



Notice of Change/Important Notes in relation to Standard Chartered/MANHATTAN Credit Cards

Dear Standard Chartered and MANHATTAN Cardholders,

Unless otherwise specified, with effect from 1st June 2020 (the "Effective Date"), the changes as shown in the following summary table are applicable to all credit cards ("Cards") issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank"), including Standard Chartered credit cards and its co-branded cards, MANHATTAN credit cards and its co-branded cards, Standard Chartered Business Card and Standard Chartered Corporate Card.

Item	Summary of the Changes/Important Notes Section	Section
1	Amendment of - Fees relating to Foreign Currency Transactions/Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong Amendment of - Fees relating to Settling Foreign Currency (Currencies other than Hong Kong Dollars) Transaction in Hong Kong Dollars/Transactions in Hong Kong Dollars Incurred Outside of Hong Kong - Paper Statement Fee <i>(Remark: Section 1.3 took effect from 1 July 2019.)</i>	1.1 1.2 1.3
2	Amendment of - Annual fee waiver criteria for Standard Chartered Simply Cash Visa Card - Annual fee waiver criteria for Standard Chartered Asia Miles Mastercard <i>(Remark: The new criteria will apply from the first anniversary of the issuance date of the relevant Cards on or after the Effective Date.)</i>	2.1 2.2
3	Amendment of the rewards earning of any payments and fund transfers relating to Faster Payment System from Cards due to enhancement of banking services relating to Faster Payment System by including the Cards for payments and fund transfers - No chargeback right for any FPS Services by Cards - No reward for any FPS Services by Cards	3, 4.1, 5.1 and 6.1 to 6.12
4	Amendment of MANHATTAN Cards daily interest rate setting from 30 days a month to 365/366 days a year <i>(Remark: The new rate will apply to transaction(s) with posting day on or after the Effective Date.)</i>	4.2
5	Amendment of Terms and Conditions for Points Redemption, including but not limited to - Charges relating to negative Points balance after Account closure - Reversal of Points earned from cancelled or refunded transaction(s) - Currency denomination for cash redeemed under Standard Chartered UnionPay Dual Currency Platinum Credit Card - Unit of currency for cash redemption by Points and Get Cash redemption - Pre-registration of mileage programme membership information	5.1 to 5.2
6	Rewards for insurance transactions will be enabled	5.1 and 6.1 to 6.9

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Section	Document	Applicable Credit Card(s)	Changes (new contents are underlined and deleted contents are marked with strikethrough lines)			
1.1	Credit Card Key Facts Statement	Standard Chartered UnionPay Dual Currency Platinum Credit Card	Item	Type of Charges	Card Type	Description
			9	Fees relating to Foreign Currency Transactions/Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong	UnionPay Dual Currency Platinum Credit Card	The foreign exchange rate mark-up fee will be waived. All settlements will be made in Hong Kong Dollars/CNY currency. All transactions effected in foreign currency (including CNY currency incurred in China) will be converted from the transaction currency into Hong Kong Dollars/CNY currency at a wholesale market rate selected by UnionPay International from within a range of wholesale market rates or the government-mandated rate in effect on the date when UnionPay International processes the transaction, and a 0.6% reimbursement charge* will be imposed by UnionPay International plus 0.4% imposed by the Bank (1% in total). Such exchange rate may differ from the rate on the transaction date due to market fluctuation. *Except for transactions in Foreign Currency (Currencies other than Hong Kong Dollars) incurred in Hong Kong
<i>Consequential changes will also be made to our Service Charges (An Easy guide to banking fees).</i>						
1.2	Credit Card Key Facts Statement	All Visa/Mastercard	Item	Type of Charges	Card Type	Description
			10	Fees relating to Settling Foreign Currency (Currencies other than Hong Kong Dollars) Transaction in Hong Kong Dollars/Transactions in Hong Kong Dollars Incurred Outside of Hong Kong	Visa/Mastercard	Visa/Mastercard International will impose a reimbursement charge of 1% on the Bank for transactions in Hong Kong Dollars incurred outside of Hong Kong or with any merchants not registered in Hong Kong (e.g. internet transaction), the same will be charged by the Bank on such transactions on behalf of Visa/Mastercard International. The fee is applicable to transactions initiated by you and/or the merchant depending on the merchant's setting.
<i>Consequential changes will also be made to our Service Charges (An Easy guide to banking fees).</i>						

1.3	Credit Card Key Facts Statement	All Credit Cards except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)	<i>Item 26 is added.</i>			
			Item	Type of Charges	Card Type	Description
			26	Paper Statement Fees	All Credit Cards except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)	HK\$5 per month, applicable to customers who receive any of the following paper statement(s) - Consolidated Statement, - Credit Card Statement, - Current/Savings account Statement(s), - Standard Chartered Revolving Cash Card Statement(s) AND - MANHATTAN Revolving Personal Loan Statement(s) Note: The fee will be waived for below customers: - Customers aged below 18 or 65 and above - Customers who hold Click-a-Count - Recipients of government disability allowances/allowance for elders/ies or Comprehensive Social Security Assistance
2.1	Standard Chartered Simply Cash Visa Card Terms and Conditions	Standard Chartered Simply Cash Visa Card	4. Cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Priority Banking clients or Premium Banking clients meeting the relevant Minimum Relationship Balance requirement, or /Bonus Payroll Account payroll account clients, will be entitled to annual fee waiver upon successful application of the Card. Cardholders are entitled to the above stated annual fee waiver so long as Cardholders subscription of Priority Banking/Premium Banking/Bonus Payroll Account remain valid meet the above stated criteria in the annual fee billing month.			
2.2	Standard Chartered Asia Miles Mastercard Annual Fee Waiver Terms and Conditions	Standard Chartered Asia Miles Mastercard	1. All principal cardholders ("Cardholders") of Standard Chartered Asia Miles Mastercard ("Card") issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank") are entitled to an annual fee waiver on their Cards for the first year from the issuance date of their Cards, will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Priority Banking clients or Premium Banking clients meeting the relevant Minimum Relationship Balance requirement, or payroll account clients. Cardholders are entitled to the above stated annual fee waiver so long as Cardholders meet the above stated criteria in the annual fee billing month. <i>Clauses 2 and 3 will be deleted in their entirety. All subsequent clauses shall be renumbered accordingly.</i>			
3	Client Terms	All Credit Cards	<i>Clause 12.6(b)(iv) – This clause is added.</i> 12.6(b)(iv) Chargeback rights/protection is not applicable to any transactions effected by credit cards using HKICL FPS because such transactions will not go through credit card associations so the credit card associations chargeback rules will not apply. As such, you agree and accept that there is no chargeback right or dispute handling for transactions effected through Faster Payment System or using the FPS Services, and we do not accept dispute or chargeback handling for the FPS Services or Faster Payment System. Any contract between you and a recipient in respect of any goods or services provided to you by the recipient, or in respect of any payment obligation between you and a recipient, is independent of this clause and the Existing Terms and is entirely between you and such recipient. Accordingly, we assume no responsibility and will have no liability of any kind whatsoever in respect of your dealings with recipients including the amount, the proper and timely delivery of goods or services by recipients, cessation of business, winding up or bankruptcy of recipients. You remain solely and fully responsible for the timely and complete fulfillment of all your obligations towards your recipient (whether under contract or at law), including all payments to be			

4.1	Credit Card Terms	All Credit Cards	made by you to a recipient. You agree to pursue all claims and disputes against the relevant recipient directly.		
			Section	Description	
			6.1 under Section 6. Liability (2 nd bullet point)	all transactions made using a credit card (including any supplementary card) (except for disputed transactions where you prove otherwise in accordance with clause 7.18 of the Client Terms);	
			7. Additional services for your account	Clause 7.3 – This clause is added. 7.3 If you choose to use FPS Services or Faster Payment System, you are bound by the relevant terms in the Client Terms.	
<i>All subsequent clauses shall be renumbered accordingly.</i>					
4.2	Credit Card Terms	All MANHATTAN Cards	Section	Description	
			Attachment - Interest, fee or charge	<p>Finance charge for cash advance Payable on each cash advance starting from the date of receiving instructions for the cash advance and ending on the date of repayment in full:-</p> <ul style="list-style-type: none"> for "MANHATTAN" branded credit cards, we calculate interest payable daily, based on the outstanding balance of each cash advance, and on a 30-day month basis; for all credit cards (other than "MANHATTAN" branded credit cards), we calculate interest payable daily, based on the outstanding balance of each cash advance, and on the basis of a 365-day year (a 366-day year in the case of a leap year). <p>Finance charge for purchase Payable if we are not paid in full the balance owing as specified in a statement we issue on or before the payment due date in that statement. We calculate interest payable daily:-</p> <ul style="list-style-type: none"> for "MANHATTAN" branded credit cards, on a 30-day month basis; or for all credit cards (other than "MANHATTAN" branded credit card), on the basis of a 365-day year (a 366-day year in the case of a leap year) <p>based on the balance owing, excluding the amount of any finance charge incurred, points purchase, cash advance, and any transaction under designated additional services (if applicable) from:-</p> <ol style="list-style-type: none"> the date of the relevant transaction, or the statement cycle immediately after the relevant transaction, if we have received full payment of your balance owing as specified in the statement that covers such statement cycle immediately before the relevant transaction on or before the payment due date in that statement <p>until we receive full repayment of the then balance owing as set out in a statement we issue.</p>	
5.1	Terms and Conditions for Points Redemption	All Standard Chartered Qualified Cards and MANHATTAN Qualified Cards set out in the Terms and Conditions for Points Redemption	Original Clause Number	New Clause Number	Description
			2	2	For Standard Chartered Qualified Cards (except Standard Chartered UnionPay Dual Currency Platinum Credit Card and Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card)), one 360° Rewards Point will be awarded for such fixed amount of Hong Kong Dollars expenditure as specified by the Bank from time to time. For this purpose, expenditure shall be the amount shown under "Purchases" (excluding bill payment made

					through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OnePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, "Installment Credit" amounts, "Credit-to-Cash" amounts, annual fees, finance charges, other charges and tax payment (to be announced by the Bank from time to time) on each monthly Credit Card statement. Only 360° Rewards Points shown as available on the latest issued monthly credit card statement and Online 360° Rewards are redeemable. For Standard Chartered UnionPay Dual Currency Platinum Credit Card and Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card), one 360° Rewards Point will be awarded for such fixed amount of Hong Kong Dollars expenditure as specified by the Bank from time to time. For this purpose, expenditure shall be the amount shown under "Purchases" (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OnePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, cash advances, "Installment Credit" amounts, "Credit-to-Cash" amounts, annual fees, finance charges, other charges and tax payment (to be announced by the Bank from time to time) on each monthly Credit Card statement. Only 360° Rewards Points shown as available on the latest issued monthly credit card statement and Online 360° Rewards are redeemable. For MANHATTAN Qualified Cards, unless otherwise specified, one Bonus Point will be awarded for every HK\$1 expenditure (excluding bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking and JET Payment Service, insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OnePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued
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5.2	Terms and Conditions for Points Redemption	All Standard Chartered Qualified Cards and MANHATTAN Qualified Cards set out in the Terms and Conditions for Points Redemption	Original Clause Number	New Clause Number	Description
			6	6	The Bank's acceptance of Redemption will be subject to the relevant Account(s) being valid and in good standing (with positive and sufficient Points balance) and there having been no breach by the cardholder (whether principal or supplementary) of any of his/her obligations under the applicable Cardholder Agreements, Cardmember Agreements, or Credit Card Terms, and any programme terms and conditions or other documents which form the banking agreement with the Bank.
			N/A	7	If a relevant Account has been closed or cancelled and with negative Points balance, the Bank reserves the right to charge to the relevant Account or any other account(s) held by the principal cardholder with the Bank a monetary amount equivalent to the value of the Points at any time without prior notice.
			10	11	Points may be redeemed for services, products or other items (together "Products") as may be made available by the Bank on the online redemption platform from time to time. If Redemption is to be made through Customer Service Hotline, only selected Products as the Bank may designate from time to time, would be available for Redemption.
			11	12	Points may not be redeemed for cash unless when specified as a redemption item under the online redemption platform. Provided that cardholder has accumulated sufficient Points and has sufficient credit limit available on his/her Account, there is no limit to the number of Products that each cardholder is entitled to redemption.
			12	13	The Bank reserves the right to change or remove the list of Products and merchants available for Redemption from time to time without notice under the online redemption platform or any other channel as may be made available by the Bank. All Products are subject to availability and will be allocated on a first-come-first-served basis. Products may be subject to the applicable terms and conditions of the respective merchant. The respective merchants reserve the right to supply alternative products or services of similar quality or price to cardholder. For details, please refer to the individual Product or relevant offer and promotion.
			16	17	The Bank may notify cardholder for of successfully-processed Redemption via appropriate channel(s) as determined by the Bank short message service ("SMS") based on the cardholder's contact details on the Bank's records at the Bank.
			17	18	If Redemption has been successfully-processed-If Products Redemption is made available by the Bank, the Products or redemption letter for the Products will be sent to the cardholder's correspondence address on the Bank's record, once the Redemption has been successfully processed.

			20	21	To If the collection of the redemption items in person at merchant outlets or the redemption centres is made available by the Bank, the cardholder must present his/her relevant valid Qualified Card, HKID Card and the original redemption letter issued by the Bank for redemption. Cardholder may designate a person to collect the redemption item(s) on his/her behalf. The designated person must present his/her HKID Card, the original redemption letter issued by the Bank, the signed photocopies of both sides of the relevant Qualified Card and authorisation letter signed by cardholder for redemption.
			N/A	24	In the event that any Point(s) has been used or credited to the relevant Account(s) but subsequent to such usage or crediting, the transaction(s) that form(s) part or all of the Points is cancelled or refunded, without prior notice to the cardholder, the Bank has the right to either debit from the relevant Account(s) the same amount of Points used or credited, or if the balance of Points is insufficient, charge to the relevant Account(s) a monetary amount equivalent to the value of the Points used or credited.
			N/A	25	Points earned under Standard Chartered UnionPay Dual Currency Platinum Credit Card can only be used to redeem cash in Hong Kong Dollar.
			N/A	26	Unless otherwise indicated, cash redemption by Points must be made in multiples of HK\$50 or any other multiplier as decided by the Bank from time to time. The Bank reserves the right to determine and adjust the multiplier at any time without prior notice.
			26	30	Redemption of mileage programme must be made in multiples of 1,000 miles and the minimum redemption level is 1,000 miles. Upon receipt of Redemption, the Bank will forward the relevant information to relevant mileage programme for processing. Miles will be credited into relevant mileage programme account within 4 to 6 weeks. In case of insufficient submitted information, the Redemption will be cancelled. Terms and conditions of relevant mileage programme apply for mileage redemptions. For details, please visit www.asiamiles.com or www.krisflyer.com . For details, please visit respective mileage programme website(s).
			27	31	A handling charge of HK\$300 will be charged for each Redemption of mileage programme and this charge is subject to change by the Bank.
			N/A	33	If pre-registration of mileage programme membership information is required for mileage Redemption, cardholder may access redemption platform for membership information registration or updating the registration record.
			29	34	If voucher is made available by the Bank for Redemption, all vouchers offered to cardholders will only be redeemable in accordance with the terms and conditions endorsed on them and will not be redeemable or exchangeable for cash in any circumstances.
			30.2	35.2	When redeeming an e-Voucher, the Bank will send the All e-Voucher will be sent to the an email address specified registered by cardholder with the Bank during the point of Redemption.
			31.2	36.2	All mCert will be delivered to the specified mobile number registered provided by cardholder with the Bank during the point of Redemption.
			32	N/A	Clause will be deleted in its entirety.
			33	N/A	Clause will be deleted in its entirety.

			34	37	If Points transfer is made available by the Bank, principal cardholder may transfer Points to another principal cardholder who holds Qualified Card subject to the following conditions: 1. Cardholder may not combine Points under multiple Qualified Card Accounts for a single transfer. Points transfers may not be are not allowed between Qualified Card Accounts held by the same cardholder. 2. The minimum transfer amount of Points is 10,000 points per transfer. A minimum service fee of HK\$20 will be charged for every 10,000 points transferred. Points transferred in increments of less than 10,000 will also be subject to a service fee of HK\$20. There is no maximum limit on the amount of Points which can be transferred. 3. By confirming the transfer details and instructions to proceed, Points will be transferred instantly online upon the successful payment of the required service fee through the designated Qualified Card Account. Other methods of payment for the service fees will not be accepted. Transferred Points will expire upon the latest expiry date of the Points under the transferee's Account.
			37	40	CashBack is earned in accordance with the relevant terms and conditions under the CashBack Programme for each Qualified CashBack Card. Notwithstanding any such terms and conditions or other relevant documents, any CashBack earned under a Qualified CashBack Card account would not be automatically credited to the relevant account. Cardholder has to access the online redemption platform for CashBack redemption and usage. At the option of the cardholder designating a selected amount subject to clause 3942, CashBack may be redeemed as cash and credited to the cardholder's relevant Qualified CashBack Card account, or alternatively and if made available by the Bank, cardholder may redeem CashBack by choosing among the Products or offers under the CashBack catalogue on the online redemption platform.
			39	42	The minimum threshold for CashBack redemption is HK\$50 per account. Unless otherwise indicated, Cash redemption must be made in multiples of HK\$50 or any other multiplier as decided by the Bank from time to time. The Bank reserves the right to determine and adjust the multiplier at any time without prior notice.
			All subsequent clauses shall be renumbered and cross-referencing shall be updated accordingly.		
	6.1	Standard Chartered Priority Banking Credit Card	Standard Chartered Priority Banking Credit Card		Clause 2 - One Point will be awarded for every HK\$1 spent under insurance payment. Two Points will be awarded for every HK\$1 spent under Local Eligible Transactions. Three Points will be awarded for every \$1 spent under Overseas Eligible Transactions. Clause 4 - Eligible Transactions - c. do not include:- (i) the following transactions or payment items even if they are settled by or charged to the Card Account: insurance payment; any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and

					Mastercard Asia/ Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees; (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions															
	6.2	Standard Chartered Visa Infinite Credit Card 360° Rewards Programme Terms and Conditions	Standard Chartered Visa Infinite Credit Card		Clause 4 - Eligible Transactions - b. do not include:- (i) any insurance payment (One point will be rewarded for every HK\$1 spent for such on insurance payment transactions.) (ii) the following transactions or payment items even if they are settled by or charged to the Card Account: insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/ Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees; (iii) any unposted, cancelled, refunded, falsified or unauthorised transactions.															
	6.3	Standard Chartered Preferred Banking Credit Card 360° Rewards Programme Terms and Conditions	Standard Chartered Preferred Banking Credit Card		Clause 5 - Eligible Transactions - (b) do not include: (i) the following transactions or payment items even if they are settled by or charged to the Card Account: insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/ Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees; (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions.															
	6.4	Standard Chartered executive/executive platinum Credit Card CashBack Program Terms and Conditions	Standard Chartered executive/executive platinum Credit Card		Clause 2 - Under the Program, Standard Chartered Bank (Hong Kong) Limited (the "Bank") will rebate a certain percentage of the Eligible Transaction (as defined in clause 5 below) in the form of reward ("CashBack") to the Card Account ("CashBack Percentage") as shown in the table below:- <table border="1"> <thead> <tr> <th>Credit Card Type</th> <th>CashBack Percentage</th> <th>Transactions Type</th> </tr> </thead> <tbody> <tr> <td>Standard Chartered executive Credit Card</td> <td>0.5%</td> <td>Local and overseas retail purchase*</td> </tr> <tr> <td>Standard Chartered executive platinum Credit Card</td> <td>0.5%</td> <td>Insurance payment</td> </tr> <tr> <td></td> <td>1%</td> <td>Local retail purchase (except Insurance payment)</td> </tr> <tr> <td></td> <td>2%</td> <td>Overseas retail purchase*</td> </tr> </tbody> </table> * Overseas retail purchase must be made in currency other than Hong Kong Dollars in foreign countries.	Credit Card Type	CashBack Percentage	Transactions Type	Standard Chartered executive Credit Card	0.5%	Local and overseas retail purchase*	Standard Chartered executive platinum Credit Card	0.5%	Insurance payment		1%	Local retail purchase (except Insurance payment)		2%	Overseas retail purchase*
Credit Card Type	CashBack Percentage	Transactions Type																		
Standard Chartered executive Credit Card	0.5%	Local and overseas retail purchase*																		
Standard Chartered executive platinum Credit Card	0.5%	Insurance payment																		
	1%	Local retail purchase (except Insurance payment)																		
	2%	Overseas retail purchase*																		

					Clause 5 – Eligible Transactions– do not include:- (i) the following transactions or payment items even if they are settled by or charged to the Card Account: insurance payment; Any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, payment via Phone Banking Services or Online Banking, tax payment, financial charges and fees; (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions.
6.5	Standard Chartered Titanium Credit Card "Dine'n Drink" Rewards Scheme Terms and Conditions	Standard Chartered Titanium Credit Card			Clause 3 – Insurance payment; Any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, cash advances, balance transfer, "instalment credit" amounts, "credit-to-cash" amounts, bill payments, purchase of merchants' cash coupon/gifts certificate, finance charges and fees transactions are excluded for earning Rewards. Any unposted/cancelled/refunded/falsified/unauthorised transactions are also excluded for the Rewards Scheme.
6.6	Standard Chartered Shop'n Gain Credit Card Rewards Scheme Terms and Conditions	Standard Chartered SHOP'n GAIN/SHOP'n GAIN/Platinum Credit Card			Clause 4 – Insurance payment; Any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, cash advances, balance transfers, "credit-to-cash" amounts, "instalment credit" amounts, bill payments, purchase of merchants' cash coupon/gifts certificate, finance charges and fees do not earn any Rewards. Any unposted/cancelled/refunded/falsified/unauthorised transactions are also excluded in the Rewards Scheme.
6.7	Standard Chartered Visa Signature Business Card CashBack Program Terms and Conditions	Standard Chartered Visa Signature Business Card			Clause 4 – Eligible transactions include: a. Local and overseas retail purchase transactions (which must be made in currency other than Hong Kong Dollars in foreign countries) charged to the Eligible Card account; b. Retail purchase transactions to be settled through interest-free monthly instalment service (if applicable). The CashBack for these eligible transactions will be awarded to the Eligible Card account monthly only for the instalment amount that is charged to the Eligible Card account during the relevant month. Eligible transactions do not include: The following transactions or payment items even if they are settled with or charged to an Eligible Card account: insurance payment, Any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, cash advances, bill payments via Standard Chartered Phone Banking Services or Standard Chartered Online Banking, tax payments, financial charges and fees; any unposted, cancelled, refunded, falsified or unauthorised transaction.

6.8	Terms and Conditions for MANHATTAN Platinum/Titanium Credit Card	MANHATTAN Platinum/Titanium Credit Card			Clause 4 – Eligible Transactions ("Eligible Transactions") include local and overseas retail purchase transactions (including Octopus automatic add value amount) charged to the Card Account; and retail purchase transactions to be settled through interest-free monthly instalment of MANHATTAN "Interest-free Instalment Plan". They do not include the following transactions or payment items even if they are settled by or charged to the Card Account: transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, saving and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, insurance payment; any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, cash advance, balance transfers, "Instalment Credit" amount, MANHATTAN "Credit Cash" Instalment Program/Preferential Annual Rate Program amount, payment via Phone Banking Services or Online Banking, tax payment, interest/financial charges and fees; any unposted/cancelled/refunded/falsified or unauthorised transactions. The cash back of these Eligible Transactions is calculated at 0.5% of the total amount of the Eligible Transactions charged to the Card Account during the relevant month ("CashBack"). CashBack will be awarded to the Card Account monthly in the same relevant month.
6.9	Standard Chartered Cash Back Program Terms and Conditions	Cards registered for the Cash Back Program			Clause 6 – Eligible transactions ("Eligible Transactions") include from the Enrolment Date onwards, spending on retail purchases (include both local and overseas transactions), internet order, mail order, phone order, auto payment, insurance payment, monthly instalment amount and Octopus reload. The amount spent in these Eligible Transactions is classified as "Retail Purchase Amount" for the purposes of these Terms and Conditions (in particular, Clause 5). Bill payment made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, insurance payment; any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, saving and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advance, annual fee, finance charges, balance transfer amount, "Instalment Credit" amounts, "credit-to-cash" amount, whole amount of instalment purchase price, any statement instalment plan's monthly instalment, handling fee and tax payment are excluded and not treated as "Retail Purchase Amount". Any unposted/cancelled/refunded/falsified/unauthorised transactions are also excluded.
6.10	Standard Chartered Asia Miles Mastercard Rewards Scheme ("Rewards Scheme") Terms and Conditions	Standard Chartered Asia Miles Mastercard			Clause 3 – Eligible Transactions means retail transactions including interest-free monthly instalment) and Octopus Automatic Add-Value transactions made with a Card but does not include the following: a) Insurance payment, bill payment transactions made through Standard Chartered Online Banking, Standard Chartered Phone Banking or JET Payment Service, phone order, mail order, any transfer/top up transaction from the Card to any account as designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and

					jewelry category (as defined by Mastercard Asia/Pacific (Hong Kong) Limited from time to time), cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees;
6.11	Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) Rewards Scheme and Annual Fee Terms and Conditions	Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card)			Clause 4 – Retail purchase transactions include local and overseas transactions, excluding but not limited to any transfer/top up transaction from the Card to any account as designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, cash advances, balance transfers, "Instalment Credit" amounts, Interest-free Instalment Plan, Octopus automatic add-value amount, insurance payment, "Credit-to-cash" amounts, bill payments, tax payment, purchase of merchants' cash coupon/gift certificate, interest, finance charges and fees. Any unposted/cancelled/refunded/falsified/unauthorised transactions are also excluded from earning any Rewards.
6.12	Standard Chartered Simply Cash Visa Card Rewards Scheme Terms and Conditions	Standard Chartered Simply Cash Visa Card			Clause 4 – Eligible Transactions means retail transactions (including online transactions and interest-free monthly instalment) and Octopus Automatic Add-Value transactions made with the Card but does NOT include the following: a. any transfer/top up transaction from the Card account to any account as designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, insurance payment, bill payment transactions made through Standard Chartered Online Banking, Standard Chartered Phone Banking or JET Payment Services, phone order, mail order, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer, money orders and wholesale purchase of precious stones and metals, watches and jewelry, according to the merchant codes issued by Visa International from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash Preferential Annual Rate" amounts, tax payment, financial charges and fees;

You may obtain a copy of the revised version of the above-mentioned documents on our website at sc.com/hk or via Customer Service Hotline after the Effective Date as shown above.

The above changes shall be binding on you if you retain or continue using your Card(s) on or after the Effective Date as shown above. Please be advised that we may however not be able to continue to provide the services to you if you **DO NOT** wish to accept the above changes.

For enquiry, please contact our staff for assistance.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail. The Bank reserves the right to amend the terms and conditions herein at any time. In case of disputes, the decision of the Bank shall be final and binding.

Standard Chartered Bank (Hong Kong) Limited
March 2020



關於渣打/MANHATTAN信用卡之更改通知/重要提示

親愛的渣打/MANHATTAN信用卡客戶：

除特別註明外，由2020年6月1日起（「生效期」），以下列表之修訂適用於由渣打銀行（香港）有限公司（「本行」）所發行之所有信用卡（「信用卡」），包括渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡、渣打商務卡及渣打公司卡。

項目	更改通知/重要提示概要	部份
1	修訂： – 海外交易手續費/在香港或海外以外幣（即除港元之外的任何貨幣）簽賬 修訂： – 以港幣支付外幣（即除港元之外的任何貨幣）簽賬的有關費用/在海外以港幣簽賬 – 郵寄月結單費用 (註：1.3部份之修訂已於2019年7月1日生效。)	1.1 1.2 1.3
2	修訂： – 渣打Simply Cash Visa卡年費豁免優惠之要求 – 渣打亞洲萬里通萬事達卡年費豁免優惠之要求 (註：2.1及2.2部份之修訂將於生效日期起之第一個信用卡發卡日期之週年日生效。)	2.1 2.2
3	有關「快速支付系統服務」之銀行服務水準提升（加入信用卡付款及轉賬功能），而作出有關獲取積分之條款及細則的修訂 – 任何信用卡「快速支付系統服務」均無拒付權 – 任何信用卡「快速支付系統服務」均無法賺取獎賞	3, 4.1, 5.1及 6.1至6.12
4	「MANHATTAN」信用卡之應付利息基準由按每月30日為基準計算轉為按一年365/366日基準計算 (註：以上利息基準修訂適用於交易過賬日為生效日期及其後的賬項。)	4.2
5	積分換領之條款及細則的修訂，包括但不限於： – 有關賬戶關閉後負數的積分結餘所產生的費用 – 於簽賬被取消或退款後有關積分將被撤銷 – 以渣打銀聯雙幣白金信用卡換領現金之指定貨幣 – 以積分換領現金及換領現金回贈之現金單位 – 預先登記飛行獎勵計劃會員資料	5.1至5.2
6	加設保費簽賬之獎賞	5.1及6.1至6.9

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項目	說明	
6. 責任之6.1 (第2點)	以信用卡 (包括任何附屬卡) 進行的所有交易 (閣下根據客戶條款第17-18條證實並非如此進行的受爭議交易除外)	
7. 閣下戶口的其他服務	條款 7.3 – 此條款為新增之條款。 7.3 使用「快速支付系統服務」或「快速支付系統」將受客戶條款中的有關條文約束。	
其他條款編號將作出相應調整。		
項目	說明	
附件 – 利息、費用或收費	透支現金財務費 按每筆透支現金支付，由接獲透支現金指示當日起計至悉數還清當日為止：– • 就「MANHATTAN」信用卡而言 – 應付利息按每筆透支現金的未付清餘額逐日計算，及按每月30日為基準計算。 • 就所有信用卡而言 (除「MANHATTAN」信用卡之外)，應付利息按每筆透支現金的未付清餘額逐日計算，及按一年365日基準計算 (如屬閏年則為一年366日)。 購物財務費 倘若截至本行發出的月結單所示到期繳款日或之前，本行仍未悉數收到該月結單所示的欠款結餘，則須支付。應付利息按以下方式逐日計算：– • 就「MANHATTAN」信用卡而言 – 按每月30日基準計算；或 • 就所有信用卡而言 (除「MANHATTAN」信用卡之外)，按一年365日基準計算 (如屬閏年則為一年366日)，且按欠款結餘基準計算，不包括任何所招致的財務費、積分購物、透支現金、指定及任何額外服務下交易的款項 (如適用)，從以下日期開始計算：– (i) 相關交易日期；或 (ii) 相關交易隨後的月結單週期，倘若截至相關交易之前的月結單週期所屬之月結單所示到期繳款日或之前，本行悉數收到閣下該月結單所示的欠款結餘 直至閣下悉數還清由本行發出月結單載明的欠款結餘。	
原條款編號	新條款編號	說明
2	2	有關合資格渣打信用卡 (渣打銀聯雙幣白金信用卡及渣打WorldMiles卡 (原名為渣打American Express®卡) 除外)，每次消費滿本行不時指定之港幣數額，即可獲一「360°全面賞」

部份	文件	適用信用卡	修訂 (新增內容以底線列明，刪除之內容以劃掉方式列明)			
項目	收費類別	信用卡類別	說明			
1.1	信用卡資料概要	渣打銀聯雙幣白金信用卡	9	海外交易手續費/在香港或海外以外幣 (即除港元之外的任何貨幣) 簽賬	銀聯雙幣白金信用卡 免收外匯轉換費用 <u>所有交易賬項均以港元/人民幣支付。就所有以外幣交易 (包括在中國以人民幣簽賬) 的賬項，將按銀聯國際從國際市場兌換率中選擇的或有關政府強制適用的兌換率，於銀聯國際處理有關簽賬之日期折算為相應數額的港元/人民幣，並收取0.6%交易徵費*，另加本行收取的0.4%，以計算客戶應付金額 (合共1%)。此外，由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。</u> *除了在香港以外幣 (港元之外的任何貨幣) 簽賬	
服務收費 (銀行服務收費一覽表) 之相關內容將一併修改。						
1.2	信用卡資料概要	所有Visa卡/萬事達卡	10	以港幣支付外幣 (即除港元之外的任何貨幣) 簽賬的有關費用/在海外以港幣簽賬	Visa卡/萬事達卡 Visa/Mastercard International對所有在海外以港元或非香港登記的商戶所進行之交易的賬項 (如網上商戶簽賬) 會收取 1% 作為交易徵費。同樣的費用將由本行代Visa/Mastercard International收取。 <u>交易徵費適用於由閣下及/或商戶發起的交易，並取決於商戶的設定。</u>	
服務收費 (銀行服務收費一覽表) 之相關內容將一併修改。						

				積分。有關消費必須為列於信用卡每月月結單上「購物」一欄 (不包括透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、保費簽賬 – 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OlePay及支付寶賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、「兌現分期」金額、「兌現年息優惠」金額、年費、財務費用、其他收費及交稅款項 (按本行不時修訂的詳情) 內的數額。列於持卡人最新一期月結單上或網上「360°全面賞」的渣打「360°全面賞」積分方可作換領/換購禮品之用。 而有合資格渣打銀聯雙幣白金信用卡及渣打WorldMiles卡 (原名為渣打American Express®卡)，每次消費滿本行不時指定之港幣數額，即可獲一「360°全面賞」積分。有關消費必須為列於信用卡每月月結單上「購物」一欄 (不包括透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、保費簽賬、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OlePay及支付寶賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、現金透支、「兌現分期」金額、「兌現年息優惠」金額、年費、財務費用、其他收費及交稅款項 (按本行不時修訂的詳情) 內的數額。列於持卡人最新一期月結單上或網上「360°全面賞」的渣打「360°全面賞」積分方可作換領/換購禮品之用。 而有合資格MANHATTAN信用卡，每一項新簽賬 (並不包括透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、保費簽賬 – 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OlePay及支付寶賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行
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1.3	信用卡資料概要	所有信用卡 (渣打倍多鈔白金信用卡、渣打倍多鈔信用卡、渣打Visa公司信用卡、渣打Visa Signature商務卡、指定之萬事達卡 (首4個信用卡號碼為5488) 除外)	項目26 – 以下為新增之項目。			
項目	收費類別	信用卡類別	說明			
26	郵寄月結單費用	所有信用卡 (渣打倍多鈔白金信用卡、渣打倍多鈔信用卡、渣打Visa公司信用卡、渣打Visa Signature商務卡、指定之萬事達卡 (首4個信用卡號碼為5488) 除外)	每月5港元，只適用於收取下列任何一款紙張月結單之客戶 – 綜合月結單、 – 信用卡月結單、 – 支票/儲蓄戶口月結單、 – 渣打「循環貸款卡」月結單及 – MANHATTAN「循環錢」月結單 註：以下客戶可獲豁免收費： – 18歲以下或65歲及以上的客戶 – 持有Click-a-Count存款戶口的客戶 – 領取政府優殘津貼/高齡津貼人士或領取綜合社會保障援助計劃人士			
2.1	渣打Simply Cash Visa卡條款及細則	渣打Simply Cash Visa卡	4. 持卡人於上一個年度內 (即由信用卡發卡日期之週年日起) 為符合有關最低總結餘要求之「優先理財」客戶/「Premium理財」客戶/「渣打紅利出糧戶口」或出糧戶口客戶成功申請信用卡後即可享年費豁免。持卡人之「優先理財」戶口/「Premium理財」戶口/「渣打紅利出糧戶口」必須於年費誌賬之月份符合上述條件仍然有效，方可享有上述之年費豁免優惠。			
2.2	渣打亞洲萬里通萬事達卡年費豁免優惠之條款及細則	渣打亞洲萬里通萬事達卡	1. 所有由渣打銀行 (香港) 有限公司 (「本行」) 發行之渣打亞洲萬里通萬事達卡 (「信用卡」) 主卡持卡人 (「持卡人」) 可於由信用卡發卡日期起之首年享有年費豁免優惠。於上一個年度內 (即由信用卡發卡日期之週年日起) 為符合有關最低總結餘要求之「優先理財」客戶/「Premium理財」客戶或出糧戶口客戶即可享年費豁免。持卡人必須於年費誌賬之月份符合上述條件，方可享有上述之年費豁免優惠。 條款2及3將全部被刪除；其他條款編號將作出相應調整。			
3	客戶條款	所有信用卡	12.6(b)(iv) – 此條款為新增之條款。 12.6(b)(iv). 拒付權或保障並不適用於以信用卡透過結算公司快速支付系統行使的任何交易，因為此等交易並不會經由信用卡協會進行，信用卡協會的拒付規則將不會適用。有鑑於此，閣下同意及接受透過「快速支付系統」或「快速支付系統服務」行使之交易將無法享有拒付權或處理爭議，而本行亦不會接納對「快速支付系統」或「快速支付系統服務」的爭議或拒付處理。閣下與收款人之間有關由收款人向閣下提供的任何商品或服務，或有關閣下與收款人之間的任何付款協議之任何合約均獨立於此條文及現有條款，並且只於閣下與此收款人間生效。本行因此不會承擔及免除任何有關閣下與收款人之交易之責任，包括交易金額、正確及時的貨品或服務提供、收款人停業、清盤或破產。無論受合約抑或法律約束，閣下仍須單獨及時對收款人履行全部責任，包括所有閣下對收款人的付款。閣下同意直接對相關收款人提出所有索償及爭議。			

				櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、年費、逾期費用、超額費用、利息/財務費用、結餘轉賬、「信用額自由使」金額、繳稅金額、「MANHATTAN也都得分期」計劃之分期付款交易金額及手續費的總額及「MANHATTAN免息分期」計劃購物價格之全數、其他收費及交稅款項 (按本行不時修訂的詳情) 內的數額都可得分，每簽賬HK\$1，可得1積分。如客戶其後取消任何簽賬 – 有關之得分將相應被扣除。 除此以外，個別合資格信用卡亦受其相關的獎賞計劃優惠條款及細則約束。
原條款編號	新條款編號	說明		
6	6	有關賬戶必須為有效及信用狀況良好 (持有正數及足夠之積分)，而持卡人 (主卡持卡人及附屬卡持卡人) 亦無違反與本行訂立之信用卡持卡人協議或信用卡條款及任何計劃之條款及細則或其他與本行訂立協議之文件，本行方會接受其換領申請。		
不適用	7	如有關賬戶關閉或取消後之積分結餘為負數，本行保留在有關賬戶內或主卡持卡人持有之其他賬戶中扣除相等於有關積分之等值金額的權利而毋須預先通知。		
10	11	積分只可用於換領由本行不時於網上換領平台提供之服務、禮品或其他項目 (統稱「禮品」)。如欲經客戶服務熱線換領 – 本行只不時提供有限度之指定禮品作換領項目。		
11	12	當只有於網上換領指定現金網上換領平台提供現金為換領項目之情況下時，積分方可用以換取現金。持卡人如已累積足夠積分，且其賬戶有足夠信用額，則該持卡人可不限量換領/換購提供之禮品。		
12	13	本行保留權利不時修訂或移除透過網上換領平台或任何其他渠道所換領之禮品及商戶之目錄，而無須另行通知。各項禮品供應數量有限，先到先得，換完即止。禮品亦須受有關商戶的適用條款及細則約束。有關商戶保留權利為持卡人提供其他類似質素或價格之禮品或服務以作取代。詳情請參考個別禮品或有關優惠及推廣。		
16	17	本行將以持卡人於本行紀錄之聯絡方式手機號碼傳送有關成功換領之手機短訊 (SMS) – 以及以本行決定之合適渠道通知持卡人成功換領獎賞。		
17	18	如本行提供禮品成功換領服務，禮品或禮品換領信將於成功換領後寄往持卡人於本行紀錄之通訊地址。		

			20	21	持卡人如本行提供親身到商戶分店或換領中心換領禮品時的服務，持卡人須出示其有效合資格信用卡、香港身份證及由本行發出之換領信正本以換領獎賞。持卡人可委托代領人代其換領禮品；惟換領禮品時，代領人須出示香港身份證、經由本行發出之換領信正本、經持卡人簽署核實之合資格信用卡的正面及背面之影印本；以及經持卡人簽署之授權書以作換領。
		不適用	24	24	如客戶使用積分或積分存入有關賬戶後，產生部份或全部積分之簽賬被取消或退款，本行有權從有關賬戶內扣除相等於該簽賬金額之積分，若剩餘之積分不足，則從有關賬戶內扣除相等於已使用或存入積分之等值金額而毋須預先通知。
		不適用	25	25	渣打銀聯雙幣白金信用卡賺取之積分只能換領以港幣為單位的現金。
		不適用	26	26	除非另行說明，以積分換領現金必須以港幣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。
			26	30	每次兌換飛行里數，必須以1,000里數或其倍數為兌換單位。而最低兌換額為1,000里數。兌換一經本行確認，本行會將有關資料轉交有關飛行獎勵計劃安排里數轉換事宜。飛行里數將於四至六星期內存入客戶有關之飛行獎勵計劃賬戶。如所填寫之資料不足，申請將自動取消。憑積分兌換飛行里數須受有關飛行獎勵計劃之細則及條款約束，詳情請瀏覽有關飛行獎勵計劃網站www.asiamiles.com或www.krisflyer.com。
			27	31	每次兌換飛行里數，持卡人須繳付港幣300元手續費，並不時因應本行最新政策而變更。
		不適用	33	33	如本行要求持卡人預先登記飛行獎勵計劃會員資料以換領飛行里數，持卡人可登入網上換領平台登記會員資料或更新已有紀錄。
			29	34	如本行提供禮券換領，所有禮券須根據禮券上之條款及細則使用，在任何情況下均不得作現金使用或兌換現金。
			30.2	35.2	就換領電子禮券，本行將於換領時把所有電子禮券將傳送至持卡人於本行紀錄指定之電郵地址。
			31.2	36.2	所有短訊換領禮券將傳送至持卡人於本行紀錄之換領短訊換領禮券時提供的指定流動電話號碼。
			32	不適用	此條款將被全部刪除
			33	不適用	此條款將被全部刪除

			34	37	如本行提供轉換積分服務，主卡持卡人可將積分轉贈予持有合資格信用卡的另一主卡持卡人，詳情如下： 1. 持卡人不可合併其名下多於一個合資格信用卡賬戶的積分作轉分轉贈之用，亦不可將積分轉至其名下另一個合資格信用卡賬戶。 2. 每次轉贈最少為10,000積分，每轉贈10,000積分須繳付港幣20元服務費，如所轉贈積分中部分不足10,000積分，亦須繳付港幣20元服務費。轉贈積分不设上限。 3. 持卡人一經確認積分轉贈詳情及處理指示，當所需服務費成功由指定合資格信用卡賬戶支付，則積分將即時於網上被轉贈。其他方式支付服務費恕不接受。 轉贈的積分將以收取積分賬戶的積分有效期計算。
			37	40	憑合資格現金回贈信用卡簽賬，可根據「CashBack現金回贈」計劃之有關條款及細則賺取現金回贈。不管任何「CashBack現金回贈」計劃之條款或其他有關文件，現金回贈將不會直接存入持卡人信用卡賬戶。持卡人換領或使用現金回贈，須進入網上換領平台並選擇換領指定金額為現金受以下條款及細則第3942條約束並存入持卡人合資格現金回贈信用卡賬戶。持卡人亦可透過本行不時提供之網上換領服務，以指定現金回贈金額換領現金回贈目錄之優惠。
			39	42	現金回贈換領之最低金額為每個賬戶港幣50元。除非另行說明，換領現金必須以港幣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。

其他條款編號及有關之編號引用將被相應調整。

6.1	渣打「優先理財」信用卡「360°全面賞」計劃之條款及細則	渣打「優先理財」信用卡	條款2 – 以渣打「優先理財」信用卡作任何合資格簽賬，每港幣1元之保費簽賬可獲1積分。每港幣1元本地合資格簽賬可獲2積分。每港幣1元之海外合資格簽賬可獲3積分。 條款4 – 合資格簽賬 c. 不包括： (i) 以下簽賬或付款項目，即使該等項目已透過信用卡戶口結算或誌賬其中： 保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用； (ii) 所有未誌賬/取消/退款/偽造/未經許可的交易。
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6.2	渣打Visa Infinite 信用卡「360°全面賞」計劃之條款及細則	渣打Visa Infinite 信用卡	條款4 – 合資格簽賬 b. 不包括： (i) 任何保費簽賬(保費簽賬可獲1積分，即每港幣1元可獲1積分。)。 (ii) 以下簽賬或付款項目，即使該等項目已透過信用卡戶口結算或誌賬其中： 保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、透過「渣打網上理財」、「渣打電話理財」及銀通櫃員機之「繳費易」服務所作的繳費賬項、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、「兌現年息優惠」金額、繳稅、財務收費及費用； (iii) 所有未誌賬/取消/退款/偽造/未經許可的交易。													
6.3	渣打Preferred Banking信用卡「360°全面賞」計劃之條款及細則	渣打Preferred Banking信用卡	條款5 – 合資格簽賬 (b) 不包括： (i) 以下簽賬或付款項目，即使該等項目已透過信用卡戶口結算或誌賬其中： 保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用； (ii) 所有未誌賬/取消/退款/偽造/未經許可的交易。													
6.4	渣打行政人員/行政人員白金信用卡之「現金回贈」計劃之條款及細則	渣打行政人員/行政人員白金信用卡	條款2 – 於此計劃下，渣打銀行(香港)有限公司(「本行」)將按合資格簽賬(定義如下述第5條)以一定比率(「現金回贈比率」)給予信用卡戶口回贈(「現金回贈」)，詳見以下列表：- <table border="1"> <thead> <tr> <th>信用卡類別</th> <th>現金回贈比率</th> <th>簽賬類別</th> </tr> </thead> <tbody> <tr> <td>渣打行政人員信用卡</td> <td>0.5%</td> <td>本地及海外零售購物*</td> </tr> <tr> <td rowspan="3">渣打行政人員白金信用卡</td> <td>0.5%</td> <td>保費簽賬</td> </tr> <tr> <td>1%</td> <td>本地零售購物(不包括保費簽賬)</td> </tr> <tr> <td>2%</td> <td>海外零售購物*</td> </tr> </tbody> </table> * 海外零售購物簽賬以於香港境外以港幣以外之貨幣之簽賬為準。	信用卡類別	現金回贈比率	簽賬類別	渣打行政人員信用卡	0.5%	本地及海外零售購物*	渣打行政人員白金信用卡	0.5%	保費簽賬	1%	本地零售購物(不包括保費簽賬)	2%	海外零售購物*
信用卡類別	現金回贈比率	簽賬類別														
渣打行政人員信用卡	0.5%	本地及海外零售購物*														
渣打行政人員白金信用卡	0.5%	保費簽賬														
	1%	本地零售購物(不包括保費簽賬)														
	2%	海外零售購物*														

			條款5 – 合資格簽賬： 不包括： (i) 以下簽賬或付款項目，即使該等項目已透過信用卡戶口結算或誌賬其中： 保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「信用卡兌現」金額、「兌現分期」金額、透過電話理財或網上理財之繳費金額、繳稅、財務收費及費用； (ii) 所有未誌賬/取消/退款/偽造/未經許可的交易。
6.5	渣打Titanium信用卡「倍味賞」獎賞計劃(「獎賞計劃」)條款及細則	渣打Titanium信用卡	條款3 – 保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳付賬單、購買任何商戶現金券/禮券之金額、財務費用及任何費用均不可獲得任何獎賞。所有未誌賬/取消/退款/偽造/未經許可的交易，均不會計算在獎賞計劃內。
6.6	渣打倍多紛信用卡獎賞計劃條款及細則	渣打倍多紛/渣打倍多紛白金信用卡	條款4 – 保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「兌現年息優惠」金額、「兌現分期」金額、繳付賬單、購買任何商戶現金券/禮券之金額、財務費用及任何費用均不可獲得任何獎賞。所有未誌賬/取消/退款/偽造/未經許可的交易，均不會計算在獎賞計劃內。
6.7	渣打Visa Signature 商務卡之「現金回贈」計劃之條款及細則	渣打Visa Signature 商務卡	條款4 – 合資格簽賬包括： a. 已於合資格信用卡戶口誌賬之本地及海外零售購物簽賬(須於香港以外以非港幣之貨幣簽賬)； b. 免息分期付款計劃下之零售購物簽賬(如適用)其每月記入合資格信用卡戶口之分期付款金額將計算在合資格簽賬內。 合資格簽賬不包括： 以下簽賬或付款項目，即使該等項目已透過合資格信用卡戶口結算或誌賬其中： 保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、現金透支、透過電話理財或網上理財之繳費金額、繳稅、財務收費及費用；所有未誌賬/取消/退款/偽造/未經許可的交易。

6.8	MANHATTAN Platinum及Titanium 信用卡現金回贈計劃條款及細則	MANHATTAN Platinum/Titanium 信用卡	條款4 – 合資格簽賬(「合資格簽賬」)包括：已於信用卡戶口誌賬之本地及海外零售購物簽賬(包括八達通自動增值)；MANHATTAN免息分期付款計劃下之零售購物簽賬，其每月記入信用卡戶口之分期付款金額將計算在合資格簽賬內；並不包括以下簽賬或付款項目，即使該等項目已透過信用卡戶口結算或誌賬其中：根據Visa國際組織/MasterCard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「信用額兌現」金額、「MANHATTAN信用額自由使用」免現分期/年息優惠計劃金額、透過電話理財或網上理財之繳費金額、繳稅、利息/財務費用；及所有未誌賬/取消/退款/偽造/未經許可的交易。現金回贈將以個別適用信用卡之合資格簽賬金額乘以0.5%計算(「現金回贈」)，所獲贈之現金回贈將每月存入客戶之有關適用信用卡賬戶。
6.9	渣打「CASH BACK現金回贈」計劃之條款及細則	已登記「CASH BACK現金回贈」計劃之信用卡	條款6 – 合資格之簽賬(「合資格簽賬」)由成功登記日起計算，包括零售購物簽賬(包括本地及海外)、網上購物、郵購、電話購物，自動轉賬、保費簽賬、各分期付款計劃之每月供款及八達通自動增值。此等簽賬之消費將根據此條款及細則(特別指條款(5))被歸納為「零售購物簽賬金額」。透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的任何繳費賬項、保費簽賬→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OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、年費、財務費用、結餘轉賬、「信用卡兌現」計劃、分期付款價格之全數。任何月結單分期計劃之供款及手續費及透過電話理財及網上交稅並不包括為及不被歸納為零售簽賬金額。所有未誌賬/取消/退款/偽造/未經許可的交易，均不會計算在簽賬金額內。
6.10	渣打亞洲萬里通 萬事達卡獎賞計劃(「獎賞計劃」)條款及細則	渣打亞洲萬里通 萬事達卡	條款3 – 合資格簽賬包括以信用卡所作之零售簽賬(包括免息分期付款計劃)及八達通自動增值，不包括：a) 保費簽賬、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、電話購物、郵購、任何由信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、Mastercard Asia/Pacific (Hong Kong) Limited不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶

			批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用；
6.11	渣打WorldMiles卡(原名為渣打American Express®卡)獎賞計劃及年費條款及細則	渣打WorldMiles卡(原名為渣打American Express®卡)	條款4 – 零售簽賬包括本地及海外零售簽賬，不包括但不限於任何由信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「兌現分期」金額、免息分期付款計劃、八達通自動增值、保費、「信用額兌現」金額、繳付賬單、繳稅金額、購買任何商戶現金券/禮券之金額、利息、任何費用和財務費用。所有未誌賬/取消/退款/偽造/未經許可的交易，均不會計算在獎賞計劃內。
6.12	渣打Simply Cash Visa卡獎賞計劃(「獎賞計劃」)條款及細則	渣打Simply Cash Visa卡	條款4 – 合資格簽賬為以信用卡所作之零售簽賬(包括網上簽賬及免息分期付款計劃)及八達通自動增值，但不包括以下： a. 任何由信用卡戶口轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通OlePay及支付實賬戶、任何以「快速支付系統」或「快速支付系統服務」或非信用卡協會進行的交易服務或本行不時新增之電子付款賬戶之金額、保費簽賬、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、電話購物、郵購、根據Visa國際組織不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用；

閣下可於上述個別生效期後於本行網頁sc.com/hk下載或經客戶服務熱線索取上述新修訂之文件。

若閣下在上述個別生效期或以後繼續使用或保留信用卡，上述更改即對閣下具有約束力。若閣下**不接受**上述更改，本行可能無法繼續為閣下提供服務。

如有任何查詢，請與本行職員聯絡。

中英文版之內容如有歧義，概以英文版為準。本行保留隨時更改此條款及細則之權利。如有任何爭議，本行將保留最終決定權。

渣打銀行(香港)有限公司

2020年3月

由渣打銀行(香港)有限公司刊發

Manhattan Card – 渣打銀行(香港)有限公司轄下部門