


Terms and Conditions of Zung Fu Group Promotion (the "Promotion"):

1 The entire Promotion runs from 29 April 2025 to 30 April 2026 (both dates inclusive) (the "**Promotion Period**") and is divided into 4 phases:

| Phase(s) | Promotion Period (i.e., transaction period) |
|----------|---|
| Phase 1 | 29 April – 31 July 2025 |
| Phase 2 | 1 August – 31 October 2025 |
| Phase 3 | 1 November 2025 – 31 January 2026 |
| Phase 4 | 1 February – 30 April 2026 |

2 The Promotion involves earning extra Asia Miles™ ("Miles Rewards" or "Miles") for cardholders ("Cardholders") of the Standard Chartered Cathay Mastercard®, Standard Chartered Cathay Mastercard – Priority Banking and Standard Chartered Cathay Mastercard – Priority Private (each an "Eligible Card") issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank"). To be eligible for extra Miles Rewards, Cardholders are required to make an Eligible Transaction and pay the Eligible Deposit Amount during the Promotion Period with an Eligible Card at the participating outlets and sales locations in Hong Kong, such as car show, of Zung Fu Group (the "Merchant").

An **Eligible Transaction** means a purchase of the designated card model of the Merchant as its at the participating outlets and sales locations in Hong Kong.

Eligible Deposit Amount means up to 20% of the net transaction amount of an Eligible Transaction paid as deposit.

Offer: HKD4 = 1 Mile Rewards (equivalent)

| Eligible Deposit Amount | Basic Miles Rewards under Standard Chartered Cathay Mastercard® Rewards Scheme* | Extra Miles Rewards under the Promotion |
|--|---|---|
| Up to 20% of the vehicle listing price | Eligible Deposit Amount to earn: Every HKD6 = 1 Mile Rewards | + 75% of the Eligible Deposit Amount to earn: Every HKD9 = 1 Mile Rewards |

*Additional terms and conditions apply. For details, please refer to <https://www.sc.com/hk/credit-cards/cathay/>

Example: Assume car listing price is HKD3,500,000. Up to 20% of the deposit amount is HKD700,000.

| Eligible Deposit Amount | Basic Miles Rewards | Extra Miles Rewards under this Promotion | Total Miles Rewards |
|-------------------------|--|--|---|
| HKD700,000 | Around 116,666 Miles Rewards (=700,000 /6) | + 58,334 Miles Rewards (=700,000 x75% /9 =58,333.33 round up to 58,334) | = 175,000 Miles Rewards (HKD4 = 1 Miles Rewards) Reference: equivalent to redeeming <u>one-way first-class</u> air-ticket to London at around 150,000 miles^ |



[^] The amount of Asia Miles required to redeem air-ticket was quoted as of 15 April 2025. It is for reference only and may be subject to change by Asia Miles Limited at its sole discretion without prior notice.

- 3 For the avoidance of doubt, this Promotion is only applicable to the car brands listed in below.:
 - Mercedes-Benz
 - DENZA
 - smart
 - Hyundai

For details of the designated car models, please contact the Merchant.
- 4 To be eligible for the Extra Miles Rewards under this Promotion (the “**Extra Rewards**”), Cardholders are required to register their respective Eligible Card from 2 May 2025 onwards during the Promotion Period at www.sc.com/hk/en/zungfu. Cardholders must register successfully, and the registration of the Eligible Card must take place within the designated phase of the Promotion in which the Eligible Transaction is made.
- 5 Only Eligible Transactions made using the registered Eligible Card will be used to calculate the relevant Extra Rewards. Each Cardholder is entitled to enjoy the Extra Rewards for unlimited times during the Promotion Period for each Eligible Transaction using an Eligible Card and registration of the Eligible Card is required for each Eligible Transaction made.
- 6 Cardholders will receive a reference number upon successful registration of the Eligible Card. Cardholders are required to keep the reference number for verification by the Bank until 1 month after the fulfilment date (that is, until: 31 October 2025 for Phase 1; 31 January 2026 for Phase 2; 30 April 2026 for Phase 3 and 31 July 2026 for Phase 4). All registered information will be recorded. More than one registration of the same Eligible Transaction will be treated as a unified record only and the last record will prevail. Successful registration cannot be cancelled.
- 7 All Eligible Transactions made in one phase during the Promotion Period must be posted within 7 days of the last day of each Phase (i.e. posting must be on or before: 7 August 2025 for Phase 1; 7 November 2025 for Phase 2; 7 February 2026 for Phase 3 and 7 May 2026 for Phase 4) based on the transaction date as shown on the credit card monthly statement of the Eligible Card.
- 8 The Bank reserves its right to determine the final conversion rate of the Miles and exchange rate at its sole discretion. In case of disputes, the decision of the Bank shall be final and conclusive.
- 9 The Bank will provide the relevant information of the Cardholders’ Cathay membership account, including family name, given name, Cathay membership number and the amount of Miles rewarded to Asia Miles Limited (“**AML**”). Upon receiving such information from the Bank, AML will credit the Miles rewarded to the respective Cardholders’ Cathay membership accounts within the corresponding months listed in the table below. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferrable.

| Phase(s) | Promotion Period (i.e., transaction period) | Month within which Extra Miles Rewards under this Promotion to be credited |
|----------|--|--|
| Phase 1 | 29 April – 31 July 2025 | Within September 2025 |
| Phase 2 | 1 August – 31 October 2025 | Within December 2025 |
| Phase 3 | 1 November 2025 – 31 January 2026 | Within March 2026 |
| Phase 4 | 1 February – 30 April 2026 | Within June 2026 |



- 10 Cardholders acknowledge that the Miles rewarded under this Promotion shall be credited to their respective Cathay membership accounts by AML. The Bank will use its best endeavour to provide the necessary information to AML to facilitate this purpose, however the Bank makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by AML and accepts no liability for failure or delay in the crediting of Miles to the Cardholder's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption. Terms and conditions of AML apply for redemption and/or use of Miles. For enquiries relating to crediting, redemption, use of the Miles and/or the relevant terms and conditions, please contact AML and/or refer to Cathay website at [cathaypacific .com](http://cathaypacific.com). The Bank is not obliged to notify you of any changes or latest announcements of AML.
- 11 For the purpose of this Promotion, Eligible Transactions made by the Principal and Supplementary Cardholder(s) of the same Eligible Card for the Promotion will be counted collectively.
- 12 Cardholders shall notify the Bank if they do not receive the Extra Rewards within 1 month after the fulfilment date (that is, by 31 October 2025 for Phase 1; by 31 January 2026 for Phase 2; by 30 April 2026 for Phase 3 and by 31 July 2026 for Phase 4); otherwise, the Bank accepts no liability and will not be liable for any compensation.
- 13 The Eligible Card accounts must be valid and in good financial standing at the time when the Extra Rewards are credited; otherwise the Extra Rewards will be forfeited without further notice. The Extra Rewards amount cannot be drawn as cash advance, are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
- 15 The Bank will verify the transaction record(s) to confirm the Cardholders' eligibility of the Extra Rewards under the Promotion. In case of discrepancy between the Bank's computer record and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.
- 16 If the Eligible Transactions have been cancelled, which had been included in calculating the Miles Rewards offered under the Promotion, after the receipt of such rewards or the Eligible Transactions are otherwise refunded in full or in part, the Bank has the right to debit the Miles Rewards from the Cardholders' Eligible Card accounts or charge against the Cardholders a cost equivalent to the value of the Miles Rewards without further notice.
- 17 Each Cardholder understands and accepts that the Bank is not the supplier of the products and/or services (including the Cathay membership account, the Miles and the products / services purchased / redeemed with the Miles) supplied by the supplier(s) under or in connection with this Promotion. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Miles and the products / services purchased / redeemed with the Miles, including without limitation, their quality, the supply, the descriptions of the Cathay membership account, the Miles and/ or the products / services purchased / redeemed with the Miles provided by the supplier(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offer(s) or in making available the offer(s) or the Cathay membership account, the Miles and/ or the products / services purchased / redeemed with the Miles under the Promotion, by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Miles and the products / services purchased / redeemed are subject to the terms and conditions as stipulated by AML and the relevant supplier(s).
- 18 Cardholders are required to keep the relevant original sales receipts and credit card sales slips (where applicable) for inspection upon request by the Bank. In case of disputes, Cardholders are required to submit the relevant original sales receipt(s) and credit card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.



- 19** Personal data of Cardholders may be collected by the Merchant and the use of such personal data shall be subject to the personal information collection statement of the Merchant. Please contact the Merchant for related details.
- 20** The Bank and Merchant reserve the right to extend, alter or terminate the Promotion and amend these terms and conditions at any time without prior notice. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of the Bank and Merchant, which shall be final and conclusive.
- 21** The Promotion may be subject to additional terms and conditions as set out by the Merchant, please contact the Merchant for details.
- 22** All photos and items information are for reference only.
- 23** The Promotion shall be terminated immediately upon closure of the Merchant or against any of its outlets upon the closure of that outlet .
- 24** These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 25** 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



仁孚集團推廣計劃（「此推廣計劃」）之條款及細則：

1 整個推廣計劃之推廣期由 2025 年 4 月 29 日至 2026 年 4 月 30 日（包括首尾兩日）（「推廣期」），並分為 4 個階段：

| 階段 | 推廣期（即簽賬日期） |
|------|----------------------------------|
| 階段 1 | 2025 年 4 月 29 日至 7 月 31 日 |
| 階段 2 | 2025 年 8 月 1 日至 10 月 31 日 |
| 階段 3 | 2025 年 11 月 1 日至 2026 年 1 月 31 日 |
| 階段 4 | 2026 年 2 月 1 日至 4 月 30 日 |

2 此推廣計劃為渣打銀行(香港)有限公司（「本行」）所發行之渣打國泰 Mastercard®、渣打國泰 Mastercard – 優先理財及渣打國泰 Mastercard – 優先私人理財（「合資格信用卡」）的客戶（「客戶」）賺取額外「亞洲萬里通」里數獎賞（「里數獎賞」或「里數」）。客戶須於推廣期內於仁孚集團（「商戶」）之香港分店及銷售地點，例如車展，作合資格簽賬（購買指定汽車型號）及繳付合資格訂金，方可獲享額外里數獎賞。

合資格簽賬指於商戶之香港分店及銷售地點購買指定汽車型號之簽賬。

合資格訂金指作為訂金支付的合資格簽賬淨金額的最高 20%。

優惠：HK\$4=1 里數獎賞(等值)

| | | |
|-----------|-----------------------------------|--|
| 合資格訂金 | 於渣打國泰 Mastercard® 獎賞計劃所賺取的基本里數獎賞* | 此推廣計劃之額外里數獎賞 |
| 高達車價之 20% | 合資格訂金可享： 每 HK\$6= 1 里數獎賞 | + 合資格訂金之 75% 金額可享： 每 HK\$9 = 1 里數獎賞 |

*須受其他條款及細則約束。詳情請參閱 <https://www.sc.com/hk/zh/credit-cards/cathay/>。

例子：假設汽車價格為 HK\$3,500,000 x 繳付最多 20% 訂金 = HK\$700,000。

| 合資格訂金 | 基本里數獎賞 | 此推廣計劃之 額外里數獎賞 | 總里數獎賞 |
|-------------|-------------------------------------|---|---|
| HK\$700,000 | 約 116,666 里數獎賞 (=700,000/6) | + 58,334 里數獎賞 (=700,000 x75% /9 = 58,333.33 上捨至最接近的單位 58,334) | = 175,000 里數獎賞 (HK\$4=1 里數獎賞) 參考：可兌換單程頭等客艙機票往倫敦，價值約 150,000 里數^ |



^兌換機票所需的「亞洲萬里通」里數金額以 2025 年 4 月 15 日之飛行獎勵標準獎勵作參考，亞洲萬里通有限公司可全權酌情更改，恕不另行通知。

3 為免存疑，此推廣只適用於下列汽車品牌：

- 平治
- DENZA
- smart
- Hyundai 現代汽車

有關指定汽車型號請與商戶查詢。

4 客戶須於 2025 年 5 月 2 日起及於推廣期內於 www.sc.com/hk/zungfu 以合資格信用卡登記方可享有此推廣計劃之額外里數獎賞（「額外獎賞」）。客戶必須成功登記，合資格信用卡的登記必須在此推廣計劃的指定階段進行，即進行合資格簽賬的階段內。

5 推廣只以使用已登記之合資格信用卡作合資格簽賬才會用作計算相關的額外獎賞。每位客戶於推廣期內以合資格信用卡作合資格簽賬可獲享額外獎賞次數不限，每項合資格簽賬也必須以合資格信用卡進行登記。

6 成功登記合資格信用卡之客戶於完成登記後，將獲發一個參考編號。客戶須保留該編號直至額外獎賞存入後 1 個月（即階段 1 直至 2025 年 10 月 31 日；階段 2 直至 2026 年 1 月 31 日；階段 3 直至 2026 年 4 月 30 日及階段 4 直至 2026 年 7 月 31 日）以作核對之用。所有登記資料將會被列入紀錄內。如同一合資格簽賬進行多於一次登記，則以最後一次成功登記資料為準。成功登記後將不能取消。

7 所有推廣期內的合資格簽賬須於每階段最後一日起計 7 內誌賬（即階段 1 須於 2025 年 8 月 7 日或之前誌賬；階段 2 須於 2025 年 11 月 7 日或之前誌賬；階段 3 須於 2026 年 2 月 7 日或之前誌賬及階段 4 須於 2026 年 5 月 7 日或之前誌賬），有關日期以合資格信用卡之月結單上之簽賬日期計算。

8 本行保留決定最終在此推廣計劃指定里數兌換率計算的權利，恕不另行通知，如有任何爭議，本行保留最終決定權。

9 本行將提供客戶之國泰會員賬戶相關信息，包括會員姓氏、名字、國泰會員號碼及所獲獲之里數予亞洲萬里通有限公司（「亞洲萬里通」）。里數獎賞將於下表所列之相應月份內直接存入客戶之國泰會員賬戶（詳見下表）。所獲里數不能兌換成積分或現金回贈，並不可轉讓。

| 階段 | 推廣期（即交易日期） | 此推廣計劃之額外里數獎賞之里數存入月份 |
|------|----------------------------------|---------------------|
| 階段 1 | 2025 年 4 月 29 日至 7 月 31 日 | 2025 年 9 月內 |
| 階段 2 | 2025 年 8 月 1 日至 10 月 31 日 | 2025 年 12 月內 |
| 階段 3 | 2025 年 11 月 1 日至 2026 年 1 月 31 日 | 2026 年 3 月內 |
| 階段 4 | 2026 年 2 月 1 日至 4 月 30 日 | 2026 年 6 月內 |



10. 客戶明白由合資格簽賬所獲得的里數將由亞洲萬里通存入閣下的國泰會員賬戶。為此本行將盡力向亞洲萬里通提供所需資料，但對於亞洲萬里通能否準確存入里數於客戶的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行理應毋須負上任何責任。包括但不限於里數有效期、使用及兌換。如欲查詢有關里數及其條款及細則，請聯絡亞洲萬里通及/或瀏覽國泰網頁 [cathaypacific .com](http://cathaypacific.com)。本行並沒有責任通知閣下亞洲萬里通的任何變更或最新公告。
11. 同一推廣計劃之合資格信用卡之賬戶主卡及附屬卡的合資格簽賬將合併計算。
12. 客戶如在後 1 個月內仍未收妥所獲享之額外獎賞（即階段 1 為 2025 年 10 月 31 日前；階段 2 為 2026 年 1 月 31 日前；階段 3 為 2026 年 4 月 30 日前及階段 4 為 2026 年 7 月 31 日前），須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
13. 客戶有關之合資格信用卡賬戶必須於存入額外獎賞時仍為有效及信用狀況良好；否則，本行有權取消有關額外獎賞。獎賞不可作現金透支提取，亦不得轉換、轉讓及不可用作繳付信用卡結欠。
15. 本行將經電腦核實客戶之信用卡簽賬紀錄，以確定客戶於此推廣計劃可獲享額外獎賞之資格。若簽賬存根印載的資料與本行存檔紀錄不符，將以本行存檔紀錄為準。
16. 如已計入此推廣計劃的合資格簽賬在收到里數獎賞後被取消，或合資格簽賬以其他方式全部或部分退還，本行有權從客戶有關之合資格信用卡賬戶內扣除有關里數獎賞或向客戶收取有關已提供獎賞之相應價值的費用，而毋須另行通知。
17. 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（包括國泰會員賬戶、里數及使用里數購買 / 兌換之產品 / 服務）並非由本行所提供之。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（包括國泰會員賬戶、里數及使用里數購買 / 兌換之產品 / 服務）的質素、供應量、產品及/或其服務（包括國泰會員賬戶、里數及使用里數購買 / 兌換之產品 / 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（包括國泰會員賬戶、里數及使用里數購買 / 兌換之產品 / 服務）的不公平貿易慣例或行為，本行均毋須負上任何責任。國泰會員賬戶、里數及使用里數購買 / 兌換之產品 / 服務之使用須受亞洲萬里通及有關供應商所訂定之條款及細則約束。
18. 客戶必須保留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，客戶必須提供有關之簽賬單據及簽賬存根正本，以便本行作進一步調查。所有已遞交之有關文件將不獲發還。
19. 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。本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。
20. 本行及商戶保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利，無須另行通知。如有任何關於此推廣計劃之條款及細則所引致之爭議，本行及商戶將保留最終決定權。
21. 個別優惠附有額外條款及細則，詳情請向有關商戶查詢。
22. 所有相片及貨品資料只供參考。
23. 如商戶或其任何分店停止營業，此推廣計劃將會立即終止。



standard
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24 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。
25 中英文版本之條款及細則如有歧義，一概以英文版為準。

借定唔借？還得到先好借！
由渣打銀行(香港)有限公司刊發