



Standard Chartered A. Point Card Reward Terms and Conditions

A. General Terms and Conditions

1. The “Standard Chartered A. Point Card Reward Terms and Conditions” consists of “A. Point Card Welcome Reward”, “A. Point Card Spending Reward” and “A. Point Card Reward” (together, “**Promotion**”). The Promotion is subject to these General Terms and Conditions.
2. In addition, the “A. Point Card Welcome Reward”, “A. Point Card Spending Reward” and “A. Point Card Reward” are each subject to its respective terms and conditions set out in Sections B, C, D and E below, which together with these General Terms and Conditions shall be collectively referred to as “**Terms and Conditions**”.
3. All rewards derived from this Promotion are collectively referred to as “**Rewards**”.
4. During the Promotion Period, each user may only participate in this Promotion once in accordance with the relevant Terms and Conditions, and may receive only the specified number of Coupons/Rewards within the Promotion Period as set out in the relevant Terms and Conditions. For the avoidance of doubt, “each user” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account. To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user:
 - (i) Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - (ii) Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - (iii) The same credit card number being connected to multiple AlipayHK accounts.

In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK account, mobile phone number, mobile device or credit card number, AlipayHK reserves the right to suspend or terminate the release of any Coupon/Reward to the relevant account and to take legal action.

5. Coupons/Rewards are limited in quantity and available on a first-come-first-served basis. AlipayHK’s records shall prevail under any circumstances.
6. If there is any breach of the Terms and Conditions or illegal, fraudulent or abusive behaviour during the use of any Coupons/Rewards, AlipayHK will forfeit such user’s eligibility and entitlement of Coupons/Rewards forthwith without notice, AlipayHK reserves the right to cancel such transaction and to take legal action against the relevant user.
7. Unless specified otherwise, Coupons/Rewards cannot be used to purchase cash vouchers, gift vouchers, or prepaid cards. They are also non-exchangeable for cash and non-transferable. For goods return or refund, the amount on the Coupons/Rewards will not be returned and the relevant Coupon/Reward will not be re-issued.
8. AlipayHK will carry out this Promotion in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Promotion 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 control, such event shall be regarded as a force majeure event, and AlipayHK shall not be held liable for any damage, loss or dispute therein.
9. AlipayHK shall not be liable or construed as providing any guarantee as to the quality and availability of the products and/or service provided by merchants.
10. AlipayHK reserves the right to change, suspend or terminate the Promotion or the Terms and Conditions at its sole discretion without prior notice. AlipayHK shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.
11. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline at 2245 3201.

12. A. Point Card cardholders should understand and accept that Standard Chartered Bank (HK) Limited (the “**Bank**”) is not the provider of the “A. Point Card Welcome Reward” and the “A. Point Card Spending Reward” under this Promotion. The Bank shall bear no liability relating to any aspect of the rewards under this Promotion, including without limitation, their quality, the supply, the descriptions, any false trade description, misrepresentation, mis-statement, unauthorized representation, unfair trade practices or conduct in connection with the rewards under this Promotion as offered by AlipayHK.
13. “**A. Point Card Welcome Reward**” and “**A. Point Card Spending Reward**” earned cannot be converted into Standard Chartered bonus points or cash rebate and are non-transferrable.
14. Please visit the AlipayHK App to access the latest terms and conditions of the “A. Point Card Welcome Reward” and “A. Point Card Spending Reward”. If there is any discrepancy between these Terms and Conditions and the latest terms and conditions of the “A. Point Card Welcome Reward” and “A. Point Card Spending Reward” in the AlipayHK App, the latter shall prevail.
15. Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of the A. Point Card Reward Terms and Conditions, the English version shall prevail.

B. A. Point Card Welcome Reward Terms and Conditions

1. The “A. Point Card Welcome Reward” starts from 10 November 2025 until 31 January 2026 (both dates inclusive) (the “**Welcome Reward Promotion Period**”). The actual rewards to be received by the user shall be determined according to the time at which the user’s application for A. Point Card was approved. AlipayHK’s records and discretion in issuing the actual rewards shall prevail.
2. “A. Point Card Welcome Reward” is only applicable to New clients who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in the past 6 months from the date of approval of their current applications for a principal card of an Eligible Card (as defined below) (“**New Cardholders**”).
3. To enjoy the A. Point Card Welcome Reward, the New Cardholders should have successfully applied for the A. Point Card (“**Eligible Card**”) for the first time and never redeemed any “Q Credit Card Welcome Reward” or “A. Point Card Welcome Reward” of AlipayHK via the AlipayHK App (“**AlipayHK App**”). (“**Eligible Cardholders**”)
 4. During the Welcome Reward Promotion Period, Eligible Cardholders are required to log into their AlipayHK App to successfully apply for an A. Point Card to redeem the “A. Point Card Welcome Reward”. (“**Welcome Reward**”).
 5. During the Welcome Reward Promotion Period, upon successful approval of an A. Point Card application, each Eligible Cardholder will be rewarded with as low as “HKD1 for Every Transaction in the first 3 months” offer (“**Offer**”), details as below:
 - i. The Offer consists of one (1) HKD1,000 stored value coupon (the “**Coupon**”) and will be stored in the “Rewards Page” in AlipayHK App account of an Eligible Cardholder automatically upon approval of an A. Point Card. The Coupon can be used multiple times before the expiry date until the stored value of HKD1,000 has been used up.
 - ii. In order to use the Coupon, Eligible Cardholder is required to pay a minimum of HKD1 with A. Point Card in AlipayHK App for each transaction.
 - iii. 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).
 - iv. The Coupon is not applicable for non-retail transactions including top-up, transfer and repayment.
 - v. The Coupon is valid for 90 days from the date of issuance. Any expired or unused values of the 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 AlipayHK account. The Coupon value will not be refunded if the Coupon has expired.
6. The “A. Point Card Welcome Reward” is only applicable to New Cardholders who have successfully activated the A. Point Card in the AlipayHK App, linked to the AlipayHK App and selected the A. Point Card as the payment method when making payment. The Coupon retrieved from the Offer is only applicable to transactions made with the A. Point Card in the AlipayHK App. Upon successful approval of the A. Point Card, the Coupon will be automatically applied in the applicable circumstances. The AlipayHK App must be updated to the latest version to enjoy the Offer. The Bank and AlipayHK shall not be liable if users are unable to successfully redeem the relevant Offer and/or the relevant reward is lost due to any reason.

7. The A. Point Card Welcome Rewards may vary from time to time. The actual A. Point Card Welcome Reward to be received by an applicant will be based on the A. Point Card Welcome Reward offered at the time of the successful application, and not the date the application is made. Under no circumstances will AlipayHK reissue any past rewards.
8. Where applicable, the Coupons issued under this Promotion 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.
9. The Coupon cannot be converted into bonus points, CashBack, cash rebate or cash, and is non-transferable.
10. Eligible Cardholders understand and accept that the Bank is not the supplier of Welcome Reward and any items exchanged using Welcome Reward. To the fullest extent permitted by law, the Bank shall bear no liability relating to any aspect of Welcome Reward and any items exchanged using Welcome Reward, including without limitation, their quality, supply, descriptions provided by the relevant merchants, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with Welcome Reward and any items exchanged using Welcome Reward, by the relevant merchants, their respective employees, officers and/or agents.

C. Terms and Conditions of A. Point Card Spending Reward ("The Spending Promotion")

1. Unless otherwise specified, the Spending Promotion starts from 2 December 2024 until 30 November 2025 (both dates inclusive) (The "**Spending Promotion Period**").
2. During the Spending Promotion Period, every three (3) month period will be considered as one promotion Phase, as follows:

Phase 1: 2 December 2024 to 28 February 2025;

Phase 2: 1 March 2025 to 31 May 2025;

Phase 3: 1 June 2025 to 31 August 2025;

Phase 4: 1 September 2025 to 30 November 2025
3. To be eligible for the Spending Promotion, the A. Point Card or Q Credit Card (together referred as "**Card(s)**") must be applied and approved on or before 30 November 2025. Cardholders are required to make a purchase with the Card(s) via the AlipayHK app (i.e. transactions description starting with "AlipayHK*"), physical Card(s) or Card(s) via mobile wallet during the Spending Promotion Period.
4. A. Point earned by the users will be immediately credited to their A. Point accounts after a successful payment. In some cases, the user's A. Point balance may not be updated immediately, but AlipayHK will update the A. Point balance as soon as practicable.

5. (a) Details of A. Point Card Spending Reward:

Spending Method	Selected Spending categories	Rebate of A. Point	Total A. Point for each HKD1 Spending
Spending via AlipayHK App (excluding any transactions made via Physical Card(s) or Card(s) via mobile wallet)	• Bill Payment (Promotion Phase 1 from 2 December 2024 to 28 February 2025; Promotion Phase 2 from 1 March 2025 to 31 May 2025) • Transportations (Promotion Phase 1 from 2 December 2024 to 28 February 2025; Promotion Phase 2 from 1 March 2025 to 31 May 2025) • Cross-border payment For details, please refer to Clause 5(b).	18 A. Point for each HKD1 Spending ("Bonus A. Point")	Total of up to 20X A. Point
	• Eligible Spending For details, please refer to Clause 5(c).	2 A. Point for each HKD1 Spending ("Basic A. Point")	
Spending via Physical Card(s) or Card(s) via mobile wallet (excluding any transactions made via AlipayHK App)	• Eligible Retail Spending stated in Clause 5(d)	10 A. Point for each HKD1 Spending ("Bonus A. Point")	10X A. Point

(b) Selected Spending Categories for the Spending via AlipayHK App refers to using the Card(s) within AlipayHK App for Bill Payments (Excluding credit card repayment and Property Management Fees), Transportations, and Cross-border payments (Cross-border merchants include retail branches of AlipayHK accepted merchants in Mainland China and overseas areas, as well as online shopping on Taobao, Pingduoduo and 1688 Mobile Application).

(c) Eligible Spending for the Spending via AlipayHK App means all services provided by AlipayHK, including spending via online and physical merchants using Cards via AlipayHK App, excluding transfers, remittances, credit card repayment and Property Management Fees.

(d) Eligible Retail Spending for the Spending via Physical Card(s) or Card(s) via mobile wallet refers to retail transactions and Octopus Automatic Add-Value transactions made with the Card(s) but does NOT include the following:

- i) 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 Wallet, 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 jewellery, 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;
- ii) any unposted, cancelled, refunded, falsified or unauthorised transactions.

6. If any transaction for which the A. Point has been earned is subsequently cancelled or refunded, the A. Point earned from the transaction will be fully cancelled without prior notice to the user. If the user's A. Point balance is insufficient at the time, the system will deduct the required A. Point amount, possibly resulting in a negative A. Point balance, and continue to deduct A. Point from the next transaction accordingly until reaching the total amount of A. Point to be recovered.

7. For products or services that are not within the scope of the programme, users cannot earn A. Point. AlipayHK reserves the right to modify the partners or participating merchants, items, “not within the scope of the programme”, and the quantity of Basic and Bonus A. Point at any time. The programme will provide notice of any major changes on the AlipayHK App.
8. The exact expiry date of Bonus A Points derived in Clause 5 will be stated under “Points Detail” in the AlipayHK App. A. Point must be used on or before the relative due date mentioned in the Table below and will not be extended or reissued. Unless otherwise specified, all A. points earned will generally be valid for 1 to 3 months in the table below.

Phase Period	A. Point Earning Period	Due date of A. Point Validity
Phase 1	2 December 2024 to 28 February 2025	31 March 2025
Phase 2	1 March 2025 to 31 May 2025	30 June 2025
Phase 3	1 June 2025 to 31 August, 2025	30 September 2025
Phase 4	1 September 2025 to 30 November 2025	31 December 2025

9. A user can earn “Basic A. Point” up to 50,000 A. Point for a single transaction, 100,000 A. Point on a single day, and 500,000 A. Point in a single month. For spending via AlipayHK App, a user can earn “Bonus A. Point” up to 600,000 A. Point in each Phase above.

D. A. Point Card Reward

The “A. Point Card Reward” consists of “0% Taobao handling fee for A. Point Card” and “A. Point Card transfer handling fee offer” offers and runs from 2 December 2024 until 31 January 2026 (the “**Promotion Period**”).

D1: 0% Taobao handling fee for A. Point Card

1. In each calendar month throughout the Promotion Period, users who make payments via A. Point Card in the AlipayHK App (“Eligible Users”) can enjoy 0% handling fee for the specific amount of transactions at Taobao App (“Taobao”) with handling fee amount of HKD0.1 or above, please refer to sc.com/hk/credit-cards/apointcard/ for latest promotion details. 1.5% handling fee will be charged for subsequent transactions on Taobao.
2. For the avoidance of doubt, 0% Taobao handling fee for A. Point Card is not applicable in the following circumstances on Taobao: non-mobile app paying order, Taobao (Xianyu)’s order, virtual goods (including but not limited to anything that does not require shipment such as virtual currency, prepaid cards, etc.), or any other circumstances as specified by Taobao.com or Tmall.com.
3. Eligible merchants on Taobao/Tmall Marketplace and on AlipayHK have the liability for the sale of products, after-sale service and all related matters. AlipayHK and Taobao/Tmall Marketplace are not involved in the sales process and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.

D2: A. Point Card Transfer handling fee offer

In each calendar month throughout the Promotion Period, A. Point Card users can enjoy a transfer limit of up to HK\$1,000 per month without handling fee when making transfers via A. Point Card in the AlipayHK App to another AlipayHK account (including sending Lucky Money, instant transfer, WhatsApp, FPS or SMS). After the relevant limit is exceeded, 1.5% transfer fee will be charged for A. Point Card.

E. The General Terms & Conditions of Using A. Point

1. Redeeming coupons:

- a. Users can use their Basic A. Point balance to redeem coupons in the “A. Point Zone” of the AlipayHK App. The discount content, usage restrictions, validity period, maximum redemption quantity, and coupon type of the coupons are subject to the information and conditions provided in the “A. Point Zone” of the AlipayHK App. The partners of the programme have the right to change the relevant information and conditions from time to time, and this programme is not responsible for any liability to the user. Once coupon has been redeemed, A. Point cannot be refunded or exchanged.
- b. Generally, Bonus A. Point are not eligible to be used for coupon redemption in “A. Point Zone” unless otherwise expressly stated.

2. **Deducting payment amount:**

- a. When the user spends in the “Designated Scenario “ via AlipayHK, a minimum of 1000 A. Points can be used per transaction, which equivalent to a minimum of one (1) Hong Kong Dollar discount off the payment amount. Or every Basic 100 A. Points can be used as one (1) Hong Kong Dollar deduction when “purchasing designated coupons” or designated campaign (please note that Bonus A. Points are not eligible to be used for such deduction). Applicable rates may be adjusted for specific campaigns. For exact details, please check the payment page in the AlipayHK App.
- b. A. Point will be deducted in chronological order of expiry, meaning that points with the earliest expiry date will be deducted first.
- c. If any transaction that has used A. Point is subsequently cancelled or refunded, the deducted A. Point will be fully refunded to the user’s account, and the validity period of the refunded A. Point will remain the same.
- d. When A. Point is used as payment deduction, in the “Designated Scenario”, the minimum amount of A. Point used in a single transaction is one hundred (100) A. Point. When “purchasing designated coupons”, the minimum amount of A. Point used in a single transaction is ten (10) A. Point.
- e. Usage limits of A. Point: If the use of A. Point reaches the limit in a transaction, the remaining usable amount will be used for redemption. For example: in a transaction that does not involve the purchase of coupons, if a user has already used 999,900 A. Point on a single day, the user can only use a maximum of one hundred (100) A. Point for the next transaction on the same day.
- f. Usage limits details:
 - Purchasing designated coupons:
 - Single transaction usage limit: 500 A. Point.
 - Daily usage limit: 10,000 A. Point.
 - Monthly usage limit: 10,000 A. Point.
 - Designated scenario
 - Single transaction usage limit: 100,000 A. Point.
 - Daily usage limit: 1,000,000 A. Point.
 - Monthly usage limit: 30,000,000 A. Point.

3. **Service Changes**

- 3.1 Changes to A. Point: The programme reserves the right to change any content of A. Points at any time, including (but not limited to) any rewards, any gift certificates, any accumulation or redemption of A. Points, the operation or mode of operation of A. Points, cooperation Partners, etc. Please refer to the prevailing details as specified in the AlipayHK App.
- 3.2 Changes to terms and conditions: AlipayHK may update these terms at its discretion from time to time. Please refer to the prevailing terms and conditions as specified in the AlipayHK App. Continuous participation in this programme means an agreement to be bound by the prevailing terms and conditions.

4. **Account Termination or Suspension**

- 4.1 In reasonable circumstances, if AlipayHK believes that a user has violated any part of these terms and conditions, AlipayHK may suspend or terminate the user’s A. Point account (with or without notice), and/or recover any damages or losses incurred by AlipayHK or its partners as a result.
- 4.2 If the programme is terminated for any reason, A. Points not redeemed or awards not claimed by the programme termination date will be forfeited and will not be refunded.
- 4.3 Under reasonable circumstances, if AlipayHK believes that the user has violated any part of these terms, AlipayHK may suspend or terminate the user’s A. Point account (with or without notice), and/or recover AlipayHK or AlipayHK’s partner from the user any damages and losses suffered.
- 4.4 The user shall be responsible for providing accurate registration information and for keeping such information up to date in the event of changes. User shall bear all responsibility for: a) maintaining the confidentiality and security of the mobile device and security details; b) all transactions and activities that occur under user’s security details; and c) any and all consequences of use or misuse of user’s security details.

5. **Disclaimer**

- 5.1 Any type of data or content provided on the AlipayHK App is for general reference only. Users must assume the risks associated with participating in A. Point and using the AlipayHK App, users’ A. Point accounts, and users’ rewards.

5.2 AlipayHK will not make any representation, commitment, or warranty regarding the following:

- a. The title, accuracy, completeness, currency, quality, merchantability or applicability of any data or content provided or executed in connection with A. Point, the AlipayHK App, users' A. Point accounts, users' personalised offers or anything related to the above.
- b. The programme, the AlipayHK App, or users' A. Point accounts will be uninterrupted, error-free, secure, timely or available, or that any errors or defects will be corrected.

6. Liability of AlipayHK

AlipayHK shall not be liable for any indirect, special, incidental, punitive, or consequential loss or damage suffered by the user, including negligence. To the maximum extent permitted by applicable law, for any loss or damage in connection with these terms, the AlipayHK mobile application, the user's A. Point account, the user's personalised offers, any products and services provided by AlipayHK's partners (including general, special, indirect, direct, symbolic, punitive, incidental or consequential loss or damage), AlipayHK will not be liable to the user in contract, tort (including negligence), breach of statutory obligations or otherwise, nor is it liable for any information, content, materials and/or services provided and performed in connection with it, whether or not AlipayHK has been advised of the possibility of such loss or damage in advance.

7. Link

7.1 The AlipayHK App and any electronic communications sent to users or materials provided to users online or digital manner may contain links to other websites, content or resources hosted, provided, or made available by third parties. Users understand and agree that AlipayHK:

- a. has no control or monitoring rights over these third-party websites, content or resources;
- b. makes no promises, representations or warranties and shall not be responsible for any such third-party websites, content or resources (or any products, goods or services promoted, referred to, or offered on such third-party websites or resources).

8. General terms

8.1 Under no circumstances can A. Point be redeemed for cash or any other form of refund. The use of A. Point and the exchange rate of related coupons are subject to AlipayHK's discretion and may be adjusted.

8.2 If a user is found to have engaged in behaviours that violate the principle of good faith and credit, or if AlipayHK has reasonable suspicion that such behaviours have occurred, the user may be unable to obtain or use A. Point, or may only be able to obtain or use a portion of A. Point. If necessary, legal action may be taken against the user, including but not limited to the following behaviours:

- a. Participating in A. Point through any improper means or by violating the principles of good faith and credit, such as colluding with other users or merchants, cheating to earn A. Point through the use of machines, or disrupting the order of the activity by taking advantage of promotions.
- b. Engaging in any improper or fraudulent behaviour that violates the principles of good faith and credit to complete a transaction, such as false transactions, malicious refunds, splitting orders, and cashing out, which disrupts the order of the activity.

8.3 In the event of any violation of these terms and conditions, illegal, fraudulent or abusive behaviour, AlipayHK reserves the right to cancel all A. Point and coupons obtained by the user without prior notice. AlipayHK also has the right to cancel any transactions involving such violations and recover any losses from relevant users.

8.4 A. Point obtained by the user are subject to AlipayHK's computer records. AlipayHK and our participating partners reserve the right to change, suspend or terminate this Programme and its Terms and Conditions at our sole discretion without prior notice. We shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.

8.5 If the event needs to be suspended due to government orders, serious network attacks, or system failures, it may be considered force majeure. AlipayHK shall not be responsible for any loss arising from such events.

8.6 These terms and conditions are governed by Hong Kong laws, and any disputes related to them shall be under the exclusive jurisdiction of Hong Kong courts.

8.7 If users have any questions about this promotion or the usage of AlipayHK's services and promotions, please call AlipayHK customer service hotline at 2245 3201.

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

Issued by Standard Chartered Bank (Hong Kong) Limited



A. Point Card 獎賞條款及細則

A. 一般條款及細則

1. 「A. Point Card 獎賞」包括「A. Point Card 迎新獎賞」，「A. Point Card 簽賬獎賞」及「A. Point Card 獎賞」（統稱「活動」）。是次活動受本一般條款及細則約束。
2. 另外「A. Point Card 迎新獎賞」及「A. Point Card 簽賬獎賞」及「A. Point Card 獎賞」亦分別受以下B部、C部、D部及E部的條款和細則所約束，並跟一般條款及細則統稱為「條款及細則」。
3. 所有經由本活動獲得的獎賞統稱為「獎賞」。
4. 於各個活動的推廣期內，每一位用戶僅限根據本條款及細則參與本推廣一（1）次，於推廣期內領取相關條款及細則內所限制數量的禮券/獎賞。為免疑慮，「每一位用戶」是指使用AlipayHK App和錢包服務的、具有法律行為能力的一名自然人，而非一個AlipayHK賬號。為進一步避免爭議，在下述情形，有關賬號將被視為由同一位用戶所使用：
 - (i) 在同一部手提電話或移動設備上有關連，比如有多個賬號登錄或激活；
 - (ii) 若同一個賬號或手機號碼在多部手提電話或移動設備上有關連，比如登錄或激活；或
 - (iii) 若同一張銀行卡號被綁定於多個AlipayHK賬號時。當以上情況發生時，為確認領獎的用戶資格及預防賬號、設備或銀行卡被盜用的風險，AlipayHK保留暫停或永久停止向相關賬號發放禮券/獎賞的權利及保留追究權利。
5. 獎賞數量有限，先到先得，領完即止。任何情況下，以AlipayHK的電腦紀錄為準。
6. 在獎賞的使用過程中，如果出現違反本條款及細則、違法、欺詐或濫用行為，AlipayHK將取消該用戶的使用及領取資格、或其所獲之獎賞而毋須另行通知，並有權撤銷任何涉及違規行為的交易及向有關用戶追討損失。
7. 除特殊情況下，獎賞不可用於購買商戶現金券/禮券、預付卡、兌換現金及不可轉讓。如需退貨或退款，禮券/獎賞所對應的金額將不作為退款款項，而相關禮券/獎賞將不獲補發。
8. AlipayHK將依香港特別行政區法例進行本推廣，如本推廣活動因受政府機關指令、遭受嚴重網絡攻擊、系統故障或因其他於AlipayHK控制外的情況，而無法順利進行，此種情況為不可抗力。AlipayHK毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
9. AlipayHK對商戶提供之產品及服務質素及供應量恕不負責。
10. AlipayHK保留毋須事先通知的情況下更改、暫停或取消本推廣或修訂其條款及細則之酌情權，AlipayHK恕不就任何更改、暫停或取消承擔任何責任，並對所有事宜及爭議保留最終決定權。
11. 如對上述有關AlipayHK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。
12. A. Point Card客戶需明白以及同意渣打銀行（香港）有限公司（「本行」）並非本活動下提供的「A. Point Card迎新獎賞」及「A. Point Card簽賬獎賞」之供應商。有關AlipayHK於獎賞提供的各方面（包括但不只限於質素、供應量、產品說明、虛假商品說明、不實的陳述、誤導、未經授權的陳述、不良營商手法或誘導），本行理應毋須負上任何責任。
13. 獲取之「A. Point Card迎新獎賞」及「A. Point Card簽賬獎賞」不可兌換至渣打積分或現金回贈及不可轉換。
14. 請瀏覽AlipayHK App以了解「A. Point Card迎新獎賞」及「A. Point Card簽賬獎賞」最新之條款及細則。如本條款及細則與AlipayHK App內有關「A. Point Card迎新獎賞」及「A. Point Card簽賬獎賞」最新之條款及細則有所差異，一概以後者為準。
15. 本條款及細則受香港特別行政區法律規管，並按其詮釋。
16. 如本A. Point Card獎賞條款及細則的中、英文版有所差異，一概以英文版為準。

B. A. Point Card迎新獎賞條款及細則

1. A. Point Card迎新獎賞活動有效期由2025年11月10日至2026年1月31日（包括首尾兩天）（「迎新推廣期」）。用戶實際獲得的迎新獎賞，以用戶申請獲批核的日期所對應的實際獎賞為準。AlipayHK的記錄為準，並保留發放實際獎賞的一切權利。
2. 「A. Point Card迎新獎賞」（「迎新獎賞」）只適用於現時並未持有及於現時申請合資格信用卡批核日起計之過去6個月內沒有取消任何由渣打銀行（香港）有限公司（「本行」）發行之渣打信用卡或MANHATTAN信用卡主卡客戶。
3. （「全新信用卡客戶」）全新信用卡客戶必須為首次透過AlipayHK App成功申請A. Point Card（「合資格信用卡」），且從未領取過任何「Q Credit Card迎新獎賞」或「A. Point Card迎新獎賞」之用戶（「合資格信用卡客戶」，方可參與此迎新獎賞活動。
4. 於迎新推廣期內，合資格信用卡客戶需透過AlipayHK App申請A. Point Card並獲成功批核以獲得迎新獎賞。
5. 於迎新推廣期獲成功批核及符合以下所述之要求的合資格信用卡客戶可獲贈「三個月單單低至HK\$1優惠」（「獎賞」），詳情如下：
 - i. 「三個月單單低至HK\$1優惠」包含一張HK\$1,000面額之禮券（「禮券」），禮券可多次使用直至累計優惠上限到達HK\$1,000時自動失效，並會於A. Point Card成功批核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。
 - ii. 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。
 - iii. 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）。
 - iv. 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。
 - v. 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。
6. 「A. Point Card迎新獎賞」只適用於成功透過AlipayHK App激活A. Point Card並成功設置A. Point Card作為支付方式的信用卡客戶。透過「A. Point Card迎新獎賞」所領取的獎賞僅適用於透過AlipayHK App並使用A. Point Card付款時使用。於用戶獲成功批核A. Point Card後，所有獎賞則會在適用情況下經系統自動扣減。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。
7. 迎新獎賞可不時更新。申請人收到的實際A. Point Card迎新獎賞將以該申請人申請成功時所適用的A. Point Card迎新獎賞為準，並非提交申請時所適用的A. Point Card迎新獎賞。在任何情況下，AlipayHK不會重發任何過去的獎賞。
8. 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。如用戶賬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情況下，如賬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。如果用戶在賬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，面額最大的一張基本獎賞及可累積基本獎賞（最多10張計）中金額較大者先被使用。如一張基本獎賞與可累積基本獎賞（最多10張計）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。
 - iv. 如對上述有關AlipayHK禮券使用方式有任何問題，請致電AlipayHK客戶服務熱線2245 3201查詢。
9. 迎新獎賞不可兌換成積分、現金回贈或現金，亦不可轉讓。
10. 合資格信用卡客戶明白及接納所有商戶提供的有關迎新獎賞的產品及/或服務並非由本行所提供。因此，有關商戶、其員工、其人員及其供應商於迎新獎賞提供的各項產品/服務的各方面，包括但不只限於商戶所提供的產品及/或其服務的質素、供應量、產品及/或其服務說明、任何虛假的交易說明、虛假陳述、錯誤聲明、遺漏、未經授權的陳述、與此優惠相關或就提供此優惠下的產品及/或服務的不公平貿易慣例或行為，本行均毋須負上任何責任。

C. A. Point Card 簽賬計劃條款及細則

1. 除特別註明外，此 A. Point Card 簽賬推廣計劃之推廣期由 2024 年 12 月 2 日至 2025 年 11 月 30 日（包括首尾兩日）（「**簽賬推廣期**」）。
2. 推廣期內，每三（3）個月將計算為一個活動期：即
「活動期一」：2024 年 12 月 2 日至 2025 年 2 月 28 日
「活動期二」：2025 年 3 月 1 日至 2025 年 5 月 31 日
「活動期三」：2025 年 6 月 1 日至 2025 年 8 月 31 日
「活動期四」：2025 年 9 月 1 日至 2025 年 11 月 30 日
3. 「A. Point Card 簽賬獎賞」只適用於 2025 年 11 月 30 日或之前成功申請並獲批 A. Point Card 或 Q Credit Card（「**指定信用卡**」）的用戶，持卡人於簽賬推廣期內使用指定信用卡透過 AlipayHK 應用程式付款（即簽賬名稱起首為「AlipayHK*」），使用實體指定信用卡，或使用指定信用卡透過電子錢包簽賬的用戶。
4. 用戶所賺取的 A. Point 將於成功支付後即時發放到用戶的 A. Point 賬戶。如用戶使用實體指定信用卡進行支付或在某些情況下，用戶的 A. Point 結餘未必會立即更新，但 AlipayHK 會盡快更新 A. Point 餘額。
5. (a) A. Point 簽賬回贈細項：

簽賬方式	指定簽賬類別	A. Point 回贈比率	每港幣 1 元合共給予 A. Point
通過 AlipayHK 應用程式進行簽賬 (不包括任何實體指定信用卡或通過電子錢包進行簽賬)	• 繳費服務（活動期一由 2024 年 12 月 2 日至 2025 年 2 月 28 日；活動期二由 2025 年 3 月 1 日至 2025 年 5 月 31 日） • 交通出行（活動期一由 2024 年 12 月 2 日至 2025 年 2 月 28 日；活動期二由 2025 年 3 月 1 日至 2025 年 5 月 31 日） • 跨境商戶的支付交易 詳情請參閱條款 5 (b)	每港幣 1 元簽賬給予 18 個 A. Point（「額外 A. Point」）	合共高達 20 個 A. Point
	• 合資格簽賬 詳情請參閱條款 5 (c)	每港幣 1 元簽賬給予 2 個 A. Point（「基本 A. Point」）	
通過實體指定信用卡或通過電子錢包進行簽賬 (不包括任何 AlipayHK 應用程式進行的簽賬)	• 合資格零售簽賬 詳情請參閱條款 5 (d)	每港幣 1 元簽賬給予 10 個 A. Point（「額外 A. Point」）	10 個 A. Point

- (b) 通過 AlipayHK 應用程式之指定簽賬類別為是指使用 A. Point Card 通過 AlipayHK 應用程式於 AlipayHK 受理的繳費服務類（繳費服務類不包括信用卡還款、物業管理費）、交通出行類及跨境商戶的支付交易（跨境線下商戶包括中國大陸及海外地區的 AlipayHK 受理商戶門市；跨境線上商戶簽賬包括淘寶、拼多多、1688 應用程式）。
- (c) 通過 AlipayHK 應用程式之其他合資格簽賬是指 AlipayHK 服務中除轉帳、匯款、信用卡還款及物業管理費外的其他服務，包括所有本地網上及門店使用 A. Point Card 通過 AlipayHK 應用程式的消費。
- (d) 通過實體指定信用卡或通過電子錢包之合資格是指簽賬以指定信用卡所作的零售簽賬（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：
- (i) 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銀包及支付寶賬戶、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、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。

- 若已賺取A. Point的任何交易隨後因任何原因被取消或退款，由上述交易所賺取的A. Point將全額取消，而本計劃將無須事先通知用戶。若用戶當時賬戶內的A. Point餘額不足，則系統會按應扣A. Point數量，將用戶A. Point餘額扣減至負數，並於用戶下一筆交易所賺取的A. Point繼續扣除該收回的A. Point總數。
- 部分產品或服務不在本計劃範圍內，則無法獲得A. Point，AlipayHK有權隨時修改合作夥伴或參與商戶、「不在A. Point範圍內的項目」、基本A. Point或額外A. Point的數量。本計劃將於AlipayHK流動應用程式上發布有關任何重大變更的通知。
- A. Point的確切到期日會在AlipayHK應用程式中的「A. Point記錄」下註明。用戶在以上條款5中在不同活動期內簽賬所賺取的「額外A. Point」必須按下表在失效日期或之前使用，且不可延期或補發。所有賺取的A. Point通常有效期為1至3個月，詳情可參考以下表格：

活動期	A. Point獲取的時間範圍	A. Point失效日期
活動期一	2024年12月2日 - 2025年2月28日	2025年3月31日
活動期二	2025年3月1日 - 2025年5月31日	2025年6月30日
活動期三	2025年6月1日 - 2025年8月31日	2025年9月30日
活動期四	2025年9月1日 - 2025年11月30日	2025年12月31日

- 每月用戶的「基本A. Point」單筆交易最高可獲得50,000 A. Point，單日最高可獲得100,000 A. Point，單月最高可獲得500,000 A. Point。每月用戶通過AlipayHK應用程式的「額外A. Point」每個活動期內最高可獲600,000 A. Point。

D. A. Point Card獎賞條款及細則

A. Point Card獎賞活動包括「A. Point Card淘寶消費免手續費」及「A. Point Card轉賬手續費優惠」之獎賞及活動有效期由2024年12月2日至2026年1月31日（「推廣期」）。

D1: A. Point Card淘寶消費免手續費

- 推廣期的每個自然月內，AlipayHK用戶透過AlipayHK App於手機淘寶（總稱：「淘寶」）使用A. Point Card付款購物消費可享指定次數之免手續費優惠（適用於手續費金額不少於HK\$0.1時），客戶須瀏覽sc.com/hk/credit-cards/apointcard/以了解最新優惠詳情。其後每筆交易將收取消費金額的1.5%作為手續費。
- 為免除疑問，「A. Point Card淘寶消費免手續費」優惠不適用於以下幾種情況的淘寶訂單：非手機應用程式付款的訂單、閑魚平台的訂單、非實物類商品的訂單（包括但不限於虛擬幣、話費充值卡等毋須物流配送的商品訂單），或其他根據淘寶網或天貓平台規定不支持使用的類目。
- 淘寶網®或天貓®平台賣家及AlipayHK受理商戶負責商品的銷售、售後等事項，AlipayHK、淘寶網®或天貓®平台不參與銷售環節，亦不承擔任何有關產品的質量、送貨詳情或退貨安排之負責。

D2: A. Point Card轉賬手續費優惠

推廣期的每個自然月內，A. Point Card用戶使用A. Point Card透過AlipayHK進行轉賬至其他AlipayHK賬戶（轉賬方法包括派利是、即時轉賬、WhatsApp、轉數快或SMS），可享合共每個月高達HK\$1,000免手續費限額。超出相關限額部分之A. Point Card手續費為1.5%。

E. 使用A. Point的一般條款及細則

1. 兌換禮券：

- 用戶可於AlipayHK流動應用程式「A. Point專區」使用基本A. Point兌換優惠禮券，禮券的優惠內容、使用限制、有效期、最多兌換數量、禮券類型，均以AlipayHK流動應用程式內「A. Point專區」資訊及禮券使用條件為準。本計劃之合作夥伴有權不時更改有關資訊及條件，且本計劃不必向用戶承擔任何責任。禮券一經兌換，用戶將不能退換。
- 一般情況下，除非另外註明，不可在「A. Point專區」以額外A. Point兌換優惠券。

2. 抵扣支付金額：

- 當用戶透過AlipayHK在「指定抵扣場景」消費，可最少1000 A. Point作不少於HKD1直接抵扣支付金額。或者在「購買指定優惠券」或指定推廣活動中以100基本A. Point作HKD1抵扣（請留意額外積分不可以用於100:1買券抵扣）。AlipayHK保留不定時更改適用兌換率的權利，詳情請參閱AlipayHK流動應用程式內提供的資訊及付款頁面並以此為準。

- b. Point依到期時限順序扣除，即到期日最早的積分會先被扣除。
- c. 若已使用A. Point的任何交易隨後因任何原因被取消或退款，由上述交易所扣除的A. Point將全額退還至用戶的賬戶，退回的A. Point有效期與使用前保持不變。
- d. 在「指定抵扣場景」使用A. Point作抵扣支付金額時，A. Point單筆使用下限為100 A. Point，即用戶須在一次交易中使用至少100 A. Point。在「購買指定優惠券」時，A. Point單筆使用下限為10 A. Point，即用戶須在一次交易中使用至少10 A. Point。
- e. A. Point使用上限：若當次交易將達到A. Point的使用上限，則按餘下可使用限額進行抵扣，例如：在非購買優惠券的交易，如單日已使用999,900 A. Point，同日下一筆交易最多僅可使用100 A. Point。
- f. A. Point使用上限詳情：
 - 購買指定優惠券時：
 - 單筆使用上限：最多可用500 A. Point。
 - 單日使用上限：最多可用10,000 A. Point。
 - 單月使用上限：最多可用10,000 A. Point。
 - 非購買指定優惠券時：
 - 單筆使用上限：最多可用100,000 A. Point。
 - 單日使用上限：最多可用1,000,000 A. Point。
 - 單月使用上限：最多可用30,000,000 A. Point。

3. 服務變更

- 3.1 變更A. Point：本計劃有權隨時更改A. Point的任何內容，包括（但不限於）任何獎賞、任何禮券、任何A. Point的累積或兌換、A. Point的營運或運作方式、合作夥伴、不在A. Point範圍內的項目。
- 3.2 變更條款及細則：AlipayHK可能會不時更新本條款，並以AlipayHK應用程式公佈的條款及細則為準。如用戶繼續使用A. Point，即表示用戶同意受適用的條款及細則約束。

4. 賬戶終止或暫停

- 4.1 如本計劃基於任何原因擬訂終止A. Point，本計劃將在至少一（1）個月前，透過AlipayHK流動應用程式作出公布。計劃終止日期前未兌換的A. Point積分或未領取的獎賞將會作廢。
- 4.2 如本計劃基於任何原因擬訂終止A. Point，計劃終止日期前未兌換的A. Point積分或未領取的獎賞將會作廢。
- 4.3 在合理情況下，如AlipayHK認為用戶違反了本條款任何部分，AlipayHK可能會暫停或終止用戶的A. Point賬戶（無論有否通知），以及/或向用戶追回AlipayHK或AlipayHK的合作夥伴因而承受的任何損害及損失。
- 4.4 用戶有責任提供準確的資料，並在該註冊資料有變化時，及時作出更新。用戶對如下事項承擔全部責任：
 - a) 保護您的設備和保安資料的保密性和安全性；
 - b) 在您保安資料下發生的全部交易和活動；以及
 - c) 使用或不當使用您保安資料的全部後果。

5. 免責聲明

- 5.1 AlipayHK應用程式上提供的任何類型的資料、內容僅供用戶作一般參考。用戶參與A. Point及使用AlipayHK流動應用程式、用戶的A. Point賬戶、用戶的獎賞的風險須自行承擔。
- 5.2 AlipayHK不會就以下各項作出任何陳述、承諾或保證：
 - a. 任何與A. Point、AlipayHK流動應用程式、用戶的A. Point賬戶、用戶的個性化優惠、或與前述有關而提供或執行的任何資料、內容的標題、準確性、完整性、貨幣、質量、適銷性或適用性。
 - b. A. Point計劃、AlipayHK流動應用程式、用戶的A. Point賬戶將不受干擾、是無錯誤的、安全的、及時的或可用的，或者任何錯誤、故障將被糾正。

6. AlipayHK的責任

對於用戶遭受任何間接、特殊、附帶、懲罰性或後果性的損失或損害，AlipayHK概不負責。在適用法律允許的最大範圍內，對於與本條款、AlipayHK流動應用程式、用戶的A. Point賬戶、用戶的個性化優惠、AlipayHK的合作夥伴所提供的任何產品及服務有關的任何損失或損害（包括一般、特殊、間接、直接、象徵性、懲罰性、附帶或相應而生的損失或損害），AlipayHK不會在合同、侵權行為（包括疏忽）違反法定義務或其他方面向用戶承擔責任，也不對與其相關並提供及執行的任何資料、內容、材料及/或服務承擔任何責任，不論AlipayHK是否事先被告知此類損失或損壞的可能性。

7. 鏈結

- 7.1 AlipayHK流動應用程式及發送予用戶的任何電子通訊或以網上或數碼方式提供予用戶的任何材料可能包含引導至由第三方寄存、給予或提供的其他網站、內容或資源的鏈結。用戶理解並同意AlipayHK：
- a. 對這些第三方網站、內容或資源沒有任何控制及監控權；
 - b. 不作出任何承諾、聲明或保證，並且不對這些第三方網站、內容或資源（或其中促銷、介紹或提供的任何產品、貨品或服務）承擔責任。

8. 一般條款

- 8.1 A. Point在任何情況下都不可兌換成現金、亦不可獲現金或任何形式找贖。A.Point的使用及任何相關優惠禮券的兌換率均由AlipayHK酌情決定及調整。
- 8.2 若用戶曾經存在、出現或經AlipayHK合理懷疑存在違背誠實信用原則的行為，用戶將可能無法獲取/使用A. Point，或者僅可獲取/使用部分A. Point的情況，必要時將追究用戶的法律責任，包括但不限於以下行為：
- a. 通過任何不正當手段或以違反誠實信用原則的方式參與A. Point，如通過與其他用戶、商戶串通，或者利用機器等方式作弊賺取A. Point、領取優惠的擾亂活動秩序的行為。
 - b. 通過任何不正當手段或違背誠實信用原則的方式達成交易的，如虛假交易、惡意退單、拆單、套現等擾亂活動秩序的行為。
- 8.3 如果出現違反本條款及細則、違法、欺詐或濫用行為，AlipayHK將取消該用戶的所有A. Point或其所獲之禮券，而無需事先通知用戶，並有權撤銷任何涉及違規行為的交易及向有關用戶追討損失。
- 8.4 任何情況下，用戶獲得的A. Point均以AlipayHK的電腦紀錄為準。AlipayHK和參與的合作夥伴保留更改、暫停或終止本計劃及其條款及細則的權利，恕不另行通知。AlipayHK不對任何該等更改、暫停或終止承擔任何責任，並保留所有事宜及爭議的最終決定權。
- 8.5 如本活動受政府機關指令需停止舉辦，或者活動遭受嚴重網絡攻擊或系統故障需暫停舉辦，則活動可能無法順利進行，此種情況視為不可抗力。而AlipayHK對由此產生的任何損失概不負責。
- 8.6 本條款及細則受香港法例管轄，任何由其引起或與之相關的爭議，均應由香港法院專屬管轄。
- 8.7 如果用戶對本推廣或有關AlipayHK及其服務或優惠的使用方法及詳情有任何疑問，請致電AlipayHK客戶服務熱線2245 3201查詢。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發