



Standard Chartered Cathay Mastercard®

Extra Welcome Offer Promotion

Terms and conditions

1. The Standard Chartered Cathay Mastercard – Extra Welcome Offer Promotion (“**Promotion**”) runs from 1 August 2024, 00:00 (GMT+8) to 31 August 2024, 23:59 (GMT+8), both dates inclusive (“**Promotion Period**”).
2. The Promotion comprises the Bonus Asia Miles/Cathay Credit offer, as delineated in Clauses 4 and 5 below (collectively the “**Offer**”).
3. For the purposes of the Offer:
 - i. “**New Cardholders**” refer to applicants who do not currently hold and have not cancelled any principal Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in the 6 months before the date of approval of their current application for a principal Standard Chartered Credit Card.
 - ii. “**Cathay Cardholders**” refer to applicants who do not currently hold and have not cancelled any 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 in the past 6 months from the date of approval of their current application for a principal card of the Eligible Card.
4. New Cardholders who fulfil all of the following requirements (“**Eligible New Cardholders**”) will be entitled to 9,000 Bonus Asia Miles or HKD900 Cathay Credit (“**Reward**”):
 - i. Register for the Offer and choose the Reward on or before 31 August 2024, 23:59 (GMT+8); AND
 - ii. Successfully apply for an Eligible Card via Cathay Pacific website during the Promotion Period, and be issued with a principal card of the Eligible Card on or before 21 September 2024.
5. Cathay Cardholders who fulfil all of the following requirements (“**Eligible Cathay Cardholders**”) will be entitled to 4,000 Bonus Asia Miles or HKD400 Cathay Credit (“**Reward**”):
 - i. Register for the Offer and choose the Reward on or before 31 August 2024, 23:59 (GMT+8); AND
 - ii. Successfully apply for an Eligible Card via Cathay Pacific website during the Promotion Period, and be issued with a principal card of the Eligible Card on or before 21 September 2024.

6. Important dates for Eligible New Cardholders and Eligible Cathay Cardholders (“**Eligible Cardholders**”):

Date	Content
1 August – 31 August 2024	Apply for an Eligible Card via Cathay Pacific website and register for the Offer
1 August – 21 September 2024	Receive card approval by the Bank
Bonus Asia Miles	
From 1 November 2024 onwards	Credit the miles earned to the respective Eligible Cardholders’ Cathay membership accounts
Cathay Credit	
From 1 November 2024 onwards	Confirmation email with a unique discount code (“ Discount Code ”) will be sent to Eligible Cardholders’ email address registered in Cathay membership
1 November 2024 – 30 April 2025	Use the Discount Code and purchase flight ticket online via the Cathay Pacific website, subject to flight availability

7. Eligible Cardholders acknowledge that the Offer is provided by Asia Miles Limited (“**AML**”). By registering for this Offer, Eligible Cardholders agree that AML will provide Eligible Cardholders’ relevant registration and the Reward information of this Offer to the Bank and upon approval of the Eligible Cards, the Bank will provide the relevant information of the Eligible Cardholders, including family name, given name, Cathay membership number, card application channel, approval status, new or existing-to-card status, card application date and time, and the number of Bonus Asia Miles (“**Miles**”) or Cathay Credit (“**Cathay Credit**”) earned to AML for the purpose of Reward fulfilment under this Offer only. However, the Bank accepts no liability for failure or delay in the provision of the Offer to the Eligible Cardholders for any reason beyond the Bank’s control. Upon receiving such information from the Bank, AML will deliver the Reward as specified in Clause 6.
8. For Eligible Cardholders who have chosen Miles as the Reward, AML will credit the Miles earned under this Offer to Eligible Cardholders’ Cathay Membership accounts from 1 November 2024 onwards, subject to the terms and conditions of AML and the Bank.
9. For Eligible Cardholders who have chosen Cathay Credits as the Reward, AML will send the Discount Code to Eligible Cardholders’ email address registered in Cathay membership from 1 November 2024 onwards, subject to the terms and conditions of AML and the Bank.
10. The Discount Code is valid from 1 November 2024 to 30 April 2025 and the validity will not be extended under any circumstance. The Discount Code can be used once at Cathay Pacific website. Eligible Cardholders must settle the full balance, if any, with their Eligible Card. Uses of the Discount Code will be subject to any additional terms and conditions as may be stipulated by Cathay Pacific Airways Limited. Please refer to the Discount Code terms and conditions.

11. Once the Discount Code is successfully delivered, the Discount Code is the sole responsibility of the Eligible Cardholders. Lost, stolen or expired Discount Code will not be re-issued or replaced; AML also assumes no responsibility for the denied entry or losing the right to enjoy the Offer.
12. If Eligible Cardholders fail to provide Discount Code when purchasing flight ticket online via Cathay Pacific website, AML is not responsible or liable under any circumstance.
13. The Eligible Cardholder's Standard Chartered Cathay Mastercard account and Cathay membership account must remain valid when the Offer is granted, otherwise AML and the Bank have the right to forfeit the Offer or charge an amount equivalent to the value of the Offer.
14. If the information submitted by Eligible Cardholders is incorrect or insufficient for the purpose of Reward fulfilment under this Offer. AML or the Bank accepts no liability and will not be liable for any compensation after 30 November 2024.
15. The Offer is non-transferable and cannot be exchanged for cash or used in conjunction with other promotion offers in the same promotion period, excluding the Standard Chartered Cathay Mastercard Welcome Offer. Please click [here](#) for the Welcome Offer Terms and Conditions.
16. Eligible Cardholders may register for the Offer and choose the Reward once. If an Eligible Cardholder has submitted multiple registrations, AML will reward the promotion offer based on the first registration record made within the Promotion Period. Moreover, if the Eligible Cardholder has registered for other promotion offer(s) prior to or during the Promotion Period, AML will reward the promotion offer based on the first fulfilment date of registered promotion offers.
17. Eligible Cardholders understand and accept that the Bank is not the supplier of the Reward. The Bank shall bear no liability relating to any aspect of the Reward or the products/services purchased/redeemed with the Reward, including without limitation, their quality, supply, descriptions of the Reward and/or the products/services purchased/redeemed with the Reward provided by the relevant supplier(s), false trade description, misrepresentation, misstatement, omission, unauthorised representation, unfair trade practices or conduct in connection with the Reward or in making available the Reward or the products/services purchased/redeemed with the Reward provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Cathay membership account and the Reward are subject to the terms and conditions as stipulated by AML and the relevant suppliers.
18. In case of discrepancy between the English version and Chinese translation of these terms and conditions, the English version shall prevail.
19. AML and the Bank reserve the right to vary, extend, terminate and/or cancel this Offer or amend these terms and conditions at any time without prior notice. Any benefit or promotional offer for Eligible Cardholders is subject to availability and AML and the Bank may change such Offer at their sole discretion from time to time without notice to Eligible Cardholders. In case of any disputes, AML and the Bank's decision shall be final and conclusive.



20. Other [Cathay Membership terms and conditions](#) apply.

Additional Terms and Conditions for Discount Code

1. The Discount Code is only applicable for purchasing flight ticket(s) online through the Cathay Pacific website (www.cathaypacific.com). Simply enter the Discount Code before checkout.
2. The Discount Code can be used only to purchase flight ticket(s) originating from and issued in Hong Kong. The Discount Code cannot be used on open-jaw, stopover, multi-city ticket and package.
3. The Discount Code is non-refundable, non-transferable, and non-exchangeable for cash or other products or services. In case of ticket change/cancellation, the Discount Code value would not be refunded.
4. Only one Discount Code can be used per transaction at the Cathay Pacific website, and it cannot be used in conjunction with any other coupons, discounts, promotional offers, staff discount and membership offer.
5. Eligible Cardholders are required to keep the relevant payment records for inspection upon request by Cathay Pacific Airways Limited. In case of disputes, Eligible Cardholders are required to submit the relevant payment records for further investigation by Cathay Pacific Airways Limited. All relevant documents submitted to Cathay Pacific Airways Limited will not be returned.
6. In case of disputes, the decision of Cathay Pacific Airways Limited shall be final and conclusive.
7. These terms and conditions are governed by Hong Kong law.

To borrow or not to borrow? Borrow only if you can repay!

渣打國泰 Mastercard®

額外迎新優惠

條款及細則

1. 渣打國泰 Mastercard — 額外迎新優惠 (「推廣優惠」) 的推廣期為 2024 年 8 月 1 日凌晨 12 時 (GMT + 8) 至 2024 年 8 月 31 日晚上 11 時 59 分 (GMT + 8) , 包括首尾兩天 (「優惠期」) 。
2. 此推廣優惠包括條款 4 及 5 所指之額外「亞洲萬里通」里數 / 國泰信用額優惠 (統稱「優惠」) 。
3. 此優惠之用：
 - i. 「全新信用卡客戶」指現時並未持有及於現時所申請渣打信用卡主卡批核日期起計之過去 6 個月內沒有取消任何由渣打銀行 (香港) 有限公司 (「銀行」) 發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。
 - ii. 「國泰信用卡客戶」指現時並未持有及於現時所申請由銀行發行之渣打國泰 Mastercard、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」) 主卡批核日期起計之過去 6 個月內沒有取消任何合資格信用卡主卡之申請人。
4. 符合以下所有要求之全新信用卡客戶 (「合資格全新信用卡客戶」) , 將可獲享額外 9,000 「亞洲萬里通」里數或 HKD900 國泰信用額 (「獎賞」) :
 - i. 於 2024 年 8 月 31 日晚上 11 時 59 分 (GMT + 8) 或之前登記此優惠 , 並選取一項獎賞 ; 及
 - ii. 於優惠期內經國泰航空網站成功申請 , 並於 2024 年 9 月 21 日或之前獲發出合資格信用卡主卡。
5. 符合以下所有要求之國泰信用卡客戶 (「合資格國泰信用卡客戶」) , 將可獲享額外 4,000 「亞洲萬里通」里數或 HKD400 國泰信用額 (「獎賞」) :
 - i. 於 2024 年 8 月 31 日晚上 11 時 59 分 (GMT + 8) 或之前登記此優惠 , 並選取一項獎賞 ; 及
 - ii. 於優惠期內經國泰航空網站成功申請 , 並於 2024 年 9 月 21 日或之前獲發出合資格信用卡主卡。

6. 合資格全新信用卡客戶及合資格國泰信用卡客戶 (「合資格信用卡客戶」) 敬請留意以下日期：

日期	注意事項
2024 年 8 月 1 日至 2024 年 8 月 31 日	透過國泰航空網站申請合資格信用卡，並登記優惠
2024 年 8 月 1 日至 2024 年 9 月 21 日	成功獲發合資格信用卡
額外「亞洲萬里通」里數	
2024 年 11 月 1 日開始	額外里數獎賞將存入合資格信用卡客戶之相關國泰會員賬戶
國泰信用額	
2024 年 11 月 1 日開始	含國泰信用額專屬優惠編號 (「優惠編號」) 的確認電郵，將發送至合資格信用卡客戶於國泰所登記的電郵地址
2024 年 11 月 1 日至 2025 年 4 月 30 日	憑優惠編號於國泰航空網站訂購機票，視乎航班供應情況而定

7. 合資格信用卡客戶明白獲得的優惠由亞洲萬里通有限公司提供。合資格信用卡客戶登記是次優惠，即同意亞洲萬里通有限公司將合資格信用卡客戶是次優惠之相關登記及獎賞資料轉交予銀行，並同意銀行於合資格信用卡批核後，將會轉交合資格信用卡客戶的相關資料包括姓氏、名字、國泰會員號碼、申請信用卡渠道、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額外「亞洲萬里通」里數 (「里數」) 或國泰信用額 (「國泰信用額」) 予亞洲萬里通有限公司以安排是次優惠所獲享之獎賞。唯任何於銀行控制範圍以外的延遲或未能成功獎賞優惠，銀行毋須負上任何責任。亞洲萬里通有限公司將於條款 6 所示之期間獎賞優惠。
8. 若合資格信用卡客戶選擇以里數作為獎賞，亞洲萬里通有限公司將於 2024 年 11 月 1 日或以後，把透過是次優惠所獲享之里數存入合資格信用卡客戶之國泰會員賬戶。須受亞洲萬里通有限公司及銀行的條款及細則約束。
9. 若合資格信用卡客戶選擇以國泰信用額作為獎賞，亞洲萬里通有限公司將於 2024 年 11 月 1 日或以後，透過電郵發送優惠編號至合資格信用卡客戶於國泰所登記的電郵地址。須受亞洲萬里通有限公司及銀行的條款及細則約束。

10. 優惠編號有效期為 2024 年 11 月 1 日至 2025 年 4 月 30 日，在任何情況下均不會延長有效期。優惠編號只適用於國泰航空網站使用一次。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）。優惠編號的行使須遵守國泰航空有限公司所訂明的額外條款及細則。詳情可參閱有關優惠編號之條款及細則。
11. 優惠編號一經簽發並成功發送給合資格信用卡客戶後，則由合資格信用卡客戶承擔所有責任，如有遺失、被盜或逾期，將不予重發；任何原因導致無法享用優惠，亞洲萬里通有限公司恕不負責。
12. 假如合資格信用卡客戶未能憑優惠編號於國泰航空網站訂購機票，亞洲萬里通有限公司毋須負上任何責任。
13. 合資格信用卡客戶之渣打國泰 Mastercard 及國泰會員賬戶必須於優惠獎賞時仍為有效。否則，亞洲萬里通有限公司及銀行有權取消有關優惠，或收取相等於已獲取優惠之金額。
14. 若合資格信用卡客戶提交之資料不足或不完整以安排是次優惠所獲享之獎賞，亞洲萬里通有限公司及銀行將於 2024 年 11 月 30 日或以後免除任何責任及損失的賠償。
15. 優惠不可轉讓、不可兌換現金或與其他優惠同時使用，渣打國泰 Mastercard 迎新禮遇除外，請[按此](#)參閱有關迎新禮遇之條款及細則。
16. 合資格信用卡客戶只需登記優惠一次及選取一項獎賞。合資格信用卡客戶若提交多次登記，亞洲萬里通有限公司只取用於優惠期內最早一次之登記作優惠獎賞之用。此外，如合資格信用卡客戶於優惠期前或優惠期內亦登記其他優惠，亞洲萬里通有限公司將於已登記優惠中選取最早獎賞日期之一次作優惠獎賞之用。
17. 合資格信用卡客戶明白及接納銀行並非獎賞之供應商。因此，有關供應商、其員工或代理人所提供之獎賞或以獎賞購買/兌換之產品/服務的各方面，包括但不限於質素、供應量、供應商的獎賞或以獎賞購買/兌換之產品/服務的說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，銀行毋須負上任何責任。國泰會員賬戶及獎賞的行使須遵守相關亞洲萬里通有限公司及供應商所訂明的條款及細則。
18. 如本條款及細則之中文與英文版有任何歧義，概以英文版本為準。

19. 亞洲萬里通有限公司及銀行保留隨時更改、延長、終止和/或取消此優惠或修改相關條款及細則的權利。為合資格信用卡客戶提供的任何優惠視乎供應情況而定，亞洲萬里通有限公司及銀行可隨時酌情更改該等優惠，恕不另行通知。如有任何爭議，亞洲萬里通有限公司及銀行保留最終決定權。
20. 須受[其他國泰會籍條款及細則](#)約束。

優惠編號的附加條款及細則

1. 優惠編號只適用在國泰航空網站 (www.cathaypacific.com) 購買機票。請於付款前輸入優惠編號。
2. 優惠編號只適用於預訂在香港始發之航班，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。
3. 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。
4. 每個優惠編號只能在國泰航空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。
5. 合資格信用卡客戶需保留有關交易紀錄，以便國泰航空有限公司在有需要時可供核實。如有任何爭議，合資格信用卡客戶需要提供有關紀錄，而相關的文件將不予歸還。
6. 如有任何爭議，國泰航空有限公司將保留最終決定權。
7. 本條款及細則受香港法律所管轄。

借定唔借？還得到先好借！