



Cathay Privileges Terms and Conditions

Cardholders of Standard Chartered Cathay Mastercard® - Priority Banking, and Standard Chartered Cathay Mastercard® - Priority Private can enjoy a suite of Cathay privileges including complimentary lounge passes, priority check-in, priority boarding, spending and Asia Miles redemption privileges.

Cathay Co-branded Card Lounge Passes

Eligibility

- Eligible cardholders of Standard Chartered Cathay Mastercard - Priority Banking can enjoy four sharable Business class lounge passes per credit card membership year.
- Eligible cardholders of Standard Chartered Cathay Mastercard - Priority Private can enjoy two sharable First class and eight sharable Business class lounge passes per credit card membership year.

General Terms and Conditions

- Sharable lounge passes are valid for use by the eligible cardholders, their travel companion or redemption group nominee (as defined in the Cathay Membership Programme Terms and Conditions) to use before flights that are marketed or operated by Cathay Pacific
- Each sharable lounge pass is valid for one person only for a single entry into any Cathay Pacific operated lounges. The lounge pass is not eligible for admittance to other lounges not operated by Cathay Pacific
- Sharable lounge passes must be claimed via the Cathay apps (applicable to Cathay member) or via email (not a Cathay member), and are not available at airport check-in or by calling our Customer Care Team (as defined in the Cathay Membership Programme Terms and Conditions)
- Redemption group nominee who has received the sharable lounge pass from the eligible cardholder can enjoy the lounge services even if he/she is not travelling with the eligible cardholder
- Travel companion must be accompanied by the eligible cardholder when entering the lounge
- The lounge pass will be considered used when the QR code has been scanned by the lounge team
- Sharable lounge passes are valid within the credit card membership year. While using the pass, eligible cardholders' credit card and Cathay membership account must be valid and not suspended or terminated
- The shared lounge pass can be cancelled via the Cathay apps by the eligible cardholder anytime if it has not been used. The lounge pass will be added back to eligible cardholder's Cathay membership account once cancelled
- The sharable lounge passes can only be used within the validity period. The validity period of the lounge pass will not be extended under any circumstances



- The sharable lounge passes have no cash value and cannot be redeemed or exchanged for cash or any other items. If lost or damaged, no replacement will be issued
- Access to lounges is subject to the applicable law of the country that the lounge is located in and the lounge operator's rules and policies

Standard Chartered Cathay Mastercard – Priority Banking

- Eligible cardholders, their travel companion or redemption group nominee must present their one-time lounge pass QR code alongside their boarding pass with Cathay Pacific flight number when entering any of the Cathay Pacific Business class lounges. Eligible cardholders, their travel companion or redemption group nominee will not be admitted if they present their Standard Chartered Cathay Mastercard – Priority Banking

Standard Chartered Cathay Mastercard – Priority Private

- Eligible cardholders, their travel companion or redemption group nominee must present their one-time lounge pass QR code alongside their boarding pass with Cathay Pacific flight number when entering any of the Cathay Pacific First and Business class lounges. Eligible cardholders, their travel companion or redemption group nominee will not be admitted if they present their Standard Chartered Cathay Mastercard – Priority Private
- Eligible cardholders, their travel companion or redemption group nominee with valid First class lounge passes may access Business class lounges if a First class lounge is not available

Priority Check-in

Standard Chartered Cathay Mastercard – Priority Banking

- Eligible cardholders who are travelling on flights operated by Cathay Pacific can enjoy priority check-in
- Eligible cardholders may check in at our Premium Economy counters. Alternatively, they can use our bag-drop counters. This benefit does not extend to the Business or First counters
- Eligible cardholders must present their Cathay mobile membership card via the Cathay apps when they check in
- Only eligible cardholders can use this benefit. This benefit is not extended to travel companions

Standard Chartered Cathay Mastercard – Priority Private

- Eligible cardholders who are travelling on flights operated by Cathay Pacific can enjoy priority check-in



- Eligible cardholders may check in at our Business counters. Alternatively, they can use our bag-drop counters. This benefit does not extend to the First counters
- Eligible cardholders must present their Cathay mobile membership card via the Cathay apps when they check in
- Travel companion(s) can also enjoy this benefit when they travel with eligible cardholders

Priority Boarding

Standard Chartered Cathay Mastercard – Priority Banking

- Eligible cardholders can enjoy the same boarding line for Premium Economy passengers on flights operated by Cathay Pacific. Alternatively, join the boarding line for Economy passengers if Premium Economy is not available
- Eligible cardholders must present their Cathay mobile membership card via Cathay apps when they board
- Only eligible cardholders can use this benefit. This benefit is not extended to travel companions

Standard Chartered Cathay Mastercard – Priority Private

- Eligible cardholders can enjoy the same boarding line for Business passengers on flights operated by Cathay Pacific
- Eligible cardholders must present their Cathay mobile membership card via Cathay apps when they board
- Travel companion(s) can also enjoy this benefit when they travel with eligible cardholders

‘Redemption group’ refers to a group of up to 5 family members and/or friends nominated by the eligible cardholder, for whom the eligible cardholder can redeem their Asia Miles for awards. More information on redemption groups is available on the Cathay website

Cathay Pacific Business Lounge Access Redemption

- Eligible cardholders of Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard — Priority Banking and Standard Chartered Cathay Mastercard — Priority Private may use Asia Miles to redeem Cathay Pacific Business lounge access for themselves, friends or family members; this is not limited to the redemption group nominee. Lounge access redemption does not extend to Cathay Pacific First class lounges.
- Eligible cardholders are required to redeem the lounge access online at least 3 weeks prior to the flight



- A lounge redemption letter will be sent to the address provided by normal mail after eligible cardholders have completed the redemption. Please present the original redemption letter to Cathay staff when entering any of the Cathay Pacific Business class lounges
- Other terms and conditions apply. Please refer to the lounge access redemption form for details

Status Points

- Eligible cardholders of Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard — Priority Banking and Standard Chartered Cathay Mastercard — Priority Private can earn 20 Status Points for every eligible HKD100,000 eligible transactions, and up to 100 Status Points in a calendar year, starting on 1 January and ending on 31 December
- Status Points will be credited to eligible cardholders' Cathay membership account according to the phases below:
 - 1 January - 31 March 2025 (Phase 1) – the Status Points rewarded will be credited on or before 30 June 2025
 - 1 April - 31 June 2025 (Phase 2) – the Status Points rewarded will be credited on or before 30 September 2025
 - 1 July - 30 September 2025 (Phase 3) – the Status Points rewarded will be credited on or before 31 December 2025
 - 1 October - 31 December 2025 (Phase 4) – the Status Points rewarded will be credited on or before 31 March 2026
- Status Points are not transferable to other airline programmes
- Eligible cardholders' Cathay membership account and Standard Chartered Cathay Mastercard account must remain valid when the Status Points are credited, otherwise Cathay Pacific Airways Limited has the right to forfeit the Status Points earned and accepts no liability and will not be liable for any compensation
- Eligible cardholders can earn Status Points as well as Asia Miles when they spend on eligible transactions. Status Points contribute to Cathay membership, while Asia Miles enable eligible cardholders to redeem a range of travel and lifestyle rewards

'Eligible spending' refers to all card spending that are counted as miles-earning transactions

10% discount on 'Miles Renewal', 'Miles Transfer' and 'Gift Miles'

- Eligible cardholders of Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard — Priority Banking and Standard Chartered Cathay Mastercard — Priority Private can enjoy a 10% discount on fees for 'Miles Renewal', 'Miles Transfer' and 'Gift Miles' when settling the payment with Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard — Priority Banking or Standard Chartered Cathay Mastercard — Priority Private
- Applicable only to transactions completed online through www.cathaypacific.com
- Eligible cardholders must log in using their own Cathay membership number to enjoy the offer. Full payment must be made by Standard Chartered Cathay Mastercard, Standard Chartered



Cathay Mastercard – Priority Banking or Standard Chartered Cathay Mastercard – Priority Private

- 'Miles Renewal', 'Miles Transfer' and 'Gift Miles' terms and conditions apply

10% redemption discount for hotel, car rental and travel experience

- Eligible cardholders of Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard — Priority Banking and Standard Chartered Cathay Mastercard — Priority Private can enjoy a 10% discount on all Hotel, Car Rental and Travel Experience Awards made on travel.asiamiles.com. Hotel, Car Rental and Travel Experience Awards are arranged by Asia Miles Travel Services Limited (License No. 353953)
- All clauses under the section "Redeeming Hotels, Car Rentals and Travel Experience Awards" shall apply to the "Discount Redemption for Travel Awards"

General

- Cathay and Cathay Membership Programme reserves the right to interpret these terms and conditions
- Other Cathay Pacific and Cathay Membership Programme terms and conditions apply
- To the fullest extent permitted by applicable law, these terms and conditions are governed by the laws of Hong Kong. Any dispute arising out of or in connection to this upgrade pass or these terms and conditions shall be submitted to the jurisdiction of the courts of Hong Kong.
- If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail in case of any disputes.

國泰禮遇條款及細則

渣打國泰 Mastercard® - 優先理財及渣打國泰 Mastercard® - 優先私人理財客戶可尊享一系列國泰禮遇，包括免費貴賓室禮遇、優先預辦登機手續服務、優先登機服務、消費及里數折扣優惠。

國泰聯營信用卡貴賓室禮遇

資格

- 合資格渣打國泰 Mastercard - 優先理財客戶於每個信用卡年度可享可共享的商務貴賓室禮遇四次
- 合資格渣打國泰 Mastercard - 優先私人理財客戶於每個信用卡年度可享可共享的頭等貴賓室禮遇兩次及可共享的商務貴賓室禮遇八次

一般條款及細則

- 可共享的貴賓室禮遇可供合資格信用卡客戶、其同行旅伴或「兌換名單」成員（定義見國泰會員計劃條款及細則）在乘搭國泰航空營銷或營運之航班前使用
- 每個可共享的貴賓室禮遇二維碼只限一位乘客用於單次進入任何國泰航空營運的貴賓室。貴賓室禮遇不適用於到訪並非由國泰航空營運的其他貴賓室
- 可共享的貴賓室禮遇二維碼必須透過國泰應用程式（適用於國泰會員）或電郵（適用於非國泰會員）領取，不可在機場辦理登機手續時或致電我們的客戶服務團隊（定義見國泰會員計劃條款及細則）領取
- 「兌換名單」成員如已從合資格信用卡客戶收到可共享的貴賓室禮遇，即使並非與合資格信用卡客戶同行，仍可享受貴賓室服務
- 同行旅伴進入貴賓室時，必須由合資格持卡人陪同
- 當貴賓室團隊掃描貴賓室禮遇二維碼後，貴賓室禮遇將被視為已被使用
- 可共享的貴賓室禮遇於信用卡會籍年度內有效。在使用貴賓室禮遇時，合資格信用卡客戶之信用卡及國泰會員賬戶必須有效，且未有被暫停或終止

- 若已分享的貴賓室禮遇尚未被使用，合資格信用卡客戶可隨時透過國泰應用程式取消，該貴賓室禮遇將加回到合資格信用卡客戶的國泰會員賬戶
- 可共享的貴賓室禮遇只可於有效期內使用。在任何情況下均不會延長貴賓室禮遇之有效期
- 可共享的貴賓室禮遇並無現金價值，亦不可兌換或交換為現金或任何其他物品。若有遺失或損毀，概不予以補發
- 貴賓室使用權受貴賓室所在國家 / 地區的適用法律及貴賓室營運商的規則及政策約束

渣打國泰 Mastercard - 優先理財

- 合資格信用卡客戶、其同行旅伴或「兌換名單」成員在到訪任何國泰航空商務貴賓室時，必須出示其一次性貴賓室禮遇二維碼及附有國泰航空航班編號的登機證，即可享用貴賓室服務。合資格信用卡客戶、其同行旅伴或「兌換名單」成員若只出示其渣打國泰 Mastercard - 優先理財，將不會獲准進入貴賓室

渣打國泰 Mastercard - 優先私人理財

- 合資格信用卡客戶、其同行旅伴或「兌換名單」成員在到訪任何國泰航空頭等及商務貴賓室時，必須出示其一次性貴賓室禮遇二維碼及附有國泰航空航班編號的登機證，即可享用貴賓室服務。合資格信用卡客戶、其同行旅伴或「兌換名單」成員若只出示其渣打國泰 Mastercard - 優先私人理財，將不會獲准進入貴賓室
- 合資格信用卡客戶、其同行旅伴或「兌換名單」成員如持有有效的頭等貴賓室禮遇，亦可以於未有供應頭等貴賓室時憑該券使用我們的商務貴賓室

優先預辦登機手續服務

渣打國泰 Mastercard - 優先理財



- 合資格信用卡客戶乘搭國泰航空營運之航班時，可享優先預辦登機手續服務
- 合資格信用卡客戶可於我們的特選經濟客艙專櫃辦理登機手續。他們亦可使用我們的行李寄艙櫃檯。此禮遇不適用於商務客艙或頭等客艙專櫃
- 合資格信用卡客戶在辦理登機手續時必須出示國泰應用程式內的國泰電子會員卡
- 只有合資格信用卡客戶方可享用此禮遇。此禮遇不適用於同行旅伴

渣打國泰 Mastercard - 優先私人理財

- 合資格信用卡客戶乘搭國泰航空營運之航班時，可享優先預辦登機手續服務
- 合資格信用卡客戶可於我們的商務客艙專櫃辦理登機手續。此禮遇不適用於頭等客艙專櫃
- 合資格信用卡客戶在辦理登機手續時必須出示國泰應用程式內的國泰電子會員卡
- 此禮遇亦適用於同行旅伴

優先登機服務

渣打國泰 Mastercard - 優先理財

- 當合資格信用卡客戶乘搭國泰航空營運之航班時，可享用特選經濟艙優先通道登機。若特選經濟客艙不適用，也可享用經濟艙優先通道登機
- 合資格信用卡客戶在登機時必須出示國泰應用程式內的國泰電子會員卡
- 只有合資格信用卡客戶方可享用此禮遇。此禮遇不適用於同行旅伴

渣打國泰 Mastercard - 優先私人理財

- 當合資格信用卡客戶乘搭國泰航空營運之航班時，可享用商務艙優先登機通道登機
- 合資格信用卡客戶在登機時必須出示國泰應用程式內的國泰電子會員卡



- 此禮遇亦適用於同行旅伴

「兌換名單」指合資格信用卡客戶可提名最多 5 位家庭成員及 / 或親友成為「兌換名單」成員，同享「亞洲萬里通」獎勵。請瀏覽國泰航空網站查閱更多詳情。

兌換國泰航空商務貴賓室獎勵

- 合資格渣打國泰 Mastercard、渣打國泰 Mastercard - 優先理財及渣打國泰 Mastercard - 優先私人理財客戶可憑「亞洲萬里通」里數兌換國泰航空商務貴賓室獎勵，不限於「兌換名單」成員，讓合資格信用卡客戶及其親友盡享優越的貴賓室服務。里數兌換獎勵不適用於兌換國泰航空頭等貴賓室
- 合資格信用卡客戶須於出發前最少 3 星期透過網上兌換貴賓室獎勵
- 完成兌換手續後，貴賓室獎勵換領信將以平郵方式寄送至合資格信用卡客戶提供的地址。當到訪任何一間國泰航空商務貴賓室時，只需向國泰職員出示該換領信正本，即可享用貴賓室服務
- 其他條款及細則適用。請參閱貴賓室獎勵申領表格上之詳情

會籍積分

- 合資格渣打國泰 Mastercard、渣打國泰 Mastercard - 優先理財及渣打國泰 Mastercard - 優先私人理財客戶憑卡消費累積每滿 HKD100,000 的合資格簽賬，可賺取 20 會籍積分，每個日曆年 (由 1 月 1 日起至 12 月 31 日) 最多可賺取 100 會籍積分
- 會籍積分將根據以下階段存入合資格信用卡客戶的國泰會員賬戶：
 - 2025 年 1 月 1 日至 3 月 30 日 (第一階段) — 會籍積分將於 2025 年 6 月 30 日或之前存入
 - 2025 年 4 月 1 日至 6 月 30 日 (第二階段) — 會籍積分將於 2025 年 9 月 30 日或之前存入
 - 2025 年 7 月 1 日至 9 月 30 日 (第三階段) — 會籍積分將於 2025 年 12 月 31 日或之前存入

- 2025 年 10 月 1 日至 12 月 31 日 (第四階段) — 會籍積分將於 2026 年 3 月 31 日或之前存入

- 會籍積分不可轉移至其他航空公司的計劃
- 合資格信用卡客戶之國泰會員賬戶及渣打國泰 Mastercard 必須於存入會籍積分時仍為有效。否則，國泰航空有限公司有權取消有關會籍積分。國泰航空有限公司概不負責，並免除任何會員損失的責任
- 所有合資格的簽賬消費，合資格信用卡客戶均可賺取會籍積分及「亞洲萬里通」里數。會籍積分有助提升合資格信用卡客戶的國泰會籍級別，而「亞洲萬里通」里數則可讓合資格信用卡客戶兌換一系列旅遊及生活品味獎勵

「合資格消費」指所有可賺取里數之信用卡簽賬交易

「延續里數有效期」、「轉贈里數」及「禮贈里數」9 折優惠

- 合資格渣打國泰 Mastercard、渣打國泰 Mastercard - 優先理財及渣打國泰 Mastercard - 優先私人理財客戶憑渣打國泰 Mastercard、渣打國泰 Mastercard - 優先理財及渣打國泰 Mastercard - 優先私人理財繳付「延續里數有效期」費用、「轉贈里數」費用及購買「禮贈里數」時，均可享 9 折優惠
- 須透過 www.cathaypacific.com 網上辦理手續
- 合資格信用卡客戶須登入其國泰會員賬戶，以延續、轉贈或禮贈里數，全數費用須以渣打國泰 Mastercard、渣打國泰 Mastercard - 優先理財或渣打國泰 Mastercard - 優先私人理財繳付
- 「延長里數有效期」、「轉贈里數」及「禮贈里數」之條款及細則適用

兌換酒店住宿、租車服務及旅遊體驗獎勵 9 折優惠

- 合資格渣打國泰 Mastercard、渣打國泰 Mastercard - 優先理財及渣打國泰 Mastercard - 優先私人理財客戶透過 travel.asiamiles.com 兌換酒店住宿、租車服務及旅遊體驗獎勵，可享 9 折優惠。酒店住宿、租車服務及旅遊體驗獎勵均由亞洲萬里通旅遊服務有限公司 (牌照號碼 353953) 管理



- 所有列載於「兌換酒店住宿、租車服務及旅遊體驗獎勵」章節之所有條文，均適用於「旅遊獎勵兌換折扣」

一般事項

- 國泰及國泰會員計劃保留權利闡釋有關條款及細則
- 其他國泰航空及國泰會員計劃條款及細則適用
- 在適用法律許可的最大範圍下，本條款及細則受香港法律管限。任何因本客艙升級禮遇或本條款及細則引起或與之相關的爭議，均須接受香港法院之司法管轄權管轄。
- 若本條款及細則的英文版本或其他語言版本有任何歧義或不一致之處，概以英文版本為準。