



2022 Q4 Smart Credit Card Extra 1.5% Cash Rewards Offer for Easy Banking (the “Offer”) Terms and Conditions

1. The promotion period for the Offer is from **1 October 2022 to 31 December 2022**, both dates inclusive (the “**Promotion Period**”).
2. Clients who fulfil the below requirements are eligible to enjoy the Privilege as stated in and subject to Clause 3 below (“**Eligible Clients**”):
 - Existing or new Easy Banking Clients of Standard Chartered Bank (Hong Kong) Limited (“**The Bank**”) who have not used the Bank’s auto-payroll services in the past 12 months prior to the current sign-up of a new Bonus Payroll Account; **AND**
 - Successfully sign up for a Bonus Payroll Account and set up an auto-payroll service during the Promotion Period; **AND**
 - Having a first payroll transaction with the Bank’s auto-payroll service within the first 2 calendar months from the opening date of the Bonus Payroll Account; **AND**
 - Making monthly payroll transactions of HKD20,000 or above for the Bonus Payroll Account during the relevant card spending period for the Extra Reward (“**Relevant Smart Card Spending Period for calculation of Extra Cash Reward**”) as described in the table under Clause 3 based on the following conditions:
 - i. Only the actual amount of payroll deposits made through the auto-payroll services or by way of standing instruction from local banks (other than the Bank) into the Bonus Payroll Account will be counted; **AND**
 - ii. If Eligible Client’s monthly payroll amount varies from month to month, the Eligible Client’s average monthly payroll amount during the Relevant Card Spending Period for Extra Reward will be regarded as the Monthly Salary
3. The Privilege referred to in Clause 2 above is:

Extra 1.5% Smart Card Cash Reward (“Extra Cash Reward”) upon spending with Standard Chartered Smart Credit Card (“Smart Card”)

 - Client has to be the client of Easy Banking on or before the Opening Date of the Bonus Payroll Account AND the Extra Cash Reward is only applicable to Cardholders (“**Cardholders**”, the principal cardholders) with a valid Smart Card issued by the Bank. In case if the Eligible Client does not hold one, the Eligible Client must apply for and activate the new Smart Card within 2 calendar months from the opening date of the Bonus Payroll Account.
 - There is no minimum spending requirement to enjoy the Extra Cash Reward.
 - No additional registration is needed.
 - The Extra Cash Reward can be enjoyed in conjunction with other Smart Card promotions and offers.
 - The Extra Cash Reward is calculated starting two calendar months after a successful sign up of a new Bonus Payroll Account and is only applicable to the first HKD5,000 monthly card spending on Eligible Transactions (as defined below) for the next 12 calendar months (i.e., total spending cap at HKD60,000).



- The Extra Cash Reward will be calculated and credited into Eligible Client's savings account quarterly according to the below schedule:

New Bonus Payroll Account sign up period	Deadline for first payroll transaction	Relevant Smart Card Spending Period for calculation of Extra Cash Reward	Extra Cash Rewards Fulfilment Date
1 October 2022 – 31 October 2022	1 October 2022 – 31 December 2022	1 January 2023 - 30 April 2023	30 June 2023
		1 May 2023 – 31 July 2023	30 September 2023
		1 August 2023 - 31 October 2023	31 December 2023
		1 November 2023 - 31 December 2023	30 April 2024
1 November 2022 – 30 November 2022	1 November 2022 – 31 January 2023	1 February 2023 - 30 April 2023	30 June 2023
		1 May 2023 – 31 July 2023	30 September 2023
		1 August 2023 - 31 October 2023	31 December 2023
		1 November 2023 - 31 January 2024	30 April 2024
1 December 2022 – 31 December 2022	1 December 2022 – 28 February 2023	1 March 2023 - 30 April 2023	30 June 2023
		1 May 2023 – 31 July 2023	30 September 2023
		1 August 2023 - 31 October 2023	31 December 2023
		1 November 2023 - 29 February 2024	30 April 2024

- “Eligible Transactions”** means retail transactions (including online transactions and interest-free monthly instalments) and Octopus Automatic Add-Value transactions made with the Smart Card but do NOT include the following:
 - any transfer/top up transaction from the Smart Card account to any account as designated by the Bank from time to time, including but not limited to, Octopus Wallet, Alipay account, transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, insurance payment, bill payment transactions made through Standard Chartered Online Banking, Standard Chartered Phone Banking or JET Payment Services, phone order, mail order, transactions made at merchants in the gambling and betting, security brokers or dealers, non-financial institutions (including but not limited to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit unions and face-to-face cash disbursement), wire transfer, money orders and wholesale purchase of precious stones and metals, watches and jewellery, according to the merchant codes issued by Visa International from time-to-time, cash advances, balance transfers, “Instalment Credit” amounts, “Credit-to-Cash Preferential Annual Rate” amounts, tax payment, financial charges and fees;
 - any unposted, cancelled, refunded, falsified or unauthorised transactions.
- Extra Cash Reward for Eligible Transactions that are made up of interest-free monthly instalment will be awarded to the savings account according to the above fulfilment schedule and only for the instalment amount that is posted to the Smart Card account during the relevant month.



4. The relevant Bonus Payroll Account, Smart Card and Easy Banking package of the Eligible Client must remain valid at the time when the Extra Cash Reward is credited. Otherwise, the reward will be forfeited absolutely at the Bank's sole discretion.
5. The relevant amount of Extra Cash Rewards will be credited to the respective account of the Eligible Client in sole name or in the capacity as primary account holder in case of joint account maintained with the Bank in the following sequence:
 - Sub-account under IDA;
 - Current / Cheque Account;
 - Statement Savings Account; and
 - Passbook Savings Account.
6. Additional terms and conditions apply to Easy Banking. For details, please refer to relevant terms and conditions or contact any of the Bank's staff at branches.
7. If an Eligible Client does not have a valid Bonus Payroll Account, Smart Card and Easy Banking package on the date when the Extra Cash Reward is to be credited, the reward shall be forfeited absolutely at the Bank's sole discretion and will not be paid to the Eligible Client through any means.
8. For non-HKD denominated transactions, the transaction amount will be calculated based on the transaction amount converted into HKD using the prevailing foreign exchange rate on the relevant transaction date as determined by the Bank.
9. The banking products or services set out in these terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to our staff for assistance.
10. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us, or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so. We also reserve the right to approve or reject the application of Bonus Payroll Account / Smart Card opening at our own discretion. Should there be any disputes, our decision is final and conclusive.
11. Employees of the Bank are not eligible for the Offer under the Promotion.
12. Each Eligible Client is entitled to the Offer once only during the Promotion Period.
13. This promotion material is related to the Offer only. Clients are advised to read the terms and conditions of the banking products or services concerned, which are available at our website at www.sc.com/hk which form part of the banking agreement between the clients and the Bank.
14. The Bank reserves the right to vary, modify and terminate the Offer and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
15. If there is any inconsistency or conflict between the English version and its Chinese translation, 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