standard chartered

Terms and Conditions of New Cardholders Statement Instalment Plan: 3-month 0% handling fee Promotion (the "Promotion"):

1. The Promotion is valid from 1 May 2026 to 30 June 2026 (both dates inclusive), (the "**Promotion Period**").
2. The Promotion is applicable to New Cardholders who fulfil the following requirements:
   a) 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 Standard Chartered Bank (Hong Kong) Limited (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 Clause below. (each a "**New Cardholder**", and collectively, "**New Cardholders**"); **AND**
   b) New Cardholders should have successfully applied for, and being issued with, a principal card of Standard Chartered Smart Credit Card ("**Smart Card")** / Standard Chartered Simply Cash Visa Card ("**Simply Cash Visa Card**") / Standard Chartered Cathay Mastercard ("**Cathay Mastercard**") / Standard Chartered Cathay Mastercard – Priority Banking ("**Cathay Mastercard – Priority Banking**") / Standard Chartered Cathay Mastercard – Priority Private ("**Cathay Mastercard – Priority Private**") by the Bank **on or before 30 June 2026** (collectively as "**Eligible Cards**").
3. Upon fulfilment of the requirements above, the New Cardholder can enjoy unlimited 3-month 0% handling fee Credit Card Statement Instalment Plan if New Cardholder applies for the Eligible Instalment Plan within the first 2-month from the date of issuance of the Eligible Cards and no later than the end of the Promotion Period.
4. The Promotion is applicable to Credit Card Statement Instalment Plan that has been applied successfully through SC Mobile App or online with a repayment tenor of 3 months and approved instantly by the Bank without any manned intervention (the "**Eligible Instalment Plan**").
5. These terms and conditions should be read together with the Terms and Conditions of Credit Card Statement Instalment Plan, the Client Terms and the applicable documents referred to in part A of the Client Terms including the Credit Card Terms that form the banking agreement between the Bank and the New Cardholder.
6. The Bank reserves the right to extend, alter, terminate and/or cancel the Promotion and amend any of these terms and conditions at any time without prior notice in the Bank's sole and absolute discretion.
7. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of the Bank, which shall be final and conclusive.
8. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. If there is any inconsistency 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

全新信用卡客戶3個月0%手續費分期推廣計劃(「此推廣計劃」)之條款及細則:

1. 此推廣計劃之推廣期由2026年5月1日至2026年6月30日(包括首尾兩日)(「**推廣期**」)。
2. 此推廣計劃適用於符合以下資格之全新信用卡客戶:
   a) 全新信用卡客戶為現時並未持有及於現時所申請以下條款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渣打銀行(香港)有限公司(「**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**」);**及**
   b) 全新信用卡客戶於**2026年6月30日或以前**成功申請及獲批核由本行發行之渣打Smart信用卡(「**Smart Card**」)/ 渣打Simply Cash Visa卡(「**Simply Cash Visa卡**」)/ 渣打國泰萬事達卡(「**國泰萬事達卡**」)/ 渣打國泰萬事達卡 – 優先理財(「**國泰萬事達卡 – 優先理財**」)/ 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(統稱「**合資格信用卡**」)。
3. 符合上述條件後,全新信用卡客戶可於合資格信用卡發出後首2個月內且不遲於推廣期結束前,於申請合資格分期計劃時享受無限次3個月0%信用卡「月結單分期」付款計劃。
4. 此推廣計劃適用於透過SC Mobile應用程式或網上成功申請還款期限為3個月之信用卡「月結單分期」付款計劃,並均須獲本行即時批核且不需經專人熱線處理(「**合資格分期計劃**」)。
5. 此條款及細則與渣打信用卡「月結單分期」條款及細則、客戶條款、客戶條款A部所述之文件,包括信用卡條款,將組成全新信用卡客戶與本行之間之銀行協議,並須一同細閱。
6. 本行保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利。如有任何關於此推廣計劃之條款及細則所引致之爭議,本行將保留最終決定權。
7. 如有任何關於此推廣計劃之條款及細則所引致之爭議,本行將保留最終決定權。
8. 上述條款及細則須受香港特別行政區的法律所規管。
9. 中英文版本之條款及細則如有歧義,一概以英文版為準。

借定唔借?還得到先好借!

由渣打銀行(香港)有限公司刊發

NTC IC2 Offer T&C (05/2026)