



Terms and Conditions of Standard Chartered Smart Credit Card PARKnSHOP 8% CashBack Offer (“Offer”)

1. The Offer is valid from 1 November to 31 December 2023 (both dates inclusive) (the “**Promotion Period**”).
2. The Offer is only applicable to cardholders (“**Cardholders**”, including both the principal and supplementary cardholders) of Standard Chartered Smart Credit Card (the “**Eligible Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
3. To be eligible for the Offer and enjoy up to total of 8% CashBack on an Eligible Merchant Transaction (as defined below), Cardholders are required to make an Eligible Merchant Transaction with the Eligible Card during the Promotion Period. Details of the Offer are as follows:-

Percentage of CashBack Earned	Promotion Period (both dates inclusive)	Components for Percentage of CashBack Earned	Total Maximum CashBack Earned During Entire Promotion Period
8% for Eligible Merchant Transactions	1 November to 31 December 2023	3% extra CashBack (“ Additional CashBack ”) + 5% under Designated Merchants of Smart Card Rewards Scheme*	HKD800 [#]

* Terms and conditions apply. HKD1 CashBack for every HKD20 spent (equivalent to 5% CashBack Percentage). For details, please refer to the Standard Chartered Smart Credit Card Rewards Scheme Terms and Conditions on <https://av.sc.com/hk/zh/content/docs/hk-promo-smart-tnc.pdf>.

[#] Maximum CashBack earned under the Additional CashBack is HKD300.

4. **Eligible Merchant Transactions** mean transactions made at PARKnSHOP, its designated retail Stores (FUSION, TASTE, INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food Stores outlets) & PARKnSHOP eshop (“**Eligible Merchant**”) in Hong Kong Dollars, and only single net spending amount after instant discount (if applicable) will be calculated. They do NOT include any unposted, cancelled, refunded, falsified or unauthorised transactions, or transactions to purchase any value stored gift vouchers or to settle department stores membership fees.
5. Together with the 5% CashBack rewarded under Designated Merchants of the prevailing Smart Card Rewards Scheme, a Cardholder can only enjoy up to HKD800 CashBack throughout the entire Promotion Period. Maximum CashBack earned under the Additional CashBack is HKD300.
6. No registration or minimum spending is required for the Offer.
7. The Offer is applicable to Eligible Merchant’s outlets in Hong Kong SAR only. Where Eligible Merchant Transactions are made using digital wallets, they will be eligible for the Offer only if the Eligible Merchant’s name is reflected on the credit card monthly statement as part of the transaction description.
8. To be eligible for the Offer, all Eligible Merchant Transactions must be completed and posted on or before **7 January 2024** based on the transaction dates as shown on the credit card monthly statement.
9. The Additional CashBack earned under the Offer will be shown on the 360° Rewards Redemption Platform on or before **31 March 2024** and will not be automatically credited to the Eligible Card account but can be freely redeemed for CashBack under the online catalogue of the platform. The CashBack will be given in Hong Kong dollars and the minimum threshold for CashBack redemption per Eligible Card account is HKD50 per account redemption. For details, please refer to the section named “CashBack Redemption” under the Terms and Conditions for Points Redemption. The CashBack earned under the prevailing Smart Card Rewards Scheme will be credited in accordance with the terms and conditions of such scheme.

10. CashBack will be calculated by rounding down to the nearest 1 cent.
11. Eligible Merchant Transactions conducted by principal and all supplementary cards (if any) under the same Eligible Card account will be counted collectively in calculating the CashBack.
12. CashBack is non-transferable.
13. Cardholders shall notify the Bank if they do not receive the Additional CashBack by **30 April 2024**. Otherwise, the Bank accepts no liability and will not be liable for any compensation.
14. In the event that any CashBack has been used or credited into Cardholders' Eligible Card account but the transaction(s) that form(s) part or all of the Eligible Merchant Transaction(s) is cancelled or refunded subsequently, the Bank has the right to charge to the Eligible Card account a monetary amount equivalent to the value of the CashBack used or credited without prior notice to the Cardholders.
15. If the Eligible Card account is voluntarily or involuntarily closed, all CashBack (whether credited to the Eligible Card account or not) will be immediately forfeited.
16. The Bank reserves the right not to award any CashBack if the Eligible Card account is invalid or not in good financial standing at the time of rewarding the CashBack, or if the Cardholders have failed to pay any minimum payment due on or before the due date specified in the relevant monthly statement in the preceding 12 months.
17. The Offer shall be terminated immediately upon closure of the merchant(s).
18. Cardholders understand and accept that the Bank is not the supplier of the products and/or services supplied by the merchant(s) under or in connection with the Offer. The Bank shall bear no liability relating to any aspect of the products and/or services, including without limitation, their quality, the supply, the descriptions of products and/or services provided by the merchant(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Offer or in making available the products and/or services under the Offer, by the merchant(s), its employees, officers or agents.
19. Personal data of Cardholders may be collected by the merchant(s) and the use of such personal data shall be subject to the personal information collection statement of the merchant(s). Please contact the merchant(s) for related details.
20. The Bank reserves the right to alter or terminate the Offer and amend the terms and conditions herein at any time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
21. In case of any disputes, Cardholders are required to present the relevant original sales receipts and credit card sales slips for further investigation by the Bank.
22. These terms and conditions should be read together with the Terms and Conditions of 3-month unlimited Interest-free Instalment Plan for Standard Chartered Smart Credit Card, the Client Terms and the applicable documents referred to in part A of the Client Terms including the Credit Card Terms and the Terms and Conditions for Points Redemption that form the banking agreement between the Bank and the Cardholders and also the Eligible Merchant's terms and conditions of purchase.
23. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Cardholders irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
24. If there is any inconsistency or conflict between 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!



Smart 信用卡香港百佳 8% 現金回贈優惠之條款及細則（「優惠」）

1. 優惠之推廣期由2023年11月1日至12月31日（包括首尾兩日）（「推廣期」）。
2. 優惠只適用於由渣打銀行（香港）有限公司（「本行」）所發行之渣打 Smart 信用卡（「合資格信用卡」）之持卡人（「持卡人」，包括主卡及附屬卡持卡人）。
3. 於推廣期內，持卡人須以合資格信用卡作合資格簽賬（定義如下）方可享優惠之高達8%現金回贈。優惠詳情如下：

賺取的現金回贈比率	優惠期（包括首尾兩日）	賺取的現金回贈比率包含	合共於整個推廣期可賺取之最高總現金回贈
8% 合資格商戶簽賬	2023年11月1日至12月31日	3% 額外現金回贈（「額外現金回贈」）+ 5% Smart 信用卡特約商戶獎賞*	HK\$800 [#]

* 受條款及細則約束。每港幣20元簽賬給予港幣1元現金回贈（相等於5%現金回贈比率）。詳情請參閱 Smart 信用卡獎賞條款及細則 <https://av.sc.com/hk/zh/content/docs/hk-promo-Smart-tnc.pdf>

[#] 最高額外現金回贈金額為 HK\$300。

4. **合資格商戶**簽賬之定義為香港百佳指定店舖（百佳超級市場、TASTE、FUSION、INTERNATIONAL、food le parc、GOURMET、GREAT FOOD HALL、便利佳、百佳冷凍食品）及百佳網店（「合資格商戶」）的港幣簽賬，並將以扣除即時折扣（如適用）後之購買金額為準。而不包括所有未誌賬/取消/退款/偽造/未經許可的交易，或購買任何儲值禮券或會員之費用的簽賬。
5. 連同 Smart 信用卡獎賞條款及細則定義之特約商戶的合資格簽賬之5%現金回贈，整個推廣期內最高只可享 HK\$800 現金回贈。最高額外現金回贈金額為 HK\$300。
6. 此優惠無須登記或最低消費。
7. 此優惠只適用於合資格商戶在香港特別行政區之各分店。如持卡人以電子錢包進行合資格簽賬，此優惠只適用於信用卡月結單上有顯示合資格商戶名稱之交易。
8. 以月結單上的交易日期計算，所有合資格簽賬須於**2024年1月7日**或之前誌賬，方可參與此優惠。
9. 額外現金回贈將於**2024年3月31日**或之前顯示於「360°全面賞」網上換領平台，而不會而不會自動合資格信用卡戶口。持卡人可隨時登入網上平台換領現金回贈。現金回贈將以港幣存入，每個合資格信用卡戶口之現金回贈換領金額最低為港幣50元。詳情請參閱積分換領之條款及細則之「換領現金回贈」條款部分。Smart 信用卡獎賞之現金回贈將根據有關之條款及細則存入。
10. 現金回贈將被調低至最接近存入之仙位數值。
11. 同一合資格信用卡戶口的主卡及所有附屬卡（如適用）之合資格商戶簽賬將會一併計算現金回贈。
12. 現金回贈不可轉讓。
13. 客戶如在**2024年4月30日**仍未收妥額外現金回贈，須通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
14. 如持卡人於任何現金回贈使用或存入後，取消或退款部份或全部與合資格簽賬有關之簽賬，本行有權從合資格信用卡戶口內扣除相等於該已使用或存入之現金回贈金額，而毋須預先通知。
15. 如取消合資格信用卡戶口（不論是自願或非自願），所有現金回贈（不論已否存入合資格信用卡戶口）將被即時取消。
16. 如合資格信用卡戶口並非有效及信用狀況並非良好，或持卡人在過去12個月內未能於有關合資格信用卡戶口之月結單上列明的繳款日期或之前繳付最低付款額，本行保留不給予現金回贈之權利。

17. 如商戶停止營業，優惠將會終止。
18. 客戶明白及接納所有商戶提供的有關此優惠的產品及/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優惠提供的各項產品/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。
19. 商戶或許收集客戶之個人資料，其個人資料之用途將受商戶之個人資料收集聲明約束。本行並不牽涉該任何個人資料之收集及使用，詳情請聯絡商戶。
20. 本行保留隨時更改或終止上述優惠及修訂本條款及細則之權利，恕不另行通知。如有任何爭議，本行將保留最終決定權。
21. 如有任何爭議，客戶必須提供有關之交易單據及信用卡簽賬存根正本以便本行作進一步調查。
22. 此條款及細則與Smart信用卡獎賞條款及細則、Smart信用卡3個月無限次免息分期計劃條款及細則、客戶條款、客戶條款A部所述之文件，包括信用卡條款及積分換領之條款及細則，將組成持卡人與本行之間之銀行協議，並須一同細閱。
23. 本條款及細則受香港特別行政區法律管轄及解釋，持卡人茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。
24. 上述條款及細則之中、英文版如有任何歧義之處，概以英文版本為準。

借定唔借？還得到先好借！