



Terms and Conditions of Limited time offer: Extra Rewards Promotion (the "Promotion" or "Extra Rewards"):

1. Unless otherwise specified, the Promotion is valid from 19 September 2025 to 31 January 2026 (both dates inclusive) (the "**Promotion Period**").
2. To be eligible for the Extra Rewards as stated in the table below, cardholders ("**Cardholders**") are required to purchase either (a) an iPhone using the iPhone for Life Plan or (b) an Apple watch S11 or Ultra 3 using 36 months interest-free merchant instalment (each an "**Eligible Transaction**") at designated mobile service providers ("**Participating Merchants**") during the relevant period (as stated below) with credit cards issued by Standard Chartered Bank (Hong Kong) Limited ("**SCB**"), including Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered UnionPay Dual Currency Platinum Credit Card, Standard Chartered Business Card and Standard Chartered Corporate Card) (each an "**Eligible Card**"):

Relevant period	Eligible Transaction	Participating Merchants
19 September 2025 to 31 January 2026	(a) Purchase an iPhone using the iPhone for Life Plan	<ul style="list-style-type: none"> • China Mobile Hong Kong • CSL • Hong Kong Broadband Network • SmarTone • SUPREME • Telecom Digital SUN Mobile • 1010 • 3 Hong Kong
12 December 2025 to 31 January 2026	(b) Purchase an Apple Watch S11 or Ultra 3 using	<ul style="list-style-type: none"> • China Mobile Hong Kong • CSL

	36 months interest-free merchant instalment	<ul style="list-style-type: none"> • Hong Kong Broadband Network • SUPREME • Telecom Digital • 101O • 3 Hong Kong
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Limited time offer: Extra Rewards: Asia Miles (“Miles”) / CashBack

	Extra Rewards for Eligible Transaction made at any Participating Merchant	Additional Extra Rewards for Eligible Transaction made at China Mobile Hong Kong
Standard Chartered Cathy Mastercard	3,000 Miles	+ 500 Miles
Other Eligible Cards	HKD300 CashBack	+ HKD50 CashBack

3.
 - a. To be eligible for the Extra Rewards, Cardholders are also required to register their respective Eligible Card during the Promotion Period at Standard Chartered webpage (www.sc.com/hk/ip or www.sc.com/hk/promotions/credit-cards/applewatch/).
 - b. Extra Rewards are NOT applicable to transactions made via any e-wallets (including but not limited to Alipay, WeChat Pay and Tap & Go).
 - c. Only the first 3,500 successfully registered Cardholders are eligible for the Extra Rewards. Registration will be closed when the quota is full. Each Cardholder can only register ONE Eligible Card during the Promotion Period, and only that ONE registered Eligible Card will be used to calculate the Eligible Transaction(s) and the relevant Extra Rewards. Each Cardholder is only entitled to enjoy the Extra Rewards (either in the form of Miles/ CashBack) for each type of the Eligible Transaction (being purchase of an iPhone or an Apple Watch as stated in the table above) once respectively during the Promotion Period, regardless of how many times the offer requirements are met and how many Eligible Cards each Cardholder is holding.
 - d. If the quota is full, it will be stated in the related promotional webpage of SCB, please visit the webpage before patronage.
 - e. Cardholders will receive a reference number upon successful registration. Cardholders are required to keep the reference number for verification by SCB until 31 May 2026 (if applicable). All registered information will be recorded. More than one registration of the same Cardholder will be treated

as a unified record only and the last record will prevail. Successful registration cannot be cancelled.

4. All Eligible Transactions made in the Promotion Period must be posted on or before 7 February 2026 based on the transaction date as shown on the credit card monthly statement of the Eligible Card.
5. For Cardholders who use the Standard Chartered Cathay Mastercard to register and make Eligible Transaction,
 - (i) Miles will be rewarded to the Cardholders as the Extra Rewards under this Promotion. A designated conversion rate of HKD1 CashBack to 10 Miles will be used to calculate the Extra Rewards entitlement of this Promotion. For example, HKD100 CashBack can be converted to 1,000 Miles. SCB reserves its right to determine the final conversion rate of Miles and exchange rate at its sole discretion. In case of disputes, the decision of SCB shall be final and conclusive.
 - (ii) SCB will provide the relevant information of the Cardholders, including family name, given name, Cathay membership number, approval status, new or existing-to-card status, card application date and time, and the amount of Miles rewarded to Asia Miles Limited (“AML”) for the crediting of the Miles under this Promotion only. Upon receiving such information from SCB, AML will credit the Miles rewarded to the respective Cardholders’ Cathay membership accounts on or before 30 April 2026.
 - (iii) Cardholders acknowledge that the Miles rewarded under the Promotion shall be credited to his/her Cathay membership account by AML. SCB will use its best endeavour to provide the necessary information to AML to facilitate this purpose, however SCB makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by AML and accepts no liability for failure or delay in the crediting of Miles to the Cardholder’s Cathay membership account for any reason beyond SCB’s control. SCB accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Miles and the relevant terms and conditions, please contact AML and/or refer to Cathay website at cathaypacific.com.
 - (iv) The Miles will be forfeited if AML rejects the crediting of the Miles.
 - (v) Additional terms and conditions of AML apply for redemption and/or use of Miles. For details, please visit cathaypacific.com. SCB is not obliged to notify you of any changes or latest announcements of AML.

6. For Cardholders who use Eligible Card other than the Standard Chartered Cathay Mastercard to register and make Eligible Transaction, CashBack will be rewarded to the Cardholders as the Extra Rewards under this Promotion. The CashBack earned under this Promotion will be shown on the "360° Rewards" platform in April 2026 and will not be automatically credited to the Cardholders' accounts but can be freely redeemed for cash at the redemption platform. The CashBack will be given in Hong Kong dollars and the minimum threshold of CashBack redemption is HKD50 per account and in multiple of HKD50. Redemption of CashBack is subject to relevant terms and conditions. Please visit www.sc.com/hk/rewards for details and to redeem the CashBack.
7. Eligible Transactions made by the Principal and Supplementary Cardholder(s) of the same Eligible Card for the Promotion will be counted collectively.
8. Registered and eligible Cardholders shall notify SCB if they do not receive the Extra Rewards within 1 month after the fulfilment date (that is, 31 May 2026); otherwise, the CashBack/ Miles will not be re-credited and SCB will not be liable for any compensation.
9. The Eligible Card accounts must be valid and in good financial standing at the time when the Extra Rewards is/are credited; otherwise the Extra Rewards will be forfeited without further notice. The Extra Rewards amount cannot be drawn as cash advance, is/are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
10. SCB will verify the transaction record(s) to confirm the Cardholders' eligibility under the Promotion. In case of discrepancy between SCB's computer record and details recorded on the credit card sales slips, SCB's computer record(s) shall prevail.
11. If the Cardholders have cancelled any related transaction which had been included in calculating the Extra Rewards offered under the Promotion after the receipt of such Extra Rewards or the Eligible Transactions are otherwise refunded, SCB has the right to debit the Extra Rewards from the Cardholders' Eligible Card accounts or charge against the Cardholders a cost equivalent to the value of the Extra Rewards without further notice.
12. This Promotion is also subject to the relevant terms and conditions of Standard Chartered Credit Card iPhone for Life Promotion.
13. Cardholders understand and accept that SCB is not the supplier of the products and/or services (including the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles) supplied by the merchant(s) under or in connection with this Promotion. SCB shall bear no liability relating to any aspect of the products and/or services (including the Cathay

membership account, the Miles and the products/services purchased/redeemed with the Miles), including without limitation, their quality, the supply, the descriptions of products and/or services (including the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles) provided by the merchant(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 products and/or services (including the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles) under the Promotion, by the relevant merchant(s), their respective employees, officers and/or agents.

14. Cardholders are required to keep the relevant original sales receipts and credit card sales slips (where applicable) for inspection upon request by SCB. In case of disputes, Cardholders are required to submit the relevant original sales receipt(s) and credit card sales slip(s) for further investigation by SCB. All relevant documents submitted to SCB will not be returned.
15. Personal data of Cardholders may be collected by the Participating Merchant and the use of such personal data shall be subject to the personal information collection statement of the Participating Merchant. Please contact the Participating Merchant for related details.
16. SCB reserves the right to extend, alter or terminate the Promotion and amend these terms and conditions at any time without prior notice. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of SCB, which shall be final and conclusive.
17. Unless otherwise specified, the Extra Rewards under this Promotion cannot be enjoyed in conjunction with other promotional offers.
18. The Promotion shall be terminated immediately upon closure of Participating Merchant or any of its outlets.
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



限時優惠：額外獎賞推廣計劃（「此推廣計劃」或「額外獎賞」）之條款及細則：

1. 除特別註明，此推廣計劃之推廣期由 2025 年 9 月 19 日至 2026 年 1 月 31 日（包括首尾兩日）（「推廣期」）。
2. 客戶（「客戶」）須以下列渣打銀行（香港）有限公司（「渣打」）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（不包括渣打銀聯雙幣白金信用卡、渣打商務卡及渣打公司卡）（「合資格信用卡」），於指定推廣期內（如下所述）在指定電訊商（「參與商戶」）(a) 使用 iPhone for Life 購買 iPhone 或(b) 使用 36 個月商戶免息分期購買 Apple Watch S11 或 Ultra 3（每項均為「合資格簽賬」），方可獲取以下所述之額外獎賞。

指定推廣期	合資格簽賬	參與商戶
2025 年 9 月 19 日至 2026 年 1 月 31 日	(a) 使用 iPhone for Life 購買 iPhone	<ul style="list-style-type: none"> • 中國移動香港 • CSL • 香港寬頻 • SmarTone • SUPREME • 電訊數碼 SUN Mobile • 1010 • 3 香港
2025 年 12 月 12 日至 2026 年 1 月 31 日	(b) 使用 36 個月商戶免息分期購買 Apple Watch S11 或 Ultra 3	<ul style="list-style-type: none"> • 中國移動香港 • CSL • 香港寬頻 • SUPREME • 電訊數碼 • 1010 • 3 香港

限時優惠：額外獎賞：「亞洲萬里通」里數（「里數」）/現金回贈

	於任何參與商戶作合資格簽賬，可獲之額外獎賞	於中國移動香港作合資格簽賬，可獲附加之額外獎賞
渣打國泰萬事達卡	3,000 里數	+ 500 里數
其他合資格信用卡	HK\$300 現金回贈	+ HK\$50 現金回贈

3.
 - a. 客戶必須於推廣期內於渣打網頁(www.sc.com/hk/ip 或 www.sc.com/hk/zh/promotions/credit-cards/applewatch/) 以合資格信用卡登記方可享有額外獎賞。
 - b. 額外獎賞不適用於透過任何電子錢包(包括但不限於支付寶、微信支付及拍住賞)簽賬之交易。
 - c. 額外獎賞只適用於首 3,500 名成功登記之客戶，額滿即止。每位客戶於推廣期內最多可登記一張合資格信用卡，推廣只以該已登記之合資格信用卡用作計算合資格簽賬及額外獎賞。每位客戶於推廣期內只可就每種合資格簽賬(如上表所示，即購買 iPhone 或 Apple Watch) 獲享額外獎賞各一次 (里數獎賞/現金回贈)，不論每位客戶符合簽賬要求之次數及持有合資格信用卡之數量。
 - d. 如限額已滿，將於渣打有關此推廣之網頁內公布，請於惠顧前先留意有關網頁。
 - e. 成功登記之客戶於完成登記後，將獲發一個參考編號。客戶須保留該編號直至 2026 年 5 月 31 日以作核對之用 (如適用)。所有登記資料將會被列入紀錄內。如客戶進行多於一次登記，則以最後一次成功登記資料為準。成功登記後將不能取消。
4. 所有的合資格簽賬須於 2026 年 2 月 7 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。
5. 如客戶以渣打國泰萬事達卡登記及作合資格簽賬，
 - (i) 此推廣計劃之獎賞則為里數，此推廣將使用指定的兌換率 HK\$1 現金回贈轉換為 10 里數。例如 HK\$100 現金回贈相等於 1,000 里數，以此計算推廣計劃的獎賞。渣打保留決定最終在此推廣計劃指定里數兌換率計算的權利，恕不另行通知，如有任何爭議，渣打保留最終決定權。
 - (ii) 渣打將提供信用卡客戶之相關資料，包括姓氏、名字、國泰會員號碼、信用卡批核情況、全新或現有信用卡批核情況、信用卡申請日期及時間及所獲享

之里數予亞洲萬里通有限公司(「亞洲萬里通」) · 以存入是次額外獎賞所獲享之里數。於收取渣打提供之資料後 · 亞洲萬里通將於 2026 年 4 月 30 日或之前將里數存入相關信用卡客戶相聯的國泰會員賬戶。

- (iii) 信用卡客戶確認透過額外獎賞所獲贈之里數將由亞洲萬里通存入客戶之國泰會員賬戶。為此渣打將盡力向亞洲萬里通提供所需資料 · 但對於亞洲萬里通能否準確存入里數於信用卡客戶的國泰會員賬戶 · 任何於渣打控制範圍以外的錯誤或延遲存入里數 · 渣打理應毋須負上任何責任 · 包括但不限於里數有效期 · 使用及兌換。如欲查詢有關里數及其條款及細則 · 請聯絡亞洲萬里通及/或瀏覽國泰網頁 cathaypacific.com。
- (iv) 若亞洲萬里通無法將里數存入客戶之國泰會員賬戶 · 額外獎賞將被取消而毋須事先通知。
- (v) 有關里數之兌換及使用 · 須受條款及細則約束。詳情請瀏覽國泰網頁 cathaypacific.com。渣打並沒有責任通知閣下亞洲萬里通的任何變更或最新公告。

6. 如客戶以渣打國泰萬事達卡以外的其他合資格信用卡登記及作合資格簽賬 · 此推廣計劃之額外獎賞則為現金回贈。此推廣計劃之現金回贈將於 2026 年 4 月內顯示於「360° 全面賞」網上換領平台 · 而不會直接存入賬戶。客戶可隨時登入平台兌換現金。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。現金回贈換領須受有關條款及細則約束 · 請上 www.sc.com/hk/rewards 參閱詳情及換領現金回贈。
7. 同一推廣計劃之合資格信用卡之賬戶主卡及附屬卡的合資格簽賬將合併計算。
8. 已登記及合資格客戶如在後 1 個月內仍未收妥所獲享之額外獎賞 (即 2026 年 5 月 31 日前) · 須自行通知渣打；否則 · 渣打恕不承擔有關責任 · 相關現金回贈/里數將不獲重新存入 · 渣打也不會作任何賠償。
9. 客戶有關之合資格信用卡賬戶必須於存入額外獎賞時仍為有效及信用狀況良好；否則 · 渣打有權取消有關額外獎賞。額外獎賞不可作現金透支提取 · 亦不得轉換、轉讓及不可用作繳付信用卡結欠。
10. 渣打將經電腦核實客戶之信用卡簽賬紀錄 · 以確定客戶於此推廣計劃可獲享額外獎賞之資格。若簽賬存根印載的資料與渣打存檔紀錄不符 · 將以渣打存檔紀錄為準。

11. 如客戶於獲贈額外獎賞後取消用作計算此推廣計劃的任何有關簽賬，渣打有權從客戶有關之合資格信用卡賬戶內扣除額外獎賞或向客戶收取有關已提供額外獎賞之相應價值，而毋須另行通知。
12. 此推廣計劃並受渣打信用卡 iPhone for Life 推廣計劃所有相關條款及細則約束。
13. 客戶明白及接納所有參與商戶提供的有關此推廣計劃的產品及/或服務（包括國泰會員賬戶、里數及使用里數換領的禮品）並非由渣打所提供。因此，有關參與商戶、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，包括但不限於參與商戶所提供的產品及/或其服務（包括國泰會員賬戶、里數及使用里數換領的禮品）的質素、供應量、產品及/或其服務（包括國泰會員賬戶、里數及使用里數換領的禮品）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（包括國泰會員賬戶、里數及使用里數換領的禮品）的不公平貿易慣例或行為，渣打均毋須負上任何責任。
14. 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)以作核對之用。如有任何爭議，客戶必須提供有關之簽賬單據及簽賬存根正本，以便渣打作進一步調查。所有已遞交之有關文件將不獲發還。
15. 參與商戶或許會收集客戶之個人資料，其個人資料之用途將受參與商戶之個人資料收集聲明約束。渣打並不牽涉該任何個人資料之收集及使用，詳情請聯絡參與商戶。
16. 渣打保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利。如有任何關於此推廣計劃之條款及細則所引致之爭議，渣打將保留最終決定權。
17. 除特別註明外，此推廣計劃之額外獎賞不可與其他優惠同時使用/享用。
18. 如參與商戶或其分店停止營業，有關優惠將會終止。
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