

Terms and Conditions of extra HKD200 CashBack Special Offer (“Special Offer”)

1. The promotion period of the Special Offer is from 1 November 2025 to 1 December 2025 (both dates inclusive) (“Promotion Period”).
2. To be eligible for receiving HKD200 CashBack, the client (the “New Cardholder”):
 - i. must not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the “Bank”) in the past 6 months from the date of approval of his/her current applications for a principal card of the Standard Chartered Smart Credit Card (“Eligible Card”); AND
 - ii. shall apply for the **Eligible Card** by submitting an online application form via sc.com/hk/credit-cards/smart/ex200 or sc.com/zh/credit-cards/smart/ex200 **during the Promotion Period**; AND
 - iii. shall successfully applied for, and being issued with, the Eligible Card by the Bank **on or before 28 February 2026**.
3. Each New Cardholder will only be entitled to the Special Offer once within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder’s entitlement of the Special Offer.
4. Special Offer cannot be enjoyed in conjunction with other application offers except the prevailing welcome offer and top-up offer of the Eligible Card.
5. The HKD200 CashBack under the Special Offer will be credited within 4 months from the date of issuance of the Eligible Card and shown on the “360° Rewards” online redemption platform instead of being automatically credited to the New Cardholders’ Eligible Card accounts.
6. The Eligible Card account must be valid, non-delinquent and in good financial standing at the time when the HKD200 CashBack under the Special Offer is rewarded; otherwise the Bank has the right to forfeit the Special Offer. New Cardholders who are entitled to the HKD200 CashBack under the Special Offer are required to contact the Bank if they do not receive the HKD200 CashBack before 5 months of card issuance date. The Bank will not be responsible for re-crediting the HKD200 CashBack or paying compensation for the HKD200 CashBack. The HKD200 CashBack can be redeemed for cash or gifts under the online catalogue of the platform. Redemption of the HKD200 CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redeem the HKD200 CashBack.
7. The Special Offer cannot be converted into bonus points, cash rebate or cash, and is non-transferable.
8. If the Eligible Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.
9. If a New Cardholder who has already received the HKD200 CashBack subsequently cancels the Eligible Card within one year from the date of issuance of the Eligible Card, **the Bank reserves the right to charge against the New Cardholder a cost equivalent to the value of the CashBack**.
10. Employees of the Bank are not eligible for the Special Offer.
11. The Bank reserves the right to vary, extend, terminate and/or cancel the Special Offer or amend these terms and conditions at any time without notice to you. In case of any disputes, the Bank’s decision shall be final and conclusive.
12. If there is any inconsistency or conflict between the English and the Chinese versions, 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

額外 HK\$200 現金回贈特別禮遇之條款及細則（「特別禮遇」）：

1. 特別禮遇之推廣期由 2025 年 11 月 1 日至 2025 年 12 月 1 日（包括首尾兩日）（「推廣期」）。
2. 符合資格可獲 HK\$200 現金回贈，客戶（「**全新信用卡客戶**」）：
 - i. 必須為現時並未持有及於現時申請渣打 Smart 信用卡（「**合資格信用卡**」）批核日起計之過去 6 個月內沒有取消任何由渣打銀行（香港）有限公司（「**本行**」）發行之渣打信用卡或 MANHATTAN 信用卡主卡；及
 - ii. 於推廣期內透過 sc.com/hk/credit-cards/smart/ex200/ 或 sc.com/hk/zh/credit-cards/smart/ex200/ 遞交**合資格信用卡**網上申請表格；及
 - iii. 於**2026年2月28日或以前**成功申請並獲本行發出**合資格信用卡**。
3. **每位全新信用卡客戶如符合資格，於推廣期內只可獲贈特別禮遇一次。**本行保留全新信用卡客戶享有特別禮遇之最終決定權。
4. 除信用卡之迎新禮遇及額外禮遇外，特別禮遇不可與其他申請優惠同時使用。
5. 特別禮遇之 HK\$200 現金回贈將於**合資格信用卡**獲發出後 4 個月內顯示於「360°全面賞」網上換領平台，而不會自動存入**合資格信用卡**之賬戶。
6. **合資格信用卡**之賬戶必須於安排特別禮遇時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排特別禮遇予**全新信用卡客戶**。符合資格獲得特別禮遇之 HK\$200 現金回贈之**全新信用卡客戶**，如果在發卡後 5 個月內未獲得特別禮遇之 HK\$200 現金回贈需與本行聯絡。本行將不負責重新存入 HK\$200 現金回贈的賠償。現金回贈於「360°全面賞」網上換領平台可作換領現金之用。現金回贈換領受有關條款及細則約束，請瀏覽 sc.com/hk/rewards 以參閱現金回贈之詳情及換領現金回贈。
7. 特別禮遇不可兌換成積分、現金回贈或現金，亦不可轉讓。
8. 如自願或被非自願取消**合資格信用卡**賬戶，所有現金回贈（不論是否已存入給**全新信用卡客戶**）將被即時取消。
9. 已獲贈 HK\$200 現金回贈之**全新信用卡客戶**若在**合資格信用卡**發出後一年內取消該**合資格信用卡**，**本行保留權利向**全新信用卡客戶**收取相等於現金回贈價值之費用**。
10. 本行之員工不會獲贈特別禮遇。
11. 本行保留隨時更改、延長、終止及/或取消本優惠以及修訂本條款及細則之權利。成功申請的任何優惠受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議，本行保留最終決定權。
12. 中英文版之內容如有歧義，概以英文版本為準。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發