



Standard Chartered Multi-Currency Mastercard Debit Card Cash Rebate (“Cash Rebate”) Terms and Conditions

1. The Cash Rebate is only applicable to the cardholders (“**Cardholders**”) of Standard Chartered Multi-Currency Mastercard Debit Card (“**Multi-Currency Debit Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**” or “**We**”).
2. With effect from now until 31 Dec 2025, we will rebate 0.5% of the amount of an Eligible Transaction (as defined in Clause 3 below) in Hong Kong Dollar to the Integrated Deposits Account – Savings Account linked to the Multi-Currency Debit Card (the “**Account**”) within 3 months from when the Eligible Transaction is posted to the Account. If the Eligible Transaction is not made in Hong Kong Dollar, we will calculate the Cash Rebate amount at the exchange rate with reference to the rate set by the relevant card association and as determined by us.
3. An “**Eligible Transaction**” means in-store retail purchases, contactless payments, mobile payments and online retail purchases made using Multi-Currency Debit Card via the Mastercard® network and posted to the Account. The following transactions are ineligible for Cash Rebate:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) purchase transactions effected outside of Mastercard network;
 - (d) Any unposted, cancelled, refunded, falsified or unauthorised transactions;
 - (e) Quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) property rental payment or purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.
4. We determine the eligibility of transactions for the Cash Rebate based on the merchant codes issued by the relevant card association from time to time. Since the codes are managed and categorised by the card association, we are not liable or responsible for their accuracy or categorisation. Our decision on a transaction’s eligibility for the Cash Rebate is final and conclusive.
5. The Cash Rebate amount will be rounded off to the nearest cent.
6. The Multi-Currency Debit Cards and the Account receiving the Cash Rebate must be valid and with good standing when the Cash Rebate is paid in order to be eligible to receive the Cash Rebate. Otherwise, we reserve the right to forfeit the Cash Rebate without prior notice before the Cash Rebate is credited to your Account under any of the following situations:
 - (a) your Account is restricted, or conditions have been imposed for accessing the Account;
 - (b) your Account is voluntarily or involuntarily closed; or
 - (c) your Multi-Currency Debit Card is cancelled.

7. We have the right not to pay any Cash Rebate and the right to debit from the Account any Cash Rebate paid to you without prior notice if, in our reasonable opinion, any of following situations occurs:

- (a) the Eligible Transaction is cancelled, refunded, falsified or unauthorised; or
- (b) there is fraud or abuse relating to the earning or using of Cash Rebate. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning the Cash Rebate for that transaction.

If we debit from the Account any Cash Rebate paid to you under any of the above situations and the transaction was not made in Hong Kong Dollar, we have the sole discretion to calculate the amount of Cash Rebate to be debited from your Account based on the exchange rate with reference to latest rate set by the relevant card association and as determined by us, which may not be the same amount as the Cash Rebate credited to the Account. The Bank is not liable for any loss you incur for such debit of Cash Rebate, including but not limited to any fees incurred from overdraft if the Account does not have sufficient fund.

8. We have sole discretion to set, vary, suspend or withdraw any Cash Rebate arrangements from time to time, including the following matters:

- (a) the rate of Cash Rebate (including the different rates applicable to different types of Debit Cards, client segments and transaction types);
- (b) any minimum and/or maximum amount of Cash Rebate which may be earned;
- (c) the types of transactions eligible for earning Cash Rebate;
- (d) any minimum and/or maximum limit on the transaction amount for earning Cash Rebate;
- (e) how and when and the currency in which Cash Rebate will be paid;
- (f) the channel through which a transaction must be effected in order to be eligible for earning Cash Rebate;
- (g) the circumstances under which any Cash Rebate paid to you is to be subsequently reversed, cancelled or identified as ineligible and our right to deduct such Cash Rebate from your Account; and
- (h) any other details relating to earning or paying of Cash Rebate.

9. The Bank will determine the eligibility of Cardholders to obtain Cash Rebate based on the Bank's records.

10. In case of any dispute regarding the Cash Rebate, Cardholders must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Transactions for inspection upon request by the Bank. All documents submitted to the Bank will not be returned.

11. The Bank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of the Bank.

12. These terms and conditions should be read together with the Client Terms and the applicable documents referred to in part A of the Client Terms and the Standard Chartered Multi-Currency Mastercard Debit Card Terms and Conditions that form the banking agreement between the Bank and the Cardholders.

13. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.



渣打多貨幣萬事達卡扣賬卡現金回贈（「現金回贈」）條款及細則

1. 現金回贈只適用於由渣打銀行（香港）有限公司（「本行」或「我們」）所發行之渣打多貨幣萬事達卡扣賬卡（「多貨幣扣賬卡」）之持卡人（「持卡人」）。
2. 自即日起生效至 2025 年 12 月 31 日，我們將按合資格交易（「合資格交易」，定義見下列條款 3）的 0.5% 於合資格交易誌賬至連結至多貨幣扣賬卡的綜合存款戶口之儲蓄戶口（「戶口」）後 3 個月內以港幣給予戶口現金回贈。如合資格交易並非以港幣簽賬，我們會參考相關卡協會設定的匯率而由我們決定一個匯率用作計算現金回贈金額。
3. 「合資格交易」只包括透過 Mastercard® 網絡以多貨幣扣賬卡進行並已誌賬至戶口之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易。下列交易不符合條件獲取現金回贈：
 - (a) 收費及費用；
 - (b) 提取現金；
 - (c) 萬事達卡網絡以外進行的購買交易；
 - (d) 所有未誌賬/取消/退款/偽造/未經許可的交易；
 - (e) 半現金交易，包括：
 - (i) 賭博交易；
 - (ii) 於非金融機構的交易（包括購買外幣、匯票及旅行支票）；
 - (iii) 於金融機構的交易（包括向銀行或投資交易平台購買產品及服務）；
 - (iv) 電匯；
 - (v) 支付租金或購買物業；
 - (vi) 購買儲值卡或電子錢包及/或充值；
 - (vii) 購買加密貨幣；及
 - (viii) 分期付款。
4. 我們根據相關卡協會不時發佈的商戶編號來確定交易是否符合現金回贈條件。由於編號由卡協會管理及分類，本行不對其準確性或交易商戶類型的分類負責。本行對交易是否符合條件獲取現金回贈的決定為最終及不可推翻的。
5. 現金回贈金額將以四捨五入調整至最接近的仙位。
6. 多貨幣扣賬卡及戶口必須於本行支付現金回贈時保持有效及狀況良好以獲得現金回贈。否則，本行有權於任何以下情況於現金回贈存入閣下戶口之前取消現金回贈而無須另行通知：
 - (i) 閣下戶口受到限制或被施加使用條件；
 - (ii) 閣下戶口被取消（不論是自願或非自願）；或
 - (iii) 閣下的扣賬卡被取消。

7. 如本行合理認為任何以下情況發生，我們有權不支付任何現金回贈，並從戶口中扣除已支付給閣下的任何現金回贈，而無須事先通知：

- (a) 合資格交易被取消/被退款/被偽造/是未經許可的；或
- (b) 存在與獲取或使用現金回贈有關的欺詐或濫用行為。此類欺詐或濫用行為可包括在獲取一項交易的現金回贈後，以任何方式獲得該交易金額的退款。

如本行根據以上任何情況從戶口中扣除已支付給閣下的任何現金回贈，而該交易並非以港幣簽賬，我們有權參考相關卡協會設定最新的匯率而由我們決定一個匯率用作計算扣除閣下戶口現金回贈的金額，該金額未必與支付給閣下的現金回贈金額相同。本行概不為閣下因此扣除現金回贈蒙受的損失負責，包括但不限於因戶口資金不足而產生的任何透支費用。

8. 本行有權不時設定、更改、暫停或撤銷任何現金回贈安排，包括下列事項：

- (a) 現金回贈比率（包括適用於不同種類扣賬卡、客戶分類及交易種類的不同回贈比率）；
- (b) 可獲取現金回贈的最低及/或最高金額；
- (c) 符合條件獲取現金回贈的交易種類；
- (d) 符合條件獲取現金回贈的交易金額的最低及/或最高限額；
- (e) 支付現金回贈的方式、時間及貨幣；
- (f) 符合條件獲取現金回贈的交易渠道；
- (g) 可撤銷、取消或認定為不符合條件的現金回贈的情況，且本行有權從閣下的戶口中扣除該等現金回贈；及
- (h) 有關獲取或支付現金回贈的任何其他詳情。

9. 本行將會根據銀行之紀錄以決定持卡人是否合資格獲得現金回贈。

10. 如對現金回贈有所爭議，持卡人必須保留及提供有關合資格交易之簽賬存根正本或正式交易紀錄以供作核實。所提供之有關簽賬存根正本及其他文件或證據將不獲退回。

11. 本行保留隨時修改此條款及細則之權利而無須另行通知。如有任何爭議，本行保留最終決定權。

12. 此條款及細則與客戶條款、客戶條款 A 部所述之相關文件及渣打多貨幣萬事達卡扣賬卡條款及細則，將組成持卡人與本行之間之銀行協議，並須一同細閱。

13. 上述條款及細則之中、英文版如有任何歧義之處，概以英文版本為準。