



Terms and Conditions of Standard Chartered Credit Card Statement Instalment Program Lucky Draw Campaign (the “Lucky Draw”)

1. The promotion period is from 18 November 2025 to 2 February 2026, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for the Lucky Draw, cardholders (each an “**Eligible Client**”) shall fulfil the following requirements during the Promotion Period:-
 - a) hold one of the credit cards 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 (except Standard Chartered Business Card, Standard Chartered Corporate Card and Standard Chartered UnionPay Dual Currency Platinum Credit Card (RMB account)) (each an “**Eligible Card**”); **and**
 - b) successfully apply for Credit Card Statement Instalment Plan(s) with aggregated instalment amount of at least HKD20,000 and the repayment tenor of each Credit Card Statement Instalment Plan shall be at least twelve (12) months or above through SC Mobile App or online, provided that each application is completed and approved instantly by the Bank without any manned intervention (each an “**Eligible Instalment Plan**”); **and**
 - c) accumulate Eligible Transactions (as defined below) of at least HKD5,000 with the Eligible Card.
3. Eligible Clients who have fulfilled the requirement above will be automatically enrolled in the Lucky Draw in accordance with these terms and conditions. No registration is required for this Lucky Draw.

The number of Lucky Draw chance(s) is listed below:

Type of Eligible Client	Lucky Draw Chance
All Cardholders	1 Lucky Draw chance for every drawdown amount of HKD20,000

4. A total of 30 winners (each a “**Winner**”) will be randomly drawn by a computer system of the Bank from all the Eligible Clients after the Promotion Period. Subject to these terms and conditions, each Winner will be entitled to HKD18,000 CashBack (the “**Lucky Draw Prize**” or the “**CashBack**”).
5. Winners will be notified individually by SMS, direct mail or email for the Lucky Draw Prize on or before 30 April 2026 from the Bank.
6. Eligible Transactions include:
 - ✓ 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.
7. 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;

- X Any transactions with transaction details - description containing “BILL PAY” or “BILL PAY B”;
- X Any amounts of Faster Payment System (“FPS”); and
- X “Instalment Credit” Plan or billed monthly instalment of “Statement Instalment Plan” and interest/handling fees;
- X Any interest, fees and charges (including but not limited to handling fees, annual fees, late/past due charges, overlimit charges, interest and finance charges);
- X Any balance transfers, “Instalment Credit” Plan or billed monthly instalment of “Statement Instalment Plan” and interest/handling fees.

8. Please see below illustrations on the Lucky Draw chances:

	Applications with the Bank	Lucky Draw chances
Customer A	1) Successfully applied for a Credit Card Statement Instalment Plan online and instantly completed the application with drawdown amount of HKD60,000 on 30 November 2025 2) Accumulate Eligible Transactions of HKD5,000 with the Eligible Card by 2 February 2026	3
Customer B	1) Applied for a Credit Card Statement Instalment Plan online with application amount of HKD40,000 on 20 December 2025 but does not complete the instalment application instantly 2) Accumulate Eligible Transactions of HKD5,000 with the Eligible Card by 2 February 2026	0
Customer C	1) Successfully applied for a Credit Card Statement Instalment Plan online and instantly completed the application with drawdown amount of HKD50,000 on 25 November 2025 2) Accumulate Eligible Transactions of HKD3,000 with the Eligible Card by 2 February 2026	0

9. An Eligible Client can only be a Winner and win the Lucky Draw Prize ONCE in this Lucky Draw.
10. Eligible Clients who have been enrolled in the Lucky Draw may also enjoy other prevailing offers on the Eligible Instalment Plan(s) provided by the Bank upon fulfilment of relevant requirements.. The Eligible Instalment Plan(s) and relevant credit card account(s) must be valid, non-delinquent and in good financial standing at the time when the Bank conducts the Lucky Draw; otherwise, the relevant Eligible Client will not be entitled to participate in the Lucky Draw.
11. 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 Eligible Client 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.
12. Upon fulfilment of relevant requirements, CashBack will be rewarded to the Eligible Clients under this Lucky Draw. The CashBack will be shown on the “360° Rewards” platform in April 2026. The CashBack will not be automatically credited to the Eligible Clients’ 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 for CashBack redemption is HKD50 per account and in multiples 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. The exact amount of the CashBack that an Eligible Client may be entitled to shall be determined by the Bank at its sole discretion.

13. For the purpose of this Lucky Draw, Eligible Instalment Plan(s) applied by the Principal and Supplementary Cardholder(s) of the same Eligible Card will be counted collectively.
14. Eligible Clients shall notify the Bank if they do not receive the CashBack within 1 month after the fulfilment date (i.e., 31 May 2026); otherwise, the Bank accepts no liability and will not be liable for any compensation.
15. The Eligible Client will not be eligible for any CashBack if the Eligible Client cancels his/her application for the Eligible Instalment Plan(s).
16. Winners must maintain their up-to-date and valid personal information with the Bank by the time of the Lucky Draw.
17. The Bank shall have the right to replace the Lucky Draw Prize with other prize or voucher at its sole discretion without prior notice.
18. The Lucky Draw Prize is non-transferable and cannot be exchanged or redeemed for cash or other products or services and is subject to availability.
19. The Bank reserves the right to vary, extend, modify, terminate and/or cancel the Lucky Draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes in relation to the means of Lucky Draw, eligibility requirements, number of chances attained for the Lucky Draw, details of the Lucky Draw Prize and any matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and binding.
20. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. 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



渣打信用卡月結單分期抽獎活動之條款及細則（「抽獎」）：

1. 推廣期為2025年11月18日至2026年2月2日（包括首尾兩日）（「推廣期」）。
2. 信用卡客戶（「合資格客戶」）須於推廣期符合以下要求，方可參加抽獎：
 - a) 持有以下列渣打銀行（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（不包括渣打商務卡、渣打公司卡及渣打銀聯雙幣白金信用卡（人民幣賬戶））（「合資格信用卡」）；及
 - b) 透過SC Mobile應用程式或網上成功申請指定信用卡「月結單分期」付款計劃，累積分期金額達HK\$20,000或以上。每項分期計劃還款期均為12個月或以上並均須獲本行即時批核且不需經專人熱線處理（「合資格分期計劃」）；及
 - c) 以合資格信用卡累積合資格簽賬滿HK\$5,000（如下方定義）。
3. 符合上述條件的合資格客戶將會自動登記抽獎，依照本條款及細則毋須另行登記。

合資格客戶的抽獎機會次數如下：

合資格客戶類別	抽獎機會
客戶	每HK\$20,000貸款金額可享1次抽獎機會

4. 本行於推廣期後將會以電腦系統於合資格客戶中，隨機抽取共30位得獎者（「得獎者」）。按照上述的條款及細則，每位得獎者可享HK\$18,000現金回贈（「抽獎獎品」）或（「現金回贈」）。
5. 本行會將於2026年4月30日或之前通過訊息、郵件或電子郵件通知得獎者，安排領獎事宜。
6. 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。
7. 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”或“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。

8. 請參閱以下了解抽獎機會：

	於本行的分期計劃申請	抽獎機會次數
客戶 A	1) 於 2025 年 11 月 30 日經網上成功申請渣打信用卡「月結單分期」並即時獲批 HK\$60,000 之分期 2) 於 2026 年 2 月 2 日或之前以合資格信用卡累積合資格簽賬滿 HK\$5,000	3
客戶 B	1) 於 2025 年 12 月 20 日經網上申請渣打信用卡「月結單分期」但未能即時完成分期及需經專人熱線成功完成 HK\$40,000 之申請 2) 於 2026 年 2 月 2 日或之前以合資格信用卡累積合資格簽賬滿 HK\$5,000	0
客戶 C	1) 於 2025 年 11 月 25 日經網上成功申請渣打信用卡「月結單分期」並即時獲批 HK\$50,000 之分期 2) 於 2026 年 2 月 2 日或之前以合資格信用卡累積合資格簽賬滿 HK\$3,000	0

9. 每位合資格客戶只可於此抽獎中成為一次的得獎者獲得抽獎獎品。
10. 當符合相關條件，合資格客戶可同時享有由本行提供之其他合資格分期計劃優惠。於本行推行抽獎時，合資格客戶之合資格分期計劃及其信用卡戶口必須仍然有效及無任何逾期還款 / 不良信貸記錄。否則相關合資格客戶將不可參加抽獎。
11. 任何合資格分期計劃申請均須經本行全權酌情決定批准與否。合資格分期計劃須待合資格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。合資格分期計劃的申請一經本行成功批核，本行將在合資格分期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。
12. 當符合相關條件，此抽獎之現金回贈將於 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。合資格客戶可隨時登入平台兌換現金。現金回贈獎賞以港幣為單位。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 www.sc.com/hk/rewards 參閱詳情及換領現金回贈。合資格客戶獲得現金回贈的具體金額由本行保留最終決定權。
13. 同一抽獎之合資格信用卡之賬戶主卡及附屬卡的合資格分期計劃將合併計算。
14. 合資格客戶如在兌現日後 1 個月內仍未收妥所獲享之現金回贈（即 2026 年 5 月 31 日前），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。
15. 如合資格客戶取消其合資格分期計劃申請，合資格客戶將沒有資格獲得任何現金回贈。
16. 得獎者須於抽獎時於本行保持最新個人資料。
17. 若抽獎獎品未能提供或其他問題情況下，本行保留送出其他禮品或禮券以代替獎品，恕不另行通知。
18. 抽獎獎品（或其任何部分）不可轉讓，且不能兌換為現金或其他產品或服務。
19. 本行保留隨時更改、延長、修改、終止和/或取消抽獎以及修改任何條款和條件的權利，恕不另行通知。倘若對抽獎方式、資格要求、抽獎機會次數、抽獎獎品詳情及抽獎所引起或與之相關的任何事宜有任何爭議，本行保留最終決定權並具有約束力。
20. 上述條款及細則須受香港特別行政區的法律所規管。
21. 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！

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