



Standard Chartered Cathay Mastercard®

LUBUDS Special Offer

Terms and conditions

1. The Standard Chartered Cathay Mastercard – LUBUDS Special Offer (“**Special Offer**”) runs from 1 May 2025, 00:00 (GMT+8) to 30 June 2025, 23:59 (GMT+8), both dates inclusive (“**Promotion Period**”).
2. For the purposes of the Special Offer:
 - i. “**New Cardholders**” refer to applicants who do not currently hold and have not cancelled any principal Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in the 6 months before the date of approval of their current application for a principal Standard Chartered Credit Card.
 - ii. “**Cathay Cardholders**” refer to applicants do not currently hold and have not cancelled any principal card of the Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private (each an “**Eligible Card**”) issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the Eligible Card.
3. New Cardholders and Cathay Cardholders who fulfil all of the following requirements (“**Eligible Cardholders**”) will be entitled to HKD800 LUBUDS Cash Voucher (“**Reward**”):
 - i. Register for the Special Offer via the link designated by [LUBUDS](#) on or before 30 June 2025, 23:59 (GMT+8); AND
 - ii. Successfully apply for an Eligible Card via the [designated link](#) during the Promotion Period and be issued a principal card of the Eligible Card on or before 21 July 2025.
4. Applicants who have registered for the Special Offer and successfully applied for an Eligible Card via the designated link (“**Eligible Applicants**”) from 15 May 2025 to 30 June 2025, can enjoy HKD100 LUBUDS Instant Discount, provided that the Eligible Card application and the transaction are completed on the same date. Each Eligible Applicant will only be entitled to the HKD100 LUBUDS Instant Discount once. Eligible Card’s valid Application Reference Number as shown on the designated link or the Bank’s confirmation email must be presented before payment for LUBUDS® GROUP record and to enjoy the HKD100 LUBUDS Instant Discount. No retrospective arrangement can be made. Please refer to the Additional Terms and Conditions for LUBUDS GROUP® for more details.

5. Important dates for Eligible Cardholders:

Date	Content
1 May – 30 June 2025	Register for the Special Offer via the link designated by LUBUDS and apply for an Eligible Card via the designated link
1 May – 21 July 2025	Receive card approval by the Bank
LUBUDS Cash Voucher	
By 15 September 2025	Confirmation email with designated redemption link will be sent to Eligible Cardholders' email address registered in Cathay membership
8 September – 7 October 2025	Redeem the Reward with 10 Asia Miles via the designated redemption link. The LUBUDS Cash Voucher is valid from 8 September 2025 to 7 September 2026

6. Eligible Cardholders acknowledge that the Special Offer is provided by Asia Miles Limited. By registering for this Special Offer, Eligible Cardholders agree that Asia Miles Limited will provide Eligible Cardholders' relevant registration information of this Special Offer to the Bank and upon approval of the Eligible Cards, the Bank will provide the relevant information of the Eligible Cardholders, including Cathay membership number, card application channel, approval status, card application date and time to Asia Miles Limited for the purpose of Reward fulfilment under this Special Offer only. However, the Bank accepts no liability for failure or delay in the provision of the Special Offer to the Eligible Cardholders for any reason beyond the Bank's control. Upon receiving such information from the Bank, Asia Miles Limited will deliver the Reward as specified in Clause 5.

7. Asia Miles Limited will send the confirmation email with a designated redemption link to Eligible Cardholders' email addresses registered in Cathay memberships by 15 September 2025. Eligible Cardholders can redeem the Reward with 10 Asia Miles from 8 September 2025 to 7 October 2025. The LUBUDS Cash Voucher is valid from 8 September 2025 to 7 September 2026. The redemption period and validity will not be extended under any circumstances. Eligible Cardholders can only use the designated redemption link to redeem for the Reward once. The LUBUDS Cash Voucher will be sent out in electronic format. Uses of the LUBUDS Cash Voucher will be subject to any additional terms and conditions as may be stipulated by the supplier. Please refer to the Additional Terms and Conditions for LUBUDS GROUP® for more details.

8. Once the LUBUDS Cash Voucher is successfully delivered, the LUBUDS Cash Voucher is the sole responsibility of the Eligible Cardholders. Lost, stolen or expired LUBUDS Cash Voucher will not be re-issued or replaced; Asia Miles Limited also assumes no responsibility for losing the right to use the LUBUDS Cash Voucher.

9. The Eligible Cardholder's Standard Chartered Cathay Mastercard account and Cathay membership account must remain valid when the Reward is granted. If the Eligible Cardholder who has already received the Special Offer subsequently cancels the Eligible Card within one year from the date of issuance of the Eligible Card, Asia Miles Limited and the Bank have the right to forfeit the Reward or to charge the Eligible Cardholder with an administration fee for cancellation of the Eligible Card to be determined in the Asia Miles Limited and the Bank's sole discretion.

10. If the information submitted by Eligible Cardholders is incorrect or insufficient for the purpose of Reward fulfilment under this Special Offer, or if Asia Miles Limited is unable to deliver the Reward to the Eligible Cardholder's registered email address for any reason beyond Asia Miles Limited's control, Asia Miles Limited and the Bank accept no liability and will not be liable for any compensation after 14 October 2025.

11. The LUBUDS Instant Discount and LUBUDS Cash Voucher are non-transferrable and cannot be exchanged for cash or used in conjunction with other promotion offers in the same promotion period, excluding the Standard Chartered Cathay Mastercard Welcome Offer. Please click [here](#) for the Welcome Offer Terms and Conditions.

12. Eligible Cardholders will only be entitled to the Special Offer once during the Promotion Period. If the Eligible Cardholder have submitted multiple online application forms during the Promotion Period, the Eligible Cardholders will be rewarded the application offer based on the first approval for the Eligible Card. Asia Miles Limited and the Bank reserves the right of final decision to the Eligible Cardholders' entitlement of the Special Offer.

13. Eligible Applicants and Eligible Cardholders understand and accept that Asia Miles Limited and the Bank are not the supplier of the LUBUDS Instant Discount and LUBUDS Cash Voucher. Asia Miles Limited and the Bank shall bear no liability relating to any aspect of the LUBUDS Instant Discount and LUBUDS Cash Voucher or the products/services purchased with the LUBUDS Instant Discount and LUBUDS Cash Voucher, including without limitation, their quality, supply, descriptions of the LUBUDS Instant Discount and LUBUDS Cash Voucher and/or the products/services purchased with the LUBUDS Instant Discount and LUBUDS Cash Voucher provided by the relevant supplier(s), false trade description, misrepresentation, mis-statement, omission, unauthorised representation, unfair trade practices or conduct in connection with the LUBUDS Instant Discount and LUBUDS Cash Voucher or in making available the LUBUDS Instant Discount and LUBUDS Cash Voucher or the products/services purchased with the LUBUDS Instant Discount and LUBUDS Cash Voucher by the relevant suppliers, their respective employees, officers and/or agents. The use of the Cathay membership account, LUBUDS Instant Discount and LUBUDS Cash Voucher are subject to the terms and conditions as stipulated by Asia Miles Limited and the relevant suppliers.

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



15. Asia Miles Limited and the Bank reserve the right to vary, extend, terminate and/or cancel this Special Offer or amend these terms and conditions at any time without prior notice. Any benefit or promotional offer for Eligible Applicants and Eligible Cardholders is subject to availability and Asia Miles Limited and the Bank may change such offer at their sole discretion from time to time without notice to Eligible Cardholders. In case of any disputes, Asia Miles Limited and the Bank's decision shall be final and conclusive.

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

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

Additional Terms and Conditions for LUBUDS GROUP®

LUBUDS Instant Discount

1. LUBUDS Instant Discount ("**Instant Discount**") is valid between 15 May 2025, 00:00 (GMT+8) and 30 June 2025, 23:59 (GMT+8), both dates inclusive ("**Instant Discount Validity Period**").
2. Eligible Applicants will be entitled to one HKD100 Instant Discount, applicable to any LUBUDS® GROUP restaurants in Hong Kong excluding Blooms x BMW iSpace.
3. Eligible Card's valid Application Reference Number as shown on the designated link or the Bank's confirmation email must be generated on the same date as the transaction and must be presented before payment for LUBUDS® GROUP record and to enjoy the Instant Discount. No retrospective arrangement can be made.
4. The Instant Discount is applicable to dine-in only.

LUBUDS Cash Vouchers

1. LUBUDS Cash Vouchers ("**Cash Vouchers**") are valid between 8 September 2025, 00:00 (GMT+8) and 7 September 2026, 23:59 (GMT+8), both dates inclusive ("**Cash Vouchers Validity Period**").
2. Eligible Cardholders will be entitled to two HKD400 Cash Vouchers and can be redeemed at any LUBUDS GROUP restaurants in Hong Kong excluding Blooms x BMW iSpace. Any expired, unused Cash Voucher(s) will not be extended nor refunded. The Cash Vouchers must be presented before payment. No retrospective arrangement can be made.
3. The Cash Vouchers are applicable to dine-in and takeaway, retail and hotel reservations listed in LUBUDS® APP.

Updated on 15 May 2025



Other Terms and Conditions

1. The Instant Discount and Cash Vouchers are applicable Monday to Sunday.
2. Multiple Instant Discount and Cash Vouchers can be used in one transaction. Each Instant Discount and Cash Voucher can only be used once, and any unused balance cannot be reimbursed or credited in any form.
3. The Instant Discount and Cash Vouchers cannot be used on third-party food delivery service such as food delivery via DELIVEROO®.
4. For dine-in service: 10% service charge applies on the original price.
5. The Instant Discount and Cash Vouchers cannot be used to purchase any gift card or dining/shopping coupon.
6. The Instant Discount and Cash Vouchers can only be used in conjunction with LUBUDS® membership and LUBUDS® Club paid membership offers, LUBUDS®' promotional and/or partnership offers. Unless otherwise specified, the Instant Discount and Cash Vouchers cannot be used in conjunction with any other third-party discounts including, but not limited to, other promotional and/or partnership offers, coupons, cash coupons, credit card and shopping mall offers.
7. The Instant Discount and Cash Vouchers are not applicable to any private hiring event, corporate function, and banquet, wedding banquet, or banquet menu package.
8. The Instant Discount and Cash Vouchers are not for sale, non-exchangeable for cash and/or other gifts, and are non-returnable. LUBUDS® GROUP reserves the right to collect or cancel the Instant Discount and Cash Voucher(s) used for sale.
9. LUBUDS® GROUP will not be liable for the loss, theft, damage, and misuse of the Instant Discount and any issued Cash Voucher(s). Eligible Applicant and the Cash Vouchers' holder shall be solely responsible for all liabilities.
10. LUBUDS® GROUP reserves the right to change the terms & conditions to the use of the Instant Discount and Cash Vouchers without prior notice.
11. In case of any disputes, the decision of LUBUDS® GROUP and the participating outlets shall be the final.

渣打國泰 Mastercard®

LUBUDS 特別禮遇

條款及細則

1. 渣打國泰 Mastercard - LUBUDS 特別禮遇 (「特別禮遇」) 的推廣期為 2025 年 5 月 1 日凌晨 12 時 (GMT + 8) 至 2025 年 6 月 30 日晚上 11 時 59 分 (GMT + 8) · 包括首尾兩天 (「優惠期」) 。
2. 此特別禮遇之用：
 - i. 「全新信用卡客戶」指現時並未持有及於現時所申請渣打信用卡主卡批核日期起計之過去 6 個月內沒有取消任何由渣打銀行 (香港) 有限公司 (「銀行」) 發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人。
 - ii. 「國泰信用卡客戶」指現時並未持有及於現時所申請由銀行發行之渣打國泰 Mastercard、渣打國泰 Mastercard - 優先理財或渣打國泰 Mastercard - 優先私人理財 (「合資格信用卡」) 主卡批核日期起計之過去 6 個月內沒有取消任何合資格信用卡主卡之申請人。
3. 符合以下所有要求之全新信用卡客戶及國泰信用卡客戶 (「合資格信用卡客戶」) · 將可獲享 HKD800 LUBUDS 現金禮券 (「獎賞」)：
 - i. 於 2025 年 6 月 30 日晚上 11 時 59 分 (GMT + 8) 或之前透過 [LUBUDS](#) 指定連結登記此特別禮遇；及
 - ii. 於優惠期內經[指定連結](#)成功申請，並於 2025 年 7 月 21 日或之前獲發出合資格信用卡主卡。
4. 於 2025 年 5 月 15 日至 2025 年 6 月 30 日期間登記此特別禮遇及透過指定連結成功申請合資格信用卡之申請人 (「合資格申請人」) · 並於申請合資格信用卡之同一日進行交易，將可即時獲享 HKD100 LUBUDS 即減優惠。每位合資格申請人只可獲享 HKD100 LUBUDS 即減優惠一次。合資格申請人必須在付款前向 LUBUDS® GROUP 出示有效的合資格信用卡申請參考編號 (顯示在指定連結或由銀行發出之確認電郵中) 以獲享 HKD100 LUBUDS 即減優惠並作記錄用途，過後恕不受理。請參閱有關 LUBUDS®

GROUP 之額外條款及細則。

5. 合資格信用卡客戶敬請留意以下日期：

日期	注意事項
2025 年 5 月 1 日至 6 月 30 日	經 LUBUDS 指定連結登記特別禮遇及透過 指定連結 申請合資格信用卡
2025 年 5 月 1 日至 7 月 21 日	成功獲發合資格信用卡
LUBUDS 現金禮券	
2025 年 9 月 15 日或之前	含指定兌換連結的確認電郵，將發送至合資格信用卡客戶於國泰所登記的電郵地址
2025 年 9 月 8 日至 10 月 7 日	透過指定兌換連結以 10「亞洲萬里通」里數兌換獎賞。LUBUDS 現金禮券的有效期為 2025 年 9 月 8 日至 2026 年 9 月 7 日

6. 合資格信用卡客戶明白獲得的特別禮遇由亞洲萬里通有限公司提供。合資格信用卡客戶登記是次特別禮遇，即同意亞洲萬里通有限公司將合資格信用卡客戶是次特別禮遇之相關登記資料轉交予銀行，並同意銀行於合資格信用卡批核後，將會轉交合資格信用卡客戶的相關資料包括國泰會員號碼、申請信用卡渠道、信用卡批核情況、信用卡申請日期及時間予亞洲萬里通有限公司以安排是次特別禮遇所獲享之獎賞。唯任何於銀行控制範圍以外的延遲或未能成功獎賞特別禮遇，銀行毋須負上任何責任。亞洲萬里通有限公司將於條款 5 所示之期間獎賞特別禮遇。

7. 亞洲萬里通有限公司將於 2025 年 9 月 15 日或之前，發送含指定兌換連結的確認電郵至合資格信用卡客戶於國泰所登記的電郵地址。合資格信用卡客戶可於 2025 年 9 月 8 日至 2025 年 10 月 7 日透過指定兌換連結以 10「亞洲萬里通」里數兌換獎賞。LUBUDS 現金禮券的有效期為 2025 年 9 月 8 日至 2026 年 9 月 7 日，在任何情況下均不會延長兌換期及有效期。合資格信用卡客戶僅可使用指定兌換連結兌換獎賞乙次。LUBUDS 現金禮券將以電子形式送出。LUBUDS 現金禮券的行使須遵守相關供應商所訂明的額外條款及細則。請參閱有關 LUBUDS® GROUP 之額外條款及細則。

8. LUBUDS 現金禮券一經發出並成功發送給合資格信用卡客戶後，則由合資格信用卡客戶承擔所有責任，如有遺失、被盜或逾期，將不予重發；任何原因導致無法使用 LUBUDS 現金禮券，亞洲萬里通有限公司恕不負責。

9. 合資格信用卡客戶之渣打國泰 Mastercard 及國泰會員賬戶必須於特別禮遇獎賞時仍為有效。若合資格客戶於合資格信用卡發出後一年內取消該合資格信用卡，亞洲萬里通有限公司及銀行有權取消有關獎賞，或對合資格信用卡客戶收取由本行決定就取消相關合資格信用卡之行政費。

10. 若合資格信用卡客戶提交之資料不足或不完整以安排是次特別禮遇所獲享之獎賞，或任何亞洲萬里通有限公司控制範圍以外而無法發送獎賞至其登記的電郵地址，亞洲萬里通有限公司及銀行將於 2025 年 10 月 14 日或以後免除任何責任及損失的賠償。

11. LUBUDS 即減優惠及 LUBUDS 現金禮券不可轉讓、不可兌換現金或與其他優惠同時使用，渣打國泰 Mastercard 迎新禮遇除外，請[按此](#)參閱有關迎新禮遇之條款及細則。

12. 合資格信用卡客戶於優惠期內只可獲享特別禮遇一次。若合資格信用卡客戶於優惠期內遞交多次網上申請表格，本行將根據最早批核之申請用作特別禮遇獎賞，亞洲萬里通有限公司及銀行保留合資格客戶享有特別禮遇之最終決定權。

13. 合資格申請人及合資格信用卡客戶明白及接納亞洲萬里通有限公司及銀行並非 LUBUDS 即減優惠及 LUBUDS 現金禮券之供應商。因此，有關供應商、其員工或代理人所提供之 LUBUDS 即減優惠及 LUBUDS 現金禮券或以 LUBUDS 即減優惠及 LUBUDS 現金禮券購買之產品/服務的各方面，包括但不限於質素、供應量、供應商的 LUBUDS 即減優惠及 LUBUDS 現金禮券或以 LUBUDS 即減優惠及 LUBUDS 現金禮券購買之產品/服務說明、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，亞洲萬里通有限公司及銀行毋須負上任何責任。國泰會員賬戶、LUBUDS 即減優惠及 LUBUDS 現金禮券的行使須遵守相關亞洲萬里通有限公司及供應商所訂明的條款及細則。

14. 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。

15. 亞洲萬里通有限公司及銀行保留隨時更改、延長、終止和/或取消此特別禮遇或修改相關條款及細則的權利。為合資格申請人及合資格信用卡客戶提供的任何優惠視乎供應情況而定，亞洲萬里通有限公司及銀行可隨時酌情更改該等優惠，恕不另行通知。如有任何爭議，亞洲萬里通有限公司及銀行保留最終決定權。

16. 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！

LUBUDS® GROUP 之額外條款及細則

LUBUDS 即減優惠

1. LUBUDS 即減優惠（「**即減優惠**」）的有效期為 2025 年 5 月 15 日凌晨 12 時（GMT+8）至 2025 年 6 月 30 日晚上 11 時 59 分（GMT+8），包括首尾兩天（「**即減優惠有效期**」）。
2. 合資格申請人可獲享 HKD100 即減優惠，並適用於 LUBUDS® GROUP 旗下香港餐廳，Blooms x BMW iSpace 除外。
3. 合資格申請人必須在付款前向 LUBUDS® GROUP 出示有效的合資格信用卡申請參考編號（顯示在指定連結或由銀行發出之確認電郵中）以獲享即減優惠並作記錄用途，過後恕不受理。
4. 此即減優惠只適用於堂食。

LUBUDS 現金禮券

1. LUBUDS 現金禮券（「**現金禮券**」）的有效期為 2025 年 9 月 8 日凌晨 12 時（GMT+8）至 2026 年 9 月 7 日晚上 11 時 59 分（GMT+8），包括首尾兩天（「**現金禮券有效期**」）。

2. 合資格信用卡客戶可獲享兩張 HKD400 現金禮券，並可於 LUBUDS® GROUP 旗下香港餐廳內使用，Blooms x BMW iSpace 除外。任何逾期或未使用的現金禮券不可延期或退款。現金禮券必須於付款前出示及使用，過後恕不受理。

3. 此現金禮券只適用於堂食及外賣自取，LUBUDS® APP 上零售產品和酒店預訂。

其他條款及細則

1. 此即減優惠及現金禮券適用於星期一至日。

2. 單一交易可使用多個即減優惠及多張現金禮券。每個即減優惠及每張現金禮券只可使用一次，任何未被使用的餘額將不會以任何形式退還。

3. 此即減優惠及現金禮券不適用於由第三方平台支援的送餐服務、包括但不限於 DELIVEROO® 送餐。

4. 堂食加一服務費以原價計算。

5. 此即減優惠及現金禮券不可用作購買禮品卡或餐飲/購物禮券。

6. 此即減優惠及現金禮券只能同時與 LUBUDS® 會員和 LUBUDS® Club 付費會員優惠和指定促銷或合作夥伴推廣優惠使用。除特別聲明外，此即減優惠及現金禮券不得與任何其他第三方折扣同時使用；包括其他促銷或合作夥伴推廣優惠、優惠券、現金券、信用卡和購物中心優惠等等。

7. 此即減優惠及現金禮券不適用於任何包場活動、公司用途及宴會、婚宴、或宴會套餐。

8. 此即減優惠及現金禮券不可轉售、不能兌換現金或換成其他禮品，並不設退換。LUBUDS® GROUP 有權收回或取消用作轉售用途之現金禮券。

9. 合資格申請人及持券人有責任承擔即減優惠及現金禮券之遺失、失竊、毀壞或遭濫用，LUBUDS® GROUP 概不負責。
10. LUBUDS® GROUP 保留更改有關使用此即減優惠及現金禮券之條款及細則而毋須另行通知。
11. 如有任何爭議，LUBUDS® GROUP 及其參與餐廳將保留最終決定權。