

生效日期: 2025 年 10 月 2 日



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務請細閱本文件。

本文件載列本行同意向客戶提供渣打「亞洲萬里通」里數定期存款優惠下之產品和服務所依據的特定條款及細則。本文件須與構成本行銀行協議的本行的客戶條款及客戶條款 A 部份所述的相關文件(包括往來/支票/儲蓄及定期存款戶口條款、產品章程、重要提示及優惠條款(如適用))和任何其他文件一併閱讀並對客戶具有約束力。客戶可於本行任何分行索取及/或於本行網站 [www.sc.com/hk](http://www.sc.com/hk) 下載本行銀行協議。如果批核(如適用)與本行銀行協議的任何其他部份有任何不符, 概以批核所載的條款為準。客戶與本行之間的任何已有產品或服務(如適用)的其他條款及細則, 則不適用於本條款。

#### 詞語涵義

除本文件、產品章程或優惠條款(如適用)特別定下的涵義之外, 謹請客戶同時參閱有關本文件所用關鍵詞定義的其他構成本行銀行協議的文件。例如, 請客戶注意:

**客戶**指此申請中稱為「申請人」的人士, 如超過一名人士, 則分別及共同指各申請人。

**我們**(在不局限客戶條款所定涵義的原則下)或本行就本申請/推廣而言, 指渣打銀行(香港)有限公司 Standard Chartered Bank (Hong Kong) Limited。

#### 「亞洲萬里通」里數定期存款優惠之條款及細則

1. 客戶須於開戶期期間, 即 2025 年 10 月 2 日至 2025 年 10 月 31 日(包括首尾兩天), 成功以個人名義開立「亞洲萬里通」里數定期存款戶口及於開立時存入下表所述之金額的資金(根據條款 3 之定義)到其「亞洲萬里通」里數定期存款戶口, 以獲享「亞洲萬里通」里數定期存款優惠(『「亞洲萬里通」里數定期存款』):

開戶途徑	貨幣	「亞洲萬里通」里數定期存款之最低開戶結存
網上理財 / SC Mobile App	港元	港元 10,000
	美元	美元 2,000
	人民幣	人民幣 10,000
分行 / 「My RM」平台	港元	港元 100,000
	美元	美元 10,000
	人民幣	人民幣 100,000

2. 客戶開設「亞洲萬里通」里數定期存款戶口並符合此條款及細則所列出的所有要求, 其「亞洲萬里通」里數定期存款將可同時獲享 0.01 厘年利率及「亞洲萬里通」里數獎賞。客戶享有之年利率會印在定期存款通知書, 而「亞洲萬里通」里數獎賞則會印在「亞洲萬里通」里數定期存款優惠通知書, 如有任何爭議, 本行保留最終決定權:

(a) 港元「亞洲萬里通」里數定期存款戶口之年利率將以每年365日或366日(閏年)為基準以單息計算, 而其他貨幣的「亞洲萬里通」里數定期存款戶口之年利率將以每年360日為基準以單息計算。「亞洲萬里通」里數定期存款

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優惠所釐定之年利率可能不等同於列明在 [www.sc.com/hk/promotion/save/board-rates](http://www.sc.com/hk/promotion/save/board-rates) 之定期存款年利率，詳情請瀏覽相關推廣網頁或親臨分行查詢。

(b) 所獲享之「亞洲萬里通」里數獎賞取決於「亞洲萬里通」里數定期存款期及資金類別，並就「亞洲萬里通」里數定期存款本金金額按比例計算。有關「亞洲萬里通」里數獎賞如下：

#### 新資金

貨幣	定期存款本金金額	6 個月「亞洲萬里通」 里數定期存款獎賞	12 個月「亞洲萬里通」 里數定期存款獎賞
港元	每港元 10,000	HK\$1,200	HK\$2,400
美元	每美元 2,000	HK\$3,000	HK\$6,000
人民幣	每人民幣 10,000	HK\$600	HK\$1,300

#### 現有資金

貨幣	定期存款本金金額	6 個月「亞洲萬里通」 里數定期存款獎賞	12 個月「亞洲萬里通」 里數定期存款獎賞
港元	每港元 10,000	HK\$1,000	HK\$2,000
美元	每美元 2,000	HK\$2,500	HK\$5,000
人民幣	每人民幣 10,000	HK\$500	HK\$1,100

「亞洲萬里通」里數獎賞只供參考而並非保證。本行保留隨時更改以及修訂推廣網頁及宣傳資料所載的里數獎賞之絕對權利。相應的「亞洲萬里通」里數定期存款優惠是取決於 「亞洲萬里通」里數定期存款戶口成功開立並有資金存入到該戶口的當天。

3. 「資金類別」是指新資金或現有資金：

(a) 「新資金」是指「亞洲萬里通」里數定期存款戶口開立日及前4個工作天(不包括星期日及公眾假期)由其他銀行存入合資格客戶於本行戶口之資金：

- (i) 透過現金、其他銀行支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATS))、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入本行戶口之全新資金；或
- (ii) 於本行兌換之任何貨幣；或
- (iii) 以下投資或保險產品贖回資金，包括股票掛鈎投資、債券投資(債券及結構性票據)、保險、股票及基金。

新資金不得為本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」、「結構性存款」及「貨幣循環存款」到期日轉賬而得的資金並扣除在計算期內所有已開立的定期存款戶口及「高息馬拉松活期存款」戶口之存款本金總額。

(b) 「現有資金」之定義為除條款3(a)中定義之新資金外，在客戶於本行持有之戶口中的其他資金。

4. 客戶於「亞洲萬里通」里數定期存款優惠所獲享之里數獎賞，取決於其成功存入「亞洲萬里通」里數定期存款戶口之金額及資金類別並根據以上條款 2(b) 之描述。由於不同資金類別的里數獎賞可能有所不同，如果客戶希望同時獲享新資金和現有資金之「亞洲萬里通」里數定期存款優惠，須分別為各資金類別開立「亞洲萬里通」里數定期存款戶口。如果客戶同時將新資金和現有資金存入同一「亞洲萬里通」里數定期存款戶口內，所有新資金將被視為現有資金作計算里數獎賞之用。

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5. 本行可酌情允許到期前提取定期存款，客戶須繳付罰款及費用。在此情況下，本行恕不另行通知取消或終止「亞洲萬里通」里數定期存款優惠之里數獎賞或徵收「亞洲萬里通」費用(根據以下之定義)及其罰款金額將按下列算式計算: **定期存款本金 x (最優惠利率<sup>^</sup> - 定期存款利率) x 尚餘到期日數 / 一年總日數**；其中「亞洲萬里通」里數定期存款優惠的定期存款利率為 0.01 厘年利率。

注意: 客戶提前提取任何款項須得到本行允許。本行可能不支付所有應計的利息。此外，扣除提前提款費用後，亦可能令客戶未能取回本金金額。若客戶提前提取「亞洲萬里通」里數定期存款，本行將自行決定不給予任何相關優惠(包括里數獎賞)或為於到期前提取「亞洲萬里通」里數定期存款前已存入至客戶登記之國泰會員賬戶的「亞洲萬里通」里數定期存款優惠下之「亞洲萬里通」里數獎賞於客戶任何一個存款戶口徵收每里數港幣 0.1 元之費用(『「亞洲萬里通」費用』)，並恕不另行通知，及不會以任何其他方式補償客戶。

<sup>^</sup> 備註: 最優惠利率將根據本行不時之決定而釐定。

6. 客戶須持有有效國泰會員賬戶，方能獲享「亞洲萬里通」里數定期存款優惠，否則須向亞洲萬里通有限公司申請會員賬戶。客戶必須於開立「亞洲萬里通」里數定期存款戶口之相應月份結束前透過渣打網上理財([www.sc.com/hk/login](http://www.sc.com/hk/login))，成功登記以客戶個人名義持有之有效的國泰會員賬戶資料。本部分所提及的「亞洲萬里通」里數定期存款戶口是根據以上條款 1 之定義。為免存疑，客戶必須為該有效國泰會員賬戶之持有人及本行有權不接納存入里數予任何非客戶持有之國泰會員賬戶。成功登記後將不能取消。客戶若提交多次登記，本行只取用於下一條條款提到轉交資料/數據予亞洲萬里通有限公司前最後一次登記之國泰會員賬戶作存入里數之用。

7. 本行將會轉交客戶的國泰會員資料，包括姓氏、名字、會員號碼及所獲享之里數(如適用)予亞洲萬里通有限公司作存入里數之用。亞洲萬里通有限公司收取本行轉交之資料後，將根據以下條款所指定之日期，存入獲享之「亞洲萬里通」里數予客戶所登記之國泰會員賬戶。

8. 「亞洲萬里通」里數獎賞將由亞洲萬里通有限公司於「亞洲萬里通」里數定期存款戶口開立日後三個月內，直接存入客戶已成功登記之國泰會員賬戶內。

9. 根據本行或亞洲萬里通有限公司之定義，若客戶於登記國泰會員賬戶時所提交之資料不正確或不足而未能作存入里數之用，或因任何原因超越本行可控制範圍而未能存入「亞洲萬里通」里數至客戶的國泰會員賬戶，本行保留權利取消有關之里數。

10. 倘若客戶於「亞洲萬里通」里數定期存款戶口開立日後六個月內仍未收到所獲享之「亞洲萬里通」里數定期存款優惠的「亞洲萬里通」里數獎賞，客戶須自行通知本行。否則本行將不承擔任何責任及對任何賠償負責。

11. 客戶知悉及接納將由亞洲萬里通有限公司存入獲得的里數予客戶所登記的國泰會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數予客戶的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數予客戶的國泰會員賬戶，本行毋須負上任何責任。本行對於有關里數事項包括但不限於里數之到期日、使用及換領，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或瀏覽 [www.cathaypacific.com](http://www.cathaypacific.com)。

12. 「亞洲萬里通」里數之換領須受「亞洲萬里通」條款及細則約束。詳情請瀏覽 [www.cathaypacific.com](http://www.cathaypacific.com)。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知客戶。客戶明白及接納本行並非國泰會員賬戶、「亞洲萬里通」里數及以「亞洲萬里通」里數換領的獎勵之供應商。因此，有關國泰會員賬戶、「亞洲萬里通」里數及以「亞洲

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萬里通」里數換領的物品/獎勵之供應商、其員工或代理人所提供之獎勵的各方面，包括但不限於質素、供應、說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。

13. 本條款及細則載列之銀行產品或服務須受其相關規限、申請程序、產品條款及細則所規限。如有需要，請到分行查詢。
14. 本行保留釐定閣下申請有關產品和服務之規定及準則(包括但不限於「亞洲萬里通」里數定期存款戶口及「亞洲萬里通」里數定期存款優惠)，或婉拒批核有關產品和服務申請之權利而毋須事先通知或給予任何解釋。本行保留隨時批准或拒絕開立「亞洲萬里通」里數定期存款戶口之權利。如有任何爭議，本行保留最終決定權。
15. 本條款及細則中提到的存款和結存要求是優惠中指定獎賞的一部分，並不是在客戶申請及獲得任何銀行產品或服務前的強制要求。
16. 本推廣文件只是宣傳有關推廣優惠，建議客戶閱讀有關產品和服務之條款及細則(可在本行網站 [www.sc.com/hk](http://www.sc.com/hk) 得到)及構成銀行和客戶之間的部分協議。
17. 「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知」(「通知」)構成本行銀行協議的一部份。通知可於本行任何分行索取及/或於本行網站 [www.sc.com/hk](http://www.sc.com/hk) 下載。本行可就閣下在申請時提供之資料用於通知所述之用途。
18. 本行保留隨時更改、延長或終止任何優惠，或修訂所述任何條款及細則之權利而不作另行通知。如有任何爭議，本行保留最終決定權。
19. 有關成功申請產品和服務可享之範疇、禮品或優惠(包括但不限於「亞洲萬里通」里數定期存款優惠)須受規限，本行可隨時終止、延長或更改該範疇/優惠/禮品而毋須事先通知。如有任何爭議，本行保留最終決定權。
20. 如客戶同時合資格享有其他推廣或存款優惠，本行保留只提供其中一項或部份優惠之絕對權利。
21. 中英文版之內容如有歧義，在任何情況下概以英文版本為準。

#### 國泰萬事達卡®「亞洲萬里通」里數定期存款額外里數(「本優惠」)之條款及細則

1. 本優惠之推廣期由 2025 年 10 月 2 日至 2025 年 10 月 31 日，包括首尾兩天(「推廣期」)。
2. 於推廣期內，渣打國泰萬事達卡®、渣打國泰萬事達卡® - 優先理財及渣打國泰萬事達卡® - 優先私人理財(「信用卡」)持卡人(「持卡人」，包括主卡及附屬卡持卡人)以新資金透過 **SC Mobile** 或網上理財開立「亞洲萬里通」里數定期存款戶口(「指定戶口」)並達以下累積金額(「合資格客戶」)，可獲享「亞洲萬里通」里數定期存款額外獎賞(『「亞洲萬里通」里數定期存款額外里數』)：

合資格資金類別 (根據條款 3 之定義)	「亞洲萬里通」 里數定期存款期	「亞洲萬里通」里數定期 存款貨幣	累積「亞洲萬里通」里數 定期存款開戶結存	「亞洲萬里通」里數 定期存款額外里數 (「額外里數」)
新資金	12 個月	港元/美元	港元 1,000,000/ 美元 130,000 或以上	▲ 28,000



3. 「資金類別」是指新資金或現有資金:

(a) 「新資金」是指「亞洲萬里通」里數定期存款戶口開立日及前4個工作天(不包括星期日及公眾假期)由其他銀行存入合資格客戶於本行戶口之資金:

- (i) 透過現金、其他銀行支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATs))、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入本行戶口之全新資金；或
- (ii) 於本行兌換之任何貨幣；或
- (iii) 以下投資或保險產品贖回資金，包括股票掛鈎投資、債券投資(債券及結構性票據)、保險、股票及基金。新資金不得為本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」、「結構性存款」及「貨幣循環存款」到期日轉賬而得的資金並扣除在計算期內所有已開立的定期存款戶口及「高息馬拉松活期存款」戶口之存款本金總額。

(b) 「現有資金」之定義為除條款3(a)中定義之新資金外，在客戶於本行持有之戶口中的其他資金。

4. 於整個推廣期內，如合資格客戶以港元及/或美元開立多於一個指定戶口，本行將合併計算相同貨幣之指定戶口總存款結餘，並按每種貨幣分別計算及每位合資格客戶最多可於各貨幣享額外里數一次。
5. 每位合資格客戶可於各貨幣享額外里數僅限一次，而每季（現為2025年10月2日至12月31日）最多可賺取56,000額外里數。為免存疑，如合資格客戶於同一季度內，已在過往的推廣期獲享額外里數，將不合資格再度獲享。
6. **本行可酌情允許到期前提取定期存款，客戶須繳付罰款及費用。**在此情況下，本行恕不另行通知取消或終止「亞洲萬里通」里數定期存款優惠之里數獎賞或徵收「亞洲萬里通」費用(根據以下之定義)及其罰款金額將按下列算式計算:  

$$\text{定期存款本金} \times (\text{最優惠利率}^{\wedge} - \text{定期存款利率}) \times \text{尚餘到期日數} / \text{一年總日數}$$
; 其中「亞洲萬里通」里數定期存款優惠的定期存款利率為 0.01 厘年利率。

注意: 客戶提前提取任何款項須得到本行允許。本行可能不支付所有應計的利息。此外，扣除提前提款費用後，亦可能令客戶未能取回本金額。若客戶提前提取「亞洲萬里通」里數定期存款，本行將自行決定不給予任何相關優惠(包括里數獎賞)或為於到期前提取「亞洲萬里通」里數定期存款前已存入至客戶登記之國泰會員賬戶的「亞洲萬里通」里數定期存款優惠下之「亞洲萬里通」里數獎賞於客戶任何一個存款戶口徵收每里數港幣 **0.1 元**之費用(『**亞洲萬里通**』費用)，並恕不另行通知，及不會以任何其他方式補償客戶。

<sup>^</sup> 備註: 最優惠利率將根據本行不時之決定而釐定。

7. 客戶須持有有效國泰會員賬戶，方能獲享「亞洲萬里通」里數定期存款優惠，否則須向亞洲萬里通有限公司申請會員賬戶。客戶必須於開立「亞洲萬里通」里數定期存款戶口之相應月份結束前透過渣打網上理財([www.sc.com/hk/login](http://www.sc.com/hk/login))，成功登記以客戶個人名義持有之有效的國泰會員賬戶資料。本部分所提及的「亞洲萬里通」里數定期存款戶口是根據以上條款 1 之定義。為免存疑，客戶必須為該有效國泰會員賬戶之持有人及本行有權不接納存入里數予任何非客戶持有之國泰會員賬戶。成功登記後將不能取消。客戶若提交多次登記，本行只取用於下一條條款提到轉交資料/數據予亞洲萬里通有限公司前最後一次登記之國泰會員賬戶作存入里數之用。
8. 本行將會轉交客戶的國泰會員資料，包括姓氏、名字、會員號碼及所獲享之里數(如適用)予亞洲萬里通有限公司作存入里數之用。亞洲萬里通有限公司收取本行轉交之資料後，將根據以下條款所指定之日期，存入獲享之「亞洲萬里通」里數予客戶所登記之國泰會員賬戶。
9. 額外里數將由亞洲萬里通有限公司於 2026 年 3 月 31 日或之前，直接存入客戶已成功登記之國泰會員賬戶內。

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10. 根據本行或亞洲萬里通有限公司之定義，若客戶於登記國泰會員賬戶時所提交之資料不正確或不足而未能作存入里數之用，或因任何原因超越本行可控制範圍而未能存入「亞洲萬里通」里數至客戶的國泰會員賬戶，本行保留權利取消有關之里數。
11. 倘若客戶於「亞洲萬里通」里數定期存款戶口開立日後六個月內仍未收到所獲享之「亞洲萬里通」里數定期存款優惠的「亞洲萬里通」里數獎賞，客戶須自行通知本行。否則本行將不承擔任何責任及對任何賠償負責。
12. 客戶知悉及接納將由亞洲萬里通有限公司存入獲得的里數予客戶所登記的國泰會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數予客戶的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數予客戶的國泰會員賬戶，本行毋須負上任何責任。本行對於有關里數事項包括但不限於里數之到期日、使用及換領，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或瀏覽 [www.cathaypacific.com](http://www.cathaypacific.com)。
13. 「亞洲萬里通」里數之換領須受「亞洲萬里通」條款及細則約束。詳情請瀏覽 [www.cathaypacific.com](http://www.cathaypacific.com)。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知客戶。客戶明白及接納本行並非國泰會員賬戶、「亞洲萬里通」里數及以「亞洲萬里通」里數換領的獎勵之供應商。因此，有關國泰會員賬戶、「亞洲萬里通」里數及以「亞洲萬里通」里數換領的物品/獎勵之供應商、其員工或代理人所提供之獎勵的各方面，包括但不限於質素、供應、說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。
14. 本條款及細則載列之銀行產品或服務須受其相關規限、申請程序、產品條款及細則所規限。如有需要，請到分行查詢。
15. 本行保留釐定閣下申請有關產品和服務之規定及準則(包括但不限於「亞洲萬里通」里數定期存款戶口及「亞洲萬里通」里數定期存款優惠)，或婉拒批核有關產品和服務申請之權利而毋須事先通知或給予任何解釋。本行保留隨時批准或拒絕開立「亞洲萬里通」里數定期存款戶口之權利。如有任何爭議，本行保留最終決定權。
16. 本條款及細則中提到的存款和結存要求是優惠中指定獎賞的一部分，並不是在客戶申請及獲得任何銀行產品或服務前的強制要求。
17. 本推廣文件只是宣傳有關推廣優惠，建議客戶閱讀有關產品和服務之條款及細則(可在本行網站 [www.sc.com/hk](http://www.sc.com/hk) 得到)及構成銀行和客戶之間的部分協議。
18. 「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知」(「通知」)構成本行銀行協議的一部份。通知可於本行任何分行索取及/或於本行網站 [www.sc.com/hk](http://www.sc.com/hk) 下載。本行可就閣下在申請時提供之資料用於通知所述之用途。
19. 本行保留隨時更改、延長或終止任何優惠，或修訂所述任何條款及細則之權利而不作另行通知。如有任何爭議，本行保留最終決定權。
20. 有關成功申請產品和服務可享之範疇、禮品或優惠(包括但不限於「亞洲萬里通」里數定期存款優惠)須受規限，本行可隨時終止、延長或更改該範疇/優惠/禮品而毋須事先通知。如有任何爭議，本行保留最終決定權。
21. 如客戶同時合資格享有其他推廣或存款優惠，本行保留只提供其中一項或部份優惠之絕對權利。
22. 中英文版之內容如有歧義，在任何情況下概以英文版本為準。

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**人民幣存款風險聲明:**

- 人民幣匯率，如同其他貨幣一樣，有機會受廣泛因素影響而導致波動。客戶於兌換人民幣至其他貨幣(包括港幣)時，將可能受匯率波動而帶來利潤或損失；及
- 人民幣現時並非自由兌換的貨幣；同時透過香港銀行兌換人民幣須不時受本行所定或監管要求限制。實際的兌換安排須依據當時的限制而定。

**外匯買賣風險聲明:**

外匯買賣涉及風險。將外幣兌換為其他貨幣(包括港幣)，外匯之升跌波幅或會令客戶賺取利潤或招致嚴重虧損。

由渣打銀行(香港)有限公司刊發



## **You need to read this document.**

It sets out specific terms and conditions on which we agree to provide you with any of the products and services under **Asia Miles™ Time Deposit Rewards**. You must read it in conjunction with our Client Terms, and the applicable documents referred to in Part A of Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at [www.sc.com/hk](http://www.sc.com/hk). If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

### **Meaning of words**

Other than the defined terms here or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which defines key words used in this document. For instance, please note:

**You** means the person named as the “applicant” in the application. If there is more than one, **you** means each person separately as well as every two or more of them jointly.

**We** (without limiting the meaning defined in Client Terms) or **Bank** means Standard Chartered Bank (Hong Kong) Limited for this application.

### **Terms and Conditions of Asia Miles Time Deposit Rewards**

1. To be eligible for the Asia Miles Time Deposit Rewards (“**AM TD Rewards**”), you must successfully open an Asia Miles Time Deposit Account in your sole name (the “**AM TD Account**”) during the account opening period from 2 October 2025 to 31 October 2025, both dates inclusive and deposit Funds (as defined in Clause 3 below) in the amounts stated in the following table into the AM TD Account at the time of account opening:

<b>Account Opening Channel</b>	<b>Currency</b>	<b>Minimum Account Opening Balance</b>
Standard Chartered Online Banking / SC Mobile App	Hong Kong Dollar (HKD)	HKD10,000
	United States Dollar (USD)	USD2,000
	Renminbi (RMB)	CNY10,000
Branch / “My RM” platform	Hong Kong Dollar (HKD)	HKD100,000
	United States Dollar (USD)	USD10,000
	Renminbi (RMB)	CNY100,000



2. You will be entitled to both **0.01% p.a. interest rate and Asia Miles on the AM TD Account** upon fulfilment of all relevant requirements in these terms and conditions. The interest rate and the amount of Asia Miles that you may be entitled to will be printed on the Deposit Confirmation and AM TD Rewards Confirmation respectively, which shall be final and conclusive:

(a) For AM TD Account in HKD, the interest will be calculated in simple interest and on a 365-day or 366-day basis (for leap year). For AM TD Account in other currencies, the interest will be calculated in simple interest and on a 360-day basis. The interest rate applied may not be equivalent to the time deposit board rate specified at [www.sc.com/hk/promotion/save/board-rates](http://www.sc.com/hk/promotion/save/board-rates). You may refer to the relevant promotion webpage or approach our branch staff to enquire about the interest rate applied on the AM TD Account;

(b) The Asia Miles entitlement is determined by the tenor and fund type of the Asia Miles Time Deposit, and calculated on a pro-rata basis according to the principal amount of Asia Miles Time Deposit. Details of the AM TD Rewards as tabulated below:

#### **New Funds**

<b>Currency</b>	<b>Time Deposit Principal Amount</b>	<b>6-month AM TD Rewards</b>	<b>12-month AM TD Rewards</b>
HKD	For every HKD10,000	HK\$1,200	HK\$2,400
USD	For every USD2,000	HK\$3,000	HK\$6,000
RMB	For every RMB10,000	HK\$600	HK\$1,300

#### **Existing Funds**

<b>Currency</b>	<b>Time Deposit Principal Amount</b>	<b>6-month AM TD Rewards</b>	<b>12-month AM TD Rewards</b>
HKD	For every HKD10,000	HK\$1,000	HK\$2,000
USD	For every USD2,000	HK\$2,500	HK\$5,000
RMB	For every RMB10,000	HK\$500	HK\$1,100

AM TD Rewards are for reference only and are not guaranteed. We reserve the right to make any adjustment to the amount of Asia Miles as shown on the relevant promotion webpage and materials from time to time at its sole absolute discretion. Relevant AM TD Rewards are applicable on the date when the **AM TD Account is successfully set up with Funds in the AM TD Account**.

3. “Fund Types” refer to New Funds or Existing Funds where:

(a) “New Funds” refers to the below funds credited to the Eligible Client’s Standard Chartered accounts **within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the AM TD account**:

(i) monies newly deposited into the Bank from other banks via cash, cheque, cashier’s order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House



Automated Transfer System (CHATs)), Transfer through Faster Payment System (FPS) or Telegraphic Transfer from other banks; or

- (ii) funds converted from any currency held with the Bank; or
- (iii) redemption funds of the following investment or insurance products, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust.

New Funds exclude any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity, and the sum of principal amount of all Time Deposit(s) and Marathon Savings Account(s) placed during the counting period.

(b) **“Existing Funds”** refers to any monies in your account(s) with the Bank other than New Funds as defined in Clause 3 (a).

4. The amount of Asia Miles that you may be entitled to depends on the amount and the type of the Funds deposited into the AM TD Account successfully and according to Clause 2(b) above. If you wish to enjoy the AM TD Rewards from both New Funds and Existing Funds, separate AM TD Accounts should be set up for each Funds type as the amount of Asia Miles that you may be entitled to for different Funds types may not be the same. If you deposit both New Funds and Existing Funds in one single AM TD Account, all New Funds deposited will be treated as Existing Funds for the purpose of calculating the entitlement of Asia Miles.

5. **Early uplift of the Asia Miles Time Deposit is subject to the Bank’s discretion, penalty and charges.** In such case, the Asia Miles entitlement under the AM TD Rewards will be revoked or forfeited or be imposed with an AM Charge (as defined below) by the Bank without notification and the penalty will be calculated based on the following formula:

**Time Deposit Principal x (Best Lending Rate<sup>^</sup> - Time Deposit Interest Rate) x Number of Days Due to Maturity/ Total Number of Days in A Year;** where the Time Deposit Interest Rate for AM TD Rewards is 0.01% p.a. interest rate.

In some circumstances, the Bank may allow an early uplift. The Bank may not pay all the interest accrued if you make an early uplift and you may result in getting less than the principal amount of deposit. In case of early uplift of Asia Miles Time Deposit, the Bank will at its sole discretion either forfeit the relevant offers (including the Asia Miles entitlement) absolutely or impose **a charge in any of your deposit accounts for the Asia Miles that have been credited to your registered Cathay membership account under the AM TD Rewards prior to the early uplift at HKD0.1 per Asia Mile (“AM Charge”)** without notification and no compensation will be provided by any means or in any ways.

<sup>^</sup> Remark: The Best Lending Rate will be determined by the Bank from time to time.

6. In order to enjoy the AM TD Rewards, you must have a valid Cathay membership account. Otherwise, you have to set up an Cathay membership account through Asia Miles Limited. **You must successfully register a valid Cathay membership account in your own name and other details as required via Standard Chartered Online**



**Banking ([www.sc.com/hk/login](http://www.sc.com/hk/login)), before month end of the relevant calendar month when opening the AM TD Account.** “AM TD Account” is defined above in Clause 1. For the avoidance of doubt, the valid Cathay membership account must be held by you and the Bank reserves the right not to accept any Cathay membership accounts that are not held by you for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled. If you have submitted multiple registrations, only the latest registration at the time when the information/data mentioned in the next clause will be provided to Asia Miles Limited according to the Bank’s record for the purpose of crediting of Asia Miles.

7. The Bank will provide your Cathay membership information, including family name, given name, membership number and the amount of Asia Miles earned (if any), to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the registered Cathay membership account within the period specified below.
8. Asia Miles Limited will credit the Asia Miles that you are entitled to into your registered Cathay membership account **within three months** from the date of opening of the AM TD Account.
9. In cases where information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited or where Asia Miles are not credited to your Cathay membership account for any reason beyond the Bank’s control, the Bank reserves the right to forfeit the Asia Miles absolutely.
10. You shall notify the Bank if you do not receive the entitled Asia Miles under the AM TD Rewards within six months from the date of opening of the AM TD Account; otherwise, the Bank accepts no liability and will not be liable for any compensation.
11. You acknowledge and accept that the crediting of the Asia Miles earned towards your registered Cathay membership account shall be conducted by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the crediting of the Asia Miles earned will be accurately conducted towards the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to your Cathay membership account for any reason beyond the Bank’s control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to the crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited or refer to Asia Miles Limited website [www.cathaypacific.com](http://www.cathaypacific.com).
12. Terms and conditions of Asia Miles apply to the redemption of Asia Miles. For details, please visit [www.cathaypacific.com](http://www.cathaypacific.com). We are not obliged to notify you of any changes or latest announcements of Asia Miles Limited. You understand and accept that we are not the supplier of the Cathay membership account, the Asia Miles and the redeemed items from the Asia Miles. We shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles and/or the redeemed items from the Asia Miles, including without limitation, their quality, the supply, the descriptions provided by the supplier, any false trade description,



misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct of the supplier, its employees, officers or agents.

13. The banking products or services set out in these terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to our branches for assistance.
14. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us (including but not limited to the AM TD Account and AM TD Rewards), or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so. We also reserve the right to approve or reject the opening or setting up of any time deposit account at its own discretion. Should there be any disputes, our decision is final and conclusive.
15. The deposit and balance maintenance requirements mentioned in these terms and conditions are part of a promotion offer for the rewards specified. They are not mandatory requirements which must be met before you may apply and be granted any banking product or service.
16. This promotion material is related to the promotion offers only. Clients are advised to read the terms and conditions of the banking products or services concerned, which are available at our website at [www.sc.com/hk](http://www.sc.com/hk) which form part of the banking agreement between the clients and the Bank.
17. Without limiting the above, our "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data" (the "Notice", which is available to you at any of our branches and/or on our website at [www.sc.com/hk](http://www.sc.com/hk)) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
18. We reserve the right to vary, extend or terminate any of the rewards and to amend the terms and conditions or any other contents herein from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
19. Any benefit, welcome gift or promotion offer (including but not limited to AM TD Rewards) is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, our decision shall be final and conclusive.
20. In the event that you are also entitled to other prevailing promotion offer(s) and/or privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.
21. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.


**Terms and Conditions of Asia Miles Time Deposit Extra Miles for Cathay Mastercard® Cardholders (the “Offer”)**

1. The promotion period for the Offer runs from 2 October 2025 until 31 October 2025, both dates inclusive (“**the Promotion Period**”).
2. During the Promotion Period, Cardholders (“Cardholders”, including both the principal and supplementary cardholders) of Standard Chartered Cathay Mastercard®, Standard Chartered Cathay Mastercard® – Priority Banking and Standard Chartered Cathay Mastercard® – Priority Private who (a) successfully open an Asia Miles Time Deposit Account (the “**AM TD Account**”) via SC Mobile or via Online Banking, (b) are rewarded with the AM TD Rewards in accordance with the Terms and Conditions of Asia Miles Time Deposit Rewards, and (c) deposit New Funds cumulative to the amounts stated in the following table (each an “**Eligible Client**”) can enjoy the Asia Miles Time Deposit Extra Rewards (“**AM TD Extra Rewards**”):

<b>Eligible Fund Types (as defined in Clause 3 below)</b>	<b>AM TD Tenor</b>	<b>AM TD Currency</b>	<b>Cumulative AM TD Accounts Balance</b>	<b>AM TD Extra Miles  (“Extra Miles”)</b>
New Funds	12-month	HKD / USD	HKD1,000,000 / USD130,000 or above	▲28,000

3. “**Fund Types**” refer to New Funds or Existing Funds where:

(a) “**New Funds**” refers to the below funds credited to the Eligible Client’s Standard Chartered accounts within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the AM TD account:

- (i) monies newly deposited into the Bank from other banks via cash, cheque, cashier’s order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATS)), Transfer through Faster Payment System (FPS) or Telegraphic Transfer from other banks; or
- (ii) funds converted from any currency held with the Bank; or
- (iii) redemption funds of the following investment or insurance products, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust.

New Funds exclude any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity, and the sum of principal amount of all Time Deposit(s) and Marathon Savings Account(s) placed during the counting period.

(b) “**Existing Funds**” refers to any monies in your account(s) with the Bank other than New Funds as defined in Clause 3 (a).

4. During the entire Promotion Period, if the Eligible Client has opened more than one AM TD Account in HKD and/or USD, the Bank will aggregate the deposit balance of all AM TD Accounts under the same currency to



calculate the total deposit balance. Deposit balance of each currency will be calculated separately. Each Eligible Client can enjoy Extra Miles for each currency once only.

5. Each Eligible Client can enjoy the AM TD Extra Rewards for each currency **ONCE** only and earn a maximum of A\$56,000 Extra Miles per quarter (currently being 2 October 2025 to 31 December 2025). For the avoidance of doubt, if the Eligible Client has already been entitled to the AM TD Extra Rewards in the previous promotion period within the same quarter, he/she will not be eligible for the AM TD Extra Rewards under this Offer.
6. **Early uplift of the Asia Miles Time Deposit is subject to the Bank's discretion, penalty and charges.** In such case, the Asia Miles entitlement under the AM TD Rewards will be revoked or forfeited or be imposed with an AM Charge (as defined below) by the Bank without notification and the penalty will be calculated based on the following formula:

**Time Deposit Principal x (Best Lending Rate<sup>^</sup> - Time Deposit Interest Rate) x Number of Days Due to Maturity/ Total Number of Days in A Year;** where the Time Deposit Interest Rate for AM TD Rewards is 0.01% p.a. interest rate.

In some circumstances, the Bank may allow an early uplift. The Bank may not pay all the interest accrued if you make an early uplift and you may result in getting less than the principal amount of deposit. In case of early uplift of Asia Miles Time Deposit, the Bank will at its sole discretion either forfeit the relevant offers (including the Asia Miles entitlement) absolutely or impose **a charge in any of your deposit accounts for the Asia Miles that have been credited to your registered Cathay membership account under the AM TD Rewards prior to the early uplift at HKD0.1 per Asia Mile (“AM Charge”)** without notification and no compensation will be provided by any means or in any ways.

<sup>^</sup> Remark: The Best Lending Rate will be determined by the Bank from time to time.

7. In order to enjoy the Extra Miles, you must have a valid Cathay membership account. Otherwise, you have to set up an Cathay membership account through Asia Miles Limited. **You must successfully register a valid Cathay membership account in your own name and other details as required via Standard Chartered Online Banking ([www.sc.com/hk/login](http://www.sc.com/hk/login)), before month end of the relevant calendar month when opening the AM TD Account.** “AM TD Account” is defined above in Clause 1. For the avoidance of doubt, the valid Cathay membership account must be held by you and the Bank reserves the right not to accept any Cathay membership accounts that are not held by you for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled. If you have submitted multiple registrations, only the latest registration at the time when the information/data mentioned in the next clause will be provided to Asia Miles Limited according to the Bank’s record for the purpose of crediting of Asia Miles.
8. The Bank will provide your Cathay membership information, including family name, given name, membership number and the amount of Asia Miles earned (if any), to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the registered Cathay membership account within the period specified below.



9. Asia Miles Limited will credit the Extra Miles that you are entitled to into your registered Cathay membership account on or before 31 March 2026.
10. In cases where information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited or where Asia Miles are not credited to your Cathay membership account for any reason beyond the Bank's control, the Bank reserves the right to forfeit the Asia Miles absolutely.
11. You shall notify the Bank if you do not receive the entitled Asia Miles under the AM TD Rewards within six months from the date of opening of the AM TD Account; otherwise, the Bank accepts no liability and will not be liable for any compensation.
12. You acknowledge and accept that the crediting of the Asia Miles earned towards your registered Cathay membership account shall be conducted by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the crediting of the Asia Miles earned will be accurately conducted towards the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to your Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to the crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited or refer to Asia Miles Limited website [www.cathaypacific.com](http://www.cathaypacific.com).
13. Terms and conditions of Asia Miles apply to the redemption of Asia Miles. For details, please visit [www.cathaypacific.com](http://www.cathaypacific.com). We are not obliged to notify you of any changes or latest announcements of Asia Miles Limited. You understand and accept that we are not the supplier of the Cathay membership account, the Asia Miles and the redeemed items from the Asia Miles. We shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles and/or the redeemed items from the Asia Miles, including without limitation, their quality, the supply, the descriptions provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct of the supplier, its employees, officers or agents.
14. The banking products or services set out in these terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to our branches for assistance.
15. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us (including but not limited to the AM TD Account and AM TD Rewards), or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so. We also reserve the right to approve or reject the opening or setting up of any time deposit account at its own discretion. Should there be any disputes, our decision is final and conclusive.



16. The deposit and balance maintenance requirements mentioned in these terms and conditions are part of a promotion offer for the rewards specified. They are not mandatory requirements which must be met before you may apply and be granted any banking product or service.
17. This promotion material is related to the promotion offers only. Clients are advised to read the terms and conditions of the banking products or services concerned, which are available at our website at [www.sc.com/hk](http://www.sc.com/hk) which form part of the banking agreement between the clients and the Bank.
18. Without limiting the above, our "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data" (the "Notice", which is available to you at any of our branches and/or on our website at [www.sc.com/hk](http://www.sc.com/hk)) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
19. We reserve the right to vary, extend or terminate any of the rewards and to amend the terms and conditions or any other contents herein from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
20. Any benefit, welcome gift or promotion offer (including but not limited to AM TD Rewards) is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, our decision shall be final and conclusive.
21. In the event that you are also entitled to other prevailing promotion offer(s) and/or privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.
22. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

**Risk Disclosure Statement for RMB Deposit Services:**

- Renminbi ("RMB") exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that you subsequently convert RMB to another currency (including Hong Kong Dollar); and
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

**Risk Disclosure Statement for Foreign Exchange:**

- Foreign Exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that you convert deposit from the foreign currency to another currency (including Hong Kong Dollar).