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Terms and Conditions of health.ESD/ife Promotion (the "Promotion"):

1. Unless otherwise specified, this promotion runs from 1 July 2025 to 31 December 2026, both dates inclusive (the "**Promotional Period**").
2. The promotion only applies to principal cardholders (the "**Cardholders**") of credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "**Standard Chartered Bank**"), including Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (each an "**Eligible Credit Card**").
3. Cardholders must make full payments with the Eligible Credit Card on the health.ESD/ife website (<https://health.esdlife.com/shop/hk>), Furmomo website (<http://www.furmomo.com/hk/>), Welloft website (<https://www.welloft.com/hk>) and/or the health.ESD/ife mobile app ("**Merchants**") during the Promotional Period to enjoy the following offers.
4. **health.ESD/ife Offer** (<https://health.esdlife.com/shop/hk>)

Year-round Offer: From 1 July 2025 to 31 December 2026, enjoy 5% discount with coupon code "5SCHEALTH" when purchasing health checkup packages on health.ESD/ife.

(New) Limited-time Offer: From 16 October to 31 December 2025, enjoy up to HKD550 PARKnSHOP e-gift voucher on health checkup plans:

- Enjoy HKD350 PARKnSHOP e-gift voucher with coupon code "**350SCC2025**" upon single net spending of HKD3,000 or above on health checkup packages on health.ESD/ife.
- Enjoy HKD550 PARKnSHOP e-gift voucher with coupon code "**550SCC2025**" upon single net spending of HKD4,500 or above on health checkup packages on health.ESD/ife.

(Expired) Limited-time Offer 1: From 1 July 2025 to 15 October 2025, purchase designated health checkup packages on health.ESD/ife and enjoy discounts of up to 72% off:

Designated health checkup packages	Standard Chartered Cardholders' special 5SCHEALTH price	Original Price
Swindon Basic Health Checkup A	HKD199	HKD530
Swindon Basic Health Checkup B	HKD299	HKD1,060
Mobile Medical Basic Health Checkup	HKD599	HKD1,970
Mobile Medical Detailed Health Checkup	HKD799	HKD2,750

(Expired) Limited-time Offer 2: From 1 July to 15 October 2025, enjoy instant discounts of up to HKD480 on health checkup plans:

- Enjoy HKD300 discount with coupon code “**300SCC2025**” upon single net spending of HKD2,500 or above.
- Enjoy HKD480 discount with coupon code “**480SCC2025**” upon single net spending of HKD4,000 or above.

5. Advance booking is required for the above health.ESD/ife offers, please visit booking website <https://health.esdlife.com/shop/hk/> or health.ESD/ife mobile app or contact (+852) 3151 2244 for details.

6. The health.ESD/ife Offers above are only applicable to health checkup plans, excluding vaccinations, Chinese medicine and child development assessments, and is NOT applicable to non-health checkup plans such as health supplements and home health products.

7. **Furmomo Offer** (<https://www.furmomo.com/hk/>)

Year-round Offer: From 1 July 2025 to 31 December 2026, enjoy 5% discount with coupon code “**5SCFURMOMO**” when purchasing pet health checkup packages on Furmomo’s website.

(New) Limited-time Offer: From 16 October to 31 December 2025, enjoy 12% discount with coupon code “**12SCFURMOMO**” when purchasing pet healthcare purchases on Furmomo’s website.

(Expired) Limited-time Offer: From 1 July to 15 October 2025, enjoy 12% discount with coupon code “**12SCFURMOMO**” on pet health checkup packages purchased on Furmomo’s website.

8. The Furmomo Offers above are only applicable to health checkup plans, pet hotels, pet photography, and is NOT applicable to vaccinations.

9. Welloft Offer (<https://www.welloft.com/hk/>)

Year-round Offer: From 1 July 2025 to 31 December 2026, enjoy 5% discount with coupon code “**5SCWELLOFT**” when purchasing health checkup packages on Welloft’s website.

(New) Limited-time Offer: From 16 October to 31 December 2025, enjoy HK\$350 Uber ride voucher with coupon code “**350SCWELLOFT**” upon single net spending of HKD3,000 or above on health checkup packages on Welloft’s website.

(Expired) Limited-time Offer: From 1 July to 15 October 2025, enjoy 10% discount with coupon code “**10SCWELLOFT**” on health checkup packages purchased on Welloft’s website.

10. The Welloft Offers above are only applicable to health checkup plans, and is NOT applicable to vaccinations, Chinese medicine and child development assessments.
11. Coupon code can only be used once per transaction on each website and cannot be used in conjunction with other discounts and promotional offers.
12. Coupon code must be entered before online payment or state the usage intention to Customer Service Staff prior to booking confirmation. Confirmed bookings cannot be refunded after payment.
13. Year-round offers are subject to additional terms and conditions, please visit Standard Chartered website www.sc.com/hk/yearround for details.
14. In case of any disputes, the decision of Standard Chartered Bank and the Merchants shall be final.
15. No person other than the Cardholder, Standard Chartered Bank, or Merchants will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
16. Standard Chartered Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Merchants. Standard

Chartered Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by Merchants. Cardholders should direct any queries to Merchants.

General Terms and Conditions:

1. The promotion, irrespective of its form, including but not limited to gifts, discounts or cash coupons, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers (if applicable).
2. The promotion is applicable to regular- priced items only and not applicable to fixed-priced, discounted, promotional, festive and designated items (if applicable).
3. The promotion, gifts or discount coupons are available on a first-come- first-served basis, while stocks last (if applicable). Any change of the promotion will be subject to the availability at the time of patronage.
4. The promotion may be subject to additional terms and conditions set out by the Merchants, please contact the Merchants for details.
5. All photos and product information are for reference only.
6. The promotion shall be terminated immediately upon closure of the Merchants or in relation to an outlet of the Merchants, upon its closure.
7. Cardholders understand and accept that Standard Chartered Bank is not the supplier of the products and/or services supplied by the Merchants under or in connection with the offers. Standard Chartered Bank shall bear no liability relating to any aspect of these products and/or services, including without limitation, their quality, supply or descriptions, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offers or in making available the offers or the products and/or services under the offers provided by the Merchants, their respective employees, officers and/ or agents.
8. Personal data of Cardholders may be collected by the Merchants and the use of such personal data shall be subject to the personal information collection statement of the Merchants. Standard Chartered Bank is not involved in any part of the collection process nor usage of such data, please contact the Merchants for related details.
9. Standard Chartered Bank and the Merchants reserve the right to alter, extend, or terminate the promotion and amend these terms and conditions at any time without prior notice. In case of disputes, the decision of Standard Chartered Bank and the Merchants shall be final and binding.
10. In case of any disputes, Cardholders are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by Standard Chartered Bank.
11. These terms and conditions are governed by and construed in accordance with the

laws of the Hong Kong Special Administrative Region.

12. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, 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



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渣打銀行

健康網購之條款及細則(「此推廣計劃」)：

1. 除特別註明外，推廣優惠適用於 2025 年 7 月 1 日至 2026 年 12 月 31 日，包括首尾兩日 (「推廣期」)。
2. 優惠適用於客戶「(客戶)」以渣打銀行 (香港) 有限公司 (「渣打銀行」) 所發行之 Visa 及萬事達卡信用卡，包括渣打信用卡及其聯營卡、MANHATTAN 信用卡及其聯營卡 (「合資格信用卡」) 作合資格簽賬，方可參與此推廣計劃。
3. 客戶須於推廣期內以合資格信用卡於健康網購 [health.ESD/life](https://health.esdlife.com/shop/hk) 網頁 (<https://health.esdlife.com/shop/hk>)、Furmomo 網頁 (<https://www.furmomo.com/hk/>)、Welloft 網頁 (<https://www.welloft.com/hk>) 及/或健康網購 health.ESD/life 手機應用程式 (「商戶」) 作全數簽賬以享以下優惠。
4. **健康網購 [health.ESD/life](https://health.esdlife.com/shop/hk) 優惠 (<https://health.esdlife.com/shop/hk>)**

全年優惠：由 2025 年 7 月 1 日至 2026 年 12 月 31 日，於健康網購訂購身體檢查套餐，輸入優惠碼「**5SCHEALTH**」，可享 95 折。

(全新)限時優惠：由 2025 年 10 月 16 日至 2025 年 12 月 31 日，身體檢查計劃享高達 HK\$550 百佳電子現金券：

- 單一簽賬淨額滿 HK\$3,000，輸入優惠碼「**350SCC2025**」，可享 HK\$350 百佳電子現金券。
- 單一簽賬淨額滿 HK\$4,500，輸入優惠碼「**550SCC2025**」，可享 HK\$550 百佳電子現金券。

(逾期)限時優惠1：由 2025 年 7 月 1 日至 2025 年 10 月 15 日，於健康網購訂購指定身體檢查套餐，可享低至 28 折：

身體檢查套餐	渣打信用卡客戶優惠價	原價
德信醫療 基本健康檢查 A	HK\$199	HK\$530
德信醫療 基本健康檢查 B	HK\$299	HK\$1,060
美邦 基礎健康檢查	HK\$599	HK\$1,970
美邦 詳細健康檢查	HK\$799	HK\$2,750

(逾期) 限時優惠 2：由 2025 年 7 月 1 日至 2025 年 10 月 15 日，身體檢查計劃享高達\$480 即時折扣：

- 單一簽賬淨額滿 HK\$2,500，輸入優惠碼「**300SCC2025**」，可享 HK\$300 折扣。
- 單一簽賬淨額滿 HK\$4,000，輸入優惠碼「**480SCC2025**」，可享 HK\$480 折扣。

5. 以上健康網購 [health.ESD/life](https://health.esdlife.com/shop/hk) 優惠必須於網頁 <https://health.esdlife.com/shop/hk> 或健康網購 [health.ESD/life](https://health.esdlife.com/shop/hk) 手機應用程式預約或致電(+852) 3151 2244 了解更多。
6. 以上健康網購 [health.ESD/life](https://health.esdlife.com/shop/hk) 優惠只適用於身體檢查，疫苗、中醫保健及兒童發展評估除外及不適用於非身體檢查計劃項目，如保健品、家居健康產品。
7. **Furmomo 優惠** (<https://www.furmomo.com/hk/>)

全年優惠：由 2025 年 7 月 1 日至 2026 年 12 月 31 日，於 Furmomo 網頁訂購寵物身體檢查，輸入優惠碼「**5SCFURMOMO**」，可享 95 折。

(全新) 限時優惠：由 2025 年 10 月 16 日至 2025 年 12 月 31 日，於 Furmomo 網頁訂購寵物護理服務，輸入優惠碼「**12SCFURMOMO**」，可享 88 折。

(逾期) 限時優惠：由 2025 年 7 月 1 日至 2025 年 10 月 15 日，於 Furmomo 網頁訂購寵物身體檢查，輸入優惠碼「**12SCFURMOMO**」，可享 88 折。

8. 以上 Furmomo 優惠只適用於寵物身體檢查，寵物酒店及寵物攝影，不適用於疫苗項目。

9. **Welloft 優惠** (<https://www.welloft.com/hk/>)

全年優惠：由 2025 年 7 月 1 日至 2026 年 12 月 31 日，於 Welloft 網頁訂購身體檢查套餐，輸入優惠碼「**5SCWELLOFT**」，可享 95 折。

(全新) 限時優惠：由 2025 年 10 月 16 日至 2025 年 12 月 31 日，於 Welloft 網頁訂購身體檢查套餐，單一簽賬淨額滿 HK\$3,000，輸入優惠碼「**350SCWELLOFT**」，可享 HK\$350 Uber 電子乘車券。

(逾期) 限時優惠：由 2025 年 7 月 1 日至 2025 年 10 月 15 日，於 Welloft 網頁訂購身體檢查套餐，輸入優惠碼「**10SCWELLOFT**」，可享 9 折。

10. 以上 Welloft 優惠只適用於身體檢查，不適用於疫苗、中醫保健及兒童發展評估。
11. 於各網頁之每次交易只可使用一個優惠碼，亦不可與任何其他折扣、電子禮券及推廣優惠同時使用。
12. 優惠碼必須於網上付款前一併輸入，或線下與客戶服務顧問下單前提供，已確認之預訂不會接受任何後補的優惠碼。
13. 全年優惠附有額外條款及細則，詳情請瀏覽渣打網頁 www.sc.com/hk/yearround。
14. 如有任何爭議，渣打銀行及商戶保留最終決定權。
15. 除客戶、渣打銀行及商戶以外，並無其他人士有權按《合約（第三者權益）條例》（香港法例第 623 章）強制執行此等條款及細則的任何條文，或享有此等條款及細則的任何條文下的利益。
16. 渣打銀行不會對商戶的貨品、服務或資料之質素和供應作出任何陳述或保證，亦不會就商戶的貨品、服務或資料所引起或與其有關的事宜負上任何責任。如有查詢，客戶應直接聯絡商戶。

一般條款及細則：

1. 此推廣計劃包括但不只限於贈/禮品、折扣或現金禮券，不能轉讓或兌換現金或其他產品、亦不可與其他優惠同時使用（如適用）。
2. 此推廣計劃只適用於正價貨品，而不適用於公價、特價、推廣、節慶及指定貨品（如適用）。
3. 此推廣計劃、贈/禮品或優惠券須視乎供應情況而定，先到先得，送/售完即止（如適用）。如有任何更改，將以惠顧時之優惠詳情為準。
4. 個別優惠附有額外條款及細則，詳情請向有關商戶查詢。

5. 所有相片及產品資料只供參考。
6. 如商戶或其分店停止營業，有關優惠將會立即終止。
7. 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/或服務並非由渣打銀行所提供之。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/或其服務的質素、供應量、產品及/或其服務說明、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/或服務的不公平貿易慣例或行為，渣打銀行均毋須負上任何責任。
8. 商戶或許會收集客戶之個人資料，其個人資料之用途將受商戶之個人資料收集聲明約束。渣打銀行並不牽涉該任何個人資料之收集及使用，詳情請聯絡商戶。
9. 渣打銀行及商戶保留隨時更改、延長或終止優惠，以及修訂條款及細則之權利，無須另行通知。如對有關此推廣計劃的條款及細則有任何爭議，本行及商戶將保留最終決定權。
10. 如有任何爭議，客戶必須提供有關之文件之正本、交易單據及信用卡簽賬存根正本(如適用)以便渣打銀行作進一步調查。
11. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。
12. 如中英文條款有所差異，一概以英文版本為準。

借定唔借？還得到先好借！

由渣打銀行(香港)有限公司刊發