



Terms and Conditions of Standard Chartered Smart Credit Card Extra HKD200 CashBack Promotion (“Special Offer”):

1. The promotion period of the Special Offer is from 5 May 2026 to 30 June 2026 (both dates inclusive) (the “**Promotion Period**”).
2. To be eligible for the Special Offer, an applicant must fulfil all requirements stated below (“**Eligible Client**”):
 - i. must 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 his/her current applications for a principal card of the Standard Chartered Smart Credit Card (“**Eligible Card**”); **AND**
 - ii. successfully apply for a principal card of an Eligible Card by submitting an application form during the Promotion Period and be issued with such Eligible Card on or before **30 September 2026**; **AND**
 - iii. accumulate Eligible Transactions of HKD3,500 made with the **newly approved Eligible Card within the first month from the date of card issuance**.

“**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, transactions made at security brokers or dealers, 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 eligible cards to any account designed by the Bank from time to time, including but not limited to Octopus Wallet, Alipay account and other digital payment account as may be made available by the Bank from time to time.

3. Upon fulfilling the relevant requirements under these terms and conditions, the Eligible Client may receive HKD200 CashBack (“**CashBack**”) under the Special Offer.
4. The Eligible Client will only be entitled to the Special Offer **ONCE** during the Promotion Period.
5. The Special Offer cannot be enjoyed in conjunction with other application offers except the prevailing welcome offer and other selected top up offer(s) of the Eligible Card as determined by the Bank in its sole discretion. The Bank reserves the right of final decision as to the Eligible Client’s entitlement of the Special Offer and/or any other offer(s) in relation to the Eligible Card.
6. The HKD200 CashBack under the Special Offer will be credited within **4 months from the date of issuance** of the Eligible Card and shown on the “360° Rewards” online redemption platform instead of being automatically credited to the Eligible Card accounts.
7. The Eligible Card account must be valid, non-delinquent and in good financial standing at the time when the Special Offer is rewarded; otherwise the Bank has the right to forfeit the Special Offer without prior notice.
8. Eligible Clients who are entitled to the CashBack under the Special Offer are required to contact the Bank if they do not receive the CashBack within **5 months from the card issuance date**. The Bank will not be responsible for re-crediting the CashBack or paying any compensation for the CashBack.

9. CashBack can be freely redeemed for cash under the online catalogue of the Standard Chartered 360° Rewards Redemption Platform. The CashBack will be given in Hong Kong dollars, and the minimum threshold of CashBack redemption is HKD50 per account and must be made in multiples of HKD50 or any other multiplier as decided by the Bank from time to time at its sole discretion. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redemption of CashBack.
10. The CashBack cannot be converted into bonus points, cash rebate or cash, and is non-transferable.
11. If the Eligible Card account is voluntarily or involuntarily closed, the CashBack (whether credited to the Eligible Client or not) will be immediately forfeited.
12. If an Eligible Client who has already received the CashBack subsequently cancels the Eligible Card within one year from the date of issuance of the Eligible Card, the Bank reserves the right to charge against the Eligible Client a cost equivalent to the value of the CashBack.
13. Employees of the Bank are not eligible for the Special Offer.
14. The Bank reserves the right to vary, extend, terminate and/or cancel the Special Offer or amend these terms and conditions at any time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
15. All matters or disputes in connection with the Special Offer as set out in these terms and conditions will be subject to the final decision of the Bank, which shall be final and conclusive.
16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. If there is any inconsistency or conflict between the English and the Chinese versions, 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 Smart 信用卡額外 HK\$200 現金回贈禮遇之條款及細則（「特別禮遇」）：

1. 特別禮遇之推廣期由 2026 年 5 月 5 日至 2026 年 6 月 30 日（包括首尾兩日）（「**推廣期**」）。
2. 客戶需符合以下要求方可獲特別禮遇（「**合資格客戶**」）：
 - i. 現時並未持有及於現時所申請由渣打銀行（香港）有限公司（「**本行**」）發行之渣打 Smart 信用卡（「**合資格信用卡**」）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；及
 - ii. 於推廣期內申請合資格信用卡及於 **2026 年 9 月 30 日** 或以前獲本行發出合資格信用卡；及
 - iii. 於**新批核合資格信用卡之獲發出後首個月內**，憑該卡累積合資格簽賬滿 HK\$3,500。

「**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、經紀人和交易商之債券之簽賬交易、「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銀包及支付寶賬戶或本行不時新增之電子付款賬戶之金額。
3. 合資格客戶符合此條款及細則之指定要求後，可獲額外 HK\$200 現金回贈作為特別禮遇之獎賞。
4. 每位合資格客戶於推廣期內只可獲享特別禮遇**一次**。
5. 除信用卡之迎新禮遇及本行指定之合資格信用卡額外禮遇外，特別禮遇不可與其他禮遇同時享用。本行保留對合資格客戶享有特別禮遇及/或與合資格信用卡相關的其他禮遇之最終決定權。
6. 特別禮遇之 HK\$200 將於**有效信用卡獲發出後 4 個月內**顯示於「360°全面賞」網上換領平台，而不會自動存入信用卡戶口。
7. 合資格信用卡之賬戶必須於安排特別禮遇時仍為有效、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額外禮遇予合資格客戶並不作另行通知。
8. 符合資格獲得特別禮遇之現金回贈之合資格客戶，如果在**發卡後 5 個月內**未獲得特別禮遇之現金回贈需與本行聯絡。本行將不負責重新存入現金回贈的賠償。
9. 客戶可隨時登入平台換領「現金回贈」。現金回贈之金額將以港元為單位，每次換領之最低金額為每個賬戶 HK\$50 及必須以港幣 50 元或本行不時制訂之金額為兌換單位。本行有權不時修訂兌換單位而毋須預先通知。現金回贈換領須受有關條款及細則約束，請瀏覽 sc.com/hk/rewards 參閱詳情及換領現金回贈。
10. 現金回贈不可兌換成積分、現金回贈或現金，亦不可轉讓。
11. 如自願或被非自願取消合資格信用卡賬戶，現金回贈（不論是否已存入給合資格客戶）將被即時取消。
12. 已獲現金回贈之合資格客戶若在合資格信用卡發出後一年內取消該合資格信用卡，本行保留權利向合資格信用卡客戶收取相等於現金回贈價值之費用。
13. 本行之員工不會獲贈額外禮遇。
14. 本行保留隨時更改、延長、終止及/或取消本禮遇以及修訂本條款及細則之權利。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。
15. 如有任何關於此額外禮遇之條款及細則所引致之爭議，本行將保留最終決定權。
16. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。
17. 中英文版之內容如有歧義，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