



**Terms and Conditions of Standard Chartered Credit Card iPhone for Life Promotion (the "Plan"):**

1. The Plan consists of Interest-free Instalment Plan provided by Standard Chartered Bank (Hong Kong) Limited ("SCB") and Guaranteed Buy-Back Value ("Guaranteed Buy-Back Value") provided by designated mobile service providers stated on [www.sc.com/hk/iph](http://www.sc.com/hk/iph) ("Participating Merchants").
2. The effective period of the Plan is subject to the dates announced by the respective Participating Merchants.
3. To be eligible for the Plan, cardholders ("Cardholders") are required to purchase designated iPhone series ("Product") from the Participating Merchants and repay the full amount of the Product by SCB Interest-free Instalment Plan by way of monthly instalment payments according to the repayment schedule using a credit card issued by SCB, including Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered UnionPay Dual Currency Platinum Credit Card, Standard Chartered Business Card and Standard Chartered Corporate Card) (each an "Eligible Card").
4. The Participating Merchants list may vary from time to time subject to the decision of the Participating Merchants and SCB. Please contact the Participating Merchants for details.
5. **Interest-free Instalment Plan:**
  - a. The Plan is governed by terms and conditions including but not limited to SCB Credit Card Instalment Program Cardholder Agreement / Credit Card Instalment Plan and Credit Card Terms. By participating in the Plan, Cardholders are deemed to have read, agreed, accepted and bound by the relevant terms and conditions.
  - b. Instalments shall be posted to the Eligible Card account on a monthly basis similar to a normal retail transaction.
  - c. Cardholder acknowledges and agrees that he/she will be charged according to the repayment schedule as shown in the form/related documents of the relevant Participating Merchants up to the 24th tenor, and the remaining instalments will be charged representing similar value of the applicable Guaranteed Buy-Back Value as determined by the relevant Participating Merchant.
6. **Product Return Option:**

Under fulfilment of the conditions as set out in Clause 7 below and any other conditions stipulated by the Participating Merchants, Cardholders may exercise the option within the designated period provided by the Participating Merchants after the 24th month of the instalment plan being posted, **return** the Product to respective Participating Merchant and receive the Product's applicable Guaranteed Buy-Back Value from the respective Participating Merchant ("Product Return Option") to offset the remaining instalment payments; and, if the Cardholder wishes, to **upgrade** to the latest iPhone. Terms and conditions on trade-in service provided by the respective Participating Merchant at the relevant time will also apply (where applicable). Alternatively, Cardholders may also **keep** the Product and continue to pay the balance by instalments.
7. **Conditions to Product Return Option:**
  - a. Full repayment has been made by the Cardholder under the Plan by repaying each of the monthly instalment according to the repayment schedule up to the 24th tenor being posted and the remaining instalments representing similar value of the applicable Guaranteed Buy-Back Value as determined by respective Participating Merchant under the Plan;
  - b. Eligible Card account must be valid and in good financial standing at the time when the Product Return Option is exercised;
  - c. The Cardholder may only exercise the Product Return Option and return the Product to respective Participating Merchant within the designated period as stipulated by the respective Participating Merchant;
  - d. The Cardholder must return the Product to the same Participating Merchant from whom the Product was purchased;
  - e. The Cardholder must comply with the Product Return Terms and Conditions (which may be named differently by Participating Merchants) of respective Participating Merchant and any relevant terms and conditions governing the Cardholder's participation in the Plan in full;
  - f. The Product must meet all the functional conditions and relevant requirements as assessed and designated by the respective Participating Merchant according to the device / product acceptance criteria of respective Participating Merchant. Please contact the Participating Merchants for details.
8. Participating Merchants reserve the right to refuse to buy back the Product at the Guaranteed Buy-Back Value or adjust the Guaranteed Buy-Back Value amount at its sole discretion. Guaranteed Buy-Back Value amount may be adjusted depending on the extent of damage to the returned Product, the Cardholder shall pay the difference in next payment due date (where applicable).
9. The Product Return Option is solely provided by and at the absolute discretion of the Participating Merchants. If the Participating Merchants and/or its trade-in partners fail to provide the Product Return Option for any reason whatsoever (including but not limited to bankruptcy or closure), SCB will neither guarantees nor warrants the availability of the Product Return Option. The Participating Merchants shall be solely responsible for disputes, enquires, liabilities and complaints in relation to the Product, Product Return Option and the Guaranteed Buy-Back Value and its related services.
10. Cardholders shall not be entitled to exercise the Product Return Option and receive the applicable Guaranteed Buy-Back Value if any of the relevant conditions in the Plan is not fulfilled; or if the Cardholders' participation in the Plan will be cancelled or terminated, such cancellation or termination shall not affect his/her obligations or liabilities under the Plan. For avoidance of doubt, Cardholders must still be responsible for each of the monthly instalments according to the repayment schedule up to the 24th tenor and the remaining instalments representing similar value of the applicable Guaranteed Buy-Back Value under the Plan, regardless of whether Cardholders have exercised the Product Return Option or not.
11. **Important notice of the repayment:**
  - a. If the Cardholder fails to make full repayment of the statement balance specified in the Cardholder's credit card statements on or before the payment due date of each month, the Cardholder shall pay interest at the prevailing interest rate as set out in the tariff sheet/statement, fee or charge on all outstanding balance on the credit card account(s) pursuant to the relevant terms and conditions governing the use of such account(s). The Cardholder will also be responsible for any finance charge, late charge or other liabilities or losses which may be incurred due to late payment in any event.
  - b. If the Cardholder cancels the Plan or requests early repayment, he/she shall pay HKD150 fee to SCB (where applicable, subject to the circumstances).
  - c. SCB reserves the right to cancel or terminate the Plan at any time (including but not limited to below situations) with reasonable notice and all outstanding balance of the Plan will become due and repayable immediately (e.g. all unpaid repayment, handling fee and other charges of the Plan where applicable):
    - (i) the Cardholder breaches any of these terms and conditions or Credit Card Terms; or
    - (ii) the Cardholder's Eligible Card account is delinquent, or the Cardholder fails to repay any debt demand by SCB; or
    - (iii) the Cardholder's Eligible Card account or the Plan is cancelled by the Cardholder or terminated by SCB for any reason.
  - d. Notwithstanding any terms in these terms and conditions, upon termination of the Eligible Card account or the Plan, all outstanding balance of the monthly instalment payments under the repayment schedule of the Plan including the applicable Guaranteed Buy-Back Value will become due and payable immediately and will be automatically posted in full amount from the Eligible Card account.
12. Cardholders understand and accept that SCB is not the supplier of the products and/or services supplied by the Participating Merchants under or in connection with the Plan. The SCB shall bear no liability relating to any aspect of the products and/or services, including without limitation, their quality, the supply, the descriptions of products and/or services provided by the Participating Merchants, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Plan or in making available the Plan or the products and/or services under the Plan, by the relevant Participating Merchants, their respective employees, officers or agents.
13. All Products of this Plan are directly sold and supplied by the Participating Merchants who are solely responsible for all related obligations and liabilities. SCB shall not in any event be liable for any failure by the Participating Merchants or its trade-in partner to provide or fulfil the Product Return Option for any reason whatsoever.
14. Cardholders are required to retain any contracts signed with the Participating Merchants in respect of the Product with or without subscription of mobile service plan, relevant original sales receipts and credit card sales slips (where applicable) for inspection upon request by SCB. In case of disputes, Cardholders are required to submit the relevant documents for further investigation by SCB. All relevant documents submitted to SCB will not be returned.
15. Personal data of Cardholders may be collected by the Participating Merchants and the use of such personal data shall be subject to the personal information collection statement of the Participating Merchants. SCB is not involved in any part of the collection process nor usage of such data, please contact the Participating Merchants for details.
16. SCB and Participating Merchants reserve the right to extend, alter or terminate the Plan and amend these terms and conditions at any time without prior notice. All matters or disputes in connection with the Plan as set out in these terms and conditions will be subject to the final decision of SCB and Participating Merchants, which shall be final and conclusive. All transactions that are found to be fraudulent or cancelled / returned eventually will be considered as ineligible transactions and are not eligible to the Plan.
17. The Plan may be subject to the terms and conditions of the relevant services of SCB. If there is any inconsistency between the terms and conditions of the relevant services and these terms and conditions, these terms and conditions shall prevail.
18. The Plan may be subject to additional terms and conditions as set out by the Participating Merchants, please contact the Participating Merchants for details.
19. All photos and items information are for reference only.
20. The Plan shall be terminated immediately upon closure of Participating Merchants or any of its outlets.
21. 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

IPFL (09/2024)



## 渣打信用卡 iPhone for Life 推廣計劃（「此計劃」）之條款及細則：

1. 此計劃包括由渣打銀行（香港）有限公司（「渣打」）提供之分期付款計劃及由在 [www.sc.com/hk/ip](http://www.sc.com/hk/ip) 內列出之指定電訊商（「參與商戶」）提供之回購價值保證（「回購價值保證」）。
2. 此計劃之有效期以相關參與商戶公布的日期為準。
3. 客戶（「客戶」）須以下列渣打所發行之信用卡，包括渣打信用卡及其聯營卡、MANHATTAN 信用卡及其聯營卡（不包括渣打銀聯雙幣白金信用卡、渣打商務卡及渣打公司卡）（「合資格信用卡」）於參與商戶以 iPhone for Life 計劃購買指定 iPhone 系列產品（「產品」），並按供款還款表，每月根據渣打分期付款計劃繳付分期款項，以貸款供款方式全數支付該產品，方可參與此計劃。
4. 參與商戶名單將不時更新，以參與商戶及渣打決定為準。詳情請向參與商戶查詢。
5. **分期付款計劃：**
  - a. 此計劃受（包括但不限於）渣打信用卡分期付款計劃持卡人協議，及相關的信用卡條款約束。凡客戶參加此計劃，即被視為已閱讀、同意及接受有關此計劃的所有條款及細則，並受其約束。
  - b. 供款將以類似一般零售簽賬的形式每月從合資格信用卡的賬戶中誌賬。
  - c. 客戶確認及同意他/她須按照於相關參與商戶申請表格/相關文件中所顯示的貸款供款還款表繳付款項直至第24期，及於餘下期數繳付相若於有關商戶釐訂之適用回購價值保證的餘下期數款項。
6. **產品退還選擇權：**

在客戶符合第7條及參與商戶規定的其他條件之前提下，客戶可於第24期供款誌賬後，根據參與商戶所指定限期內，**退還**產品至相關參與商戶。參與商戶將退還適用的回購價值保證之金額以抵銷客戶餘下分期餘額（「**產品退還選擇權**」）；及，如客戶成功退還產品給予參與商戶，客戶更可以參與商戶可能不時更新之優惠**升級**購買新一代iPhone。客戶進行舊換新（Trade-in）時須遵守參與商戶當時規定及更新之條款及細則（如適用）；或，**保留**產品及繼續履行分期計劃繳付餘下供款。
7. **產品退還選擇權之條款：**
  - a. 此計劃的全額還款包括按供款還款表於每月繳付分期全數款項直至第24期供款誌賬後及適用於相關參與商戶釐定的回購價值保證相若之餘下分期供款；
  - b. 客戶在行使產品退還選擇權時，有關之合資格信用卡賬戶必須為有效及信用狀況良好；
  - c. 客戶可根據相關參與商戶所規定的限期內，行使產品退還選擇權；
  - d. 客戶必須退還產品給予於購買產品時的同一個參與商戶；
  - e. 客戶必須完全遵守相關參與商戶的產品退還條款及細則（參與商戶可能會以其他名稱顯示）及適用於相關參與計劃的客戶的條款及細則；
  - f. 退還的產品必須符合相關參與商戶安排之裝置/產品驗收標準評估，並符合所有功能條件。詳情請向參與商戶查詢。
8. 參與商戶有權拒絕回收有關產品及退還有關回購價值保證之金額，或調整回購價值保證之金額。回購價值保證之金額會根據回收之指定產品的損毀程度而作出調整，客戶須於下期月結單到期時繳付差額（如適用）；
9. 產品退還選擇權全權由參與商戶提供並自行決定，與渣打無關。如參與商戶未能提供有關服務，不論出於任何原因（包括但不限於破產或停止營業），渣打並不保證或擔保參與商戶所提供之回購商之產品退還選擇權相關服務。參與商戶須全權負責一切關於產品、產品退還選擇權、回購價值保證及相關服務之爭議、諮詢、責任及投訴。
10. 如未能符合此計劃相關的任何條件，客戶不享有產品退還選擇權及回購價值保證；或如客戶對此計劃的參與將被取消或終止，該取消或終止無礙他/她在此計劃中的義務或責任。為免存疑，不論客戶是否行使產品退還選擇權，客戶必須遵守此計劃對根據供款還款表的每月分期款項直至第24期及適用於回購價值保證的餘下分期款項負責。
11. **還款之重要事項：**
  - a. 如客戶未能每月於到期繳款日或以前全部清還於信用卡月結單所訂明之應付總結欠賬項，客戶須就該信用卡戶口內之所有結欠按規限信用卡戶口使用之相關條款及細則支付當時適用的利息（例如根據收費表/月結單上列明）、費用或收費。不論任何情況，客戶須承擔因逾期繳付信用卡結欠而引致之財務費用、逾期費用、其他責任或損失；
  - b. 如客戶取消此計劃或要求提前還款，渣打將向收客戶取 HK\$150 費用（如適用，視乎情況而定）。
  - c. 渣打保留權利隨時取消或終止此計劃（包括但不限於以下情況），及作出合理通知，計劃之所有結欠將即時到期繳付（例如計劃內全數未償還之供款、手續費及其他費用，如適用）：
    - (i) 客戶違反此條款及細則或相關的信用卡條款的任何條文；或
    - (ii) 客戶合資格信用卡戶口出現任何拖欠或未能應渣打要求償還任何債務；或
    - (iii) 客戶自行取消/一旦因任何原因終止、被渣打終止信用卡戶口或計劃。
  - d. 即使此條款及細則有其他條文規定，若合資格信用卡戶口或計劃一旦因任何原因終止，此計劃之貸款供款表下每月分期之所有結欠，包括適用之回購價值保證將即時到期繳付，並從合資格信用卡戶口中自動誌賬。
12. 客戶明白及接納所有參與商戶提供的有關此計劃的產品及/或服務並非由渣打所提供之。因此，有關參與商戶、其員工、其人員及其供應商於計劃提供的各項產品/服務的各方面，包括但不限於參與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、與此計劃相關或就提供此計劃下的產品及/或服務的不公平貿易慣例或行為，渣打均毋須負上任何責任。
13. 此計劃所涉及之所有產品由參與商戶直接售賣及提供予客戶，所有有關責任亦由參與商戶全權負責。任何情況下，渣打不會就參與商戶或其回購商出於任何原因未能提供本產品退還選擇權而承擔任何責任。
14. 客戶必須保留與參與商戶簽訂的任何有關產品之合約（包括如簽訂相關電訊服務計劃之合約）、有關之簽賬單據及信用卡簽賬存根正本（如適用）以作核對之用。如有任何爭議，客戶必須提供有關文件，以便渣打作進一步調查。所有已遞交之有關文件將不獲發還。
15. 參與商戶或許會收集客戶之個人資料，其個人資料之用途將受參與商戶之個人資料收集聲明約束。渣打並不牽涉該任何個人資料之收集及使用，詳情請向參與商戶查詢。
16. 渣打及參與商戶保留隨時延長、更改或終止此計劃以及修訂條款及細則之權利，恕不另行通知。如有任何關於此計劃之條款及細則所引致之爭議，渣打及參與商戶將保留最終決定權。任何被發現為虛假或最後被取消/退回之交易，均被視為不合資格之交易及不適用於此計劃。
17. 此計劃須受渣打相關服務之條款及細則約束。如相關服務之條款及細則與此條款及細則有任何歧異，概以此條款及細則為準。
18. 此計劃附有參與商戶之額外條款及細則，詳情請向參與商戶查詢。
19. 所有相片及產品資料只供參考。
20. 如參與商戶或其分店停止營業，此計劃將會終止。
21. 中英文版本之條款及細則如有歧義，概以英文版為準。

信定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發

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