



A. General Terms and Conditions for SC Referral Club

1. Unless otherwise specified, the promotion period is from **2 January 2026 to 1 July 2026**, both dates inclusive (the **"Promotion Period"**).
2. The **SC Referral Club** consists of the following:-
 - (a) Priority Private SC Referral Club;
 - (b) Priority Banking SC Referral Club;
 - (c) Premium Banking SC Referral Club;
 - (d) Payroll SC Referral Club;
 - (e) MSA SC Referral Club;
 - (f) Standard Chartered Cathay Mastercard SC Referral Club;
 - (g) Smart Card SC Referral Club;
 - (h) Simply Cash Visa Card SC Referral Club;
 - (i) Personal Loan SC Referral Club.

Additional terms and conditions apply to each SC Referral Club. There may be additional requirements to be fulfilled under each SC Referral Club. Please refer to the Sections below for details. Additional Terms and Conditions of each SC Referral Club should be read together with these General Terms and Conditions, as well as any prevailing terms applicable to your banking relationship with Standard Chartered Bank (Hong Kong) Limited (the **"Bank"**).

3. To be eligible to participate in the SC Referral Club, the referrer (**"Referrer"**) must be an existing client of the Bank and hold at least one (1) valid deposit account (as primary account holder in the case of joint account), or one (1) valid credit card (as principal card cardholder) issued by, the Bank. Business Banking clients, Private Bank clients, and staff of the Bank are not eligible as a Referrer under the SC Referral Club.
4. For a Referrer to enjoy a Referral Offer, the Referrer must make a successful referral of an individual (**"Referee"**) to sign up for any New Service(s) during the Promotion Period with the following requirements having been fulfilled (**"Successful Referral"**):
 - (a) the Referrer shall share with the Referee a designated link for application (**"Designated Application Link"**) with the referral code (**"Referral Code"**) embedded via SC Mobile during the Promotion Period.
 - (b) the Referee shall apply for any New Service(s) with the Bank using such Referral link during the Promotion Period; and
 - (c) additional requirements specified in the Additional Terms and Conditions of each SC Referral Club in the Sections below are fulfilled.
5. **"Referral Offer"** refers to an offer in each SC Referral Club under which a Referrer will be entitled to upon fulfilment of the requirements in the relevant terms and conditions, including the Priority Private Referral Offer, Priority Banking Referral Offer, Premium Banking Referral Offer, Payroll Referral Offer, MSA Referral Offer, Standard Chartered Cathay Mastercard Referral Offer, Smart Card Referral Offer, Simply Cash Visa Card Referral Offer, Securities Referral Offer, and Personal Loan Referral Offer.
6. **"Referee Offer"** refers to an offer in the Standard Chartered Cathay Mastercard SC Referral Club, the Smart Card SC Referral Club, the Simply Cash Visa Card SC Referral Club, and the Personal Loan SC Referral Club under which a Referee will be entitled to upon fulfilment of the requirements in the relevant terms and conditions, including the Standard Chartered Cathay Mastercard Referee Offer, the Smart Card Referee Offer, the Simply Cash Visa Card Referee Offer, and the Personal Loan Referee Offer.
7. **"New Service(s)"** refers to newly applied Priority Private, Priority Banking, Premium Banking, Bonus Payroll Account, Marathon Savings Account, Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking, Standard Chartered Cathay Mastercard – Priority Private, Smart Credit Card, Simply Cash Visa Card, and Personal Loan with the Bank.
8. The Referrer will be rewarded with either cash rebate, CashBack or Asia Miles as the Referral Offer for each Successful Referral under the SC Referral Club depending on the product(s) the Referrer holds with the Bank. Details of the Referral Offer that the Referrer may be entitled to under a SC Referral Club, including the fulfilment date, are specified in the Additional Terms and Conditions in the Sections below.

Product(s) held by the Referrer	Form of Referral Offer
Deposit account(s) (sole name or joint deposit account in the capacity as primary account holder) only	Cash rebate

Deposit account(s) (sole name or joint deposit account in the capacity as primary account holder) and any Standard Chartered Credit Card(s)	Cash rebate
Standard Chartered Cathay Mastercard only [^]	Asia Miles / CashBack*
One or more Standard Chartered Credit Card(s) ^{#, ^}	CashBack

Notes:

* CashBack will be provided as the Referral Offer under the Payroll SC Referral Club and the MSA SC Referral Club. Asia Miles will be provided as the Referral Offer under other SC Referral Clubs.

[^] If the Referrer only holds one Standard Chartered Credit Card in the capacity as a supplementary cardholder, he / she will not be eligible to any Referral Offer.

[#] If the Referrer has more than one Standard Chartered Credit Cards, the Bank will select any one of the Standard Chartered Credit Cards held by the Referrer as the principal cardholder with the latest account opening date for the crediting at its sole discretion.

9. **“Standard Chartered Credit Cards”** refer to Standard Chartered Credit Card, Standard Chartered Co-branded Card, MANHATTAN Credit Card and MANHATTAN Co-branded Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card

10. In respect of fulfilment of cash rebate, the Bank will credit the cash rebate to the HKD deposit account (excluding Marathon Savings Account, Wealth Saver Account, MortgageOne® Account and Mortgage Saver Current Account) held by (in the case of the Referral Offer) the Referrer or (in the case of the Referee Offer) the Referee in sole name:

- (a) Sub-account under Integrated Deposits Account;
- (b) Current Account;
- (c) Statement Savings; and
- (d) Passbook Savings.

If the Referrer or the Referee has no valid HKD deposit account in sole name, the Bank will credit the Cash rebate to the Referrer's or the Referee's HKD joint deposit account in the capacity as primary account holder in the above sequence.

If the Referrer or the Referee has no valid HKD deposit account, the Bank will credit to the Referrer's or the Referee's USD deposit account at an exchange rate determined by the Bank at its sole discretion in the above sequence.

If Referrer or the Referee has more than one account under same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at its discretion. If the Referrer or the Referee does not have any account as stated above on the date when the cash rebate is to be credited, the cash rebate shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Referrer or the Referee through any other means.

11. In respect of fulfilment of CashBack, the CashBack will be shown on the 360° Rewards Redemption Platform and will not be automatically credited to (in the case of the Referral Offer) the Referrer's or (in the case of the Referee Offer) the Referee's credit 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 is HKD50 per account redemption. For details, please refer to the section named “CashBack Redemption” under the Terms and Conditions for Points Redemption.

12. In respect of fulfilment of Asia Miles, (in the case of the Referral Offer) the Referrer or (in the case of the Referee Offer) the Referee must have a valid Cathay membership account on the Bank's record. The Bank will provide the relevant information of the Referrer's or the Referee's Cathay membership account, including family name, given name, membership number and the number of Asia Miles rewarded to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the Referrer's or the Referee's Cathay membership account on or before the relevant fulfilment date as stated in the Additional Terms and Conditions in the Sections below.

13. Each of the Referrer and the Referee acknowledges that the Asia Miles rewarded shall be credited to his/her Cathay membership account associated with his / her Standard Chartered Cathay Mastercard based on the Bank's record by Asia Miles Limited. The Bank will use its best endeavor to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Referrer's or the Referee's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles Limited website at cathaypacific.com

14. Terms and Conditions apply for redemption and/or use of Asia Miles. For details, please visit cathaypacific.com. The Bank is not obliged to notify the Referrer or the Referee of any changes or latest announcements of Asia Miles Limited. Each of the Referrer and the Referee understands and accepts that the Bank is not the supplier of the Cathay membership account, the Asia Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles or the redeemed items, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Asia Miles and the redeemed items provided by relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the

Asia Miles or the redeemed items provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Asia Miles and the redeemed items is subject to the term and conditions as stipulated by the relevant supplier(s).

15. The Referrer and the Referee shall ensure the accuracy and validity of the information provided to the Bank, including the Referral Code. Once the Referee's application for the New Service(s) is submitted, the record cannot be amended.
16. In the case where, according to the Bank's records, (a) any of the requirements in Clause 4 above is not met, (b) the Designated Application Link and/or the Referral Code of the Referrer cannot be successfully recorded in the Bank's system, (c) the Referral Code recorded is incorrect for whatever reasons, or (d) the information provided cannot be successfully reconciled in the Bank's system or is otherwise incorrect or insufficient for the purpose of crediting the Referral Offer or the Referee Offer, the Referral Offer and/or the Referee Offer (as the case may be) will be forfeited at the Bank's sole discretion without prior notice.
17. When the Referral Offer is credited to the Referrer and the Referee Offer is credited to the Referee, (i) the Referrer must continue to be an existing client of the Bank and maintain a valid deposit or credit card account with the Bank, (ii) the New Service(s) (except in the case of Marathon Savings Account) applied by the Referee must remain valid, and (iii) the relevant banking products and services maintained with the Bank by the Referrer or the Referee must remain valid, non-delinquent and in good financial standing; otherwise, the Bank has the right to forfeit the Referral Offer or the Referee Offer (as the case may be) without prior notice, and no other reward/offer will be provided to the Referrer or the Referee through any other means.
18. If more than one (1) Referrer refers the same Referee to the Bank during the Promotion Period, only one (1) Referrer will be eligible to the Referral Offer. Only the Referrer whose Referral Code is used by the Referee to make the application for the New Service(s) will be eligible to the Referral Offer. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Referrer is eligible to the Referral Offer.
19. Referrers cannot refer themselves as Referees. Referrers and Referees who refer each other to sign up for any of the New Service(s) will not be eligible to the Referral Offer (except in the case of MSA SC Referral Club and Standard Chartered Cathay Mastercard SC Referral Club, provided that the relevant eligibility requirements have been fulfilled). A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer for the same product.
20. Each of the New Service(s) set out in these terms and conditions is subject to respective eligibility, application process and product terms and conditions and other applicable banking agreement.
21. The Bank shall have the sole and absolute discretion in determining the eligibility requirements of each of the New Service(s) set out in these terms and conditions, and approving any application for any New Service(s) by the Referee.
22. If the Referrer is entitled to the Referral Offer as well as other promotional offers provided by the Bank, the Bank reserves the right to grant to the Referrer one of or part of the Referral Offer or other offers at its sole discretion. If the Referee is entitled to the Referee Offer as well as other promotional offers provided by the Bank, the Bank reserves the right to grant to the Referee one of or part of the Referee Offer or other offers at its sole discretion.
23. The rewards under the Referral Offer and the Referee Offer cannot be transferred, returned, exchanged, or converted into other form of reward, bonus point or cash, unless otherwise specified.
24. The Bank reserves the right to vary, modify or terminate any of the SC Referral Club, and to amend any of these terms and conditions herein from time to time without prior notice. Any benefit, the Referral Offer or the Referee Offer for Successful Referral is subject to availability and the Bank may change such Referral Offer or Referee Offer at its sole discretion from time to time without notice.
25. The Referrer's eligibility to the Referral Offer and the Referee's eligibility to the Referee Offer, including but not limited to the calculation of the total number of Successful Referrals, the Referee's Total Balance at the Bank, is to be determined by the Bank based on the Bank's latest record.
26. Fraud and abuse will result in forfeiture of a Referrer or a Referee's eligibility to participate in the SC Referral Club. In case there is any suspected abuse, misuse or fraud which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Referrer or the Referee's eligibility to participate in the SC Referral Club and/or entitlement to the Referral Offer or the Referee Offer (as the case may be) without prior notice.
27. In case of any disputes, the Bank's decision and record shall be final and binding.
28. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Additional Terms and Conditions for SC Referral Club – Priority Private (“Priority Private SC Referral Club”)

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions for New Funds Growth Offer – cash rebate/Asia Miles for New Priority Private Client as well as the Terms and Conditions for Priority Private.

1. For the Referrer to be eligible to participate in the Priority Private SC Referral Club, the Referee:

(a) Must NOT hold any product or service with or distributed by the Bank in the past 12 months from the date of the current sign-up for Priority Private. Holders of Standard Chartered Credit Cards will not be deemed as holders of products or services with or distributed by the Bank; **and**

(b) Must be the primary account holder either in sole name or joint name of the newly applied Priority Private

2. If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the dates as specified in the table below ("Cash rebate / CashBack Fulfilment Date") without prior notice:

Promotion Quarter (both dates inclusive)	Cash rebate / CashBack Fulfilment Date
1 January 2026 to 31 March 2026	On or before 30 September 2026
1 April 2026 to 30 June 2026	On or before 31 December 2026

3. If the Referrer is entitled to Asia Miles, Asia Miles Limited will credit the Asia Miles rewarded to the Referrer's Cathay membership account during the period as set out below ("Asia Miles Fulfilment Date") without prior notice:

Promotion Quarter (both dates inclusive)	Asia Miles Fulfilment Date
1 January 2026 to 31 March 2026	Within 4-6 weeks after 30 September 2026
1 April 2026 to 30 June 2026	Within 4-6 weeks after 31 December 2026

4. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate, CashBack or Asia Miles in accordance with the table below ("Priority Private Referral Offer"):

- All the relevant requirements as set out in Section A above are fulfilled; **and**
- Referee must successfully complete the Referee Registration Form (the "**Referee Registration Form**") through the Designated Application Link using the Referral Code during the Promotion Quarter; **and**
- Referee must complete the account opening process and Priority Private sign-up process using the same mobile number submitted in the Referee Registration Form, through visiting any of the Bank's branches upon successfully submitting the Referee Registration Form during the same Promotion Quarter; **and**
- Referee must take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) at the time of signing up for Priority Private; **and**
- Referee must fulfill all requirements and be rewarded with the New Funds Growth Offer for New Client of the relevant promotion period as set out in the Terms and Conditions for New Funds Growth Offer – cash rebate/Asia Miles for New Priority Private Client.

Total Number of Successful Referral(s) during the Promotion Quarter	Cash rebate / CashBack (for each Successful Referral)		Asia Miles (for each Successful Referral)
1 – 10	HKD10,000	OR	100,000 Asia Miles

4. To be a Priority Private Client, you need to maintain the average Total Balance with the Bank at HKD8,000,000 or above. After the first 12 months following the issuance date of the welcome letter, your eligibility as Priority Private Client will be reviewed twice annually in the months of June and December. At the time of review, your average Total Balance with the Bank should be maintained at HKD8,000,000 or above for the preceding 3 months in order to maintain the Priority Private status for the next 12 months. "Total Balance" includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as the primary account holder. If the average daily Relationship Balance of a Priority Private Client within the quarter falls below HKD1,000,000, a maintenance fee of HKD900 will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking Terms and Conditions which can be obtained at any of our branches or at our website sc.com/hk. "Relationship Balance" includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards[^] and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts. The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.
- [^]Standard Chartered credit cards refer to Standard Chartered Credit Card and Standard Chartered co-branded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.)

5. Each Referrer will only be entitled to the Priority Private Referral Offer for a maximum of 10 times only during the Promotion Quarter.

C. Additional Terms and Conditions for Banking Plan SC Referral Club – Priority Banking and Premium Banking

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Priority Banking Promotion at sc.com/hk/pb, and Terms and Conditions of Premium Banking Promotion at sc.com/hk/premium-banking.

1. For the Referrer to be eligible to participate in the **SC Referral Club – Priority Banking and Premium Banking**, the Referee:

- (a) must NOT hold any product or service with or distributed by the Bank in the past 12 months from the date of the current sign-up for Priority Banking or Premium Banking. Holders of Standard Chartered Credit Cards will not be deemed as holders of products or services with or distributed by the Bank; and
- (b) must be the primary account holder either in sole name or joint name of the newly applied Priority Banking or Premium Banking.

2. If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the dates as specified in the table below ("CashBack Fulfilment Date") without prior notice:

Promotion Quarter (both dates inclusive)	CashBack Fulfilment Date
1 January 2026 to 31 March 2026	On or before 30 September 2026
1 April 2026 to 30 June 2026	On or before 31 December 2026

3. If the Referrer is entitled to Asia Miles, Asia Miles Limited will credit the Asia Miles rewarded to the Referrer's Cathay membership account during the period as set out below ("Asia Miles Fulfilment Date"):

Promotion Quarter (both dates inclusive)	Asia Miles Fulfilment Date
1 January 2026 to 31 March 2026	Within 4-6 weeks after 30 September 2026
1 April 2026 to 30 June 2026	Within 4-6 weeks after 31 December 2026

SC Referral Club – Priority Banking ("Priority Banking SC Referral Club")

4. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate, CashBack or Asia Miles in accordance with the table below ("**Priority Banking Referral Offer**"):
- All the relevant requirements as set out in Section A above are fulfilled; **and**
 - Referee must successfully complete the Referee Registration Form (the "**Referee Registration Form**") through the Designated Application Link using the Referral Code during the Promotion Period; **and**
 - Referee must complete the account opening process and Priority Banking sign-up process using the same mobile number submitted in the Referee Registration Form through visiting any of the Bank's branches or SC Mobile App upon successfully submitting the Referee Registration Form during the Promotion Period; **and**
 - Referee must take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) at the time of signing up for Priority Banking; **and**
 - Referee must fulfill all requirements and be rewarded with the New Funds Growth Offer for New Client as set out in the Terms and Conditions for Priority Banking Promotion.

Total Number of Successful Referral(s) during the Promotion Period	Cash rebate / CashBack (for each Successful Referral)		Asia Miles (for each Successful Referral)
1 – 10	HKD1,000	OR	10,000 Asia Miles

5. If the Referee fulfils all requirements in Clause 4 of this Section, the Referrer will also be entitled to an extra reward ("**Extra Reward**") in accordance with the table below:

Total Number of Successful Referral(s) during the Promotion Period	Extra Reward – cash rebate / CashBack (for each Successful Referral)		Extra Reward – Asia Miles (for each Successful Referral)
1 – 10	HKD500	OR	5,000 Asia Miles

6. For the Referee who has successfully signed up for Priority Banking, if the average daily Relationship Balance of the Referee within a quarter falls below HKD1,000,000, a maintenance fee of **HKD900** will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of the Bank's branches or our website sc.com/hk.
7. Each Referrer will only be entitled to the Priority Banking Referral Offer and the Extra Reward under the Priority Banking SC Referral Club for a maximum of 10 times only during the Promotion Period.

SC Referral Club – Premium Banking ("Premium Banking SC Referral Club")

8. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate, CashBack or Asia Miles in accordance with the table below ("**Premium Banking Referral Offer**"):
- All the relevant requirements as set out in Section A above are fulfilled; **and**
 - Referee must successfully complete the Referee Registration Form (the "**Referee Registration Form**") through the Designated Application Link using the Referral Code during the Promotion Period; **and**

- c. Referee must complete the account opening process and Premium Banking sign-up process using the same mobile number submitted in the Referee Registration Form through visiting any of the Bank's branches or SC Mobile App upon successfully submitting the Referee Registration Form during the Promotion Period; **and**
- d. Referee must take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) at the time of signing up for Premium Banking; **and**
- e. Referee must fulfill all requirements and be rewarded with the New Funds Growth Offer for New Client as set out in the Terms and Conditions for Premium Banking Promotion.

Total Number of Successful Referral(s) during the Promotion Period	Cash rebate/ CashBack (for each Successful Referral)	OR	Asia Miles (for each Successful Referral)
1 – 10	HKD400		4,000 Asia Miles

9. Each Referrer will only be entitled to the Premium Banking Referral Offer under the Premium Banking SC Referral Club for a maximum of 10 times only during the Promotion Period.

D. Additional Terms and Conditions for Bonus Payroll Account SC Referral Club ("Payroll SC Referral Club")

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Standard Chartered Bonus Payroll Account Promotion at Standard Chartered official website.

1. For the Referrer to be eligible to participate in the **Payroll SC Referral Club**, the Referee must NOT use the Bank's auto-payroll services in the past 12 months prior to the date of signing up for the BP Account (as defined below).
2. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate or CashBack of HKD400 for each Successful Referral ("**Payroll Referral Offer**"):

 - a. All the relevant requirements as set out in Section A above are fulfilled; **and**
 - b. The Referee successfully signs up for a Bonus Payroll Account ("**BP Account**") as the primary account holder, being either a HKD Sustainable Savings Account or a HKD savings account with an Integrated Deposits Account that is designated as such, through the Designated Application Link using the Referral Code in SC Mobile App during the Promotion Period; **and**
 - c. The Referee shall commence receiving a monthly salary of HK\$20,000 or above on average ("**Average Monthly Salary**") via the BP Account every month for three consecutive months through the Auto-Payroll Service within the first 2 calendar months from the date of signing up for the BP Account, and continue using the Auto-Payroll Service until the Payroll Referral Offer is rewarded to the Referrer.

"**Auto-Payroll Service**" means the automatic crediting of salary to a BP Account on a monthly basis by (a) the client's employer through automatic payment arrangements as specified by the Bank from time to time or (b) standing instruction with transaction narrative containing "SALARY", "SALARIES", "WAGE", "WAGES", "PAYROLL" from other local banks (other than the Bank). "Auto-Payroll Service" does not include payment through overseas telegraphic transfer, Clearing House Automated Transfer System (CHATs), cheque or cash.

3. The Bank's records of the Referee's Average Monthly Salary shall be final and conclusive. In case of disputes, the Bank's decision shall be final and binding.
4. If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the dates specified in the table below ("**Cash rebate / CashBack Fulfilment Date**") without prior notice:

Promotion Quarter (both dates inclusive)	Cash rebate / CashBack Fulfilment Date
2 January 2026 to 31 March 2026	On or before 30 September 2026
1 April 2026 to 1 Jul 2026	On or before 31 December 2026

E. Additional Terms and Conditions for Marathon Savings Account SC Referral Club ("MSA SC Referral Club")

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Standard Chartered Marathon Savings Account Promotion at sc.com/hk/msatnc.

1. During the Promotion Period, the MSA SC Referral Club covers January 2026 Standard Chartered Marathon Savings Account Promotion ("**January MSA promotion**"), February 2026 Standard Chartered Marathon Savings Account Promotion ("**February MSA promotion**"), March 2026 Standard Chartered Marathon Savings Account Promotion ("**March MSA promotion**"), April 2026 Standard Chartered Marathon Savings Account Promotion ("**April MSA promotion**"), May 2026 Standard Chartered Marathon Savings Account Promotion ("**May MSA promotion**") and June 2026 Standard Chartered Marathon Savings Account Promotion ("**June MSA promotion**").

2. For the Referrer to be eligible to participate in the MSA SC Referral Club, the Referee must NOT open any Marathon Savings Account ("**MSA**") with the Bank in the past 12 months from the date of opening MSA.
3. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate or CashBack of HKD300 for each Successful Referral ("**MSA Referral Offer**"):
 - a. All the relevant requirements as set out in Section A above are fulfilled; and
 - b. The Referee opens a MSA with the Bank through the Designated Application Link using the Referral Code in SC Mobile App during the Promotion Period; and
 - c. The Referee deposits New Funds of at least HKD500,000 (or equivalent) in the MSA upon account opening and maintains such New Funds until the last day of the Bonus Period as stated in the relevant terms and conditions applicable to the January MSA promotion, February MSA promotion, March MSA promotion, April MSA promotion, May MSA promotion and June MSA promotion, as the case may be.
4. "**New Funds**" refers to the below funds credited to the Referee's Standard Chartered accounts within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the MSA:
 - i. monies newly deposited into the Bank from other banks via cash, cheque, cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), Transfer through Faster Payment System (FPS) or Telegraphic Transfer; or
 - ii. funds converted from any currency held with the Bank; or
 - iii. redemption funds of the following investment or insurance products, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust.

New Funds exclude any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity, and the sum of principal amount of all time deposit(s) and MSA(s) placed during the counting period.
5. If the Referee has opened more than one MSA under the same MSA promotion (that is, January MSA promotion, February MSA promotion, March MSA promotion, April MSA promotion, May MSA promotion and June MSA promotion), while the deposit balance of each MSA in different currency will be calculated separately, the Bank will aggregate the deposit balance of all MSAs opened using the same Referral Code under the same currency and same MSA promotion to calculate the total deposit balance for that currency. For the purpose of calculating the total deposit balance in HKD, the deposit balance of the MSA(s) in USD will be converted to HKD at an exchange rate of 7.8.
6. The Referrer may enjoy the MSA Referral Offer by referring the same Referee to open a MSA once only during the Promotion Period.
7. The cash rebate or Cashback will be credited to Referrer by the dates as specified in the table below without prior notice:

Promotion Quarter (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 30 June 2026	On or before 31 December 2026

F. Additional Terms and Conditions for Standard Chartered Cathay Mastercard SC Referral Club ("**Standard Chartered Cathay Mastercard SC Referral Club**")

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Standard Chartered Cathay Mastercard on Standard Chartered official website

1. Standard Chartered Cathay Mastercard refers to Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private (each a "**Standard Chartered Cathay Mastercard**").
2. For the Referrer to be eligible to participate in the **Standard Chartered Cathay Mastercard SC Referral Club**, the Referee must not currently hold and has not cancelled any principal card of Standard Chartered Cathay Mastercard issued by the Bank in the past 6 months from the date of approval of his/her current application for a principal card of the Standard Chartered Cathay Mastercard.
3. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate / CashBack or Asia Miles in accordance with the table below ("**Standard Chartered Cathay Mastercard Referral Offer**"):
 - a. All the relevant requirements as set out in Section A above are fulfilled; **and**
 - b. Referee must successfully apply for a principal card of the Standard Chartered Cathay Mastercard through the Designated Application Link using the Referral Code during the Promotion Period; **and**

- c. Referee must be issued with a principal card of the Standard Chartered Cathay Mastercard by the Bank by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Date of Card Issuance
2 January to 31 March 2026	On or before 30 June 2026
1 April to 1 July 2026	On or before 30 September 2026

Standard Chartered Cathay Mastercard Referral Offer:

Total Number of Successful Referral(s) during the Promotion Period	Cash rebate/ CashBack (for each Successful Referral)		Asia Miles (for each Successful Referral)
1 – 20	HKD500	OR	5,000 Asia Miles

4. Each Referrer will only be entitled to rewards for each Successful Referral under the Standard Chartered Cathay Mastercard Referral Offer for a maximum of 20 times during the Promotion Period, despite the number of Successful Referrals having exceeded 20 times.
5. If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

6. If the Referrer is entitled to Asia Miles, Asia Miles Limited will credit the Asia Miles rewarded to the Referrer's Cathay membership account by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

Standard Chartered Cathay Mastercard Referee Offer

7. In addition to the Standard Chartered Cathay Mastercard's prevailing welcome offer(s) for New Cardholders, the Referee who is issued with a principal card of the Standard Chartered Cathay Mastercard by the date as stated in Clause 3(c) above through a Successful Referral is entitled to Asia Miles in accordance with the table below ("**Standard Chartered Cathay Mastercard Referee Offer**"):-

	Standard Chartered Cathay Mastercard Referee Offer
New Cardholders	10,000 Asia Miles
Existing Cardholders	5,000 Asia Miles

8. "**New Cardholders**" are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card in the past 6 months from the date of approval of their current application for a principal card of the Standard Chartered Cathay Mastercard.
9. "**Existing Cardholders**" are applicants who currently hold or have cancelled any principal card of Standard Chartered Credit Card, except for the Standard Chartered Cathay Mastercard, issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Standard Chartered Cathay Mastercard.
10. Each Referee will only be entitled to the Standard Chartered Cathay Mastercard Referee Offer once during the Promotion Period.
11. The Standard Chartered Cathay Mastercard Referee Offer will be credited to Referee's Cathay membership accounts associated with their Standard Chartered Cathay Mastercard based on the Bank's record.
12. Standard Chartered Cathay Mastercard's prevailing welcome offer(s) is/are subject to relevant prevailing terms and conditions, please visit sc.com/hk/en/cathay for details.
13. Except for the Standard Chartered Cathay Mastercard's prevailing welcome offer(s) for New Cardholders, both New Cardholders and Existing Cardholders cannot enjoy this Standard Chartered Cathay Mastercard Referee Offer in conjunction with any other offers for the successful application of the Standard Chartered Cathay Mastercard.
14. Asia Miles Limited will credit the Asia Miles rewarded to the Referee's Cathay membership account during the period as set out below.

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

15. If the Referee who has already received the Standard Chartered Cathay Mastercard Referee Offer subsequently cancels the Standard Chartered Cathay Mastercard within one year from the date of its issuance, the Bank reserves the right to charge against the cost equivalent to the value of the Standard Chartered Cathay Mastercard Referee Offer.

F. Additional Terms and Conditions for Smart Credit Card SC Referral Club ("Smart Card SC Referral Club")

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Standard Chartered Smart Credit Card on Standard Chartered official website

1. For the Referrer to be eligible to participate in the Smart Card SC Referral Club, the Referee must not currently hold and has not cancelled any principal card of Standard Chartered Credit Card issued by the Bank in the past 6 months from the date of approval of his/her current application for a principal card of the Standard Chartered Smart Credit Card ("**Smart Card**").
 2. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate, Cash Back or Asia Miles in accordance with the table below ("**Smart Card Referral Offer**"):
- a. All the relevant requirements as set out in Section A above are fulfilled; **and**
 - b. Referee must successfully apply for a principal card of the Smart Card through the Designated Application Link using the Referral Code during the Promotion Period; **and**
 - c. Referee must be issued with a principal card of the Smart Card by the Bank by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Date of Card Issuance
2 January to 31 March 2026	On or before 30 June 2026
1 April to 1 July 2026	On or before 30 September 2026

Smart Card Referral Offer:

Total Number of Successful Referral(s) during the Promotion Period	Cash rebate/ CashBack (for each Successful Referral)		Asia Miles (for each Successful Referral)
1 – 20	HKD500	OR	5,000 Asia Miles

3. Each Referrer will only be entitled to rewards for each Successful Referral under the Smart Card Referral Offer for a maximum of 20 times only during the Promotion Period, despite the number of Successful Referrals having exceeded 20 times.
4. If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the date as specified in the table below:

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

5. If the Referrer is entitled to Asia Miles, Asia Miles Limited will credit the Asia Miles rewarded to the Referrer's Cathay membership account by the date as specified in the table below:

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

Smart Card Referee Offer

6. In addition to the Smart Card's prevailing welcome offer(s) for New Cardholders, the Referee who is issued with a principal card of the Smart Card by the date as stated in Clause 2(c) above through a Successful Referral is entitled to CashBack in accordance with the table below ("**Smart Card Referee Offer**"):-

	Smart Card Referee Offer
New Cardholders	HKD500 CashBack

7. "**New Cardholders**" are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Smart Card.
8. Each Referee will only be entitled to the Smart Card Referee Offer once during the Promotion Period.

9. The Smart Card's prevailing welcome offer(s) is/are subject to relevant prevailing terms and conditions, please visit sc.com/hk/credit-cards/smart/ for details.
10. Except for the Smart Card's prevailing welcome offer(s) for New Cardholders, New Cardholders cannot enjoy this Smart Card Referee Offer in conjunction with any other offers for the successful application of the Smart Card.
11. The CashBack under the Smart Card Referee Offer will be credited to the 360° Rewards Redemption Platform by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

12. If the Referee who has already received the **Smart Card Referee Offer** subsequently cancels the Smart Card within one year from the date of its issuance, the Bank reserves the right to charge against the cost equivalent to the value of the **Smart Card Referee Offer**.

G. Additional Terms and Conditions for Simply Cash Visa Card SC Referral Club ("Simply Cash Visa Card SC Referral Club")

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Standard Chartered Simply Cash Visa Card on Standard Chartered official website

- For the Referrer to be eligible to participate in the Simply Cash Visa Card SC Referral Club, the Referee must not currently hold and has not cancelled any principal card of Standard Chartered Credit Card issued by the Bank in the past 6 months from the date of approval of his/her current application for a principal card of the Standard Chartered Simply Cash Visa Card ("**Simply Cash Visa Card**").
- Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate, Cash Back or Asia Miles in accordance with the table below ("**Simply Cash Visa Card Referral Offer**"):
 - All the relevant requirements as set out in Section A above are fulfilled; **and**
 - Referee must successfully apply for a principal card of the Simply Cash Visa Card through the Designated Application Link using the Referral Code during the Promotion Period; **and**
 - Referee must be issued with a principal card of the Simply Cash Visa Card by the Bank by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Date of Card Issuance
2 January to 31 March 2026	On or before 30 June 2026
1 April to 1 July 2026	On or before 30 September 2026

Simply Cash Visa Card Referral Offer:

Total Number of Successful Referral(s) during the Promotion Period	Cash rebate/ CashBack (for each Successful Referral)		Asia Miles (for each Successful Referral)
1 – 20	HKD500	OR	5,000 Asia Miles

- Each Referrer will only be entitled to rewards for each Successful Referral under the Simply Cash Visa Card Referral Offer for a maximum of 20 times only during the Promotion Period, despite the number of Successful Referrals having exceeded 20 times.
- If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

- If the Referrer is entitled to Asia Miles, Asia Miles Limited will credit the Asia Miles rewarded to the Referrer's Cathay membership account by the date as specified in the table below .

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

Simply Cash Visa Card Referee Offer

6. In addition to the Simply Cash Visa Card's prevailing welcome offer(s) for New Cardholders, the Referee who is issued with a principal card of the Simply Cash Visa Card by the date as stated in Clause 2(c) above through a Successful Referral is entitled to CashBack in accordance with the table below ("**Simply Cash Visa Card Referee Offer**"):-

	Simply Cash Visa Card Referee Offer
New Cardholders	HKD900 CashBack

7. "**New Cardholders**" are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Simply Cash Visa Card.
8. Each Referee will only be entitled to the Simply Cash Visa Card Referee Offer once during the Promotion Period.
9. The Simply Cash Visa Card's prevailing welcome offer(s) is/are subject to relevant prevailing terms and conditions, please visit sc.com/hk/credit-cards/simplycash/ for details.
10. Except for the Simply Cash Visa Card's prevailing welcome offer(s) for New Cardholders, New Cardholders cannot enjoy this Simply Cash Visa Card Referee Offer in conjunction with any other offers for the successful application of the Simply Cash Visa Card.
11. The CashBack under the Simply Cash Visa Card Referee Offer will be credited to the 360° Rewards Redemption Platform by the date as specified in the table below.

Date of Card Application (both dates inclusive)	Fulfilment Date
2 January to 31 March 2026	On or before 30 September 2026
1 April to 1 July 2026	On or before 31 December 2026

12. If the Referee who has already received the **Simply Cash Visa Card Referee Offer** subsequently cancels the Simply Cash Visa Card within one year from the date of its issuance, the Bank reserves the right to charge against the cost equivalent to the value of the **Simply Cash Visa Card Referee Offer**.

H. Additional Terms and Conditions for Standard Chartered Personal Loan SC Referral Club ("Personal Loan SC Referral Club**")**

Important Note: These Additional Terms are to be read together with the General Terms and Conditions in Section A above, and the Terms and Conditions of Standard Chartered Personal Loan on the Bank's official website.

1. Upon fulfilment of all the following requirements, the referral will be considered as a "Successful Referral" and the Referrer will be entitled to cash rebate or Cash Back in accordance with the table below ("**Personal Loan Referral Offer**"):
- All the relevant requirements as set out in Section A above are fulfilled; **and**
 - Referee must successfully apply for a Personal Instalment Loan or Debt Consolidation Loan of at least HK\$200,000 with tenor of 36 months or above (the "**Personal Loan**") with the Bank and drawdown such Personal Loan within 3 months from the application date; **and**
 - Referee must successfully apply for the Personal Loan through the Designated Application Link using the Referral Code during the Promotion Period; **and**
 - Referee must drawdown such Personal Loan from the Bank on or before 1 July 2025.

Total Number of Successful Referral(s) during the Promotion Period	Cash rebate/ CashBack (for each Successful Referral)
1 – 10	HKD1,000

2. Each Referrer will only be entitled to the Personal Loan Referral Offer under the Personal Loan SC Referral Club for a maximum of 10 times only during the Promotion Period.
3. If the Referrer is entitled to cash rebate or CashBack, the Bank will credit the reward by the dates as specified in the table below ("**Cash rebate/ CashBack Fulfilment Date**") without prior notice:

Promotion Quarter (both dates inclusive)	Cash rebate/ CashBack Fulfilment Date
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2 January to 31 March 2026	On or before 30 September 2026
1 April 2026 to 30 June 2026	<u>On or before 31 December 2026</u>

Personal Loan Referee Offer

4. The Referee who drawdowns the Personal Loan on or before **1 January 2026** and within 3 months from the application date through a Successful Referral is entitled to cash rebate in accordance with the table below ("**Personal Loan Referee Offer**"):-

	Personal Loan Referee Offer
Referee	HKD1,000 cash rebate

5. Each Referee will only be entitled to the Personal Loan Referee Offer once during the Promotion Period.
6. Except for the Personal Loan's prevailing welcome offer(s) for New Clients, the Referee cannot enjoy this Personal Loan Referee Offer in conjunction with any other offers for the successful application of the Personal Loan. "**New Clients**" refer to applicants who are not holding any loans and/or credit cards issued by the Bank at the time of the loan application.
7. The Personal Loan's prevailing welcome offer(s) for New Clients is/are subject to relevant prevailing terms and conditions, please visit sc.com/hk/loans/personal-installment-loan/ for details.
8. The cash rebate under the Personal Loan Referee Offer will be credited to the Referee by the dates as specified in the table below ("**Cash Rebate Fulfilment Date**") without prior notice:

<u>Promotion Quarter (both dates inclusive)</u>	<u>Cash Rebate Fulfilment Date</u>
2 January to 31 March 2026	On or before 30 September 2026
1 April 2026 to 30 June 2026	<u>On or before 31 December 2026</u>

9. If the Referee does not hold a valid deposit account as stated in Clause [10] of Part A (General Terms and Conditions for SC Referral Club) above, the Bank will credit the cash rebate to the Referee's personal loans repayment account on the Bank's record at the time when cash rebate is credited.

SC Referral Club之條款及細則

A. SC Referral Club 之一般條款及細則

1. 除特別註明外，推廣期為2026年1月2日至2026年7月1日，包括首尾兩天(「**推廣期**」)。
2. **SC Referral Club**包括以下:
- (a) 優先私人理財**SC Referral Club**、
 - (b) 優先理財**SC Referral Club**、
 - (c) Premium理財**SC Referral Club**、
 - (d) 「出糧戶口」**SC Referral Club**、
 - (e) 「高息馬拉松活期存款」戶口**SC Referral Club**、
 - (f) 渣打國泰萬事達卡 **SC Referral Club**、
 - (g) Smart信用卡 **SC Referral Club**、
 - (h) Simply Cash Visa 卡 **SC Referral Club**、
 - (i) 渣打「分期貸款」SC Referral Club
- 附加條款及細則適用於每個SC Referral Club 計劃，並須符合每個計劃下之附加條款及細則。每個SC Referral Club的附加條款及細則應與本一般條款及細則以及適用於渣打銀行（香港）有限公司（「**本行**」）銀行關係的任何現行條款一起閱讀。
3. 如欲參與此SC Referral Club，推薦客戶必須為**本行之現有客戶**(「**推薦客戶**」)，及至少持有一個有效的儲蓄戶口(只限主戶口持有人)，或一張由本行發行及有效之信用卡（只限信用卡主卡持卡人）。中小企業理財客戶、私人銀行客戶，及本行職員均不能於此SC Referral Club中成為推薦客戶。
4. 推薦客戶如欲獲取 推薦優惠，推薦客戶必須於推廣期內成功推薦個人(「**被推薦客戶**」)開立新服務，並符合以下所有要求(「**成功推薦**」)：
- a. 推薦客戶須在推廣期內透過SC Mobile App生成包含推薦碼（「**推薦碼**」）的推薦連結並轉發予被推薦客戶；
 - b. 被推薦客戶須在推廣期內以該推薦碼連結向本行提交至少任何一項新服務之申請；及
 - c. 符合以下各部分所列的相關SC Referral Club之附加條款及細則。
5. 「**推薦優惠**」指推薦客戶在附合相關條款和條件中的相關要求後，在各SC Referral Club中可獲取的優惠，包括優先私人理財推薦優惠、優先理財推薦優惠、Premium理財推薦優惠、「出糧戶口」推薦優惠、高息馬拉松活期存款推薦優惠、國泰萬事達卡推薦優惠、Smart信用卡、Simply Cash Visa 卡推薦優惠及分期貸款推薦優惠。
6. 「**被推薦客戶優惠**」指被推薦客戶在渣打國泰萬事達卡 SC Referral Club、Smart 信用卡SC Referral Club、Simply Cash Visa 卡 SC Referral Club及渣打「分期貸款」SC Referral Club中附合本條款及細則相關要求後有權獲得的優惠，包括渣打國泰萬事達卡推薦客戶優惠、Smart 信用卡被推薦客戶優惠、Simply Cash Visa卡被推薦客戶優惠及分期貸款被推薦客戶獎賞。
7. 「**新服務**」指於本行新開立之優先私人理財、優先理財、Premium 理財、「出糧戶口」、「高息馬拉松活期存款」戶口、渣打國泰萬事達卡、渣打國泰萬事達卡– 優先理財、渣打國泰萬事達卡– 優先私人理財、Smart 信用卡、Simply Cash Visa 卡或渣打「分期貸款」。
8. 推薦客戶於SC Referral Club每次成功推薦，將根據推薦客戶於本行持有的產品，獲得現金回贈或「亞洲萬里通」里數作為推薦優惠。推薦客戶可獲得的推薦優惠的詳細資訊（包括獎賞日期）在以下各節的附加條款和條件中詳細說明。

推薦客戶持有的戶口或產品	推薦優惠獎賞
存款戶口 (個人獨立戶口或聯名戶口的主戶口持有人)	現金回贈至存款戶口
存款戶口(個人獨立戶口或聯名戶口的主戶口持有人)和任何渣打信用卡#	現金回贈至存款戶口
渣打國泰萬事達卡 ^	「亞洲萬里通」里數 / 現金回贈至360°全面賞賬戶*
一張或以上渣打信用卡#^	現金回贈至360°全面賞賬戶

*出糧戶口推薦優惠和高息馬拉松活期存款推薦優惠的獎賞將會以現金回贈 (CashBack) 至360°全面賞賬戶。其他推薦優惠的「亞洲萬里通」里數將回贈至「亞洲萬里通」賬戶。

^ 若推薦客戶僅持有渣打信用卡作為附屬卡，則無法獲得任何推薦優惠。

若推薦客戶持有多於一張渣打信用卡，本行將擁有決定權選擇推薦客戶持有的其中一張渣打信用卡為主卡持卡人，並以最新開戶日期之信用卡入賬。

9. 「渣打信用卡」指由本行發行的渣打信用卡、渣打聯營卡、MANHATTAN 信用卡及 MANHATTAN 聯營卡，包括附屬卡、渣打商務卡及渣打公司卡。

10. 本行將現金回贈存入相關(推薦客戶推薦優惠)推薦客戶或(被推薦客戶推薦優惠)被推薦客戶以個人名義於本行持有之港元存款戶口(「高息馬拉松活期存款」戶口、Wealth Saver戶口、MortgageOne®增值按揭戶口及「置業息」往來存款戶口除外)：

- (a) 綜合存款戶口之附屬戶口；
- (b) 支票戶口；
- (c) 月結單儲蓄戶口；
- (d) 存摺儲蓄戶口

若合資格推薦客戶並未以個人名義持有上述有效之港元存款戶口，本行將現金回贈根據上述次序存入合資格推薦客戶或被推薦客戶戶口，或共同簽署的聯名戶口之基本戶口持有人持有之持有港元存款戶口存入現金回贈。若推薦客戶或被推薦客戶沒持有有效港元聯名存款賬戶，本行將按上述順序將現金回贈存入推薦客戶或受推薦客戶作為第二賬戶持有人的港元聯名存款賬戶。

若合資格推薦客戶並無上述有效之港元存款戶口，本行將根據以上次序存入合資格推薦客戶之美元存款戶口。

若合資格推薦客戶擁有多於一個同一類別之戶口，將由本行全權酌情決定任何一個最近期開立之戶口存入現金回贈。兌換的匯率由銀行決定。若推薦客戶或被推薦客戶在現金回贈存入當日沒有任何上述賬戶，則本行將全權決定沒收現金回贈，並且不會透過其下方式支付給推薦客戶或被推薦客戶任何其他方式。

11. 在履行現金回贈方面，現金回贈將顯示在360°全面賞獎勵兌換平台上，並且不會自動記入推薦客戶或被推薦客戶的信用卡賬戶，但可以自由兌換現金返還在平台的線上目錄下。現金回贈將以港幣為單位，每個賬戶兌換現金回贈的最低門檻為港幣 50元。詳情請參閱積分兌換條款及細則中「現金回贈兌換」部分。

12. 就履行「亞洲萬里通」里數回贈，推薦客戶(推薦客戶推薦優惠)或被推薦客戶(被推薦客戶推薦優惠)必須在銀行記錄中擁有有效的國泰會員賬戶。本行將提供推薦客戶及被推薦客戶之國泰會員姓氏、名字、會員號碼及所獲贈之「亞洲萬里通」里數至亞洲萬里通有限公司，作存入推薦禮遇之里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於下文附加條款及細則所述的相關履行日期或之前，將所賺取的里數存入推薦客戶或被推薦客戶的國泰會員賬戶。

13. 推薦客戶和被推薦客戶均確認，所獲的「亞洲萬里通」里數獎賞將根據亞洲萬里通有限公司的銀行記錄存入其渣打國泰萬事達卡關聯的國泰會員賬戶。本行將盡最大努力向亞洲萬里通有限公司提供所需資料，以達成此目的；然而，本行不保證所賺取的「亞洲萬里通」里數將由亞洲萬里通有限公司準確存入國泰航空會員賬戶，亦不會因任何原因而未能或延遲將「亞洲萬里通」里數存入推薦客戶或被推薦客戶的國泰航空會員賬戶。本行不承擔與「亞洲萬里通」里數有關的責任，包括但不限於有效期限、使用及兌換。有關累積「亞洲萬里通」里數及相關條款及細則的查詢，請聯絡亞洲萬里通有限公司及/或參閱亞洲萬里通有限公司網站cathaypacific.com

14. 里數兌換及/或使用須受有關之條款及細則約束，詳情請參閱cathaypacific.com。本行毋須通知閣下亞洲萬里通有限公司就有關里數作出的任何變動或最新消息。推薦客戶及被推薦客戶明白及接納本行並非所提供國泰賬戶或里數之供應商。因此有關國泰賬戶或各項里數的各方面(包括但不限於供應量、「亞洲萬里通」賬戶及里數之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或供應商之僱員、負責人或代理人之不良營商手法)，本行毋須負上任何責任。國泰賬戶、里數及兌換禮品之使用須受有關供應商所訂定之條款及細則約束。

15. 推薦客戶和被推薦客戶應確保提供給銀行的資訊(包括推薦代碼)的準確性和有效性。一旦提交，記錄將無法修改。

16. 若推薦客戶未能(a)完成上述條款第4項所列之要求，(b)及/或推薦客戶之推薦號碼未能成功紀錄到本行系統內，(c)所提供的資訊無法在銀行系統中成功核對或不正確，(d)或因任何原因推薦號碼與本行紀錄不符，推薦客戶則不合資格並不可享有任何網上推薦獎賞。

17. 當推薦獎賞存入推薦客戶或被推薦客戶所述有關戶口時，(i)推薦客戶必須為本行現有客戶並維持有效之銀行及/或信用卡服務，及(ii)被推薦客戶所選用之新服務及相關銀行產品於各網上客戶推薦計劃之附加條款及細則以及與本行的銀行服務必須有效；否則，有關獎賞將被取消而不予通知，本行並不會從任何其他途徑把網上推薦獎賞回贈給予推薦客戶。

18. 如果推廣期間內有多於一(1)位推薦客戶向銀行推薦同一被推薦客戶，則只有一(1)位推薦客戶有資格獲得推薦優惠。只有被推薦客戶使用其推薦代碼來申請新服務的推薦客戶才有資格獲得推薦優惠。如有任何爭議，銀行擁有唯一及絕對酌情權決定哪位推薦客戶有資格獲得該推薦優惠。

19. 推薦客戶不能推薦自己成為被推薦客戶。推薦客戶與被推薦客戶不可互相推薦開立任何新服務(已滿足相關資格的MSA SC Referral Club和渣打國泰萬事達卡 SC Referral Club 除外)。已被推薦成功的被推薦客戶不能被同一推薦客戶重複推薦相同產品。

20. 本條款和條件中所列的每項新服務均受相應的資格、申請流程及產品的條款及細則和其他銀行相關協議約束。
21. 本行擁有唯一且最終決定權來確定本條款和條件中規定的每項新服務的資格要求，並批准推薦客戶對任何新服務的任何申請。
22. 若推薦客戶可享有本行的推薦優惠及其他優惠，本行保留最終決定權向推薦客戶授予其中一項或部分推薦優惠或其他優惠的權利。若被推薦客戶有權享有被推薦客戶優惠以及銀行提供的其他優惠，銀行保留決定權向被推薦客戶授予其中一項或部分被推薦客戶優惠或其他優惠的權利。
23. 除非另有註明，所有網上推薦獎賞(包括推薦客戶及被推薦客戶獎賞)不可轉讓他人、退回、轉換或兌換為現金或積分。
24. 本行保留隨時更改、更新或終止任何SC Referral Club，以及修訂所述任何條款及細則之權利，而不予事先通知。推薦客戶及被推薦客戶之SC Referral Club獎賞資格，包括但不限於被推薦客戶於本行之總結存之計算，及SC Referral Club獎賞之計算方法，由本行全權決定，並以本行最近期紀錄為準。
25. 推薦客戶及被推薦客戶可獲得推薦優惠的資格，包括但不限於成功推薦總數、被推薦客戶在銀行的總餘額以及推薦優惠的計算，均由銀行根據銀行最新記錄確定。如有任何爭議，包括對本條款和條件的了解，銀行的決定和記錄應為最終決定並具有約束力。如有任何爭議，包括條款及細則之傳譯，本行保留最終決定權。
26. 欺詐和濫用行為將導致推薦客戶或被推薦客戶喪失參加SC Referral Club的資格。如果有任何涉嫌濫用、誤用或欺詐的情況（由銀行自行決定），本行保留取消推薦客戶或被推薦客戶參加SC Referral Club的資格和/或獲得推薦優惠或被推薦客戶優惠的絕對權利（視情況而定）而毋須事先通知。
27. 如有任何爭議，本行保留最終決定權及記錄，並具約束力。
28. 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。

B. 優先私人理財 SC Referral Club 之附加條款及細則（「優先私人理財 SC Referral Club」）

重要提示：請同時細閱上述 A 部分之 SC Referral Club 之一般條款及細則，優先私人理財全新客戶新資金增長獎賞–現金回贈/里數之條款及細則，及優先私人理財推廣之條款及細則。

1. 推薦客戶欲參與**優先私人理財 SC Referral Club**，被推薦客戶：
 - (1) 必須於開立優先私人理財當日前 12 個月內未曾持有本行或由本行負責分銷之任何銀行產品或服務。渣打信用卡持有人將不被視為本行所發行之產品或服務的持有人；及
 - (2) 為所申請優先私人理財之個人戶口或聯名戶口之基本戶口持有人
2. 若推薦客戶合資格獲享現金回贈，本行將按以下列表所列之指定日期(「現金回贈日期」)將現金回贈存入推薦客戶之存款戶口或 360°全面賞帳戶：

推廣季度(包括首尾兩天)	現金回贈日期
2026 年 1 月 1 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 6 月 30 日	2026 年 12 月 31 日或之前

3. 若推薦客戶合資格獲贈「亞洲萬里通」里數，亞洲萬里通有限公司將按以下列表之指定日期(「亞洲萬里通」里數存入日期)將「亞洲萬里通」里數存入推薦客戶之相關國泰會員賬戶內：

推廣季度(包括首尾兩天)	「亞洲萬里通」里數存入日期
2026 年 1 月 1 日至 2026 年 3 月 31 日	2026 年 9 月 30 日後 4 至 6 星期內
2026 年 4 月 1 日至 2025 年 6 月 30 日	2026 年 12 月 31 日後 4 至 6 星期內

4. 符合以下所有要求之前提下，推薦會被視為「成功推薦」。現金回贈或「亞洲萬里通」里數將根據下表所列給予推薦客戶（「優先私人理財推薦獎賞」）：
 - a. 符合所有上述 A 部分之有關要求；及
 - b. 被推薦客戶須於推廣季度內透過指定申請連結以推薦碼成功完成被推薦客戶登記表格（「被推薦客戶登記表格」）；及
 - c. 被推薦客戶須成功提交被推薦客戶登記表格後，於同一推廣季度內到本行任何一間分行完成有關開戶及開立優先私人理財手續，並必須使用於被推薦客戶登記表格所登記之同一手提電話號碼開戶；及
 - d. 被推薦客戶須於開立優先私人理財時持有或開立港元儲蓄戶口及港元支票戶口(或任何外幣儲蓄戶口)；及
 - e. 被推薦客戶須符合相關推廣期之優先私人理財全新客戶新資金增長獎賞–現金回贈/里數之條款及細則所列明之所有要求並獲享全新客戶新資金增長獎賞

推廣季度內總成功推薦客戶數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 位至 10 位	HK\$10,000	或	100,000「亞洲萬里通」里數

5. 優先私人理財客戶須於本行維持等值 HK\$8,000,000 或以上之平均總結存。由迎新函發出日起首 12 個月後，本行將於每年 6 月及 12 月對優先私人理財客戶的資格進行審核。在審核時，優先私人理財客戶須於過往 3 個月在本行維持等值 HK\$8,000,000 或以上之平均總結存，以維持未來 12 個月優先私人理財客戶的身份。「總結存」包括客戶以私人名義作為基本戶口持有人於本行持有的存款、投資、指定保險產品之累積保費。如優先私人理財客戶於季度內之每日平均總結餘低於 HK\$1,000,000，將須繳付 HK\$900 作當季度之服務費。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於 sc.com/hk 下載。「總結餘」包括客戶以私人名義於本行持有的存款、投資、指定保險產品之累積保費、已動用之透支額(包括有抵押及無抵押之透支服務)、渣打信用卡[^]結欠及渣打私人貸款之貸款結欠。閣下以私人名義開立的銀行賬戶總結餘並包括宏利環球精選強積金計劃下的強積金戶口結餘，閣下須另行授權及同意銀行接收閣下的強積金戶口資料。
- [^]渣打信用卡指由本行所發出之渣打信用卡及渣打聯營卡(包括附屬卡及公司卡)。附屬卡之結欠將納入主卡持有人之總結餘內。
6. 於推廣季度內，每位推薦客戶最多只可獲贈優先私人理財推薦獎賞 10 次。

C. 綜合理財服務 SC Referral Club — 優先理財及 Premium 理財之附加條款及細則

重要提示：請同時細閱上述 A 部份之一般條款及細則，sc.com/hk/zh/pb 內的優先理財推廣之條款及細則，及 sc.com/hk/zh/premium-banking 內的 Premium 理財推廣之條款及細則。

1. 推薦客戶如欲參與此 SC Referral Club — 優先理財及 Premium 理財，被推薦客戶必須：
- (a) 於開立優先理財或 Premium 理財當日前 12 個月內未曾持有本行或由本行負責分銷之任何銀行產品或服務。渣打信用卡持有人將不被視為本行所發行之產品或服務的持有人；及
 - (b) 為所申請優先理財或 Premium 理財之個人戶口或聯名戶口之基本戶口持有人。
2. 如推薦客戶獲享現金回贈，本行將按以下列表所列之指定日期(「現金回贈日期」)將現金回贈存入推薦客戶之存款戶口或 360°全面賞帳戶。

推廣季度(包括首尾兩天)	現金回贈日期
2026 年 1 月 1 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 6 月 30 日	2026 年 12 月 31 日或之前

3. 如推薦客戶獲享「亞洲萬里通」里數，亞洲萬里通有限公司將按以下列表之指定日期(「亞洲萬里通」里數存入日期)將「亞洲萬里通」里數存入推薦客戶之相關國泰會員賬戶內。

推廣季度(包括首尾兩天)	「亞洲萬里通」里數存入日期
2026 年 1 月 1 日至 2026 年 3 月 31 日	2026 年 9 月 30 日後 4 至 6 星期內
2026 年 4 月 1 日至 2025 年 6 月 30 日	2026 年 12 月 31 日後 4 至 6 星期內

SC Referral Club — 優先理財 (優先理財 SC Referral Club)

4. 推薦客戶欲於優先理財 SC Referral Club 中享有下表所列之現金回贈或「亞洲萬里通」里數 (優先理財推薦優惠)，推薦客戶及被推薦客戶須符合以下要求以視為「成功推薦」：
- a. 符合以上 A 部分訂下之所有條件；及
 - b. 被推薦客戶須於推廣期內成功經指定申請連結以推薦碼完成被推薦客戶登記表格 (「被推薦客戶登記表格」)；及
 - c. 被推薦客戶須於推廣期內成功提交被推薦客戶登記表格，並使用於被推薦客戶登記表格所登記之同一手提電話號碼經本行之分行或 SC Mobile 開立戶口及開立優先理財；及
 - d. 被推薦客戶須開立優先理財時持有或開立港元儲蓄戶口及港元支票戶口(或任何外幣儲蓄戶口)；及
 - e. 被推薦客戶須符合優先理財推廣之條款及細則所列明之所有要求並獲享全新客戶新資金增長獎賞。

推廣期內總成功推薦客戶數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 位至 10 位	HK\$1,000	或	10,000「亞洲萬里通」里數

5. 如被推薦客戶符合此部分條款第 4 項要求，推薦客戶可獲享額外獎賞（「額外獎賞」）。額外獎賞將根據下表所列給予推薦客戶：

推廣期內總成功推薦客戶數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 位至 10 位	HK\$500	或	5,000「亞洲萬里通」里數

6. 被推薦客戶成功開立優先理財後，如於季度內之每日平均總結餘低於 HK\$1,000,000，被推薦客戶須繳付 HK\$900 作當季度之服務費。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於 sc.com/hk 下載。

7. 推廣期內每位合資格推薦客戶於優先理財 SC Referral Club 內最多只可獲贈優先理財推薦優惠及額外獎賞 10 次。

SC Referral Club — Premium 理財 (Premium 理財 SC Referral Club)

8. 推薦客戶欲於 Premium 理財 SC Referral Club 中享有下表所列之現金回贈或「亞洲萬里通」里數（Premium 理財推薦優惠），推薦客戶及被推薦客戶須符合以下要求以視為「成功推薦」：

- a. 符合以上 A 部分訂下之所有條件；及
- b. 被推薦客戶須於推廣期內成功經指定申請連結以推薦碼完成被推薦客戶登記表格（「被推薦客戶登記表格」）；及
- c. 被推薦客戶須於推廣期內成功提交被推薦客戶登記表格，並使用於被推薦客戶登記表格所登記之同一手提電話號碼經本行之分行或 SC Mobile 開立戶口及開立 Premium 理財；及
- d. 被推薦客戶須開立 Premium 理財時持有或開立港元儲蓄戶口及港元支票戶口(或任何外幣儲蓄戶口)；及
- e. 被推薦客戶須符合 Premium 理財推廣之條款及細則所列明之所有要求並獲享全新客戶新資金增長獎賞。

推廣期內總成功推薦客戶人數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 位至 10 位	HK\$400	或	4,000「亞洲萬里通」里數

9. 推廣期內每位合資格推薦客戶於 Premium 理財 SC Referral Club 內最多只可獲贈 Premium 理財推薦優惠 10 次。

D. 「出糧戶口」SC Referral Club 之附加條款及細則

重要提示：請同時細閱上述 A 部分之網上客戶推薦計劃之一般條款及細則及渣打官網出糧戶口主頁上之「渣打紅利出糧戶口」優惠之條款及細則。

- 1. 被推薦客戶須於開立出糧戶口日期前 12 個月內未曾使用本行自動轉賬出糧服務（如下文所定義），推薦客戶方可合資格參與「渣打紅利出糧戶口」網上客戶推薦計劃。
- 2. 「成功推薦」須符合以下所有要求，推薦客戶每成功推薦可享 HK\$400 現金回贈（「渣打紅利出糧戶口」推薦獎賞）：
 - a. 推薦客戶須符合以上 A 部分訂下之所有條件；及
 - b. 於推廣期內，被推薦客戶透過 SC Mobile App 以推薦客戶轉發的推薦碼成功開立「渣打紅利出糧戶口」（只限主戶口持有人），即指定港元可持續發展儲蓄戶口或指定「綜合存款戶口」之港元儲蓄戶口（「出糧戶口」）；及
 - c. 被推薦客戶登記出糧戶口月份起其後 2 個月內透過本行自動轉賬出糧服務每月存入薪金至出糧戶口，由首筆薪金存入起計首 3 個月之每月平均薪金金額須達 HK\$20,000 或以上（「每月平均薪金」），並持續透過出糧戶口每月收取薪金至相應獎賞存入時。

自動轉賬出糧服務指每月透過 (a) 被推薦客戶之僱主經由本行指定之電子出糧轉賬方式或 (b) 發自其他非本行的本地銀行之指定常行指示（交易說明必須包含「SALARY」、「SALARIES」、「WAGE」、「WAGES」或「PAYROLL」）將薪金自動轉賬於「渣打紅利出糧戶口」（如下列條款所定義）內。自動轉賬出糧服務不包括海外電匯、本地電子付款、支票或現金。

- 3. 被推薦客戶之每月平均薪金金額將按本行之紀錄為準。如有任何爭議，本行將保留具約束力之最終決定權。
- 4. 若推薦客戶合資格獲享現金回贈，本行將按以下列表所列之指定日期（「現金回贈日期」）將現金回贈存入推薦客戶之存款戶口或 360°全面賞帳戶：

推廣季度(包括首尾兩天)	現金回贈日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 6 月 30 日	2026 年 12 月 31 日或之前

E. 「高息馬拉松活期存款」戶口 SC Referral Club 之附加條款及細則

重要提示：請同時細閱上述 A 部分之網上客戶推薦計劃之一般條款及細則及 sc.com/hk/msatnc 上之渣打「高息馬拉松活期存款」推廣優惠之條款及細則。

- 於推廣期內，「高息馬拉松活期存款」戶口 SC Referral Club 包括 2026 年 1 月份渣打「高息馬拉松活期存款」推廣（「2026 年 1 月推廣」），2026 年 2 月份渣打「高息馬拉松活期存款」推廣（「2026 年 2 月推廣」），2026 年 3 月份渣打「高息馬拉松活期存款」推廣（「2026 年 3 月推廣」），2026 年 4 月份渣打「高息馬拉松活期存款」推廣（「2026 年 4 月推廣」），2026 年 5 月份渣打「高息馬拉松活期存款」推廣（「2026 年 5 月推廣」）及 2026 年 6 月份渣打「高息馬拉松活期存款」推廣（「2026 年 6 月推廣」）。
- 被推薦客戶須於開立「高息馬拉松活期存款」戶口（「指定戶口」）當日前 12 個月內未曾開立指定戶口，推薦客戶方可合資格參與「高息馬拉松活期存款」戶口網上客戶推薦計劃。
- 「成功推薦」須符合以下所有要求，推薦客戶每成功推薦可享 HK\$300 現金回贈（「高息馬拉松活期存款」戶口推薦獎賞）：
 - 推薦客戶須符合以上 A 部分訂下之所有條件；及
 - 於推廣期內，被推薦客戶經指定申請連結透過 SC Mobile App 以推薦客戶轉發的推薦碼開立指定戶口；及
 - 被推薦客戶存入最少 HK\$500,000(或等值)新資金至指定戶口並於指定戶口內維持至 2026 年 1 月推廣、2026 年 2 月推廣、2026 年 3 月推廣、2026 年 4 月推廣、2026 年 5 月推廣及 2026 年 6 月推廣之條款及細則上列明之優惠期的最後一日，視情況而定。
- 「新資金」是指在開立指定戶口當日及前4個工作天(不包括星期日及公眾假期)由其他銀行存入被推薦客戶於本行戶口之資金：
 - 透過現金、其他銀行支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算, 又稱結算所自動轉賬系統(CHATs))、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入本行戶口之全新資金；或
 - 於本行兌換之任何貨幣；或
 - 以下投資或保險產品贖回資金，包括股票掛鈎投資、債券投資(債券及結構性票據)、保險、股票及基金。新資金不得為本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」、「結構性存款」及「貨幣循環存款」到期日轉賬而得的資金並扣除在計算期內所有已開立的定期存款戶口及「高息馬拉松活期存款」戶口之存款本金總額。
- 如被推薦客戶於同一「高息馬拉松活期存款」推廣（即 2026 年 1 月推廣、2026 年 2 月推廣、2026 年 3 月推廣、2026 年 4 月推廣、2026 年 5 月推廣及 2026 年 6 月推廣）下開立多於一個指定戶口，不同貨幣之指定戶口存款結存將分別計算及本行將會合併計算相同推薦碼、相同貨幣及相同「高息馬拉松活期存款」推廣之指定戶口之總存款結餘。美元指定戶口內之存款結餘將會以 7.8 兌換率兌換至港元以計算總存款結餘。
- 推薦客戶於推廣期內，最多可透過同一被推薦客戶享「高息馬拉松活期存款」戶口推薦獎賞一次。
- 本行將按以下列表所列之指定日期將現金回贈存入推薦客戶之存款戶口或 360°全面賞帳戶。

推廣季度(包括首尾兩天)	現金回贈日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 6 月 30 日	2026 年 12 月 31 日或之前

F. 渣打國泰萬事達卡 SC Referral Club 之附加條款及細則（“渣打國泰萬事達卡 SC Referral Club”）

重要提示：請同時細閱上述 A 部分及渣打官網渣打國泰萬事達卡主頁上之一般條款及細則。

- 渣打國泰萬事達卡包括渣打國泰萬事達卡或渣打國泰萬事達卡 – 優先理財或渣打國泰萬事達卡 – 優先私人理財（「渣打國泰萬事達卡」）。
- 被推薦客戶必須為現時並未持有及於現時所申請渣打國泰萬事達卡主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之合資格信用卡主卡，推薦人及被推薦客戶方符合資格參與此渣打國泰萬事達卡 SC Referral Club 推薦計劃。

3. 若符合以下所有「成功推薦」要求, 每當推薦人成功推薦可獲得現金回贈或「亞洲萬里通」里數作為推薦優惠 (「渣打國泰萬事達卡推薦優惠」)。詳情如下:
- a. 符合以上 A 部分之所有條件; 及
 - b. 被推薦客戶須於推廣期內透過指定網頁利用推薦碼成功申請渣打國泰萬事達卡主卡; 及
 - c. 被推薦客戶須按以下列表所列之指定日期成功申請並獲本行發渣打國泰萬事達卡主卡。

信用卡申請日期 (包括首尾兩天)	信用卡發卡日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 6 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 9 月 30 日或之前

渣打國泰萬事達卡推薦優惠:

推廣期內之總成功推薦次數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 – 20	HK\$500	或	5,000「亞洲萬里通」里數

4. 在推廣期每位推薦人於渣打國泰萬事達卡 SC Referral Club 內最多只可獲贈渣打國泰萬事達卡推薦優惠及額外獎賞 20 次, 即使成功推薦的數目已超過 20 次。
5. 若推薦人可獲贈現金回贈, 本行將按以下列表所列之指定日期存入現金回贈獎賞。

信用卡申請日期(包括首尾兩天)	現金回贈存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

6. 若推薦人可獲贈「亞洲萬里通」里數, 本行將按以下列表所列之指定日期將里數存入推薦人相關之國泰會員賬戶。

信用卡申請日期(包括首尾兩天)	里數存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

渣打國泰萬事達卡被推薦客戶獎賞

7. 除全新信用卡客戶可享渣打國泰萬事達卡之迎新禮遇外, 如被推薦客戶經成功推薦按以上 3(c)所列之指定日期獲發渣打國泰萬事達卡主卡, 被推薦客戶可獲以下獎賞 (「渣打國泰萬事達卡被推薦客戶獎賞」):

	渣打國泰萬事達卡被推薦客戶獎賞
全新信用卡客戶	10,000「亞洲萬里通」里數
現有信用卡客戶	5,000「亞洲萬里通」里數

8. “全新信用卡客戶”為現時並未持有及於現時所申請渣打國泰萬事達卡主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。
9. “現有信用卡客戶”為現時持有或於現時所申請渣打國泰萬事達卡主卡批核日起計之過去 6 個月內曾經取消渣打國泰萬事達卡外任何由本行發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。
10. 每位被推薦客戶於推廣期內只可獲贈渣打國泰萬事達卡被推薦客戶獎賞一次。
11. 渣打國泰萬事達卡被推薦客戶獎賞會根據本行紀錄, 存入與渣打國泰萬事達卡相連之國泰會員賬戶。
12. 渣打國泰萬事達卡之現行迎新禮遇受相關現行之條款及細則約束, 詳情請瀏覽 sc.com/hk/zh/credit-cards/cathay/
13. 除全新信用卡客戶可享渣打國泰萬事達卡之迎新禮遇外, 全新信用卡客戶並不能同時享有渣打國泰萬事達卡被推薦客戶獎賞與其他禮遇。
14. 亞洲萬里通有限公司將按以下列表所列之指定日期將里數存入被推薦客戶相關之國泰會員賬戶。

信用卡申請日期(包括首尾兩天)	存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

15. 已獲贈渣打國泰萬事達卡被推薦客戶獎賞之被推薦客戶若在渣打國泰萬事達卡發出後一年內取消該渣打國泰萬事達卡, 本行保留權利向推薦客戶收取相等於渣打國泰萬事達卡被推薦客戶獎賞價值之費用。

G. Smart 信用卡 SC Referral Club 之附加條款及細則 (“Smart 卡 SC Referral Club”)

重要提示：請同時細閱上述 A 部分及渣打官網 Smart 信用卡主頁上之一般條款及細則。

- 1. 被推薦客戶必須為現時並未持有及於現時所申請渣打 Smart 信用卡 (“Smart 卡”) 主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之合資格信用卡主卡，推薦人及被推薦客戶 方符合資格參與此 Smart 信用卡 SC Referral Club 推薦計劃。
- 2. 若符合以下所有「成功推薦」要求, 每當推薦人成功推薦可獲得現金回贈或亞洲萬里通里數作為推薦優惠 (“Smart 信用卡推薦優惠”) 。詳情如下:
 - a. 符合以上 A 部分之所有條件；及
 - b. 被推薦客戶須於推廣期內透過指定網頁利用推薦碼成功申請 Smart 卡主卡；及
 - c. 被推薦客戶須按以下列表所列之指定日期成功申請並獲本行發 Smart 卡主卡。

信用卡申請日期 (包括首尾兩天)	信用卡發卡日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 6 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 9 月 30 日或之前

Smart 信用卡推薦優惠：

推廣期內之總成功推薦次數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 – 20	HK\$500	或	5,000 「亞洲萬里通」里數

- 3. 在推廣期內每位推薦人於 Smart 卡 SC Referral Club 內最多只可獲贈 Smart 信用卡推薦優惠及額外獎賞 20 次，即使成功推薦的數目已超過 20 次。
- 4. 若推薦人可獲贈現金回贈, 本行將按以下列表所列之指定日期存入現金回贈獎賞。

信用卡申請日期 (包括首尾兩天)	現金回贈存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

- 5. 若推薦人可獲贈「亞洲萬里通」里數, 本行將按以下列表所列之指定日期將里數存入推薦人相關之國泰賬戶。

信用卡申請日期 (包括首尾兩天)	里數存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

Smart 卡被推薦客戶獎賞

- 6. 除全新信用卡客戶可享 Smart 卡之迎新禮遇外, 如被推薦客戶經成功推薦按以上 2 (c)所列之指定日期獲發 Smart 卡主卡, 被推薦客戶可獲以下獎賞 (“Smart 卡被推薦客戶獎賞”):

	Smart 卡被推薦客戶獎賞
全新信用卡客戶	HK\$500 現金回贈

- 7. “全新信用卡客戶” 為現時並未持有及於現時所申請渣打 Smart 信用卡主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。
- 8. 每位被推薦客戶於推廣期內只可獲贈 Smart 卡被推薦客戶獎賞一次。
- 9. Smart 卡之現行迎新禮遇受相關現行之條款及細則約束，詳情請瀏覽 sc.com/hk/credit-cards/smart/
- 10. 除全新信用卡客戶可享 Smart 卡之迎新禮遇外，全新信用卡客戶並不能同時享有 Smart 卡被推薦客戶獎賞與其他禮遇。
- 11. Smart 卡被推薦客戶獎賞之現金回贈將按以下列表所列之指定日期存入 360°全面賞獎勵兌換平台。

信用卡申請日期(包括首尾兩天)	現金回贈存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

- 12. 已獲贈 Smart 卡被推薦客戶獎賞之被推薦客戶若在 Smart 卡發出後一年內取消該 Smart 卡，本行保留權利向推薦客戶收取相等於 Smart 卡被推薦客戶獎賞價值之費用。

H. Simply Cash Visa 卡 SC Referral Club 之附加條款及細則 (“Simply Cash Visa 卡 SC Referral Club”)

重要提示：請同時細閱上述 A 部分及渣打官網 Simply Cash Visa 卡主頁上之一般條款及細則。

- 1. 被推薦客戶必須為現時並未持有及於現時所申請渣打 Simply Cash Visa 卡 (「Simply Cash Visa 卡」) 主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之合資格信用卡主卡，推薦人及被推薦客戶 方符合資格參與此 Simply Cash Visa 卡 SC Referral Club 推薦計劃。
- 2. 若符合以下所有「成功推薦」要求, 每當推薦人成功推薦可獲得現金回贈或亞洲萬里通里數作為推薦優惠 (「Simply Cash Visa 卡推薦優惠」) 。詳情如下:
 - a. 符合以上 A 部分之所有條件；及
 - b. 被推薦客戶須於推廣期內透過指定網頁利用推薦碼成功申請 Simply Cash Visa 卡主卡；及
 - c. 被推薦客戶須按以下列表所列之指定日期成功申請並獲本行發 Simply Cash Visa 卡主卡。

信用卡申請日期 (包括首尾兩天)	信用卡發卡日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 6 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 9 月 30 日或之前

Simply Cash Visa 卡推薦優惠：

推廣期內之總成功推薦次數	每位成功推薦之現金回贈		每位成功推薦之「亞洲萬里通」里數
1 – 20	HK\$500	或	5,000 「亞洲萬里通」里數

- 3. 在推廣期內每位推薦人於 Simply Cash Visa 卡 SC Referral Club 內最多只可獲贈 Simply Cash Visa 卡推薦優惠及額外獎賞 20 次，即使成功推薦的數目已超過 20 次。
- 4. 若推薦人可獲贈現金回贈，本行將按以下列表所列之指定日期存入現金回贈獎賞。

信用卡申請日期 (包括首尾兩天)	現金回贈存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

- 5. 若推薦人可獲贈「亞洲萬里通」里數，本行將按以下列表所列之指定日期將里數存入推薦人相關之國泰賬戶。

信用卡申請日期 (包括首尾兩天)	里數存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前

Simply Cash Visa 卡被推薦客戶獎賞

- 6. 除全新信用卡客戶可享 Simply Cash Visa 卡之迎新禮遇外，如被推薦客戶經成功推薦按以上 2 (c)所列之指定日期獲發 Simply Cash Visa 卡主卡，被推薦客戶可獲以下獎賞 (「Simply Cash Visa 卡被推薦客戶獎賞」):

	Simply Cash Visa 卡被推薦客戶獎賞
全新信用卡客戶	HK\$900 現金回贈

- 7. “全新信用卡客戶” 為現時並未持有及於現時所申請渣打 Simply Cash Visa 卡主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。
- 8. 每位被推薦客戶於推廣期內只可獲贈 Simply Cash Visa 卡被推薦客戶獎賞一次。
- 9. Simply Cash Visa 卡之現行迎新禮遇受相關現行之條款及細則約束，詳情請瀏覽 sc.com/hk/credit-cards/simplycash/
- 10. 除全新信用卡客戶可享 Simply Cash Visa 卡之迎新禮遇外，全新信用卡客戶並不能同時享有 Simply Cash Visa 卡被推薦客戶獎賞及其他禮遇。
- 11. Simply Cash Visa 卡被推薦客戶獎賞之現金回贈將按以下列表所列之指定日期存入 360°全面賞獎勵兌換平台。

信用卡申請日期(包括首尾兩天)	現金回贈存入日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前

2026 年 4 月 1 日至 2026 年 7 月 1 日	2026 年 12 月 31 日或之前
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12. 已獲贈 Simply Cash Visa 卡被推薦客戶獎賞之被推薦客戶若在 Simply Cash Visa 卡發出後一年內取消該 Simply Cash Visa 卡，本行保留權利向推薦客戶收取相等於 Simply Cash Visa 卡被推薦客戶獎賞價值之費用。

I. 渣打「分期貸款」SC Referral Club 之附加條款及細則

重要提示：請同時細閱上述 A 部分及渣打官網 渣打「分期貸款」主頁上之一般條款及細則。

1. 若符合以下所有「成功推薦」要求, 每當推薦人成功推薦可獲得現金回贈作為推薦優惠（「分期貸款推薦優惠」）。詳情如下:
- a. 符合以上 A 部分之所有條件；及
 - b. 被推薦人須於推廣期內成功申請本行分期貸款或結餘轉戶計劃戶口而貸款額為 HK\$200,000 或以上及還款期為 36 個月或以上（「貸款」）及於申請日後三個月內提取貸款；及
 - c. 被推薦客戶須於推廣期內透過指定網頁利用推薦碼成功申請貸款；及
 - d. 於本行存入現金回贈時，客戶之貸款推薦及被推薦客戶必須仍然有效及無任何逾期還款/ 不良信貸記錄，否則本行有權取消回贈，恕不另行通知。
 - e. 被推薦客戶須於 2026 年 7 月 1 日或以前成功申請並提取貸款。

2. 在推廣期內 每位推薦人 於分期貸款	推廣期內之總成功推薦次數	每位成功推薦之現金回贈
	1 – 10	HK\$1,000

SC Referral Club 內最多只可獲贈分期貸款推薦優惠額外獎賞 10 次。

3. 若推薦人可獲贈現金回贈, 本行將按以下列表所列之指定日期(「現金回贈日期」) 存入現金回贈獎賞：

推廣季度(包括首尾兩天)	現金回贈日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 6 月 30 日	2026 年 12 月 31 日或之前

渣打「分期貸款」被推薦客戶獎賞

4. 被推薦客戶經成功推薦於 2026 年 7 月 1 日或以前成功申請並於申請日後三個月內提取貸款, 被推薦客戶可獲以下獎賞（「分期貸款被推薦客戶獎賞」）:

	分期貸款被推薦客戶獎賞
被推薦客戶	HK\$1,000 現金回贈

5. 每位被推薦客戶於推廣期內只可獲贈分期貸款被推薦客戶獎賞一次。
6. 除全新客戶可享基本現金回贈及新客戶現金回贈外，全新客戶並不能同時享有分期貸款被推薦客戶獎賞與其他禮遇。
「全新客戶」指於申請時並沒有持有任何由本行發行之渣打信用卡及/或貸款。
7. 分期貸款之現行基本現金回贈及新客戶現金回贈受相關現行之條款及細則約束，詳情請瀏覽 sc.com/hk/loans/personal-installment-loan/
8. 分期貸款被推薦客戶獎賞之現金回贈, 本行將按以下列表所列之指定日期(「現金回贈日期」)將現金回贈存入被推薦客戶之港元存款戶口：

推廣季度(包括首尾兩天)	現金回贈日期
2026 年 1 月 2 日至 2026 年 3 月 31 日	2026 年 9 月 30 日或之前
2026 年 4 月 1 日至 2026 年 6 月 30 日	2026 年 12 月 31 日或之前

9. 如被推薦客戶並沒有持有上述有效存款戶口，本行會根據當時之紀錄將現金回贈存入客戶之私人貸款還款戶口。