



Terms and Conditions of Credit Card Statement Instalment Plan Winter Promotion (the “Promotion”):

1. The Promotion is valid from 18 November 2025 to 2 February 2026 (both dates inclusive) (the “**Promotion Period**”).
2. To be eligible for the Promotion, cardholders (“**Cardholders**”) shall fulfil the following requirements during the Promotion Period: -
 - a) hold one of the credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), including Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered Business Card, Standard Chartered Corporate Card and Standard Chartered UnionPay Dual Currency Platinum Credit Card (RMB account)) (each an “**Eligible Card**”); **and**
 - b) successfully apply for Credit Card Statement Instalment Plan(s) with aggregated instalment amount of at least HKD20,000 and the repayment tenor of each Credit Card Statement Instalment Plan shall be at least twelve (12) months or above through SC Mobile App or online, provided that each application is completed and approved instantly by the Bank without any manned intervention (each an “**Eligible Instalment Plan**”).
3. Once the above requirements are fulfilled, the Cardholder will be entitled to Asia Miles (“**Miles**”) or CashBack (together, the “**Rewards**”) depending on the type of the Eligible Card that he/she holds according to the table below.

	Aggregate Instalment Amount	Rewards
		12-month tenor or above
Standard Chartered Cathay Mastercard	HKD20,000 – 29,999	2,000 Miles
	HKD30,000 or above	5,000 Miles
Other Eligible Cards	HKD20,000 – 29,999	HKD200 CashBack
	HKD30,000 or above	HKD500 CashBack

4. If a Cardholder has applied for more than one Eligible Instalment Plan(s) and fulfilled relevant requirements under these terms and conditions, for the purpose of determining the Rewards to which the Cardholder is entitled, the instalment amount of all Eligible Instalment Plan(s) will be counted accumulatively.

Illustrative Example

	Applications with the Bank	Aggregate Instalment Amount eligible for this Promotion	Rewards under this Promotion
Customer A	<ol style="list-style-type: none">1) Applied for a Credit Card Statement Instalment Plan online with instalment amount of HKD10,000 with tenor 12-month on 30 November 2025 using Standard Chartered Smart Card2) Applied for a Credit Card Statement Instalment Plan online with instalment amount of HKD10,000 with tenor 12-month on 2 December 2025 using Standard Chartered Cathay Mastercard	HKD20,000	2,000 Miles

Customer B	<p>1) Applied for a Credit Card Statement Instalment Plan online with instalment amount of HKD20,000 with tenor 6-month on 19 November 2025 using Standard Chartered Smart Card [Note: Not an Eligible Instalment Plan as the repayment tenor is only 6 months]</p> <p>2) Applied for a Credit Card Statement Instalment Plan online with instalment amount of HKD50,000 with tenor 12-month on 15 December 2025 using Standard Chartered Simply Cash Visa Card</p>	HKD50,000	HKD500 CashBack
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5. Any application for the Eligible Instalment Plan is subject to the Bank's approval at its sole discretion. The Eligible Instalment Plan will be effective only after the Cardholder receives an approval notification from the Bank. The Bank is entitled to reject any application for the Eligible Instalment Plan without giving any reasons. Upon the Bank's approval of the application for Eligible Instalment Plan, a handling fee as determined and notified by the Bank from time to time will be charged to the Eligible Card account on a monthly basis during the tenor of the Eligible Instalment Plan.
6. (a) i. For Cardholders who use the Standard Chartered Cathay Mastercard to apply for at least one Eligible Instalment Plan successfully, Miles will be rewarded to the Cardholders as the Rewards under this Promotion. The Bank reserves its right to determine the final conversion rate of Miles and exchange rate at its sole discretion. In case of disputes, the decision of the Bank shall be final and decisive.
- ii. The Bank will provide the relevant information of the Cardholder's Cathay membership account, including family name, given name, Cathay membership number and the number of Miles rewarded under the Promotion to Cathay Pacific Airways Limited and Asia Miles Limited (collectively "Cathay") for the purpose of fulfilment under this Promotion only. Upon receiving such information from the Bank, Cathay will credit the Miles earned to the respective Cardholders' Cathay membership accounts on or before 30 April 2026.
- iii. Cardholders acknowledge that the Miles rewarded under this Promotion shall be credited to his/her Cathay membership account by Cathay. The Bank will use its best endeavour to provide the necessary information to Cathay to facilitate this purpose; however, the Bank makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by Cathay and accepts no liability for failure or delay in the crediting of the Miles to the Cardholder's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting, redemption, use of the Miles and/or the relevant terms and conditions, please contact Cathay and/or refer to Cathay website at cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of Cathay.
- iv. Cardholders who use the Standard Chartered Cathay Mastercard to apply for the Eligible Instalment Plan(s) must have a valid Cathay membership account and ensure the Cathay membership account information provided to the Bank and/or Cathay should be owned by the Cardholder, otherwise, the Miles will be forfeited without further notice. The Bank and/or Cathay will not be responsible for paying any compensation either.
- v. If the information submitted by Cardholders is incorrect or insufficient for the purpose of eligibility checking, reward fulfilment or crediting of the Miles, the Promotion will be forfeited without prior notice. To the extent permitted by applicable law, the Bank or Cathay (including their respective parent, affiliates and subsidiaries) accepts no liability and will not be liable for any loss or compensation.

- (b) For Cardholders who use an Eligible Card other than the Standard Chartered Cathay Mastercard to apply for the Eligible Instalment Plan(s) successfully, CashBack will be rewarded to the Eligible Cardholders as the Rewards under this Promotion. The CashBack earned with respect to the instalment amount will be shown on the "360° Rewards" platform in April 2026. The CashBack will not be automatically credited to the Cardholders' accounts but can be freely redeemed for cash at the redemption platform. The CashBack will be given in Hong Kong dollars and the minimum threshold for CashBack redemption is HKD50 per account and in multiples of HKD50. Redemption of CashBack is subject to relevant terms and conditions. Please visit www.sc.com/hk/rewards for details and to redeem the CashBack. The exact amount of the CashBack that an Cardholder may be entitled to shall be determined by the Bank at its sole discretion.
7. For the purpose of this Promotion, Eligible Instalment Plan(s) applied by the Principal and Supplementary Cardholder(s) of the same Eligible Card will be counted collectively.
 8. Cardholders shall notify the Bank if they do not receive the Rewards within 1 month after the fulfilment date (i.e., 31 May 2026); otherwise, the Bank accepts no liability and will not be liable for any compensation.
 9. The Cardholder will not be eligible for any Miles or CashBack if the Cardholder cancels his/her application for the Eligible Instalment Plan(s).
 10. The Eligible Card accounts must be valid and in good financial standing at the time when the Rewards are credited; otherwise, the Rewards will be forfeited without further notice. The Rewards cannot be drawn as cash advance, is/are non-exchangeable, non-transferable and cannot be used to offset credit card payment.
 11. The Bank will verify the transaction record(s) to confirm the Cardholders' eligibility under the Promotion. In case of discrepancy between the Bank's computer record(s) and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.
 12. If the Cardholders have cancelled any related transaction and instalment amount of the Eligible Instalment Plan(s) which had been included in calculating the Rewards offered under the Promotion after the receipt of such Rewards, the Bank has the right to debit the CashBack credited from the Cardholders' Eligible Card accounts or debit the same amount of the Miles credited from the Eligible Card account and Cathay membership accounts through Cathay or charge against the Cardholders a cost equivalent to the value of the Rewards without further notice.
 13. Cardholders understand and accept that the Bank is not the supplier of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles, including without limitation, their quality, supply, descriptions of the Cathay membership account, the Miles and/or the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Miles and the products /services purchased/redeemed are subject to the terms and conditions as stipulated by Cathay and/or the relevant supplier(s).
 14. These terms and conditions should be read together with the Terms and Conditions of Credit Card Statement Instalment Plan, the Client Terms and the applicable documents referred to in part A of the Client Terms including the Credit Card Terms that form the banking agreement between the Bank and the Cardholder.
 15. The Bank reserves the right to extend, alter, terminate and/or cancel the Promotion and amend any of these terms and conditions at any time without prior notice in the Bank's sole and absolute discretion.
 16. All matters or disputes in connection with the Promotion as set out in these terms and conditions will be subject to the final decision of the Bank, which shall be final and conclusive.
 17. All photos and items information are for reference only.

18. Unless otherwise specified by the Bank, the Cardholder may also enjoy other prevailing offers provided by the Bank on the Eligible Instalment Plan(s) if the relevant requirements are fulfilled.
19. If the Cardholder fulfils the requirements under both of this Promotion and the Credit Card Tax Payment and Instalment Promotion ("**Tax Payment Promotion**"), any Credit Card Statement Instalment Plan(s) up to the Eligible Tax Payment amount (as defined in the Tax Payment Promotion terms) will be considered as Eligible Instalment Plan(s) under the Tax Payment Promotion exclusively. For the avoidance of doubt, these Credit Card Statement Instalment Plan(s) will not simultaneously qualify as Eligible Instalment Plan(s) under this Promotion.
20. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.
21. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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

Issued by Standard Chartered Bank (Hong Kong) Limited



渣打信用卡月結單分期冬日獎賞計劃之條款及細則（「此推廣計劃」）：

- 推廣期為2025年11月18日至2026年2月2日（包括首尾兩日）（「推廣期」）。
- 信用卡持卡人（「信用卡持卡人」）須於推廣期符合以下要求，方可享有優惠：
 - 持有以下列渣打銀行（香港）有限公司（「本行」）所發行之信用卡，包括渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡（不包括渣打商務卡、渣打公司卡及渣打銀聯雙幣白金信用卡（人民幣賬戶））（「合資格信用卡」）；及
 - 透過SC Mobile應用程式或網上成功申請指定信用卡「月結單分期」付款計劃，累積分期金額達HK\$20,000或以上。每項分期計劃還款期均為12個月或以上並均須獲本行即時批核且不需經專人熱線處理（「合資格分期計劃」）。
- 當符合以上要求，信用卡持卡人可享與其合資格信用卡（如下表所示）相對應之「亞洲萬里通」里數（「里數」）或現金回贈獎賞（合稱，「獎賞」）。

	累積合資格分期計劃金額	獎賞
		還款期12個月或以上
渣打國泰Mastercard	HK\$20,000 – 29,999	2,000里數
	HK\$30,000或以上	5,000里數
其他合資格信用卡	HK\$20,000 – 29,999	HK\$200現金回贈
	HK\$30,000或以上	HK\$500現金回贈

- 如信用卡持卡人成功申請多於一項合資格分期計劃並符合本條款及細則所列之相關要求，為計算信用卡持卡人可獲享之獎賞，所有合資格分期計劃之分期金額將合併計算。

獎賞計算範例以供參考：

	於本行的分期計劃申請	累積合資格分期計劃金額	獎賞
客戶A	1) 於2025年11月30日用渣打Smart Card經網上成功申請還款期12個月信用卡「月結單分期」並即時獲批HK\$10,000之分期 2) 於2025年12月2日用渣打國泰Mastercard經網上成功申請還款期12個月信用卡「月結單分期」並即時獲批HK\$10,000之分期	HK\$20,000	2,000里數
客戶B	1) 於2025年11月19日用渣打Smart Card經網上成功申請還款期6個月信用卡「月結單分期」並即時獲批HK\$20,000之分期 [註：並非合資格分期計劃，因還款期僅為6個月] 2) 於2025年11月19日用渣打Simply Cash VISA卡經網上成功申請還款期12個月信用卡「月結單分期」並即時獲批HK\$50,000之分期	HK\$50,000	HK\$500現金回贈

5. 任何合資格分期計劃申請均須經本行全權酌情決定批准與否。合資格分期計劃須待信用卡持卡人收到本行批准通知後才生效。本行有權拒絕接受任何申請而毋須給予任何理由。合資格分期計劃的申請一經本行成功批核，本行將在合資格分期計劃還款期內向合資格信用卡賬戶收取不時確定及通知的手續費。
6. (a) i. 如信用卡持卡人以渣打國泰 Mastercard 成功申請一項或以上合資格分期計劃，獎賞為里數。本行保留決定最終在此推廣計劃指定里數兌換率計算的權利，恕不另行通知，如有任何爭議，本行保留最終決定權。
- ii. 本行將提供信用卡持卡人之國泰會員資料，包括姓氏、名字、國泰會員號碼及獲享之里數予國泰航空有限公司及亞洲萬里通有限公司（統稱「國泰」）為安排是次推廣計劃之用。於收取本行提供之資料後，國泰將於2026年4月30日或之前將里數存入相關信用卡持卡人之國泰會員賬戶。
- iii. 信用卡持卡人確認由是次推廣計劃所獲享之里數將由國泰存入客戶之國泰會員賬戶。為此本行將盡力向國泰提供所需資料，但對於國泰能否準確存入里數至國泰會員賬戶、延遲存入里數及任何於本行控制範圍以外的錯誤，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換。如欲查詢有關里數及其條款及細則，請聯絡國泰或瀏覽 cathaypacific.com。本行毋須通知閣下任何有關國泰之改變或最新消息。
- iv. 以渣打國泰 Mastercard 申請合資格分期計劃之信用卡持卡人必須持有有效的國泰會員賬戶，並且確保向本行及國泰提供之國泰會員賬戶資料為該賬戶持有人。否則，相關里數將被取消並不作另行通知，本行及國泰亦毋須負上任何賠償。
- v. 如信用卡持卡人所提供之資料有錯漏、不足或不完整以至未能核實資格、安排獎賞或存入所獲享之里數，有關是次推廣計劃將被取消而毋須事先通知。本行及國泰（包括其母公司、附屬公司及子公司）亦免除任何責任及損失的賠償。
- (b) 信用卡持卡人憑渣打國泰 Mastercard 以外之合資格信用卡成功申請合資格分期計劃可於此推廣計劃享有現金回贈獎賞。現金回贈將於2025年4月內顯示於「360°全面賞」網上換領平台，而不會直接存入賬戶。信用卡持卡人可隨時登入平台兌換現金。現金回贈獎賞以港幣為單位。每次換領之最低金額為每個賬戶 HK\$50 及兌換單位為 HK\$50 之倍數。現金回贈換領須受有關條款及細則約束，請上 www.sc.com/hk/rewards 參閱詳情及換領現金回贈。信用卡持卡人獲得現金回贈的具體金額由本行保留最終決定權。
7. 同一推廣計劃之合資格信用卡之賬戶主卡及附屬卡的合資格分期計劃將合併計算。
8. 信用卡持卡人如在兌現日後1個月內仍未收妥所獲享之獎賞（即2025年5月31日前），須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
9. 如信用卡持卡人取消其合資格分期計劃申請，信用卡持卡人將沒有資格獲得任何獎賞。
10. 信用卡持卡人有關之合資格信用卡賬戶必須於存入獎賞時仍為有效及信用狀況良好；否則，本行有權取消有關獎賞。獎賞不可作現金透支提取，亦不得轉換、轉讓及不可用作繳付信用卡結欠。
11. 本行將經電腦核實信用卡持卡人之信用卡簽賬紀錄，以確定信用卡持卡人於此推廣計劃可獲享獎賞之資格。若簽賬存根印載的資料與本行存檔紀錄不符，將以本行存檔紀錄為準。
12. 如信用卡持卡人於獲贈獎賞後取消用作計算此推廣計劃的獎賞的任何有關簽賬及合資格分期計劃之分期計劃金額，本行有權從信用卡持卡人有關之合資格信用卡賬戶內扣除已存入之現金回贈，或從合資格信用卡賬戶及透過國泰從國泰會員賬戶內扣除有關已存入之里數或對信用卡持卡人收取有關獎賞等值之費用而毋須另行通知。
13. 信用卡持卡人明白及接納本行並非國泰會員賬戶、里數及使用禮品/里數購買/兌換之產品/服務之供應商。因此，有關國泰會員賬戶、里數及使用里數購買/兌換之產品/服務的各方面（包括但不限於質素、供應量、有關供應商對國泰會員賬戶、里數及使用里數購買/兌換之產品/服務的說明、任何虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述或有關供應商、其僱員、負責人及/或代理人對國泰會員賬戶、里數及使用里數購買/兌換之產品/服務之不良營商手法或誘導），本行毋須負上任何責任。國泰會員賬戶、里數及使用里數購買/兌換之產品/服務之使用須受國泰及/或有關供應商所訂定之條款及細則約束。

14. 此條款及細則與信用卡「兌現分期」計劃、渣打信用卡「月結單分期」條款及細則、客戶條款、客戶條款A部所述之文件，包括信用卡條款，將組成持卡人與本行之間之銀行協議，並須一同細閱。
15. 本行及商戶保留隨時延長、更改或終止此推廣計劃以及修訂條款及細則之權利。如有任何關於此推廣計劃之條款及細則所引致之爭議，本行及商戶將保留最終決定權。
16. 如有任何關於此推廣計劃之條款及細則所引致之爭議，本行及商戶將保留最終決定權。
17. 所有相片及貨品資料只供參考。
18. 信用卡持卡人如符合其相關要求可同時享有由本行提供之其他合資格分期計劃之優惠。
19. 若信用卡持卡人同時符合本推廣及「信用卡交稅及分期優惠計劃」（「**交稅優惠計劃**」）之要求，任何符合「合資格繳稅金額」（定義見交稅優惠計劃之條款及細則）之信用卡「月結單分期」付款計劃，將僅被視作交稅優惠計劃下之合資格分期計劃。為免生疑問，該等信用卡「月結單分期」付款計劃不可同時被視作為本推廣下之合資格分期計劃。
20. 中英文版本之條款及細則如有歧義，一概以英文版為準。
21. 上述條款及細則須受香港特別行政區的法律所規管。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發