



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

1. The Promotion is valid from 1 September to 31 October 2025 (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) and Kai Tin Shopping Centre Xiaomi (address: Shop No.204, 2/F, Kai Tin Shopping Centre, Lam Tin, Kowloon) operated by the Merchant.
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.
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**"):

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

(1)	Eligible spend in a single net transaction	Basic Reward	Extra Reward for Standard Chartered Payroll Clients [^]	Maximum rewards of each Cardholder (During the entire Promotion Period)
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HKD8,000 or above	HKD450 CashBack or 4,500 Miles Rewards	HKD50 CashBack/ 500 Miles Rewards	• Standard Chartered Cathay Mastercard: 5,000 Miles Rewards • Other credit cards: HKD500 CashBack
HKD5,000 – 7,999.99	HKD250 CashBack or 2,500 Miles Rewards		
HKD3,000 - 4,999.99	HKD100 CashBack or 1,000 Miles Rewards		

^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 2025) until the month of Rewards crediting (i.e., on or before 31 January 2026).

- (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.
- (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/ Miles Rewards ("**Rewards**"). Each Cardholder is only entitled to enjoy the 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 Basic Reward of a maximum of HKD450 CashBack or 4,500 Miles Rewards and the Extra Reward of a maximum of HKD50 CashBack or 500 Miles Rewards for Standard Chartered Payroll Clients 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 2026. All registered information will be recorded. More than one registration of the same Cardholder will be treated as a unified record only and the last record will prevail. Successful registration cannot be cancelled.
- (6) All Eligible Transactions made in the Promotion Period must be posted on or before 7 November 2025 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 2026 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](http://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 2026.
 - (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 2026); 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: 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 2 is NOT applicable to transactions made at the Merchant's online store using Standard Chartered UnionPay Dual Currency Platinum Credit Card, mobile payment and e-wallet.

6C. Offer 3: 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](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.

6D. Offer 4: Fortress Online Store Flash Deal: Extra HKD200 Fortress online store eVoucher

- (1) Offer 4 is valid from 1 to 31 October, 2025 (both dates inclusive).
- (2) Within the promotion period, log in at Fortress online store and purchase selected iPhone 17 Series or other selected iPhone model and product with the Eligible Card and complete pick-up by 7 November 2025 can get an extra HKD200 Fortress online store eVoucher.
- (3) Total 615 quotas and only available while the quota lasts on a first-come-first-served basis. Each MoneyBack member can be entitled with the offer once, no matter on how many applicable iPhone items purchased.
- (4) Fortress online store eVoucher will be credited to MoneyBack' App member account used during the product purchase no later than 21 November 2025. An App push notification will be sent via the Fortress App once the process is completed.
- (5) The HKD200 Fortress online store eVoucher is non-transferable and cannot be redeemed for cash. It will be valid for one year (until 20 November 2026) 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.
- (6) Offer 4 is NOT applicable to transactions made at the Merchant's online store using Standard Chartered UnionPay Dual Currency Platinum Credit Card, mobile payment and e-wallet.

7. 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 and the products/services purchased/redeemed with the Miles) 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 and the products/services purchased/redeemed with the Miles), including without limitation, their quality, the supply, the descriptions of products and/or services (including the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles) 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 the Cathay membership account, the Miles and the products/services purchased/redeemed with the Miles) 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