

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

1. Unless otherwise specified, the promotion period is valid from 2 September to 17 November 2024 (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 merchants listed in "your guide" ("**Merchants**") 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 Merchant accepts them for payment.
4. **Offer 1: Up to HKD2,750 Rewards**
 - a) During the Promotion Period, Cardholders are required to make transaction and fulfil designated cumulative net spending amounts on the same day at Merchants at Harbour City (accumulated net spending amount from a maximum of 2 Eligible Transactions from different Merchants) with the same Eligible Card ("**Eligible Transaction**") to redeem the following rewards.

	Same-day cumulative net spending amount* (Maximum 2 Eligible Transactions from different Merchants)	Harbour City e-Cash Voucher of designated categories (" e-Cash Voucher ")		
		HKD50 Deli e-Cash Voucher [^]	HKD100 e-Cash Voucher [^]	Total Reward
Basic Reward	HKD1,500 - HKD4,999.99	1 piece	-	HKD50
	HKD5,000 - HKD9,999.99	2 pieces	1 piece	HKD200
	HKD10,000 or above	3 pieces	3 pieces	HKD450
Extra Reward	HKD35,000 or above	+ HKD500 Harbour City Gift Card		

* Same-day cumulative net spending amount is calculated based on a maximum of 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/Deli outlets only. Each Cardholder can only use the HKD50 Deli e-Cash Voucher(s) for payment once in the same designated Confectionery/Deli outlet on the same day, maximum 2 vouchers can be used in a single transaction. HKD100 e-Cash Voucher(s) can be used in designated Restaurants, Fashion and Beauty/Personal Care outlets only. Each Cardholder can only use the HKD100 e-Cash Voucher(s) for payment once in the same designated Restaurants, Fashion and Beauty/Personal Care outlets on the same day, maximum 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)	2 September to 17 November 2024, 12:30pm to 9pm

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

- b) Cardholder is entitled to receive an extra HKD500 Harbour City Gift Card ("**Extra Reward**" or the "**Gift Card**") upon making Eligible Transactions with accumulative net spending amount of HKD35,000 or above on the same day. Cardholder can only redeem the Extra Reward once during the entire Promotion Period.
- c) Upon the redemption of Extra Reward, Cardholders will receive a collection letter of a "HKD500 Harbour City Gift Card". Cardholders are required to present their Eligible Card used for the Eligible Transactions and the original collection letter on or before 30 November 2024 in person at the Gift Card Sales Counter located at Level 4, Ocean Terminal, Harbour City. The Gift Card is valid for 12 months from the date of collection. Please refer to the terms and conditions on the collection Letter and Gift Card for details. No re-issuance if the collection letter or the Gift Card is lost, damaged, or altered.
- d) Each Cardholder can redeem the Basic Reward up to 5 times with a total of maximum HK\$2,250 e-Cash Vouchers and the Extra Reward once during the entire Promotion Period, i.e. a total of up to HKD2,750 rewards. For same-day spending at same Merchant 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.
- e) Cardholders must register as a HARBOUR CITYZEN member for free to enjoy Offer 1. 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.
- f) Cardholders must redeem Offer 1 within 8 days from the spending date (as per the date stated on the machine-printed receipts) in person at the designated redemption location, and the last redemption date is 17 November 2024 (whichever is earlier). Late redemption is not accepted. Redemption by staff of Merchants at Harbour City and other persons on behalf of you will not be accepted.
- g) In respect of Offer 1, the following types of transactions or receipts are NOT applicable for the calculation of Eligible Transaction:
- Gallery by the Harbour;
 - Online or out of store payment/ transfer, value-adding receipts, purchase of F&B 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;
 - Transactions made via any e-wallets (including but not limited to Alipay, WeChat Pay and Tap & Go);
 - 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 / transactions as the Bank/ Harbour City may specify from time to time.

Terms and conditions of deposit payment transaction are as follows:

- Eligible Transaction at "Restaurants" outlets in "your guide" of Harbour City: For restaurants requiring deposit payment during the Promotion Period, spending date and number of e-Cash Vouchers to be redeemed are in regard to the dining date; while the total spending amount will include both the deposit payment and balance payment.
- Eligible Transaction at other outlets in "your guide" of Harbour City: For product deposit payment during the Promotion Period, spending date is in regard to the balance payment date; while the rewards to be redeemed are in regard to the deposit payment date.

The total spending amount will include both the deposit payment and balance payment.

- h) Only original copies of machine-printed merchant sales invoices and sales slips issued by Merchants of Harbour City are accepted. Valid sales invoices must be issued within the opening hours of the Merchants at Harbour City. The original copy of machine-printed sales invoice should indicate the Merchant name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible Card number, Merchant 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, your 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 of Offer 1. All Eligible Transaction for the same redemption must be settled with the same Eligible Card of 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.
 - i) 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 your Eligible Card bearing the same 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 you refuse to provide the relevant information.
 - j) Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the campaign.
 - k) 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.
 - l) All original copies of outlets sales invoices will be stamped by Harbour City's staff after verification. Cardholder cannot request refund from Merchants with the sales invoices that have been stamped. If Cardholder must get the refund, Cardholder should return the redeemed rewards to the redemption counter prior to refund. The transaction amount that exceeds the spending requirement cannot be used in other offers.
 - m) During Promotion Period, sales slips and machine-printed merchant invoices used in this Promotion can be used in other promotions at Harbour City.
5. **Offer 2: Lucky Draw chance to win a HKD1,000 Harbour City Gift Card ("Luck Draw Prize")**
- a) Cardholders who have fulfilled the following requirements (each an "Eligible Cardholder") will receive corresponding chances to participate in the lucky draw ("Lucky Draw"):
 - i. Cardholders who have redeemed the rewards under Offer 1 successfully and have registered during the Promotion Period at www.sc.com/hk/campaign/luckydraw/apply/ will be entitled to 1 chance per Eligible Transaction (require to register eligible credit card numbers, 'transaction amount and merchant name' stated on the sales slip) to participate in the Lucky Draw.

- ii. Cardholders who hold a valid payroll account with the Bank will be entitled to 8X lucky draw chances per Eligible Transaction which has been registered successfully through the link in (i) above during the Promotion Period.

A **valid payroll account** refer to clients who have used Standard Chartered's auto-payroll services starting from the first day of the Promotion Period (i.e., 2 September 2024) until the month of Lucky Draw Prize allotment (i.e., on or before 28 February 2025).

For example, if a Cardholder has redeemed the rewards under Offer 1 during the Promotion Period and has registered for 5 Eligible Transactions successfully, and he holds a valid payroll account with the Bank, he will have 40 chances to participate in the Lucky Draw (i.e. 5 Eligible Transactions x 8 Lucky Draw chances).

- b) There is no limit on the chances that an Eligible Cardholder may be entitled to participate in the Lucky Draw. There will be a total of 10 Winners (the "**Winners**"). Winners will be randomly drawn by a computer system of the Bank from all the Eligible Cardholders. An Eligible Cardholder can only be a Winner and win the Lucky Draw Prize ONCE in the Lucky Draw.

- c) Lucky draw chance(s) of the principal and supplementary cardholder(s) of the same Eligible Card will be counted collectively. Only principal cardholders of the Eligible Card are eligible to participate in the Lucky Draw.
- d) Winners will be notified with the Lucky Draw Prize redemption details individually and receive a Push Notification via SC Mobile App, SMS and/or an email in relation to the Lucky Draw Prize in 1 February 2025 from the Bank.
- e) The Winners are required to follow the Bank's instruction according to the details stated in the notification to redeem the Lucky Draw Prize. The redemption and use of the Lucky Draw Prize are subject to additional terms and conditions as stipulated by Harbour City from time to time.
- f) Winners must maintain their up-to-date and valid personal information (including mobile number and local mail address) with the Bank at the time of the Lucky Draw and the fulfilment date of the Lucky Draw Prize.
- g) Winners shall continue to hold the relevant Eligible Card by the time when the Lucky Draw Prize is rewarded. Otherwise, the Winners will be disqualified from the Lucky Draw and the Lucky Draw Prize will be forfeited at the Bank's sole discretion.
- h) The Bank shall have the right to replace the Lucky Draw Prize with other prize or voucher at its sole discretion without prior notice.
- i) The Lucky Draw Prize is non-transferable and cannot be exchanged or redeemed for cash or other products or services and is subject to availability.
- j) In case of disputes in relation to the means of Lucky Draw, eligibility requirements, number of chances attained for the Lucky Draw, details of the Lucky Draw Prize and any matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and binding.

6. **Offer 3: Selected merchant offers**

Please check with the Merchant for the selected offer details. All product details and prices, which are provided by the Merchant, are for reference only, and are subject to change without further notice.

- 7. Principal Cardholders and supplementary Cardholders under the same Eligible Card account shall for all purposes of this Promotion be treated as separate Cardholders and are each eligible to enjoy the offers using the Eligible Cards under their respective names (where applicable).
- 8. Sales staff and employees of Merchants at Harbour City are not eligible to participate in this Promotion.
- 9. If the Bank or Harbour City believe that Cardholder have acted in a fraudulent or abusive manner, Cardholder will not be able to enjoy the offers.

General Terms and Conditions:

1. All Offers 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 gifts, discounts or cash coupons, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers (where applicable).
3. Unless otherwise specified, the Promotion is applicable to regular-priced items only and not applicable to fixed-priced, discounted, promotional, festive and designated items.
4. The Promotion, rewards, vouchers, gifts or discount coupons 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.
5. The Promotion may be subject to additional terms and conditions set out by the Merchant and Harbour City, please contact the Merchant and Harbour City for details.
6. All photos and product information are for reference only.
7. The Promotion shall be terminated immediately upon closure of the Merchant or any of its outlets.
8. Cardholders understand and accept that the Bank is not the supplier of the products and/or services supplied by Harbour City and its Merchants under or in connection with the offer(s). The Bank 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 Harbour City and its Merchants, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offer(s) or in making available the offer(s) or the products and/or services under the Promotion, by Harbour City, its Merchant, their respective employees, officers and/or agents.
9. Personal data of Cardholders may be collected by Harbour City and its Merchants, and the use of such personal data shall be subject to the personal information collection statement of Harbour City and its Merchants. The Bank is not involved in any part of the collection process nor usage of such data, please contact Harbour City and the relevant Merchant for related details.
10. 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.
11. 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.
12. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.