Terms and Conditions of Harbour City Promotion (the "Promotion"):

1. Unless otherwise specified, the promotion period is valid from 6 November 2026 to 3 January 2027 (both dates inclusive) (the "Promotion Period").
2. Unless otherwise specified, to be eligible for the Promotion, cardholders ("**Cardholders**") are required to settle payment 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 ("**Eligible Cards**") and make Eligible Transactions (see definition in below clause 4) at outlets listed in "your guide" ("**Outlets**") at Harbour City ("**Harbour City**").
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 Outlet accepts it for payment.
4. a) During the Promotion Period, Cardholders are required to make transaction and fulfil designated cumulative net spending amounts on the same day at Outlets at Harbour City with the same Eligible Card ("**Eligible Transaction**") to redeem the following rewards.

	Same-day cumulative net spending amount* (Maximum 2 Eligible Transactions from different Outlets)	Harbour City e-Cash Voucher of designated categories ("**e-Cash Voucher**")		
		HKD50 Deli e-Cash Voucher^	HKD100 e-Cash Voucher ^	Total Reward
	HKD1,500 - HKD3,999.99	1 piece	-	HKD50

Basic Reward	HKD4,000 - HKD9,999.99	1 piece	1 piece	HKD150
	HKD10,000 – HKD39,999.99	2 pieces	3 pieces	HKD400
	HKD40,000 or above	4 pieces	16 pieces	HKD1,800

* Same-day cumulative net spending amount is calculated based on a maximum of two (2) Eligible Transactions which are fully settled by the same Eligible Card on the same day with a spending amount of at least HKD200 for each Eligible Transaction. Each Eligible Transaction can only be counted once for the purpose of calculating the same-day cumulative net spending amount.

^HKD50 Deli e-Cash Voucher(s) can be used in designated Confectionery and Deli outlets only. Each Cardholder can only use the HKD50 Deli e-Cash Voucher(s) for payment once in the same designated Confectionery or Deli outlet on the same day. A maximum of two (2) vouchers can be used in a single transaction. HKD100 e-Cash Voucher(s) can be used in designated Beauty, Fashion, Watches, Jewellery & Accessories outlets and Restaurants only. Each Cardholder can only use the HKD100 e-Cash Voucher(s) for payment once in the same designated retail outlet or restaurant on the same day. A maximum five (5) vouchers can be used in a single transaction.

The redemption location, date and time are as follows:

Location	**Date and time**
Level 4, Ocean Centre (Near Shop OC 403 ÉPURE)	6 November 2026 to 3 January 2027, 12:30pm to 9pm

Redemption time may change without prior notice; Cardholders are advised to check the details with the staff of Harbour City.

5. Extra Reward:

- Principal cardholders of Standard Chartered Cathay Mastercard – Priority Private can enjoy a complimentary 12-month Harbour City VIC Club Diamond Black membership.

- Principal cardholders of Standard Chartered Cathay Mastercard – Priority Banking who spend HKD30,000 or more in a single transaction at Harbour City outlets can enjoy a complimentary 12-month Harbour City VIC Club Royal Blue membership.

6. To enjoy the Extra Reward during the Promotion Period, the Cardholder must:
   (a) within eight (8) days from the relevant spending date, and in any event no later than 3 January 2027, complete and submit an application for Harbour City VIC Club membership at the VIC Lounge at Suite 1014, 10/F, VITA World Commerce Centre, Harbour City (opening hours: 11:00 a.m. to 8:00 p.m.);
   (b) present a valid Hong Kong Identity Card at the time of application for verification of the applicant's name and personal particulars; and
   (c) not have previously held a Harbour City VIC Club membership.
   Each Cardholder may enjoy the Extra Reward once only during the Promotion Period.
7. To enjoy the Extra Reward during the Promotion Period, the Cardholder must:
   a) be the principal cardholders of Standard Chartered Cathay Mastercard – Priority Private or Standard Chartered Cathay Mastercard – Priority Banking;
   b) within eight (8) days from the relevant spending date, and in any event no later than 3 January 2027, complete and submit an application for Harbour City VIC Club membership at the VIC Lounge at Suite 1014, 10/F, VITA World Commerce Centre, Harbour City (opening hours: 11:00 a.m. to 8:00 p.m.);
   c) present a valid Hong Kong Identity Card at the time of application for verification of the applicant's name and personal particulars; and
   d) not have previously held a Harbour City VIC Club membership. Each Cardholder may enjoy the Extra Reward once only during the Promotion Period.
8. Each Cardholder can redeem the Basic Reward up to four (4) times with a total of maximum HKD7,200 e-Cash Vouchers (i.e., HKD1,800 x 4 times) during the entire Promotion Period. For same-day spending at same outlet at Harbour City can only be redeemed once. Rewards are limited and available on a first-come-first-served basis, while stocks last. Please check the redemption details with the staff of the redemption counter.

9. Cardholders must register as a HARBOUR CITYZEN member for free to redeem the rewards. Each Cardholder can only register as a HARBOUR CITYZEN member for once only. Harbour City may request Cardholder to present proof of identity for verification.
10. Cardholders must redeem the rewards within 8 days from the spending date (as stated on the machine-printed receipts) in person at the designated redemption location, and the last redemption date is 3 January 2027 (whichever is earlier). Late redemption is not accepted. Redemption by staff of Outlets at Harbour City and other persons on behalf of the Cardholder will not be accepted.
11. The following types of transactions or receipts are NOT applicable for the calculation of Eligible Transaction:
    - Online or out of store payment/ transfer, value-adding receipts, purchase of seasonal food/ cash vouchers/ gift vouchers/ gift cards and membership fee payment;
    - Receipts from bank charges, membership fee payment (including but not limited to gold club / jewellery club and fitness club), medical charges, insurance & investment fee payment, telecommunications services, bill payment services, car parking fees, car wash services, wedding banquets, private and corporate functions at F&B outlets;
    - Reloads of e-wallet or Octopus automatic add-value services;
    - Duplicate receipts, photocopied receipts, splitting of receipts and handwritten receipts;
    - For instalment transactions of products/ treatments / courses, only the first month's instalment payment amount will be accepted for this Promotion;
    - Any other categories of transactions as Outlets may specify from time to time.
    - Outlets not listed in the Harbour City "Shopping Guide" (e.g. pop-up stores).
    - Spending at Gallery by the Harbour.

Terms and conditions of deposit payment transaction are as follows:

- For product deposit payment during the Promotion Period, Cardholders can redeem the rewards within 8 days from the day of product pick up (last pick up and reward redemption date is 3 January

2027; Cardholders are also required to present their corresponding original machine-printed receipts of deposit payment / balance payment (if any) / product pick up slip from Harbour City's outlet; and electronic payment slip/ transaction record in logged-in mobile payment App). Spending amount is counted by total value of the product (deposit + balance); spending day and the amount of reward to be redeemed are counted by the day of deposit payment.

- For restaurants requiring deposit payment during the Promotion Period, Cardholders can redeem the rewards within 8 days from the day of dining (last dining & redemption date is 3 January 2027; Cardholders are also required to present corresponding original machine-printed receipts (showing the total spending amount including the deposit payment) of the restaurants; and electronic payment slip/ transaction record in logged-in mobile payment App of the deposit payment and balance payment on the day of dining). Total spending amount is counted by the sum of deposit and balance payment; spending day and the amount of reward to be redeemed are counted by the day of dining.

12. Only original copies of machine-printed outlet sales invoices and sales slips issued by Outlets of Harbour City are accepted. Valid sales invoices must be issued within the opening hours of the Outlets at Harbour City. The original copy of machine-printed sales invoice should indicate the Outlet name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible Card number, Outlet name, transaction date, transaction amount, valid authorization code and signature of Cardholders (if applicable) clearly. If Cardholder cannot present the valid original copies of sales invoices, sales slips, the Eligible Card and/or transaction record(s) in logged-in designated mobile payment app with consistent information, or the provided information is insufficient, Cardholder will not be able to redeem the rewards. All Eligible Transactions for the same redemption must be settled with the same Eligible Card(s) of the same Cardholder and by the same HARBOUR CITYZEN member. Sales slip and sales invoice, which are damaged, outdated and unable to show the corresponding information, and splitting receipts of products are NOT acceptable.

13. Cardholder must present the original copies of valid machine-printed sales invoices, the corresponding sales slips and/or transaction record(s) in logged-in designated mobile payment app together with the Eligible Card bearing the same Cardholder's name/ or credit card number for redemption. Harbour City reserves the right to request you to present your proof of identity, record the first and last 4 digits of your credit card and capture the images of machine-printed receipt(s) from outlet(s) and corresponding electronic payment slip(s)/ transaction record(s) in logged-in mobile payment App for verification, Harbour City may not process the redemption if the Cardholder refuses to provide the relevant information.
14. Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the campaign.
15. Sales invoices, receipts or sales slips in copies, handwritten-styled or reprint and bank statement will not be accepted. Transactions do not include the cancelled, refunded, forged and unsettled transactions.
16. During the Promotion Period, sales slips and machine-printed outlet invoices used in this Promotion can be used in other promotions at Harbour City.

General Terms and Conditions:

1. All rewards are applicable to Mobile Payment Purchase (including Apple Pay, Google Pay™ and Samsung Pay), but NOT applicable to the transactions made via any e-wallets (including but not limited to Alipay, WeChat Pay and Tap & Go that are ineligible).
2. Unless otherwise specified, the Promotion irrespective of its form including but not limited to discounts or cash coupons or membership, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers (where applicable).
3. The Promotion, all rewards are available on a first-come-first-served basis, while stocks last. Any change of the Promotion will be subject to the availability at the time of patronage.
4. The Promotion may be subject to additional terms and conditions set out by the Outlets and Harbour City, please contact the Outlets and Harbour City for details (where applicable).
5. All photos and product information are for reference only.
6. The Promotion shall be terminated immediately upon closure of the Outlets.
7. Cardholders understand and accept that the Bank and Harbour City are not the supplier of the products and/or services supplied by the Outlets. The

Bank and Harbour City shall bear no liability relating to any aspect of the products and/or services, including without limitation, their quality, the supply, the descriptions of products and/or services provided by the Outlets, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the rewards or the products and/or services under the Promotion, by the Outlets, their respective employees, officers and/or agents.

8. Personal data of Cardholders may be collected by Harbour City and its outlets, and the use of such personal data shall be subject to the personal information collection statement of Harbour City. The Bank is not involved in any part of the collection process nor usage of such data, please contact Harbour City and its outlet for related details.
9. The Bank and Harbour City reserve the right to alter, extend, or terminate the Promotion and amend the terms and conditions at any time without prior notice. In case of disputes, the decision of the Bank and Harbour City and shall be final and binding.
10. In case of any disputes, Cardholders are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by the Bank.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. 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

海港城推廣計劃(「此推廣計劃」)之條款及細則：

1. 除特別註明外，推廣期由 2026 年 11 月 6 日至 2027 年 1 月 3 日（包括首尾兩日）（「推廣期」）。
2. 除特別註明外，客戶（「**客戶**」）須以渣打銀行（香港）有限公司（「**本行**」）發行之信用卡，包括渣打信用卡及其聯營卡、MANHATTAN 信用卡及其聯營卡（「**合資格信用卡**」）於海港城（「**海港城**」）《商場指南》內的商戶（「**商戶**」）作合資格簽賬（詳見下列第 4 點定義），方可享此推廣計劃。
3. 除特別註明外，渣打銀聯雙幣白金信用卡之客戶只可於接受該卡簽賬之商戶享此推廣計劃。
4. 高達 HK$7,200 獎賞

a) 於推廣期內，客戶須以相同之合資格信用卡於海港城內之商戶同日累積簽賬淨值達指定金額（最多 2 筆不同商戶的合資格簽賬總額）（「**合資格簽賬**」），方可換領以下獎賞。

	同日累積簽賬淨額*（最多 2 筆不同商戶之合資格簽賬）	海港城指定類別之電子現金券（「**電子現金券**」）		
		HK$50 電子美食現金券^	HK$100 電子現金券^	獎賞合共
基本獎賞	HK$1,500 - HK$3,999.99	1 張	-	HK$50
	HK$4,000 - HK$9,999.99	1 張	1 張	HK$150
	HK$10,000 - HK$39,999.99	2 張	3 張	HK$400
	HK$40,000 或以上	4 張	16 張	HK$1,800

*同日累積簽賬淨額以同一合資格信用卡最多 2 筆合資格交易計算，每張單據之簽賬金額須不少於 HK$200 且不可重覆使用，以及必須使用合資格信用卡以全額簽賬。

^HK$50 電子美食現金券只適用於指定零售美食及輕便美食商戶。每人每日在同一間指定零售美食或輕便美食商戶只限使用電子現金券付款一次，每次交易最多使用 2 張。HK$100 電子現金券只適用於指定美容 / 個人護理，時裝，手錶、珠寶及飾品商戶及餐

廳。每人每日在同一間指定零售商戶或餐廳只限使用電子現金券付款一次，每次交易最多使用 5 張。

換領處地點、日期及時間如下：

地點	日期及時間
海洋中心 4 樓 （近 OC 403 號舖 ÉPURE）	2026年11月6日至2027年1月3日 中午12時30分至晚上9時

換領時間如有更改，恕不另行通知，詳情請向海港城職員查詢。

5. 額外獎賞：
   - 渣打國泰 Mastercard – 優先私人理財之主卡持卡人，可享免費 12 個月海港城 VIC Club 黑鑽會藉。
   - 渣打國泰 Mastercard – 優先理財之主卡持卡人，於海港城商戶單一簽賬達 HK$30,000，可享 12 個月海港城 VIC Club 藍爵會藉。
6. 如欲於推廣期內享有額外獎賞，客戶必須：
   a) 為渣打 Mastercard – 優先私人理財或渣打國泰 Mastercard – 優先理財之主卡持卡人；
   b) 於簽賬當日起計 8 天內（最後之換領日期為 2027 年 1 月 3 日），親身到海港城 VIC 貴賓室（海港城世界商業中心 VITA 10 樓 1014 室 ， 開放時間：早上 11 時至晚上 8 時）填妥申請表格並辦理申請會籍手續；
   c) 於申請會籍時必須持有及出示香港身份證以核對申請人的姓名及相關個人資料；及
   d) 只限過往從未持有海港城 VIC Club 會籍。

   每位客戶於推廣期內只可享有額外獎賞一次。
7. 每位客戶於整個推廣期內可換領基本獎賞最多 4 次，合共最高 HK$7,200 電子現金券（即 HK$1,800 x 4 次）。同日於海港城內之同一商戶之簽賬最多可換領獎賞 1 次。可供換領的獎賞之名額有限，先到先得，換完即止。客戶可於換領處向職員查詢換領情況。
8. 客戶必須先免費登記成為 HARBOUR CITYZEN 會員方可換領獎賞，而每位客戶只可登記成為會員一次，海港城或會要求客戶出示其身份証明文件作核實用途。
9. 客戶須於簽賬當日起 8 天內（以商戶購物單據正本印刷之日期為準）親臨換領處換領獎賞，最後之換領日期為 2027 年 1 月 3 日（以較早者為準），逾期無效。恕不接受海港城內之商戶職員及其他顧客代客戶換領。
10. 合資格簽賬不包括以下類別的消費或單據：
    - 任何網上或遙距之付款/轉賬、增值之單據及購買時令食品/現金券/禮券/禮品卡及購買會籍；

- 任何銀行費用、會籍費用（包括但不限於供金會、珠寶會及健身會籍）、醫療費用、保險及投資費用、電訊服務、繳費服務、停車場費用、汽車美容服務及餐廳食肆的婚宴與私人/商業宴會；
- 電子錢包的增值或八達通增值服務；
- 任何重印單據、單據之影印副本、分拆之單據及手寫單據；
- 任何貨品/療程/課程之分期付款簽賬，只將以第 1 個月之付款金額作計算參加此優惠之用；
- 商戶不時決定的任何其他消費或單據類別；
- 非列於海港城《商場指南》內之商戶（例如期間限定店）；
- 於海港城美術館之消費 。

若有預訂之簽賬，詳情如下:

- 於推廣期間預訂之貨品，客戶可於取貨當日起 8 天內換領獎賞（最後取貨及獎賞換領日期為 2027 年 1 月 3 日，需同時出示相關之商戶機印訂金、餘款[如適用]及取貨單據正本，以及電子付款存根正本/手機程式登入交易紀錄）。消費金額以貨品總值（訂金+餘款）計算，消費日子及可換領之獎賞以訂金付款日計算。
- 於推廣期間到餐廳用餐如需支付訂金，客戶可於用餐當日起 8 天內換領獎賞（最後用餐及換領日期為 2027 年 1 月 3 日，需同時出示相關之餐廳機印單據 [須列明連同訂金之消費總額]、訂金及用餐當日消費之電子付款存根正本/手機程式登入交易紀錄）。消費總額以訂金及用餐當日之消費計算，消費日子及可換領之獎賞數目以用餐當日計算。

11. 本推廣計劃只接受海港城內之商戶所發出之商戶機印發票正本及簽賬存根正本。所有商戶機印發票須於海港城內之商戶營業時間內發出方為有效。商戶機印發票正本須清楚列明商戶名稱、簽賬日期、交易金額及消費項目，而簽賬存根正本須清楚列明合資格信用卡號碼、商戶名稱、簽賬日期、交易金額、有效之授權號碼及持卡人簽署(如適用)，如客戶未能於換領獎賞時出示資料相符之有效商戶機印發票正本、簽賬存根正本、作合資格簽賬之合資格信用卡、已登入指定手機付款程式之交易紀錄及/或您所提供之資料不全，不論任何原因，將不可換領獎賞。同一次獎賞換領之所有合資格消費必須使用同一位客戶及同一位 HARBOUR CITYZEN 會員之合資格信用卡進行。所有損毀、逾期及未能清晰顯示相關資料的簽賬存根及商戶機印發票均為無效。恕不接受任何商品之分拆簽賬及單據。
12. 於換領獎賞時，客戶的商戶機印發票、簽賬/付款存根/或已登入指定手機付款程式之交易紀錄上之姓名必須與作合資格簽賬的合資格信用卡之姓名/或信用卡號碼相同。海港城有權要求客戶出示身份証明文件及信用卡，登記客戶之首 4 位

及尾 4 位信用卡號碼，並複印商戶機印印發票及簽賬/付款存根影像作內部審核之用。如客戶拒絕提供有關上述資料，海港城保留權利拒絕為客戶換領獎賞。

13. 複印影像只會被保存作上述用途，並會於活動結束後三個月內銷毀。
14. 任何影印副本、手寫及重印之發票、單據或簽賬存根及銀行賬單或月結單恕不接受。簽賬交易不包括已取消、退款、偽造或未誌賬的交易。
15. 所有用作換領獎賞之商戶機印發票正本及簽賬存根正本經確認後會被海港城職員蓋印，以示換領成功。客戶不可憑已蓋印之商戶機印發票正本要求商戶退回款項。如必需退款，請先到換領處退回已換領之獎賞。任何多於合資格簽賬要求之餘額不可享有其他獎賞。
16. 於推廣期內，已用作參加本優惠之簽賬存根及商戶機印發票，可於海港城其他推廣活動重複使用。

一般條款及細則：

1. 所有優惠適用於手機流動支付簽賬（Apple Pay, Google Pay™ 及 Samsung Pay），但不適用於任何電子錢包簽賬之交易（包括但不只限於支付寶、微信支付及拍住賞，均不合資格）。
2. 除特別註明外，此推廣計劃包括但不只限於折扣、現金券或會藉，不能轉讓或兌換現金或其他產品、亦不可與其他優惠同時使用（如適用）。
3. 此推廣計劃的獎賞須視乎供應情況而定，先到先得，換完即止。如有任何更改，將以惠顧時之優惠詳情為準。
4. 此推廣計劃附有額外條款及細則，詳情請向有關商戶及海港城查詢（如適用）
5. 所有相片及產品資料只供參考。
6. 如商戶停止營業，有關優惠將會終止。
7. 客戶明白及接納所有商戶提供的產品及/或服務並非由本行及海港城所提供。因此，有關商戶、其員工、其人員及其供應商於推廣計劃提供的各項產品/服務的各方面，包括但不只限於商戶所提供的產品及/或其服務的質素、供應量、產品及/或其服務說明、任何虛假的交易說明、虛假陳述、錯誤聲明、遺漏、未經授權的陳述、與此推廣相關或就提供此推廣下的產品及/或服務的不公平貿易慣例或行為，本行及海港城均毋須負上任何責任。
8. 海港城及有關商戶或許會收集客戶之個人資料，其個人資料之用途將受海港城之個人資料收集聲明約束。本行並不牽涉該任何個人資料之收集及使用，詳情請聯絡海港城及有關商戶。
9. 本行及海港城保留隨時更改、延長或終止優惠，以及修訂條款及細則之權利，無須另行通知。如對有關此推廣計劃的條款及細則有任何爭議，本行及海港城將保留最終決定權。

10. 如有任何爭議，客戶必須提供有關之文件之正本、交易單據及信用卡簽賬存根正本(如適用)以便本行作進一步調查。
11. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。
12. 如中英文條款有所差異，一概以英文版本為準。

借定唔借？還得到先好借！
由渣打銀行(香港)有限公司刊發