

Terms and Conditions for Over-Limit Electronic Fund Transfer Handling Fee Promotion:

1. From 1 November 2025 to 31 December 2025 (both dates inclusive), 3.5% handling fee will be waived for transferred amount up to HKD60,000 (the “Offer”). 3.5% handling fee will apply to the transferred amount above HKD60,000 and charges will be debited to the valid Credit Card account with the highest transferred amount if the total accumulated transfers exceed HKD60,000 by such Cardholder in a calendar month (based on the transaction date) when using electronic banking services, person to person (P2P) payment services or mobile device/app/electronic funds transfer platforms effective from time-to-time to make any transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus O!ePay, Alipay account). If the last day of a calendar month is a Sunday, any related transactions made on that day will be counted in the following calendar month.
2. The Offer is only applicable to a cardholder who makes the transfer via SC online banking and SC mobile. Your card should be valid and with available credit limit during the transfer.
3. The Bank reserves the right to vary, modify and terminate the Offer and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
4. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

超額電子轉賬手續費推廣計劃條款及細則：

1. 由2025年11月1日至2025年12月31日止（包括首尾兩日），若閣下在於該曆月（以交易日計算為準）憑渣打/MANHATTAN信用卡透過不時生效之電子銀行服務、個人對個人（P2P）支付服務或流動裝置/應用程式/電子轉賬平台作任何轉賬/增值到指定賬戶（包括但不限於八達通O!ePay，支付寶賬戶）累積轉賬少於HK\$60,000，本行會免除收續費（此「優惠」）。本行會就HK\$60,000其後之所有轉賬金額收取3.5%手續費並誌賬於其中一張累積最多轉賬金額之有效信用卡賬戶內。如當月最後一天為星期日，任何當天之有關交易將計算於下一個月份內。
2. 此優惠只適用於信用卡持卡人於渣打網上銀行/渣打應用程式轉賬之交易。於轉賬時閣下的信用卡戶口須仍然有效及有足夠可備用信用額。
3. 本行保留隨時更改、更新或終止優惠，以及修訂所述任何條款及細則之權利。如有任何爭議，本行保留最終決定權。
4. 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。