



## Important Information and Terms and Conditions for Application of Standard Chartered Credit Card – Welcome Offers Details and Terms and Conditions

### Welcome Offer Choices and Specifications

a) HKD800 CashBack <Premium code: BD22>

- **Only applicable to New Cardholders who have successfully applied for and being issued with the principal card of Standard Chartered Simply Cash Visa Card (“Simply Cash Visa Card”) by Standard Chartered Bank (Hong Kong) Limited (the “Bank”) on or before 30 June 2022**
- HKD800 CashBack on HKD4,000 accumulated Eligible Transactions (based on the transaction date) made with Simply Cash Visa Card within the **first 2 months** from the date of card issuance

b) Up to 60,000 Asia Miles <Premium code: CT00>

- The offer of Up to 60,000 Asia Miles (“Miles”) Only applicable to New Cardholders who have successfully applied for, and being issued with, the principal card of Standard Chartered Cathay Mastercard (“Cathay Mastercard”) by the Bank on or before 30 April 2022

This offer consists of the following 4 Tiers:

Accumulated eligible transactions within the first 2 months from the date of card issuance	Miles Earned
<b>Tier 1:</b> HKD1,000	5,000 Miles
<b>Tier 2:</b> HKD5,000	15,000 Miles
<b>Tier 3:</b> HKD40,000	40,000 Miles OR Staycation Offer of The Upper House Studio 70 Room (“Staycation Offer”)
<b>Tier 4:</b> HKD100,000	60,000 Miles OR Staycation Offer + 20,000 Miles

- The Miles rewarded under this welcome offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard Rewards Scheme (“**Cathay Mastercard Rewards Scheme**”)

c) Up to 80,000 Asia Miles, 1-year Marco Polo Club Silver Membership <Premium code: CT01>

- The offer of Up to 80,000 Asia Miles (“Miles”) only applicable to New Cardholders who have successfully applied for, and being issued with, the principal card of Standard Chartered Cathay Mastercard – Priority Banking (“Cathay Mastercard – Priority Banking”) by the Bank on or before 30 April 2022

This offer consists of the following 4 Tiers:

Accumulated eligible transactions within the first 2 months from the date of card issuance	Miles Earned
<b>Tier 1:</b> HKD1,000	5,000 Miles
<b>Tier 2:</b> HKD5,000	15,000 Miles
<b>Tier 3:</b> HKD40,000	60,000 Miles OR Staycation Offer of The Upper House Studio 80 Room (“Staycation Offer”)
<b>Tier 4:</b> HKD100,000	80,000 Miles OR Staycation Offer + 20,000 Miles

- The Miles rewarded under this welcome offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard – Priority Banking Rewards Scheme (“**Cathay Mastercard – Priority Banking Rewards Scheme**”)
- New Cardholders and existing clients of the Bank who have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Banking by the Bank on or before 30 June 2022 (each an “Eligible Cardholder”, and collectively, “Eligible Cardholders”). Each Eligible Cardholder will be entitled to a complimentary 1-year Marco Polo Club Silver Membership. If the Eligible Cardholder is already a Marco Polo Club Member, he/she will be entitled to a complimentary upgrade to 1-year Marco Polo Club Silver Membership.

d) Up to 100,000 Asia Miles, 1-year Marco Polo Club Gold Membership <Premium code: CT02>

- The offer of Up to 100,000 Asia Miles (“Miles”) only applicable to New Cardholders who have successfully applied for, and being issued with, the principal card of Standard Chartered Cathay Mastercard – Priority Private (“Cathay Mastercard – Priority Private”) by the Bank on or before 30 April 2022

This offer consists of the following 4 Tiers:

Accumulated eligible transactions within the first 2 months from the date of card issuance	Miles Earned
<b>Tier 1:</b> HKD1,000	5,000 Miles
<b>Tier 2:</b> HKD5,000	15,000 Miles
<b>Tier 3:</b> HKD40,000	80,000 Miles OR Staycation Offer of The Upper House Suites (“Staycation Offer”)
<b>Tier 4:</b> HKD100,000	100,000 Miles OR Staycation Offer + 20,000 Miles

- The Miles rewarded under this welcome offer include the Miles earned from the prevailing Standard Chartered Cathay Mastercard – Priority Private Rewards Scheme (“**Cathay Mastercard – Priority Private Rewards Scheme**”)
- New Cardholders and existing clients of the Bank who have successfully applied for, and being issued with, a principal card of the Cathay Mastercard - Priority Private by the Bank on or before 30 June 2022 (each an “Eligible Cardholder”, and collectively, “Eligible Cardholders”). Each Eligible Cardholder will be entitled to a complimentary 1-year Marco Polo Club Gold Membership. If the Eligible Cardholder is already a Marco Polo Club Member, he/she will be entitled to a complimentary upgrade to 1-year Marco Polo Club Gold Membership.

e) Up to HKD2,000 CashBack <Premium code: SC22>

- **Only applicable to New Cardholders who have successfully applied for and being issued with the principal card of Standard Chartered Smart Credit Card (“Smart Card”) by the Bank on or before 30 June 2022**
- Up to HKD2,000 CashBack which consists of the following 2 Tiers:
  - New Cardholders have accumulated Eligible Transactions of HKD4,000 or above with the newly approved Smart Card **within the first 2 months from the date of issuance** will be rewarded HKD1,000 CashBack

- Upon having satisfied the accumulated Eligible Transactions requirement under the Tier 1 Welcome Offer, New Cardholders will be entitled to 2.5% CashBack on the amount of Eligible Transactions made in excess of HKD4,000 **within the first 4 months from the date of card issuance**, subject to a maximum of HKD1,000 CashBack.
  - CashBack entitled: up to HKD1,000 CashBack
- f) HKD600 CashBack <Premium code: BJ20>
- Only applicable to New Cardholders who have successfully applied for and being issued with the principal card by the Bank on or before 30 June 2022
  - HKD600 CashBack on HKD5,000 accumulated Eligible Transactions (based on the transaction date) made with Simply Cash Visa Card within the first 2 months from the date of card issuance

## Welcome Offer Terms and Conditions

### A. General Terms and Conditions of Welcome Offer

1. The welcome offer (“**Welcome Offer**”) is only applicable to new cardholders who have submitted credit card application during the period from 31 December 2021 to 31 March 2022 (both dates inclusive) (the “**Promotion Period**”) and fulfilled the requirements as set out below.
2. New cardholders are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN 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 credit cards as specified in the Sections below. (each a “**New Cardholder**”, and collectively, “**New Cardholders**”).
3. “**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase but do not include without limitation cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions, any transfer/top up transaction from Qualified Cards to any account designed by the Bank from time to time, including but not limited to Octopus O!ePay, Alipay account and other digital payment account as may be made available by the Bank from time to time.
4. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Welcome Offer is rewarded or the redemption letter for the Welcome Offer is sent to the New Cardholder; otherwise the Bank has the right to forfeit the Welcome Offer (as the case may be).
5. The Welcome Offer is not transferable, returnable or redeemable for cash.
6. **Each New Cardholder will only be entitled to the Welcome Offer once** regardless of the number of applications made and approved, the number of Standard Chartered Online Banking login and the number of times the requirements is met on one or more approved credit cards within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder’s entitlement of the Welcome Offer.
7. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection in case of transaction disputes for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
8. If a New Cardholder who has already received the Welcome Offer subsequently cancels the relevant credit card within one year from the date of issuance of the new card, **the Bank reserves the right to charge a cost equivalent to the value of the Welcome Offer and/or the Top-up Offer (as the case may be).**
9. All credit cards, banking products or services set out in these terms and conditions are subject to separate eligibility, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.

10. Any spending requirements mentioned in these terms and conditions are part of a promotional offer for reward points, gift, cash rebate or fee waiver (as the case may be). They are not mandatory requirements which must be met before a cardholder may apply and be granted any banking product or service. Any one product or service may be applied and be granted independently.
11. **New Cardholders understand and accept that the Bank is not the supplier of the mileage/products/services/gifts/membership provided. The Bank shall bear no liability relating to any aspect of the mileage/products/services/gifts/membership, including without limitation, their quality, supply, descriptions of the mileage/products/services/gifts/membership provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the mileage/products/services/gifts/membership provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the mileage/products/services/gifts/membership by the relevant suppliers is subject to the terms and conditions as stipulated by the relevant suppliers (if applicable).**
12. Employees of the Bank **are not eligible for the Welcome Offer.**
13. The Bank reserves the right to vary, extend, terminate and/or cancel this offer or amend these terms and conditions at any time. Any benefit or promotional offer for successful applicants is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you. In case of any disputes, the Bank’s decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

### B. Other Terms and Conditions of Welcome Offer

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to **one** of the Welcome Offer as set out in clause 2 of this Section B.

2. Welcome Offer comprises of

Type of Eligible Card	Welcome Offer
Simply Cash Visa Card	a) HKD800 CashBack
Standard Chartered Cathay Mastercard	b) Up to 60,000 Asia Miles
Standard Chartered Cathay Mastercard – Priority Banking	c) Up to 80,000 Asia Miles, 1-year Marco Polo Club Silver Membership
Standard Chartered Cathay Mastercard – Priority Private	d) Up to 100,000 Asia Miles, 1-year Marco Polo Club Gold Membership
Smart Credit Card	e) Up to HKD2,000 CashBack
All types of Eligible Card	f) HKD600 CashBack

3. Terms and Conditions applicable to the Welcome Offer of HKD800 CashBack:
  - 3.i. New Cardholders have accumulated Eligible Transactions of HKD4,000 or above with the **newly approved Standard Chartered Simply Cash Visa Card within the first 2 months from the date of issuance** will be rewarded HKD800 CashBack.
  - 3.ii. CashBack earned under this Welcome Offer will be credited within 7 months from the date of issuance of the Simply Cash Visa Card. All CashBack earned will be credited and shown on the “360° Rewards” online redemption platform instead of being automatically credited to the New Cardholders’ Simply Cash Visa Card accounts.
  - 3.iii. CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
  - 3.iv. In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Simply Cash Visa Card account a monetary amount equivalent to the value of the CashBack credited.

- 3.v. CashBack can be freely redeemed for cash or gifts under the “360° Rewards” online redemption platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redeem the CashBack.
- 3.vi. If the Simply Cash Visa Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.
4. Terms and Conditions applicable to Up to 60,000 Asia Miles
- 4.i. Miles entitled: up to 60,000 Miles
- 4.ii. Up to 60,000 Asia Miles consists of the following 4 Tiers:
- 4.ii.a. Tier 1: HKD1,000 = 5,000 Miles  
Accumulated Eligible Transactions of HKD1,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 5,000 Miles; **OR**
- 4.ii.b. Tier 2: HKD5,000 = 15,000 Miles  
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 15,000 Miles; **OR**
- 4.ii.c. Tier 3: HKD40,000 = 40,000 Miles OR Staycation Offer of The Upper House Studio 70 Room (“Staycation Offer”)  
Accumulated Eligible Transactions of HKD40,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 40,000 Miles **OR** Staycation Offer; **OR**
- 4.ii.d. Tier 4: HKD100,000 = 60,000 Miles OR Staycation Offer + 20,000 Miles  
Accumulated Eligible Transactions of HKD100,000 made with the **newly approved Cathay Mastercard within the first 2 months from the date of card issuance** will be rewarded 60,000 Miles **OR** Staycation Offer plus 20,000 Miles.
- 4.iii. Redemption and use of the Staycation Offer, availability, blackout dates are subject to terms and conditions and additional charges may apply. For details, please refer to [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com).
- 4.iv. New Cardholders who have fulfilled the relevant requirements for the Staycation Offer will receive an invitation email sent by Cathay Pacific Airways Limited within 7 months from the date of issuance of the Cathay Mastercard in relation to redemption of the Staycation Offer.
- 4.v. The Staycation Offer must be redeemed on [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com) on or before 30 September 2022 and the stay must be completed on or before 31 December 2022.
- 4.vi. The Miles rewarded under the Offer of Up to 60,000 Asia Miles include the Miles earned from the prevailing Standard Chartered Cathay Mastercard Rewards Scheme (“**Cathay Mastercard Rewards Scheme**”).
- 4.vii. Terms and Conditions applicable to Up to 80,000 Asia Miles, 1-year Marco Polo Club Silver Membership
- 4.viii. Miles entitled: up to 80,000 Miles (for New Cardholders only)
- 4.ix. Up to 80,000 Asia Miles consists of the following 4 Tiers:
- 4.ix.a. Tier 1: HKD1,000 = 5,000 Miles  
Accumulated Eligible Transactions of HKD1,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 5,000 Miles; **OR**
- 4.ix.b. Tier 2: HKD5,000 = 15,000 Miles  
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 15,000 Miles; **OR**
- 4.ix.c. Tier 3: HKD40,000 = 60,000 Miles OR Staycation Offer of The Upper House Studio 80 Room (“Staycation Offer”)  
Accumulated Eligible Transactions of HKD40,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 60,000 Miles **OR** Staycation Offer; **OR**
- 4.ix.d. Tier 4: HKD100,000 = 80,000 Miles OR Staycation Offer + 20,000 Miles  
Accumulated Eligible Transactions of HKD100,000 made with the **newly approved Cathay Mastercard – Priority Banking within the first 2 months from the date of card issuance** will be rewarded 80,000 Miles **OR** Staycation Offer plus 20,000 Miles.
- 4.x. Redemption and use of the Staycation Offer, availability, blackout dates are subject to terms and conditions and additional charges may apply. For details, please refer to [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com).
- 4.xi. New Cardholders who have fulfilled the relevant requirements for the Staycation Offer will receive an invitation email sent by Cathay Pacific Airways Limited within 7 months from the date of issuance of the Cathay Mastercard in relation to redemption of the Staycation Offer.
- 4.xii. The Staycation Offer must be redeemed on [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com) on or before 30 September 2022 and the stay must be completed on or before 31 December 2022.
- 4.xiii. 1-year Marco Polo Club Silver Membership
- New Cardholders and existing clients of the Bank who have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Banking by the Bank on or before 30 June 2022 (each an “**Eligible Cardholder**”, and collectively, “**Eligible Cardholders**”). Each Eligible Cardholder will be entitled to a complimentary 1-year Marco Polo Club Silver Membership. If the Eligible Cardholder is already a Marco Polo Club Member, he/she will be entitled to a complimentary upgrade to 1-year Marco Polo Club Silver Membership.
  - If the Eligible Cardholder is already a Marco Polo Club Silver Member or above, the Eligible Cardholder may nominate a person in his/her Redemption Group for the Marco Polo Club Silver Membership. The nominee must have a valid Asia Miles account, valid email and mailing addresses, and be at least 12 years old.
  - There is no minimum spending requirement in order to be eligible for this reward
  - The Marco Polo Club Silver Membership must be registered or upgraded via a dedicated link within 14 days from the date of the invitation email sent by Cathay Pacific Airways Limited, failing which this reward may be forfeited.
  - This reward is limited and available on a first-come-first-served basis.
- 4.xiv. The Miles rewarded under the Offer of Up to 80,000 Asia Miles include the Miles earned from the prevailing Standard Chartered Cathay Mastercard – Priority Banking Rewards Scheme (“**Cathay Mastercard – Priority Banking Rewards Scheme**”).
- 4.xv. Terms and Conditions applicable to Up to 100,000 Asia Miles, 1-year Marco Polo Club Gold Membership
- 4.xvi. Miles entitled: up to 100,000 Miles (for New Cardholders only)
- 4.xvii. Up to 100,000 Asia Miles consists of the following 4 Tiers:
- 4.xvii.a. Tier 1: HKD1,000 = 5,000 Miles  
Accumulated Eligible Transactions of HKD1,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 5,000 Miles; **OR**
- 4.xvii.b. Tier 2: HKD5,000 = 15,000 Miles  
Accumulated Eligible Transactions of HKD5,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 15,000 Miles; **OR**
- 4.xvii.c. Tier 3: HKD40,000 = 80,000 Miles OR Staycation Offer of The Upper House Suites (“Staycation Offer”)

Accumulated Eligible Transactions of HKD40,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 80,000 Miles **OR** Staycation Offer; **OR**

4.xvii.d. Tier 4: HKD100,000 = 100,000 Miles **OR** Staycation Offer + 20,000 Miles

Accumulated Eligible Transactions of HKD100,000 made with the **newly approved Cathay Mastercard – Priority Private within the first 2 months from the date of card issuance** will be rewarded 100,000 Miles **OR** Staycation Offer plus 20,000 Miles.

4.xviii. Redemption and use of the Staycation Offer, availability, blackout dates are subject to terms and conditions and additional charges may apply. For details, please refer to [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com).

4.xix. New Cardholders who have fulfilled the relevant requirements for the Staycation Offer will receive an invitation email sent by Cathay Pacific Airways Limited within 7 months from the date of issuance of the Cathay Mastercard in relation to redemption of the Staycation Offer.

4.xx. The Staycation Offer must be redeemed on [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com) on or before 30 September 2022 and the stay must be completed on or before 31 December 2022.

4.xxi. 1-year Marco Polo Club Gold Membership

- New Cardholders and existing clients of the Bank who have successfully applied for, and being issued with, a principal card of the Cathay Mastercard – Priority Private by the Bank on or before 30 June 2022 (each an “**Eligible Cardholder**”, and collectively, “**Eligible Cardholders**”). Each Eligible Cardholder will be entitled to a complimentary 1-year Marco Polo Club Gold Membership. If the Eligible Cardholder is already a Marco Polo Club Member, he/she will be entitled to a complimentary upgrade to 1-year Marco Polo Club Gold Membership.
- If the Eligible Cardholder is already a Marco Polo Club Gold Member or above, the Eligible Cardholder may nominate a person in his/her Redemption Group for the Marco Polo Club Gold Membership. The nominee must have a valid Asia Miles account, valid email and mailing addresses, and be at least 12 years old.
- There is no minimum spending requirement in order to be eligible for this reward
- The Marco Polo Club Gold Membership must be registered or upgraded via a dedicated link within 14 days from the date of the invitation email sent by Cathay Pacific Airways Limited, failing which this reward may be forfeited.
- This reward is limited and available on a first-come-first-served basis.

4.xxii. The Miles rewarded under the Offer of Up to 100,000 Asia Miles include the Miles earned from the prevailing Standard Chartered Cathay Mastercard – Priority Private Rewards Scheme (“**Cathay Mastercard – Priority Private Rewards Scheme**”).

5. Terms and Conditions Applicable to Up to 60,000 Asia Miles/ Up to 80,000 Asia Miles, 1-year Marco Polo Club Silver Membership/Up to 100,000 Asia Miles, 1-year Marco Polo Club Gold Membership

5.i. Upon reaching the maximum limit of Eligible Transactions or from the 3rd month onwards from the date of card issuance (whichever is earlier), New Cardholders will earn the Miles under the Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private Rewards Scheme (as the case may be) (each a “**Prevailing Rewards Scheme**”) only. For details, please visit [sc.com/hk/cx](http://sc.com/hk/cx).

5.ii. For New Cardholders who meet the requirements and are entitled to the Welcome Offer of Up to 60,000 Asia Miles/ Up to 80,000 Asia Miles/Up to 100,000 Asia Miles as the Welcome Offer (each a “**Welcome Offer**”):

5.ii.a. New Cardholders will first receive the Miles they can earn under the Prevailing Rewards Scheme in accordance with the timeline stated under the terms and conditions of the Prevailing Rewards Scheme, which Miles will be displayed in the monthly statement of Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private account (as the case may be).

5.ii.b. The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the Welcome Offer (“**Total Miles**”) and will credit the difference between the Total Miles and the Miles earned under the Prevailing Rewards Scheme (Total Miles minus the Miles earned under the Prevailing Rewards Scheme (“**Remaining Miles Balance**”)) to the respective New Cardholders’ Asia Miles™ membership accounts associated with their Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private (as the case may be). The Miles will be rounded up to the nearest whole number and decimal places will not be included.

Example

Total amount of Miles entitled under the Welcome Offer = 15,000 Miles

The Miles earned under the Prevailing Rewards Scheme = 1,000 Miles

Remaining Miles Balance = 14,000 Miles

5.iii. The Bank reserves the right to determine the calculation methods applied under the Welcome Offer. In case of any disputes, the Bank’s decision shall be final and conclusive.

5.iv. The Bank will provide the relevant information of the cardholders’ Asia Miles membership accounts, including family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles and to Cathay Pacific Airways Limited for the registration/upgrade of the Marco-Polo Silver/Gold Membership and provision of the Staycation Offer under the Welcome Offer. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective cardholders’ Asia Miles membership accounts within 7 months and Cathay Pacific Airways Limited will send emails regarding registration/upgrade of the Marco-Polo Silver/Gold Membership and the Staycation Offer to the respective cardholder’s registered email address within 5 business days and 7 months respectively, from the date of issuance of the Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private (as the case may be).

5.v. In the event that any Miles have been credited to Asia Miles membership accounts but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the Miles, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the same amount of the Miles credited from the card account and Asia Miles membership accounts through Asia Miles Limited.

5.vi. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.

5.vii. **Cardholders acknowledge that the Miles earned under the Welcome Offer shall be credited to his/her Asia Miles membership account by Asia Miles Limited, and the Marco-Polo Silver/Gold Membership and the Staycation Offer under the Welcome Offer shall be provided by Cathay Pacific Airways Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited and Cathay Pacific Airways Limited (as the case may be) to facilitate these purposes; however, the Bank makes no warranty that the Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited or the relevant emails will be correctly sent to the cardholder’s registered**

**email address for the registration/upgrade of the Marco-Polo Silver/Gold Membership and provision of the Staycation Offer. The Bank accepts no liability for failure or delay in the crediting of the Miles to the cardholder's Asia Miles membership account, the registration or upgrade of the Marco-Polo Silver/Gold Membership nor the provision of the Staycation Offer for any reason beyond the Bank's control. The Bank accepts no liability relating to the Staycation Offer, Marco-Polo Silver/Gold Membership nor the Miles, including but not limited to the expiry date, usage and redemption.**

For enquiries relating to crediting of the Miles, registration or upgrade of the Marco-Polo Silver/Gold Membership, provision of Staycation Offer and the relevant terms and conditions, please contact Asia Miles Limited, Cathay Pacific Airways Limited and/or refer to [asiamiles.com](http://asiamiles.com), [cathaypacific.com](http://cathaypacific.com) and [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com).

- 5.viii. Terms and conditions apply for redemption and/or use of the Miles, the Marco-Polo Silver/Gold Membership and the Staycation Offer. For details, please visit [asiamiles.com](http://asiamiles.com), [cathaypacific.com](http://cathaypacific.com) and [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com). The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited and Cathay Pacific Airways Limited. **Cardholders understand and accept that the Bank is not the supplier of the Marco-Polo Silver/Gold Membership, Asia Miles membership account, the Staycation Offer, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Marco-Polo Silver/Gold Membership, Asia Miles membership account, the Staycation Offer, the Miles and the redeemed items, including without limitation, their quality, supply, descriptions of the Marco-Polo Silver/Gold Membership, Asia Miles membership account, the Staycation Offer, the Miles and the redeemed items provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Marco-Polo Silver/Gold Membership, Asia Miles membership account, the Staycation Offer, the Miles and the redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Marco-Polo Silver/Gold Membership, Asia Miles membership account, the Staycation Offer, the Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.**
- 5.ix. Remaining Miles Balance will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they are credited without prior notice.
- 5.x. To credit the Miles earned under the Welcome Offer, New Cardholder must have a valid Asia Miles membership account and must ensure the accuracy and completeness of that information when given. Failing to provide the Asia Miles membership account number or to ensure the accuracy and completeness of the information will result in the Bank forfeiting the Miles earned. The Bank will not make up the Miles nor will it be required to compensate for the forfeiture of the Miles earned.
- 5.xi. If the Eligible Cardholder cancels the principal card of the Cathay Mastercard/Cathay Mastercard – Priority Banking/Cathay Mastercard – Priority Private (as the case may be) within 12 months from the date of card issuance or the relevant card account is otherwise closed, the Marco-Polo Silver/Gold Membership reward will be immediately forfeited at the Bank's sole discretion.
6. Terms and Conditions applicable to the Welcome Offer of Up to HKD2,000 CashBack:
- 6.i. Up to HKD2,000 CashBack which consists of the following 2 Tiers:
- Tier 1: HKD4,000 = HKD1,000 CashBack**
- 6.ii. New Cardholders have accumulated Eligible Transactions of HKD4,000 or above with the **newly approved Smart Card within the first 2 months from the date of issuance** will be rewarded HKD1,000 CashBack; AND
- Tier 2: 2.5% CashBack (maximum of HKD1,000 CashBack)
- 6.iii. Upon having satisfied the accumulated Eligible Transactions requirement under the Tier 1 Welcome Offer, New Cardholders will be entitled to 2.5% CashBack on the amount of Eligible Transactions made in excess of HKD4,000 within the first 4 months from the date of card issuance, subject to a maximum of HKD1,000 CashBack.
- Example**
- A New Cardholder has accumulated Eligible Transactions of HKD6,000 with the Smart Card within the first 4 months from the date of card issuance
- CashBack entitled:
- HKD1,000 CashBack under Tier 1 Welcome Offer for the first HKD4,000 accumulated Eligible Transactions
- HKD50 CashBack under Tier 2 Welcome Offer for the remaining amount of accumulated Eligible Transactions of HKD2,000 ((HKD6,000 – HKD4,000) x 2.5%)
- Total CashBack = HKD1,050
- 6.iv. CashBack earned under this Welcome Offer will be credited within 7 months from the date of issuance of the Smart Card. All CashBack earned will be credited and shown on the "360 Rewards" online redemption platform instead of being automatically credited to the New Cardholders' Smart Card accounts.
- 6.v. CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
- 6.vi. In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Smart Card accounts a monetary amount equivalent to the value of the CashBack credited.
- 6.vii. CashBack can be freely redeemed for cash or gifts under the online catalogue of the platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit [sc.com/hk/rewards](http://sc.com/hk/rewards) for details and redeem the CashBack.
- 6.viii. If the Smart Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.
7. Terms and Conditions applicable to the Welcome Offer of HKD600 CashBack
- 7.i. New Cardholders are required to accumulate Eligible Transactions of **HKD5,000 or above** with the newly approved Eligible Card **within the first 2 months from the date of issuance of the first approved Eligible Card**. If New Cardholders have successfully applied for, and being issued with, more than one principal card of Eligible Card by the Bank under this application, Eligible Transactions made with all Eligible Cards will be counted collectively.
- 7.ii. For the New Cardholders who meet the requirements and are entitled to f) HKD600 CashBack as the Welcome Offer, CashBack will be credited to the first approved Eligible Card account within 7 months from the date of issuance of the first approved Eligible Card.
- 7.iii. In the event that any CashBack has been credited to New Cardholders account but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the CashBack from the account of the New Cardholders to which the CashBack was credited or such account of the New Cardholders which the Bank determines to be appropriate at its sole discretion.
8. Once the Welcome Offer is chosen at the time of application, it cannot be changed for any alternative in any circumstance. If no or more than one Welcome Offer is chosen at the time of application(s), the Bank will select one of the Welcome Offers for the New Cardholders at its sole discretion.



## 申請渣打信用卡之重要資料及條款及細則 – 迎新禮遇之詳情及條款及細則

### 迎新禮遇選擇及規格

#### a) HK\$800現金回贈 <禮遇編號：BD22>

- 只適用於2022年6月30日或之前成功申請由渣打銀行(香港)有限公司(「本行」)發行之渣打Simply Cash Visa卡(「SimplyCash Visa卡」)主卡之全新信用卡客戶
- 於新批核之Simply Cash Visa卡獲發出後首2個月內,憑卡累積合資格簽賬滿HK\$4,000(根據交易日計算)可獲高達HK\$800現金回贈

#### b) 高達60,000「亞洲萬里通」里數 <禮遇編號：CT00>

- 高達60,000「亞洲萬里通」里數(「里數」)只適用於2022年4月30日或之前成功申請由本行發行之渣打國泰萬事達卡(「國泰萬事達卡」)主卡之全新信用卡客戶

此部份禮遇由4個等級組成：

新卡獲發出後 首2個月內 累積合資格簽賬	可獲贈里數
等級1：HK\$1,000	5,000里數
等級2：HK\$5,000	15,000里數
等級3：HK\$40,000	40,000里數或奕居STUDIO 70 Staycation住宿禮遇(「住宿禮遇」)
等級4：HK\$100,000	60,000里數或住宿禮遇+20,000里數

- 透過此部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡獎賞計劃(「國泰萬事達卡獎賞計劃」)賺取之里數。

#### c) 高達80,000「亞洲萬里通」里數,一年馬可亨羅會銀卡會籍 <禮遇編號：CT01>

- 高達80,000「亞洲萬里通」里數(「里數」)只適用於2022年4月30日或之前成功申請由本行發行之渣打國泰萬事達卡-優先理財(「國泰萬事達卡-優先理財」)主卡之全新信用卡客戶

此部份禮遇由4個等級組成：

新卡獲發出後 首2個月內 累積合資格簽賬	可獲贈里數
等級1：HK\$1,000	5,000里數
等級2：HK\$5,000	15,000里數
等級3：HK\$40,000	60,000里數或奕居STUDIO 80 Staycation住宿禮遇(「住宿禮遇」)
等級4：HK\$100,000	80,000里數或住宿禮遇+20,000里數

- 透過此部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡-優先理財獎賞計劃(「國泰萬事達卡-優先理財獎賞計劃」)賺取之里數。

- 於2022年6月30日或之前成功申請並獲發國泰萬事達卡-優先理財主卡之全新信用卡客戶及現有客戶(「合資格持卡人」)。每名合資格持卡人可免費獲贈馬可亨羅會銀卡會籍一年。如合資格持卡人已為馬可亨羅會會員,他/她可免費升級為一年馬可亨羅會銀卡會員。

#### d) 高達100,000「亞洲萬里通」里數,一年馬可亨羅會金卡會籍 <禮遇編號：CT02>

- 高達100,000「亞洲萬里通」里數(「里數」)只適用於2022年4月30日或之前成功申請由本行發行之渣打國泰萬事達卡-優先私人理財(「國泰萬事達卡-優先私人理財」)主卡之全新信用卡客戶

此部份禮遇由4個等級組成：

新卡獲發出後 首2個月內 累積合資格簽賬	可獲贈里數
等級1：HK\$1,000	5,000里數
等級2：HK\$5,000	15,000里數
等級3：HK\$40,000	80,000里數或奕居套房Staycation住宿禮遇(「住宿禮遇」)
等級4：HK\$100,000	100,000里數或住宿禮遇+20,000里數

- 透過此部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡-優先私人理財獎賞計劃(「國泰萬事達卡-優先私人理財獎賞計劃」)賺取之里數。

- 於2022年6月30日或之前成功申請並獲發國泰萬事達卡-優先私人理財主卡之全新信用卡客戶及現有客戶(「合資格持卡人」)。每名合資格持卡人可免費獲贈馬可亨羅會金卡會籍一年。如合資格持卡人已為馬可亨羅會會員,他/她可免費升級為一年馬可亨羅會金卡會員。

#### e) 高達HK\$2,000現金回贈 <禮遇編號：SC22>

- 只適用於2022年6月30日或之前成功申請由本行發行之渣打Smart信用卡(「Smart Card」)主卡之全新信用卡客戶

- 迎新禮遇高達HK\$2,000現金回贈由2個等級組成：  
等級1：HK\$4,000 = HK\$1,000現金回贈

- 全新信用卡客戶於Smart卡獲發出後首2個月內憑卡累積合資格簽賬滿HK\$4,000可獲贈HK\$1,000現金回贈

等級2：2.5%現金回贈（上限為HK\$1,000現金回贈）

- 於達到等級1累積合資格簽賬後，全新信用卡客戶於**Smart卡獲發出後首4個月內**之任何合資格簽賬可獲2.5%現金回贈，上限為HK\$1,000現金回贈。
- 上限為HK\$1,000

f) HK\$600現金回贈 <禮遇編號：BJ20>

- 只適用於2022年6月30日或之前成功申請由本行發行之信用卡主卡之全新信用卡客戶
- 於新批核之合資格信用卡獲發出後首2個月內，憑卡累積合資格簽賬滿HK\$5,000（根據交易日計算）可獲高達HK\$600現金回贈

## 迎新禮遇條款及細則

### A. 一般條款及細則

- 全新信用卡客戶須於2021年12月31日至2022年3月31日（包括首尾兩天）（「推廣期」）內遞交信用卡申請及符合以下所述之要求，方可獲贈迎新禮遇（「迎新禮遇」）。
- 全新信用卡客戶為現時並未持有及於現時所申請以下部份指定之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（「**全新信用卡客戶**」）。
- 「**合資格簽賬**」須為零售購物簽賬（包括本地及海外）、網上消費或已誌賬之分期付款金額。不合資格之簽賬包括但不限於現金透支、兌換籌碼、繳交保險費用、「八達通自動增值」服務、透過互聯網/自動櫃員機/電話銀行服務或其他繳費方法繳付之賬項（包括但不限於稅項及公共事務賬項）、任何金錢/電子貨幣轉賬（包括但不只限於任何透過個人對個人(P2P)支付服務或流動裝置/應用程式/電子轉賬平台的轉賬）、未誌賬/取消/退款/偽造/未經許可的交易、任何由合資格信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額。
- 有關之信用卡賬戶必須於安排迎新禮遇或郵寄迎新禮遇換領信（視乎情況而定）時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排迎新禮遇予有關全新信用卡客戶（視乎情況而定）。
- 迎新禮遇不可轉讓、退換或兌換現金。
- 於推廣期內不論遞交申請及成功申請之次數多寡，登入渣打網上理財次數多寡及憑一張或以上之信用卡符合有關要求，**每位全新信用卡客戶只可獲贈迎新禮遇一次**。本行保留全新信用卡客戶享有迎新禮遇之最終決定權。
- 全新信用卡客戶必須保留有關之信用卡簽賬存根正本或網上消費紀錄以作核對之用及於有任何簽賬爭議時，提供予本行作進一步調查。所有已遞交予本行用作核對及調查之簽賬存根或網上消費紀錄將不獲發還。**
- 已獲贈迎新禮遇之全新信用卡客戶若在新卡發出後一年內取消有關信用卡，**本行保留權利收取相等於迎新禮遇價值之費用。**
- 條款及細則所述之所有信用卡及銀行產品及服務須受相關之資格、申請程序及產品條款及細則約束，詳情請向本行職員查詢。

10. 條款及細則所述之任何簽賬要求為積分、禮品、現金回贈或年費豁免推廣優惠（視乎情況而定）之一部份，信用卡客戶毋須必須符合此要求亦可申請及獲開立任何一種銀行產品或服務。任何一種產品或服務亦可獨立申請及獲開立。

11. **全新信用卡客戶明白及接納本行並非所提供之里數/產品/服務/禮品/會籍之供應商。因此有關各項里數/產品/服務/禮品/會籍的各方面（包括但不限於質素、供應量、里數/產品/服務/禮品/會籍之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商之僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。所有里數/產品/服務/禮品/會籍之使用須受有關供應商所訂定之條款及細則約束（如適用）。**

12. 本行之員工**不會獲贈迎新禮遇**。

13. 本行保留隨時更改、延長、終止及/或取消本優惠或修訂條款及細則之權利。成功申請的任何優惠受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議，本行保留最終決定權。

14. 中英文版之內容如有歧義，概以英文版本為準。

### B. 適用於迎新禮遇之其他條款及細則

- 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈其中**一份**列於以下B部份條款2.所述之迎新禮遇。
- 迎新禮遇包括：

合資格信用卡類別	迎新禮遇
渣打 Simply Cash Visa 卡	a) HK\$800現金回贈
渣打國泰萬事達卡	b) 高達60,000「亞洲萬里通」里數
渣打國泰萬事達卡 – 優先理財	c) 高達80,000「亞洲萬里通」里數，一年馬可亨羅會銀卡會籍
渣打國泰萬事達卡 – 優先私人理財	d) 高達100,000「亞洲萬里通」里數，一年馬可亨羅會金卡會籍
渣打 Smart 信用卡	e) 高達HK\$2,000現金回贈
所有合資格信用卡	f) HK\$600現金回贈

3. 適用於HK\$800現金回贈之條款及細則：

- 全新信用卡客戶於**Simply Cash Visa卡獲發出後首2個月內**憑卡累積合資格簽賬滿HK\$4,000可獲贈HK\$800現金回贈。
- 透過此現金回贈禮遇所獲贈之現金回贈將於Simply Cash Visa卡獲發出後7個月內顯示「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之Simply Cash Visa卡賬戶。
- 現金回贈將被調高至最接近之元位而不包括小數位之數額。
- 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從Simply Cash Visa卡賬戶內扣除相等於該已存入之現金回贈金額而毋須預先通知。

- 3.v. 現金回贈於「360°全面賞」網上換領平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽sc.com/hk/rewards以參閱現金回贈之詳情及換領現金回贈。
- 3.vi. 如自願或被非自願取消Simply Cash Visa卡賬戶，所有現金回贈（不論是否已存入信用卡賬戶）將被即時取消。
4. 適用於高達60,000「亞洲萬里通」里數之條款及細則：
- 4.i. 可賺取之里數：高達60,000里數（只適用於全新信用卡客戶）
- 4.ii. 高達60,000「亞洲萬里通」里數包括4部份：
- 4.ii.a. 等級1：HK\$1,000 = 5,000里數  
於新批核之國泰萬事達卡獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$1,000可獲贈5,000里數；或
- 4.ii.b. 等級2：HK\$5,000 = 15,000里數  
於新批核之國泰萬事達卡獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$5,000可獲贈15,000里數；或
- 4.ii.c. 等級3：HK\$40,000 = 40,000里數或奕居STUDIO 70 Staycation住宿禮遇（「住宿禮遇」）  
於新批核之國泰萬事達卡獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$40,000可獲贈40,000里數或住宿禮遇；或
- 4.ii.d. 等級4：HK\$100,000 = 60,000里數或住宿禮遇 + 20,000里數  
於新批核之國泰萬事達卡獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$100,000可獲贈60,000里數或住宿禮遇及20,000里數。
- 4.iii. 住宿禮遇之兌換及使用，可供住宿房間，不適用日期受條款及細則約束，並且可能會收取額外費用。詳情請瀏覽lifestyle.asiamiles.com。
- 4.iv. 符合住宿禮遇要求之全新信用卡客戶將在國泰萬事達卡獲發出後7個月內收到國泰航空有限公司發送之電子郵件邀請函。
- 4.v. 住宿禮遇必須於2022年9月30日或之前於lifestyle.asiamiles.com兌換，且住宿必須於2022年12月31日或之前完成。
- 4.vi. 透過此部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡獎賞計劃（「國泰萬事達卡獎賞計劃」）賺取之里數。
- 4.vii. 適用於高達80,000「亞洲萬里通」里數，一年馬可亨羅會銀卡會籍之條款及細則。
- 4.viii. 可賺取之里數：高達80,000里數（只適用於全新信用卡客戶）
- 4.ix. 高達80,000「亞洲萬里通」里數包括4部份：
- 4.ix.a. 等級1：HK\$1,000 = 5,000里數  
於新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$1,000可獲贈5,000里數；或
- 4.ix.b. 等級2：HK\$5,000 = 15,000里數  
於新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$5,000可獲贈15,000里數；或
- 4.ix.c. 等級3：HK\$40,000 = 60,000里數或奕居STUDIO 80 Staycation住宿禮遇（「住宿禮遇」）  
於新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$40,000可獲贈60,000里數或住宿禮遇；或
- 4.ix.d. 等級4：HK\$100,000 = 80,000里數或住宿禮遇 + 20,000里數  
於新批核之國泰萬事達卡 – 優先理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$100,000可獲贈80,000里數或住宿禮遇及20,000里數。
- 4.x. 住宿禮遇之兌換及使用，可供住宿房間，不適用日期受條款及細則約束，並且可能會收取額外費用。詳情請瀏覽lifestyle.asiamiles.com。
- 4.xi. 符合住宿禮遇要求之全新信用卡客戶將在國泰萬事達卡獲發出後7個月內收到國泰航空有限公司發送之電子郵件邀請函。
- 4.xii. 住宿禮遇必須於2022年9月30日或之前於lifestyle.asiamiles.com兌換，且住宿必須於2022年12月31日或之前完成。
- 4.xiii. 一年馬可亨羅會銀卡會籍
- 此禮遇適用於2022年6月30日或之前成功申請並獲發國泰萬事達卡 – 優先理財主卡之全新信用卡客戶及現有客戶（「合資格持卡人」）。每名合資格持卡人可免費獲贈馬可亨羅會銀卡會籍一年。如合資格持卡人已為馬可亨羅會會員，他/她可免費升級為一年馬可亨羅會銀卡會員。
  - 如合資格持卡人為馬可亨羅會銀卡會員或以上，合資格持卡人可提名他/她兌換名單之成員為馬可亨羅會銀卡會員。被提名者必須持有有效的亞洲萬里通戶口、有效的電子郵件和郵寄地址及必須年滿12歲。
  - 此禮遇不設最低簽賬要求
  - 馬可亨羅會銀卡會籍必須在國泰航空有限公司發出電子郵件邀請函當日起14日內透過邀請函內之專用連結註冊或升級，否則將喪失此禮遇。
  - 此禮遇數量有限，先到先得。
- 4.xiv. 透過此部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡 – 優先理財獎賞計劃（「國泰萬事達卡 – 優先理財獎賞計劃」）賺取之里數。
- 4.xv. 適用於高達100,000「亞洲萬里通」里數，一年馬可亨羅會金卡會籍之條款及細則。
- 4.xvi. 可賺取之里數：高達100,000里數（只適用於全新信用卡客戶）
- 4.xvii. 高達100,000「亞洲萬里通」里數包括4部份：
- 4.xvii.a. 等級1：HK\$1,000 = 5,000里數  
於新批核之國泰萬事達卡 – 優先私人理財獲發出後首2個月內，憑該卡累積合資格簽賬滿HK\$1,000可獲贈5,000里數；或



4.xvii.b. 等級 2：HK\$5,000 = 15,000 里數

於新批核之國泰萬事達卡 – 優先私人理財獲發出後首 2 個月內，憑該卡累積合資格簽賬滿 HK\$5,000 可獲贈 15,000 里數；或

4.xvii.c. 等級 3：HK\$40,000 = 80,000 里數或奕居套房 Staycation 住宿禮遇（「住宿禮遇」）

於新批核之國泰萬事達卡 – 優先私人理財獲發出後首 2 個月內，憑該卡累積合資格簽賬滿 HK\$40,000 可獲贈 80,000 里數或住宿禮遇；或

4.xvii.d. 等級 4：HK\$100,000 = 100,000 里數或住宿禮遇 + 20,000 里數

於新批核之國泰萬事達卡 – 優先私人理財獲發出後首 2 個月內，憑該卡累積合資格簽賬滿 HK\$100,000 可獲贈 100,000 里數或住宿禮遇及 20,000 里數。

4.xviii. 住宿禮遇之兌換及使用，可供住宿房間，不適用日期受條款及細則約束，並且可能會收取額外費用。詳情請瀏覽 [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com)。

4.xix. 符合住宿禮遇要求之全新信用卡客戶將在國泰萬事達卡獲發出後 7 個月內收到國泰航空有限公司發送之電子郵件邀請函。

4.xx. 住宿禮遇必須於 2022 年 9 月 30 日或之前於 [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com) 兌換，且住宿必須於 2022 年 12 月 31 日或之前完成。

4.xxi. 一年馬可孛羅會金卡會籍

- 於 2022 年 6 月 30 日或之前成功申請並獲發國泰萬事達卡 – 優先私人理財主卡之全新信用卡客戶及現有客戶（「合資格持卡人」）。每名合資格持卡人可免費獲贈馬可孛羅會金卡會籍一年。如合資格持卡人已為馬可孛羅會會員，他/她可免費升級為一年馬可孛羅會金卡會員。
- 如合資格持卡人為馬可孛羅會金卡會員或以上，合資格持卡人可提名他/她兌換名單之成員為馬可孛羅會金卡會員。被提名者必須持有有效的亞洲萬里通戶口、有效的電子郵件和郵寄地址及必須年滿 12 歲。
- 此禮遇不設最低簽賬要求
- 馬可孛羅會金卡會籍必須在國泰航空有限公司發出電子郵件邀請函當日起 14 日內透過邀請函內之專用連結註冊或升級，否則將喪失此禮遇。
- 此禮遇數量有限，先到先得。

4.xxii. 透過此部份禮遇所獲贈之里數已包括從現行之渣打國泰萬事達卡 – 優先私人理財獎賞計劃（「國泰萬事達卡 – 優先私人理財獎賞計劃」）賺取之里數。

5. 適用於適用於高達 60,000「亞洲萬里通」里數/高達 80,000「亞洲萬里通」里數，一年馬可孛羅會銀卡會籍/高達 100,000「亞洲萬里通」里數，一年馬可孛羅會金卡會籍之條款及細則：

5.i. 已累積合資格簽賬達至上限或從新卡獲發出後第 3 個月起（以較前者為準），全新信用卡客戶只可透過國泰萬事達卡/國泰萬事達卡 – 優先理財/國泰萬事達卡 – 優先私人理財獎賞計劃（視乎情況下）（其中一個「現行獎賞計劃」）賺取里數。詳情請參閱 [sc.com/hk/cx](http://sc.com/hk/cx)。

5.ii. 符合要求並符合資格獲贈迎新禮遇高達 60,000「亞洲萬里通」里數/高達 80,000「亞洲萬里通」里數/高達 100,000「亞洲萬里通」里數（其中一個「迎新禮遇」）之全新信用卡客戶：

5.ii.a. 全新信用卡客戶將根據現行獎賞計劃條款及細則所述之時間先獲贈透過現行獎賞計劃所賺取之里數。有關里數將顯示於國泰萬事達卡/國泰萬事達卡 – 優先理財/國泰萬事達卡 – 優先私人理財月結單上。

5.ii.b. 其後，本行將計算全新信用卡客戶於迎新禮遇獲贈之總里數（「總里數」），並將總里數與現行獎賞計劃所獲贈之里數的差額（總里數減去現行獎賞計劃所獲贈之里數）（「剩餘里數」）存入有關全新信用卡客戶與國泰萬事達卡/國泰萬事達卡 – 優先理財/國泰萬事達卡 – 優先私人理財相連之「亞洲萬里通」賬戶內（視乎情況下）。里數將進位以整數計算及不包括小數位之數額。

例子：

從迎新禮遇 = 15,000 里數

所獲贈之總里數

透過現行獎賞計劃 = 1,000 里數

所獲贈之里數

剩餘里數 = 14,000 里數

5.iii. 本行保留權利決定迎新禮遇之計算方法。如有任何爭議，本行保留最終決定權。

5.iv. 本行將提供持卡人「亞洲萬里通」會員之有關資料，包括姓氏、姓名、會員號碼及所獲贈之里數至亞洲萬里通有限公司作存入迎新禮遇之里數之用及提供至國泰航空有限公司登記/升級馬可孛羅會銀卡/金卡會籍及提供住宿禮遇。亞洲萬里通有限公司將於國泰萬事達卡/國泰萬事達卡 – 優先理財/國泰萬事達卡 – 優先私人理財獲發出後起 7 個月內將里數存入相關持卡人「亞洲萬里通」賬戶及國泰航空有限公司將分別於 5 個工作日內及 7 個月內發送註冊/升級馬可孛羅會銀卡/金卡會籍及住宿禮遇之電子郵件至持卡人的登記電子郵件地址（視乎情況下）。

5.v. 如全新信用卡客戶於里數存入「亞洲萬里通」賬戶後，取消部份或全部用作計算里數之合資格簽賬或就其退款，本行有權從信用卡賬戶及透過亞洲萬里通有限公司從「亞洲萬里通」賬戶內扣除相等於該簽賬金額之里數而毋須事先通知。

5.vi. 里數不可兌換成積分或現金回贈，亦不可轉讓。

5.vii. 持卡人確認迎新禮遇分別由亞洲萬里通有限公司將所獲贈之里數存入客戶之「亞洲萬里通」賬戶、及由國泰航空有限公司提供馬可孛羅會銀卡/金卡會籍及住宿禮遇。為此本行將盡力向亞洲萬里通有限公司及國泰航空有限公司（視乎情況下）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至「亞洲萬里通」賬戶、註冊/升級馬可孛羅會銀卡/金卡會籍及

提供住宿禮遇之相關電子郵件能否正確發送至持卡人的登記電子郵件地址、延遲存入里數及任何於本行控制範圍以外的錯誤，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換、註冊/升級馬可孛羅會銀卡/金卡會籍及住宿禮遇之提供。如欲查詢有關里數，註冊/升級馬可孛羅會銀卡/金卡會籍、住宿禮遇及其條款及細則，請聯絡亞洲萬里通有限公司，國泰航空有限公司及/或瀏覽 [asiamiles.com](http://asiamiles.com)，[cathaypacific.com](http://cathaypacific.com) 及 [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com)。

- 5.viii. 里數換領及/或使用、馬可孛羅會銀卡/金卡會籍及住宿禮遇須受有關之條款及細則約束，詳情請參閱或瀏覽 [asiamiles.com](http://asiamiles.com)，[cathaypacific.com](http://cathaypacific.com) 及 [lifestyle.asiamiles.com](http://lifestyle.asiamiles.com)。本行毋須通知閣下任何有關亞洲萬里通有限公司及國泰航空有限公司之改變或最新消息。持卡人明白及接納本行並非提供「亞洲萬里通」賬戶、里數及換領禮品、馬可孛羅會銀卡/金卡會籍及住宿禮遇之供應商。因此有關馬可孛羅會銀卡/金卡會籍、「亞洲萬里通」賬戶、住宿禮遇、里數及換領禮品的各方面(包括但不限於質素、供應量、有關供應商對馬可孛羅會銀卡/金卡會籍、「亞洲萬里通」賬戶、住宿禮遇、里數及換領禮品之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商、其僱員、負責人及/或代理人之不良營商手法)，本行毋須負上任何責任。馬可孛羅會銀卡/金卡會籍、「亞洲萬里通」賬戶、住宿禮遇、里數及換領禮品之使用須受有關供應商所訂定之條款及細則約束。
- 5.ix. 若亞洲萬里通有限公司無法將里數存入全新信用卡客戶之「亞洲萬里通」賬戶，剩餘里數將被取消而毋須事先通知。
- 5.x. 為存入迎新禮遇所獲贈之里數，全新信用卡客戶必須持有有效的「亞洲萬里通」賬戶，並且確保資料的準確性及完整性。未能提供「亞洲萬里通」賬戶或確保資料的準確性及完整性將導致喪失所賺取的里數。本行不會彌補或賠償所喪失之里數。
- 5.xi. 若合資格持卡人於國泰萬事達卡/國泰萬事達卡 - 優先理財/國泰萬事達卡 - 優先私人理財主卡(視乎情況下)發出後起12個月內取消或關閉相關卡戶口，本行將決定即時取消馬可孛羅會銀卡/金卡會籍禮遇。
6. 適用於高達 HK\$2,000 現金回贈之條款及細則：
- 6.i. 高達 HK\$2,000 現金回贈由2個等級組成。  
等級1：HK\$4,000 = HK\$1,000 現金回贈
- 6.ii. 全新信用卡客戶於**Smart卡獲發出後首2個月內**憑卡累積合資格簽賬滿 HK\$4,000 可獲贈 HK\$1,000 現金回贈  
等級2：2.5% 現金回贈 (上限為 HK\$1,000 現金回贈)
- 6.iii. 於達到等級1累積合資格簽賬後，全新信用卡客戶於**Smart卡獲發出後首4個月內**之任何合資格簽賬可獲 2.5% 現金回贈，上限為 HK\$1,000 現金回贈。

## 例子

全新信用卡客戶於 Smart 卡獲發出後首4個月內憑卡累積 HK\$6,000 合資格簽賬

可賺取之現金回贈：

等級1迎新禮遇：首 HK\$4,000 累積合資格簽賬 = HK\$1,000 現金回贈

等級2迎新禮遇：其餘 HK\$2,000 累積合資格簽賬 (HK\$6,000 - HK\$4,000) x 2.5% = HK\$50 現金回贈

現金回贈合共 = HK\$1,050

- 6.iv. 透過此迎新禮遇所獲贈之現金回贈將於 Smart Card 獲發出後7個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之 Smart Card 賬戶。
- 6.v. 現金回贈將被調高至最接近之元位而不包括小數位之數額。
- 6.vi. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從 Smart Card 賬戶內扣除相等於該已存入之現金回贈金額而毋須預先通知。
- 6.vii. 現金回贈於「360°全面賞」網上換領平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽 [sc.com/hk/rewards](http://sc.com/hk/rewards) 以參閱現金回贈之詳情及換領現金回贈。
- 6.viii. 如自願或被非自願取消 Smart Card 賬戶，所有現金回贈(不論是否已存入全新信用卡賬戶)將被即時取消。
7. 適用於 HK\$600 現金回贈之條款及細則：
- 7.i. 全新信用卡客戶須於**首先批核之合資格信用卡獲發出後首2個月內**，憑新批核之合資格信用卡累積合資格簽賬滿 **HK\$5,000 或以上**。若全新信用卡客戶透過此申請成功申請多於一張由本行發行之合資格信用卡主卡，憑所有合資格信用卡累積之合資格簽賬將合併計算。
- 7.ii. 符合要求並符合資格獲贈迎新禮遇 f) HK\$600 現金回贈之全新信用卡客戶，現金回贈將於首先批核之合資格信用卡獲發出後7個月內存入首先批核之合資格信用卡賬戶內。
- 7.iii. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從已存入現金回贈之全新信用卡客戶之信用卡賬戶或由本行酌情決定之有關全新信用卡客戶賬戶內扣除現金回贈金額而毋須預先通知。
8. 於申請時一經選定迎新禮遇，於任何情況下將不可更改。全新信用卡客戶如於申請時沒有選擇或選擇多於一份迎新禮遇，本行有權酌情代全新信用卡客戶選擇其中一份迎新禮遇。