recommended to complete the transaction on or before 24 December 2025, to ensure that the transaction can be successfully posted before 31 December 2025. Otherwise, the transaction will NOT be counted towards this Promotion and will be considered as ineligible transactions.

The Bank reserves the final right in determining whether a transaction qualifies as an Eligible Transaction. In case of disputes, the decision of the Bank shall be final and conclusive.

6. Each Scratch Card may come with any one of the following prizes ("**Prize**"), while stocks last(s):

Prize	Remarks
<b>Hong Kong Disneyland Prizes</b>	
1-night stay at Hong Kong Disneyland Hotel - Walt Disney Suite with the Hong Kong Disneyland 20th Anniversary Magical Party Room Pack.	1. Unless otherwise indicated, redemption letters of Hong Kong Disneyland Prizes will be delivered to the winners' correspondence address on the Bank's record by the Bank's service provider by January 2026.  2. Additional terms and conditions apply, in particular relating to the redemption and use of the Hong Kong Disneyland Prizes. Please refer to the relevant redemption letters for details.
Stay and Play package for Two: Include 1-night stay at Disney Explorer Lodge (Standard room) and 1-day Park tickets (Adult; Standard) for two persons.	
1-night stay at Hong Kong Disneyland Hotel (Standard room) with the Hong Kong Disneyland 20th Anniversary Magical Party Room Pack.	

<p>Park ticket for One^^ (Adult; Standard; 1-day entry) &amp; One Hong Kong Disneyland 20th Anniversary Grand Celebration Plush Bag Charm.</p> <p>^^ Park ticket will be shown under "Scratch &amp; Prizes" of SC Mobile App.</p>	<p>3. The Hong Kong Disneyland Prizes will be delivered by the Bank's service provider at the Designated Cardholder's own risk. The Bank will not be responsible for compensating the Designated Cardholder or replacing the Hong Kong Disneyland Prizes or for any loss of or damages to the Hong Kong Disneyland Prizes during its delivery.</p>
<p>Ink &amp; Plate dinner buffet for Two. (Restaurant located in Disney's Hollywood Hotel).</p>	
<p>One Hong Kong Disneyland 20th Anniversary Grand Celebration Plush Bag Charm.</p>	
<p>Or other prizes (where applicable).</p>	
CashBack	
<p>HKD5 / 10 / 20 / 30 / 50 / 200 CashBack (the value of CashBack is randomly assigned by the Bank's system)</p>	<p>1. The CashBack will be shown on the winners' "360° Rewards" online redemption platform within 4 days after the Scratch Card is scratched.</p> <p>2. The CashBack will not be automatically credited to the winners' accounts, but can freely be redeemed for cash on the online platform. The CashBack will be given in Hong Kong dollars, and the minimum threshold for CashBack redemption is HKD50 per account and in multiples of HKD50 (also applicable to winners who are entitled and eligible in receiving CashBack for Split Card Bills at 0%). Redemption of CashBack is subject to relevant terms and conditions. Please visit <a href="http://sc.com/hk/rewards">sc.com/hk/rewards</a> for details.</p> <p>3. If the winner has multiple Eligible Cards, all CashBack earned under this Game will be credited to the "360° Rewards" online redemption platform of the particular Eligible Card that has been used to complete Quest 2.</p> <p>4. Additional terms and conditions apply. Please refer to <a href="http://www.sc.com/hk/rewards">www.sc.com/hk/rewards</a> for details.</p>
Split Card Bills at 0%	
<p>3-month 0% interest for Credit Card Statement Instalment Plan</p>	<p>1. This Prize is only applicable if the winner has successfully applied for a Credit Card Statement Instalment Plan of any available tenor ("<b>Eligible</b></p>

**Instalment Plan**”) through the “Credit Card - Scratch & Win” Campaign Page on SC Mobile App, and the Bank has approved such application.

2. Upon fulfilment of the requirements above, the winner will be entitled to either i) upfront 3-month interest free Credit Card Statement Instalment Plan or ii) CashBack in the amount of the handling fee initially charged by the Bank on the Eligible Instalment Plan in the first three months of the tenor. For the form of entitlement, please refer to the pop-up screen at the start of the application journey.

Illustrative example for CashBack

<b>Scenario</b>	<b>Total Handling Fee Payable under the Eligible Instalment Plan</b>	<b>CashBack under this Promotion</b>
Designated Cardholder splitting transaction of HKD10,000 into 12-month tenor, at monthly flat rate 0.5%	HK\$10,000 x 0.5% x 12 = HKD600	HK\$10,000 x 0.5% x 3 = HKD150

3. Any application for the Eligible Instalment Plan is subject to the Bank’s approval at its sole discretion. The Eligible Instalment Plan will be effective only after the Designated Cardholder receives an approval notification from the Bank. The Bank is entitled to reject any application for the Eligible Instalment Plan without giving any reasons. Upon the Bank’s approval of the application for Eligible Instalment Plan, a handling fee as determined and notified by the Bank from time to time will be charged to the Eligible Card account on a monthly basis during the tenor of the Eligible Instalment Plan.

4. For winner who receives CashBack, upon fulfilment of relevant requirements, CashBack will be rewarded

	<p>to the Designated Cardholders under this Promotion. The CashBack will be shown on the “360° Rewards” platform in February 2026. The exact amount of the CashBack that a Designated Cardholder may be entitled to shall be determined by the Bank at its sole discretion.</p> <p>5. Designated Cardholders who are eligible to receive CashBack shall notify the Bank if they do not receive the CashBack within 1 month after the fulfilment date (i.e., on or before 31 March 2026); otherwise, the Bank accepts no liability and will not be liable for any compensation.</p> <p>6. Additional terms and conditions apply. Please refer to <a href="http://www.sc.com/hk/ic2">www.sc.com/hk/ic2</a> for details.</p>
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7. **Only the first 100,000 successfully registered Designated Cardholders are eligible** for this Promotion. Registration and Prizes 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 webpage before patronage.
8. For redemption details of the Prize (including the Hong Kong Disneyland Prizes), please refer to the relevant terms and conditions stated on the Scratch Card(s) in SC Mobile App.
9. Redemption notification of the Hong Kong Disneyland Prize (whether by way of mail or other forms) will not be re-issued in case of loss or damage.
10. Winners of the Hong Kong Disneyland Prizes shall notify the Bank if they do not receive the relevant Prize by February 2026. Otherwise, the Bank accepts no liability and will not be liable for any compensation.
11. Eligible Transactions made by the principal and supplementary Designated Cardholders of the same Eligible Card account will be both counted collectively. Eligible Transactions of different Eligible Card accounts held by the same account holder will be counted collectively. Only the principal Designated Cardholders can get the Scratch Cards and participate in the Game.
12. The Eligible Card account must be valid and in good financial standing and the Designated Cardholder’s up-to-date personal information must be maintained with the Bank at the time when the Prize is rewarded; otherwise the Prize will be forfeited without further notice.
13. If the Designated Cardholders have cancelled any Eligible Transaction which has been included in determining the Designated Cardholder’s entitlement to the Scratch Card(s), Prize, or the Eligible Transactions are otherwise refunded, the Bank has the right to debit the CashBack from the Designated Cardholders' Eligible Card accounts or charge against the Designated Cardholders a cost equivalent to the value of the Prize without further notice.
14. The Bank is not responsible or liable for any failure or delay in the transmission of the transactions by any party including but not limited to acquirers, merchants, or any mobile service providers.

15. The speed and reliability of service of the Designated Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not and will not be responsible or liable in any manner whatsoever for any delay or failure in the transmission, or any failure to register and making transactions resulting from the same.
16. Prizes are non-transferable and cannot be resold, exchanged or redeemed for cash or other products or services.
17. Fraud and abuse will result in forfeiture of the Designated Cardholder's eligibility to participate in this Game. 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 Designated Cardholder's eligibility to participate in this Game and/or entitlement to the Scratch Cards / Prize without prior notice.
18. In case of the Prize becomes unavailable, the Bank shall have the right to replace the Prize with alternative prize at its sole discretion without prior notice.
19. The Designated Cardholder understands and accepts that the Bank is not the supplier of the Hong Kong Disneyland Prizes. To the extent permitted by applicable law, the Bank shall bear no liability: (a) relating to any aspect of the Hong Kong Disneyland Prizes, including without limitation, their quality, the supply, the descriptions of the Hong Kong Disneyland Prizes provided by the manufacturer/merchant/supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Hong Kong Disneyland Prizes provided by the manufacturer/merchant/supplier, their respective employees, officers and/or agents; and (b) for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting, using or enjoying the Hong Kong Disneyland Prizes.
20. All photos and prizes information are for reference only.
21. The Bank's records of the Eligible Transactions and fulfilment of the Scratch Card(s) shall be final and conclusive.
22. The Bank has no obligation to clarify which transactions are qualified as the "Eligible Transactions" before the transactions are made.
23. In case of disputes in relation to the means of this Game, eligibility requirements, number of Scratch Card(s) entitled, details of the Prizes and any matters arising from or in relation to this Game, the decision of the Bank shall be final and binding.
24. The Bank reserves the right to extend, alter or terminate the Promotion and amend these terms and conditions at any time without prior notice.
25. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
26. 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」推廣之條款及細則 (「此推廣計劃」)：

1. 推廣期由 2025 年 10 月 31 日 (中午 12:00) 至 12 月 31 日 (包括首尾兩日) (「推廣期」)。
2. 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，(b) 必須使用 SC Mobile App，即有效用戶 (須持有本行有效的數碼銀行戶口)；及 (c) 於 SC Mobile App 「探索」之「誠意為您推薦」內看到「信用卡 - 一擦即賞」橫幅之客戶 (「特選客戶」)。只適用於首 100,000 名成功登記之特選客戶參與於 SC Mobile App 「渣打信用卡 - 一擦即賞」遊戲 (「遊戲」)。
3. 如何參與遊戲及獲得擦擦卡？
  - a) **任務 1：登記**：特選客戶必須成功透過 SC Mobile App 登記 (按「探索」之「誠意為您推薦」內的「信用卡 - 一擦即賞」橫幅)。特選客戶於登記前之簽賬將不獲計算在此推廣計劃。特選客戶於推廣期內只須登記一次。
  - b) **任務 2：單一簽賬 HK\$800 或以上以開始遊戲**：特選客戶以合資格信用卡作單一合資格簽賬 (如下方定義) 滿 HK\$800 或以上，即時可獲得第一張擦擦卡 (「迎新擦擦卡」)。特選客戶必須先完成任務 2 才能開始進行任務 3。
  - c) **任務 3：累積簽賬**：任務 3 分為 2 個階段。階段 1 為 2025 年 11 月 1 日至 2025 年 11 月 30 日 (「階段 1」) 及階段 2 為 2025 年 12 月 1 日至 2025 年 12 月 31 日 (「階段 2」)。特選客戶累積合資格簽賬每滿 HK\$2,500 可獲得一張擦擦卡 (「額外擦擦卡」，連同迎新擦擦卡，為「擦擦卡」)。於任務 3，每位特選客戶可分別於階段 1 及階段 2 各獲得最多 5 張額外擦擦卡。任務 3 之累積簽賬將於特選客戶達成任務 2 翌日才會開始計算，直至 2025 年 12 月 31 日 (「任務 3 簽賬期」)。若特選客戶於階段 2 登記遊戲，則不會獲得階段 1 之額外擦擦卡，遊戲亦需由任務 2 開始。僅計算已誌賬及顯示於本行系統<sup>^</sup>之合資格簽賬。此外，在任務 3 簽賬期內發生的任何取消交易金額將從累計簽賬中扣除。
  - d) 每位特選客戶於整個推廣期內可獲得最多 1 張迎新擦擦卡及 10 張額外擦擦卡，不論每位特選客戶符合簽賬要求之次數及持有合資格信用卡之數量。
  - e) 特選客戶必須於 **2026 年 1 月 7 日或之前**擦卡，否則擦擦卡將會無效及不可使用，亦不會補發任何擦擦卡。

例子 1：假設特選客戶 A 於 2025 年 11 月 1 日 18:00 成功透過 SC Mobile App 登記此推廣計劃。

簽賬日期	合資格簽賬金額	可獲得之擦擦卡	未能獲得擦擦卡之原因 / 計算方法	合資格簽賬金額於任務 2 計算	合資格簽賬金額於任務 3 計算
10 月 31 日	HK\$800	-	尚未登記	×	×
11 月 1 日 (於 18:00 成功登記)	簽賬 1 (於 12:00 簽賬) : HK\$500	-	簽賬於登記前，故不被計算。	×	×
	簽賬 2 (於 21:00 簽賬) : HK\$500	-	沒有達到任務 2 之單一合資格簽賬滿 HK\$800 或以上。	×	×
11 月 2 日	簽賬 1 : HK\$800	1 張迎新擦擦卡 (達成任務 2)	-	✓	×
	簽賬 2 : HK\$2,500	-	達成任務 2 翌日的累積簽賬才會開始計算任務 3 的擦擦卡。	-	×
11 月 3 日 (達成任務 2 翌日開始計算任務 3)	HK\$2,700	1 張額外擦擦卡 <sup>^</sup> (達成任務 3)	於階段 1，任務 3 計算方法： $2,700/2,500 = 1.08$ 下捨至整數，即 1。	-	✓
11 月 4 日	HK\$12,300	4 張額外擦擦卡 <sup>^</sup>	於階段 1，任務 3 計算方法： $(2,700+12,300)/2,500 = 6$  由於特選客戶 A 於階段 1 已獲得 1 張額外擦擦卡，而每階段於任務 3 可獲得最多 5 張額外擦擦卡，故特選客戶 A 只可獲得餘	-	✓

			下 4 張額外擦擦卡。		
11 月 5 日	HK\$2,600	-	已獲取階段 1 最多 5 張額外擦擦卡。	-	✗
12 月 5 日	HK\$12,500	5 張額外擦擦卡 <sup>^</sup>	於階段 2，任務 3 計算方法： 12,500/2,500 = 5	-	✓

<sup>^</sup> 這需最多 7 天。特選客戶隨後可登入 SC Mobile App 或當收到推送訊息後以獲得額外擦擦卡。

#### 4. 合資格簽賬包括：

- ✓ 零售簽賬（包括本地及海外簽賬）；
- ✓ 網上簽賬；及
- ✓ 商戶免息分期計劃之供款金額，

於推廣期內已誌賬並顯示於本行系統。

#### 5. 非合資格簽賬包括，但不限於：

- ✗ 所有未誌賬 / 取消 / 退款 / 偽造 / 未經許可的簽賬交易；
- ✗ 現金透支；
- ✗ 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（包括但不限於稅項及公共事務賬項）、電話購物、郵購；
- ✗ 任何交易詳情 - 簡述 / 進支詳列包含 “BILL PAY” or “BILL PAY B” 字眼；
- ✗ 任何「快速支付系統」（FPS）之金額；
- ✗ 「兌現分期」或繳交「月結單分期」計劃之每月分期款項及利息/手續費；
- ✗ 任何利息、費用及收費（包括但不限於手續費、年費、逾期還款費用、超逾信用額費、利息及財務收費）；
- ✗ 任何結餘轉賬、「兌現分期」或「月結單分期」計劃之供款及利息/手續費。

註：如果特選客戶選擇以商戶免息分期計劃作任何全新簽賬，建議於 2025 年 12 月 24 日或之前完成交易，以確保交易能夠於 2025 年 12 月 31 日前成功誌賬。否則有關交易將不會被計算在此推廣計劃內，及視為非合資格簽賬。

本行保留計算此推廣計劃之合資格簽賬之定義之最終決定權，而毋須另行通知。如有任何爭議，本行保留最終決定權。

## 6. 每張擦擦卡附有以下其中一項獎品 (「獎品」) , 額滿即止 :

獎品	註
<b>香港迪士尼樂園獎品</b>	
香港迪士尼樂園酒店 1 晚住宿 - 華特迪士尼套房 , 連香港迪士尼樂園 20 周年派對房間慶祝禮。	1. 除個別情況外 , 香港迪士尼樂園獎品換領信會由本行的服務提供者於 2026 年 1 月或之前派送至得獎者之本行紀錄的本地通訊地址。  2. 受附加條款及細則約束 , 特別是有關兌換及使用香港迪士尼樂園獎品。詳情請參閱相關換領信。  3. 香港迪士尼樂園獎品會由本行的服務提供者派送 , 特選客戶需自行承擔風險。香港迪士尼樂園獎品若在派送期間遺失或損毀 , 本行恕不承擔有關責任 , 也不會對特選客戶作任何賠償。
「住宿 + 門票」2 人套票 : 包括樂園 1 日成人標準門票 2 張及 迪士尼探索家度假酒店 1 晚住宿 ( 標準房 ) 。	
香港迪士尼樂園酒店 1 晚住宿 ( 標準房 ) , 連香港迪士尼樂園 20 周年派對房間慶祝禮。	
樂園成人門票 1 張^^ ( 標準 ; 1 日入場 ) 及香港迪士尼樂園 20 周年奇妙派對毛公仔掛袋飾物 1 隻 ( 款式隨機送出 ) 。  ^^ 樂園門票會顯示在 SC Mobile App 內的「擦擦卡及獎品」。	
藝彩廚 2 人自助晚餐。 ( 餐廳位於迪士尼好萊塢酒店 ) 。	
香港迪士尼樂園 20 周年奇妙派對毛公仔掛袋飾物 1 隻 ( 款式隨機送出 ) 。	
或其他獎品 ( 如適用 ) 。	
<b>現金回贈</b>	
HK\$5 / 10 / 20 / 30 / 50 / 200 現金回贈 ( 現金回贈的價值由本行系統隨機分配 )	1. 現金回贈將於擦卡後 4 天內顯示於得獎者之「360°全面賞」網上換領平台。  2. 現金回贈不會直接存入得獎者賬戶 , 但可隨時登入網上平台換領現金。每次換領之最低金額為每個賬戶 HK\$50 及兌換單位為 HK\$50 之倍數 ( 亦適用於 0 息簽賬分期中合資格獲得現金回贈的得獎者 ) 。現金回贈換領須受有關條款及細則約束 , 請上 <a href="http://sc.com/hk/rewards">sc.com/hk/rewards</a> 參閱詳情。  3. 如果得獎者擁有數張合資格信用卡 , 所有於此遊戲獲得的現金回贈將存入於完成任務 2 的該合資格信用卡之「360°全面賞」網上換領平台內。

	4.受附加條款及細則約束。詳情請瀏覽 <a href="http://www.sc.com/hk/rewards">www.sc.com/hk/rewards</a> 。						
<b>0 息簽賬分期</b>							
3 個月 0 息信用卡月結單分期計劃	<p>1. 得獎者需透過 SC Mobile App 「信用卡 - 一擦即賞」活動頁面申請信用卡「月結單分期」計劃(「合資格分期付款計劃」)，並由本行批核該申請，才能獲得此獎品。</p> <p>2. 符合上述條件後，得獎者可獲得 i) 3 個月免息信用卡「月結單分期」計劃或 ii) 本行在期限內對合資格分期付款計劃首三個月收取之手續費金額的現金回贈。有關具體獎賞形式，請參閱申請開始時顯示的畫面。</p> <p>現金回贈計算範例以供參考</p> <table border="1" data-bbox="919 907 1409 1465"> <thead> <tr> <th data-bbox="919 907 1081 1163">例子</th> <th data-bbox="1081 907 1247 1163">於合資格分期付款計劃內需支付的手續費</th> <th data-bbox="1247 907 1409 1163">於手續費優惠計劃內的現金回贈</th> </tr> </thead> <tbody> <tr> <td data-bbox="919 1163 1081 1465">特選客戶以 HK\$10,000 簽賬交易辦理 12 個月分期，月平息為 0.5%</td> <td data-bbox="1081 1163 1247 1465"> <math display="block">\text{HK\\$}10,000 \times 0.5\% \times 12 = \text{HK\\$}600</math> </td> <td data-bbox="1247 1163 1409 1465"> <math display="block">\text{HK\\$}10,000 \times 0.5\% \times 3 = \text{HK\\$}150</math> </td> </tr> </tbody> </table> <p>3. 任何合資格分期付款計劃申請均須經銀行全權酌情決定批准與否。而合資格分期付款計劃須待特選客戶收到本行批准通知後才生效。本行有權拒絕接受任何申請而毋須給予任何理由。合資格分期付款計劃申請一經本行成功批核，本行將在合資格分期付款計劃還款期內向合資格信用卡賬戶收取不時確定及通知的手續費。</p>	例子	於合資格分期付款計劃內需支付的手續費	於手續費優惠計劃內的現金回贈	特選客戶以 HK\$10,000 簽賬交易辦理 12 個月分期，月平息為 0.5%	$\text{HK\$}10,000 \times 0.5\% \times 12 = \text{HK\$}600$	$\text{HK\$}10,000 \times 0.5\% \times 3 = \text{HK\$}150$
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	<p>4. 當得獎者獲得現金回贈，並符合相關條件，此推廣計劃之現金回贈將於 2026 年 2 月內顯示於特選客戶之「360° 全面賞」網上換領平台。特選客戶獲得現金回贈的具體金額由本行保留最終決定權。</p> <p>5. 合資格獲得現金回贈的特選客戶如在現金回贈日後 1 個月內仍未收妥所獲享之現金回贈（即 2026 年 3 月 31 日或之前），須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。</p> <p>6. 受附加條款及細則約束。詳情請瀏覽 <a href="http://www.sc.com/hk/ic2">www.sc.com/hk/ic2</a>。</p>
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7. 此推廣計劃只適用於首 **100,000 名成功登記之特選客戶**。登記名額及獎品先到先得，額滿即止。如限額已滿，將於本行有關此推廣之網頁內公布，請於惠顧前先留意有關網頁。
8. 有關獎品（包括香港迪士尼樂園獎品）換領詳情，請參閱 SC Mobile App 擦擦卡上之相關條款及細則。
9. 香港迪士尼樂園獎品之換領訊息（郵寄或其他形式）若有遺失或損毀，恕不補發。
10. 香港迪士尼樂園獎品得獎者如在 2026 年 2 月內仍未收妥相關獎品，須通知本行。否則，本行恕不承擔有關責任，也不會作任何賠償。
11. 同一合資格信用卡賬戶的主卡及附屬卡之合資格簽賬將會合併計算。同一賬戶持有之不同合資格信用卡賬戶的合資格簽賬將會合併計算。是次活動中派發的擦擦卡只限主卡持有人參與遊戲。
12. 於獎品送出及使用時，特選客戶之合資格信用卡賬戶必須為有效及處於良好信用狀況，及於本行記錄的個人資料必須保持最新及有效。否則本行有權取消其獎品，而毋須另行通知。
13. 如特選客戶於獲得擦擦卡及獎品後取消任何合資格簽賬，本行有權從特選客戶有關之合資格信用卡賬戶內扣除相應之現金回贈，或向特選客戶收取相等於獎品價值之費用，而毋須另行通知。
14. 本行對於任何一方（包括但不限於收單行、商戶或任何電訊商/服務提供者）在交易傳輸中的任何失敗或延遲，將不會承擔責任或義務。
15. 特選客戶的互聯網及/或手機網上連接的速度和可靠性完全取決於其各自的互聯網及/或電訊商/服務提供者。本行對於任何傳輸中的延遲或失敗，或因同樣原因導致的登記及/或交易失敗，均不承擔任何責任或義務。
16. 獎品不能轉讓或兌換現金或其他產品或服務。

17. 欺詐及濫用將導致特選客戶喪失參與此遊戲的資格。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特選客戶參與此遊戲及/或獲取擦擦卡/獎品的資格，恕不另行通知。
18. 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。
19. 特選客戶明白及接納本行並非香港迪士尼樂園獎品之供應商。在法律允許的範圍內，本行毋須負上任何責任：(a) 對供應商、其僱員、員工或代理商所提供之香港迪士尼樂園獎品的各方面及服務，包括但不限於提供香港迪士尼樂園獎品之商戶、其員工及/或代理人對產品及/或服務在其質素、供應量、產品描述之說明、任何虛假商品說明、失實陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導；及 (b) 由於接受、使用或享用香港迪士尼樂園獎品而導致之任何損失或損害(包括但不限於間接或後果性損失)或個人損傷。
20. 所有相片及獎品資料只供參考。
21. 有關合資格簽賬及已完成之擦擦卡，均以本行之系統紀錄為準。
22. 特選客戶於進行所有簽賬前，本行恕不負責釐清該項簽賬是否「合資格簽賬」。
23. 若對此遊戲的方式、資格要求、擦擦卡的次數、獎品詳情以及因擦擦卡引起或與擦擦卡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。
24. 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。
25. 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。
26. 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