

Standard Chartered Credit Card Terms and Conditions

General Terms & Conditions for Credit Card Application:

1. Cardholders will be entitled to first year annual fee waiver upon successful card application of Standard Chartered Platinum Credit Card or Standard Chartered UnionPay Dual Currency Platinum Credit Card.
2. Applicant must be a holder of Hong Kong Identity Card.
3. If you currently hold a valid Standard Chartered Credit Card and you choose to apply for the same card type in this application, Standard Chartered Bank (Hong Kong) Limited ("the Bank") reserves the right not to process the application for that card type.
4. The Bank reserves the right to treat your credit card application for a certain card type(s) as application for another card type(s) and grant you the relevant type(s) of credit card as the Bank sees fit.
5. The income requirement for Standard Chartered Visa Platinum Card/Platinum MasterCard is **HK\$150,000** per annum and that for Standard Chartered UnionPay Dual Currency Platinum Credit Card is **HK\$96,000** per annum.
6. The Bank may cancel or adjust the credit limit of any of your credit cards issued by the Bank in connection with your application, its approval or any subsequent application or approval, if any as the Bank deems it necessary.
7. **You may, at any time without charge, choose not to have any temporary credit limit extension for your card. If you do not indicate your rejection on the temporary credit limit extension service (if applicable), you will be deemed to have given your consent to the Bank to grant the temporary credit limit extension service to your credit card(s). An Overlimit Charge is payable upon the outstanding balance debited in your card account over your granted credit limit in each credit card statement cycle.**
Over-the-limit transactions can still happen even if you have opted-out from the temporary credit limit extension service and thus Overlimit Charge may be chargeable. The over-the-limit transactions include, but are not limited to, Octopus automatic add-value service, autopay, late posting of a transaction due to the mode of spending (such as online purchase and overseas purchase with foreign currency chosen as the settling currency), stand-in authorization waited to be run overnight and transactions made by Visa payWave or MasterCard contactless service (for applicable credit card only) which signature is not required for verification. For enquiry on the above arrangement and the current Overlimit Charge, please feel free to call Standard Chartered Credit Card 24-hour Customer Service Hotline at 2886 4111.
8. **If you do not have any bank account with the Bank at the time of this application, the Bank will update your contact information into the Bank's system(s) upon successful approval of the credit card. The Bank will issue SMS, email or letter for notifying you the updates accordingly.**

Standard Chartered Credit Card Application – Important Notes

1. By making an application, you have read and accepted all terms and conditions set out in this application form, its accompanying leaflet (if applicable) as well as all terms and conditions stated in the [Client Terms](#) and the applicable documents referred to in Part A of [Client Terms](#), and the [Credit Card Terms](#), highlights of which are appended in this application ("banking agreement"). You agree to be bound by them and any variation the Bank makes to its banking agreement.
2. The income requirement for Standard Chartered Visa Platinum Card/Platinum MasterCard is **HK\$150,000** per annum and that for Standard Chartered UnionPay Dual Currency Platinum Credit Card is **HK\$96,000** per annum. If you have multiple Standard Chartered Credit Cards (including Standard Chartered WorldMiles American Express® Card and Standard Chartered UnionPay Dual Currency Platinum Credit Card), you shall have one approved credit limit which is to be shared among all Standard Chartered Credit Cards. Total monthly transactions of all your Standard Chartered Credit Cards will also be consolidated into one statement.
3. The Bank will obtain a credit report on the customer and any of its sureties from a credit reference agency in considering any application for credit. In the event the customer or any of its sureties wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
4. The Bank reserves the right to request the applicant to provide supporting document(s) for credit card approval purpose.
5. The Bank reserves the right to offer an alternative type of credit card instead of the card you apply.
6. The approval of the credit card is subject to the final decision of the Bank.
7. Any benefit offer (or welcome offer) for successful application is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you.
8. You may enquire about the status of your application by using the Standard Chartered Credit Card 24-Hour Customer Service Hotline at 2886 8868. Where your application is approved, before using the card, you will need to activate the card by using the Credit Card 24-Hour Automated Phone Enquiries System designated by the Bank for such purposes.
9. You have read and understood the Bank's "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data" ("Notice") which is available to you at any of Standard Chartered branches and/or on Standard Chartered website at sc.com/hk and forms part of its banking agreement. You agree that all information provided by you in connection with this application (including personal information) may be used and disclosed to such persons (whether in or outside Hong Kong) and for such purposes as set out in the Notice.
10. The Bank reserves the right to amend the contents and all the terms and conditions contained on this website at any time.
11. In case of inconsistency between the applicable terms and conditions on one hand and the provisions within the application form or this website, the former shall prevail.
12. In case of inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Highlight of the Banking Agreement (including Credit Card Terms)

Important Notes: You are suggested to read carefully the entire banking agreement. Your attention is particularly drawn to the following major terms and conditions:

1. The terms of our banking agreement apply to the use of your *credit card*. If you do not agree with those terms, you may wish to terminate your *credit card* in accordance with the procedure in the Credit Card Terms.
2. You must comply with the activation procedures we notify you from time to time.
3. You must ensure that only the person issued with a *credit card* uses it.
4. You are liable for all transactions made using your *credit card* or the card number on such *credit card*. You are also liable for all transactions made using a *supplementary card* or the card number on such *supplementary card*.
5. You must ensure that your *credit limit* is not exceeded.
6. You must pay the interest, fees and charges that apply to your *credit card*.
7. You must pay at least the minimum payment due or minimum monthly repayment as set out in your statement. You remain liable to us even if you do not receive your periodic statement.
8. The minimum payment due shall be the aggregate amount of items as set out in the Credit Card Terms or any minimum amount as set out in the *tariff sheet*, whichever amount is higher.
9. If we do not receive your *balance owing* for your *credit card* on or before the due date set out in your statement, we may charge you (subject to any grace period in accordance with our usual practice or applicable law) the applicable *involuntary charges*, which we may debit from your *account*.
10. We (and any other member of the *Standard Chartered Group*) may set off any amount we (or any other member of the *Standard Chartered Group*) owe you against any amount you owe us (or any other member of the *Standard Chartered Group*) (whether or not the obligation is matured or contingent). We (and each other member of the *Standard Chartered Group*) may also combine or consolidate all *accounts*. If we (or any other member of the *Standard Chartered Group*) combine *accounts*, any credit funds held by you in your *accounts* will be applied to adjust the amount owing by you in relation to your other *accounts*. We (and each other member of the *Standard Chartered Group*) may do so at any time (even if you are not in *default*).
11. If we do not receive the minimum payment or minimum monthly repayment on or before the due date, you must pay for the applicable *involuntary charges*. You may not use your *credit card* until the minimum payment or minimum monthly repayment has been paid and we may suspend the use of your *credit card*.
12. Despite any other terms of our banking agreement, subject to applicable law, we may at any time demand immediate payment of any amounts you owe us.
13. If you think there is an error on your statement, you must notify us with details of such error within the period specified in the statement. If you do not do so, we will treat the statement as correct.
14. If you are not comfortable with any changes we make to our banking agreement, you may terminate your *credit card* in accordance with the procedure in the Credit Card Terms.
15. If your *credit card* or any *supplementary card* is lost or stolen, **you will be liable for the use of the *credit card* and any *supplementary card* until such time you notify us that the card is lost or stolen. However, your liability will be limited to HK\$500** if you have not acted fraudulently or with gross negligence and you have complied with the Security Procedures set out in our Client Terms.
16. You are liable for your failure and that of any *supplementary cardholder* in complying with our banking agreement.
17. If you or we end the *account* for a *credit card*, subject to any applicable law, you must immediately pay all amounts owing to us in connection with the *credit card* and any *supplementary card*.
18. You may be liable for any transaction made using a *supplementary card* until it has been returned or until we are able to implement our procedures applicable to lost cards. We may impose any charges incurred from implementing such procedures.
19. Our Client Terms include additional provisions relating to your liability to us and exclusions or limits on our liability.

Additional major terms and conditions applicable to Dual Currency Card

1. Each of the *accounts* for a *dual currency card* will be operated separately in the same way as an *account* for a *credit card*. For instance, any *balance owing* for one *account* for a *dual currency card* will be calculated and have to be settled separately from the *balance owing* for another *account* for a *dual currency card*.
2. Only one credit limit denominated in Hong Kong Dollars will apply to collectively all of the *accounts* for the *dual currency card*.
3. For any *account* for a *dual currency card* that is not denominated in Hong Kong Dollars, you may pay the *balance owing* for such *account* in the same *currency* that such *account* is denominated or in Hong Kong Dollars. If you choose to pay such *balance owing* in Hong Kong Dollars, we may convert any amount of such Hong Kong Dollars you pay to us at a rate we reasonably consider appropriate. If you intend to make minimum or full payment, you also bear the risk of not able to do so due to the shortfall arising from the conversion.
4. We may or may not allow you to use your *dual currency card* to obtain *cash advance*. If we allow you to do so,
 - transactions made in Hong Kong or overseas will be posted to the Hong Kong Dollars denominated *account*;
 - transactions made in China will be posted to the Renminbi denominated *account*.
5. Transactions made using a *dual currency card* will be processed as follows:
 - transactions made in Hong Kong will be posted to the Hong Kong Dollars denominated *account*;
 - transactions made in China will be posted to the Renminbi denominated *account* (except where the transaction is processed in a currency other than Renminbi, the relevant amount will be converted into Hong Kong Dollars and posted to the Hong Kong Dollars denominated *account*);
 - transactions made outside Hong Kong or China will be converted into Hong Kong Dollars and posted to the Hong Kong Dollars denominated *account*.

Online Application Welcome Offer Terms and Conditions

A. General Terms and Conditions of Welcome Offer

1. The welcome offer ("Welcome Offer") is only available to the applicant who has submitted the credit card application from 9 January 2016 to 12 February 2016 (both dates inclusive) (the "Promotion Period") and fulfilled the requirements as set below.

2. The Welcome Offer is only applicable to applicants who currently do not hold and in the past 6 months have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card from the date of credit card approval ("New Cardholders").
3. For the calculation of the eligibility for the Welcome Offer of Standard Chartered UnionPay Dual Currency Platinum Credit Card, all HKD and RMB Eligible Transactions as shown on the monthly statement will be taken into account and combined for calculating the spending amount. Every RMB 1 spent will be calculated as HK\$1. For the calculation of the eligibility for the Welcome Offer of other newly approved credit card, the total HKD amount under Eligible Transactions as shown on the monthly statement will be taken into account for calculating the spending amount.
4. Eligible Transactions are retail purchases (including both local and overseas transactions), online purchase (not applicable to Standard Chartered UnionPay Dual Currency Platinum Credit Card) or posted amount of instalment purchase (not applicable to Standard Chartered UnionPay Dual Currency Platinum Credit Card) but do not include without limitation cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet / ATMs / Phone Banking Services or other available means, unposted / cancelled / refunded / falsified / unauthorized transactions.
5. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time of the Welcome Offer is rewarded or the redemption letter for the Welcome Offer is arranged to be sent to the New Cardholder (as the case may be); otherwise the Bank has the right to forfeit the Welcome Offer.
6. The Welcome Offer is available on a first-come-first-served basis while stocks last. The Bank reserves the right to offer an alternative Welcome Offer as replacement in case of shortage.
7. The Welcome Offer is not transferable, returnable or redeemable for cash.
8. **Each New Cardholder will only be entitled to the Welcome Offer once** regardless of the number of approved applications he/she makes and the number of times the requirements is met on one or more approved credit cards within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder's entitlement of the Welcome Offer.
9. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection and in case of disputes, for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
10. If a New Cardholder who has already received the Welcome Offer subsequently cancels the relevant credit card within one year from the date of issuance of the new card, **the Bank reserves the right to charge a cost equivalent to the value of the Welcome Offer.**
11. Each of the banking products or services set out in the terms and conditions is subject to respective eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.
12. Any spending requirements mentioned in these terms and conditions are part of a promotional offer for reward points, gift, cash rebate or fee waiver (as the case may be). They are not mandatory requirements which must be met before a cardholder may apply and be granted any banking product or service. Any one product or service may be applied and be granted independently.
13. **New Cardholders understand and accept that the Bank is not the supplier of the products / services / gifts provided. The Bank shall bear no liability relating to any aspect of the products / services / gifts, including without limitation, their quality, the supply, the descriptions of the products / services / gifts provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the products / services / gifts provided by the merchant, its employees, officers or agents. The use of the products / services / gifts is subject to the terms and conditions as stipulated by the supplier (if applicable).**
14. Employees of the Bank **are not eligible for the Welcome Offer.**
15. The Bank reserves the right to vary, extend and / or cancel this offer or amend these terms and conditions at any time. Any benefit or promotional offer for New Cardholders is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Terms and Conditions Applicable to New Cardholders who apply for Standard Chartered Platinum Credit Card OR Standard Chartered UnionPay Dual Currency Platinum Credit Card

1. New Cardholders (as defined in clause 2 of Section A), who submit either (i) Standard Chartered Platinum Credit Card **OR** (ii) Standard Chartered UnionPay Dual Currency Platinum Credit Card online application form via the Standard Chartered Hong Kong Marathon 20th Anniversary Campaign designated website during the Promotion Period and fulfil the requirements as set out in clause 2 of this section, may be entitled to HK\$600 Shopping Voucher (available voucher choices including WELLCOME Supermarket Shopping Voucher, **city**'super Shopping Voucher) as the Welcome Offer.
2. Welcome Offer requirements:
 - a. Successfully apply for principal card as set out in either type (i) or (ii) of clause 1 of this section, or relevant credit card type issued by the Bank ("Eligible Card") ; **AND**
 - b. Accumulate Eligible Transactions of **HK\$8,000 or above** with the newly approved Eligible Card **within the first 2 months** from the date of issuance of the Eligible Card.
3. Redemption letter of HK\$600 Shopping Voucher will be sent to New Cardholders who meet the requirements and are entitled to the Welcome Offer, where applicable, within 5 months from the date of issuance of the Eligible Card . Upon receiving the redemption letter, New Cardholders can redeem the Welcome Offer by presenting the original copy of redemption letter and the Eligible Card at the designated redemption centres. Details of the redemption procedures will be set out in the redemption letter.
4. Once the HK\$600 Shopping Voucher is chosen at the time of application, it cannot be exchanged for any alternative.

Credit Card Application Declaration

To: Standard Chartered Bank (Hong Kong) Limited (hereinafter called the "Bank", "we", "us" or "our" including our successors and assigns)

Application Declaration

Agreed with bound by the following Declaration:

1. You (being the person named as the "applicant" in the application) represent and warrant that all information (including any documents) you have given to us in connection with this application is correct, complete and not misleading. You also authorize us to verify from any source we may choose. If you are a Principal Card Applicant, you further represent and confirm that the Principal Card Applicant is a Hong Kong resident and is at least 18 years of age.
2. You acknowledge that we may decline your application without giving you any reason for doing so.
3. **You acknowledge that: (i) our Client Terms and the applicable documents referred to in Part A of our Client Terms (including Credit Card Terms and other prevailing terms and conditions, "banking agreement") have been made available to you at any of our branches and on our website at sc.com/hk; (ii) a highlight of the banking agreement has been provided to you as appended in this application form; (iii) unless you have indicated your choice to receive a hard copy, you agree to receive an electronic copy of the banking agreement; (iv) you have read and understood the banking agreement and/or a highlight of it; and (v) you agree to be bound by the banking agreement.**
4. **You have read and agreed to be bound by the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice") which has been available to you at any of our branches and on our website at sc.com/hk.**
5. You confirm that: (i) none of your credit cards have been cancelled due to payment default; (ii) you do not have any payments overdue by more than one month on any loans or credit cards you have with other financial institutions; and (iii) you are not and have never been bankrupt and you have no intention to petition nor are you currently petitioning for bankruptcy.
6. You understand and agree that the Bank may, at its sole discretion, decide whether to approve this application by reference to the overall banking relationship, total asset balance or deposits held with the Bank if you are an existing banking client.
7. You represent and warrant that you have complied and will comply with all applicable law (including any foreign exchange restriction) in connection with our banking agreement.
8. Unless otherwise specified above, you confirm that you are not a relative or spouse/ex-spouse of any of our directors, employees with lending authority or shareholders holding 10% or more of our issued shares ("specified persons"). Moreover, none of the specified persons mentioned herein is your guarantor of any other matters. You agree to notify us in writing as soon as reasonably practicable if you subsequently become aware of any change in circumstance.
9. We will serve a written notice to you at your correspondence address set out in the application form if we accept your application.

You understand and agree that for the purpose of reviewing your existing credit facilities, we may access your data held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data. You understand and agree that the Bank reserves the right to cancel or not to proceed with this application if the required documents and/or application information are not provided within 30 days from the date of the application, and/or the relevant requirement(s) is not met. You further confirm and agree that we may give any information in connection with this application (including your personal information) to the parties (whether situated in or outside of the Hong Kong Special Administrative Region of the People's Republic of China) and for the purposes as set out in the Notice.

You understand that sales staff of the Bank receives remuneration with reference to the performance of the relevant staff for promoting various banking and related services that provided by the Bank. The remuneration structure is subject to review by the Bank from time to time and includes salaries, incentives, bonuses, etc.

Standard Chartered Bank (Hong Kong) Limited Credit Card Key Facts Statement

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Credit Card Terms

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Client Terms

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Terms and Conditions for eStatement Services

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