



Priority Banking 360° Rewards (360° Rewards Points) 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 ("**Offer**") is only available 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 PB Credit Card (the "**Card**") issued by the Bank ("**Eligible Client**"). 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 Offer in that particular month.
2. Eligible Client may earn 360° Rewards Points ("**Points**") by holding the Card and one or more of the following Eligible Banking Products or entering into transactions to hold one or more of the following Eligible Banking Products ("**Eligible Transaction**"):

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.



3.1. Points will be calculated based on the total balance of the relevant account as shown on the relevant monthly statement and on the following criteria with reference to each Product Category:

PRODUCT CATEGORY OF ELIGIBLE TRANSACTIONS	REWARD BASIS	NO. OF 360 ^º REWARDS POINTS EARNED	THE MAXIMUM 360 ^º REWARDS POINTS EARNED (MONTHLY)
Deposits/ Structured Investment Series/ Premium Deposit	Every HKD200,000 daily average balance in a month*	400 points	6,000 points
Investments	Every HKD200,000 daily average balance in a month**	400 points	6,000 points
Insurance		400 points	6,000 points
Personal Instalment Loan	Every HKD200,000 month end outstanding loan balance^	200 points	3,000 points
Mortgage Loan		50 points	2,000 points

* 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

3.2. Only the Eligible Transactions made by the Eligible Client (who is the Principal cardholder of the Card) will be counted for Points. If the Eligible Transactions are made under a joint account, only the account(s) held by the Eligible Client in the capacity as primary account holder/borrower in such joint account will be counted for Points.

3.3. For Points calculation purposes, the balance of the relevant product held by an Eligible 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.

3.4. For Points calculation purposes under the Personal Instalment Loan and Mortgage Loan categories:

- i. To be eligible for the Offer, the relevant loan account(s) of the Eligible Client under the respective categories should be valid and in good financial standing; and
- ii. If the Bank has not received payment from the Eligible Client on or before the relevant due date in respect of any credit facility(ies) under the respective categories, no Points will be calculated and



awarded to the Eligible Client unless and until the relevant account(s) has/have resumed to valid and good financial standing.

- 3.5. For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Points 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 Points will be offered.
- 3.6. For Points calculation purposes under Insurance category:
 - i. To be eligible for the Offer, the life assurance basic plan(s) must be sold by Insurance Specialist/Sales staff of the Bank.
 - ii. If the client cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Points will not be offered for such plan(s) or policy(ies).
 - 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 Points awarded in respect of such policy(ies) or relevant plan(s).
- 3.7. Any remaining balance that falls short from earning any Points based on the criteria referred above during a month will neither be combined with other balance in other product categories nor be carried forward for Points calculation purposes in any subsequent months.
4. As a prerequisite for Points being earned under the Offer, Eligible Client must use the Card at least once during the relevant month to pay for a retail purchase transaction (including but not limited to monthly instalment and bill payment) or make a cash advance.
5. Points will be calculated monthly, and subject to the terms below, will be credited to the Card account in the following month. Details of any award of Points during a relevant month will be shown on the credit card statement or consolidated banking statement (where applicable) to be issued to the relevant Eligible Client in the following month. For example, if during September 2022, 1,000 Points were earned by an Eligible Client; in October 2022, they will be credited to the Card account and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Client.
6. Notwithstanding the above, the Points will not be awarded to the Eligible Client unless the Eligible Client has maintained a PB Relationship package with the Bank and all the account(s) of the Eligible Client at the Bank is/are valid and in good financial standing. The Bank further reserves the right to refuse to credit or honour any Points if the relevant Eligible Client fails once or more to pay on or before the relevant due date under any credit facility (including credit card) the Eligible Client has at or with the Bank.
7. For clients who newly sign up for PB Relationship package, the Offer will not be available to those clients until the next calendar month after their sign-up and subject to the validity and financial standing of the Card the relevant client is holding.
8. If the Card account is voluntarily/involuntarily closed, all Points unredeemed, unused or not yet credited to the Card account will be immediately forfeited upon the account closure.
9. The methods used to compute Points and the criteria of Eligible Transactions and products relating thereto are decided and subject to the sole discretion of the Bank. The Bank may review such methods and criteria from time to time. In case of any disputes, the Bank's decision shall be final and binding.



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10. Points awarded under this Offer will be valid for use for at the maximum of 3 years as particularly specified in the relevant monthly statements. The usage and validity of Points will be subject to the relevant terms and conditions as set out in the Bank's 360° Rewards catalogue which will be reviewed and amended by the Bank from time to time.
11. In the event that the Eligible Client is also entitled to another 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.
12. The Bank reserves the right to terminate the Offer and to vary or modify any of the above terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
13. If there is any inconsistency or conflict between the English and the Chinese versions of these terms, 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



優先理財「360°全面賞」（「360°全面賞」積分）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」優惠（「優惠」）僅適用於持有渣打銀行（香港）有限公司（「本行」）發行之有效「優先理財」信用卡主卡（「信用卡」）的「優先理財」客戶，並於該月內維持 HK\$1,000,000 或以上之每日平均總結餘（「合資格客戶」）。為免存疑，若客戶於月內之每日平均總結餘低於 HK\$1,000,000，該月則不能獲享優惠。
2. 合資格客戶可透過持有之信用卡及下列其中一項或多項合資格銀行產品或以下列其中一項或多項合資格銀行產品進行交易（「合資格交易」），以賺取「360°全面賞」積分（「積分」）：

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/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。

- 3.1. 積分將根據相關戶口每月月結單所示之總結餘、參照各產品類別按以下準則計算積分：



合資格交易的產品類別	獎賞準則	可賺取之「360°全面賞」積分	每月最高可賺取之「360°全面賞」積分
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*	400 積分	6,000 積分
投資	每港幣 200,000 元之 該月每日平均結餘**	400 積分	6,000 積分
保險		400 積分	6,000 積分
私人分期貸款	每港幣 200,000 元之 月結貸款結餘^	200 積分	3,000 積分
樓宇按揭貸款		50 積分	2,000 積分

* 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

- 3.2. 只有合資格客戶（即信用卡主卡持卡人）所作之合資格交易會用作計算積分。如合資格交易由聯名戶口作出，則只有作為聯名戶口中基本戶口持有人/貸款主客戶的合資格客戶之戶口方可用作計算積分。
- 3.3. 在以下情況中，合資格客戶所持相關產品的結餘將按特定基準換為港幣（「HKD」），以計算積分：
 - 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，以計算該戶口之每月結餘。
- 3.4. 私人分期貸款及樓宇按揭貸款類別下之積分計算：
 - i. 若要合資格享受優惠，合資格客戶於相關類別下之有關貸款戶口必須為有效及財務狀況良好；及
 - ii. 若銀行未能在到期日或之前收到合資格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積分，直至該有關貸款戶口恢復其有效及良好之財務狀況。
- 3.5. MortgageOne®增值按揭戶口（樓宇按揭貸款產品類別）用作計算積分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，則該戶口未能獲享積分。
- 3.6. 保險類別下之積分計算：
 - i. 若要合資格享受優惠，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，則無權享受優惠。
 - iii. 相關合資格保單須（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積分。



- 3.7. 以上述標準計算，該月任何並沒有獲取任何積分之餘額，將不可與其他產品類別一併計算或累計至下一個月之積分計算。
4. 合資格客戶於相關月內須至少使用信用卡一次，以進行零售簽賬交易（包括但不限於分期付款計劃及以信用卡繳付賬單）或現金透支，方可獲享該月積分。
5. 積分將依照下述條款逐月計算，並在下月存入信用卡戶口內。因此，信用卡月結單或綜合月結單（若適用）亦將於該下月相應地發送至有關合資格客戶。例如，若一名合資格客戶於**2022年9月**獲取**1,000**積分，該等積分會於**2022年10月**存入信用卡戶口。本行將於**2022年10月**向合資格客戶發送信用卡月結單或綜合月結單（若適用），告知其所獲積分情況。
6. 儘管有上述規定，合資格客戶亦必須於本行維持「優先理財」戶口，並於本行持有之所有戶口必須為有效及財務狀況良好，否則不會獲得積分。若有關合資格客戶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積分之權利。
7. 對於新開立「優先理財」戶口的客戶，優惠將於該等客戶開立後的下一個曆月才正式生效，並且有關客戶亦須持有有效及財務狀況良好之信用卡方可參與優惠。
8. 如取消信用卡戶口（不論是自願或非自願），則所有未換領、未使用或未存入信用卡戶口之積分將在戶口取消後被即時取消。
9. 積分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。本行將不時審查該等方法及準則。如有任何爭議，本行保留最終決定權。
10. 本優惠下獎勵積分的有效期將根據每月月結單上列明之到期日為準，最長為三年。積分之使用方法及有效期須受載列於本行「**360°全面賞**」目錄中，且由本行不時審查及修訂之相關條款及細則所約束。
11. 若合資格客戶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。
12. 本行保留隨時終止優惠以及隨時更改或修訂上述任何條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
13. 該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。

借定唔借？還得到先好借！

由渣打銀行(香港)有限公司刊發