



## Terms and Conditions of Standard Chartered A. Point Card Welcome Guaranteed Prize Lucky Draw (the “Lucky Draw”):

1. The Lucky Draw starts from 10 November 2025 to 31 January 2026 (both dates inclusive) (the “**Promotion Period**”)
2. The Lucky Draw is organized by Alipay Payment Services (HK) Limited, Alipay Financial Services (HK) Limited (collectively “**AlipayHK**”) and Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), and is governed by the laws of Hong Kong (AlipayHK Trade Promotion Competition Licence No.: 60817).
3. This Lucky Draw is only applicable to the registered users of AlipayHK App, who have successfully applied the Standard Chartered A. Point Card (“**Eligible Card**”) via AlipayHK Mobile Application (“**AlipayHK App**”) for the first time within the Promotion Period, and the Eligible Card has been successfully approved from 10 November 2025 to 9 February 2026 (both dates inclusive) (“**Eligible Cardholders**”).
4. To be eligible for and participate in the Lucky Draw, Eligible Cardholders shall have entered the Lucky Draw at the respective campaign page in AlipayHK App to perform the Lucky Draw on or before 9 February 2026. The prize drawn from Lucky Draw (the “**Coupon**”) will be issued instantly after completion of Lucky Draw to Eligible Cardholder’s AlipayHK account and stored in ‘Rewards’ page. Eligible Cardholder can visit “Home” page in AlipayHK App and select “Reward” to read details of the Coupon.
5. During the Promotion Period, upon successful approval of an A. Point Card application, each Eligible Cardholder can be entitled to one (1) chance of Lucky Draw. Each Eligible Cardholder can participate this Lucky Draw for once only, and the Lucky Draw Chance will be randomly drawn with any one of following Coupons, in accordance with the Coupon’s terms and conditions apply under clause 5(a) and 5(i).
  - i. Value of HKD20 Coupon; OR
  - ii. Value of HKD50 Coupon; OR
  - iii. Value of HKD200 Coupon; OR
  - iv. Value of HKD500 Coupon; OR
  - v. Value of HKD800 Coupon; OR
  - vi. Value of HKD1,000 Coupon; OR
  - vii. Value of HKD5,000 Coupon; OR
  - viii. Value of HKD20,000 Coupon
  - (a) The Coupon will be randomly issued. Each Eligible Cardholder will be awarded one of the above Coupon as guaranteed prize for Lucky Draw (“**Guarantee Lucky Draw Prize**”).
  - (b) The Coupon can be used multiple times before the expiry date until the relevant value has been used up. For example, HKD20,000 Stored Valued Coupon can be used multiple times before the expiry date until the stored value of HKD20,000 has been used up.
  - (c) Eligible Cardholders should activate the Eligible Card in the AlipayHK App, link to the AlipayHK App and select the Eligible Card as the payment method when making payment with the Coupon. To use the Coupon, Eligible Cardholder is required to pay a minimum of HKD1 with Eligible Card in AlipayHK App for each transaction. The AlipayHK App must be updated to the latest version to use the Coupon. The Bank and AlipayHK shall not be liable if the relevant Coupon is lost due to any reason.
  - (d) The Coupon is applicable for tax payment and bill payment via the AlipayHK App, all platforms accepting the AlipayHK App for payment, eligible merchant outlets, and Taobao/Tmall Platform via A. Point Card in Taobao App, upon a single net transaction of HKD1.01 or above. The amount of single net spending shall be determined based on the real-time exchange rate in the AlipayHK system at actual time of transaction (the “Currency” tool in the AlipayHK App is for reference only).

- (e) The Coupon is not applicable for non-retail transactions including top-up, transfer and repayment.
  - (f) The Coupon is valid for 90 days from the date of issuance. Any expired or unused values of Coupon after expiry date shall be invalid and will not be reissued. The expiry date of Coupon can be found under “Validity” in Coupon details. In case of return or refund of the transaction with the Coupon, the corresponding amount of the Coupon value will be automatically refunded to Eligible Cardholder’s AlipayHK account. The Coupon value will not be refunded if the Coupon has expired.
  - (g) The Coupon will be deducted automatically in applicable circumstances. AlipayHK and the Bank shall bear no liability if the Eligible Cardholders cannot use the relevant Coupon and/or the relevant Coupon is lost due to any circumstances.
  - (h) The Coupon is non-transferable and cannot be exchanged / redeemed for cash or other products.
  - (i) Details of Coupon usage are subject to the terms and conditions of AlipayHK. AlipayHK’s records shall prevail under any circumstances. In case of technical difficulties arising from computer, network or other technical problems that prevent users from enrolling or participating in the Lucky Draw, AlipayHK reserves the right to delay the distribution of rewards or change the distribution method. AlipayHK will not be liable for any loss of offers by users under any circumstances.
6. The Lucky Draw is conducted via an automated system to ensure fairness. For the avoidance of doubt, this Lucky Draw is only applicable to A. Point Card applications made via the AlipayHK App.
  7. After the completion of the entire Lucky Draw, the competition conclusion statement of Lucky Draw will be posted at Sing Tao Daily and The Standard on 13 February 2026. The list of winners will not be announced to the public.
  8. The Eligible Cardholders will be notified individually via the AlipayHK App if they are qualified to join the Lucky Draw. Personal data will be handled in accordance with AlipayHK’s Privacy Notice: <https://render.alipay.hk/p/s/hkwallet/agreement/privacy/notagreed#index>
  9. If the Eligible Cardholder has successfully fulfilled all relevant requirements but failed to perform the Lucky Draw on or before 9 February 2026, the Eligible Cardholder will not be entitled to the Lucky Draw in this case. In case of any disputes, AlipayHK’s records and discretion in issuing the actual Coupon shall prevail.
  10. The Lucky Draw cannot be enjoyed in conjunction with other application offers except the prevailing welcome offer of A. Point Card (“**A. Point Card Welcome Reward**”). For details of the A. Point Card Welcome Reward, please refer to <https://av.sc.com/hk/content/docs/hk-cc-apointcard-rewards-tnc.pdf>.
  11. Eligible Cardholders shall notify AlipayHK or the Bank if the respective Coupon is not received on or before 31 March 2026. Otherwise, AlipayHK/ the Bank accepts no liability and will not be liable for any compensation.
  12. Eligible Cardholders understand and accept that the Bank is not the supplier of the Coupon. The Bank shall bear no liability relating to any aspect or use of the Coupon, including without limitation, their quality and the supply, the descriptions of the Coupon provided by the supplier(s), any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Coupon provided by the supplier(s), their respective employees, officers and/or agents. Redemption and use of the Coupon is subject to additional terms and conditions as stipulated by the relevant supplier. Please contact AlipayHK for details.
  13. In case of any dispute, the decision of AlipayHK and the Bank shall be final and binding.
  14. Fraud, and abuse and any breach of these terms and conditions will result in forfeiture of an Eligible Cardholder’s eligibility to participate in the Lucky Draw. In case there is any suspected abuse, breach misuse or fraud, which shall be determined at the sole discretion of the Bank and AlipayHK, the Bank and AlipayHK reserve the absolute right to (i) forfeit the Eligible Cardholder’s eligibility to participate in the Lucky Draw and/or entitlement to the Coupon (?) without prior notice; (ii) cancel such transaction; and/or (iii) take further legal action against such infringing account(s) and their relevant user.
  15. AlipayHK and the Bank will carry out this Promotion in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Lucky Draw is stopped by government agency’s orders or must be suspended due to server network attack or system failure or any circumstances beyond AlipayHK’s and the Bank’s reasonable control, such event shall be regarded as a force majeure event, and AlipayHK and the Bank shall not be held liable for any damage, loss or dispute therein.
  16. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline at 2245 3201.
  17. The Coupons earned under the Lucky Draw cannot be converted into Bank’s bonus points, CashBack or cash rebate and are non-transferrable.
  18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

19. Where applicable, the Coupons issued under this Lucky Draw are Basic Rewards. Only one (1) coupon may be used in each transaction, depending on the applicable circumstances. The usage priority of coupons is as follows:
- i. Basic Rewards may be used in conjunction with one (1) Priority Reward (including User Special Reward), but Priority Reward shall have priority in usage. If there are more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Rewards are the same, the Priority Reward with the earliest redemption date will be used first.
  - ii. Where applicable, one (1) Priority Reward may be used in conjunction with one (1) Basic Reward (including welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, Government Consumption Vouchers and Limited Payment Method coupons) or Accumulative Basic Reward(s) (up to ten (10) coupons) (including rewards for referring existing users) in applicable circumstances. If the user does not have any Accumulative Basic Rewards, and there are various kinds of Basic Rewards in the user's account, Platform General Coupons shall have priority in usage, Government Consumption Vouchers second and Limited Payment Method Coupons shall have last priority. If the user has both Basic Reward and Accumulative Basic Reward, the priority of using such coupons will be determined by (i) the value of one (1) such Basic Reward (highest value) and (ii) the aggregate value of the Accumulative Basic Reward(s) (up to ten (10) coupons), and the coupon(s) with the highest value between (i) and (ii) will be used first. In case of same value between (i) and (ii), Accumulative Basic Reward(s) (up to ten (10) coupons) will be used.
  - iii. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
  - iv. For any enquiries in relation to the above, please call the AlipayHK customer service hotline at 2245 3201.
20. AlipayHK and the Bank make no representations or warranties as to the reliability, availability or suitability of the Lucky Draw. To the maximum extent permissible under Applicable Laws, AlipayHK and the Bank shall not be responsible for any loss or damage whatsoever you may incur directly or indirectly as a result of or in connection with your participation of the Lucky Draw.
21. Any enquiries, claims or complaints regarding the product or services purchased using an Eligible Card or a Coupon should be directed to and addressed directly by the suppliers of these products and services. The Bank and AlipayHK shall NOT bear any liability or responsibility.
22. Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, 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



## 渣打A. Point Card 人人有賞迎新大抽獎（「此抽獎」）之條款及細則：

1. 此抽獎之推廣期由2025年11月10日至2026年1月31日（包括首尾兩日）（「推廣期」）。
2. 此抽獎由Alipay Payment Services (HK) Limited, Alipay Financial Services (HK) Limited（「AlipayHK」）及渣打銀行（香港）有限公司（「本行」）合辦，並受香港法律管轄，AlipayHK推廣生意的競賽牌照號碼：60817。
3. 此抽獎只適用於推廣期首次透過AlipayHK流動應用程式（「AlipayHK App」）申請，並於2025年11月10日至2026年2月9日獲成功批核之A. Point Card（「合資格信用卡」）用戶（「合資格信用卡客戶」）參與。
4. 要符合資格參與此抽獎，合資格信用卡客戶的合資格信用卡獲成功批核後，需於2026年2月9日或之前進入AlipayHK App指定活動頁面參與抽獎。抽獎之獎賞（「禮券」）會在抽獎結束後自動發放至合資格信用卡客戶的AlipayHK App賬戶之「我的卡券票」內。合資格信用卡客戶可於AlipayHK App主頁選擇「我的卡券票」查看禮券詳情。
5. 每位合資格信用卡客戶的合資格信用卡獲成功批核後，可於2026年2月9日或之前獲得一個抽獎機會，每位合資格信用卡客戶只可參與此抽獎一次，每個抽獎機會將隨機抽出以下其中1份禮券，並受禮券之條款及細則約束，詳情可參考下列5(a)至5(i)。
  - i. 價值HK\$20禮券；或
  - ii. 價值HK\$50禮券；或
  - iii. 價值HK\$200禮券；或
  - iv. 價值HK\$500禮券；或
  - v. 價值HK\$800禮券；或
  - vi. 價值HK\$1,000禮券；或
  - vii. 價值HK\$5,000禮券；或
  - viii. 價值HK\$20,000禮券
  - a. 禮券將會隨機發放。每位合資格信用卡客戶將獲發上述所列的其中1張禮券（「必中抽獎獎賞」）。
  - b. 禮券於到期日前可多次使用，直至累計優惠上限到達相應面值時自動失效，例如HK\$20,000禮券於到期日前可多次使用，直至累計優惠上限到達HK\$20,000時自動失效。
  - c. 合資格信用卡客戶以禮券支付時，需已成功透過AlipayHK App激活A. Point Card並成功設置A. Point Card作為支付方式。合資格信用卡客戶每個交易需透過AlipayHK App使用A. Point Card繳付最少HK\$1，方可使用禮券。AlipayHK App需更新至最新版本，本行及AlipayHK於任何情況下均不會對用戶未能成功領取有關獎賞及/或遺失有關獎賞而負上任何責任。
  - d. 禮券適用於透過A. Point Card於AlipayHK應用程式繳付稅單及賬單，或透過A. Point Card在任何受理AlipayHK應用程式之平台或商戶門市、淘寶或天貓平台（只限經「手機淘寶」）消費。合資格信用卡客戶須以A. Point Card單一淨消費金額滿HK\$1.01或以上時方可使用禮券。單一淨消費金額將按交易當時AlipayHK系統內的實際交易匯率判定（AlipayHK應用程式內的匯率換算工具只供參考）。
  - e. 禮券不適用於透過AlipayHK App進行增值、轉賬、還款等非消費類交易時使用。
  - f. 禮券自發放日起90天內適用，逾期失效或逾期後尚未使用的禮券餘額並不會獲補發，禮券有效期可參考禮券內「有效期限」；在禮券有效期內，如發生退貨或者退款，禮券所對應的金額將自動退回。當禮券過期後，如發生退貨或者退款，禮券所對應的金額將不獲退回。
  - g. 禮券將於符合使用條件時自動扣減。若合資格信用卡客戶無法成功使用相關禮券，或該禮券因任何情況遺失，AlipayHK及本行均不承擔任何責任。
  - h. 禮券不得轉讓，亦不可兌換現金或其他產品。
  - i. 禮券使用受AlipayHK條款及細則約束。AlipayHK的紀錄為最終依據。因電腦、網絡或其他技術問題導致任何合資格信用卡客戶無法參與抽獎而造成的任何損失，AlipayHK概不負責。

6. 抽獎活動由自動化系統進行以確保公平性。為免存疑，此抽獎僅適用於合資格持卡人透過AlipayHK App辦理合資格信用卡的申請。
7. 整個抽獎活動完結後，活動完結聲明會於2026年2月13日刊登於星島日報及英文虎報。該公告僅用作標示本推廣活動的結束，並不會披露中獎者名單。
8. 如合資格持卡人符合參與此抽獎的資格，將透過AlipayHK App獲得通知。個人資料將按照AlipayHK的《隱私政策》處理：<https://render.alipay.hk/p/s/hkwallet/agreement/privacy/notagreed#index>
9. 如合資格信用卡客戶成功符合所有相關要求，但未能2026年2月9日或之前進行抽獎，則該合資格信用卡客戶將喪失參與抽獎之資格。如有任何爭議，均以AlipayHK的記錄決定為準。
10. 除A. Point Card的現行迎新獎賞外（「**A. Point Card迎新獎賞**」），此抽獎不可與其他申請優惠同時使用。有關A. Point Card迎新獎賞，詳情請參閱：<https://av.sc.com/hk/content/docs/hk-cc-apointcard-rewards-tnc.pdf>。
11. 合資格信用卡客戶如未能成功收到相關禮券，應在2026年3月31日或之前主動通知本行或AlipayHK。否則本行或AlipayHK均不會對此承擔任何責任，亦無賠償義務。
12. 合資格信用卡客戶明白及接納此抽獎的禮券並非由本行所提供。因此，有關禮券的各方面，包括但不只限於其質素、供應量、禮券說明、任何虛假商品說明、失實陳述、錯誤陳述、遺漏、未經授權的陳述、產品及/或服務的不公平交易手法或行為，本行均毋須負上任何責任。禮券之兌換及使用受供應商另行規定之條款及細則約束，詳情請聯絡AlipayHK。
13. 如有任何爭議，均以本行及AlipayHK之最終裁決為準。
14. 如果出現違反本條款及細則、違法、欺詐或濫用行為，本行及AlipayHK將保留絕對權利 (i) 取消該合資格信用卡客戶的抽獎資格而毋須另行通知；(ii) 取消相關交易；及/或 (iii) 對該侵權帳戶及其相關用戶採取進一步法律行動。
15. AlipayHK及本行將依香港特別行政區法例進行此抽獎，如此抽獎因受政府機關指令、遭受嚴重網絡攻擊、系統故障或因其他於AlipayHK及本行之合理控制外的情況，而無法順利進行，此種情況為不可抗力。AlipayHK及本行毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
16. 如對上述有關AlipayHK手機應用程式及其服務或優惠的使用方法及詳情有任何問題，請致電AlipayHK客戶服務熱線2245 3201查詢。
17. 此抽獎獲取之禮券不可兌換至本行積分或現金回贈，亦不可轉讓。
18. 本條款及細則受香港特別行政區法律規管，並按其詮釋。
19. 在適當情況下，本推廣下的禮券為基本獎賞。每次消費僅限使用一張禮券（因應適用情況）。消費時禮券的使用次序如下：
  - i. 基本獎賞可與一張優先獎賞（包括用戶特別獎賞）同時使用，但優先獎賞之使用為優先。如用戶帳戶內有多於一張優先獎賞，面額最大者優先使用。面額相同時，則最早到期者優先使用。禮券到期日相同時，則最早領取的優先獎賞優先使用。
  - ii. 於適當情況下，一張優先獎賞可與一張基本獎賞（包括迎新禮券、指定商戶印花禮券、平台通用禮券、政府消費券及限定付款方式禮券等）或可累積基本獎賞（最多10張計）（包括推薦現有用戶獎賞）同時使用。在沒有任何可累積基本獎賞的情況下，如帳戶內具備不同種類的基本獎賞，核銷先後順序為平台通用禮券優先，政府消費券次之，限定付款方式禮券最後核銷。如果用戶在帳戶裡有多於一張同種類的基本獎賞，金額最大的一張基本獎賞優先使用。面額相同時，則最早到期者優先使用。到期日相同時，則最早領取的基本獎賞優先使用。如用戶同時有基本獎賞及可累積基本獎賞，(i) 面額最大的一張基本獎賞及 (ii) 可累積基本獎賞（最多10張計）中，金額較大者先被使用。如 (i) 與 (ii) 的面額相同時，可累積基本獎賞（最多10張計）優先使用。
  - iii. 各種禮券的使用方式受其相關條款及細則約束。禮券核銷一切以實際付款頁面為準。
20. AlipayHK對本推廣的可靠性、可用性或適用性不做任何陳述或保證。在適用法律及法規允許的最大範圍內，AlipayHK對合資格信用卡客戶因參與本推廣而直接或間接引起的任何損失或損害不承擔任何責任。
21. 有關使用合資格信用卡或禮券購買的產品或服務的任何查詢、索賠或投訴，應直接與該等產品及服務的供應商聯繫並由其直接處理。本行及AlipayHK概不承擔任何責任。
22. 中英文版本之條款及細則如有歧義，一概以英文版為準。

**借定唔借？還得到先好借！**

由渣打銀行（香港）有限公司刊發