standard chartered

Terms and Conditions of Fortress Promotion (the "Promotion"):

1. The Promotion is valid from 1 September to 31 October 2026 (both dates inclusive) (the "**Promotion Period**").

2. Unless otherwise specified, to be eligible for the Promotion, cardholders ("**Cardholders**") are required to make Eligible Transactions with 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 and Standard Chartered Corporate Card) (the "**Eligible Card**").

3. Unless otherwise specified, Cardholders settling payment with Standard Chartered UnionPay Dual Currency Platinum Credit Card are also eligible for the Promotion provided that the Merchant's relevant stores accept the same for payment.

4. Unless otherwise specified, the Promotion is applicable to all Hong Kong outlets of Fortress ("**Merchant**"), including the Samsung Partnershop (address: Shop 602, New Town Plaza, Shatin), New Town Plaza Xiaomi (address: Shop No. 614, Level 6, New Town Plaza, Phase 1, Shatin, New Territories) , Kai Tin Shopping Centre Xiaomi (address: Shop No.204, 2/F, Kai Tin Shopping Centre, Lam Tin, Kowloon) and Kwai Tsing Maritime Square Xiaomi (address: Shop No.303, 3/F, Maritime Square 1, Tsing Yi) operated by the Merchant.

5. All the offers are <u>NOT applicable</u> to (i) transactions made via any e-wallets (including but not limited to Alipay, WeChat Pay and Tap & Go), (ii) purchase of voucher and gift cards, or (iii) split transactions.

6. To enjoy the corresponding offers under this Promotion, Cardholders must make a single net transaction at the Merchant's physical stores or eShop and fulfil relevant spending requirements with the Eligible Card as specified below ("**Eligible Transaction**"):

6A. Offer 1: Up to HKD500 CashBack or 5,000 Miles Rewards

(1)

Eligible spend in a single net transaction	Rewards	Maximum rewards of each Cardholder (During the entire Promotion Period)
HKD10,000 or above	HKD500 CashBack or 5,000 Miles Rewards	• Standard Chartered Cathay Mastercard: 5,000 Miles Rewards • Other credit cards: HKD500 CashBack
HKD5,000 – 9,999.99	HKD250 CashBack or 2,500 Miles Rewards	
HKD3,000 - 4,999.99	HKD100 CashBack or 1,000 Miles Rewards	

(2) To be eligible for Offer 1, Cardholders are required to register their respective Eligible Card during the Promotion Period at wwwsc.com/hk/fortress.

(3) Only <u>the first 25,000 successfully registered Cardholders</u> are eligible for Offer 1. Registration will be closed when the quota is full. Each Cardholder can only register ONE Eligible Card during the Promotion Period, and only that ONE registered Eligible Card will be used to calculate the Eligible Transactions and the relevant CashBack/ Miles Rewards ("**Rewards**"). Each Cardholder is only entitled to enjoy the maximum Rewards (either in the form of CashBack / Miles Rewards) once during the Promotion Period, regardless of how many times the offer requirements are met and how many Eligible Cards each Cardholder is holding. For the avoidance of doubt, each Cardholder can enjoy the Rewards of a maximum of HKD500 CashBack or 5,000 Miles Rewards throughout the entire Promotional Period, i.e. up to HKD500 CashBack or 5,000 Miles Rewards for Offer 1.

(4) If the quota is full, it will be stated in the related promotional webpage of the Bank/ Merchant, please visit the webpage before patronage.

(5) Cardholders will receive a reference number upon successful registration. Cardholders are required to keep the reference number for verification by the Bank until 28 February 2027. All registered information will be recorded. More than one registration of the same Cardholder will be treated as a unified record only and the <u>last record will prevail</u>. Successful registration cannot be cancelled.

(6) All Eligible Transactions made in the Promotion Period must be posted on or before 7 November 2026 based on the transaction date as shown on the credit card monthly statement of the Eligible Card. Eligible Transactions will be rounded up to the nearest Hong Kong dollar (decimal places will not be included).

(7) The principal amount (i.e., lump-sum total amount) of the new interest-free merchant instalment will be counted as eligible spend in this Promotion.

(8) For Cardholders who use Standard Chartered Credit Cards (except the Standard Chartered Cathay Mastercard) to register and make Eligible Transactions,

(i) CashBack will be earned under this Promotion and will be shown on the "360° Rewards" platform in January 2027 and will not be automatically credited to the Cardholders' accounts but can be freely redeemed for cash at the redemption platform.

(ii) The CashBack will be given in Hong Kong dollars and the minimum threshold of CashBack redemption is HKD50 per account and in multiple of HKD50.

(iii) Redemption of CashBack is subject to relevant terms and conditions. Please visit www.sc.com /hk/ rewards for details and to redeem the CashBack.

(9) For Cardholders who use the Standard Chartered Cathay Mastercard to register and make Eligible Transactions,

(i) Miles Rewards will be rewarded to the Cardholders as the Rewards under this Promotion. A designated conversion rate of HKD1 CashBack to 10 Miles Rewards will be used to calculate the Rewards entitlement of this Promotion. For example, HKD100 CashBack can be converted to 1,000 Miles Rewards. The Bank reserves its right to determine the final conversion rate of Asia Miles and exchange rate at its sole discretion. In case of disputes, the decision of the Bank shall be final and conclusive.

(ii) The Bank will provide the relevant information of the Eligible Cardholders, including family name, given name, Cathay membership number, approval status, new or existing-to-card status, card application date and time, and the amount of Miles rewarded to Asia Miles Limited ("**AML**") for the crediting of the Miles under this Promotion only. Upon receiving such information from the Bank, AML will credit the Miles rewarded to the respective Eligible Cardholders' Cathay membership accounts on or before 31 January 2027.

(iii) Eligible Cardholders acknowledge that the Miles rewarded under the Promotion shall be credited to his/her Cathay membership account by AML. The Bank will use its best endeavour to provide the necessary information to AML to facilitate this purpose, however the Bank makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by AML and accepts no liability for failure or delay in the crediting of Miles to the Eligible 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 of the Miles and the relevant terms and conditions, please contact AML and/or refer to Cathay website at cathaypacific.com .

(iv) The Extra Miles Rewards will be forfeited if AML rejects the crediting of the Miles.

(v) Terms and conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of AML.

(10) For the purpose of this Promotion, Eligible Transactions made by the Principal and Supplementary Cardholder(s) of the same Eligible Card for the Promotion will be counted collectively.

(11) Registered and Eligible Cardholders shall notify the Bank if they do not receive the Rewards within 1 month after the fulfilment date (that is, 28 February 2027); otherwise, the Bank accepts no liability, the CashBack/ Miles will not be re-credited and the Bank will not be liable for any compensation.

(12) 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 amount cannot be drawn as cash advance, are non-exchangeable, non-transferable and cannot be used to offset credit card payment.

(13) 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 and details recorded on the credit card sales slips, the Bank's computer record(s) shall prevail.

(14) If the Cardholders have cancelled any related transaction which had been included in calculating the Rewards offered under the Promotion after the receipt of such Rewards or the Eligible Transactions are otherwise refunded, the Bank has the right to debit the Rewards from the Cardholders' Eligible Card accounts or charge against the Cardholders a cost equivalent to the value of the Rewards without further notice.

6B. Offer 2: Exclusive for Standard Chartered Visa Card: Extra HKD200 Fortress eVoucher

(1) During the Promotion Period, Cardholders who purchase single designated Apple product upon a single net transaction of HKD10,000 or above with the Standard Chartered Visa Card and complete pick-up by 7 November 2026 at Fortress stores in Hong Kong or eShop can get an extra HKD200 Fortress eVoucher (the "**eVoucher**").

(2) There are a total of 1,850 quotas, which are available on a first-come-first-served basis. Each MoneyBack member can be entitled to this Offer 2 once only, regardless of how many designated Apple products are purchased with the Standard Chartered Visa Card across both stores and eShop.

(3) The eVoucher will be credited to the MoneyBack' App member account used for the purchase on or before 30 November 2026. An App push notification will be sent via the Fortress App once the process is completed.

(4) The eVoucher is non-transferable and cannot be redeemed for cash. It will be valid until 30 November 2027 and may only be used when the order payment amount reaches HKD200. For full terms and conditions, please refer to the eVoucher page at the time of use.

(5) Apple products are not applicable to 12 months interest-free merchant instalment.

6C. Offer 3: Up to 50% off selected products

(1) Please refer to the Merchant's staff or the Merchant's webpage for selected product details. All product details and prices, which are provided by the Merchant, are for reference only, and are subject to change without further notice. Selected products and

premiums are only available while stocks last. The details, prices and availability of all products are subject to the latest updates provided by the Merchant.

(2) Offer 3 is NOT applicable to transactions made at the Merchant's eShop using Standard Chartered UnionPay Dual Currency Platinum Credit Card, mobile payment and e-wallet.

6D. Offer 4: 12 months interest-free merchant instalment ("Instalment Offer")

(1) To be eligible for the Instalment Offer, Cardholders are required to spend HKD5,000 or above in one single transaction at the Merchant's physical stores in Hong Kong. The Instalment Offer is applicable to Visa card and Mastercard only, and is NOT applicable to Mobile Payment Purchase and transactions made at the Merchant's online store.

(2) By participating in any of the Instalment Offer, Cardholders are deemed to have accepted and bound by the Terms and Conditions of "Credit Card Instalment Program Cardholder Agreement / Credit Card Instalment Plan" posted on the Bank's website. https:// av.sc. com/hk/content/ docs/ hk-tnc-credit-card-instalment-plan-en.pdf.

(3) The Instalment Offer may be applicable only to selected items and the instalment term may vary, depending on the items and Merchant. For further details of the Instalment Offer, please contact the Merchant.

7. Unless otherwise specified, all the Offers above can be used in conjunction.

8. Cardholders understand and accept that the Bank is not the supplier of the products and/or services (including the Cathay membership account, the Miles, the eVouchers, and the products/services purchased/redeemed with the Miles or the eVouchers) supplied by the supplier(s) under or in connection with this Promotion. The Bank shall bear no liability relating to any aspect of the products and/or services (including the Cathay membership account, the Miles, the eVouchers, and the products/services purchased/redeemed with the Miles or the eVouchers), including without limitation, their quality, the supply, the descriptions of products and/or services provided by the supplier(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offer(s) or in making available the offer(s) or the products and/or services under the Promotion, by the relevant supplier(s), their respective employees, officers and/or agents.

9. Cardholders are required to keep the relevant original sales receipts and credit card sales slips (where applicable) for inspection upon request by the Bank. In case of disputes, Cardholders are required to submit the relevant original sales receipt(s) and credit card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.

10. Personal data of Cardholders may be collected by the Merchant and the use of such personal data shall be subject to the personal information collection statement of the Merchant. Please contact the Merchant for related details.

11. The Bank and Merchant reserve the right to extend, alter or terminate the Promotion and amend these terms and conditions at any time without prior notice. 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 and Merchant, which shall be final and conclusive.

12. The Promotion may be subject to additional terms and conditions as set out by the Merchant, please contact the Merchant for details.

13. All photos and items information are for reference only.

14. All products and premiums are limited in supply and available while stock lasts. Some products are only applicable at selected stores.

15. The Promotion shall be terminated immediately upon closure of Merchant or any of its outlets.

16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

17. 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 standard chartered 渣打銀行

豐澤推廣計劃 (「此推廣計劃」)之條款及細則：

1. 此推廣計劃之推廣期由 2026 年 9 月 1 日至 10 月 31 日 (包括首尾兩日) (「**推廣期**」) 。

2. 除特別註明外，客戶(「**客戶**」)須以下列渣打銀行(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(不包括渣打商務卡及渣打公司卡)(「**合資格信用卡**」)於推廣期內作合資格簽賬，方可參與此推廣計劃。

3. 除特別註明外，渣打銀聯雙幣白金信用卡之客戶只可於接受該卡簽賬之商戶參與此推廣計劃。

4. 除特別註明外，此推廣計劃適用於豐澤(「**商戶**」)之所有香港分店，包括由商戶營運之 Samsung Partnershop (地址：沙田新城市廣場 6 樓 602 號舖) 、沙田新城市廣場小米店(地址：新界沙田新城市廣場一期 6 樓 614 號舖) 、藍田啟田商場小米店（地址：九龍觀塘藍田啟田商場 2 樓 204 號舖）及葵青青衣城 1 期小米店（地址: 青衣城 3 樓 303 號舖）。

5. 所有優惠不適用於(i)透過任何電子錢包(包括但不只限於支付寶、微信支付及拍住賞)簽賬之交易、(ii)購買禮券及禮物卡或(iii) 分單之簽賬。

6. 客戶必須以上述之合資格信用卡，於商戶之門市或網店單一簽賬淨額滿指定金額(「**合資格簽賬**」)， 方可享有此推廣計劃之有關優惠：

6A. 優惠 1：高達 HK$500 現金回贈 / 5,000 里數獎賞

(1)

單一合資格簽賬淨額	獎賞	每位客戶合共最高獎賞 (整個推廣期)
HK$10,000 或以上	HK$500 現金回贈 / 5,000 里數獎賞	• 渣打國泰萬事達卡：5,000 里數獎賞

HK$5,000 - 9,999.99	HK$250 現金回贈 / 2,500 里數獎賞	• 其他信用卡：HK$500 現金回贈
HK$3,000 - 4,999.99	HK$100 現金回贈 / 1,000 里數獎賞	

(2) 客戶必須於推廣期內於 www.sc.com/hk/fortress 以合資格信用卡登記方可享有優惠 1。

(3) 優惠 1 只適用於首 25,000 名成功登記之客戶，額滿即止。每位客戶於推廣期內最多可登記一張合資格信用卡，推廣只以該已登記之合資格信用卡用作計算合資格簽賬及現金回贈/里數獎賞(「**獎賞**」)。每位客戶於推廣期內只可獲享最高獎賞乙次(現金回贈/里數獎賞)，不論每位客戶符合簽賬要求之次數及持有合資格信用卡之數量。為免存疑，每位客戶於整個推廣期內可享獎賞最高 HK$500 現金回贈/ 5,000 里數獎賞，即優惠 1 之高達 HK$500 現金回贈 / 5,000 里數獎賞。

(4) 如限額已滿，將於渣打/商戶有關此推廣之網頁內公布，請於惠顧前先留意有關網頁。

(5) 成功登記之客戶於完成登記後，將獲發一個參考編號。客戶須保留該編號直至 2027 年 2 月 28 日以作核對之用。所有登記資料將會被列入紀錄內。如客戶進行多於一次登記，則以最後一次成功登記資料為準。成功登記後將不能取消。

(6) 所有推廣期內的合資格簽賬須於 2026 年 11 月 7 日之前誌賬，有關日期以合資格信用卡之月結單上之簽賬日期計算。合資格簽賬將上捨至最接近的港元為單位(小數位將不包括在內) 。

(7) 如以商戶免息分期簽賬，此推廣將計算已誌賬之全新商戶免息分期簽賬分期計劃的總供款金額為簽賬淨額。

(8) 如客戶以渣打信用卡(渣打國泰萬事達卡除外) 登記及作合資格簽賬，

(i) 此推廣計劃之獎賞則為現金回贈並將於 2027 年 1 月內顯示於「360° 全面賞」網上換領平台，而不會直接存入賬戶。

(ii) 客戶可隨時登入平台兌換現金。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。

(iii) 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。

(9) 如客戶以渣打國泰萬事達卡登記及作合資格簽賬，

(i) 此推廣計劃之獎賞則為里數獎賞，此推廣將使用指定的兌換率 HK$1 現金回贈轉換為 10 里數獎賞。例如 HK$100 現金回贈相等於 1,000 里數獎賞，以此計算推廣計劃的獎賞。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) 本行將提供合資格信用卡客戶之相關資料，包括姓氏、名字、國泰會員號碼、信用卡批核情況、全新或現有信用卡批核情況、信用卡申請日期及時間及所獲享之里數予亞洲萬里通有限公司(「**亞洲萬里通**」)，以存入是次額外里數獎賞所獲享之里數。於收取本行提供之資料後，亞洲萬里通將於 2027 年 1 月 31 日或之前將里數存入相關合資格信用卡客戶相聯的國泰會員賬戶。

(iii) 合資格信用卡客戶確認透過額外里數獎賞所獲贈之里數將由亞洲萬里通存入客戶之國泰會員賬戶。為此本行將盡力向亞洲萬里通提供所需資料，但對於亞洲萬里通能否準確存入里數於合資格信用卡客戶的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，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，請聯絡亞洲萬里通及/或瀏覽國泰網頁 cathaypacific.com。

(iv) 若亞洲萬里通無法將里數存入客戶之國泰會員賬戶，額外里數獎賞將被取消而毋須事先通知。

(v) 有關里數之兌換及使用，須受條款及細則約束。詳情請瀏覽國泰網頁 cathaypacific.com。本行並沒有責任通知閣下亞洲萬里通的任何變更或最新公告。

(10) 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簽賬將合併計算。

(11) 已登記及合資格客戶如在後 1 個月內仍未收妥所獲享之獎賞(即 2027 年 2 月 28 日前)，須自行通知本行；否則，本行恕不承擔有關責任，相關現金回贈/里數將不獲重新存入，本行也不會作任何賠償。

(12) 客戶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。

(13) 本行將經電腦核實客戶之信用卡簽賬紀錄，以確定客戶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。

(14) 如客戶於獲贈獎賞後取消用作計算此推廣計劃的任何有關簽賬，本行有權從客戶有關之合資格信用卡賬戶內扣除獎賞或向客戶收取有關已提供獎賞之相應價值，而毋須另行通知。

6B. 優惠 2：渣打 Visa 卡尊享：額外 HK$200 豐澤電子現金券

(1) 推廣期內於豐澤香港門市或網店使用渣打 Visa 卡購買單一指定 Apple 產品單一簽賬滿 HK$10,000，並於 2026 年 11 月 7 日前完成取貨可享額外 HK$200 豐澤電子現金券(「**電子現金券**」)。

(2) 名額共 1,850 個，先到先得，額滿即止。不論於豐澤香港門市或網店購買多少件合資格 Apple 產品，每個易賞錢會員帳戶最多只可享此優惠一次。

(3) 電子現金券將於 2026 年 11 月 30 日或之前存入購買產品時所使用之易賞錢會員賬戶，完成後會透過豐澤應用程式推廣訊息通知。

(4) 電子現金券不可轉讓及不可兌換為現金，有效期至 2027 年 11 月 30 日，訂單付款金額滿 HK$200 時方可使用。詳細條款及細則屆時請參閱電子現金券之頁面。

(5) Apple 產品不適用於 12 個月商戶免息分期。

6C. 優惠 3：精選貨品低至 5 折

(1) 有關精選貨品詳情，請向商戶店員查詢或參閱商戶網頁內容。所有貨品資料及價格由商戶提供並只供參考，如有任何更改，恕不另行通知。精選貨品及贈品數量有限，售/送完即止。貨品資料、價格及供應以商戶最新公布為準。

(2) 優惠 3 不適用於商戶之網店透過渣打銀聯雙幣白金信用卡簽賬、手機流動支付及電子錢包簽賬之交易。

6D. 優惠 4：12 個月商戶免息分期(「免息分期計劃」)

(1) 客戶須於商戶於香港之門市單一簽賬滿 HK$5,000，方可享有免息分期計劃。免息分期計劃只適用於 Visa 卡及 Mastercard，及不適用於手機流動支付及商戶網店之簽賬。

(2) 客戶凡參與任何「分期付款計劃」，即視作已接受載於本行網站 https :// av.sc.com/hk/zh/content/docs/ hk-tnc-credit-card-instalment-plan-zh.pdf「信用卡分期付款計劃持卡人協議」之條款及細則。

(3) 免息分期計劃只適用於指定貨品/服務，分期計劃之條款或會就不同貨品/服務及商戶有所更改。免息分期計劃之詳情，請向有關商戶查詢。

7. 除特別註明外，以上所有優惠可同時使用。

8. 客戶明白及接納所有商戶提供的有關此推廣計劃的產品及/或服務(包括國泰會員賬戶、里數、電子現金券及使用里數換領的禮品或電子現金券)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推廣計劃提供的各項產品/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(包括國泰會員賬戶、里數、電子現金券及使用里數換領的禮品或電子現金券)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、與此推廣相關或就提供此推廣下的產品及/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。

9. 客戶必須保留有關之簽賬單據及信用卡簽賬存根正本(如適用)以作核對之用。如有任何爭議，客戶必須提供有關之簽賬單據及簽賬存根正本，以便本行作進一步調查。所有已遞交之有關文件將不獲發還。

10. 商戶或許會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。

11. 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。

12. 個別優惠附有額外條款及細則，詳情請向有關商戶查詢。
13. 所有相片及貨品資料只供參考。
14. 所有貨品及贈品數量有限，售/送完即止。部分貨品只限部分分店有售。
15. 如參與商戶或其分店停止營業，有關優惠將會終止。
16. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。
17. 中英文版本之條款及細則如有歧義，一概以英文版為準。

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