

New clients can enjoy the following privileges:

1 Welcome Privileges for Priority Banking

From 14 August to 31 October 2020, new clients who sign up for Priority Banking can enjoy an extra reward of **HKD1,500 cash rebate** or **15,000 Asia Miles** in addition to the Wealth Management Product Reward, earning a total of **HKD10,000 cash rebate** or **100,000 Asia Miles** upon fulfilling the relevant requirements.

New Funds Growth Offer*

Reward	Cash Rebate (HKD)	OR	Asia Miles
New Funds Growth Offer*	6,000		△60,000

* Clients can enjoy HKD6,000 Cash Rebate or 60,000 Asia Miles by fulfilling new funds requirement of HKD5,000,000 or above. For New Funds Growth Offer details, please refer to Terms and Conditions for Priority Private/Priority Banking Promotion.

Wealth Management Product Reward[^] (only applicable to New Clients)

Reward	Cash Rebate (HKD)	OR	Asia Miles
Wealth Management Product Reward [#]	2,500		△25,000
Wealth Management Product Extra Reward	1,500		△15,000
Total	4,000		△40,000

[^] For Wealth Management Product Reward details, please refer to Terms and Conditions for Priority Private/Priority Banking Promotion.

[#] New clients can enjoy HKD2,500 Cash Rebate or 25,000 Asia Miles by taking up designated wealth management product balance of HKD500,000 or above.



2 Prudential Life Insurance Plan Welcome Privileges

From now to 31 December 2020, new Priority Banking clients can enjoy up to **HKD6,000 additional premium discount**^{*} upon successful application for an eligible Prudential Life Insurance Plan(s) underwritten by Prudential Hong Kong Limited. This offer can be enjoyed in conjunction with other prevailing promotional offers.

* For details of terms and conditions, please refer to the promotion leaflet.



3 FX Welcome Offer

From 1 July to 31 December 2020, clients can enjoy **HKD100 cash rewards** with a total accumulated FX transaction amount of HKD10,000.

4 Marathon Savings Account Promotion

Enjoy **preferential step-up savings rates** with new funds as well as **fund withdrawal flexibility** when market opportunities arise. Contact our branch staff for the latest offer details now.

Terms and Conditions for Priority Banking Wealth Management Product Extra Reward

1. The promotion period is from 14 August – 31 October 2020, both dates inclusive (“**Promotion Period**”).
2. Subject to the fulfilment of the requirements set out in Clause 4, New Clients (as defined therein) will be rewarded with extra HKD1,500 Cash Rebate or 15,000 Asia Miles to the Wealth Management Product Extra Reward (“**Extra Reward**”). Whether the Extra Reward will be in the form of cash rebate or Asia Miles depends on the reward selection made by the New Clients under the Wealth Management Product Reward. The Extra Reward, if entitled, will be credited to the New Clients together with the Wealth Management Product Reward entitled.
3. Extra Reward is only applicable to clients who (i) sign up for Priority Banking within a specified period of time and (ii) did NOT hold any banking products or services (Standard Chartered Credit Cards excluded) with or distributed by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) (including but not limited to deposit account, investment service and insurance products underwritten by the third party insurer) in past 12 months from the date of the current sign up for Priority Banking (each a “**New Client**”).
4. New Clients who sign up for Priority Banking and fulfil all the requirements set out in Clause 1 of Section III and Clauses 1- 4 of Section IV in Terms and Conditions for Priority Private/Priority Banking Promotion will be entitled to the Extra Reward.
5. Extra Reward cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
6. The Bank reserves the right to vary, extend, terminate and/or cancel the Priority Banking Wealth Management Product Extra Reward offer or to amend any of the terms and conditions herein from time to time. In case of any disputes, the Bank’s decision shall be final and binding.
7. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms and Conditions for Prudential Life Insurance Plan Welcome Privileges

Terms and conditions apply. Please contact our branch staff for details.

Terms and Conditions for FX Welcome Offer

Terms and conditions apply. Please visit www.sc.com/hk/investment/foreign-exchange for the latest details.

Terms and Conditions for the Marathon Savings Account Promotion

Terms and conditions apply. Please visit www.sc.com/hk/msa for the latest details.

Important Notes for Priority Banking

- * “Relationship Balance” for Priority Banking includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered Credit Cards[^] and outstanding balances of Standard Chartered Personal Loans of a Priority Banking client that maintain with the Bank under personal accounts.

The Relationship Balance will also include the MPF account balance under Manulife Global Select (MPF) Scheme where the Priority Banking client authorises and consents the Bank to receive his/her MPF account information.

- [^] Standard Chartered Credit Cards refer to Standard Chartered Credit Card, Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) and Standard Chartered co-branded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.

Notes for Prudential Life Insurance Plan Welcome Privileges

- The life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (A member of Prudential plc group) (“**Prudential**”).
- Standard Chartered is an insurance agent of Prudential.

Risk Disclosure Statements

- Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the customer converts deposit from the foreign currency to another currency (including Hong Kong Dollar).
- Investment involves risks. The prices of investment products fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. Past performance is no guide to its future performance.
- Investors should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and are advised to seek independent professional advice before making any investment decision.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

Notes

- This leaflet does not constitute any prediction of likely future price movements.
- Investors should not make investment decisions based on this leaflet alone.
- This leaflet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

To borrow or not to borrow? Borrow only if you can repay!

