

## Notice of Change/Important Notes in relation to Standard Chartered/MANHATTAN Credit Cards ("Cards")

#### Dear Standard Chartered and MANHATTAN Cardholders,

Unless otherwise specified, with effect from 30<sup>th</sup> March 2019 (the "Effective Date"), the changes as shown in the following summary table are applicable to all credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank"), including Standard Chartered credit cards and its co-branded cards, MANHATTAN credit cards and its co-branded cards, Standard Chartered Business Card and Standard Chartered Corporate Card.

Item	Summary of the Changes/Important Notes Section	Section
1	Amendment of 1) Annualised Percentage Rate (APR) for Retail Purchase/Finance charge for purchase 2) APR for Cash Advance/Finance charge for Cash Advance 3) Delinquent APR/Default rate	1
	(Remark: The above new rate will be effective from the first card statement cycle after the "Effective Date")	
2	Increase of Annual Membership Fee/Annual Fee/Annual Fee Anniversary for selected card types	2
3	Amendment of Fees relating to Settling Foreign Currency (Currencies other than Hong Kong Dollars) Transaction in Hong Kong Dollars/Transactions in Hong Kong Dollars Incurred Outside of Hong Kong	3
4	Rewards for insurance transactions will be terminated	4.1 to 4.10
5	Rewards for purchasing gambling tokens will be terminated	4.10
6	Amendment of the rewards earning of any transfer/top up transaction from Credit Card(s) to digital payment account (Any transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to the Octopus O!ePay and Alipay account are not entitled to any reward(s) earning was effective from 25th November 2016)	4.1 to 4.13

Credit Card Key Facts Statement	All credit cards	Item	Type of		
			Charges	Card Type	Description
		1	Annualised Percentage Rate (APR) for Retail Purchase/ Finance charge for purchase <sup>8</sup>	Corporate Credit Card	25.53% 35.70%¹ (0.067% 0.0914% per day) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged³ on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.

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4.4	Standard Chartered executive/ executive platinum Credit Card	executive/ platinum executive platinum d Credit Card	Clause 2 - Under the Program, Standard Chartered Bank (Hong Kong) Limited (the "Bank") will rebate a certain percentage of the Eligible Transaction (as defined in clause 5 below) in the form of reward ("CashBack") to the Card Account ("CashBack Percentage") as shown in the table below:-				
	CashBack Program Terms & Conditions		Credit Card Type	CashBack Percentage	Transactions Type		
			Standard Chartered executive Credit Card	0.5%	Local and overseas retail purchase*		
			Standard Chartered	0.5%	Insurance payment		
			executive platinum Credit Card	1%	Local retail purchase (except Insurance payment)		
				2%	Overseas retail purchase*		
			foreign countries.  Clause 5 – Eligible Transactions – do not include:-  (i) the following transactions or payment items even if they are settled by or che to the Card Account:  insurance payment, any transfer/top up transaction from Qualified Cards to account designated by the Bank from time to time, including but not limit Octopus OlePay, Alipay account and other digital payment account as more made available by the Bank from time to time, transactions made at merchast the gambling and betting, security brokers or dealers, non-financial institi (including but not limited to the purchase of foreign currency, money order travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and unions and face-to-face cash disbursement), wire transfer money order wholesale purchase of precious stones and metals, watches and je according to the merchant codes issued by Visa International and Maste Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advabalance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amo payment via Phone Banking Services or Online Banking, tax payment, fin charges and fees;  (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions.				
4.5	Standard Chartered Titanium Credit Card "Dine'n Drink" Rewards Scheme Terms and Conditions	Standard Chartered Titanium Credit Card	Clause 3 – Insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to. Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, cash advances, balance transfer, "instalment credit" amounts, "credit-to-cash" amounts, bill payments, purchase of merchants' cash coupon/gifts certificate, finance charges and fees transactions are excluded for earning Rewards. Any unposted/cancelled/refunded/falsified/unauthorised transactions are also excluded for the Rewards Scheme.				
4.6	Standard Chartered Shop'n Gain Credit Card Rewards Scheme Terms and Conditions	Standard Chartered SHOP'n GAIN/ SHOP'n GAIN Platinum Credit Card	Clause 4 - Insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to. Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, cash advances, balance transfers, "credit-to-cash" amounts, "instalment credit" amounts, bill payments, purchase of merchants' cash coupon/gifts certificate, finance charges and fees do not earn any Rewards. Any unposted/cancelled/refunded/falsified/unauthorised transactions are also excluded in the Rewards Scheme.				
4.7	Standard Chartered Visa Signature Business Card CashBack Program Terms and Conditions	Standard Chartered Visa Signature Business Card	other than Hong Kong account;  b. Retail purchase transa service (if applicable) awarded to the Eligible is charged to the Eligible Eligible transactions do no The following transactions	ail purchase transactions (wo Dollars in foreign countries to be settled through in the CashBack for these Card account monthly only le Card account during the include:  or payment items even if the	which must be made in currency s) charged to the Eligible Card interest-free monthly instalment be eligible transactions will be of for the instalment amount that relevant month.  Bey are settled with or charged to ansfer/top up transaction from		

	MANHATTAI Credit Card	34.04% 35.70%¹ (2.625% per menth 0.0914% per day) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged³ on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
	Preferred Banking Credit Card/ Priority Banking Credit Card/ Visa Infinite Card	you interest if you pay your balance in full by the due date each month. Otherwise, interest will be
	Other Credit Cards	33.41% 35.70%¹ (0.086% 0.0914% per day) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged³ on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
Finar charq Cash	ch Credit Card	34.41% 39.09%¹ (0.082% 0.0914% per day) when you open your account and it will be reviewed from time to time. Interest will be charged³ on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Adva	MANHATTAI Credit Card	37.24% 39.09%¹ (2.625% per menth 0.0914% per day) when you open your account and it will be reviewed from time to time. Interest will be charged³ on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
	Preferred Banking Crec Card/Priority Banking Crec Card/Visa Infinite Card	reviewed from time to time. Interest will be
	Other Credit Cards	36.54% 39.09%¹ (0.086% 0.0914% per day) when you open your account and it will be reviewed from time to time. Interest will be charged³ on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
3 Delin APR Defa rate <sup>8</sup>	ault	<b>0.022% 0.014%</b> <sup>3</sup> per day in addition to the prevailing or applicable finance charge for purchase may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months.

					Cards	when you open your account and it will be reviewed from time to time. Interest will be charged³ on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
			3	Delinquent APR/ Default rate <sup>8</sup>	Corporate Credit Card	0.022% 0.014%³ per day in addition to the prevailing or applicable finance charge for purchase may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months.
			but not as ma payme Online	t limited to, Od y be made a ents via Stand Banking, tax	ctopus O!ePay, / available by the ard Chartered I	ignated by the Bank from time to time, including Alipay account and other digital payment account Bank from time to time, cash advances, bill Phone Banking Services or Standard Chartered Incial charges and fees; any unposted, cancelled, ransaction.
4.8	Terms and Conditions for Points Redemption	All Standard Chartered Qualified Cards and MANHATTAN Qualified Cards set out in the document	UnionFCard (Rewarn expendence shall by Standa and JEQualified but no as marerchainstitut and trace of meriand fapurchamerchainstitut and trace of meriand fapurchamerchainstitut and trace of meriand fapurchamerchainstitut and trace of meriand jet	Pay Dual Curr formerly know ds Points wild disture as spece the amount and Chartered are the amount and Chartered Sed Cards to a timited to, Ody be made a ants in the gions (including twelers cheque chandise and interest of precious and codes is a tatement. Only credit card shandard Chartered and Chartered an	ency Platinum (  In as Standard I  I be awarded I  I be Banl Shown under "F  Bank Online Ba ervice, insurance I  I but not limited I  I but nonced by the I  I worldMiles C  Card), one 360°  I worldMiles C  Card), one 100°  I worldMiles  I worldMiles C  Card), one 100°  I worldMiles C  Card), one 100	de Qualified Cards (except Standard Chartered Credit Card and Standard Chartered WorldMiles Chartered American Express® Cardl), one 360° for such fixed amount of Hong Kong Dollars k from time to time. For this purpose, expenditure Purchases" (excluding bill payment made through anking, Standard Chartered Bank Phone Banking e payment, any transfer/top up transaction from gnated by the Bank from time to time, including Alipay account and other digital payment account Eank from time to time, including Alipay account and other digital payment account at the tother uprchase of foreign currency, money orders titutions (including but not limited to the purchase anks, savings and loans, thrifts and credit unions with, wire transfer money orders and wholesale metals, watches and jewelry, according to the international and Mastercard Asia/Pacific (Hong ime-to-time, cash advances, "Instalment Credit" annual fees, finance charges, other charges and e Bank from time to time)) on each monthly Credit so Points shown as available on the latest issued online 360° Rewards are redeemable.  Bay Dual Currency Platinum Credit Card and Card (formerly known as Standard Chartered Rewards Points will be awarded for such fixed diture as specified by the Bank from time to time, all be the amount shown under "Purchases" ugh Standard Chartered Bank Online Banking, Banking and JET Payment Service, insurance insaction from Qualified Cards to any account to the time, including but not limited to, Octopus gital payment account as may be made available cash advances, "Instalment Credit" amounts, fees, finance charges, other charges and tax Bank from time to time) on each monthly Credit is Points shown as available on the latest issued Online 360° Rewards are redeemable.  Lunless otherwise specified, one Bonus Point will enditure (excluding bill payment made through anking, Standard Chartered Bank Phone Banking en payment, any transfer/top up transaction from gnated by the Bank from time to time, including Alipay account and other digital payment

				MANHA Credit C	ard addition charge applied Minimu the pas 0.5% to the pas for pul applied Minimu	n to the prevailing of for purchase and cate your account me Payment by Patt 1 month.  Deer month 0.014% or application or application or application or your account to your account	per day in a pay in a		
				Other Co Cards	prevailii purchas your a Paymei	ng or applicable se and cash advanc ccount if you fail	y in addition to the finance charge for the may be applied to to pay Minimum Date for 2 times or s.		
2	Credit Card Key	Standard Chartered	Consequential changes will also be made to our Service Charges (A banking fees).  1. The Annualised Percentage Rate ("APR") is calculated based on t set out in the Code of Banking Practice and is for reference only, t APR inclusive of Cash Advance Fee (if applicable).  2. The Bank may or may not allow you to use your UnionPay Dual Concredit Card to obtain cash advance.  3. It will be subject to the default maximum rates for interest on pur advance. Please call our 24-hour Standard Chartered Credit Service Hotline at 2886 4111 or MANHATTAN Credit Card Control Hotline at 2881 0888 to ascertain your prevailing or applicable interest.  8. For CNY Account, related fees and charges will be payable in Clabe billed to the CNY Account of your UnionPay Dual Currency Plattered.  Annual Membership Fee/Annual Fee/Annual Fee Anniversary (cha						
	Facts Statement	Asia Miles Mastercard	annual				escription		
		Standard Chartered Simply Cash Visa Card	Item	Type of Fees	Card Type	Principal Card	Supplementary Card <sup>4</sup>		
		Card	6	Annual Membership Fee/ Annual Fee/ Annual Fee	Asia Miles Mastercard	HK\$1,800 HK\$2,000	Waived		
				Anniversary (charge per card on annual basis)	Simply Cash \ Card	/isa <b>HK\$1,800</b> <b>HK\$2,000</b>	Waived		
			Consec banking	quential changes will al g fees).	so be made to	our Service Charg	es (An Easy guide to		
3	Credit Card Key Facts Statement	Visa/Mastercard	Item	Type of Charges	Card Type	Description			
			10	Fees relating to Settling Foreign Currency (Currencies other than Hong Kong Dollars) Transaction in Hong Kong Dollars/ Transactions in Hong Kong Dollars Incurred Outside of Hong Kong		impose a reimbout 1% on the Bank Hong Kong Dollar of Hong Kong, charged by the	d International will ursement charge of of transactions in ars incurred outside the same will be the Bank on such on behalf of Visa/rnational.		
			Consec	quential changes will al	so be made to	our Service Charg	es (An Easy guide to		

4.9	Terms and Conditions for MANHATTAN Platinum and Titanium Card CashBack Scheme: General Terms and Conditions	MANHATTAN Platinum/Titanium Credit Card	Clause 4 – Eligible Transactions ("Eligible Transactions") include local and oversear retail purchase transactions (including Octopus automatic add value amount) charge to the Card Account; and retail purchase transactions to be settled throug interest-free monthly instalment of MANHATTAN "Interest-free Instalment Plan". The do not include the following transactions or payment items even if they are settled be or charged to the Card Account: transactions made at merchants in the gambling an betting, security brokers or dealers, non-financial institutions (including but not limite to the purchase of foreign currency, money orders and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and service from banks, saving and loans, thrifts and credit unions and face-to-face cas disbursement), wire transfer money orders and wholesale purchase of precious stone and metals, watches and jewelry, according to the merchant codes issued by Vis International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) fror time-to-time, insurance payment, any transfer/top up transaction from Qualifie Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account and other digital payment account as mabe made available by the Bank from time to time, cash advance, balance transfers "Instalment Credit" amount, MANHATTAN "Credit Cash" Instalment Program Preferential Annual Rate Program amount, payment via Phone Banking Services of Online Banking, tax payment, interest/financial charges and fees; any unposted cancelled/refunded/falsified or unauthorised transactions. The cash back of thes Eligible Transactions is calculated at 0.5% of the total amount of the Eligibl Transactions charged to the Card Account during the relevant month ("CashBack" CashBack will be awarded to the Card Account monthly in the same relevant month.
4.10	Standard Chartered Cash Back Program Terms and Conditions	Cards registered for the Cash Back Program	Clause 6 – Eligible transactions ("Eligible Transactions") include from the Enrolmer Date onwards, spending on retail purchases (include both local and overseal transactions), internet order, mail order, phone order, gambling-tekens, auto paymen insurance payment, monthly instalment amount and Octopus reload. The amount spent in these Eligible Transactions is classified as "Retail Purchase Amount" for the purposes of these Terms and Conditions (in particular, Clause 5). Bill payment mad through Standard Chartered Bank Online Banking, Standard Chartered Bank Phon Banking or JET Payment Service, insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time including but not limited to, Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, transactions made a merchants in the gambling and betting, security brokers or dealers, non-financia institutions (including but not limited to the purchase of foreign currency, money order and travelers cheques), financial institutions (including but not limited to the purchase of precious stones and services from banks, saving and loans, thrifts and credit unions an face-to-face cash disbursement), wire transfer money orders and wholesale purchas of precious stones and metals, watches and jewelry, according to the merchant code issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (applicable) from time-to-time, cash advance, annual fee, finance charges, balanc transfer amount, "Instalment Credit" amounts, "credit-to-cash" amount, whole amour of instalment purchase price, any statement instalment plan's monthly instalmen handling fee and tax payment are excluded and not treated as "Retail Purchas Amount". Any unposted/cancelled/refunded/falsified/unauthorised transactions ar also excluded.
4.11	Standard Chartered Asia Miles Mastercard Rewards Scheme ("Rewards Scheme") Terms and Conditions	Standard Chartered Asia Miles Mastercard	Clause 3 – Eligible Transactions means retail transactions (including interest-free monthly instalment) and Octopus Automatic Add-Value transactions made with a Carabut does not include the following: a) Insurance payment, bill payment transaction made through Standard Chartered Online Banking, Standard Chartered Phone Banking or JET Payment Service, phone order, mail order, any transfer/top uptransaction from the Card to any account as designated by the Bank from time to time including but not limited to, Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, 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 order and travelers cheques), financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans, thrifts and credit union and face-to-face cash disbursement), wire transfer money orders and wholesale purchase of precious stones and metals, watches and jewelry category (as defined by Mastercard Asia/Pacific (Hong Kong) Limited from time to time), cash advances balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, ta payment, financial charges and fees;

4.1	Standard Chartered Priority Banking Credit Card 360° Rewards Programme Terms and Conditions	Standard Chartered Priority Banking Credit Card	Clause 2 - One Peint will be awarded for every HK\$1 spent under insurance payment. Two Points will be awarded for every HK\$1 spent under Local Eligible Transactions. Three Points will be awarded for every \$1 spent under Overseas Eligible Transactions. Clause 4 - Eligible Transactions- c. do not include:- (i) the following transactions or payment items even if they are settled by or charged to the Card Account:  insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, 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 jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees;  (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions
4.2	Standard Chartered Visa Infinite Credit Card 360° Rewards Programme Terms and Conditions	Standard Chartered Visa Infinite Credit Card	Clause 4 - Eligible Transactions b. do not include:- (i) any insurance payment (One point will be rewarded for every HK\$1 spent for such en insurance payment transactions.) (ii) the following transactions or payment items even if they are settled by or charged to the Card Account: insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, 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 jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees; (iii) any unposted, cancelled, refunded, falsified or unauthorised transactions.
4.3	Standard Chartered Preferred Banking Credit Card 360° Rewards Programme Terms and Conditions	Standard Chartered Preferred Banking Credit Card	Clause 5 - Eligible Transactions –  (b) do not include:  (i) the following transactions or payment items even if they are settled by or charged to the Card Account: insurance payment, any transfer/top up transaction from Qualified Cards to any account designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service, 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 jewelry, according to the merchant codes issued by Visa International and Mastercard Asia/Pacific (Hong Kong) Limited (if applicable) from time-to-time, cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees;  (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions.

	WorldMiles Card (formerly known as Standard Chartered American Express® Card) Rewards Scheme and Annual Fee Terms and Conditions	(formerly known as Standard Chartered American Express® Card)	excluding but not limited to any transfer/top up transaction from the Card to any account as designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time, cash advances, balance transfers, "Instalment Credit" amounts, Interest-free Instalment Plan, Octopus automatic add-value amount, insurance payment, "Credit-to-cash" amounts, bill payments, tax payment, purchase of merchants' cash coupon/gift certificate, interest, finance charges and fees. Any unposted/cancelled/refunded/falsified/unauthorised transactions are also excluded from earning any Rewards.
4.	Standard Chartered Simply Cash Visa Card Rewards Scheme Terms and Conditions	Standard Chartered Simply Cash Visa Card	Clause 4 — Eligible Transactions means retail transactions (including online transactions and interest-free monthly instalment) and Octopus Automatic Add-Value transactions made with the Card but does NOT include the following:  a. any transfer/top up transaction from the Card account to any account as designated by the Bank from time to time, including but not limited to, Octopus OlePay, Alipay account 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 jewelry, 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;  b. any unposted, cancelled, refunded, falsified or unauthorised transactions.  CashBack for Eligible Transactions that are interest-free monthly instalment will be awarded to the Card account monthly only for the instalment amount that is posted to the Card account during the relevant month.

4.12 Standard Chartered Standard Chartered Clause 4 - Retail purchase transactions include local and overseas transactions,

You may obtain a copy of the revised version of the above-mentioned documents on our website at sc.com/hk or via Customer Service Hotline after the Effective Date.

The above changes shall be binding on you if you retain or continue using your Card(s) on or after the Effective Date. Please be advised that we may however not be able to continue to provide the services to you if you DO NOT wish to accept the above changes.

If you DO NOT wish to accept the new APR, our bank will offer you an option to transfer the outstanding balance incurred before the Effective Date to an instalment loan at an APR not higher than the existing credit card APR or you may cancel the related card(s). Otherwise, the total amount of outstanding balance of your credit card account will be subject to the new APR on or after the Effective Date. If you would like to choose the above arrangement, please call our Standard Chartered Customer Service Hotline at 2282 3800 (service hours: Monday to Friday 09:00 – 20:00; Saturday 09:00 – 13:00, except Sunday and public holidays) before the Effective Date.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail. The Bank reserves the right to amend the terms and conditions herein at any time. In case of disputes, the decision of the Bank shall be final and binding.

Standard Chartered Bank (Hong Kong) Limited January 2019

editcard NOC 201901

Issued by Standard Chartered Bank (Hong Kong) Limited

Manhattan Card – a division of Standard Chartered Bank (Hong Kong) Limited



## 關於渣打/MANHATTAN信用卡(「信用卡」)之更改通知/重要提示

親愛的渣打/MANHATTAN信用卡客戶

除特別註明外,由2019年3月30日起(「生效期」),以下列表之修訂適用於由渣打銀行(香港)有限公司(「本行」)所發行之所有信用卡,包括 渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡、渣打商務卡及渣打公司卡。

項目	更改通知/重要提示概要	部份
1	修訂:	1
	1) 購物簽賬實際年利率/購物財務費,	
	2) 透支現金實際年利率/透支現金財務費,	
	3) 拖欠實際年利率/拖欠利率	
	(以上新利率將按生效期後之第一期月結單週期起生效)	
2	指定信用卡之會員年費/年費增加	2
3	以港幣支付外幣(即除港元之外的任何貨幣)簽賬/在海外以港幣簽賬的有關費用之修訂	3
4	保費簽賬之獎賞將會終止	4.1至4.10
5	兌換籌碼簽賬之獎賞將會終止	4.10
6	任何由信用卡轉賬/增值到電子付款賬戶獎賞之修訂	4.1至4.13
	(憑渣打/MANHATTAN信用卡所作的任何轉賬/增值到八達通O!ePay及支付寶賬戶不會獲得任何獎賞之安排已於	
	2016年11月25日起生效)	

項目	文件	適用信用卡	修訂(新增內容以底線列明,刪除之內容以劃掉方式列明)					
1	信用卡資料概要	所有信用卡	項目	收費類別	信用卡類別	說明		
			1	購物簽賬 實際年 利率/購物 財務費8	公司信用卡	當閣下開立戶口時,購物財務費為25.53%35.70%1(每日0.067%0.0914%)。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘,本行將不會向閣下收取利息。否則,利息³將按(i)所有欠款結餘(顯元於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止),以及(ii)所有新交易賬項(在到期繳款日前一個月結單截數日後誌賬的新交易賬項)須根據交易日期起按日計息,直至全數還清為止。		
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			機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌班分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用; (iii)所有未誌賬/取消/退款/偽造/未經許可的交易。				
4.3	渣打Preferred	渣打Preferred	條款5 - 合資格簽賬				
	Banking信用卡	Banking信用卡	(b) 不包括:				
	「360°全面賞」計劃 之條款及細則		(i) 以下簽賬或付款項目,	即使該等項目已透過信用卡	戶口結算或誌賬其中:		
	之 体 水		保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用)不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳税、財務收費及費用;				
4.4	渣打行政人員/ 行政人員白金信用卡 之「現金回贈」計劃	渣打行政人員/ 行政人員白金信用卡	1111111 1111111111111111111111111111111		ī」)將按合資格簽賬(定義如下 ≦口回贈(「現金回贈」),詳見		
	之條款及細則		信用卡類別	現金回贈比率	簽賬類別		
			渣打行政人員信用卡	0.5%	本地及海外零售購物*		
			│ │ 渣打行政人員白金 │ 信用卡	0.5%	保費簽賬		
			信州下	1%	本地零售購物 <del>(不包括保費簽賬)</del>		
				2%	海外零售購物*		
			*海外零售購物簽賬以於香港境外以港幣以外之貨幣之簽賬為準。				
			條款5 - 合資格簽賬:				
			不包括:	四体分数在日子系统公司	- <b>-</b>		
				即使該等項目已透過信用卡 資格信用卡轉賬/增值到任任	▽P□結算或誌賬具中: 可由本行不時指定之賬戶包括		
			但不限於八達通O!ePa	ay及支付寶賬戶或本行不時	新增之電子付款賬戶之金額、		
			根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Lim 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非:包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票實石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉兌現」金額、「兌現分期」金額、透過電話理財或網上理財之繳費財務收費及費用;				

Banking 信用卡/ 「優先理財」 信用卡/ 「優先理財」 信用卡/ Visa Infinite卡 Visa Infinite Vi 利息。否則,利息"將按(i)所有欠款結餘,類交易賬項)須根據交易 In期起按日計息 直至全數還清為止,以及(ii)所有分數結餘,顯示 不行 作 它時檢討費用。如果閣下在每月的會到閣 次 上 明月結單內之欠款結餘將按日計算直到所有款項還清為止),以及(ii)所有所交易賬項 (在到期繳款日前一個月結單或數日後誌賬語新交易賬項)須根據交易 In期起按日計息直至全數還清為止。  2 透支現金 實際 年利率/ 透支現金財務費為3.4.449					MANHATTAN 信用卡	當閣下開立戶口時,購物財務費為34.04%35.70%1(每月2.625%每日0.0914%)。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘,本行將不會向閣下收取利息。否則,利息。將按(i)所有欠款結餘(顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止),以及(ii)所有新交易賬項(在到期繳款日前一個月結單截數日後誌賬的新交易賬項)須根據交易日期起按日計息,直至全數還清為止。	
35.70% (毎日0.086% 0.0914%)。本行信定時檢討費用。如果閣下在每月的到期繳款目或之前支付欠款結餘,本行將不會向閣下收開利息。否則,利息³將按(i)所有欠款結餘(顯元於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止),以及(ii)所有新交易賬項(在到期繳款日前一個月結單截數日後誌賬的新交易賬項)須根據交易日期起按日計息直至全數還清為止。					Banking 信用卡/ 「優先理財」 信用卡/	所有款項還清為止),以及(ii)所有新交易賬項 (在到期繳款日前一個月結單截數日後誌賬的 新交易賬項)須根據交易日期起按日計息,	
實際 年利率/ 透支現金 財務費 <sup>2.8</sup> MANHATTAN 信用卡  39.09% <sup>1</sup> (每日 <del>0.082% 0.0914%</del> )。本行管定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日 計算,直至全數還清為止。 端閣下開立戶口時,透支現金財務費為 <b>37.24%</b> <b>39.09%</b> <sup>1</sup> (每月 <b>2.625%每日0.0914%</b> )。 本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日提					其他信用卡	當閣下開立戶口時,購物財務費為33.41%35.70%1(每日0.086%0.0914%)。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘,本行將不會向閣下收取利息。否則,利息³將按(i)所有欠款結餘(顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止),以及(ii)所有新交易賬項(在到期繳款日前一個月結單截數日後誌賬的新交易賬項)須根據交易日期起按日計息,直至全數還清為止。	
MANHATTAN   富阁下開立戸口時,透支現金財務費為 <b>37.24</b> %   信用卡   <b>39.09%</b> <sup>1</sup> (毎月 <b>2.625%毎日0.0914%</b> )。 本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起			實際 年利率/ 透支現金	2	實際 年利率/	公司信用卡	當閣下開立戶口時,透支現金財務費為 <b>34.41% 39.09%</b> <sup>1</sup> (每日 <b>0.082% 0.0914%</b> )。本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算,直至全數還清為止。
				財務費 <sup>2.8</sup>		當閣下開立戶口時,透支現金財務費為 <b>37.24% 39.09%</b> <sup>1</sup> (每月 <b>2.625%每日0.0914%</b> )。本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算,直至全數還清為止。	

						(在到期繳款日前一個月結單截數日後誌賬的 新交易賬項)須根據交易日期起按日計息, 直至全數還清為止。	
					其他信用卡	當閣下開立戶口時,購物財務費為33.41%35.70%1 (每日0.086%0.0914%)。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘,本行將不會向閣下收取利息。否則,利息³將按(i)所有欠款結餘(顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止),以及(ii)所有新交易賬項(在到期繳款日前一個月結單截數日後誌賬的新交易賬項)須根據交易日期起按日計息,直至全數還清為止。	
			2	透實 支現金 實際 年利支現金 財務費 <sup>2.8</sup>	公司信用卡	當閣下開立戶口時,透支現金財務費為 <b>34.41%</b> <b>39.09%</b> <sup>1</sup> (每日 <b>0.082% 0.0914%</b> )。本行會 定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日 計算,直至全數還清為止。	
					MANHATTAN 信用卡	當閣下開立戶口時,透支現金財務費為37.24% 39.09% <sup>1</sup> (每月2.625%每日0.0914%)。 本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起 按日計算,直至全數還清為止。	
4.5	渣打Titanium信用卡 「倍味賞」獎賞計劃 (「獎賞計劃」)條款 及細則	渣打Titanium信用卡	條款3-保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳付賬單、購買任何商戶現金券/禮券之金額、財務費用及任何費用均不可獲得任何獎賞。所有未誌賬/取消/退款/偽造/未經許可的交易,均不會計算在獎賞計劃內。				
4.6	渣打倍多紛信用卡 獎賞計劃條款及細則	渣打倍多紛/ 渣打倍多紛白金 信用卡	條款4-保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「兌現年息優惠」金額、「兌現分期」金額、繳付賬單、購買任何商戶現金券/禮券之金額、財務費用及任何費用均不可獲得任何獎賞。所有未誌賬/取消/退款/偽造/未經許可的交易,均不會計算在獎賞計劃內。 條款4-合資格簽賬包括: a. 已於合資格信用卡戶口誌賬之本地及海外零售購物簽賬(須於香港以外以非港幣之貨幣簽賬); b. 免息分期付款計劃下之零售購物簽賬(如適用)其每月記入合資格信用卡戶口之分期款項金額將計算在合資格簽賬內。合資格簽賬不包括: 以下簽賬或付款項目,即使該等項目已透過合資格信用卡戶口結算或誌賬其中:保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、現金透支、透過電話理財或網上理財之繳費金額、繳稅、財務收費及費用;所有未誌賬/取消/退款/偽造/未經許可的交易。				
4.7	渣打Visa Signature 商務卡之 「現金回贈」計劃之 條款及細則	渣打Visa Signature 商務卡					
4.8	積分換領之條款及細則	所有列明於此 文件上之合資格 渣打信用卡及合資格 MANHATTAN 信用卡	(即一服指賬(購服和優的積 而A「透賬原可欄務定戶適買務金惠數分 有 m n 6 6 過項名獲(所之之適包、屬」額方 屬 n r o 。 「、	查打銀聯雙幣白金信用卡及渣打WorldMiles卡除外)),每次消費滿本行不時指定之港幣數額,關消費必須為列於信用卡每月月結單上「購物」、「渣打電話理財」或銀通櫃員機之「繳費易」E何由合資格信用卡轉賬/增值到任何由本行不時ePay及支付寶賬戶或本行不時新增之電子付款astercard Asia/Pacific (Hong Kong) Limited 博交易/經紀人和交易商之債券/於非金融機構「支票/於金融機構購買包括但不限於產品表行支票/於金融機構購買包括但不限於產品表。以銀金透支、「兌現分期」金額、「兌現年息也收費及交稅款項(按本行不時修訂的詳情))內理上或網上「360°全面賞」的渣打「360°全面賞」是信用卡及渣打WorldMiles卡(原名為渣打費滿本行不時指定之港幣數額,即可獲一為列於信用卡每月月結單上「購物」一欄(不包括理財」或銀通櫃員機之「繳費易」服務所作的繳費。用卡轉賬/增值到任何由本行不時指定之報、			

=	條款3-保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、 現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳付賬單、購買 任何商戶現金券/禮券之金額、財務費用及任何費用均不可獲得任何獎賞。所有未 誌賬/取消/退款/偽造/未經許可的交易,均不會計算在獎賞計劃內。	
	條款4-保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、 現金透支、結餘轉賬、「兌現年息優惠」金額、「兌現分期」金額、繳付賬單、購買 任何商戶現金券/禮券之金額、財務費用及任何費用均不可獲得任何獎賞。所有未 誌賬/取消/退款/偽造/未經許可的交易,均不會計算在獎賞計劃內。	
	條款4 - 合資格簽賬包括: a. 已於合資格信用卡戶口誌賬之本地及海外零售購物簽賬(須於香港以外以非港幣 之貨幣簽賬);	
	b. 免息分期付款計劃下之零售購物簽賬(如適用)其每月記入合資格信用卡戶口之 分期款項金額將計算在合資格簽賬內。 合資格簽賬不包括:	4.9
	以下簽賬或付款項目,即使該等項目已透過合資格信用卡戶口結算或誌賬其中: 保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、現金 透支、透過電話理財或網上理財之繳費金額、繳稅、財務收費及費用;所有未誌賬/ 取消/退款/偽造/未經許可的交易。	
Ż.	條款2-有關合資格渣打信用卡(渣打銀聯雙幣白金信用卡及渣打WorldMiles卡(原名為渣打American Express®卡)除外)),每次消費滿本行不時指定之港幣數額,即可獲一「360°全面賞」積分。有關消費必須為列於信用卡每月月結單上「購物」一欄(不包括透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited	
	(如適用)不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、「兌現分期」金額、「兌現年息優惠」金額、年費、財務費用、其他收費及交税款項(按本行不時修訂的詳情))內的數額。列於持卡人最新一期月結單上或網上「360°全面賞」的渣打「360°全面賞」積分方可作換領/換購禮品之用。而有關合資格渣打銀聯雙幣白金信用卡及渣打WorldMiles卡(原名為渣打American Express®卡),每次消費滿本行不時指定之港幣數額,即可獲一「360°全面賞」積分。有關消費必須為列於信用卡每月月結單上「購物」一欄(不包括透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費	4.10
	賬項、保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、 現金透支、「兌現分期」金額、「兌現年息優惠」金額、年費、財務費用、其他收費 及交税款項(按本行不時修訂的詳情))內的數額。列於持卡人最新一期月結單上或 網上「360°全面賞」的渣打「360°全面賞」積分方可作換領/換購禮品之用。	

		信用卡/ 「優先理財」 信用卡/ Visa Infinite卡	定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算,直至全數還清為止。					
		其他信用卡	當閣下開立戶口時,透支現金財務費為 <b>36.54% 39.09%</b> <sup>1</sup> (每日 <b>0.086% 0.0914%</b> )。本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算,直至全數還清為止。					
3	拖欠實際 年利率/ 拖欠利率 <sup>8</sup>	公司信用卡	若閣下過去十二個月內有兩次或以上未能在 到期繳款日或之前繳付「最低付款額」,本行 將按現行或適用於閣下的購物財務費再額外 每日附加 <b>0.022%</b> <u>0.014%</u> 3。					
		MANHATTAN 信用卡	若閣下在過去一個月未能在到期繳款日或之前繳付「最低付款額」,本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加0.42% 0.014%3。若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」,本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加0.5%0.014%3。					
		其他信用卡	若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」,本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加 <b>0.0165%</b> 0.014%3。					
服務收費(銀行服務收費-覽表)之相關內容將-併修改。								
1.實際年利率乃根據《銀行營運守則》所載之指引計算,僅供參考,而透支現金之實際任利率已終添支現金子德典計算在內(加海田)。								
實際年利率已將透支現金手續費計算在內(如適用)。								
3. 受本行訂定有關購物及透支現金之利息最高限制所規限。客戶可透過24小時渣打信用卡客戶服務熱線2886 4111或MANHATTAN信用卡客戶服務熱線2881 0888 查詢有關現行或適用於閣下的利率。  8. 人民幣戶口之有關收費將按照人民幣金額收取。金額將計入銀聯雙幣白金信用卡								
	民幣戶口內。							
而有關合資格MANHATTAN信用卡,每一項新簽賬(並不包括透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用)不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、年費、逾期費用、超額費用、利息/財務費用、結餘轉賬、「信用額自由使」金額、繳稅金額、「MANHATTAN也都得分期」計劃之分期付款交易金額及手續費的總額及「MANHATTAN的自身分期」計劃之分期付款交易金額及手續費的總額及「MANHATTAN的自身分期」計劃之分期付款交易金額及手續費的總額及「MANHATTAN的自身分期」計劃								
的總額及「MANHATTAN免息分期」計劃購物價格之全數、其他收費及交税款項(按本行不時修訂的詳情))內的數額都可得分,每簽賬HK\$1,可得1積分。如客戶其後取消任何簽賬,有關之得分將相應被扣除。								

當閣下開立戶口時,透支現金財務費為34.67%

39.09%<sup>1</sup> (每日<del>0.082%</del> <u>0.0914%</u>)。本行會

2	信用卡資料概要	查打亞洲萬里通 萬事達卡 查打Simply Cash Visa卡	TE D #	ab. CD 等5 Cul	<b>☆</b> 田 ►※5	ы	說明	
			項目	費用類別	信用卡類別	įij	主卡   附屬卡⁴	
			6	<b>會員年費/年費</b> (每張卡之每年	亞洲萬里湖 萬事達卡	<b></b>	<del>1,800港元</del> 2,000港元	豁免
				收費) 	Simply Ca Visa卡	ısh	<del>1,800港元</del> <u>2,000港元</u>	豁免
			服務收	費(銀行服務收費一	覽表)之相關內	容將一併	修改。	
3	信用卡資料概要	Visa卡/萬事達卡	項目	費用類別	信用卡類別	說明		
			10	以港幣支付外幣 (即除港元之外 的任何貨幣) 簽賬的有關費用/ 在海外以港幣 簽賬	<u>Visa卡/</u> 萬事達卡	在海外 交易徵 <u>Visa</u> /M	astercard Inte 以港元交易的賬項 費。 同樣 的 費 astercard Intern	頁會收取1%作為 用 將 由 本 行 代
			服務收	費(銀行服務收費一	覽表)之相關內	容將一併	修改。	
4.1	渣打「優先理財」 信用卡 「360°全面賞」計劃 之條款及細則	查打「優先理財」 信用卡	1積積 k c. (i) 保但透繳仅機產劃分	- 合資格簽賬	資格簽賬可獲即使該無可獲的使該用可實施。 對及支打鐵。 以及支打鐵。 以及支打鐵。 以及支打鐵。 所與 與 與 與 與 與 與 與 與 與 與 與 與 與	已 是/或引录 Aspectation Aspectati	用卡戶口結算或詞 用卡戶口結算或詞  任何由本行不時 通櫃員機之「繳對 sia/Pacific (Hon 堅紀人和融機務/電 票/於金檯服表支 票/於櫃檯透費用;	志賬其中: 指定之賬戶包 計款賬戶之金額 費易」服務所作 g Kong) Limite 之債券/於非金 请買包括但不限 。 這
4.2	渣打Visa Infinite 信用卡 「360°全面賞」計劃 之條款及細則	渣打Visa Infinite 信用卡	條款4 - 合資格簽賬b. 不包括: - (i) 任何保費簽賬(保費簽賬可獲1倍積分,即每港幣1元可獲1積分。) (ii) 以下簽賬或付款項目,即使該等項目已透過信用卡戶口結算或誌賬其中: 保費簽賬、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。但不限於八達通O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額透過「渣打網上理財」、「渣打電話理財」及銀通櫃員機之「繳費易」服務所作繳費賬項、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limite(如適用)不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金					

			而有關合資格MANHATTAN信用卡,每一項新簽賬(並不包括透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、年費、逾期費用、超額費用、利息/財務費用、結餘轉賬、「信用額自由使」金額、繳税金額、「MANHATTAN也都得分期」計劃之分期付款交易金額及手續費的總額及「MANHATTAN免息分期」計劃購物價格之全數、其他收費及交稅款項(按本行不時修訂的詳情))內的數額都可得分,每簽賬HK\$1,可得1積分。如客戶其後取消任何簽賬,有關之得分將相應被扣除。
4.9	MANHATTAN Platinum及Titanium 信用卡現金回贈計劃 條款及細則	MANHATTAN Platinum/Titanium 信用卡	條款4 - 合資格簽賬(「合資格簽賬」)包括:已於信用卡戶口誌賬之本地及海外零售購物簽賬(包括八達通自動增值);MANHATTAN免息分期付款計劃下之零售購物簽賬,其每月記入信用卡戶口之分期付款金額將計算在合資格簽賬內;並不包括以下簽賬或付款項目,即使該等項目已透過信用卡戶口結算或誌賬其中:根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用)不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、保費簽賬、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O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「信用額兌現」金額、「MANHATTAN信用額自由使」兌現分期/年息優惠計劃金額、透過電話理財或網上理財之繳費金額、繳稅、利息/財務費用;及所有未誌賬/取消/退款/偽造/未經許可的交易。現金回贈將以個別適用信用卡之合資格簽賬金額乘以0.5%計算(「現金回贈」),所獲贈之現金回贈將每月存入客戶之有關適用信用卡賬戶。
4.10	渣打「CASH BACK現金回贈」 計劃之條款及細則	已登記「CASH BACK現金回贈」 計劃之信用卡	條款6 - 合資格之簽賬(「合資格簽賬」)由成功登記日起計算,包括零售購物簽賬(包括本地及海外)、網上購物、郵購、電話購物、兌換籌碼,自動轉賬、保費、各分期付款計劃之每月供款及八達通自動增值。此等簽賬之消費將根據此條款及細則(特別指條款(5))被歸納為「零售購物簽賬金額」。透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的任何繳費賬項、保費簽賬、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OlePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited (如適用) 不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、年費、財務費用、結餘轉賬、「信用卡兌現」計劃、分期付款購物價格之全數。任何月結單分期計劃之供款及手續費及交稅並不包括為及不被歸納為零售簽賬金額。所有未誌賬/取消/退款/偽造/未經許可的交易,均不會計算在簽賬金額內。

4.11	萬事達卡獎賞計劃(「獎賞計劃」)條款及細則	萬事達卡	八達通自動增值,不包括:a)保費簽賬、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、電話購物、郵購、任何由信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、根據Mastercard Asia/Pacific (Hong Kong) Limited不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用;
4.12	渣打WorldMiles卡 (原名為渣打 American Express® 卡)獎賞計劃及年費 條款及細則	渣打WorldMiles卡 (原名為渣打 American Express® 卡)	條款4-零售簽賬包括本地及海外零售簽賬,不包括但不限於任何由信用卡轉賬/ 增值到任何由本行不時指定之賬戶包括但不限於八達通OlePay及支付寶賬戶或本行 不時新增之電子付款賬戶之金額、現金透支、結餘轉賬、「兌現分期」金額、免息 分期付款計劃、八達通自動增值、保費、「信用額兌現」金額、繳付賬單、繳稅 金額、購買任何商戶現金券/禮券之金額、利息、任何費用和財務費用。所有未 誌賬/取消/退款/偽造/未經許可的交易,均不會計算在獎賞計劃內。
4.13	渣打Simply Cash Visa卡獎賞計劃條款 及細則	渣打Simply Cash Visa卡	條款4 - 合資格簽賬為以信用卡所作之零售簽賬(包括網上簽賬及免息分期付款計劃)及八達通自動增值,但不包括以下: a. 任何由信用卡戶口轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通O!ePay及支付寶賬戶或本行不時新增之電子付款賬戶之金額、保費簽賬、透過「渣打網上理財」、「渣打電話理財」或銀通櫃員機之「繳費易」服務所作的繳費賬項、電話購物、郵購、根據Visa國際組織不時界定之商戶編號為賭博交易/經紀人和交易商之債券/於非金融機構購買包括但不限於外匯、匯票及旅行支票/於金融機構購買包括但不限於產品、服務、存款、貸款及信貸/金融機構之銀行櫃檯服務/電匯和匯票、資金劃轉/寶石和金屬、手錶和珠寶批發之簽賬交易、現金透支、結餘轉賬、「兌現分期」金額、「兌現年息優惠」金額、繳稅、財務收費及費用;b. 所有未誌賬/取消/退款/偽造/未經許可的交易。免息分期付款計劃中,合資格簽賬之現金回贈將於每月信用卡戶口分期款項金額誌賬後,存入信用卡戶口內。

4.11 渣打亞洲萬里通 渣打亞洲萬里通 條款3-合資格簽賬包括以信用卡所作之零售簽賬(包括免息分期付款計劃)及

閣下可於上述個別生效期後到本行網頁sc.com/hk下載或經客戶服務熱線索取上述新修訂之文件。

若閣下在上述生效期或以後繼續使用或保留信用卡,上述更改即對閣下具有約束力。若閣下不接受上述更改,本行可能無法繼續為閣下提供

<u>若閣下不接受新實際年利率,本行可提供選擇把閣下於生效期之前的信用卡結欠金額轉為分期貸款而有關實際年利率不會高於閣下信用卡</u> 戶口的現行實際年利率,或閣下可取消有關信用卡。否則,於生效期或以後,信用卡上總結欠金額將會以新實際年利率計算。如欲選擇以上 安排,請於生效期之前致電渣打客戶服務熱線2282 3800(服務時間:星期一至五09:00-20:00;星期六09:00-13:00,星期日及公眾假期

中英文版之內容如有歧義,概以英文版為準。本行保留隨時更改此條款及細則之權利。如有任何爭議,本行將保留最終決定權。

渣打銀行(香港)有限公司

2019年1月

由渣打銀行(香港)有限公司刊發 Manhattan Card — 渣打銀行 (香港) 有限公司轄下部門