



Terms and Conditions of Standard Chartered Cathay Mastercard® FanFest Offer – Cathay Gift Card (“FanFest Offer”)

1. The promotion period of the FanFest Offer runs from 21 September 2026 to 30 November 2026 (both dates inclusive) (the “**Promotion Period**”).
2. To be eligible for the FanFest Offer, an applicant (“**Eligible Cardholder**”) shall:
 - i. not currently hold, and has 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 his/her current application for a principal card of the Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by the Bank; **AND**
 - ii. successfully apply for a principal card of an Eligible Card by submitting an application form during the Promotion Period; **AND**
 - iii. be issued with the Eligible Card by the Bank on or before 21 December 2026; **AND**
 - iv. meet the minimum accumulated spending requirement with the Eligible Card on Eligible Transactions (including both local and overseas transactions) as stated in Clause 3 below within first 2 months after the issuance date of the Eligible Card (the “**Spending Requirement**”).

Eligible Card	Spending Requirement	Cathay Gift Card with value (“Gift”)
Standard Chartered Cathay Mastercard	At least HKD6,000 or equivalent	HKD2,000
Standard Chartered Cathay Mastercard – Priority Banking	At least HKD12,000 or equivalent	HKD5,000
Standard Chartered Cathay Mastercard – Priority Private	At least HKD18,000 or equivalent	HKD10,000*

* The HKD10,000 Cathay Gift Card will be issued in the form of two HKD5,000 Promotion Codes.

4. The Gift will be rewarded while stocks last. If the Gift is no longer available for any reasons beyond the Bank’s control, the Bank reserves the right to offer the prevailing welcome offer(s) of the Eligible Card to the Eligible Cardholders instead. Please see the table below for illustrative purposes of reward eligibility:-

Scenario	Gift	Fulfilment of Requirements	Reward
I	Available	Fulfilled	Gift
II	Not Available	Fulfilled	Prevailing Welcome Offer*
III	Available / Not Applicable	Not Fulfilled	Prevailing Welcome Offer*

* Relevant terms and conditions apply. Please visit <https://av.sc.com/hk/content/docs/hk-cc-tncs-downloadnow.pdf> for terms and conditions of the prevailing welcome offer(s) of the Eligible Card.

5. “**Eligible Transaction**” means any retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase but do not include, without limitation, cash advances, gambling tokens, insurance payment, transactions made at security brokers or dealers, Octopus Automatic Add Value Service, any bill payment (including but not limited to tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money / electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted / cancelled / refunded / falsified / unauthorized transactions, any transfer / top up transaction from the Eligible Card to any account designed by the Bank from time to time, including but not limited to Octopus Wallet, Alipay account and other digital payment account as may be made available by the Bank from time to time.

6. Eligible Transactions made in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at an exchange rate that the Bank reasonably considers appropriate and will be rounded up to the nearest Hong Kong dollar (decimal places will not be included) for the purpose of considering eligibility to the FanFest Offer.
7. In relation to the Gift's delivery:
 - i. Upon approval of the Eligible Card, the Bank will provide the relevant information of the Eligible Cardholder, including Cathay membership number, approval status, new /existing-to-card status, card application date and time, and the Gift eligibility status to Cathay Pacific Airways Limited and Asia Miles Limited (collectively "**Cathay/AML**") for the purpose of Gift fulfilment under this FanFest Offer only. Upon receiving such information from the Bank, Cathay/AML will send a confirmation email with a unique promotion code ("**Promotion Code**") to the Eligible Cardholder's email address registered in Cathay Membership Programme, in accordance with the timeline set out in the table below. The Eligible Cardholder should contact the Bank or Cathay/AML if he/she does not receive the confirmation email within one month after the designated date above; otherwise, the Gift will be forfeited and the Bank and Cathay/AML will not be responsible for paying any compensation either.

Issuance date of the Eligible Card (both dates inclusive)	Confirmation email will be sent by Cathay	Discount Code Validity Period
21 September - 31 October 2026	On or before 31 March 2027	until 31 May 2027
1 November - 21 December 2026	On or before 31 May 2027	until 31 July 2027

- ii. The validity of the Discount Code is in accordance with the timeline set out in the table above and will not be extended under any circumstances. The Promotion Code is only valid to Eligible Cardholders for **one-time usage at Cathay website and any remaining unused balance will be forfeited upon checkout**. Eligible Cardholders must settle the full balance, if any, with their Eligible Card. For Terms and Conditions related to the use of the Promotion Code, please refer to the Terms and Conditions stated on the confirmation email.
 - iii. Once the Promotion Code is issued and successfully delivered to the Eligible Cardholder, the Promotion Code shall be the sole responsibility of the Eligible Cardholder. Any lost, stolen or expired Promotion Code will not be re-issued or replaced. Cathay/AML assumes no responsibility for losing the right to use the Promotion Code.
 - iv. If an Eligible Cardholder fails to apply the Promotion Code when purchasing flight ticket(s) online via Cathay website, or the Promotion Code is not acceptable or applied due to reasons attributable to the Eligible Cardholder, including but not limited to entering an incorrect, invalid, used or expired Promotion Code, Cathay/AML shall not be responsible or liable under any circumstances.
8. Additional Terms and Conditions for Promotion Code:
 - i. The Promotion Code is only applicable for purchasing Cathay Pacific flight ticket(s) online through the Cathay website.
 - ii. The Promotion Code can be used only to purchase Cathay Pacific flight ticket(s) originating from and issued in Hong Kong. The Promotion Code cannot be used on open-jaw, stopover, multi-city ticket and package.
 - iii. The Promotion Code is non-refundable, non-transferable, and non-exchangeable for cash or other products or services. In case of ticket change/cancellation, the Promotion Code value would not be refunded.
 - iv. Only one Promotion Code can be used per transaction at the Cathay website, and it cannot be used in conjunction with any other coupons, discounts, promotional offers, staff discount and membership offer.
 - v. Eligible Cardholders must retain the relevant transaction records for inspection by Cathay/AML upon request. In case of any dispute, Eligible Cardholders must submit the relevant transaction records to Cathay/AML for further investigation.
9. Unless otherwise specified by the Bank, the FanFest Offer cannot be enjoyed in conjunction with any other offers, including the prevailing welcome offer(s) of the Eligible Card. The Eligible Cardholder will only be entitled to the FanFest Offer once during the Promotion Period. Eligible Cardholder must indicate their choice (if applicable) for the FanFest Offer during the application for the Eligible Card in order to be eligible for the FanFest Offer. **Once the FanFest Offer has been chosen, Eligible Cardholder is not allowed to swap the FanFest Offer with any other offers (including prevailing welcome offer(s)). Any such request will not be accepted.** The Bank reserves the right of final decision to the Eligible Cardholder's entitlement to the Gift.
10. The Eligible Card account must be valid, non-delinquent and in good financial standing at the time when the Gift is rewarded and delivered; otherwise the Bank has the right to forfeit the Gift without prior notice.
11. Eligible Cardholder must have a valid Cathay membership account and ensure the Cathay membership account information provided to the Bank and Cathay/AML should be owned by the Eligible Cardholder, otherwise, the Gift will be forfeited without further notice. The Bank and Cathay/AML will not be responsible for paying any compensation either.

12. If the information submitted by Eligible Cardholders is incorrect or insufficient for the purpose of eligibility checking, Gift fulfilment or crediting of the Miles, the FanFest Offer will be forfeited without prior notice. To the extent permitted by applicable law, the Bank or Cathay/AML (including their respective parent, affiliates and subsidiaries) accepts no liability and will not be liable for any loss or compensation.
13. Where Miles under Prevailing Welcome Offer (as stated in clause 4) are provided as an alternative to the Gift, Eligible Cardholders acknowledge that the Miles rewarded under the Prevailing Welcome Offer shall be credited to his/her Cathay membership account by Cathay/AML. The Bank will use its best endeavour to provide the necessary information to Cathay/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 Cathay/AML and accepts no liability for failure or delay in the crediting of the 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, redemption, use of the Miles and/or the relevant terms and conditions, please contact Cathay/AML and/or refer to Cathay/AML website at cathaypacific.com. The Bank is not obliged to notify you of any changes or latest announcements of Cathay/AML.
14. If an Eligible Cardholder, who has already received the Gift, cancels the Eligible Card or the Eligible Card is closed, whether voluntarily or involuntarily, within one year from the date of issuance of the Eligible Card, the FanFest Offer will be forfeited immediately and the Bank and Cathay/AML reserve the right to debit, cancel or reverse any Miles credited to the Eligible Cardholder's Cathay membership account or to charge the Eligible Cardholder with a fee which is equivalent to the price of the Gift to be determined in the Bank's sole discretion without further notice.
15. Eligible Cardholders understand and accept that the Bank is not the supplier of the Gift, the Cathay membership account, the Miles and the products/services purchased/redeemed with the Gift/Miles. The Bank shall bear no liability relating to any aspect of the Gift, the Cathay membership account, the Miles and the products/services purchased/redeemed with the Gift/Miles, including without limitation, their quality, supply, descriptions of the Gift, the Cathay membership account, the Miles and/or the products/services purchased/redeemed with the Gift/Miles provided by the relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Gift, the Cathay membership account, the Miles and the products/services purchased/redeemed with the Gift/Miles provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Gift, the Cathay membership account, the Miles and the products/services purchased/redeemed are subject to the terms and conditions as stipulated by Cathay/AML and/or the relevant supplier(s).
16. The Gift of the FanFest Offer cannot be converted into bonus points, cash rebate or cash or otherwise, and is non-transferable and non-exchangeable.
17. This FanFest Offer is not applicable to supplementary card cardholders of the Eligible Card.
18. The Bank and Cathay/AML reserve the right to vary, extend, modify, terminate and/or cancel the FanFest Offer or amend these terms and conditions at any time without notice to you. In case of any disputes, the Bank and Cathay/AML's decision shall be final and conclusive.
19. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. If there is any inconsistency or conflict between the English and the Chinese versions, 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



渣打國泰 Mastercard® 里賞 FanFest 禮遇 – 國泰禮品卡之條款及細則 (「里賞 FanFest 禮遇」)：

- 里賞 FanFest 禮遇之推廣期由 2026 年 9 月 21 日至 2026 年 11 月 30 日 (包括首尾兩日) (「推廣期」)。
- 符合以下要求之申請人 (「合資格信用卡客戶」)，可獲里賞 FanFest 禮遇：
 - 為現時並未持有及於現時所申請由渣打銀行 (香港) 有限公司 (「本行」) 發行之渣打國泰 Mastercard 或渣打國泰 Mastercard – 優先理財或渣打國泰 Mastercard – 優先私人理財 (「合資格信用卡」) 主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之渣打信用卡或 MANHATTAN 信用卡主卡；及
 - 於推廣期內遞交申請表格，並成功申請由本行發行之合資格信用卡主卡；及
 - 於 2026 年 12 月 21 日或之前獲本行發出合資格信用卡；及
 - 於合資格信用卡發卡後首 2 個月內，憑卡進行合資格簽賬交易 (包括本地及海外) 並符合條款 3 之最低累積簽賬要求 (「簽賬要求」)。
- 合資格信用卡客戶符合本條款及細則之相關要求，可享以下禮品：

合資格信用卡	最低累積簽賬要求	國泰禮品卡及其面值 (「禮品」)
渣打國泰 Mastercard	HK\$6,000 或以上之等值	HK\$2,000
渣打國泰 Mastercard – 優先理財	HK\$12,000 或以上之等值	HK\$5,000
渣打國泰 Mastercard – 優先私人理財	HK\$18,000 或以上之等值	HK\$10,000*

* HK\$10,000 國泰禮品卡將以兩組面值 HK\$5,000 優惠編號之形式發放。

- 禮品送完即止。如本行因任何不可控的原因而導致該禮品未能提供，本行保留權利以合資格信用卡之現有迎新禮遇代替該禮品。請參閱下表以了解獎賞獲享資格：

例子	禮品供應	符合所有要求	獎賞
I	尚有	已符合	禮品
II	不足	已符合	現有迎新禮遇*
III	尚有 / 不足	未能符合	現有迎新禮遇*

* 受有關條款及細則約束。請瀏覽 <https://av.sc.com/hk/content/docs/hk-cc-tncs-downloadnow.pdf> 查閱有關合資格信用卡之現有迎新禮遇條款及細則。

- 「合資格簽賬」須為零售購物簽賬 (包括本地及海外)、網上消費或已誌賬之分期付款金額。不合資格之簽賬包括但不限於現金透支、兌換籌碼、繳交保險費用、經紀人和交易商之債券之簽賬交易、「八達通自動增值」服務、透過互聯網 / 自動櫃員機 / 電話銀行服務或任何其他繳費方法繳付之賬項 (包括但不限於稅項及公共事務賬項)、任何金錢 / 電子貨幣轉賬 (包括但不只限於任何透過個人對個人 (P2P) 支付服務或流動裝置 / 應用程式 / 電子轉賬平台的轉賬)、未誌賬 / 取消 / 退款 / 偽造 / 未經許可的交易、任何由合資格信用卡轉賬 / 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或本行不時新增之電子付款賬戶之金額。
- 外幣 (港幣除外) 之合資格簽賬將以本行所定的合理兌換率兌換為港幣並上捨至最接近的港元為單位 (小數位將不包括在內) 以作計算里賞 FanFest 禮遇資格之用。

7. 有關禮品送遞之安排：

- i. 當合資格信用卡批核後，本行將提供合資格信用卡客戶之相關資料，包括國泰會員號碼、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禮品獲享資格予國泰航空有限公司及亞洲萬里通有限公司（統稱「**國泰/亞洲萬里通有限公司**」）為安排是次里賞FanFest禮遇兌換禮品之用。於收取本行提供之資料後，國泰/亞洲萬里通有限公司將根據以下列表所示之時間表發送含國泰禮品卡專屬優惠編號（「**優惠編號**」）至合資格信用卡客戶於國泰/亞洲萬里通有限公司所登記的電郵地址。如合資格信用卡客戶於上述日期還未獲得禮品確認電郵，合資格信用卡客戶須於上述指定日期1個月內與本行或國泰/亞洲萬里通有限公司聯絡。否則，相關禮品將被取消，本行及國泰/亞洲萬里通有限公司亦毋須負上任何賠償。

合資格信用卡發卡日（包括首尾兩天）	國泰發送禮品確認電郵之日期	優惠編號有效期
2026年9月21日至2026年10月31日	2027年3月31日或之前	至2027年5月31日
2026年11月1日至2026年12月21日	2027年5月31日或之前	至2027年7月31日

- ii. 優惠編號有效期以上列表所載之時間表為準，在任何情況下均不會延長。優惠編號只限合資格信用卡客戶於國泰網站**使用一次，任何於結帳時未使用的餘額將被視為放棄**。合資格信用卡客戶必須以合資格信用卡全數支付消費餘額（如適用）。有關使用優惠編號之條款及細則，請參閱確認電郵所列明之條款及細則。
- iii. 優惠編號一經簽發並成功發送給合資格信用卡客戶後，優惠編號即由合資格信用卡客戶承擔所有責任。任何遺失、被盜或逾期之優惠編號將不予重發或替換。國泰/亞洲萬里通有限公司對合資格信用卡客戶失去使用優惠編號之權利概不負責。
- iv. 如合資格信用卡客戶於國泰網站購買機票時未能使用優惠編號，或因合資格信用卡客戶的原因導致優惠編號不被接受或未能使用，包括但不限於輸入不正確、無效、已使用或已過期之優惠編號，國泰/亞洲萬里通有限公司在任何情況下均毋須承擔任何責任。

8. 優惠編號的附加條款及細則：

- i. 優惠編號只適用在國泰網站購買國泰航空機票。請於付款前輸入優惠編號。
- ii. 優惠編號只適用於預訂在香港始發之國泰航空航班，機票必須於香港簽發。優惠編號不適用於缺口行程、中途停留行程、多個目的地行程之機票及套票。
- iii. 優惠編號不可退款、轉讓、換作現金或其他服務。如果機票有變更/取消，所使用的優惠編號將不會退款。
- iv. 每個優惠編號只能在國泰網站交易時使用一次，並且不能與其他禮券、優惠、折扣、員工優惠或會員優惠同時使用。
- v. 合資格信用卡客戶須保留有關交易紀錄，以便國泰/亞洲萬里通有限公司按要求查閱。如有任何爭議，合資格信用卡客戶須向國泰/亞洲萬里通有限公司提交有關交易紀錄，以供進一步調查。

9. 除非本行另有規定，里賞FanFest禮遇不可與其他優惠同時享有，包括合資格信用卡之現有迎新禮遇。每位合資格信用卡客戶於推廣期內只可獲享里賞FanFest禮遇一次。合資格信用卡客戶須於申請時選擇（如適用）里賞FanFest禮遇方可獲享禮品。**有關選擇一經遞交，合資格信用卡客戶不可將里賞FanFest禮遇轉換為任何其他優惠（包括現有迎新禮遇），而有關要求亦將不獲接納。**本行保留合資格信用卡客戶享有禮品之最終決定權。

10. 合資格信用卡之賬戶必須於安排禮品時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排禮品予合資格信用卡客戶並不作另行通知。

11. 合資格信用卡客戶必須持有有效的國泰會員賬戶，並且確保向本行及國泰/亞洲萬里通有限公司提供之國泰會員賬戶資料為該賬戶持有人。否則，相關禮品將被取消並不作另行通知，本行及國泰/亞洲萬里通有限公司亦毋須負上任何賠償。

12. 如合資格信用卡客戶所提供之資料有錯漏、不足或不完整以至未能核實里賞FanFest禮遇資格、安排禮品或存入所獲享之里數，有關里賞FanFest禮遇將被取消而毋須事先通知。在適用法律允許的範圍內，本行及國泰/亞洲萬里通有限公司（包括其母公司、附屬公司及子公司）亦免除任何責任及損失的賠償。

13. 若本行須以現有迎新禮遇之里數取代禮品（如條款4所示），合資格信用卡客戶確認透過迎新禮遇所獲贈之里數將由國泰/亞洲萬里通有限公司存入客戶之國泰會員賬戶。為此本行將盡力向國泰/亞洲萬里通有限公司提供所需資料，但對於國泰/亞洲萬里通有限公司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。如欲查詢有關存入里數、兌換及其使用之條款及細則，請聯絡國泰/亞洲萬里通有限公司及/或瀏覽國泰/亞洲萬里通有限公司網頁cathaypacific.com。本行並沒有責任通知閣下國泰/亞洲萬里通有限公司的任何變更或最新公告。

14. 已獲贈禮品之合資格信用卡客戶若在合資格信用卡發出後一年內自願或非自願取消該合資格信用卡，本行及國泰／亞洲萬里通有限公司有權取消里賞 FanFest 禮遇包括扣除、取消或撤銷已存入合資格信用卡客戶之國泰會員賬戶的任何里數或對合資格信用卡客戶收取由本行決定有關禮品等值之費用而不作另行通知。
15. 合資格信用卡客戶明白及接納本行並非禮品、國泰會員賬戶、里數及使用禮品／里數購買／兌換之產品／服務之供應商。因此，有關禮品、國泰會員賬戶、里數及使用禮品／里數購買／兌換之產品／服務的各方面（包括但不限於質素、供應量、有關供應商對禮品、國泰會員賬戶、里數及使用禮品／里數購買／兌換之產品／服務的說明、任何虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述或有關供應商、其僱員、負責人及／或代理人對禮品、國泰會員賬戶、里數及使用禮品／里數購買／兌換之產品／服務之不良營商手法或誘導），本行毋須負上任何責任。禮品、國泰會員賬戶、里數及使用禮品／里數購買／兌換之產品／服務之使用須受國泰／亞洲萬里通有限公司及／或有關供應商所訂定之條款及細則約束。
16. 透過里賞 FanFest 禮遇所獲贈之禮品不可兌換成積分、現金回贈或現金，亦不可轉讓或轉換。
17. 此里賞 FanFest 禮遇不適用於合資格信用卡附屬卡客戶。
18. 本行及國泰／亞洲萬里通有限公司保留隨時更改、延長、修改、終止及／或取消里賞 FanFest 禮遇以及修訂本條款及細則之權利。如有任何爭議，本行及國泰／亞洲萬里通有限公司保留最終決定權。
19. 本條款及細則受香港特別行政區法律管轄並按其詮釋。
20. 中英文版之內容如有歧義，概以英文版本為準。

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