



Terms and Conditions for Standard Chartered Credit Card Tax Payment & Statement Instalment Plan Promotion (“Promotion”):

1. The promotion period runs from 18 November 2025 to 02 February 2026 (both dates inclusive), (the “**Promotion Period**”).
2. The Promotion is only applicable to cardholders (“**Cardholders**”) who, during the Promotion Period: -
 - i) 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**
 - ii) have successfully registered for this Promotion via SC Mobile App prior to making the first Eligible Tax Payment using the Eligible Card.
3. Whether the Cardholder is entitled to CashBack or Asia Miles (the “**Miles**”) (together, the “**Rewards**”) will depend on the type of the Eligible Card that he/she has used for making the **first** Eligible Tax Payment and the corresponding Eligible Instalment Plan. To be eligible for the Promotion, the Eligible Tax Payment and the Eligible Instalment Plan(s) must be made using **the same Eligible Card**.
4. The rewards for the Cardholders under this Promotion may differ and will be specified in the SC Mobile app Credit Card “Offer” section, Push Notification and/or email issued by the Bank. (the “**Invitation**”).
5. During the Promotion Period:

i. **Offer 1:**

Cardholders who have accumulated a designated amount of tax bill payment transactions with the **same Eligible Card** (“**Eligible Tax Payment**”) during the Promotion Period will be entitled to the CashBack Miles as specified in the table below (“**Reward 1**”);

Accumulated Eligible Tax Payment amount	Selected Cardholders	Other Cardholders
HKD20,000 to HKD49,999	HKD150 / 1500 Miles	HKD50 / 500 Miles
HKD50,000 to HKD99,999	HKD300 / 3,000 Miles	HKD100 / 1,000 Miles
HKD100,000 to HKD249,999	HKD500 / 5,000 Miles	HKD150 / 1,500 Miles
HKD250,000 or above	HKD1,500 / 15,000 Miles	HKD500 / 5,000 Miles

ii. **Offer 2:**

Cardholders who have made Eligible Tax Payment(s) and successfully applied for at least one Credit Card Statement Instalment Plan(s) (“**Eligible Instalment Plan**”) with the **same Eligible Card** during the Promotion Period will be entitled to additional CashBack or Miles as specified in the table below (“**Reward 2**”). The accumulated instalment amount of the Eligible Instalment Plan must be at least HKD20,000 and the repayment tenor of each Credit Card Statement Instalment Plan shall be at least twelve (12) months or above, but must not be greater than the accumulated amount of the Eligible Tax Payment(s). Application for the Eligible Instalment Plan must be made through SC Mobile App or online during the Promotion Period, and must be completed and approved instantly by the Bank without any manned intervention.

Cardholders who have successfully fulfilled the requirements above on or before 31 December 2025 can enjoy extra Cashback or Miles as specified in the table below (“**Early Bird Reward**”):

Accumulated Eligible Statement Instalment Plan amount	Reward 2	Early Bird Reward
HKD20,000 to HKD49,999	HKD200 / 2,000 Miles	HKD100 / 1,000 Miles
HKD50,000 to HKD99,999	HKD300 / 3,000 Miles	HKD200 / 2,000 Miles
HKD100,000 to HKD249,999	HKD500 / 5,000 Miles	HKD300 / 3,000 Miles
HKD250,000 or above	HKD500 / 5,000 Miles	HKD300 / 3,000 Miles

6. Below are examples for illustrative purposes:

Customer A (being a Selected Cardholder) who has successfully registered for this Promotion on 19 November 2025 and the Invitation states “Up to 2,300 CashBack/23,000 Miles”:

Total Eligible Tax Payment amount made on 25 November 2025 with Simply Cash Card (Reward 1)	= HKD250,000
Credit Card Statement Instalment Plan made on 25 December 2025 with Simply Cash Card (Reward 2 and Early Bird Reward)	= HKD250,000
Reward earned from this Promotion	= Reward 1 + Reward 2 + Early Bird Reward = HKD1,500 + HKD500 + HKD300 = HKD2,300 CashBack
Customer A is eligible for Reward 1, Reward 2 and Early Bird Reward for this Promotion because:	
<ol style="list-style-type: none"> he has successfully registered for the Promotion during the Promotion Period he has used the same Eligible Card for the Eligible Tax Payment and the Eligible Instalment Plan the Eligible Instalment Plan is applied and approved before 31 December 2025 	

Customer B who has successfully registered for this Promotion on 19 November 2025 and the Invitation states “Up to 1,300 CashBack/13,000 Miles”:

Total Eligible Tax Payment amount made on 25 December 2025 with Simply Cash Card (Reward 1)	= HKD40,000
Credit Card Statement Instalment Plan made on 01 February 2026 with Smart Card	= HKD40,000
Reward earned from this Promotion	= HKD50 CashBack
Customer B is ineligible for Reward 2 and Early Bird Reward for this Promotion because:	
<ol style="list-style-type: none"> he has used different Eligible Cards for the Eligible Tax Payment and the Eligible Instalment Plan no Eligible Instalment Plan made is applied and approved on or before 31 December 2025 	

Customer C (being a Selected Cardholder) who has successfully registered for this Promotion on 19 November 2025 and the Invitation states “Up to 2,300 CashBack/23,000 Miles”:

Total Tax Payment amount made on 25 November 2025 with Standard Chartered Cathay Mastercard	= HKD40,000
Credit Card Statement Instalment Plan made on 25 November 2025 with Standard Chartered Cathay Mastercard	= HKD40,000
Tax payment amount made on 30 November 2025 with Smart Card	= HKD50,000
Credit Card Statement Instalment Plan made on 30 November 2025 with Smart Card	= HKD50,000
Reward earned from this Promotion	= 1,500 Miles + 2,000 Miles + 1,000 Miles (i.e. 4,500 Miles in total)
Customer C is eligible for Reward 1, Reward 2 and Early Bird Reward for this Promotion. As Customer C has made the first Eligible Tax Payment with Standard Chartered Cathay Mastercard, Miles will be rewarded to the Cardholders as the reward.	

7. All Eligible Tax Payment transaction(s) must be made through Standard Chartered Bank Online Banking, Standard Chartered Mobile App or Standard Chartered Bank Phone Banking. Any unposted/cancelled/refunded/falsified transactions are excluded.
8. All Eligible Tax Payment transaction(s) and corresponding Eligible Instalment Plan(s) must be posted on or before 03 February 2026 based on the transaction dates as shown on the credit card monthly statement.
9. 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 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 the 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. For the purpose of this Promotion, Eligible Tax Payment made and Eligible Instalment Plan(s) applied by the Principal and Supplementary Cardholder(s) of the same Designated Card account will be counted collectively.
10. (a) For Cardholders who use an Eligible Card other than the Standard Chartered Cathay Mastercard to apply for the Eligible Instalment Plan successfully, CashBack will be rewarded to the Eligible Cardholders as the Rewards under this Promotion. The CashBack earned with respect to the drawdown amount will be shown on the "360° Rewards" platform on or before **30 April 2026**. The CashBack 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 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.
(b) i. For Cardholders who use the Standard Chartered Cathay Mastercard to apply for the Eligible Instalment Plan successfully, Miles will be rewarded to the Cardholders as the Rewards under this Promotion. The Bank 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 the Bank shall be final and decisive.
ii. The Bank will provide the relevant information of the Cardholder's Cathay membership account, including family name, given name, Cathay membership number and the number of Miles rewarded under the Promotion to Cathay Pacific Airways Limited and Asia Miles Limited (collectively "**Cathay**") for the purpose of fulfilment under this Promotion only. Upon receiving such information from the Bank, Cathay will credit the Miles earned to the respective Cardholders' Cathay membership accounts on or before **30 April 2026**.
iii. Cardholders acknowledge that the Miles rewarded under this Promotion shall be credited to his/her Cathay membership account by Cathay. The Bank will use its best endeavour to provide the necessary information to Cathay to facilitate this purpose; however, the Bank makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by Cathay and accepts no liability for failure or delay in the crediting of the Miles to the Cardholder's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting, redemption, use of the Miles and/or the relevant terms and conditions, please contact Cathay and/or refer to Cathay website at cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of Cathay.
iv. Cardholders who use the Standard Chartered Cathay Mastercard to apply for the Eligible Instalment Plan must have a valid Cathay membership account and ensure the Cathay membership account information provided to the Bank and/or Cathay should be owned by the Cardholder, otherwise, the Miles will be forfeited without further notice. The Bank and/or Cathay will not be responsible for paying any compensation either.
v. If the information submitted by Cardholders is incorrect or insufficient for the purpose of eligibility checking, reward fulfilment or crediting of the Miles, the Promotion will be forfeited without prior notice. To the extent permitted by applicable law, the Bank or Cathay (including their respective parent, affiliates and subsidiaries) accepts no liability and will not be liable for any loss or compensation.
11. Cardholders shall notify the Bank if they do not receive the Rewards 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.
12. The Cardholder will not be eligible for any Miles or CashBack if the Cardholder cancels his/her application for the Eligible Instalment Plan(s).

13. The Eligible Card's account must be valid and in good financial standing when the Reward(s) are credited; otherwise, the Reward(s) will be forfeited without prior notice. The Reward(s) cannot be drawn as cash advance, is/are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
14. 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.
15. If the Cardholders have cancelled any related transaction and instalment amount of the Eligible Instalment Plan(s) which had been included in calculating the Rewards offered under the Promotion after the receipt of such Rewards, the Bank has the right to debit the CashBack credited from the Cardholders' Eligible Card accounts or debit the same amount of the Miles credited from the Eligible Card account and Cathay membership accounts through Cathay or charge against the Cardholders a cost equivalent to the value of the Rewards without further notice.
16. Cardholders understand and accept that the Bank is not the supplier of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Miles and/or the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Miles and the products/services purchased/redeemed are subject to the terms and conditions as stipulated by Cathay and/or the relevant supplier(s).
17. Each Cardholder is eligible for this Promotion once during the Promotion Period. If the Cardholder has successfully made more than one Eligible Tax Payment and Eligible Instalment Plans during the Promotion Period, the first Eligible Tax Payment made as shown on the Bank's record will be used to determine the offer to which the Cardholder is entitled.
18. **Unless otherwise specified by the Bank, Cardholders will not be entitled to participate in other credit card tax payment reward or offer of the Bank at the same time.**
19. 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.
20. 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.
21. 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.
22. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.
23. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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

Issued by Standard Chartered Bank (Hong Kong) Limited



渣打信用卡交稅及分期優惠計劃（「此推廣計劃」）之條款及細則：

1. 整個推廣期由2025年11月18日至2026年2月2日（包括首尾兩日）（「推廣期」）。
2. 於推廣期內，此推廣計劃只適用於客戶（「客戶」）：
 - i) 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
 - ii) 以合資格信用卡繳付第一筆合資格繳稅金額前必須成功透過SC Mobile App登記此推廣計劃。
3. 獲取現金回贈或「亞洲萬里通」里數（「里數」）的資格取決於用作繳付第一筆合資格繳稅金額及相對應之合資格分期計劃之合資格信用卡。客戶必須以同一合資格信用卡繳付合資格繳稅金額及作相對應之合資格分期計劃，方可符合此推廣計劃之資格。
4. 各客戶於此推廣計劃獲得之獎賞有所不同，獎賞將顯示於其SC Mobile App內信用卡頁面之「最新優惠」，由本行發出之推送訊息及/或電郵（「邀請函」）。
5. 於推廣期內：

i) 優惠1：

客戶以同一合資格信用卡繳付稅項並累積指定稅項金額（「合資格繳稅金額」），可享下列之相對應現金回贈或里數（「獎賞1」）：

累積合資格繳稅金額	特選客戶	其他客戶
HK\$20,000 至 HK\$49,999	HK\$150 / 1,500 里數	HK\$50 / 500 里數
HK\$50,000 至 HK\$99,999	HK\$300 / 3,000 里數	HK\$100 / 1,000 里數
HK\$100,000 至 HK\$249,999	HK\$500 / 5,000 里數	HK\$150 / 1,500 里數
HK\$250,000 或以上	HK\$1,500 / 15,000 里數	HK\$500 / 5,000 里數

ii) 優惠2：

客戶以同一合資格信用卡繳付合資格繳稅金額及成功申請最少一項信用卡「月結單分期」付款計劃（「合資格分期計劃」），可享下列額外現金回贈或里數（「獎賞2」）。合資格分期計劃之累積分期金額為最少HK\$20,000及每項分期計劃還款期均為12個月或以上。累積合資格分期計劃金額不能大於累積合資格繳稅金額。客戶需於推廣期內透過SC Mobile App或網上登記合資格分期計劃，並須獲本行即時批核且不需經專人熱線處理。

客戶於2025年12月31日或之前成功符合上述要求可享下列之相對應額外現金回贈或里數（「早鳥優惠」）：

累積合資格分期計劃金額	獎賞2	早鳥優惠
HK\$20,000 至 HK\$49,999	HK\$200 / 2,000 里數	HK\$100 / 1,000 里數
HK\$50,000 至 HK\$99,999	HK\$300 / 3,000 里數	HK\$200 / 2,000 里數
HK\$100,000 至 HK\$249,999	HK\$500 / 5,000 里數	HK\$300 / 3,000 里數
HK\$250,000 或以上	HK\$500 / 5,000 里數	HK\$300 / 3,000 里數

6. 請參閱下列例子：

客戶 A (特選客戶) 於 2025 年 11 月 19 日成功登記此推廣計劃，邀請函顯示「高達 HK\$2,300 現金回贈 / 23,000 里數」：	
於 2025 年 11 月 25 日以 Simply Cash Card 繳付之總累積繳稅金額 (獎賞 1)	= HK\$250,000
於 2025 年 12 月 25 日以 Simply Cash Card 成功申請之信用卡「月結單分期」付款計劃金額 (獎賞 2 及早鳥優惠)	= HK\$250,000
於此推廣計劃獲得之獎賞	= 獎賞 1 + 獎賞 2 + 早鳥優惠 = HK\$1500 + HK\$500 + HK\$300 = HK\$2,300 現金回贈
客戶 A 可於此推廣計劃合資格獲得獎賞 1、獎賞 2 及早鳥優惠因為：	
1. 客戶 A 於推廣期內成功登記	
2. 客戶 A 以同一合資格信用卡繳付合資格繳稅金額及作相對應之合資格分期計劃	
3. 客戶 A 於 2025 年 12 月 31 日或之前成功申請合資格分期計劃	

客戶 B 於 2025 年 11 月 19 日成功登記此推廣計劃，邀請函顯示「高達 HK\$1,300 現金回贈 / 13,000 里數」：	
於 2025 年 12 月 25 日以 Simply Cash Card 繳付之總累積繳稅金額 (獎賞 1)	= HK\$40,000
於 2026 年 2 月 1 日以 Smart Card 成功申請信用卡「月結單分期」付款計劃金額 (獎賞 2)	= HK\$40,000
於此推廣計劃獲得之獎賞	= HK\$50 現金回贈
客戶 B 於此推廣計劃不合資格獲得獎賞 2 及早鳥優惠因為：	
1. 客戶 B 沒有以同一合資格信用卡繳付合資格繳稅金額及作相對應之合資格分期計劃	
2. 沒有於 2025 年 12 月 31 日或之前成功申請及批核合資格分期計劃	

客戶 C (特選客戶) 於 2025 年 11 月 19 日成功透過 SC Mobile App 內信用卡頁面之「最新優惠」登記此推廣計劃，邀請函顯示「高達 HK\$2,300 現金回贈 / 23,000 里數」：	
於 2025 年 11 月 25 日以渣打國泰 Mastercard 卡繳付之總合資格繳稅金額	= HK\$40,000
於 2025 年 11 月 25 日以渣打國泰 Mastercard 卡成功申請之信用卡「月結單分期」付款計劃金額	= HK\$40,000
於 2025 年 11 月 30 日以 Smart Card 繳付之繳稅金額	= HK\$50,000
於 2025 年 11 月 30 日以 Smart Card 成功申請之信用卡「月結單分期」付款計劃金額	= HK\$50,000
於此推廣計劃獲得之獎賞	= 1,500 里數 + 2,000 里數 + 1,000 里數 (即合共 4,500 里數)
客戶 C 可於此推廣計劃合資格獲得獎賞 1、獎賞 2 及早鳥優惠，並取決於以渣打國泰 Mastercard 卡作第一筆合資格繳稅金額，而客戶 C 獲得之獎賞為里數。	

- 所有合資格繳稅金額須透過「渣打網上理財」、「SC Mobile App」或「渣打電話理財」繳交。所有未誌賬 / 取消 / 退款 / 偽造的交易，均不會計算在簽賬金額內。
- 所有合資格繳稅金額及相對應之合資格分期計劃必須於 2026 年 2 月 3 日或之前根據信用卡月結單上顯示的交易日期記賬。
- 任何合資格分期計劃申請均須經銀行全權酌情決定批准與否。而合資格分期計劃須待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帳戶收取不時確定及通知的手續費。就此推廣計劃而言，同一合資格信用卡帳戶的主卡及附屬卡的合資格繳稅金額及申請的合資格分期計劃將合併計算。

10. (a) 如客戶以合資格信用卡 (渣打國泰 Mastercard 卡除外) 成功申請合資格分期計劃，獎賞為現金回贈。獲得之現金回贈將於 **2026年4月30日** 或之前顯示於「360°全面賞」網上換領平台，而不會直接存入賬戶，但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。客戶獲得現金回贈的具體金額由本行保留最終決定權。

(b) i. 如客戶以渣打國泰 Mastercard 成功申請合資格分期計劃，獎賞為里數。本行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，本行保留最終決定權。

ii. 本行將提供客戶之國泰會員資料，包括姓氏、名字、國泰會員號碼及獲享資格予國泰航空有限公司及亞洲萬里通有限公司（統稱「國泰」）為安排是次推廣計劃之用。於收取本行提供之資料後，國泰將於 **2026年4月30日** 或之前將里數存入相關客戶之國泰會員賬戶。

iii. 客戶確認由是次推廣計劃所獲享之里數將由國泰存入客戶之國泰會員賬戶。為此本行將盡力向國泰提供所需資料，但對於國泰能否準確存入里數至國泰會員賬戶、延遲存入里數及任何於本行控制範圍以外的錯誤，本行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，請聯絡國泰或瀏覽 cathaypacific.com。本行毋須通知閣下任何有關國泰之改變或最新消息。

iv. 以渣打國泰 Mastercard 申請合資格分期計劃之客戶必須持有有效的國泰會員賬戶，並且確保向本行及國泰所提供之國泰會員賬戶資料為該賬戶持有人。否則，相關里數將被取消並不作另行通知，本行及國泰亦毋須負上任何賠償。

v. 如客戶所提供之資料有錯漏、不足或不完整以至未能核實資格、安排獎賞或存入所獲享之里數，有關次推廣計劃將被取消而毋須事先通知。本行及國泰（包括其母公司、附屬公司及子公司）亦免除任何責任及損失的賠償。

11. 客戶如在兌現日後 1 個月內仍未收妥所獲享之獎賞（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。

12. 如果客戶取消其合資格分期計劃申請，客戶將沒有資格獲得任何里數或現金回贈。

13. 客戶有關之合資格信用卡賬戶必須於存入獎賞時仍為有效及信用狀況良好；否則，本行有權取消有關獎賞。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。

14. 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。

15. 如信用卡持卡人於獲贈獎賞後取消用作計算此推廣計劃的獎賞的任何有關簽賬及合資格分期計劃之分期計劃金額，本行有權從信用卡持卡人有關之合資格信用卡賬戶內扣除已存入之現金回贈，或從合資格信用卡賬戶及透過國泰從國泰會員賬戶內扣除有關已存入之里數或對信用卡持卡人收取有關獎賞等值之費用而毋須另行通知。

16. 客戶明白及接納所有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，亞洲萬里通和兌換的禮品）並非由本行所提供之。因此，有關商戶、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，包括但不限於商戶所提供的產品及/或其服務（包括國泰會員賬戶，亞洲萬里通和兌換的禮品）的質素、供應量、產品及/或其服務（包括國泰會員賬戶，亞洲萬里通和兌換的禮品）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，亞洲萬里通和兌換的禮品）的不公平貿易慣例或行為，本行均毋須負上任何責任。

17. 每位信用卡持卡人在推廣期內只可享一次獎賞。若信用卡持卡人於推廣期間內多於一筆合資格繳稅金額及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合資格繳稅金額決定信用卡持卡人可享的獎賞。

18. **除特別註明外，所有客戶不可同時參與本行其他信用卡繳稅獎賞或優惠。**

19. 此條款及細則與信用卡「兌現分期」計劃、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。

20. 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。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。

21. 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。

22. 中英文版本之條款及細則如有歧義，一概以英文版為準。

23. 上述條款及細則須受香港特別行政區的法律所規管。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發