



Priority Banking 360° Rewards (Asia Miles) Terms & Conditions

Important Note: Premium deposit, Equity Linked Investments and structured notes are structured products involving derivatives and some Investment Funds would involve derivatives. The investment decision is yours but you should not purchase such product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

1. The Priority Banking 360° Rewards (Asia Miles) ("**PB 360° AM Rewards**") is only applicable to Priority Banking ("**PB**") clients of Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") who maintain HKD1,000,000 minimum average daily Relationship Balance in each particular month and hold a valid principal Standard Chartered Cathay Mastercard® / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private ("**Eligible Card**") issued by the Bank ("**Eligible PB Clients**"). For the avoidance of doubt, if a client's average daily Relationship Balance in a particular month falls under HKD1,000,000, he or she shall not be entitled to the **PB 360° AM Rewards** in that particular month.
2. Eligible PB Clients who also hold a valid principal Standard Chartered Priority Banking Credit Card may earn either 360° Rewards Points or Asia Miles ("**Miles**") under Priority Banking 360° Rewards in accordance to their selection. The entitlement of Reward Points or Miles is also subject to the validity of the respective credit card.
3. Eligible PB Clients must make at least one retail purchase transaction (including interest-free monthly instalment), bill payment transaction or cash advance transaction with their Eligible Cards during a calendar month in order to earn Miles under PB 360° AM Rewards for the same month.
4. Only the Eligible PB Transactions (as defined in Clause 16) made by the Eligible PB Clients will be eligible for earning Miles. If the Eligible PB Transactions are made under a joint account, only those made under the account(s) held by the Eligible PB clients in the capacity as primary account holder/borrower in such joint account(s) will be eligible for earning Miles.
5. Eligible PB Clients are required to provide accurate Asia Miles membership information including surname, given name, membership number and any other information as may be required in the Card application form and thereafter from time to time or as required and to maintain a valid Asia Miles membership account at all relevant times in order to participate in PB 360° AM Rewards, and for the Miles earned to be credited to Eligible PB Clients' Asia Miles membership accounts. **Asia Miles membership account must be owned by Eligible PB Clients. Subsequent change of Asia Miles membership account associated with their Eligible Card is not allowed save in exceptional circumstances as determined by the Bank in its sole discretion.**
6. Miles earned will be calculated monthly, and subject to the terms below, will be displayed in the credit card statement or consolidated banking statement (whichever applicable) and then credited to the Asia Miles membership accounts of the Eligible PB Clients with which their Eligible Cards are linked within 14 business days from the statement date. The Bank will provide Eligible PB Clients' Asia Miles membership surname, given name, membership number and the number of miles earned to Asia Miles Limited for the purpose of crediting Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the Eligible PB Clients' Asia Miles membership accounts. For example, if during July 2021, 70 Miles were earned by an Eligible PB Client; they will be shown on the credit card statement or consolidated banking statement (whichever applicable) issued in



August 2021 and directly credited to their Asia Miles membership account within 14 business days from the statement date.

7. Miles earned cannot be converted into bonus points or cash rebate and is non-transferable.
8. **Eligible PB Clients acknowledge that the Miles earned from PB 360° AM Rewards shall be credited to their Asia Miles membership accounts by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose, however the Bank makes no warranty that the Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the Eligible PB Client's Asia Miles membership account for any reason beyond the Bank's control.** Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify Eligible PB Clients of any changes or latest announcements of Asia Miles Limited. Eligible PB Clients understand and accept that the Bank is not the supplier of the reward (including Miles). The Bank shall bear no liability relating to any aspect of the reward, including without limitation, their quality, the supply, the descriptions of the reward provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the reward provided by the supplier, its employees, officers or agents.
9. Upon receipt of notification from Asia Miles Limited that crediting of Miles to Asia Miles membership account(s) is rejected, the Bank will, as soon as practicable, notify the Eligible PB Clients accordingly. Eligible PB Clients are required to verify and provide valid Asia Miles membership accounts information or any other information as may be required to facilitate Miles crediting. Miles crediting and notify the Bank accordingly that was rejected in previous statement month(s) will be accumulated and credited in the next statement month after valid Asia Miles membership information or other required information are provided. If the Asia Miles membership account remains invalid or the required information is not provided for Miles crediting at the time the relevant Eligible Card account is closed, the earned Miles will be forfeited and the Bank accepts no liability for such forfeiture.
10. Notwithstanding the above, Miles will not be awarded to an Eligible PB Client unless he/she maintains his/her PB with the Bank and all the account(s) of the Eligible PB Client with the Bank is/are valid and in good financial standing at the time Miles are awarded. The Bank further reserves the right not to award any Miles if an Eligible PB Client fails once or more to pay on or before the relevant due date under any credit facility (including credit card) the Eligible PB Client has with the Bank in the preceding 12 months.
11. For clients who newly sign up for PB, PB 360° AM Rewards will not be available until the following calendar month after their date of sign-up and subject to the validity and financial standing of their Eligible Card.
12. If the Eligible Card account is voluntarily/involuntarily closed, all Miles not yet credited will be immediately forfeited upon account closure.
13. In the event that an Eligible PB Client is also entitled to other prevailing promotion offer(s) of the Bank, the Bank reserves the right to provide only one or some of the offer(s) at its absolute discretion.
14. The method used to calculate Miles earned and the criteria for earning Miles are determined at the sole discretion of the Bank. The Bank reserves the right to alter or terminate the PB 360° AM Rewards and amend terms and conditions herein at any time, including, but not limited to, the



calculating method, the criteria and the Miles earning rate. In case of disputes, the decision of the Bank shall be final and binding.

15. If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.
16. Eligible PB Client may earn Miles by holding or entering into transactions to hold one or more of the following Eligible Banking Products in Table A ("**Eligible PB Transactions**") and subject to these terms and conditions, Miles will be calculated based on the total balance of account(s) of the Eligible Banking Product(s) as shown on the relevant monthly statement(s) in accordance with the earning rates and caps set out in Table B:

Table A – Eligible Banking Products

PRODUCT CATEGORIES	ELIGIBLE BANKING PRODUCTS
Deposits/ Structured Investment Series/ Premium Deposit	<ul style="list-style-type: none"> Savings Account, Current Account, Time Deposit, Call Deposit, Premium Deposit and Structured Investment Series (Any Currency). Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for earning Miles (excluding the overdraft balance of WealthPro). Excluding deposits credited to MortgageOne® Account and Actual Amount Swept under MortgageOne® Optimizer Services.
Investments	<ul style="list-style-type: none"> Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).
Insurance	<ul style="list-style-type: none"> Cumulative premium paid for life assurance basic plans (except for Investment-linked insurance plan) applied through the Bank and underwritten by Prudential Hong Kong Limited ("Prudential").
Personal Instalment Loan	<ul style="list-style-type: none"> Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Instalment Loan and Tax Loan. Excluding any loans approved but not yet draw down.
Mortgage Loan	<ul style="list-style-type: none"> Excluding any loans approved but not yet drawn down and any loans under Standard Chartered Staff Mortgage Plan. If there is more than one applicant or obligor under the relevant mortgage loan and each of them is an Eligible PB Client, only Applicant 1 or Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to earning Miles for this product category. Single premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance.

Table B – Miles earning rates and caps

PRODUCT CATEGORY OF ELIGIBLE TRANSACTIONS	REWARD BASIS	ASIA MILES EARNED	THE MAXIMUM ASIA MILES EARNED (MONTHLY)
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Deposits/ Structured Investment Series/ Premium Deposit	Every HKD200,000 daily average balance in a month*	80	1,200
Investments	Every HKD200,000 daily average balance in a month**	80	1,200
Insurance		80	1,200
Personal Instalment Loan	Every HKD200,000 month end outstanding loan balance^	40	600
Mortgage Loan		10	400

* based on total number of calendar days in the relevant month

** based on total number of days the Bank is open for business in the relevant month

^ as at the last calendar day in the relevant month

- 16.1. For Miles calculation purposes, the balance of the relevant Eligible Banking Products held by an Eligible PB Client will be converted to Hong Kong Dollar ("HKD") in the following situations on the specified basis:
 - i. if the relevant account balance is denominated in foreign currency – the Bank's exchange rate as of last calendar day of the month will be adopted for converting the daily average balance of the relevant account from the foreign currency to HKD equivalent, which will then be used to calculate the monthly balance of the account;
 - ii. if the relevant account is holding Investment Funds, Securities, Debt Securities or Equity Linked Investment – the Bank's daily Net Asset Value price of the relevant Investment Funds, or the market price of the relevant Securities or Debt Securities will be adopted to calculate the daily aggregate balance of the relevant account, which will then be used to calculate the monthly balance of the account.
- 16.2. For Miles calculation purposes under the Personal Instalment Loan and Mortgage Loan categories:
 - i. If the Bank has not received payment from the Eligible PB Client on or before the relevant due date in respect of any credit facility(ies) under the respective categories, no Miles will be calculated and awarded to the Eligible PB Client unless and until the relevant account(s) has/have resumed to valid and good financial standing.
- 16.3. For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Miles is the net loan balance (that is, outstanding loan principal minus deposits credited to the MortgageOne® Account) on the last calendar day in that month. In the event that outstanding loan principal is less than the deposits credited to the MortgageOne® Account resulting in a net deposits balance, no Miles will be offered.
- 16.4. For Miles calculation purposes under Insurance category:
 - i. To be eligible for the PB 360° AM Rewards, the life assurance basic plan(s) must be sold by Insurance Specialist/ Sales staff of the Bank.
 - ii. If the Eligible PB Client cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Miles will not be offered for such plan(s) or policy(ies).



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- iii. The relevant policy(ies) must remain in force (as determined by Prudential at its sole discretion) and the premium level must remain the same as (or above) the initial premium level determined at the time of issuance of the policy(ies); otherwise, the Bank has the absolute right to forfeit and debit any Miles awarded in respect of such policy(ies) or relevant plan(s).
- 16.5. Any remaining balance that falls short from earning any Miles based on the criteria referred above during a month will neither be combined with other balances in other product categories nor be carried forward for Miles calculation purposes in any subsequent months.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Standard Chartered Bank (Hong Kong) Limited



優先理財「360°全面賞」（「亞洲萬里通」）計劃之條款及細則

重要提示：「高息貨幣掛鈎存款」、股票掛鈎投資及結構性票據乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的。除非中介人於銷售該產品時已向閣下解釋並經考慮閣下的財務狀況、投資經驗及目標後而該產品是適合閣下的，否則閣下不應投資在該產品。

1. 優先理財「360°全面賞」（「亞洲萬里通」）僅適用於持有渣打銀行（香港）有限公司（「本行」）發行之有效渣打國泰 Mastercard® / 渣打國泰 Mastercard – 優先理財 / 渣打國泰 Mastercard – 優先私人理財主卡（「合資格信用卡」）的「優先理財」客戶，並於每月維持 HK\$1,000,000 或以上之每日平均總結餘（「合資格「優先理財」客戶」）。為免存疑，若客戶於月內之每日平均總結餘低於 HK\$1,000,000，該月則不能獲享「360°全面賞」優惠。
2. 持有渣打「優先理財」信用卡之合資格「優先理財」客戶，於優先理財「360°全面賞」根據其選擇可享「360°全面賞」積分（「積分」）或「亞洲萬里通」里數（「里數」）。有關客戶須持有有效及相關之信用卡方可獲享積分或里數。
3. 合資格「優先理財」客戶於相關曆月內須至少使用合資格信用卡一次進行零售簽賬交易（包括分期付款計劃），以合資格信用卡繳付賬單或現金透支，方可獲享該曆月於優先理財「360°全面賞」（「亞洲萬里通」）之里數。
4. 只有合資格「優先理財」客戶（即信用卡主卡持卡人）所作之合資格「優先理財」交易（定義如條款 16）可用作賺取里數。如合資格「優先理財」銀行交易由聯名戶口作出，則只有作為聯名戶口之基本戶口持有人/貸款主客戶的合資格客戶之戶口方可用作賺取里數。
5. 合資格「優先理財」客戶須提供正確的「亞洲萬里通」會員資料，包括姓氏、名字、會員號碼及任何於信用卡申請表及其後按不時需要提供的資料，並於有關時段內維持有效的「亞洲萬里通」賬戶以參加優先理財「360°全面賞」（「亞洲萬里通」），及存入所獲里數於合資格「優先理財」客戶之「亞洲萬里通」賬戶。「亞洲萬里通」賬戶須為合資格「優先理財」客戶所擁有。除由本行決定的特殊情況外，與合資格信用卡相聯之「亞洲萬里通」賬戶不得更改。
6. 里數將依照下述條款逐月計算及顯示於信用卡月結單或綜合月結單（若適用），本行將於月結單截數日期起的 14 個工作天內提供合資格「優先理財」客戶之「亞洲萬里通」會員之姓氏、名字、會員號碼及所獲里數至亞洲萬里通有限公司。於收取本行提供的所需資料後，亞洲萬里通有限公司將存入閣下所獲得的里數至合資格「優先理財」客戶之「亞洲萬里通」賬戶。例如，若一名合資格客戶於 2021 年 7 月獲取 70 里數，有關里數會顯示於 2021 年 8 月發出之信用卡月結單或綜合月結單（若適用），並會於月結單截數日期起的 14 個工作天內存入「亞洲萬里通」賬戶內。
7. 所獲里數不能換成積分或現金回贈，並不可轉讓。



8. 合資格「優先理財」客戶明白由優先理財「360°全面賞」（「亞洲萬里通」）所獲得的里數將由亞洲萬里通有限公司存入閣下的「亞洲萬里通」賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於合資格「優先理財」客戶的「亞洲萬里通」賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。里數之換領及/或使用須受「亞洲萬里通」條款及細則約束。詳情請瀏覽 asiamiles.com。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。合資格「優先理財」客戶明白及接納本行並非獎賞（包括里數）之供應商。因此，有關供應商、其員工或代理人所提供之獎賞的各方面，包括但不限於質素、供應量、供應商的獎賞說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。
9. 如本行收到亞洲萬里通有限公司的通知得悉里數無法存入「亞洲萬里通」賬戶，本行將盡快通知合資格「優先理財」客戶。合資格「優先理財」客戶須核對並提供有效的「亞洲萬里通」會員資料及其他所需資料以存入里數並通知本行。於上一個月結單截數月內無法存入的里數將累積並於合資格「優先理財」客戶提供有效的「亞洲萬里通」會員資料及其他所需資料後的下一個月結單截數月內存入。如於信用卡戶口取消時，「亞洲萬里通」賬戶仍為無效，或合資格「優先理財」客戶仍未提供所需資料以存入里數，所獲里數將被取消，本行毋須負上任何責任。
10. 儘管有上述規定，合資格「優先理財」客戶及亦必須於本行維持「優先理財」，並於本行持有之所有戶口必須為有效及財務狀況良好，否則不會獲得里數。若有關合資格「優先理財」客戶於 12 個月內曾一次或多次未能於有關到期日或之前繳付於本行持有任何貸款（包括信用卡）之還款，本行保留不存入或授予任何里數之權利。
11. 對於新開立「優先理財」的客戶，優先理財「360°全面賞」（「亞洲萬里通」）將於該等客戶開立日後的下一個曆月才正式生效，有關客戶並須持有有效及財務狀況良好之信用卡方可參與優惠。
12. 如取消合資格信用卡戶口（不論是自願或非自願），則所有未存入之里數將在戶口取消後被即時取消。
13. 若合資格「優先理財」客戶及同時合資格享用本行另一現行推廣優惠，本行保留只酌情提供其中一項或一部份優惠的絕對權利。
14. 里數的計算方法及其相關的合資格交易及產品的準則由本行全權酌情決定。本行保留隨時更改或終止優先理財「360°全面賞」（「亞洲萬里通」）及/或修訂條款及細則包括但不限於里數的計算方法及其相關的合資格交易及產品的準則及里數換率之權利。如有任何爭議，本行保留最終決定權。
15. 此等條款之中英文版內容如有不一致或抵觸之處，概以英文版為準。
16. 合資格「優先理財」客戶可透過持有或以下表一其中一項或多項合資格銀行產品進行交易（「合資格「優先理財」交易」），並符合此條款及細則以賺取里數，里數將參照下表二各



合資格「優先理財」交易的產品類別之獎賞準則及最高可獲取之里數計算：

表一：合資格銀行產品

產品類別	合資格銀行產品
存款/ 結構性投資系列/ 高息貨幣掛鈎存款	<ul style="list-style-type: none"> 儲蓄存款戶口、往來戶口、定期存款、通知存款、「高息貨幣掛鈎存款」及結構性投資系列（任何貨幣）。 往來戶口之實際透支金額（而非透支限額）將被視作正數以計算里數（專智融資之透支金額除外）。 不包括 MortgageOne® 增值按揭戶口內之任何存款及 MortgageOne® Optimizer 服務之實際撥賬金額。
投資	<ul style="list-style-type: none"> 基金、股票、債券及股票掛鈎投資（任何貨幣）。
保險	<ul style="list-style-type: none"> 透過本行申請保誠保險有限公司（「保誠」）承保之人壽保險基本計劃（投資相連壽險計劃除外）所累積的已繳保費。
私人分期貸款	<ul style="list-style-type: none"> 私人分期貸款、結餘轉戶計劃、浮動息率私人分期貸款及稅務貸款。 不包括已獲准批核但未提取的任何貸款金額。
樓宇按揭貸款	<ul style="list-style-type: none"> 不包括已獲准批核但未提取的任何貸款金額及渣打員工樓宇按揭貸款計劃。 如不止一個申請人/債務人成為合資格「優先理財」客戶，則僅身為樓宇按揭貸款申請表中載列之申請人一/債務人一/的合資格信用卡持卡人才能享受優惠。 以整付保費形式繳交之樓宇按揭貸款壽險計劃將被計入樓宇按揭貸款產品類別中計算里數。

表二：獎賞準則及最高可獲享之里數

合資格交易的產品類別	獎賞準則	可賺取之「亞洲萬里通」里數	每月最高可賺取之「亞洲萬里通」里數
存款/ 結構性投資系列/ 高息貨幣掛鈎存款	每港幣 200,000 元之 該月每日平均結餘*	80	1,200
投資	每港幣 200,000 元之 該月每日平均結餘**	80	1,200
保險		80	1,200
私人分期貸款	每港幣 200,000 元之 月結貸款結餘^	40	600
樓宇按揭貸款		10	400

* 以該月之總日數計算

** 以該月本行營業之總日數計算

^ 該月最後一個曆日



- 16.1. 在以下情況中，合資格「優先理財」客戶所持合資格銀行產品的結餘將按特定基準兌換為港幣（「HKD」），以計算里數：
- i. 若相關戶口結餘以外幣計值，則相關戶口之每日平均結餘將根據本行於該月最後一個曆日之匯率紀錄，計算由外幣換至港幣之等值，該等值將以用作計算該戶口之每月結餘；
 - ii. 若相關戶口中持有基金、股票、債券或股票掛鈎投資，則將根據本行每日有關投資基金之資產淨值或有關股票或債券之市價，計算相關戶口的每日結餘總額，該等總額將用以計算該戶口之每月結餘。
- 16.2. 私人分期貸款及樓宇按揭貸款類別下之里數計算：
- i. 若銀行未能在到期日或之前收到合資格（「優先理財」）客戶繳付相關類別下任何貸款之還款額，則有關貸款將不能獲取任何里數，直至該有關貸款戶口恢復其有效及良好之財務狀況。
- 16.3. MortgageOne®增值按揭戶口（樓宇按揭貸款產品類別）用作計算里數之結餘為該月最後一個曆日當天之淨貸款結餘（即未償還按揭貸款本金減去存入 MortgageOne®增值按揭戶口之存款結餘）。如未償還按揭貸款本金少於存入 MortgageOne®增值按揭戶口之存款，致使該戶口之結餘為淨存款結餘，則該戶口未能獲享里數。
- 16.4. 保險類別下之里數計算：
- i. 若要合資格享受優先理財「360°全面賞」（「亞洲萬里通」）優惠，人壽保險基本計劃須由本行的保險策劃經理/職員所銷售。
 - ii. 若客戶在冷靜期內取消相關保單，則無權享受里數。
 - iii. 相關合資格保單須（以保誠全權酌情決定的方式）持續有效，而且相關保費水平須與簽發保單時釐定的首期保費水平一致（或更高）；否則本行享有絕對權利以取消和扣除就該等保單中獲取的任何里數。
- 16.5. 以上述標準計算，該月任何並沒有獲取任何里數之餘額，將不可與其他產品類別一併計算或累計至下一個月之里數計算。

借定唔借？還得到先好借！

由渣打銀行(香港)有限公司刊發