



## Personal Instalment Loan Debt Consolidation Program Terms and Conditions

### General Terms and Conditions for Standard Chartered Personal Instalment Loan Debt Consolidation Program

1. Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right of final approval of the Standard Chartered Personal Instalment Loan Debt Consolidation Program (“**Program Loan**”) and is under no obligation to provide reasons for any of its decisions. The Bank also reserves the right to determine the final interest rate, loan amount and terms offered. The Program Loan is subject to the Bank’s Client Terms and the applicable documents referred to in Part A of the Client Terms (including Personal Loan/Personal Line of Credit/Overdraft Terms and the product brochure, Important Notes and promotional terms (if applicable) and any other documents forming our banking agreement) and such other applicable terms and conditions, as may be issued, varied, amended or replaced by the Bank from time to time.
2. Upon successful application and drawdown of the Program Loan, the Bank may, in its sole discretion, determine the amount either being part or all of the approved loan amount which shall be used to pay the outstanding balance(s) of credit card(s) or personal loan(s) held at the other bank(s)/financial institution(s) owed by the client (“**Other Loan(s)**”). Upon request by the Bank, the client must cancel such other credit card(s) or personal loan(s) account(s) held at the other bank(s) and provide the loan/account cancellation record(s) to the Bank.
3. The Bank will not accept any application of the Program Loan for the purpose of settling outstanding amount(s) of Standard Chartered Credit Card/Standard Chartered Co-Branded Card/MANHATTAN Credit Card/MANHATTAN Co-Branded Card account(s) or purpose of financing/refinancing Mortgage Loan(s) with the Bank as well as loans provided by any member of the Standard Chartered Group.
4. The approval of the Program Loan and drawdown is subject to the following conditions having been met by the client to the Bank’s satisfaction prior to drawdown and throughout the continuance of the term of the Program Loan (unless otherwise specified by us) or so long as any sum remains outstanding:
  - A. The client provides the Bank with complete and accurate details of the outstanding sums/account details of the Other Loan(s). The client authorizes the Bank to use the approved loan amount (in part or the entire amount to be determined by the Bank at its sole discretion) to settle the total or part of the outstanding balances of the Other Loan(s) in accordance with the Bank’s instructions.
  - B. Where client’s undertakings are required under the Program Loan as may be determined by the Bank in its absolute discretion:
    - a) the Bank can choose to credit the approval loan amount in either way as provided for in i. or ii. below and the client must provide the termination records upon the Bank’s request:
      - i. any of the client’s outstanding amount of the Other Loan(s) and settles the same in full; the client must proceed to terminate the respective accounts within 2 weeks from the loan drawdown date, or
      - ii. the client’s designated account as instructed by the client, and the client must use the credited amount to settle the Other Loan(s) based on the requirements of the respective bank(s)/financial institution(s) under their relevant policies and procedures. The client must also terminate the respective accounts within 2 weeks from the loan drawdown date.

- b) Should the above involve the termination of a credit card account, the client needs to furnish the Bank with the cut card for record upon the Bank's request. The client shall bear any fees and charges incurred in connection with or occasioned by such termination.
  - c) In addition, the client must not re-activate or reapply for any of the accounts of the Other Loan(s) after its/their termination. The client must not apply for or drawdown any new unsecured credit facilities, or apply for or accept any increase in credit limit on any existing unsecured facilities within 12 months on or after the drawdown date of the Program Loan.
- C. Where client's undertakings are not required under the Program Loan, the Bank can choose to credit the approval loan amount in either way as provided for in i. or ii below and the client must provide the settlement records upon the Bank's request:
- i. any of the client's outstanding amount of the Other Loan(s) and settles the same in full, or
  - ii. the client's designated account as instructed by the client, and the client must use the credited amount to settle the Other Loan(s) based on the requirements of the respective bank(s) / financial institution(s) under their relevant policies and procedures within 2 weeks from the loan drawdown date.

Should the Bank found that the respective amount / accounts outstanding is not settled / terminated, the Bank will early terminate the Program Loan and demand full repayment of the Program Loan upon next due date. If full repayment is not made by the due date, a late fee of HKD1,000 will be incurred along with collection action to be carried out. All client's credit facilities will be permanently suspended (if applicable) and full payment will be demanded. The Bank reserves the right to take legal action such that client will be liable for all legal costs or refer the matter to our collection agency pursuant to the terms as set out in the Client Terms whereby client is subject to an additional collection charge of 30% of the outstanding amount of all the credit facilities of the Bank and all other costs and expenses incurred in the debt collection process.

5. The Bank may, in its sole discretion and also subject to the payment requirements of the Other Loans, disburse the approved loan amount in one or more than one of the manners set out below within five working days upon approval of the Program Loan:
- i. directly pay part or all of the approved loan amount to settle the Other Loan(s). Client acknowledges that such other bank(s)/financial institution(s) may charge and/or deduct a handling fee for local telegraphic transfer from the relevant account;
  - ii. send the approved loan amount or the balance of the approved loan amount upon payment pursuant to clause (i) above (as the case may be) to the client's correspondent address by way of Cashier's Order(s); upon receiving the Cashier's Order(s), client must settle the Other Loan(s) accordingly; and/or
  - iii. disburse part or all of the approved loan amount to the repayment account(s) of the Other Loan(s) directly. The client must settle the Other Loan(s) by directing or authorising the other bank(s) / financial institution(s) to apply the approved loan amount deposited in the repayment account(s) to settle the Other Loan(s) and provide payment record(s) to the Bank upon request.

The actual date of payment of the Other Loan(s) shall be determined by the other bank(s) / financial institution(s) according to their relevant policies and procedures. The Bank will not be liable for any interests, charges or penalties (if any) arising from or in connection with such payment.

6. The client shall continue to make payments to such other bank(s) / financial institution(s) in respect of the Other Loan(s) or other amounts owed to it/them until the Program Loan is approved and the amounts owed to such other bank(s) / financial institution(s) have been settled in full. The Bank will not be liable for any overdue payment, interest or charges incurred as a result of non-payment by the client of the amount owed to such bank(s) / financial institution(s).
7. The Bank reserves the right to amend, extend or terminate the Program Loan and any of the above terms and conditions from time to time. For any and all matters or disputes regarding the Program Loan, the Bank's decision shall be final and binding.
8. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

## Online Offer Terms and Conditions for Cash Rebate (“Promotion”)

1. The promotion period runs from 1 March 2024 to 31 May 2024, both dates inclusive (the “**Promotion Period**”).
2. Clients who have successfully applied for a Standard Chartered Debt Consolidation Program (“**Loan**”) online during the Promotion Period and drawn down within three months (“**Eligible Client**”) can enjoy up to HKD21,000 cash rebate (“**Rebate**”).

Details of the eligibility for the Rebate are set out in the table below:

	Up to HK\$21,000 Cash Rebate Offer	
	Basic Cash Rebate	Extra Cash Rebate*
Loan Amount (HKD)	Loan Tenor 12-84 months (HKD)	Loan Tenor 36-84 months (HKD)
\$50,000 - \$199,999	\$500	\$1,000
\$200,000 - \$499,999	\$2,000	
\$500,000 - \$699,999	\$3,000	
\$700,000 - \$999,999	\$5,000	
\$1,000,000 - \$1,499,999	\$11,000	
\$1,500,000 or above	\$20,000	

\* Extra Cash Rebate is only applicable to new client - applicants who are not holding a11n and/or credit cards issued by Bank at the time of Loan application.

3. The Bank will credit the Rebate to the respective HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by the Eligible Client in sole name or in the capacity as primary account holder for joint account in the following sequence:
  - i. Sub-account under Integrated Deposits Account;
  - ii. Current Account;
  - iii. Statement Savings;
  - iv. Passbook SavingsIf the Eligible Client has more than one account under the same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at its discretion.
4. If Eligible Client does not hold a valid deposit account stated above, the Bank will credit the Rebate to the Eligible Client’s personal loans repayment account as of the Bank’s record at the time the Bank is crediting the Rebate.
5. The Rebate will be credited by the Bank to the Eligible Client’s HKD deposit account or personal loans repayment account determined as above within four months after the date of Loan drawdown. Eligible Client should contact the Bank within six months after the Loan drawdown if the Eligible Client does not receive the Rebate. The Bank will not be responsible for crediting the Rebate if Eligible Client does not contact the Bank for non-receipt of the Rebate within the time stated.
6. Eligible Clients may also enjoy other prevailing offers on the Program Loan provided by the Bank.
7. In case of any disputes, the decision of the Bank shall be final and binding.
8. If there is any discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.
9. If an Eligible Client makes an early repayment of a Personal Installment Loan, the Bank reserves the right to request a full refund of the cash rebate that was earned during the application process or deduct the value of the cash rebate earned from any of the Eligible Client’s account(s).
10. If there is any discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

## Terms and Conditions of Standard Chartered Loans Lucky Draw Programme (the “Lucky Draw”)

1. The promotion period runs from 1 March 2024 to 31 May 2024, both dates inclusive (the “**Promotion Period**”).
2. Clients who have (a) successfully applied for a Personal Instalment Loan or Debt Consolidation Program (“**Program Loan**”) online with Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period and (b) and drawdown the Program Loan before the designated drawdown date will be enrolled in the Lucky Draw automatically without further registration in accordance with these terms and conditions (the “**Eligible Clients**”). An Eligible Client can only be a winner and win a Lucky Draw Prize ONCE during the Promotion Period.
3. There will be three rounds of lucky draw and a total of 6 winners (each a “**Winner**”) will be randomly drawn by a computer system of the Bank from all the Eligible Clients. Each Winner will be entitled to 336,000 Asia Miles™ (“**Prize**”). The Bank will notify the Winners by sending a SMS or email notification according to the timeline as stated in the table below:-

	No. of winners	Application date	Drawdown date	SMS/Email notification date	Asia Miles Fulfilment Date
<b>Round 1</b>	2	1 March 2024 - 31 March 2024	Before 30 April 2024	On or before 31 May 2024	On or before 30 June 2024
<b>Round 2</b>	2	1 April 2024 - 30 April 2024	Before 31 May 2024	On or before 30 June 2024	On or before 31 July 2024
<b>Round 3</b>	2	1 May 2024 – 31 May 2024	Before 30 June 2024	On or before 31 July 2024	On or before 31 August 2024

4. The Winner must hold a valid Cathay membership account at the time of crediting of the Asia Miles. The Bank does not accept any Cathay membership accounts that are not held by the Winner for the purpose of crediting of Asia Miles. If the Winner does not currently hold a valid Cathay membership account, he or she has to sign up for one through Cathay Pacific’s website before the Asia Miles can be credited to the Winner.
5. The Prize will be credited to the Prize Winner’s Cathay membership account on or before the Asia Miles Fulfilment Date listed in the table above. If the Winner does not receive the Prize within one month after the Asia Miles Fulfilment Date, the Winner should contact the Bank. The Bank will not be responsible for crediting the Prize if the Winner does not contact the Bank for non-receipt of the Prize within the time stated.
6. Upon receipt of the Winner’s Cathay membership account information, the Bank will provide such information, including surname, given name, membership number, and the number of Asia Miles rewarded, if any, to Asia Miles Limited for the crediting of the Asia Miles.
7. Each Winner acknowledges that the Asia Miles rewarded shall be credited to his/her Cathay membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles rewarded 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 Winner’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 [www.asiamiles.com](http://www.asiamiles.com).

8. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit [www.asiamiles.com](http://www.asiamiles.com). The Bank is not obliged to notify the Winners of any changes or latest announcements of Asia Miles Limited. The Winners understand and accept that the Bank is not the supplier of the Cathay membership account, the Asia Miles rewarded or any redeemed items. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles or any redeemed items, including without limitation, the supply, the descriptions of the Cathay membership account, the Asia Miles or any redeemed items provided by the supplier(s), any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Asia Miles or any redeemed items provided by the supplier(s), their respective employees, officers or agents.
9. Any incorrect or insufficient information submitted by the Winner to the Bank for the purpose of crediting Asia Miles will not be entertained and the Bank shall have the right to forfeit such Winner's eligibility without prior notice and replace such Winner with another Eligible Client for the Prize. The Bank accepts no liability in relation to the forfeiture and winner replacement and will not be liable for any compensation to the Winners who have failed to provide the required Cathay membership account information for the purpose of crediting Asia Miles as mentioned above.
10. Each Winner will receive the Prize once only during the Promotion Period and no replacement will be provided by the Bank in any circumstances.
11. The referenced flight award redemption (i.e., Two Set of Europe Business Round Trip Ticket) of the Prize is for reference only. The Bank will not accept any liability for the difference between the referenced and the actual flight award redemptions.
12. The Prize is non-transferable and cannot be exchanged, redeemed or converted for bonus points, cash, cash rebate and/or other products/services.
13. The Bank shall have the right to replace the Prize with any other prize at its sole discretion without prior notice.
14. The Bank reserves the right to vary, extend, modify, terminate and/or cancel the Lucky Draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes in relation to the means of Lucky Draw, eligibility requirements, number of chances attained for the Lucky Draw, details of the Prize and any matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and binding.
15. Eligible Clients may also enjoy other prevailing offers on the Program Loan provided by the Bank.
16. The Winners must maintain their up-to-date and valid personal information with the Bank for the purpose of crediting the Asia Miles.
17. Eligible Client's and Winner's relevant loan account must be valid, non-delinquent and in good financial standing at the time when the Bank conducts the Lucky Draw and at the time of fulfilment; otherwise, the relevant Eligible Client or Winner will not be entitled to participate in the Lucky Draw or will be disqualified from the Prize (as the case may be).
18. If there is any discrepancy 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



## 「分期貸款」結餘轉戶計劃之條款及細則

### 渣打「分期貸款」結餘轉戶計劃之一般條款及細則

1. 渣打銀行(香港)有限公司(「本行」)保留最終批核渣打「分期貸款」結餘轉戶計劃(「貸款」)申請之決定權而對於本行的任何決定無須提供理由；本行亦保留決定最終批核之息率、貸款額及優惠之權利。本貸款須根據銀行協議的客戶條款、客戶條款A部所述的相關文件(包括私人貸款/私人透支服務/透支服務之條款、產品手冊、重要提示、優惠條款(如適用))及任何其他適用條款，而本行亦可隨時發出、變更、更改或更換有關條款。
2. 本行有權於貸款獲成功申請及批核後，要求將已批核之貸款款項之部份或全部金額用作繳付其他銀行/財務機構之信用卡/私人貸款結欠(「其他結欠」)。客戶須於本行之要求下終止有關信用卡/私人貸款戶口並提供有關證明予本行。
3. 本行不接受任何以此貸款作繳付其他渣打信用卡/渣打聯營卡/MANHATTAN信用卡/MANHATTAN聯營卡賬戶結欠款項，或作渣打樓宇按揭/加按之用的申請以及由渣打集團任何成員提供的貸款。
4. 有關貸款之批核及放款，將取決於貸款放款前及於還款期內(除非另有說明)或當仍有貸款結欠期間，是否能完成及履行本行下列之條件：
  - A. 客戶完整及正確無誤地向本行提供其他結欠以及其他賬戶資料。客戶授權本行並根據本行之指引以獲批核之貸款額(根據本行之指引使用部份或全數)清付客戶全部或部份之其他結欠。
  - B. 如貸款須要客戶承諾，可由本行自行決定：
    - a) 本行可以選擇以以下 i. 或 ii. 的任何一種方式貸記已批核貸款金額，客戶必須根據本行的要求而提供賬戶終止紀錄：
      - i. 任何其他結欠之賬戶，當其他結欠獲繳付及全數清還，客戶必須於貸款過賬日後2週內終止有關賬戶，或
      - ii. 客戶指定之賬戶，客戶必須根據各銀行/財務機構的相關政策及程序以貸記金額繳付及全數清還其他結欠。客戶還必須於貸款過賬日後2週內終止有關帳戶。
    - b) 如果上述涉及終止信用卡賬戶，客戶須根據本行的要求而向本行提供已剪毀之信用卡以作參考。客戶亦將負責任何有關終止而引致之相關費用及收費。
    - c) 此外，客戶不應在其他結欠之賬戶終止後重新激活或重新申請任何賬戶。客戶亦不應於貸款過賬日或之後的12個月內申請或提取任何新的無抵押貸款，或就現有無抵押貸款，申請或接受提高信用額。
  - C. 如果貸款不要求客戶的承諾，本行可以選擇以以下 i. 或 ii. 的任何一種方式貸記已批核貸款金額，客戶必須根據本行的要求提供清還紀錄：
    - i. 任何其他結欠之賬戶，並將其他結欠獲繳付及全數清還，或
    - ii. 客戶指定之賬戶，客戶必須於貸款過賬日後2週內根據各銀行/財務機構的相關政策及程序以貸記金額繳付及全數清還其他結欠。

如本行發現相關金額/賬戶未清還/終止，本行將提前終止貸款，並要求在下一個到期繳款日或之前全額清還貸款。如未能於到期繳款日或之前全額清還，本行將收取逾期還款費用HK\$1,000並將會同時進行收款行動。客戶所有的信貸將被永久停用(如適用)，並須全額清還。本行保留權利採取法律行動，要求客戶承擔所有法律費用，或將根據客戶條款中規定的條款將此事項提交給本行的收款機構，客戶須另外承擔於本行所有信貸結欠之30%以作在追收債務過程中所產生的成本及費用。



5. 視乎其他結欠之還款方式或其還款戶口，本行可最快於貸款批出後5個工作天內，用以下一種或多於一種方式發出貸款：
  - i. 將部份或全部貸款額直接繳付其他結欠。客戶明白收款之銀行/財務機構有可能會因應此直接過賬服務而收取其不時公佈之電匯手續費；
  - ii. 將獲批核貸款額或支付上述 (i) 後之結餘 (如適用) 以本票形式寄往客戶之通訊地址；客戶收取本票後，須自行清還信用卡/私人貸款戶口之結欠；和/或
  - iii. 部份或全部貸款額將發放到客戶其他結欠之還款戶口。客戶請指示或授權有關銀行/財務機構以存入還款戶口之獲批核貸款額清還其他結欠，並於本行要求下提供證明。

最終過賬日將視乎個別銀行的內部運作及程序而定。本行對於因過賬日之差異所產生的利息/費用或罰款 (如適用) 概不負責。
6. 客戶在貸款獲批核及放款前，應繼續就此貸款申請所涉及的其他信用卡/貸款結欠向有關銀行/財務機構還款。本行不會對於因客戶於貸款批核前延遲向有關銀行/財務機構償還欠款而產生的利息或費用負責。
7. 本行保留隨時修訂、延長或終止貸款及任何上述條款及細則的權利。對於有關貸款的任何和所有事項或爭議，本行的決定應是最終決定並具有約束力。
8. 此條款及細則之中英文版之內容如有歧義，概以英文版為準。

#### 現金回贈之網上優惠條款及細則 (「優惠」)

1. 優惠推廣期為2024年3月1日至2024年5月31日，包括首尾兩天 (「推廣期」)。
2. 客戶於推廣期內網上成功申請及於三個月內提取渣打「分期貸款」結餘轉戶計劃 (「合資格客戶」) 可享高達HK\$21,000現金回贈 (「現金回贈」)。

客戶可獲享之現金回贈之詳情如下：

	高達HK\$21,000現金回贈	
	基本現金回贈	額外現金回贈*
貸款金額 (HK\$)	還款期 12-84個月	還款期 36-84個月
\$50,000 - \$199,999	\$500	\$1,000
\$200,000 - \$499,999	\$2,000	
\$500,000 - \$699,999	\$3,000	
\$700,000 - \$999,999	\$5,000	
\$1,000,000 - \$1,499,999	\$11,000	
\$1,500,000或以上	\$20,000	

\* 額外現金回贈只合適於全新客戶 (即申請貸款時並未持有由本行發行之信用卡及/或貸款之客戶)。

3. 本行將按下列次序存入現金回贈至合資格客戶的以個人名義或以聯名戶口之基本戶口持有人名義持有的港元存款戶口 (MortgageOne® 增值按揭戶口及「置慳息」往來存款戶口除外)：
  - i. 綜合存款戶口之附屬戶口；
  - ii. 支票戶口；
  - iii. 月結單儲蓄戶口；
  - iv. 存摺儲蓄戶口
 若合資格客戶持有多於一個同一類別之戶口，本行將全權酌情決定任何一個最近期開立之戶口存入現金回贈。
4. 如合資格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。
5. 本行將於提取貸款後的四個月，將現金回贈存入合資格客戶之存款戶口或私人貸款還款戶。在提取貸款後的六個月內，如客戶仍未收到現金回贈應與本行聯繫。本行將不承擔由於延遲通知本行而須要存入現金回贈/發放旅遊禮券的責任。
6. 合資格客戶可同時享有由本行提供之其他貸款優惠。
7. 如有任何爭議，本行保留最終決定權。
8. 如中英文條款有所差異，一概以英文版本為準。
9. 如果合資格客戶提前還清個人分期貸款，銀行有權要求全額退還在申請過程中獲得的現金回贈，或從合資格客戶的任何帳戶中扣除所獲得的現金回贈的價值。
10. 如中英文條款有所差異，一概以英文版本為準。

#### 渣打貸款抽獎活動之條款及細則 (「抽獎」)

1. 推廣期為2024年3月1日至2024年5月31日 (包括首尾兩日) (「**推廣期**」)。
2. 抽獎活動適用於符合以下條件的渣打銀行(香港)有限公司 (「**本行**」) 客戶：(a) 於推廣期內網上成功申請私人分期貸款或「分期貸款」結餘轉戶計劃 (「**貸款**」) (b) 及於提取貸款限期前提取 (「**合資格貸款**」)。客戶將會自動登記抽獎，依照本條款及細則毋須另行登記 (「**合資格客戶**」)。合資格客戶只能在推廣期內成為得獎者並中獎一次。
3. 本行將進行三輪幸運抽獎，從所有符合資格的客戶中隨機抽出總共6位得獎者 (「**得獎者**」)。每位得獎者將獲得336,000「亞洲萬里通」里數 (「**獎品**」)。銀行將根據下表中所述的時間表，通過簡訊或電子郵件通知得獎者。

	得獎者	申請日期	提取貸款限期	短訊 / 電郵得獎通知	「亞洲萬里通」里數 存入日期
第1輪	2	2024年 3月1日 - 2024年 3月31日	2024年 4月30日前	2024年5月31日 或之前	2024年6月30日或 之前
第2輪	2	2024年 4月1日 - 2024年 4月30日	2024年 5月31日前	2024年6月30日 或之前	2024年7月31日 或之前
第3輪	2	2024年 5月1日 - 2024年 5月31日	2024年 6月30日前	2024年7月31日 或之前	2024年8月31日或 之前



4. 得獎者必須在亞洲萬里通里數存入時擁有有效的國泰會員帳戶。本行將不接受非得獎者持有的國泰會員帳戶用於亞洲萬里通里數存入之目的。如果得獎者目前沒有有效的國泰會員帳戶，得獎者必須在亞洲萬里通里數存入之前通過國泰航空網站註冊帳戶，才能將亞洲萬里通里數存入到得獎者的帳戶。
5. 獎品將於（「亞洲萬里通」里數存入日期）參照上表存入大獎得獎者之國泰會員賬戶。如大獎得獎者未能收到抽獎禮品，應在「亞洲萬里通」里數存入日期一個月內與本行聯繫。本行將不承擔由於延遲通知本行而須要存入獎品的責任。
6. 在收到得獎者的國泰會員賬戶信息後，本行將會轉交得獎者之國泰會員資料，包括姓氏、名字、會員號碼及所獲享之里數（如適用），予亞洲萬里通有限公司作存入里數之用。
7. 得獎者明白獲得的里數將由亞洲萬里通有限公司存入其國泰會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於其國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。本行對於包括但不限於里數之到期日、使用及兌換，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或請瀏覽 [www.asiamiles.com](http://www.asiamiles.com)。
8. 里數之兌換及/或使用須受「亞洲萬里通」里數條款及細則約束。詳情請瀏覽 [www.asiamiles.com](http://www.asiamiles.com)。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。得獎者明白及接納本行並非國泰會員賬戶、所獲享之里數或已兌換的禮品之供應商。因此，有關供應商、其員工或代理人所提供之國泰會員賬戶、所獲享之里數或已兌換的禮品的各方面，包括但不限於質素、供應量、供應商的里數說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。
9. 若得獎者提交之國泰會員賬戶資料不正確或不足夠用作存入里數，即被視作放棄得獎資格恕不另行通知。本行有權以另一位合資格客戶取代其得獎資格。本行恕不承擔有關責任，也不會作任何賠償。得獎者只可領取獎品一次，在任何情況下本行均不提供補發。
10. 在促銷期間，每位得獎者只能獲得一次獎品，本行不會在任何情況下提供替代品。
11. 獎品可兌換之飛行獎勵之換算（雙人歐洲來回商務機票）僅供參考。本行對可兌換之飛行獎勵之參考換算與實際換算之間的差異不承擔任何責任。大獎得獎者應聯絡亞洲萬里通有限公司了解最新的飛行獎勵兌換詳情。
12. 獎品不能轉讓及不能兌換成積分、現金、現金回贈及/或其他產品及服務。
13. 本行有權自行決定以其他禮品取代有關獎品，而不予通知。
14. 本行保留更改、延長、修改、終止及取消上述抽獎的權利，並可隨時修改上述任何條款及細則，恕不另行通知。如有關於本抽獎之任何爭議，本行保留最終決定權，並具有約束力。
15. 合資格客戶可同時享有由本行提供之其他貸款優惠。
16. 得獎者於「亞洲萬里通」里數存入日期時，於本行記錄的個人資料必須保持最新及有效。
17. 於本行進行抽獎及「亞洲萬里通」里數存入時，合資格客戶之貸款戶口必須仍然有效及無任何逾期還款/不良信貸記錄。否則相關合資格客戶將不可參加抽獎。
18. 如中英文條款有所差異，一概以英文版本為準。

**借定唔借？還得到先好借！**

由渣打銀行（香港）有限公司刊發