

## Cathay Privileges Terms and Conditions

Eligible cardholders of Standard Chartered Cathay Mastercard® 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 Business Lounge Passes

#### Standard Chartered Cathay Mastercard – Priority Banking

Eligible cardholders can enjoy four complimentary lounge passes per credit card membership year.

- The lounge passes are only valid for the eligible cardholders to use before flights that are marketed or operated by Cathay Pacific
- Each lounge pass allows the eligible cardholder to enjoy one-time admittance to any Cathay Pacific Business class lounge. The pass is not eligible for admittance to lounges operated by **oneworld** airlines or other partners
- Lounge passes must be claimed online or via Cathay Pacific app, and are not available via airport check-in or by calling our service line
- Eligible cardholders 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 will not be admitted if they just present their Standard Chartered Cathay Mastercard – Priority Banking
- Lounge passes are valid within the credit card membership year

#### Standard Chartered Cathay Mastercard – Priority Private

Eligible cardholders can enjoy 10 complimentary lounge passes per credit card membership year. This enables eligible cardholders and their family and friends to enjoy our world-class Business class lounges.

- Sharable lounge passes are valid for the eligible cardholders, their travel companion or redemption group nominee to use before flights that are marketed or operated by Cathay Pacific
- Sharable lounge passes allow the eligible cardholders, their travel companion or redemption group nominee to enjoy one-time admittance to any Cathay Pacific Business class lounge. The pass is not eligible for admittance to lounges operated by **oneworld** or other partners
- Sharable lounge passes must be claimed online or via Cathay Pacific app, and are not available at airport check-in or by calling our service line



- Redemption group nominee can enjoy their lounge pass even if they are not travelling with the eligible cardholders
- 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 just present their Standard Chartered Cathay Mastercard – Priority Private
- Sharable lounge passes are valid within the credit card membership year
- Shared lounge pass can be cancelled online or via Cathay Pacific app anytime as long as it has not been unused

## **Priority Check-in**

### **Standard Chartered Cathay Mastercard – Priority Banking**

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

### **Standard Chartered Cathay Mastercard – Priority Private**

- Eligible cardholders who are travelling on Cathay Pacific-operated flights can enjoy priority check-in
- Eligible cardholders may check in at our Business class airport check-in counters. This benefit does not extend to the First class check-in counters
- Eligible cardholders must present their Cathay membership card when they check in
- Travel companion(s) can also enjoy this benefit when they travel with the eligible cardholders

## Priority Boarding

### Standard Chartered Cathay Mastercard – Priority Banking

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

### Standard Chartered Cathay Mastercard – Priority Private

- Eligible cardholders can enjoy the same boarding line for Business class passengers on flights operated by Cathay Pacific
- Eligible cardholders must present their Cathay membership card when they board
- Travel companion(s) can also enjoy this benefit when they travel with the 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
- 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 spent, and up to 100 Status Points per calendar year, starting on 1 January and ending on 31 December
- Status Points will be credited to eligible cardholders' Cathay membership account on or before 31 March of the following year. For example, if eligible cardholders made an accumulated eligible transactions of HKD100,000 between 1 July 2022 and 31 December 2022, 20 Status Points will be credited to his/her Cathay membership account on or before 31 March 2023, second year Status Points crediting in March 2024 and so on
- 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.asiamiles.com](http://www.asiamiles.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](http://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”

## 10% redemption discount for dining awards

- 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 Dining Awards made on [cathay.com/shop](http://cathay.com/shop)
- All clauses under the section “Lifestyle Award– General Terms and Conditions” shall apply to the “Discount Redemption for Dining Awards”
- Eligible cardholders may redeem their Mileage Credits by selecting Dining Awards through [cathay.com/shop](http://cathay.com/shop). The discounted rate will automatically be applied at the time of redemption of the Dining Awards upon log into Lifestyle Awards website
- Discount redemptions for Dining Awards are only applicable to certain Dining Awards as designated by Cathay membership programme in its sole discretion. Cathay membership programme will also designate the number of Mileage Credits and the discounted rates required to redeem any particular Dining Awards at its sole discretion
- Only applicable to Asia Miles redemptions completed at [cathay.com/shop](http://cathay.com/shop)
- All transactions are non-refundable, non-reversible and non-transferable
- This offer cannot be used in conjunction with any other promotional offers, unless otherwise specified

## 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
- If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail