

Terms and Conditions of up to HKD500 CashBack Offer (the “Promotion”):

General Terms and Conditions

1. The Promotion is valid from 1 November 2025 to 17 November 2025 (both dates inclusive) (the “Promotion Period”).
2. To be eligible for the Promotion, cardholders (“Cardholders”) 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)) (the “Eligible Card”); and
 - (b) successfully apply for a designated Credit Card Statement Instalment Plan (“Eligible Instalment Plan”) through SC Mobile App or online, provided that the application is completed and approved instantly. Details of the designated drawdown amount and tenor requirements are set out below.
3. Each Cardholder is eligible for this Offer once during the Promotion Period. If the Cardholder has successfully applied for more than one Eligible Instalment Plans during the Promotion Period, the first Eligible Instalment Plan approved as shown on the Bank’s record will be used to determine the offer to which the Cardholder is entitled.
4. 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 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.
5. Upon fulfilment of relevant requirements, CashBack will be rewarded to the Eligible Cardholders under this Promotion. The CashBack will be shown on the “360° Rewards” platform in February 2026. The CashBack will not be automatically credited to the Eligible 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 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 Cardholder may be entitled to shall be determined by the Bank at its sole discretion.
6. For the purpose of this Promotion, Eligible Instalment Plan applied by the Principal and Supplementary Cardholder(s) of the same Eligible Card will be counted collectively.
7. Cardholders shall notify the Bank if they do not receive the CashBack within 1 month after the fulfilment date (i.e., 31 March 2026); otherwise, the Bank accepts no liability and will not be liable for any compensation.
8. The Cardholder will not be eligible for any Miles or CashBack if the Cardholder cancels his/her application for the Eligible Instalment Plan.

9. The Eligible Card accounts must be valid and in good financial standing at the time when the CashBack is credited; otherwise, the CashBack will be forfeited without further notice. The CashBack cannot be drawn as cash advance, is/are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
10. The Bank will verify the transaction record(s) to confirm the Cardholders' eligibility under the Promotion. In case of discrepancy between the Bank's computer record(s) and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.
11. These terms and conditions should be read together with the Terms and Conditions of Credit Card Statement Instalment Plan, the Client Terms and the applicable documents referred to in part A of the Client Terms including the Credit Card Terms that form the banking agreement between the Bank and the Cardholder.
12. The Bank reserves the right to extend, alter, terminate and/or cancel the Promotion and amend any of these terms and conditions at any time without prior notice in the Bank's sole and absolute discretion.
13. 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 the Bank, which shall be final and conclusive.
14. All photos and items information are for reference only.
15. The Cardholder may also enjoy other prevailing offers provided by the Bank on the Eligible Instalment Plan if the relevant requirements are fulfilled.
16. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.
17. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Terms and conditions of up to HKD500 CashBack Offer Promotion (the “Rewards Offer”)

Upon fulfilment of relevant requirements, the Cardholder will be entitled to CashBack (together, the “**Rewards**”) in accordance with the table below depending on the type of Eligible Card the Cardholder is holding and the drawdown amount.

New CLIENT* (Applicable to Tenor of 6 months or above.)	
Transaction Amount	Rewards
HKD10,000 – 14,999	HKD50 CashBack
HKD15,000 – 29,999	HKD200 CashBack
HKD30,000 or above	HKD500 CashBack

*New Client refers to cardholders of Eligible Cards who do not currently have or have not successfully applied for a Credit Card Statement Instalment Plan with Standard Chartered Bank (Hong Kong) Limited in the past 12 months prior to the Promotion Period.

Non-New Clients (Applicable to Tenor of 12 months or above.)	
Transaction Amount	Rewards
HKD15,000 – 29,999	HKD200 CashBack
HKD30,000 or above	HKD500 CashBack

To borrow or not to borrow? Borrow only if you can repay!

Issued by Standard Chartered Bank (Hong Kong) Limited

高達HK\$500元現金回贈獎賞（「此推廣計劃」）之條款及細則：

一般條款及細則

1. 此推廣計劃之推廣期由2025年11月1日至2025年11月17日（包括首尾兩日）（「推廣期」）。
2. 信用卡持卡人（「信用卡持卡人」）須於推廣期符合以下要求，方可享有優惠：
 - (a) 持有下列渣打銀行（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即時申請並獲批指定信用卡「月結單分期」付款計劃（「合資格分期付款計劃」）。指定提取貸款額及期數要求的詳情如下。
3. 每位信用卡持卡人在推廣期內只可享一次現金回贈獎賞。若信用卡持卡人於推廣期間內成功申請多於一個合資格分期付款計劃，則以本行記錄中顯示的第一個獲批合資格分期付款計劃決定信用卡持卡人可享的獎賞。
4. 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。合資格分期付款計劃須待持卡人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的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帳戶收取不時確定及通知的手續費。
5. 當符合相關條件，此推廣計劃之現金回贈將於2026年2月內顯示於「360°全面賞」網上換領平台，而不會直接存入賬戶。信用卡持卡人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。於此快閃推廣計劃現金回贈最高金額將會以信用卡持卡人的全額還款期支付的分期手續費總額為上限。合資格信用卡持卡人獲得現金回贈的具體金額由本行保留最終決定權。
6. 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分期付款計劃將合併計算。
7. 客戶如在兌現日後1個月內仍未收妥所獲享之回贈獎賞（即2026年3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。
8. 如信用卡持卡人取消其合資格分期付款計劃的申請，該信用卡持卡人將沒有資格獲得任何回贈獎賞。
9. 客戶有關之合資格信用卡賬戶必須於存入回贈獎賞時仍為有效及信用狀況良好；否則，本行有權取消有關回贈獎賞而恕不作另行通知。現金回贈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. 本行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獎賞之資格。若簽賬存根印載的資料與本行存檔紀錄不符，將以本行存檔紀錄為準。
11. 此條款及細則與渣打信用卡「月結單分期」條款及細則、客戶條款、客戶條款A部所述之文件，包括信用卡條款，將組成持卡人與本行之間之銀行協議，並須一同細閱。
12. 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，恕不作另行通知。
13. 如有任何關於此推廣計劃之條款及細則所引致之爭議，本行將保留最終決定權。
14. 所有相片及貨品資料只供參考。
15. 信用卡客戶如符合其相關要求可同時享有由本行提供之其他合資格分期付款計劃之優惠。
16. 中英文版本之條款及細則如有歧義，一概以英文版為準。
17. 上述條款及細則須受香港特別行政區的法律所規管。

高達HK\$500元現金回贈獎賞（「回贈獎賞」）之條款及細則

符合相關要求後，信用卡持卡人有權獲得下表所列之現金回贈（「統稱為回贈獎賞」）（即推廣1）。具體回贈獎賞取決於持卡人持有的合資格渣打信用卡及貸款金額。

全新客戶*（適用於還款期6個月或以上）	
提取金額	回贈獎賞
HK\$10,000 – 14,999	HK\$50 現金回贈
HK\$15,000 – 29,999	HK\$200 現金回贈
HK\$30,000 或以上	HK\$500 現金回贈

* 全新客戶指合資格信用卡持有人於推廣期起計過去12個月內，沒有持有/沒有成功申請渣打銀行（香港）有限公司之信用卡分期付款計劃。

現有客戶（適用於還款期12個月或以上）	
提取金額	回贈獎賞
HK\$15,000 – 29,999	HK\$200 現金回贈
HK\$30,000 或以上	HK\$500 現金回贈

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發