



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
Round 1	2	1 March 2024 - 31 March 2024	Before 30 April 2024	On or before 31 May 2024	On or before 30 June 2024
Round 2	2	1 April 2024 - 30 April 2024	Before 31 May 2024	On or before 30 June 2024	On or before 31 July 2024
Round 3	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.
8. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit 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



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。

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。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