

Standard Chartered Smart Credit Card Terms and Conditions

- 1. All cardholders (“**Cardholders**”, including both the principal and supplementary cardholders) enjoy perpetual annual fee waiver.
- 2. All Cardholders enjoy cash advance fee waiver for cash advance made over the counter or via Jetco ATM/Visa International ATM Network.
- 3. All reimbursement charges in Smart Credit Card Account on foreign currency transactions incurred in or outside of Hong Kong and settling foreign currency transaction in Hong Kong Dollars incurred outside of Hong Kong SAR are waived.

	Transactions in Hong Kong Dollars	Foreign Currency Transactions
Transactions incurred in Hong Kong SAR	No reimbursement charges	Reimbursement charges waived
Transactions incurred NOT in Hong Kong SAR	Reimbursement charges waived	Reimbursement charges waived

- a. Settlements of all foreign currency transactions will be made in Hong Kong Dollars. All transactions effected in foreign currency will be converted from the transaction currency into Hong Kong Dollars at a wholesale market rate selected by Visa International from within a range of wholesale market rates or the government-mandated rate in effect on the date when Visa International processes the transaction, such exchange rate may differ from the rate on the transaction date due to market fluctuation.

- b. You may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates be applied before the transactions are entered.

- 4. The Bank reserves the right to amend the terms and conditions herein at any time. In case of disputes, the decision of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) shall be final and binding.
- 5. 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 including the Credit Card Terms and the Terms and Conditions for Points Redemption that form the banking agreement between the Bank and the Cardholders.
- 6. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Cardholders irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
- 7. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

Standard Chartered Smart Credit Card Terms and Conditions

- 1. The Rewards Scheme is only applicable to the cardholders (“**Cardholders**”, including both the principal and supplementary cardholders) of Standard Chartered Smart Credit Card (“**Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
- 2. Upon successfully signing up for and issued with a Standard Chartered Smart Credit Card, the Bank will rebate a certain percentage (“**CashBack Percentage**”) of the amount of the Eligible Transactions (“**Eligible Transactions**”, as defined in Clause 3 below), according to the accumulated spending amount in Eligible Transactions made on a monthly statement cycle basis (“**Monthly Eligible Spending**”) in the form of CashBack reward (“**CashBack**”) to the Card account as shown in the table below:

Monthly Eligible Spending	CashBack for Eligible Transactions made at Designated Merchants up to the Spending Cap	CashBack for Other Eligible Transactions (“Basic CashBack”)
HKD 4,000 to HKD14,999	5%	0.56%
HKD 15,000 or above	5%	1.20%

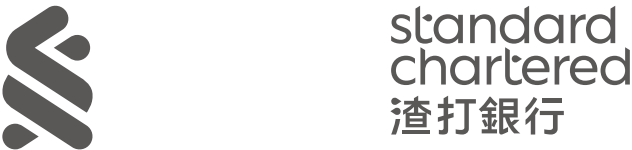
- a. For the avoidance of doubt, if Cardholder’s Monthly Eligible Spending is less than HKD4,000 in a particular month, Cardholder will not be entitled to any CashBack in that month.
 - b. Details of “Smart Credit Card Rewards Scheme” are shown on sc.com/hk/en/smartcard including 1.promotion period,2.list of the “Designated Merchants”, 3. the total maximum amount of Eligible Transactions made at Designated Merchants that qualify for the 5% CashBack Percentage within the promotion period (the “Spending Cap”, as determined by the Bank in its sole discretion from time to time).
 - c. The 5% CashBack Percentage is applicable to Designated Merchants’ outlets in Hong Kong SAR only. Where Eligible Transactions are made using digital wallets, they will be eligible for the 5% CashBack Percentage only if the Designated Merchant’s name is reflected on the Credit Card Statement as part of the transaction description.
 - d. The 5% CashBack Percentage includes the Basic Cashback, the applicable percentage depends on the tier of the Monthly Eligible Spending.
 - e. Any amount of the Eligible Transactions in excess of the Spending Cap will be counted as Other Eligible Transactions.
 - f. The details of the “Smart Credit Card Reward Scheme” is subject to change by the Bank from time to time without any prior notice.
- 3. “Eligible Transactions” means retail transactions (including online transactions and interest-free monthly instalment) and Octopus Automatic Add-Value transactions made with the Card but does NOT include the following:

- a. any transfer/top up transaction from the Card account to any account as designated by the Bank from time to time, including but not limited to, Octopus Wallet, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, insurance payment, bill payment transactions made through Standard Chartered Online Banking, Standard Chartered Phone Banking or JET Payment Services, phone order, mail order, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer, money orders and wholesale purchase of precious stones and metals, watches and jewellery, according to the merchant codes issued by Visa International from time-to-time, cash advances, balance transfers, “Instalment Credit” amounts, “Credit-to-Cash Preferential Annual Rate” amounts, tax payment, financial charges and fees;
- b. any unposted, cancelled, refunded, falsified or unauthorised transactions.

CashBack for Eligible Transactions that are made up of interest-free monthly instalment will be awarded to the Card account on a monthly basis and only for the instalment amount that is posted to the Card account during the relevant month.

- 4. The Cashback will be calculated based on Eligible Transactions posted within a monthly statement cycle. The CashBack earned will be shown on the 360° Rewards Redemption Platform after the calculation is completed, and will not be automatically credited to the Card account, but can be freely redeemed for CashBack under the online catalogue of the platform. The CashBack will be given in Hong Kong dollars and the minimum threshold for CashBack redemption per Card account is HKD50 per account redemption. For details, please refer to Section CashBack Redemption of Terms and Conditions for Points Redemption.

- 5. CashBack will be calculated by rounding down to the nearest 1 cent.
- 6. Eligible Transactions conducted by principal and all supplementary cards (if any) under the same Card account will be counted collectively in calculating the CashBack.
- 7. CashBack is non-transferable.
- 8. In the event that any CashBack has been used or credited into Cardholders’ Card account but the transaction(s) that form(s) part or all of the CashBack is cancelled or refunded subsequently, the Bank has the right to charge to the Card account a monetary amount equivalent to the value of the CashBack used or credited without prior notice to the Cardholders.
- 9. If the Card account is voluntarily or involuntarily closed, all CashBack (whether credited to the Card account or not) will be immediately forfeited.
- 10. The Bank reserves the right not to award any CashBack if the Card account is invalid or not in good financial standing, or if the Cardholders have failed to pay any minimum payment due on or before the due date specified in the relevant monthly statement in the preceding 12 months.
- 11. The Bank reserves the right to alter or terminate the Rewards Scheme and amend the terms and conditions herein at any time, including but not limited to the CashBack Percentage. In case of disputes, the decision of the Bank shall be final and binding.
- 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 including the Credit Card Terms and the Terms and Conditions for Points Redemption that form the banking agreement between the Bank and the Cardholders.
- 13. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Cardholders irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
- 14. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.



Smart 信用卡條款及細則

- 1. 所有持卡人（「**持卡人**」，包括主卡及附屬卡持卡人）可享永久年費豁免。
- 2. 所有持卡人經銀行櫃檯或經「銀通」、Visa 國際自動櫃員機網絡透支現金，可享透支現金費用豁免。
- 3. 所有在香港特別行政區或海外以外幣簽賬及在海外以港幣簽賬交易徵費會被豁免。

	港幣交易	外幣交易
本地消費	簽賬並無任何交易徵費	交易徵費全免
海外消費	交易徵費全免	交易徵費全免

- a. 所有以外幣交易賬項均以港元支付，將按Visa International從國際市場兌換率中選擇的或有關政府強制適用的兌換率，於Visa International處理有關簽賬之日期折算為相應數額的港元。此外，由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。
- b. 閣下在外地消費時，有時候可選擇以港元支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。閣下應於簽賬前向該商戶查詢有關匯率的詳情。
- 4. 本行保留隨時更改此條款及細則之權利。如有任何爭議，渣打銀行（香港）有限公司（「**本行**」）將保留最終決定權。

- 5. 此條款及細則與客戶條款、客戶條款A部所述之文件，包括信用卡條款及積分換領之條款及細則，將組成持卡人與本行之間之銀行協議，並須一同細閱。
- 6. 本條款及細則受香港特別行政區法律管轄及解釋，持卡人茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。
- 7. 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。

Smart 信用卡獎賞條款及細則

- 1. 獎賞計劃只適用於由渣打銀行（香港）有限公司（「**本行**」）所發行之渣打Smart信用卡（「**信用卡**」）之持卡人（「**持卡人**」，包括主卡及附屬卡持卡人）。
- 2. 客戶於成功申請並啟用信用卡後，本行將根據信用卡月結單週期內的累積合資格簽賬金額（「**每月合資格簽賬**」），並按合資格簽賬（「**合資格簽賬**」，定義見下列條款3）以一定比率（「**現金回贈比率**」）給予信用卡戶口現金回贈（「**現金回贈**」），詳見以下列表：

每月合資格簽賬	在特約商戶的合資格簽賬之現金回贈	其他合資格簽賬之現金回贈（「基本回贈」）
HK\$4,000 - HK\$14,999	5%	0.56%
HK\$15,000 或以上	5%	1.20%

- a. 為免存疑，若持卡人該月的每月合資格簽賬未滿HK\$4,000，該月將未能獲得任何現金回贈。

- b. 客戶須瀏覽 sc.com/hk/smartcard 以了解獎賞詳情，包括1. 推廣期，2. 特約商戶名單，3. 於推廣期間內在特約商戶內簽賬可享有的5%現金回贈之合資格簽賬之最高金額（「簽賬上限」，由本行不時自行決定）。
- c. 5% 現金回贈比率只適用於有關特約商戶在香港特別行政區之各分店。如持卡人以電子錢包進行合資格簽賬，5% 現金回贈比率則只適用於信用卡月結單上有顯示特約商戶名稱之交易。
- d. 5% 現金回贈已包含基本回贈，基本回贈的比率取決於持卡人每月合資格簽賬。
- e. 超出簽賬上限之特約商戶簽賬將當作其他合資格簽賬。
- f. 本行保留權利以不時更改獎賞條款及細則，而不作另行通知。
- 3. 合資格簽賬為以信用卡所作之零售簽賬（包括網上簽賬及免息分期付款計劃）及八達通自動增值，但不包括以下：
 - a. 任何由信用卡戶口轉賬 / 增值到任何由本行不時指定之賬戶包括但不限於八達通銀包及支付寶賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、保費簽賬、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、電話購物、郵購、根據Visa國際組織不時界定之商戶編號為賭博交易 / 經紀人和交易商之債券 / 於非金融機構購買包括但不限於外匯、匯票及旅行支票 / 於金融機構購買包括但不限於產品、服務、存款、貸款及信貸 / 金融機構之銀行櫃檯服務 / 電匯和匯票、資金劃轉 / 寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用；

- b. 所有未誌賬 / 取消 / 退款 / 偽造 / 未經許可的交易。
- 免息分期付款計劃中，合資格簽賬之現金回贈將於每月信用卡戶口分期款項金額誌賬後，存入信用卡戶口內。
- 4. 每月的現金回贈會根據月結單週期內已誌賬的合資格簽賬作計算。已賺取之現金回贈將會在結算完成後，於有關合資格簽賬誌賬後顯示於「360°全面賞」網上換領平台，而不會自動存入信用卡戶口。持卡人可隨時登入網上平台換領現金回贈。現金回贈將以港幣存入，每個戶口之現金回贈換領金額最低為港幣50元。詳情請參閱積分換領之條款及細則之換領現金回贈條款。
- 5. 現金回贈將被調低至最接近之仙位數值。
- 6. 同一信用卡戶口的主卡及所有附屬卡（如適用）之合資格簽賬將會一併計算現金回贈。
- 7. 現金回贈不可轉讓。
- 8. 如持卡人於任何現金回贈使用或存入後，取消或退款部份或全部與現金回贈有關之簽賬，本行有權從信用卡戶口內扣除相等於該已使用或存入之現金回贈金額，而毋須預先通知。
- 9. 如取消信用卡戶口（不論是自願或非自願），所有現金回贈（不論已否存入信用卡戶口）將被即時取消。
- 10. 如信用卡戶口並非有效及信用狀況並非良好，或持卡人在過去12個月內未能於有關信用卡戶口之月結單上列明的繳款日期或之前繳付最低付款額，本行保留不給予現金回贈之權利。
- 11. 本行保留隨時更改或終止上述獎賞計劃及修訂本條款及細則之權利，包括但不限於現金回贈比率。如有任何爭議，本行將保留最終決定權。

- 12. 此條款及細則與客戶條款、客戶條款A部所述之文件，包括信用卡條款及積分換領之條款及細則，將組成持卡人與本行之間之銀行協議，並須一同細閱。
- 13. 本條款及細則受香港特別行政區法律管轄及解釋，持卡人茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。
- 14. 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。