



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

1. The promotion period is from 3 September 2024 to 31 October 2024, both dates inclusive (the “**Promotion Period**”).
2. The Lucky Draw is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) who have fulfilled either one of the following requirements:
  - a) successfully applied for a Personal Instalment Loan or Debt Consolidation Program or Credit Card Instalment Credit Program (collectively, “**Program Loan**”) online with the Bank during the Promotion Period and draw down the Program Loan with loan amount of at least HKD50,000 on or before 31 December 2024; OR
  - b) successfully applied for a Credit Card Statement Instalment Program online and instantly complete the order with order amount of at least HKD10,000 without any manned intervention during the Promotion Period. (Except for Smart Card 3-month Interest-free Instalment from 3 September 2024 to 31 October 2024, both dates inclusive).
3. Clients who have fulfilled 2a or 2b above will be automatically enrolled in the Lucky Draw in accordance with these terms and conditions (each an “**Eligible Client**”). No registration is required for this Lucky Draw. The number of Lucky Draw chance(s) is listed below:

Loan Type	Loan Amount Requirement
Debt Consolidation Program	3 Lucky Draw chances for every draw down amount of HKD50,000
Personal Instalment Loan	2 Lucky Draw chance for every draw down amount of HKD50,000
Credit Card Instalment Credit Program	4 Lucky Draw chance for every draw down amount of HKD50,000
Credit Card Statement Instalment Program	1 Lucky Draw chance for every instant order completion of HKD10,000

4. A total of 50 winners (each a “**Winner**”) will be randomly drawn by a computer system of the Bank from all the Eligible Clients after the Promotion Period. Subject to these terms and conditions, each Winner will be entitled to one latest Apple iPhone (the “**Lucky Draw Prize**”).
5. Winners will be notified individually by a letter /SMS for the Lucky Draw Prize by registered mail on or before 28 February 2025 from the Bank. The Winners are required to follow the Bank’s instruction according to the details stated in the letter /SMS to redeem the Lucky Draw Prize.
6. Each client may enjoy incremental Lucky Draw chances if he or she is an Eligible Client of more than one product. Please see below illustrations on the Lucky Draw chances:

	Application with the Bank	Lucky Draw chances
Customer A	<ol style="list-style-type: none"><li>1) Applied for a Debt Consolidation Programme online within the Promotion Period and drawn down HKD510,000 on 31 December 2024</li><li>2) Completed an instant Credit Card Statement Instalment Programme with order amount of HKD40,000 on 31 October 2024</li></ol>	$30 + 4 = 34$
Customer B	<ol style="list-style-type: none"><li>1) Applied for a Personal Instalment Loan online within the Promotion Period and drawn down HKD230,000 on 31 December 2024</li><li>2) Applied for a Personal Instalment Loan online within the Promotion Period and drawn down HKD70,000 on 31 December 2024</li></ol>	$8 + 2 = 10$

Customer C	1) Applied for a Credit Card Instalment Credit Programme online and drawn down HKD500,000 within the Promotion Period 2) Completed an instant Credit Card Statement Instalment Programme with order amount of HKD80,000 on 31 December 2024	40 + 8 = 48
Customer D	1) Applied for a Credit Card Instalment Credit Programme via manned channel within the Promotion Period and drawn down HKD100,000 on 31 December 2024 2) Applied for a Personal Instalment Loan online within the Promotion Period and drawn down HKD40,000 on 31 December 2024	0 + 0 = 0
Customer E	1) Applied for a Credit Card Statement Instalment Programme online with order amount of HKD40,000 on 30 September 2024 but does not complete the instalment instantly 2) Applied for a Credit Card Statement Instalment Programme with order amount of HKD30,000 on 31 October 2024 via manned channel (for example, Customer contact centre of the Bank)	0 + 0 = 0

7. An Eligible Client can only be a Winner and win one Lucky Draw Prize ONCE in this Lucky Draw.
8. Eligible Clients who have been enrolled in the Lucky Draw may also enjoy other prevailing offers on the Program Loan provided by the Bank.
9. Eligible Client's Eligible Loan and relevant Card account(s) must be valid, non-delinquent and in good financial standing at the time when the Bank conducts the Lucky Draw; otherwise, the relevant Eligible Client will not be entitled to participate in the Lucky Draw.
10. Winners must maintain their up-to-date and valid personal information with the Bank by the time of the Lucky Draw.
11. The Bank shall have the right to replace the Lucky Draw Prize with other prize or voucher at its sole discretion without prior notice.
12. The Lucky Draw Prize is non-transferable and cannot be exchanged or redeemed for cash or other products or services and is subject to availability.
13. Winner understands and accepts that the Bank is not the supplier of the Lucky Draw Prize. The Bank shall bear no liability relating to any aspect of the Lucky Draw Prize, including without limitation, their quality and the supply, the descriptions of the Lucky Draw Prize provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Lucky Draw Prize provided by the supplier, its employees, officers or agents. Use of the Lucky Draw Prize may be subject to additional terms and conditions as stipulated by the supplier.
14. Winner must redeem the Lucky Draw Prize on or before 30 April 2025 otherwise, the Lucky Draw Prize will be forfeited.
15. The photos and referenced retail price of the Lucky Draw Prize are for reference only. The Bank will not accept any liability for the difference between the referenced retail price and the actual market price.
16. 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 Lucky Draw Prize and any matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and binding.
17. The Bank reserves the right to vary, modify, terminate and/or cancel the Lucky Draw and to amend any of these terms and conditions at any time without prior notice in the Bank's sole and absolute discretion.
18. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.



## 渣打貸款抽獎活動之條款及細則（「抽獎」）

- 推廣期為 2024年9月3日至2024年10月31日（包括首尾兩日）（「推廣期」）。
- 抽獎活動適用於符合以下其中一項條件的渣打銀行（香港）有限公司（「本行」）客戶：
  - 於推廣期內網上成功申請私人分期貸款、「分期貸款」結餘轉戶計劃或信用卡「兌現分期」計劃（「貸款」）並於 2024年12月31日 或之前提取最少 HK\$50,000 之貸款
  - 於推廣期內網上成功申請渣打信用卡「月結單分期」並即時網上完成（不需經專人熱線處理）最少 HK\$10,000 之貸款（由 2024年9月3日至2024年10月31日包括首尾兩日，Smart信用卡3個月0息分期貸款除外。）
- 符合上述 2a 或 2b 條件的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」）。合資格客戶的抽獎機會次數如下：

貸款類型	貸款金額要求
「分期貸款」結餘轉戶計劃	每 HK\$50,000 貸款金額可享 3 次抽獎機會
私人分期貸款	每 HK\$50,000 貸款金額可享 2 次抽獎機會
信用卡「兌現分期」計劃	每 HK\$50,000 貸款金額可享 4 次抽獎機會
信用卡「月結單分期」	每 HK\$10,000 貸款金額可享 1 次抽獎機會

- 本行將會以電腦系統於合資格客戶中，隨機抽取 50 位得獎者（「得獎者」）。按照上述的條款及細則，每位得獎者可享最新的 Apple iPhone（「獎品」）一部。
- 本行會將於 2025年2月28日 或之前寄出信件 / 銀行電話短訊通知個別得獎者。得獎者須根據信件 / 銀行電話短訊上的詳情換領獎品。
- 有關持有多於一項貸款類型的合資格客戶，本行將按相應的貸款類型的抽獎次數計算總和。請參閱以下了解抽獎機會：

	於本行的貸款申請	抽獎機會次數
客戶 A	1) 於推廣期網上申請「分期貸款」結餘轉戶計劃並在 2024年12月31日提取 HK\$510,000 或貸款 2) 於 2024年10月31日網上成功申請渣打信用卡「月結單分期」並即時完成 HK\$40,000 之分期	30 + 4 = 34
客戶 B	1) 於推廣期網上申請私人分期貸款並在 2024年12月31日提取 HK\$230,000 或貸款 2) 於推廣期網上申請私人分期貸款並在 2024年12月31日提取 HK\$70,000 或貸款	8 + 2 = 10

客戶 C	1) 於推廣期網上信用卡「兌現分期」計劃並提取HK\$500,000 2) 於2024年10月31日完成了一筆總額為HK\$80,000的信用卡「月結單分期」	40 + 8 = 48
客戶 D	1) 於推廣期內經專人熱線申請信用卡「兌現分期」計劃並於2024年10月31日提取HKD100,000 2) 於推廣期網上申請私人分期貸款結餘轉戶計劃並在2024年12月31日提取HK\$40,000或貸款	0 + 0 = 0
客戶 E	1) 於2024年9月30日網上申請渣打信用卡「月結單分期」但未能即時完成分期及需經專人熱線成功完成HK\$40,000之申請 2) 於2024年10月31日經熱線申請渣打信用卡「月結單分期」HK\$30,000之申請（例如：客戶致電本行專人熱線）	0 + 0 = 0

7. 每位合資格客戶於推廣期內只可贏得一份獎品。
8. 合資格客戶可同時享有由本行提供之其他貸款優惠。
9. 於本行推行抽獎時，合資格客戶之貸款及信用卡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。
10. 得獎者須於抽獎時保持本行最新個人資料。
11. 若獎品未能提供或其他問題情況下，本行保留送出其他禮品或禮券以代替獎品，恕不另行通知。
12. 獎品不能轉讓或兌換現金或其他產品或服務並須視當時的供應情況而定。
13. 得獎者理解並接受本行並非獎品供應商。本行不會對獎品的任何方面承擔任何責任，包括但不限於其質量和供應、供應商提供的描述、任何虛假商品說明、虛假陳述、錯誤陳述、遺漏、未經授權的陳述、不公平的貿易做法或與供應商、其員工、管理人員或代理商提供的有關的行為。抽獎禮品的換領及使用可能受供應商規定的附加條款和條件的約束。
14. 得獎者必須於2025年4月30日或之前領取獎品，否則獎品將被視為無效。
15. 任何獎品相片及建議零售價只供參考。本行對建議零售價與實際市價之間的差異不承擔任。
16. 若對抽獎的方式、資格要求、抽獎的機會次數、獎品詳情以及因抽獎引起或與抽獎有關的任何事項有爭議，本行將保留最終決定權。
17. 本行保留隨時更改、延長或終止優惠，以及修訂條款及細則之權利。如對有關此抽獎的條款及細則有任何爭議，本行將保留最終決定權。
18. 如中英文條款有所差異，一概以英文版本為準。