

Premium Banking Terms and Conditions

1. Scope of application

- 1.1. Premium Banking is the banking service provided by the Standard Chartered (China) Limited ("the Bank"). The Bank provides special services to Premium Banking Customer under Premium Banking.
- 1.2. A customer who accepts the Premium banking services and privileges provided by the Bank shall be bound by these Terms and Conditions.
- 1.3. These terms and conditions, as a supplement to the "Terms & Conditions and Rules on Bank Accounts and Services" (the "Account Terms"), is applicable to the Bank's Premium Banking Customer. In the event of any conflict between these Terms and Conditions and the "Account Terms", these Terms and Conditions shall prevail.
- 1.4. Premium Banking Customer refers to a customer who joins the Premium Banking of the Bank in accordance with the provisions of Article 3 of these Terms and Conditions.

2. Eligibility Criteria for Premium Banking Customer

- 2.1. Customers who satisfy one of the following criteria are regarded as qualified Premium Banking Customers:
 - 2.1.1. Customers who maintain the Daily Average Balance of Total Deposit and Investment Amount in the Month * of no less than RMB 100,000 (or an equivalent amount in foreign currency); or
 - 2.1.2. Customers who keep a minimum amount of RMB 1,000,000 (or an equivalent amount in foreign currency) but lower than RMB 2,000,000 (or an equivalent amount in foreign currency) for outstanding principal of mortgage loan with the Bank at the last working day of the month ; or
- * Daily Average Balance of Total Deposit and Investment Amount in the Month = (cumulative daily balance of the client's deposit and investment amount for each working day in the month with the Bank)/(total working day numbers in the month).
- 2.2. For the purposes of calculating the total deposit and investment amount, the balance of deposits under joint accounts can only be credited to one of the designated holders. If the deposit and investment amount of client includes insurance products distributed by the Bank as an agent, only paid premium is counted.

3. Join Premium Banking

3.1. A customer may apply to join the Premium Banking. The Bank will, at its discretion, decide whether to accept customer's application. The Bank may also invite customer of the Bank to become Premium Banking Customer.

4. Termination of Premium Banking services

4.1. A customer can write to inform the Bank or call the Bank's Customer Service Hotline to terminate all Premium Banking services (the Bank does not accept the termination of part of the Premium Banking services).

4.2. If a customer fails to meet the above eligibility criteria for Premium Banking Customer, the Bank shall have the right but not the obligation to terminate his Premium Banking services in whole immediately upon notice.

5. Fees and Charges

5.1. The Bank may charge fees for providing Premium Banking services. The fees are set out in the "Retail Banking Services Charge Table of Standard Chartered (China) Limited" and may be changed from time to time. Customers can request a copy of the "Retail Banking Services Charge Table of Standard Chartered (China) Limited" or the specific charges for a particular Premium Banking services by contacting Relationship Manager, visiting any branches of the Bank or from the Bank's website.

5.2. For the avoidance of doubt, if the Premium Banking Customer fails to meet the eligibility criteria as stated above, the Bank shall have the discretion to adjust the customer's membership type or charge account management fee per month. Such fee may be deducted from any account the Premium Banking Customer opened with the Bank. The account management fee will be determined in accordance with the latest "Retail Banking Charge Table of Standard Chartered (China) Limited" and may be changed and published by the Bank from time to time due to market change.

5.3. Customers can get the latest tariff table of the Bank and find out the fee of specific services through any branches of the Bank or from the Bank's website.

6. Gifts, services, privileges and benefits

6.1. The Bank may from time to time provide Premium Banking customers with gifts, services, privileges and benefits, part of which may be provided by third parties. Such activities are subject to these Terms and Conditions. Unless caused by the wilful misconduct or gross negligence of the Bank, the losses that the customer incurs in relation to using the gifts, services, privileges and

benefits provided by third parties shall be borne by the third party in accordance with the law.

7. Others

- 7.1. The Bank is entitled to amend these Terms and Conditions (including but not limited to the Premium Banking customer eligibility criteria, services and charges, etc.) and publish them in accordance with the "Account Terms".
- 7.2. The Bank may from time to time publish the marketing materials applicable to Premium Banking and/or the specific terms for a particular service. In the event of any differences between these Terms and Conditions and the aforesaid marketing materials and/or specific terms, these Terms and Conditions shall prevail.
- 7.3. The revised Terms and Conditions of Premium Banking shall come into force from July 1, 2019 and be published before that date.