

## Notice of Change of Standard Chartered WorldMiles Card Rewards Scheme (“Reward Scheme”)

Dear Standard Chartered WorldMiles Card Cardholder,

With effect from 29 March 2016, the Points earning rate under the Reward Scheme will be amended. The Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) Rewards Scheme and Annual Fee Terms and Conditions will be revised to reflect the amended Points earning rate and to provide further explanation on local and overseas retail purchases as set out below:

Document	Changes (new contents are underlined and deleted contents are marked with strikethrough lines)				
Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) Rewards Scheme and Annual Fee Terms and Conditions	<p>Clause 5 – <u>a) The Rewards are earned on the retail purchases as follows:</u></p> <table border="1" data-bbox="194 813 651 976"> <tr> <td data-bbox="194 813 425 906">Every <del>HK\$5</del> <u>HK\$6</u> of Local Retail Purchases</td> <td data-bbox="425 813 651 906">Every <del>HK\$5</del> <u>HK\$4</u> of Overseas Retail Purchases</td> </tr> <tr> <td data-bbox="194 906 425 976">15 Points (equivalent to 1 Mile)</td> <td data-bbox="425 906 651 976">15 Points (equivalent to 1 Mile)</td> </tr> </table> <p><u>b) Local Retail Purchase includes retail purchase transactions (as defined in Clause 4) which are posted to the Card Account in Hong Kong Dollar.</u></p> <p><u>c) Overseas Retail Purchase includes retail purchase transactions (as defined in Clause 4) which are posted to the Card Account in a currency other than Hong Kong Dollar.</u></p> <p><u>d) Cardholders may redeem Points credited to Standard Chartered WorldMiles Card for mileage via 360° Rewards Programme. Redemption handling fee applies, please visit <a href="http://sc.com/hk">sc.com/hk</a> for details. Terms and conditions of relevant mileage programme apply for mileage redemptions. For details, please visit <a href="http://www.asiamiles.com">www.asiamiles.com</a> and <a href="http://www.krisflyer.com">www.krisflyer.com</a> respectively. Based on redemption of Asia Miles™ and KrisFlyer Miles as of <del>8 April 2014</del> <u>15 January 2016</u>, 1 mile can be redeemed by 15 Points.</u></p>	Every <del>HK\$5</del> <u>HK\$6</u> of Local Retail Purchases	Every <del>HK\$5</del> <u>HK\$4</u> of Overseas Retail Purchases	15 Points (equivalent to 1 Mile)	15 Points (equivalent to 1 Mile)
Every <del>HK\$5</del> <u>HK\$6</u> of Local Retail Purchases	Every <del>HK\$5</del> <u>HK\$4</u> of Overseas Retail Purchases				
15 Points (equivalent to 1 Mile)	15 Points (equivalent to 1 Mile)				

The changes referred to this notice do not apply to cardholders who have opted for the Standard Chartered Cash Back Program.

The above changes shall be binding on you if you retain or continue using your Standard Chartered WorldMiles Card on or after 29 March 2016. If you do not wish to accept the above changes, please refer to the applicable terms and conditions and let us know by calling our 24-hour Standard Chartered Credit Card Customer Service Hotline at 2886 4111. We may however not be able to continue to provide services to you if the above changes are not accepted.

For enquiry, please do not hesitate to contact us.

If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Standard Chartered Bank (Hong Kong) Limited  
January 2016



## 渣打WorldMiles卡獎賞計劃(「獎賞計劃」)之更改通知

親愛的渣打WorldMiles卡客戶：

由2016年3月29日起，獎賞計劃之積分計算比率會有所更改。渣打WorldMiles卡(原名為渣打American Express®卡)獎賞計劃及年費條款及細則將會就積分計算比率作出修訂，並對本地及海外零售簽賬作出進一步詮釋，更改列明如下：

文件	修訂(新增內容以底線列明，刪除之內容以劃掉方式列明)				
渣打WorldMiles卡(原名為渣打American Express®卡)獎賞計劃及年費條款及細則	<p>條款 5 - a) 獎賞將根據零售購物簽賬金額計算，詳情如下：</p> <table border="1" data-bbox="244 772 648 932"> <tr> <td data-bbox="244 772 448 852">每 HK\$5 <del>HK\$6</del> 本地零售簽賬</td> <td data-bbox="448 772 648 852">每 HK\$5 <del>HK\$4</del> 海外零售簽賬</td> </tr> <tr> <td data-bbox="244 852 448 932">15 積分 (等同於1里數)</td> <td data-bbox="448 852 648 932">15 積分 (等同於1里數)</td> </tr> </table> <p>b) <u>本地零售簽賬包括以港幣於信用卡戶口誌賬之零售簽賬(定義見條款4)。</u></p> <p>c) <u>海外零售簽賬包括以港幣之外的任何貨幣於信用卡戶口誌賬之零售簽賬(定義見條款4)。</u></p> <p>d) 持卡人可透過「360°全面賞」計劃憑積分兌換飛行里數。每次兌換里數，持卡人須繳付手續費，詳情請瀏覽 <a href="http://sc.com/hk">sc.com/hk</a>。憑積分兌換里數須受有關飛行獎勵計劃之細則及條款約束，詳情請瀏覽 <a href="http://www.asiamiles.com">www.asiamiles.com</a> 或 <a href="http://www.krisflyer.com">www.krisflyer.com</a>。截至2014年4月8日<u>2016年1月15日</u>，15積分可以換取1「亞洲萬里通」里數或1 KrisFlyer里數。</p>	每 HK\$5 <del>HK\$6</del> 本地零售簽賬	每 HK\$5 <del>HK\$4</del> 海外零售簽賬	15 積分 (等同於1里數)	15 積分 (等同於1里數)
每 HK\$5 <del>HK\$6</del> 本地零售簽賬	每 HK\$5 <del>HK\$4</del> 海外零售簽賬				
15 積分 (等同於1里數)	15 積分 (等同於1里數)				

此更改通知不適用於已登記渣打「CASH BACK 現金回贈」計劃之持卡人，該持卡人將繼續獲取現金回贈。

若閣下於2016年3月29日或以後繼續使用或保留渣打WorldMiles卡，上述更改即對閣下具有約束力。若閣下不接受上述更改，請參閱有關條款及細則，並致電我們的24小時渣打信用卡客戶服務熱線2886 4111通知本行。本行可能無法繼續為閣下提供服務。

如有任何查詢，歡迎隨時聯絡我們。

中英文版之內容如有歧義，概以英文版為準。

渣打銀行(香港)有限公司

2016年1月