

Notice of Change
Preferred Banking renamed as
Personal Banking Privileged Plan

Effective from 1 February 2015 (the “Effective Date”):

- Preferred Banking will be renamed as Personal Banking Privileged Plan. This change is applicable to all references to “Preferred Banking” in all communications and terms and conditions from Standard Chartered Bank (Hong Kong) Limited (The “Bank”), including but not limited to package related terms and conditions (as listed in table 1 below), customer statements, product/services promotion materials and/or terms and conditions of products and services provided by the Bank to the customers of the Bank.

Please note that there will be changes relating to Preferred Banking as follows:

Table 1

Item	
Product Name as shown in <ul style="list-style-type: none"> Terms and Conditions Applicable to Priority Banking, Preferred Banking and Easy Banking Important Notes on Priority/ Preferred/Easy Banking and New Accounts/Service Application Salary BonusPack Important Notes and Terms and Conditions General Terms and Conditions for Home BonusPack Account Opening Form Important Information and Terms and Conditions for Application of Standard Chartered Credit Card/ MANHATTAN Credit Card 	<u>Prior to the change</u> Preferred Banking
	<u>After the change</u> Personal Banking Privileged Plan

- We will progressively update our terms and conditions and other communications with you to reflect the change of name of the banking plan. Before such change is completed, references of “Preferred Banking” in our communications shall be regarded as “Personal Banking Privileged Plan”.

- All service charges related to Preferred Banking will remain the same for Personal Banking Privileged Plan, including but not limited to Relationship Balance Requirement and related maintenance fee.
- Preferred Banking Credit Card (“the Card”) and Preferred Banking Total Relationship Rewards will remain valid for current holder of the Card until further notice. However, no new application of Preferred Banking Credit Card will be accepted from 1 January 2015 onwards.
- Current holder of Preferred Banking ATM Card and cheque book can continue to use the existing ones with confidence. They will be replaced by the new Standard Chartered ATM Card and cheque book upon renewal/request.
- All current benefits offered to Preferred Banking customers will continue to be offered to customers with Personal Banking Privileged Plan, with the exception of the following which will be discontinued under Personal Banking Privileged Plan.
 - Dedicated Preferred Banking Relationship Manager
 - Preferred Banking dedicated counters at branches
 - New Application of Preferred Banking Credit Card as mentioned above

Kindly also note that the retention or continued use of Preferred Banking services on or after the Effective Date will constitute acceptance of the above changes. The Bank may not be able to continue providing services to you if you do not accept the above changes.

Should you have any enquiries, please call our 24-hour Personal Banking Privileged Plan Hotline on (852) 2886 8877.

Standard Chartered Bank (Hong Kong) Limited
 December 2014

If there is any inconsistency or conflict between the English and Chinese versions of this document, the English version shall prevail.



**Preferred Banking/「創智理財」改名為
「個人理財升級計劃」更改通知**

由2015年2月1日起(「生效日」):

- Preferred Banking/「創智理財」將改名為「個人理財升級計劃」。本更改適用於所有在推廣宣傳品及渣打銀行(香港)有限公司(「本行」)之條款及細則,包括但不限於「優先理財」、Preferred Banking/「創智理財」及「快易理財」之條款及細則(如列表一所示)、客戶結單、產品或服務之推廣宣傳品及/或本行向客戶提供之產品及服務之條款及細則所提及之所有“Preferred Banking”/「創智理財」。

請注意本行將作出以下有關Preferred Banking/「創智理財」之修訂:

列表一

項目	
<p>顯示於以下之產品名稱</p> <ul style="list-style-type: none"> 「優先理財」/「創智理財」/「快易理財」條款及細則 「優先理財」/「創智理財」/「快易理財」及新戶口/服務申請重要通知 「出糧升級組合」重要提示及條款及細則 「樓按升級組合」之一般條款及細則 開立戶口申請表 申請渣打信用卡/MANHATTAN信用卡之重要資料及條款及細則 	<p>修訂前</p> <p>Preferred Banking/「創智理財」</p>
	<p>修訂後</p> <p>「個人理財升級計劃」</p>

- 我們將陸續修訂向閣下發出之推廣宣傳品及條款及細則。在有關修訂完成前, Preferred Banking/「創智理財」及「個人理財升級計劃」應被視為本行所提供之相同銀行服務計劃。

- 「個人理財升級計劃」所有相關之服務收費與 Preferred Banking/「創智理財」相同,並維持不變,包括但不限於總結餘要求及有關服務費。
- 現有 Preferred Banking 信用卡(「信用卡」)客戶將可繼續尊享信用卡及「Preferred Banking 全面賞」計劃,直至另行通知為止。而 Preferred Banking 信用卡將於 2015 年 1 月 1 日起停止接受新申請。
- 現有 Preferred Banking 提款卡及支票簿可繼續使用,惟於續領/申請時將換上全新渣打提款卡及支票簿。
- 「個人理財升級計劃」客戶將繼續享有所有 Preferred Banking/「創智理財」之現有優惠,惟以下服務/產品將告中止:
 - Preferred Banking 專屬客戶經理
 - 分行 Preferred Banking 專用服務櫃檯
 - 上述 Preferred Banking 信用卡之新申請

另請注意若閣下於生效日或以後保留或繼續使用 Preferred Banking/「創智理財」服務,即表示閣下接受有關修訂。倘上述更改不獲閣下接納,本行可能無法繼續為閣下提供服務。

如有任何查詢,歡迎致電 24 小時「個人理財升級計劃」熱線 (852) 2886 8877。

渣打銀行(香港)有限公司
2014年12月

本文件之英文及中文版本如有歧義,概以英文版本為準。