CATHAY

Standard Chartered Cathay Mastercard®

Member-Get-Member Referral Programme Bonus Offer

Terms and Conditions

General Terms and Conditions

1. The Standard Chartered Cathay Mastercard – Member-Get-Member Referral Programme ("**Referral Programme**") Bonus Offer ("**Bonus Offer**") runs from 1 September 2026, 00:00 (GMT+8) to 30 September 2026, 23:59 (GMT+8), both dates inclusive ("**Promotion Period**").

2. The Bonus Offer consists of the "**Referrer Bonus Offer**" (as stated in Clause 5) and the "**Referee Bonus Offer**" (as stated in Clause 11) (collectively the "**Referral Bonus Offers**").

3. To be eligible to participate in the Referral Programme, a referrer (each a "**Referrer**", collectively, "**Referrers**") must be holding a valid principal card of Standard Chartered Cathay Mastercard or Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private (each a "**Standard Chartered Cathay Mastercard**") issued by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**"). If the Referrer only holds one Standard Chartered Cathay Mastercard in the capacity as a supplementary cardholder, he/she will not be eligible for the Referral Bonus Offers.

4. To be eligible to participate in the Referral Programme, a referee (each a "**Referee**", collectively, "**Referees**") must not currently hold and has not cancelled any principal card of Standard Chartered Cathay Mastercard issued by the Bank in the past 6 months from the date of approval of his/her current application for a principal card of the Standard Chartered Cathay Mastercard.

Referrer Bonus Offer

5. Upon fulfilment of all the following requirements, the referral will be considered as a "**Successful Referral**", and the Referrer will be entitled to an extra 5,000 Asia Miles for each Successful Referral ("**Referrer Bonus Offer**"), in addition to the Referrer Offer of 5,000 Asia Miles ("**Referrer Offer**") under the Referral Programme. Please click here for the terms and conditions of the Referral Programme.
    i. Eligible Referrer must register for the Referral Programme with the designated Cathay registration page using his/her Cathay membership number and email address registered in Cathay membership between 1 July and 30 September 2026. Upon successful registration, the promo code generated from the designated Cathay registration page ("**Promo Code**") will be sent to Referrer's email address registered in Cathay membership; **AND**
    ii. The Referee must submit the Standard Chartered Cathay Mastercard application form on the Cathay website with a valid Promo Code during the Promotion Period; **AND**
    iii. The Referee must successfully be issued with a principal card of the Standard Chartered Cathay Mastercard on or before 21 October 2026.
    iv. Referrer Bonus Offer is strictly determined by the Referee's card application date. Please refer to the scenarios below to see how application dates determine the rewards:

Scenario	Referrer Registration Date	Referee Application Date	Referrer Reward (You)	Referee Reward (Your Friend)
1	1 July – 31 August 2026	1 July – 31 August 2026	5,000 miles/successful referral	Extra welcome offer of up to 10,000 miles
2	1 July – 31 August 2026	1 – 30 September 2026	10,000 miles/successful referral	Extra welcome offer of up to 13,000 miles
3	1 – 30 September 2026	1 – 30 September 2026	10,000 miles/successful referral	Extra welcome offer of up to 13,000 miles

6. Each Referrer will only be entitled to the Referrer Bonus Offer for each Successful Referral under this Referral Programme for a maximum of 20 times during the Promotion Period, despite the number of Successful Referrals having exceeded 20 times.

7. Referrers cannot refer themselves to participate in the Referral Programme. Referrers and Referees cannot refer each other to get the Referral Offers and the Referral Bonus Offers.

8. Only the Successful Referrals with a valid Promo Code generated from the designated Cathay registration page during the Promotion Period will be counted towards the Referrer's total number of Successful Referrals under this Referral Programme.

9. Referrer's eligibility to the Referrer Bonus Offer, including but not limited to the calculation of the total number of Successful Referrals, is to be determined by Cathay and the Bank based on the Bank's record. In case of any disputes, Cathay's and the Bank's decision shall be final and conclusive.

10. Cathay will credit the Asia Miles earned through this Referral Programme to eligible Referrers' Cathay Membership accounts by 31 January 2027, and subject to the applicable terms and conditions of Cathay and the Bank.

Referee Bonus Offer

11. The Referee who successfully applies for a Standard Chartered Cathay Mastercard on the Cathay website using a valid Promo Code generated from the designated Cathay registration page during the Promotion Period, and is issued with a principal card of the Standard Chartered Cathay Mastercard on or before 21 October 2026 through a Successful Referral, will be entitled to the Referee Offer and the Referee Bonus Offer, as outlined in the table below.

	Referee Offer	**Referee Bonus Offer**
New Cardholders	Enjoy 10,000 Asia Miles, without any spending requirements	Enjoy an additional 3,000 Asia Miles, without any spending requirements
Cathay Cardholders	Enjoy 5,000 Asia Miles, without any spending requirements	N/A

The Referee Bonus Offer is in addition to the Standard Chartered Cathay Mastercard online application welcome offer(s) (for New Cardholders, where applicable) and the Referee Offer available under the Referral Programme. Except as stated above, both New Cardholders and Cathay Cardholders CANNOT enjoy the Referral Bonus Offer in conjunction with any other offers for the successful application of the Standard Chartered Cathay Mastercard, if applicable. Please click here for the Standard Chartered Cathay Mastercard's online application welcome offer terms and conditions.

12. "**New Cardholders**" refer to applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank in the 6 months before the date of approval of their current application for a principal Standard Chartered Credit Card.

13. "**Cathay Cardholders**" refer to applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Cathay Mastercard issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Standard Chartered Cathay Mastercard.

14. Each Referee will only be entitled to the Referee Bonus Offer once during the Promotion Period.

15. Each Referee can be referred only once under this Referral Programme or any other referral programmes initiated by the Bank during the Promotion Period. If the same Referee is referred by more than one Referrer according to the Bank's records, only the first Successful Referral using the Promo Code generated from the designated Cathay registration page will be considered valid under this Referral Programme.

16. Cathay will credit the Asia Miles earned under this Referral Programme to eligible Referees' Cathay Membership accounts associated with their Standard Chartered Cathay Mastercard by 31 January 2027, and subject to the applicable terms and conditions of Cathay and the Bank.

17. If the Eligible Referee has registered for other promotion offer(s) prior to or during the Promotion Period, Cathay will reward the applicable reward based on the submitted application form and/or the first fulfilment date of the relevant promotion offer(s).

Referral Bonus Offer Fulfilment

18. In respect of fulfilment of Asia Miles, the Referrer's or the Referee's Standard Chartered Cathay Mastercard account and Cathay membership account must remain valid and in good standing throughout the Promotion Period and at the time the Asia Miles earned under this Referral Programme are credited to the eligible Referrer's and Referee's Cathay membership account. Otherwise, Cathay and the Bank reserve the right to forfeit the Referral Bonus Offer (as applicable), including cancelling or reversing any Asia Miles credited to Referrer's and/or Referee's Cathay membership accounts without prior notice. The Bank will provide the relevant information of the Referrer or the Referee, 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 Asia Miles rewarded to Cathay for the crediting of the Asia Miles only. However, the Bank accepts no liability for failure or delay in the provision of the Referral Bonus Offers to the Referrer or the Referee for any reason beyond the Bank's control. Upon receiving such information from the Bank, Cathay will credit the Asia Miles earned to the Referrer's or the Referee's Cathay membership account by 31 January 2027, and subject to the applicable terms and conditions of Cathay and the Bank.

19. Each of the Referrer and the Referee acknowledges that the Asia Miles rewarded shall be credited to his/her Cathay membership account associated with his/her Standard Chartered Cathay Mastercard based on the Bank's record by Cathay. The Bank will use its best endeavor to provide the necessary information to Cathay to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Cathay membership account by Cathay and accepts no liability for failure or delay in the crediting of Asia Miles to the Referrer's or the Referee's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Cathay and/or refer to Cathay website at cathaypacific.com.

20. Referrers and Referees shall ensure the accuracy and validity of the information provided to the Bank, including the Promo Code. Once the Referrer's registration form or the Referee's Standard Chartered Cathay Mastercard application is submitted, the record cannot be amended.

21. In the case where, according to the Bank's records, the information provided, including but not limited to the Promo Code, cannot be successfully reconciled in the Bank's system, or is otherwise incorrect, the Referrer's registration form and the Referee's Standard Chartered Cathay Mastercard application will NOT be considered as a Successful Referral.

22. If the information submitted by Referrers or Referees is incorrect or insufficient for the purpose of crediting the Asia Miles, the Referral Bonus Offers will be forfeited without prior notice. To the extent permitted by applicable law, the Bank or Cathay (including their respective parent, affiliates and subsidiaries) accepts no liability and will not be liable for any loss or compensation after 28 February 2027.

23. If the Referee who has already received the Referee Bonus Offer subsequently cancels the Standard Chartered Cathay Mastercard within one year from the date of its issuance, Cathay and the Bank reserve the right to forfeit the Referral Bonus Offers including cancelling or reversing any Asia Miles credited to Referrer's and/or Referee's Cathay membership accounts.

24. The Referral Bonus Offers are non-transferable and cannot be exchanged for cash.

25. Referrers and Referees understand and accept that the Bank is not the supplier of the Referral Bonus Offers. The Bank shall bear no liability relating to any aspect of the Referral Bonus Offers or the products/services purchased/redeemed with the Referral Bonus Offers, including without limitation, their quality, supply, descriptions of the Referral Bonus Offers and/or the products/services purchased/redeemed with the Referral Bonus Offers provided by the relevant supplier(s), false trade description, misrepresentation, misstatement, omission, unauthorised

representation, unfair trade practices or conduct in connection with the Referral Bonus Offers or in making available the Referral Bonus Offers or the products/services purchased/redeemed with the Referral Bonus Offers provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Cathay membership account and the Referral Bonus Offers are subject to the terms and conditions as stipulated by Cathay and the relevant suppliers.

Additional Terms and Conditions

26. In case of discrepancy between the English version and Chinese translation of these terms and conditions, the English version shall prevail.

27. Cathay and the Bank reserve the right to vary, extend, terminate and/or cancel this Referral Programme or amend these terms and conditions at any time without prior notice. Any benefit or promotional offer for the Referrers and Referees is subject to availability, and Cathay and the Bank may change the Referral Bonus Offers at their sole discretion from time to time without notice to the Referrers and Referees. In case of any disputes, Cathay's and the Bank's decision shall be final and conclusive.

28. Other Cathay Membership terms and conditions apply.

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

CATHAY

渣打國泰 Mastercard®

「里賞推薦親友」計劃額外禮遇

條款及細則

一般條款及細則

1. 渣打國泰 Mastercard —「里賞推薦親友」計劃（「**推薦計劃**」）額外禮遇（「**額外禮遇**」）的推廣期為 2026 年 9 月 1 日凌晨 12 時（GMT ＋8）至 2026 年 9 月 30 日晚上 11 時 59 分（GMT ＋8），包括首尾兩天（「**推廣期**」）。

2. 此推薦計劃包括「**推薦人額外禮遇**」（詳列於條款 5）及「**被推薦客戶額外禮遇**」（詳列於條款 11）（統稱「**推薦額外禮遇**」）。

3. 推薦人（「**推薦人**」）必須持有由渣打銀行（香港）有限公司（「**銀行**」）發行及有效之渣打國泰 Mastercard 或渣打國泰 Mastercard – 優先理財或渣打國泰 Mastercard – 優先私人理財主卡（「**渣打國泰 Mastercard**」），方符合資格參與此推薦計劃。若推薦人僅持有渣打國泰 Mastercard 作為附屬卡，則無法獲享任何推薦額外禮遇。

4. 被推薦客戶（「**被推薦客戶**」）必須為現時並未持有及於現時所申請渣打國泰 Mastercard 主卡批核日起計之過去 6 個月內沒有取消任何由銀行發行之渣打國泰 Mastercard 主卡，方符合資格參與此推薦計劃。

推薦人額外禮遇

5. 若符合以下所有「**成功推薦**」要求，每當推薦人成功推薦，除可獲推薦計劃的推薦人禮遇 5,000「亞洲萬里通」里數獎賞，亦可額外獲享 5,000「亞洲萬里通」里數獎賞。請按此參閱推薦計劃之條款及細則。詳情如下：
   i. 合資格推薦人須於 2026 年 7 月 1 日至 9 月 30 日透過指定國泰登記網頁，憑國泰會員號碼及於國泰所登記的電郵地址登記參與此推薦計劃。成功登記後，透過指定國泰登記網頁所生成之推廣碼（「**推廣碼**」）將發送至推薦人於國泰所登記的電郵地址；**及**
   ii. 被推薦客戶須於推廣期內經國泰網站使用有效之推廣碼申請渣打國泰 Mastercard 主卡；**及**
   iii. 被推薦客戶須於 2026 年 10 月 21 日或之前成功獲銀行發行渣打國泰 Mastercard 主卡。

CATHAY

iv. 推薦人額外禮遇將根據被推薦客戶的信用卡申請日期釐定。請參閱以下情況，以了解申請日期如何影響可獲享之獎賞：

情況	推薦人登記日期	被推薦客戶申請日期	推薦人禮遇（你）	被推薦客戶禮遇（你的親友）
1	2026 年 7 月 1 日至 8 月 31 日	2026 年 7 月 1 日至 8 月 31 日	5,000 里/每成功推薦	額外迎新禮遇高達 10,000 里
2	2026 年 7 月 1 日至 8 月 31 日	2026 年 9 月 1 日至 9 月 30 日	10,000 里/每成功推薦	額外迎新禮遇高達 13,000 里
3	2026 年 9 月 1 日至 9 月 30 日	2026 年 9 月 1 日至 9 月 30 日	10,000 里/每成功推薦	額外迎新禮遇高達 13,000 里

6. 在推廣期內， 每位推薦人透過此推薦計劃最多可獲享推薦人額外禮遇 20 次，即使成功推薦的數目已超過 20 次。

7. 推薦人不可推薦自己參與此推薦計劃。推薦人與被推薦客戶不可互相推薦，以獲享推薦禮遇及推薦額外禮遇。

8. 計算推薦人於推廣期內之成功推薦總數時，僅計算使用由指定國泰登記網頁生成之有效推廣碼的成功推薦。

9. 推薦人獲享推薦額外禮遇之資格，包括但不限於成功推薦總數目之計算，由國泰及銀行依據銀行記錄決定。如有任何爭議，國泰及銀行保留最終決定權。

10. 國泰將於 2027 年 1 月 31 日或之前，把透過是次推薦計劃所獲享之里數存入合資格推薦人之國泰會員賬戶。須受國泰及銀行的條款及細則約束。

<u>被推薦客戶額外禮遇</u>

11. 如被推薦客戶於推廣期內，使用透過指定國泰登記網頁所生成之推廣碼經國泰網站成功申請渣打國泰 Mastercard，並於 2026 年 10 月 21 日或之前成功獲發渣打國泰 Mastercard 主卡，可獲享被推薦客戶額外禮遇，詳情如下列表格所示。

	被推薦客戶禮遇	**被推薦客戶額外禮遇**

全新信用卡客戶	無需簽賬，可獲享 10,000「亞洲萬里通」里數	無需簽賬，可獲享額外 3,000「亞洲萬里通」里數
國泰信用卡客戶	無需簽賬，可獲享 5,000「亞洲萬里通」里數	N/A

除全新信用卡客戶可享的網上申請迎新禮遇及推薦計劃項下之被推薦客戶禮遇外，全新信用卡客戶及國泰信用卡客戶均**不可**同時享有此推薦額外禮遇與其他任何因成功申請渣打國泰 Mastercard 所獲享的獎賞（如適用）。請按此參閱有關渣打國泰 Mastercard 網上申請迎新禮遇之條款及細則。

12. 「**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銀行發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。

13. 「**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 主卡批核日期起計之過去 6 個月內沒有取消任何渣打國泰 Mastercard 主卡之申請人。

14. 每位被推薦客戶於推廣期內只可獲享被推薦客戶禮遇及被推薦客戶額外禮遇各一次。

15. 每位被推薦客戶於推廣期內只可透過此推薦計劃或銀行現行之推薦計劃被推薦一次。在此推薦計劃下，若根據銀行紀錄，同一被推薦客戶被多於一位推薦人推薦，只有首次使用指定國泰登記網頁所生成之推廣碼的成功推薦會被視為唯一有效之成功推薦。

16. 國泰將於 2027 年 1 月 31 日或之前，把合資格被推薦客戶透過是次推薦計劃所獲享之里數存入其渣打國泰 Mastercard 相連之國泰會員賬戶。須受國泰及銀行的條款及細則約束。

17. 合資格被推薦客戶若於推廣期前或推廣期內亦登記其他優惠，國泰將根據已提交的信用卡申請表及 / 或於相關優惠中選取最早獎賞日期之一次安排相應的優惠。

推薦額外禮遇獎賞之用

18. 就獎賞「亞洲萬里通」里數，推薦人或被推薦客戶之渣打國泰 Mastercard 及國泰會員賬戶必須於推廣期內及於透過本推薦計劃所賺取的里數獎賞存入至合資格推薦人或被推薦客戶之國泰會員賬戶時，仍為有效及狀況良好。否則，國泰及銀行有權取消相關推薦額外禮遇（如適用），包括取消或撤銷已記入推薦人或被推薦客戶之國泰會員賬戶的任何里數，恕不另行通知。銀行將提供推薦人或被推薦客戶之相關資料，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「亞洲萬里通」里數予國泰，以安排是次推薦計劃所獲享之里數獎賞。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。於收取銀行提供之資料後，國泰將於 2027 年 1 月 31 日或之前，把透過是次推薦計劃所獲享之里數存入推薦人或被推薦客戶之國泰會員賬戶。須受國泰及銀行的條款及細則約束。

19. 推薦人和被推薦客戶均確認，所獲享的「亞洲萬里通」里數獎賞將根據銀行的記錄由國泰存入至其渣打國泰 Mastercard 相連的國泰會員賬戶。銀行將盡最大努力向國泰提供所需資料，以達成此目的；然而，銀行不保證所賺取的 「亞洲萬里通」里數將由國泰準確存入推薦人或被推薦客戶之國泰會員賬戶，亦不會因任何原因而未能或延遲將「亞洲萬里通」里數存入推薦人或被推薦客戶之國泰會員賬戶而承擔任何責任。同時，銀行不承擔與「亞洲萬里通」里數有關的責任，包括但不限於有效期限、使用及兌換。有關「亞洲萬里通」里數及相關條款及細則的查詢，請聯絡國泰及 / 或參閱國泰網站 cathaypacific.com。

20. 推薦人和被推薦客戶應確保提供給銀行的資訊（包括推廣碼）的準確性和有效性。一旦提交推薦人登記表格及渣打國泰 Mastercard 之申請，記錄將無法修改。

21. 根據銀行紀錄，若所提供的資訊，包括但不限於推廣碼，未能成功登記於銀行系統內，或者不正確，於此等情況下，該推薦人登記表格及被推薦客戶所遞交之渣打國泰 Mastercard 申請將不會被視為成功推薦。

22. 如推薦人或被推薦客戶就有關里數存入事宜所提供之資料有錯漏或不足，推薦額外禮遇將被取消而毋須事先通知。銀行及國泰（包括其母公司、附屬公司及子公司）將於 2027 年 2 月 28 日或以後免除任何責任及損失的賠償。

23. 已獲享渣打國泰 Mastercard 被推薦客戶額外禮遇之被推薦客戶若在渣打國泰 Mastercard 發出後一年內取消該渣打國泰 Mastercard，國泰及銀行有權取消有關推薦額外禮遇，包括取消或撤銷已記入推薦人或被推薦客戶之國泰會員賬戶的任何里數。

24. 推薦額外禮遇不可轉讓及不可兌換現金。

25. 推薦人及被推薦客戶明白及接納銀行並非推薦額外禮遇之供應商。因此，有關供應商、其員工或代理人所提供之推薦額外禮遇或以推薦額外禮遇購買 / 兌換之產品 / 服務的各方面，包括但不限於質素、供應量、供應商的推薦額外禮遇或以推薦額外禮遇購買 / 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。國泰會員賬戶及推薦額外禮遇的行使須遵守相關國泰及供應商所訂明的條款及細則。

其他條款及細則

26. 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。

27. 國泰及銀行保留隨時更改、延長、終止和 / 或取消此推薦計劃或修改相關條款及細則的權利。為推薦人及被推薦客戶提供的任何禮遇視乎供應情況而定，國泰及銀行可隨時酌情更改該等推薦額外禮遇，恕不另行通知。如有任何爭議，國泰及銀行保留最終決定權。

28. 須受其他國泰會籍條款及細則約束。

借定唔借？還得到先好借！