

		Terms and Conditions of FORTRESS Promotion (the "Promotion"):	豐澤推廣計劃 (「此推廣計劃」) 之條款及細則：								
1		The Promotion is valid from 1 September to 31 October 2024 (both dates inclusive) (the "Promotion Period").	此推廣計劃之推廣期由 2024 年 9 月 1 日至 10 月 31 日 (包括首尾兩日) (「推廣期」)。								
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").	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		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.	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，方可參與此推廣計劃。								
4		Unless otherwise specified, the Promotion is applicable to all Hong Kong outlets of FORTRESS ("Merchant"), including the Samsung Partnership (address: Shop 602, New Town Plaza, Shatin) and New Town Plaza Xiaomi (address: Shop No. 614, Level 6, New Town Plaza, Phase 1, Shatin, New Territories) operated by the Merchant.	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 Partnership (地址：沙田新城市廣場 6 樓 602 號舖) 及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)。								
5		All the offers are NOT applicable 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.	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		To enjoy the corresponding offers under this Promotion, Cardholders must make a single net transaction at the Merchant's physical stores or online store and fulfil relevant spending requirements with the Eligible Card as specified below ("Eligible Transaction"):	客戶必須以下列相關優惠之合資格信用卡，於商戶之門市或網店單一簽賬淨額滿指定金額，方可享有此推廣計劃之有關優惠(「合資格簽賬」)：								
6A	(1)	<p>Offer 1: Up to HKD500 CashBack / Cash Rebate or 5,000 Miles Rewards</p> <table border="1" data-bbox="286 1217 1061 1417"> <tr> <td>Eligible spend in a single net transaction</td> <td>Basic Reward</td> <td>Extra Reward for Standard Chartered Payroll Clients[^]</td> <td>Maximum rewards of each Cardholder (During the entire</td> </tr> </table>	Eligible spend in a single net transaction	Basic Reward	Extra Reward for Standard Chartered Payroll Clients [^]	Maximum rewards of each Cardholder (During the entire	<p>優惠 1：高達 HK\$500 現金回贈 / 5,000 里數獎賞</p> <table border="1" data-bbox="1093 1201 1977 1417"> <tr> <td>單一合資格簽賬淨額</td> <td>基本獎賞</td> <td>渣打出糧客戶[^]額外獎賞</td> <td>每位客戶合共最高總獎賞 (整個推廣期)</td> </tr> </table>	單一合資格簽賬淨額	基本獎賞	渣打出糧客戶 [^] 額外獎賞	每位客戶合共最高總獎賞 (整個推廣期)
Eligible spend in a single net transaction	Basic Reward	Extra Reward for Standard Chartered Payroll Clients [^]	Maximum rewards of each Cardholder (During the entire								
單一合資格簽賬淨額	基本獎賞	渣打出糧客戶 [^] 額外獎賞	每位客戶合共最高總獎賞 (整個推廣期)								

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				Promotion Period)					
		HKD8,000 or above	HKD450 / 4,500 Miles Rewards	HKD50 CashBack/ 500 Miles Rewards	<ul style="list-style-type: none"> •Standard Chartered Cathay Mastercard: 5,000 Miles Rewards •Other credit cards: HKD500 	HK\$8,000 或以上	HK\$450 / 4,500 里數獎賞	HK\$50 現金回贈/ 500 里數獎賞	<ul style="list-style-type: none"> •渣打國泰萬事達卡：5,000 里數獎賞 •其他信用卡：HK\$500
		HKD5,000 – 7,999.99	HKD250 / 2,500 Miles Rewards			HK\$5,000 - 7,999.99	HK\$250 / 2,500 里數獎賞		
		HKD3,000 - 4,999.99	HKD150 / 1,500 Miles Rewards			HK\$3,000 - 4,999.99	HK\$150 / 1,500 里數獎賞		
		<p>^Standard Chartered Payroll Clients refer to clients who have used Standard Chartered’s auto-payroll services starting from the first day of the Promotion Period (i.e., 1 September 2024) until the month of Rewards crediting (i.e., on or before 31 January 2025).</p>				<p>^渣打出糧客戶是指自推廣期首日（即 2024 年 9 月 1 日）至獎賞回贈月份（即 2025 年 1 月 31 日或之前）期間使用渣打銀行之自動轉賬出糧服務。</p>			
	(2)	To be eligible for Offer 1, Cardholders are required to register their respective Eligible Card during the Promotion Period at www.sc.com/hk/fortress .				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)	Only the first 25,000 successfully registered Cardholders 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/ Cash Rebate/ Miles Rewards (“Rewards”). Each Cardholder is only entitled to enjoy the Rewards (either in the form of CashBack/ Cash Rebate/ 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 Basic Reward of a maximum of HKD450 CashBack / Cash Rebate or 4,500 Miles Rewards and the Extra Reward of a maximum of HKD50 CashBack/ Cash Rebate or 500 Miles Rewards for Standard Chartered Payroll Clients throughout the entire Promotional Period, i.e. Offer 1 up to HKD500 CashBack / Cash Rebate or 5,000 Miles Rewards.				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基本獎賞最高 HK\$450 現金回贈/ 4,500 里數獎賞及渣打出糧客戶額外獎賞 HK\$50 現金回贈/ 500 里數獎賞，即優惠 1 之高達 HK\$500 現金回贈 / 5,000 里數獎賞。			
	(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.				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。			

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(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 2025. 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.	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 2025 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)	All Eligible Transactions made in the Promotion Period must be posted on or before 7 November 2024 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).	所有推廣期內的合資格簽賬須於 2024 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)	The principal amount (i.e., lump-sum total amount) of the new interest-free merchant instalment will be counted in this Promotion.	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計劃的總供款金額。	
(8)	For Cardholders who use Standard Chartered Credit Cards (except the Standard Chartered Cathay Mastercard and the Q Credit Card) to register and make Eligible Transactions, CashBack will be earned under this Promotion and will be shown on the "360° Rewards" platform in January 2025 and 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 of CashBack redemption is HKD50 per account and in multiple 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.	如客戶以渣打信用卡(渣打國泰萬事達卡及 Q Credit Card 除外) 登記及作合資格簽賬，此推廣計劃之獎賞則為現金回贈並將於 2025 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。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。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)	For Cardholders who use the Standard Chartered Cathay Mastercard to register and make Eligible Transactions, 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.	如客戶以渣打國泰萬事達卡登記及作合資格簽賬，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。	

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(10)	The Bank will provide the relevant information of the Cardholders' Cathay membership account, including family name, given name, membership number and the number of Miles rewarded to Asia Miles Limited. The Miles Rewards earned will be credited into Cardholders' Cathay membership accounts in January 2025. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferrable. Cardholders acknowledge that the Miles rewarded under this Promotion shall be credited to their respective Cathay membership accounts by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose, however the Bank makes no warranty that the Miles rewarded will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the Cardholder's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit cathaypacific.com . The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited.	本行將提供客戶之國泰會員賬戶相關信息，包括會員姓氏、名字、會員號碼及所獲里數至亞洲萬里通有限公司。里數獎賞將於 2025 年 1 月內直接存入客戶之國泰會員賬戶。所獲里數不能兌換成積分或現金回贈，並不可轉讓。持卡人明白由合資格簽賬所獲得的里數將由亞洲萬里通有限公司存入閣下的國泰會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於主卡持卡人的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。而有關「亞洲萬里通」的各方面(包括但不限於有效日期、用量及換購)，本行毋須負上任何責任。里數之換領及/或使用須受「亞洲萬里通」條款及細則約束。詳情請瀏覽 cathaypacific.com 。本行並無義務通知閣下任何有關「亞洲萬里通」的變更或最新公告。	
(11)	For Cardholders who use the Q Credit Card to register and make Eligible Transactions in the Promotion, Cash Rebate will be rewarded to the Cardholders as the Rewards under this Promotion. The Cash Rebate earned will be credited into Cardholders' Q Credit Card accounts in January 2025.	如客戶以 Q Credit Card 登記及作合資格簽賬，此推廣計劃之獎賞則為現金回贈，客戶賺取之現金回贈將於 2025 年 1 月內存入信用卡賬戶。	
(12)	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.	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。	
(13)	Registered Cardholders shall notify the Bank if they do not receive the Rewards within 1 month after the fulfilment date (that is, 28 February 2025); otherwise, the Bank accepts no liability and will not be liable for any compensation.	已登記客戶如在後 1 個月內仍未收受所獲享之獎賞(即 2025 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，也不會作任何賠償。	

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	(14)	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.	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。
	(15)	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.	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。
	(16)	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.	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		Offer 2: Up to 50% off selected products	優惠 2：精選貨品低至 5 折
	(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 are only available while stocks last. The details, prices and availability of all products are subject to the latest updates provided by the Merchant.	有關精選貨品詳情，請向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。指定貨品數量有限，售完即止。貨品資料、價格及供應以商戶最新公布為準。
	(2)	Offer 2 is <u>NOT applicable</u> to transactions made at the Merchant's online store using Standard Chartered UnionPay Dual Currency Platinum Credit Card, mobile payment and e-wallet.	優惠 2 <u>不適用於</u> 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。
6C		Offer 3: 12 months interest-free merchant instalment ("Instalment Offer")	優惠 3：12 個月商戶免息分期(「免息分期計劃」)
	(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 <u>NOT applicable</u> to Mobile Payment Purchase and transactions made at the Merchant's online store.	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)	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.	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。

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		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.	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		All the Offers above can be used in conjunction.	以上所有優惠可同時使用。
8		Cardholders understand and accept that the Bank is not the supplier of the products and/or services (including Asia Miles and the redeemed items) 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 Asia Miles and the redeemed items), including without limitation, their quality, the supply, the descriptions of products and/or services (including Asia Miles and the redeemed items) 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 (including Asia Miles and the redeemed items) under the Promotion, by the relevant supplier(s), their respective employees, officers and/or agents.	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(包括亞洲萬里通和兌換的禮品)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(包括亞洲萬里通和兌換的禮品)的質素、供應量、產品及/或其服務(包括亞洲萬里通和兌換的禮品)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(包括亞洲萬里通和兌換的禮品)的不公平貿易慣例或行為，本行均毋須負上任何責任。
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.	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		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.	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		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.	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。

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12		The Promotion may be subject to additional terms and conditions as set out by the Merchant, please contact the Merchant for details.	個別優惠附有額外條款及細則，詳情請向有關商戶查詢。
13		All photos and items information are for reference only.	所有相片及貨品資料只供參考。
14		All products are limited in supply and available while stock lasts. Some products are only applicable at selected stores.	所有貨品數量有限，售完即止。部分貨品只限部分分店有售。
15		The Promotion shall be terminated immediately upon closure of Merchant or any of its outlets.	如參與商戶或其分店停止營業，有關優惠將會終止。
16		If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.	中英文版本之條款及細則如有歧義，一概以英文版為準。
		To borrow or not to borrow? Borrow only if you can repay! Issued by Standard Chartered Bank (Hong Kong) Limited	借定唔借？還得到先好借！ 由渣打銀行(香港)有限公司刊發