

Standard
Chartered
Here for good



Prestigious lifestyle for the elite



VISA
INFINITE



Enticing rewards await you

As a valued cardholder of Standard Chartered Priority Banking Credit Card / Visa Infinite Card, you are pampered with the exceptional privileges that complement your lifestyle! To create for you the finest experience, we are presenting you with the special privileges for 2012.

Here are a few highlights:

- Airport Limousine Pick Up Service at a special rate (P.7)
- Complimentary upgrade for handcrafted beverages at Starbucks (P.4)
 - Cash Coupon privilege at Lei Garden Restaurant (P.4)
 - Up to 20% discount at The Grand (P.11)
- Complimentary access to Hong Kong Parkview (P.2)
 - Complimentary Green Fees at 9 golf clubs (P.12)

More benefits are on the way! Please visit www.standardchartered.com.hk for more information.

Remarks:

The offers are subject to relevant terms and conditions. Please refer to the enclosed leaflet and visit www.standardchartered.com.hk for details. Unless otherwise specified, the offers are valid until 31 December, 2012.

Standard Chartered Priority Banking Credit Card 24-hour Customer Service Hotline: 2886 8866
Standard Chartered Visa Infinite Card 24-hour Customer Service Hotline: 2267 2218

PBMI_VI_DM_04/2012



Standard Chartered Priority Banking Credit Card

• Earn extra 360° Rewards Points

- ▶ Earn 2X 360° Rewards Points on local and overseas spending

• More Rewards

- ▶ Earn 360° Rewards Points not only on your card spending but on your banking accounts

Product Categories	Reward Basis	360° Rewards Points earned (monthly)	Maximum 360° Rewards Points earned (monthly)
Deposits	Every HK\$100,000 daily average balance in a month*	500 points	10,000 points
Structured Investments Series			
Premium Deposit			
Investments	Every HK\$100,000 daily average balance in a month ⁺	500 points	10,000 points
Insurance			
Personal Instalment Loan	Every HK\$100,000 month-end outstanding loan balance [#]	500 points	10,000 points
Mortgage Loan		100 points	10,000 points

* Based on total number of calendar days in the relevant month

⁺ Based on total number of days the Bank is open for business in the relevant month

[#] As on the last calendar day in the relevant month

Risk Disclosure Statement: Investment involves risks. The prices of investment products may move up or down and the worst case will result in loss of your entire investment. Customers should consider their own investment objective, investment experience, financial situation and risk tolerance level; and also read the terms and conditions of the relevant investment services/offering documents including the risk disclosures, and is advised to seek independent professional advice before making any investment decision.

Remarks: Customers must spend at least once in retail transaction or make cash advance in a month in order to enjoy Priority Banking 360° Rewards for that particular month.



Standard Chartered Visa Infinite Card

• Earn extra 360° Rewards Points

- ▶ Earn 2X 360° Rewards Points on local spending
- ▶ Earn 3X 360° Rewards Points on overseas spending



Reserved for a distinguished few



Hong Kong Parkview

- Complimentary access to all club facilities, including spa & resort, clubhouse and food & beverage outlets
 - The Cardholder can enjoy unlimited access to spa and resort facilities during weekdays and once a month during weekends and public holidays. Reservation must be made by 8pm a day prior to the access day and is subject to availability.

Enquiry and reservation: 800 901 869



The Peninsula Hong Kong

- 10% discount at the following restaurants:
 - ▶ Felix
 - ▶ Gaddi's
 - ▶ Salon de Ning
 - ▶ Spring Moon
- Not applicable to 13 May, 17 June, 1 July, 1 October, 24-31 December, 2012.
- Applicable to a maximum of 12 persons.
- Applicable to food consumption only at Felix, Gaddi's and Spring Moon and beverage only at Salon de Ning.

Enquiry and reservation:

Felix: 2696 6778 Salon de Ning: 2696 6705
Gaddi's: 2696 6763 Spring Moon: 2696 6760



Liberty Exchange Kitchen & Bar

- 15% discount on À La Carte and Seasonal Sets in Main Dining Room on 2/F
- Welcome Amuse Bouche for each guest
 - Subject to 10% service charge after 15% discount.
 - Valid from Monday to Sunday except festive days and public holidays.
 - Advance reservation is required.

Enquiry and reservation: 2810 8400



Indulge your taste buds



Crowne Plaza Hong Kong Causeway Bay

- 15% discount on dinner buffet at Kudos
 - Not valid on Mother's Day, Father's Day, Christmas Eve, Christmas Day and New Year's Eve.
 - Advance reservation is required.

Enquiry and reservation: 3980 3000



Renaissance Harbour View Hotel Hong Kong

- 10% discount at the following restaurants:
 - ▶ Café Renaissance
 - ▶ Lobby Lounge
- Not valid on Mother's Day, Father's Day, Mid-Autumn Festival, Winter Solstice, Christmas Eve, public holidays, fireworks display evening and festival days with ticket sales and private party of more than 36 persons.

Enquiry and reservation: 2802 8888



W Hong Kong

- 10% discount on à la carte menu at the following restaurants:
 - ▶ KITCHEN
 - ▶ SING YIN
 - ▶ Living Room
 - ▶ Wet DECK
- Applicable to a maximum of 12 persons.
- Advance reservation is required.

Enquiry and reservation: 3717 2222



Indulge your taste buds



Lei Garden Restaurant

- A complimentary HK\$200 Lei Garden Restaurant Cash Coupon upon purchase of HK\$2,000 or above
 - The usage of cash coupon is subject to relevant terms and conditions. Please refer to the back of the coupon for details.



The Drawing Room

- A complimentary glass of champagne per guest upon dining
- A complimentary plate of Pata Negra Ham per table upon dining
 - Not valid on 23-27, 31 December, 2012.
 - Advance reservation is required.

Enquiry and reservation: 2915 6628



Starbucks

- Complimentary upgrade on handcrafted beverages, from Tall to Grande/Grande to Venti for all hot/cold beverages (except bottled and canned beverages)

Website: www.starbucks.com.hk



Travel in class



British Airways

- Buy a British Airways Club World business class return ticket to London, and receive a one-way upgrade to First Class for free
 - Applicable to bookings and departures from now until 20 June, 2012.

Enquiry and reservation: 3071 5083



Singapore Airlines

- Enjoy the following 2-To-Go discounted business class airfares at Singapore Airlines

Fare No.	Destination	Fare Type	Fare per Passenger (in HK\$)	Ticket Validity
1	Singapore	2-To-Go	\$13,380	2-14 days
2	San Francisco		\$38,200	2-30 days

- Booking is available from now until 30 June, 2012, with departure from now until 31 December, 2012.
- Prices are exclusive of taxes and fuel surcharges.
- Please contact licensed travel agent appointed by Singapore Airlines for bookings.

Enquiry and reservation: 800 901 869



Jetour Holiday (China) Limited

- Enjoy up to HK\$800 discount for each person for booking of designated tours or cruises
 - Applicable to bookings and departures from now until 31 December, 2012.

Enquiry and reservation: 3180 9922



Travel in class



W Retreat & Spa Maldives, Fesdu Island, Maldives

Visa Luxury Hotel Collection

- Enjoy the following benefits at over 900 luxury hotels around the world:
 - ▶ Best available rate guarantee
 - ▶ Automatic room upgrade upon arrival when available
 - ▶ Free in-room Internet or Valet Parking
 - ▶ Complimentary continental breakfast
 - ▶ 3pm check out when available
 - ▶ VIP guest status
 - ▶ US\$25 food and beverage voucher

Enquiry and reservation:
www.visainfinitehotels.com
 800 901 869



HotelClub

- Enjoy up to 75% discount at more than 55,000 hotels worldwide
 - Valid until 31 March, 2013.

Enquiry and reservation:
www.hotelclub.com/visa
 800 901 869



THE PENINSULA
HONG KONG

The Peninsula Hong Kong

- 10% discount on selected suites with privileges including round-trip airport transfer
- Daily breakfast for two
- Unlimited mini bar consumption
- HK\$1,500 food and beverage credit per suite per day (except Imasa and room service)
- Late check-out until 4pm (subject to availability)
- 10% discount on any treatment at The Peninsula Spa

Enquiry and reservation:
 2926 2888 (For hotel suite privileges)
 2696 6681 (For spa privileges)



Travel in class



Airport Limousine Pick Up Service by Dah Chong Hong (Motor Leasing) Limited

- Enjoy local transfer to/from Hong Kong International Airport at an exclusive rate of HK\$250 per trip, including:
 - ▶ Private chauffeur and luggage handling service
 - ▶ Complimentary airport 'Meet and Greet' service
 - ▶ Automatic access to the airport limousine lounge
 - Available upon presentation of receipt of air ticket, travel package, tour or overseas hotel booking with Visa Infinite Card.
 - Enjoy buy-one-get-one-free offer upon using the above single-trip local transfer service during 1-31 May and 1-30 September, 2012
- Enquiry and reservation:
 2768 2880 (06:00 - 24:00, Monday to Sunday)



Avis

- Up to 20% savings on your next qualifying rental of three days or more*
 - Blackout dates may apply.
 - For reservation: www.avis.com/visa (Please quote the Avis Worldwide Discount number "B204400" for booking)
 - Complimentary enrolment to Avis® Preferred® Service*
 - For sign up: www.avis.com/visapreferred
- *Applicable to car rental in US, Canada, Africa, Asia, the Caribbean, Europe, Latin America, Mexico and Middle East.

Enquiry: 800 901 869



Shopping redefined



BALMAIN
PARIS

Balmain

- 15% discount on regular-priced items
- Complimentary basic alteration services

Enquiry: 3102 9184



THE
SWANK

THE SWANK

- 10% discount on regular-priced items
- Complimentary basic alteration services
- Complimentary delivery and gift-wrap services
- 10,000 rewards points will be gifted to all new THE SWANK VIP accounts upon registration and first purchase of any non-discounted item

Enquiry: 2810 0769
Website: www.swank.hk



CoSTUME NATIONAL

CoSTUME NATIONAL

- 15% discount on regular-priced items
- Complimentary basic alteration services

Enquiry: 2501 0308



Shopping redefined



PRINCE太子
珠寶鐘錶 JEWELLERY & WATCH

Prince Jewellery & Watch

- 5% discount on selected items

Enquiry: 2739 2333



★
ZENITH
SWISS WATCH MANUFACTURE
SINCE 1865

ZENITH

Enjoy exclusive privileges upon the purchase of any ZENITH timepiece:

- Complimentary leather/rubber straps
- Personalized Engraving Caseback Services
- Spend an accumulated amount of HK\$2,000,000 or more from now until 31 December, 2012 and enjoy a VIP experience for 2 persons on a "3 Day, 2 Night tour" to ZENITH Manufacture in Le Locle, Switzerland to explore the know-how and Craftsmanship of the 147-year-old Swiss brand
- Available at the ZENITH boutique in Causeway Bay (58 Russell Street), and not applicable to any other authorized dealer, distributor or franchise shop.

Enquiry: 2575 1313



Watson's Wine

Watson's Wine

- 15% discount on regular-priced Burgundy, Italian, Australian, New Zealand and Chilean red and white wine
- Cannot be used in conjunction with the regular 6% and 12% case discount, other promotional offers or discount offer.

Website: www.watsonswine.com



Pamper your senses



Chuan Spa – Langham Place Hotel

- Enjoy your choice of a 30-minute add-on service, from either a body scrub or mini facial, upon booking any 60-minute treatment
 - Applicable from Monday to Sunday except public holidays. Not applicable to nail and waxing services
- Buy-one-get-one-free on any Chuan Signature Escapes Package
 - Applicable from 10am-4pm, Monday to Thursday except public holidays.

Enquiry and reservation: 3552 3510



Elemis Elemis

- Complimentary 3-day Anti-Ageing Skincare Kit (valued at HK\$210) upon completion of a SkinLab Consultation
- Complimentary Pro-Collagen Marine Cream (15ml) upon purchase
- 50% discount on first trial of SpaPod Power Booster Facial
 - Valid at the Elemis counter at Lane Crawford only.
 - Advance reservation is required.

Enquiry and reservation:
3101 9547 (Counter at Lane Crawford, Tsim Sha Tsui)
3101 0779 (Counter at Lane Crawford, Causeway Bay)



sense of touch Sense of Touch

- Enjoy your choice of either a complimentary 30-minute eye treatment, hand massage or luxury foot spa treatment, plus receive an “age smart” gift set (worth HK\$350), upon booking a 60-minute facial or massage
 - Applicable from Sunday to Friday except public holidays. Not applicable to nail, waxing and lashes/eyebrow tint services.

Enquiry and reservation:
2526 6918 (Lan Kwai Fong Spa)
2592 9668 (Repulse Bay Spa)



Enrich your lifestyle



MCL

- Up to 20% discount on regular-priced movie ticket for both 2D and 3D movies
 - Not applicable to films having special arrangements with film distributors.

Enquiry: 2418 8841



THE GRAND The Grand

- Up to 20% discount on regular-priced movie ticket for both 2D and 3D movies
 - Not applicable to films having special arrangements with film distributors.
- Free popcorn for purchase of every 4 movie tickets
- Priority queue

Enquiry: 2196 8170



Red MR

- 15% discount for bookings of Party room
- 10% discount for bookings of other rooms
 - Not valid on 6-9 April, 24-26 and 31 December, 2012.
 - Advance reservation is required.

Enquiry and reservation: 3125 3125
Website: www.redmr.com



How about a round of golf?



Complimentary Green Fees

- Unlimited complimentary green fees at 9 golf clubs in 9 countries/territories

Country/Region	Golf Club
China (Shenzhen)	Shenzhen Jiulong Hills Golf Club
Taiwan (Taipei)	Miramar Golf & Country Club
Thailand (Bangkok)	Thai Country Club
Singapore	Premium Golf Club
Malaysia (Kuala Lumpur)	Glenmarie Golf & Country Club
Indonesia (Bogor)	Jagorawi Golf & Country Club
United Arab Emirates (Dubai)	The Els Club, Dubai Sports City
Russia (Moscow)	Moscow City Golf Club
South Africa (Gauteng)	Randpark Golf Club

- Advance reservation is required.

Enquiry and reservation: 800 901 869

Website: www.visainfinite.com.hk



Worldwide Discounted Green Fee

- 30% discount at 300 golf clubs worldwide

- Advance reservation is required.

Enquiry and reservation: 800 901 869

Website: www.visainfinite.com.hk

General Terms and Conditions

1. The Offers are valid from now until 31 December, 2012 ("Promotion Period"), unless otherwise specified.
2. The Offers are only applicable to Cardholders of valid Standard Chartered Priority Banking and Standard Chartered Visa Infinite Principal and Supplementary Cards issued in Hong Kong, unless otherwise specified.
3. The Offers are available in Hong Kong only, unless otherwise specified.
4. The Offers are unavailable on participating merchants' closed dates.
5. The Offers are valid upon presentation of a Standard Chartered Priority Banking Credit Card or Standard Chartered Visa Infinite Card ("the Card") and all payments, including deposit (if any) and fees associated with the Offers must be made with the Card.
6. Photos are for reference only.
7. Reservation can be made through Visa Infinite Customer Service Hotline or directly made to the participating merchants, unless otherwise specified.
8. No refund will be made with respect to any Offers not utilized by the Cardholder, either in part or full, or where the Cardholder amends, cancels or otherwise varies arrangements after commencement of the booking.
9. The Offers cannot be used in conjunction with other promotions, in-house offers, discount, coupons or special offers, unless otherwise specified.
10. The Offers are subject to availability, available on a first-come, first-served basis and while stocks last.
11. The Offers are not transferable and cannot be resold/exchanged for cash, other products or services.
12. The Offers are subject to the relevant terms and conditions of the participating merchants. Visa Hong Kong Limited, Standard Chartered Bank (Hong Kong) Limited (the "Bank") and participating merchants reserve the right to amend, vary or terminate such terms and conditions from time to time.
13. Visa Hong Kong Limited and the Bank reserve the right to modify, cancel or remove any merchant and/or their offers at any time without prior notice.
14. Visa Hong Kong Limited and the Bank shall not be liable in any way to any person for any personal injury, death, loss or damage (whether direct, indirect or otherwise) arising from or in connection with the Privileges (including special offers, discounts, gifts, prizes and services).
15. In case of any disputes, the decisions of Visa Hong Kong Limited, the Bank and participating merchants in the Privileges are final and binding.
16. Visa Hong Kong Limited, the Bank and their agencies have taken every care to ensure the accuracy of the information provided at the time of publishing. Visa Hong Kong Limited, the Bank and their agencies shall not accept responsibility for any error or omission. All offers are correct at the time of publishing.
17. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material in relation to the Privileges, the terms and conditions listed on the Visa Infinite website and the website of the Bank will prevail.
18. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.
19. These terms and conditions shall be construed and governed by the laws of the Hong Kong Special Administration Region.
20. Cardholders understand and accept that the Bank is not the supplier of the products/services purchased. The Bank shall have no legal liability relating to any aspect of the products/services including, without limitation, their quality and the supply.
21. For details and other terms and conditions of the participating merchants, please make enquiry with the relevant participating merchants.

Standard Chartered Priority Banking Credit Card 360° Rewards Programme Terms and Conditions

1. Eligible transactions settled by Priority Banking Credit Card ("Eligible Transactions", which is described further in clause 4 below) by both the Principal Cardholder and Supplementary Cardholder(s) (if any) under the same Priority Banking Credit Card Account (the "Card Account") will be counted collectively in calculating the 360° Rewards Points (the "Points").
2. Two Points will be awarded for every HK\$1 spent under any Eligible Transactions. (Note: With effect from 29 July 2012, one point will be awarded for every HK\$1 spent under bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service.)
3. Subject to the provisions below, Points awarded to the Card Account shall be valid for use for at the maximum of 3 years as particularly specified in the relevant monthly statements.

4. Eligible Transactions

a. include:-

- (i) local and overseas retail purchase transactions (including bill payment and Octopus AAVS reload) charged to the Card Account;
- (ii) retail purchase transactions to be settled through interest-free monthly instalment service, and the Points for these Eligible Transactions will be awarded to the Card Account monthly only for the instalment amount that is charged to the Card Account during the relevant month; and

b. does not include:-

- (i) the following transactions or payment items even if they are settled by or charged to the Card Account: cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees;
- (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions.

5. The usage of the Points will be subject to all terms and conditions set out in the Bank's 360° Rewards Catalogue as amended by the Bank from time to time.
6. In the event that any Point has been used or credited to the Card Account but subsequent to such usage or crediting, the transaction(s) that form(s) part or all of the Points is cancelled or refunded, without prior notice to the Cardholder, the Bank has the right to either debit from the Card Account the same amount of Points used or credited, or if the balance of Points is insufficient, charge to the Card Account a monetary amount equivalent to the value of the Points used or credited.
7. If the Card Account is voluntarily/involuntarily closed, all unredeemed Points and Points not yet credited to the Card Account are immediately forfeited.
8. Notwithstanding the above, to be eligible for the Points, the Card Account must be valid and in good financial standing at the time when the Points are awarded. The Bank reserves the right to refuse to award or honour any Points if the Cardholder fails once or more to pay on or before the relevant due date any Minimum Payment Due specified in a monthly statement of Card Account issued during any period of one year designated by the Bank.
9. The Bank reserves the right to alter or terminate the above 360° Rewards Programme and amend the terms and conditions herein at any time, including, but not limited to, the Points multiplier. In case of disputes, the decision of the Bank shall be final and binding.
10. These Terms and Conditions should be read together with the Customer Terms and the applicable documents referred to in Part A of the Customer Terms including the Credit Card Terms that form the banking agreement between the Bank and the Cardholders.

Priority Banking 360° Rewards Programme Terms and Conditions

1. The Priority Banking 360° Rewards offer ("Offer") is only available to Priority Banking ("PB") customers holding valid Principal PB Credit Card (the "Card") issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank") ("Eligible Customer").
2. Under the Offer, Eligible Customers may earn 360° Rewards Points ("Points") by holding or entering into the following products or transactions ("Eligible Transactions") and subject to the terms hereinafter provided:

Product Categories	Eligible Banking Products
Deposit/ Structured Investments Series/ Premium Deposit	Savings Account, Current Account, Time Deposit, Call Deposit, Goldenlink Passbook Savings Account, Premium Deposit, and Structured Investments Series (Any Currency). - Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for Points calculations. - Excluding deposits credited to MortgageOne® Account and Actual Amount Swept under MortgageOne® Optimizer Services.
Investments	Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).
Insurance	Cumulative premium paid for designated life assurance plans (except for investment-linked insurance plan and Mortgage Loan Assurance Plan) underwritten by the Prudential Assurance Company Limited ("Prudential") and applied through the Bank.
Personal Instalment Loan	Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Instalment Loan and Tax Loan. - Any loan amounts approved but not yet drawdown will be excluded from Points calculation.
Mortgage Loan	Mortgage Loan - Any loan amounts approved but not yet drawdown will be excluded from Points calculation. - Loans applied under Standard Chartered Staff Mortgage Plan are not eligible for Points. - If there is more than one applicant/obligor under the relevant mortgage loan and each of them is a holder of the Card, only Applicant 1/Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to Points under this Product Category.

- 3.1 Points will be calculated based on the total balance of the relevant account as shown on the relevant monthly statement and on the following criteria with reference to each Product Category:

Product Category of Eligible Transactions	Reward Basis	No. of Points earned (monthly)	The Maximum Points earned (monthly)
Deposit/ Structured Investments Series/ Premium Deposit	Every HK\$100,000 daily average balance in a month*	500 points	10,000 points
Investments	Every HK\$100,000 daily average balance in a month†	500 points	10,000 points
Insurance			
Personal Instalment Loan	Every HK\$100,000 month-end outstanding loan balance#	500 points	10,000 points
Mortgage Loan		100 points	10,000 points

* based on total number of calendar days in the relevant month

† based on total number of days the Bank is open for business in the relevant month

as on the last calendar day in the relevant month

- 3.2 Only the Eligible Transactions made by the Eligible Customer (who is the Principal Cardholder of the Card) will be counted for Points. If the Eligible Transactions are made under a joint account, only the account(s) held by the Eligible Customer in the capacity as primary account holder/borrower in such joint account will be counted for Points.

- 3.3 For Points calculation purposes, the balance of the relevant product held by an Eligible Customer will be converted to Hong Kong Dollar ("HKD") in the following situations on the specified basis:

- if the relevant account balance is denominated in foreign currency – the Bank's exchange rate as of last calendar day of the month will be adopted for converting the daily average balance of the relevant account from the foreign currency to HKD equivalent, which will then be used to calculate the monthly balance of the account;
- if the relevant account is a Goldenlink Passbook Savings Account – the Bank's bid rate of gold as of last calendar day of the month will be adopted for converting the daily average balance in taels to HKD equivalent;
- if the relevant account is holding Investment Funds, Securities, Debt Securities or Equity Linked Investment – the Bank's daily Net Asset Value price of the relevant Investment Funds, or the market price of the relevant Securities, Debt Securities will be adopted to calculate the daily aggregate balance of the relevant account, which will then be used to calculate the monthly balance of the account.

- 3.4 For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Points is the net loan balance (that is, outstanding loan principal minus deposits credited to the MortgageOne® Account) on the last calendar day in that month. In the event that outstanding loan principal is less than the deposits credited to the MortgageOne® Account resulting in a net deposits balance, no Points will be offered.

- 3.5 For Points calculation purposes under Insurance category:

- To be eligible for the Offer, the designated life assurance plan(s) must be either sold by Prudential's Financial Services Managers located at the Bank's branches or by the Bank's sales staff.
- If the customer cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Points will not be offered for such plan(s) or policy(ies).
- The relevant policy(ies) must remain in force (as determined by Prudential at its sole discretion) and the premium level must remain the same as (or above) the initial premium level determined at the time of issuance of the policy(ies); otherwise, the Bank has the absolute right to forfeit and debit any Points awarded in respect of such policy(ies) or relevant plan(s).

- 3.6 Any remaining balance that falls short from earning any Points based on the criteria referred above during a month will neither be combined with other balance in other product categories nor be carried forward for Points calculation purposes in any subsequent months.

4. As a prerequisite for Points being earned under the Offer, Eligible Customer has used the Card at least once during the relevant month to pay for a retail purchase transaction (including but not limited to monthly instalment and bill payment) or make a cash advance.

5. Points will be calculated monthly, and subject to the terms below, will be credited to the Card account in the following month. Details of any award of Points during a relevant month will be shown on the credit card statement or consolidated banking statement (where applicable) to be issued to the relevant Eligible Customer in the following month. For example, if during September 2010, 1,000 points were earned by an Eligible Customer; in October 2010, they will be credited to the Card account and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Customer.

6. Notwithstanding the above, the Points will not be awarded to the Eligible Customer unless the Eligible Customer has maintained a PB Relationship package with the Bank and the Card account is valid and

in good financial standing which will be subject to the relevant Terms and Conditions of the Card. The Bank reserves the right to refuse to credit or honour any Points if the relevant Eligible Customer fails once or more to pay on or before the relevant due date any Minimum Payment Due under the Card.

- For customers who newly sign up PB Relationship package, the Offer will not be available to those customers until the next calendar month after their sign-up and subject to the validity and financial standing of the Card the relevant customer is holding.
- If the Card account is voluntarily/involuntarily closed, all Points unredeemed, unused or not yet credited to the Card account will be immediately forfeited upon the account closure.
- The methods used to compute Points and the criteria of Eligible Transactions and products relating thereto are decided and subject to the sole discretion of the Bank. The Bank may review such methods and criteria from time to time. In case of any disputes, the Bank's decision shall be final and binding.
- Points awarded under this Offer will be valid for use for at the maximum of 3 years as particularly specified in the relevant monthly statements. Points cannot be redeemed for cash. The usage and validity of Points will be subject to the relevant terms and conditions as set out in the Bank's 360° Rewards Catalogue which will be reviewed and amended by the Bank from time to time.
- In the event that the Eligible Customer is also entitled to another prevailing promotion offer(s) of the Bank, the Bank reserves the right to provide only one or some of the offer(s) at its absolute discretion.
- The Bank reserves the right to terminate the Offer and to vary or modify any of the above terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
- If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.

Important Note:

Premium Deposit, Structured Investments Series and some investment products are structured product involving derivatives. The investment decision is yours but you should not purchase such product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Risk Disclosure Statement:

Investment involves risks. The prices of investment products may move up or down and the worst case will result in loss of your entire investment. Customers should consider their own investment objective, investment experience, financial situation and risk tolerance level; and also read the terms and conditions of the relevant investment services/offering documents including the risk disclosures, and are advised to seek independent professional advice before making any investment decision.

Structured Investments Series and Premium Deposits are NOT an alternative to ordinary savings or time deposit, and are NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

Note:

This document does not constitute any invitation or recommendation to any person to enter into any transaction of financial products. Customers should not only base on this document alone to make investment decisions. This document has not been reviewed by the Securities and Futures commission or any regulatory authority in Hong Kong.

Standard Chartered Visa Infinite Card 360° Rewards Programme Terms and Conditions

- Eligible transactions settled by Standard Chartered Visa Infinite Card ("Eligible Transactions", which is described further in clause 4 below) by both the Principal Cardholder and Supplementary Cardholder(s) (if any) under the same Standard Chartered Visa Infinite Card Account (the "Card Account") will be counted collectively in calculating the 360° Rewards Points (the "Points").
- Points will be awarded for any Eligible Transactions as follows:

Local Eligible Transactions	Overseas Eligible Transactions
2X Points	3X Points

Overseas Eligible Transactions must be made in currency other than Hong Kong Dollars in foreign countries. (Note: With effect from 29 July 2012, one point will be awarded for every HK\$1 spent under bill payment transactions made through Standard Chartered Bank Online Banking, Standard Chartered Bank Phone Banking or JET Payment Service.)

- Subject to the provisions below, Points awarded to the Card Account are perpetual for use as particularly specified in the relevant monthly statements.
- Eligible Transactions
 - include:-
 - local and overseas retail purchase transactions (including bill payment and Octopus AAVS reload) charged to the Card Account;
 - retail purchase transactions to be settled through interest-free monthly instalment service, and the Points for these Eligible Transactions will be awarded to the Card Account monthly only for the instalment amount that is charged to the Card Account during the relevant month; and

- b. does not include:-
- (i) the following transactions or payment items even if they are settled by or charged to the Card Account: cash advances, balance transfers, "Instalment Credit" amounts, "Credit-to-Cash" amounts, tax payment, financial charges and fees;
 - (ii) any unposted, cancelled, refunded, falsified or unauthorised transactions.
5. The usage of the Points will be subject to all terms and conditions set out in the 360° Rewards Catalogue as amended by Standard Chartered Bank (Hong Kong) Limited (the "Bank") from time to time.
 6. In the event that any Point has been used or credited to the Card Account but subsequent to such usage or crediting, the transaction(s) that form(s) part or all of the Points is cancelled or refunded, without prior notice to the Cardholder, the Bank has the right to either debit from the Card Account the same amount of Points used or credited, or if the balance of Points is insufficient, charge to the Card Account a monetary amount equivalent to the value of the Points used or credited.
 7. If the Card Account is voluntarily/involuntarily closed, all unredeemed Points and Points not yet credited to the Card Account are immediately forfeited.
 8. Notwithstanding the above, to be eligible for the Points, the Card Account must be valid and in good financial standing at the time when the Points are awarded. The Bank reserves the right to refuse to award or honour any Points if the Cardholder fails once or more to pay on or before the relevant due date any Minimum Payment Due specified in a monthly statement of Card Account issued during any period of one year designated by the Bank.
 9. The Bank reserves the right to alter or terminate the above 360° Rewards Programme and amend the terms and conditions herein at any time, including, but not limited to, the Points multiplier. In case of disputes, the decision of the Bank shall be final and binding.
 10. These Terms and Conditions should be read together with the Customer Terms and the applicable documents referred to in Part A of the Customer Terms including the Card Terms that form the banking agreement between the Bank and the Cardholders.

TERMS AND CONDITIONS

Hong Kong Parkview

1. The Cardholder can enjoy unlimited access to spa and resort facilities during weekdays and once a month during weekends and public holidays.
2. Advance reservation must be made through Visa Infinite Concierge on 800 901 869 directly by 8pm a day prior to the access day.
3. Privileges are valid throughout the Club's opening hours and is subject to availability.
4. Privileges are applicable to eligible Cardholders only.
5. Valid eligible cards must be presented at the reception of the Club to gain access.

The Peninsula Hong Kong (Dining)

1. 10% service charge applied to the total spending before discount.
2. The offer is not applicable to the Chefs Table, cooking classes, promotional food and beverage packages, promotional menus and moon cake sales.
3. The offer is applicable to a group not more than 12 persons.
4. Offer is not applicable to 13 May, 17 June, 1 July, 1 October, 24-31 December, 2012 at all restaurants.

Liberty Exchange Kitchen & Bar

1. Offer is subject to 10% service charge after 15% discount.
2. Offer is valid from Monday to Sunday except festive days and public holidays.
3. Offer is only applicable to Dinner Reservation in Main Dining Room.
4. Offer is only valid for dinner session and dine in.
5. Offer does not apply to private events and lunch.
6. Advance reservation is required.
7. Upon reservation, notification of intended use is required.
8. Offer can be used only once for each single bill settlement for each dine in.

Crowne Plaza Hong Kong Causeway Bay

1. Offer is not applicable to Mother's Day, Father's Day, Christmas Day and Eve, and New Year's Eve.
2. Offer is only applicable to dine in.
3. Offer is not applicable to extra beverage order and alcoholic drinks.
4. Offer is not applicable to conference, banquet and room services.
5. Advance reservation is required.

Renaissance Harbour View Hotel Hong Kong

1. Offer is not applicable to Mother's Day, Father's Day, Mid-Autumn Festival, Winter Solstice, Christmas Eve, public holidays, fireworks display evening, festive days with ticket sales and private parties of more than 36 persons.

W Hong Kong

1. Offer is not applicable to Sunday Brunch at KITCHEN.
2. Offer is only applicable to dine-in and food.
3. Offer is only applicable to a maximum of 12 persons.
4. Advance reservation is required.
5. Offer is not applicable to designated dates by Hotel.
6. Offer is not applicable to specially negotiated menus or prices which are not publicly offered, special promotional menus, guest chef promotions, banqueting, meetings, room service, VIP rooms, conference, weddings, ticket sales events and items purchased other than food in the outlets.

Lei Garden Restaurant

1. The usage of cash coupon is subject to relevant terms and conditions. Please refer to the back of the coupon for details.

The Drawing Room

1. Offers are not valid on 23-27, 31 December, 2012.
2. Advance reservation is required.

Starbucks

1. Cardholders are required to purchase beverages at Starbucks stores and settle payment with the Card to enjoy the complimentary upgrade from tall size (12oz) to grande size (16oz) or from grande size (16oz) to venti size (20oz) (Except bottled and canned beverages).
2. This offer is only valid at all Starbucks stores in Hong Kong.
3. This offer is applicable to handcrafted beverages including but not limited to brewed coffee, espresso beverages, Frappuccino® Blended Beverages, full-leaf brewed tea, tea latte, shaken tea, chocolate and steamed milk.
4. This offer is not applicable to bottled and canned beverages, including bottled water, fruit juices, and/or Starbucks® bottled Frappuccino® beverages.

British Airways

1. Offer is applicable to bookings with full payment made within the promotion period at British Airways Travel Shop and all licensed travel agents in Hong Kong and Macau that are appointed by British Airways.
2. Tickets must be issued by 20 June, 2012 and are subject to seat availability and confirmation.
3. Offer is available for outbound travel from Hong Kong on or before 20 June, 2012.
4. Travel must be originated from Hong Kong.
5. The upgrade offer is limited to one flight per round trip.
6. The upgrade offer must be confirmed upon purchase of the return business class ticket. The upgrade offer cannot be enjoyed after the business class ticket has been issued.
7. 100% Avios points accrual for British Airways Executive Club frequent flyer programme is applicable for these fares.
8. All fares are subject to all applicable taxes and surcharges (including but not limited to fuel surcharges and security charges).
9. A date change fee of HK\$1,200 will be charged for each date change of the inbound journey. The fare difference and/or administration fee will be charged for each date change of the outbound journey.

Singapore Airlines

1. Fares quoted are per person in Business Class, subject to seat availability and confirmation.
2. The associated taxes and fuel surcharges are not included.
3. 2-to-go refers to 2 or more passengers travelling together for the whole journey with tickets issued at the same time.
4. The booking class of Fare No. 1 and 2 is D.
5. Offer is applicable to all licensed travel agents in Hong Kong and Macau that are appointed by Singapore Airlines.
6. Offers will be billed in HKD, for respective MOP price in Macau, please refer to respective Macau travel agents.
7. Ticketing period is from now until 30 June, 2012.
8. Offers are valid for travel from Hong Kong from now until 31 December, 2012.
9. Travel must be originated from Hong Kong.
10. All above offers are eligible for KrisFlyer mileage accrual.
11. All above offers are non-endorsable and refund conditions apply.
12. Refund is subject to HK\$780 cancellation fee per totally unused ticket.
13. Refund for partially used ticket is permitted. The amount refunded will exclude the cancellation fee of HK\$780 & fare applicable to the journey completed.

14. Fare No. 1 is valid on flight SQ891/863(Hong Kong – Singapore) and SQ856/866 (Singapore – Hong Kong) only.
15. Ticket validity: 2-14 days for Fare 1; 2-30 days for Fare 2.
16. Rebooking is permitted. Passenger must cancel the original flight before departure, otherwise an applicable no-show fee will be charged.
17. No-show fee of HK\$1,560 applies.
18. Re-issuance is permitted under the same fare level or to higher fare level only. New fare, fuel surcharge and tax differences will be charged. If re-issuance is made after ticketed flight/date, booking history of flight cancellation is required, otherwise no show fee will be applied.
19. HK\$200 ticketing service fee will be imposed on top of the other applicable fees as governed by the fare conditions on a per-ticket-per-transaction basis in circumstances where ticketing services are provided by Hong Kong Singapore Airlines office.
20. Travel agents may levy other service fees at their own discretion. Customers are advised to check with travel agents before ticket issuance.
21. There will not be any Child/Senior discount on top of the above offer.
22. Fares are not applicable to the Unaccompanied Minor service.
23. No open-dated tickets are allowed.
24. The fares detailed in the offer/promotion are subject to availability and offered on a first come, first served basis. The limited number of seats for the subject fare allocated to a particular flight may be fully booked although seats are still available in other fare types in the same class of travel.
25. Name change is not allowed.

Jetour Holiday (China) Limited

1. The offers are valid for successful bookings and departures on or before 31 December, 2012.
2. Offers are applicable to bookings with full payment made within the promotion period at designated merchant's outlets at Units 1003-06, 10/F, Lippo Sun Plaza, No.28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong, or Unit 710, 7/F, Hang Lung Centre, 2-20 Paterson Street, Causeway Bay, Hong Kong.
3. Offers are not applicable to any other airport tax, fuel surcharge, tour guide service fee or other applicable fee.
4. The Cardholder must be the passenger or one of the passengers.
5. Tour fees vary seasonally and will be confirmed upon booking.
6. Offers are subject to availability and success of tour departure.
7. The offer is on per person basis.
8. Offers are applicable to selected tours stated in respective Cruise, Long Haul Tours and Short Haul Tours Privileges, except for Dynamic Tours.
9. Discounted amounts for "Premium Tours" and Selected Cruise Tours Privileges vary for different designated tours. Please refer to Merchant's website or contact Merchant for details.

Visa Luxury Hotel Collection

1. Offers are subject to relevant terms and conditions. For details, please refer to www.visainfinitehotels.com.

HotelClub

1. Offers are valid until 31 March, 2013.
2. Standard HotelClub's terms and conditions apply to all hotel bookings. Details available at <https://www.hotelclub.com/BookingConditions.asp>.

The Peninsula Hong Kong (Accommodation/Spa)

1. Black-out dates may apply.
2. Rates are subject to 10% service charge per room per night, based on single or double occupancy.
3. Advance reservation is required.
4. All benefits are limited to one use per stay and are subject to availability.
5. The hotel reserves the right to offer alternative benefits should the requested one not be confirmed.

Airport Limousine Pick Up Service by Dah Chong Hong (Motor Leasing) Limited

1. Published rate will be charged if respective receipt with Visa Infinite Card payment for proof of purchase/booking of air ticket, travel package/tour or overseas hotel cannot be provided.
2. At least one day advance reservation via phone (2768 2880), email (visalimo@dchml.com.hk), fax (2753 6768) or DCHs counter located at the Hong Kong International Airport is required. All reservations are subject to availability.
3. Privilege is inclusive of driver service tips, luggage handling charges, fuel, tunnel and bridge tolls and midnight surcharge if any.
4. Parking fee will be charged separately upon Cardholder request of parking service.
5. Privilege applies to vehicle models of Mercedes-Benz S-Class, BMW 7 Series, Toyota Alphard and

Nissan Elgrand upon Cardholders selection and is subject to availability. Merchant reserves the right to replace the vehicle of similar grade when necessary.

6. Luggage handling limit is subject to the luggage compartment capacity of the vehicle.
7. Waiting charge of HK\$300 per hour applies for waiting over 20 minutes from the appointment (except airport pick up).
8. An extra HK\$100 will be charged for each extra stop en-route to destination.
9. Luggage claim of maximum HK\$1,000 is provided for luggage loss or damage.
10. 50% of the total fee will be charged for cancellations made less than 3 hours before the appointment. No show will be charged in full.
11. The complimentary trip privilege is applicable during the designated periods: 1 May to 31 May, 2012 and 1 September to 30 September, 2012.
12. A single trip airport limousine service can be redeemed for free upon proof of a paid single trip airport limousine service. The complimentary single trip shall be used within 1 month after the paid single trip.
13. Arrangement of the complimentary single trip shall be confirmed upon reservation of the paid trip.

Avis

1. Offer is not valid for residents of Belgium and Venezuela.
2. The up to 20% savings offer is applicable to the time and mileage charges of the rental.
3. Taxes, optional items and other surcharges may apply.
4. Mentioning of Avis Worldwide Discount (AWD) number "B204400" at time of reservation is required.
5. Offer is available for rentals at participating locations in the US, Canada, Africa, Asia, the Caribbean, Europe, Latin America, Mexico and the Middle East.
6. Offer may not be used in conjunction with any other AWD number, promotion or offer.
7. Offer is subject to availability and subject to change without notice.
8. Renter must meet the age, driver and credit requirements of Avis. Minimum age may vary by location.
9. An additional daily surcharge may apply for renters under 25 years old.
10. Void where prohibited, taxed or restricted by law.
11. Applicable taxes must be paid by Cardholder.

Balmain

1. Visa Infinite Cardholders are required to register for Balmain VIP membership, by showing their Visa Infinite Cards at respective boutiques, in order to enjoy further Membership Offers.
2. The respective brands VIP membership is non-transferable.

THE SWANK

1. In order to enjoy other THE SWANK VIP membership benefits, Visa Infinite Cardholders are required to register for THE SWANK VIP card by showing their Visa Infinite Card at any of the THE SWANK locations.
2. THE SWANK VIP card is non-transferable.
3. THE SWANK VIP membership reward program terms and conditions apply.
4. Each eligible Cardholder can only register for THE SWANK VIP membership once.

CoSTUME NATIONAL

1. Visa Infinite Cardholders are required to register for Costume National VIP membership, by showing their Visa Infinite Card at respective boutiques, in order to enjoy further membership Offers.
2. The respective brands VIP membership is non-transferable.

ZENITH

1. Offer is valid upon the purchase of any ZENITH timepiece at the Suggested Retail Price with the use of a Visa Infinite Card.
2. Offers are only available at the ZENITH boutique, 58 Russell Street, Causeway Bay, Hong Kong and not applicable to any other authorized dealer, distributor or franchise shop.
3. Complimentary leather/rubber straps can only be redeemed on the day of purchase, upon presentation of valid receipt.
4. The choice of the complimentary leather/rubber straps is subject to Merchant's decision.
5. The VIP experience of a "3 Day, 2 Night Tour" offer is only valid when the Cardholder has an accumulated spending on their Visa Infinite Card of HK\$2,000,000 or more throughout the promotional period.
6. The accumulated spending amount will be calculated per eligible Cardholder (with the same Cardholder name and same credit card number) and is not transferable.
7. Upon reaching the accumulated spending level, ZENITH will contact the eligible Cardholder directly for the tour arrangement.
8. The VIP experience of a "3 Day, 2 Night Tour" offer will be arranged by ZENITH, including 2 round trip business class air tickets ex HK/China, 5 star accommodation (one room for 2 persons) and 3 meals per day.

Watson's Wine

1. Available in all Watson's Wine in Hong Kong and www.watsonswine.com.
2. Cannot be used in conjunction with the regular 6% and 12% case discounts, other promotional offers or discount offers.

Chuan Spa – Langham Place Hotel

Add-on Service Privilege

1. Offer is applicable to all treatments at Chua Spa, except nail and waxing services.
2. Offer is applicable from Monday to Sunday except public holidays.
3. Advance reservation is required and offer is subject to availability.
4. Chuan Spa cancellation policy applies.

Buy-One-Get-One-Free Privilege

1. The offer is applicable to Chuan Signature Escapes Package only.
2. The offer is applicable from 10am-4pm, Monday to Thursday except public holidays.
3. Advance reservation is required and offer is subject to availability.
4. Chuan Spa cancellation policy applies.

Elemis

1. Offer is valid at the Elemis counter at Lane Crawford only.
2. Complimentary gifts can only be redeemed on the day of purchase upon presentation of a valid receipt.
3. Gifts are available only while stocks last.
4. Choice of gift is subject to Merchant's decision.
5. Advance reservation is required and is subject to availability for facial appointments.
6. Elemis at Lane Crawford counter cancellation policy applies.

Sense of Touch

1. Offer is applicable from Sunday to Friday except public holidays.
2. Offer is applicable to all treatments at Sense of Touch, except nail, waxing and lashes/eyebrow tint services.
3. The complimentary treatment can only be redeemed and used at the same time as receiving the paid treatment.
4. Gift is available while stocks last.
5. The complimentary gift can only be redeemed on the day of purchase at the same outlet and upon presentation of a valid receipt settled by an eligible Visa Infinite Card.
6. Choice of gift is subject to Merchant's decision.
7. Advance reservation is required and offer is subject to availability.
8. Sense of Touch cancellation policy applies.

MCL

1. Offer is not applicable to films having special arrangements with film distributors.

The Grand

1. The 20% discount offer is not applicable to films having special arrangements with film distributors.
2. The free popcorn offer is not applicable to Telephone Ticketing.

Red MR

1. 10% service charge will be levied on the original price.
2. Advance reservation is required.
3. Each single payment can enjoy such discount once.
4. Not valid on 6-9 April, 24-26 and 31 December, 2012.

Complimentary Green Fee

Conditions of Play

1. Visa Infinite Cardholders enjoy complimentary green fee at 9 golf clubs on weekdays and weekends (weekends not applicable to Singapore golf club).
2. A maximum of 1 Visa Infinite Cardholder is allowed and a minimum of 1 paying guest per flight on weekdays and weekends (except for weekends at Singapore golf club where the Privilege is not available).
3. Cardholders will not be granted access rights to the stipulated clubs without booking through OAG.
4. Cardholders are not allowed to book for the next golf game until the current game is played.
5. Privileges are not valid for use in conjunction with other Visa promotions, discounts or offers, and cannot be used in conjunction with other promotion, participation in social games or golf tournament.

6. Golfer cannot make a booking directly at the club and transfer the confirmed tee time over to the Visa Infinite Cardholder.

Reservation

1. Visa Infinite Cardholders will not be granted access rights to the clubs without prior bookings through the relevant booking channel notified in the issuer communication to the Visa Infinite Cardholders.
2. Golf clubs will not entertain any correspondence/enquiries and/or attempts for bookings from Visa Infinite Cardholders when they contact the golf clubs directly.
3. Singapore Golf Club: weekday bookings must be done at least 4 working days in advance.
4. All other clubs: weekday bookings must be done at least 2 working days in advance.
5. All other clubs: weekend bookings must be done at least 4 working days in advance.
6. Acceptance of all golf bookings/changes to tee times will be at the discretion of the clubs and are subject to availability.
7. A club member cannot make a booking directly at the club and transfer the confirmed tee time over to the Visa Infinite Cardholder.

Fees and Charges

1. Guests of Visa Infinite Cardholders enjoy 10% discount on walk-in green fee rate.
2. Visa Infinite Cardholders and guests have to pay for buggy, caddy, turfmate, locker fee and insurance ("Other Usage Charges) at normal published rates at the club where applicable.
3. All payment made in relation to usage of the Promotion must be made with Visa Infinite Card, including the discounted green fees for guest(s), and any Other Usage Charges incurred while utilizing the Promotion privileges.

Cancellation and Charges

1. Cancellation and amendment to bookings can only be made by calling Visa Concierge or email to visagolf@oaag.com.
2. Cancellation and amendment fees apply.
3. There will be no rain check.
4. There is an amendment fee of US\$14 (or local currency of play) for any changes made to the confirmed golf booking such as amendments to tee-times and change of date of play.
5. Cancellation fees will be charged directly to the Visa Infinite credit card account.

Cancellation Policy – weekdays (Singapore clubs)

1. Any changes and cancellation for weekday bookings must be made 3 working days in advance prior to tee-off date.
2. The following cancellation charges will apply to Visa Infinite Cardholders and their guest(s):
 - (a) 50% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
 - (b) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

*Total chargeable amount includes green fee, buggy fee, caddy fee, turfmate fee, insurance and locker at normal published rates at the golf clubs where applicable.

Cancellation Policy – weekdays (All clubs excluding Singapore clubs)

1. Any changes and cancellation for weekday bookings must be made 2 working days in advance prior to tee-off date.
2. The following cancellation charges will apply to Visa Infinite Cardholders and their guest(s):
 - (a) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

*Total chargeable amount includes green fee, buggy fee, caddy fee, turfmate fee, insurance and locker at normal published rates at the golf clubs where applicable.

Cancellation Policy – weekends (All clubs excluding Singapore clubs)

1. Any changes and cancellation for weekend bookings must be made 3 working days in advance prior to tee-off date.
2. The following cancellation charges will apply to Visa Infinite Cardholders and their guest(s):
 - (a) 75% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
 - (b) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

*Total chargeable amount includes green fee, buggy fee, caddy fee, turfmate fee, insurance and locker at normal published rates at the golf clubs where applicable.

Payment

1. All payments for the Visa Infinite Cardholders and their guest(s) must be made upon booking and charged to the Visa Infinite Card.
2. All charges will be settled in the local currency of play.

Miscellaneous

1. Golf privilege is not applicable to Cardholder's participation in any golf tournament or social golf game or any other promotion. Golfers must have a valid handicap.
2. The Visa Infinite Promotion is valid for golf rounds only. It does not provide Visa Infinite Cardholders and their guests with access to the other recreational facilities at the golf club.
3. The Visa Infinite Promotion is not to be regarded as a golf club membership.
4. While Visa has used best endeavors to provide the privileges, Visa Cardholders acknowledge and agree that Visa is not responsible for non fulfillment of any privileges or any defect or lack in service or goods supplied by third parties, including the golf clubs. Accordingly, Visa Cardholders irrevocably agree not to make any claim against Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the privileges under the Promotion, including but not limited to failure or inadequacy of service or fulfillment of privileges by the golf clubs.
5. Visa reserves the right at any time and without assigning any reason, to change any participating golf club(s) under the Promotion with another club of similar or approximately similar repute.
6. To the fullest extent permissible by law, each participating Visa Infinite Cardholder releases Visa/the respective golf clubs from any claim, loss, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with their participation in the Promotion.

Worldwide Discounted Green Fee

Conditions of Play

1. Visa Infinite Cardholders can enjoy 30% discounts on published green fee at 300 golf clubs on weekdays and weekends.
2. There is a minimum of 3 golfers per flight on weekdays and a minimum of 4 golfers per flight on weekends.
3. There is no compulsory paying guest required on weekdays or weekends.
4. Cardholders will not be granted access rights to the stipulated clubs without booking through OAAG.
5. Cardholders are not allowed to book for the next golf game until the current game is played.
6. Privileges are not valid for use in conjunction with other non Visa promotions, discounts or offers, and cannot be used with other promotion, participation in social games or golf tournament.
7. Golfer cannot make a booking directly at the club and transfer the confirmed tee time over to the Visa Infinite Cardholder.

Reservations

1. Visa Infinite Cardholders will not be granted access rights to the clubs without prior bookings through Visa Infinite Customer Service.
2. All golf enquires and bookings must be made through Visa Infinite Customer Service.
3. Golf clubs will not entertain any correspondence/enquires and/or attempts for bookings from Visa Infinite Cardholders when they contact the golf clubs directly.
4. Weekday bookings must be done at least 4 working days in advance.
5. Weekend bookings must be done at least 8 working days in advance.
6. Acceptance of all golf bookings/changes to tee times will be at the discretion of the clubs and are subject to availability.
7. A club member cannot make a booking directly at the club and transfer confirmed tee time over to Visa Infinite Cardholders.

Fees and Charges

1. Guests can enjoy discounted green fee rates which are lower than walk-in green fee rates.
2. Golfers will need to pay weekend rates for bookings made on a public holiday.
3. Golf rates quoted are to be borne by the Visa Infinite Cardholder and his/her guest(s).
4. Visa Infinite Cardholders and guests have to pay for buggy, caddie, turfmate, locker fee and insurance at normal published rates at the club where applicable.

Cancellation and Charges

1. Cancellation and amendment fees apply.
2. There will be no rain check.
3. There is an amendment fee of US\$14 (or local currency of play) for any changes made to the confirmed golf booking such as amendments to tee-times and change of date of play.
4. Cancellation fees will be charged directly to the Visa Infinite credit card account.

Cancellation Policy - weekdays

1. Any changes and cancellation for weekday bookings must be made 3 working days in advance prior to tee-off date.
2. The following cancellation charges will apply to the Visa Infinite Cardholders and their guest(s):
 - (a) 50% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
 - (b) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

*Total chargeable amount includes green fee, buggy fee, caddy fee, turfmate fee, insurance and locker at normal published rates at the golf clubs where applicable.

Cancellation Policy - weekends

1. Any changes and cancellation for weekend bookings must be made 4 working days in advance prior to tee-off date.
2. The following cancellation charges will apply to the Visa Infinite Cardholders and their guest(s):
 - (a) 50% of the total chargeable amount* will be charged for cancellations made 3 working days before tee-off date.
 - (b) 75% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
 - (c) 100% of total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

*Total chargeable amount includes green fee, buggy fee, caddy fee, turfmate fee, insurance and locker at normal published rates at the golf clubs where applicable.

Payment

1. All payments for the Visa Infinite Cardholder and his/her guest(s) must be made upon booking and charged to the Visa Infinite credit card.
2. All charges will be made in the local currency of play.

Miscellaneous

1. Golf privilege is not applicable to Cardholder's participation in any golf tournament or social golf game or any other promotion.
2. Golfers must have a valid handicap.
3. The Promotion is valid for golf rounds only. It does not provide Visa Infinite Cardholders and their guests with access to the other recreational facilities at the golf club.
4. The Promotion is not to be regarded as a golf club membership.
5. While Visa has used best endeavors to provide the privileges, Visa Cardholders acknowledge and agree that Visa is not responsible for non fulfillment of any privileges or any defect or lack in service or goods supplied by third parties, including the golf clubs. Accordingly, Visa Cardholders irrevocably agree not to make any claim against Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the privileges under the Promotion, including but not limited to failure or inadequacy of service or fulfillment of privileges by the golf clubs.
6. Visa reserves the right at any time and without assigning any reason, to change any participating golf club(s) under the Promotion with another club of similar or approximately similar repute.
7. To the fullest extent permissible by law, each participating Visa Infinite Cardholder releases Visa/the respective golf clubs from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with their participation in the Promotion.

You may, at any time and without charge, choose not to receive any of our future marketing communications. If you choose not to receive any marketing communications from the Bank, please write to us and provide your (1) name and (2) account number or HKID/passport number by mail to Standard Chartered Bank (Hong Kong) Limited, GPO Box 21, Hong Kong or visit any of our branches (applicable to personal customers only).