

FX Membership Program exclusive for clients trading Foreign Exchange

Depending on the accumulated transaction amount, clients will be upgraded to the respective Membership Tier and entitled to the exclusive rewards of the Tier.

Membership Tier	Accumulated Transaction Amount (HKD) within Promotion Period	Welcome Offer	Exclusive Rates	Cash Reward	Gold Privilege	Platinum Exclusive
Green	0	✓				
Blue	10,000		✓	✓		
Silver	500,000		✓	✓		
Gold	2,000,000		✓	✓	✓	
Platinum	30,000,000		✓	✓	✓	✓

Reward Details:

Welcome Offer	Enjoy HKD100 cash rewards with total accumulated transaction amount of HKD10,000	
Exclusive Rates	Starting from the Blue tier, clients can enjoy preferential rates for FX transactions as membership upgrade and cash reward	
	Accumulated Transaction Amount	Cash Reward
	HKD200,000 - below HKD500,000	HKD88
Cash Reward	Depending on the accumulated transaction amount, clients can enjoy cash reward	
	Accumulated Transaction Amount	Cash Reward
	HKD500,000 - below HKD1,000,000	HKD188
	HKD1,000,000 - below HKD2,000,000	HKD488
Gold Privilege	Gold Member can enjoy cash reward	
	Accumulated Transaction Amount	Cash Reward
	HKD2,000,000 - below HKD10,000,000	HKD888
	HKD10,000,000 - below HKD30,000,00	HKD3,888
Platinum	Platinum Member can enjoy cash reward and exclusive rewards as follows:	
	- Preferential securities brokerage commission rate of 0.15% for both buy and sell transactions ¹	
	- Preferential time deposit interest rates ²	
Exclusive	Accumulated Transaction Amount	Cash Reward
	HKD30,000,000 - below HKD50,000,000	HKD12,888
	HKD50,000,000 or above	HKD18,888

¹ Please refer to "Terms and Conditions for Securities Brokerage Commission Offer to Platinum Member of this FX Membership Program" section.

² Please refer to "Terms and Conditions for Preferential Time Deposit Interest Rate to Platinum Member of this FX Membership Program" section.

Please refer to the "Membership Information" page in the Online Foreign Exchange platform for more details.

Promotion Period: 1 July – 31 December 2020

Terms and conditions apply.

General Terms & Conditions

1. This membership program is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), namely, clients whose account(s) is /are opened in his / her sole name or joint names, but excluding Business Banking clients, Commercial Banking clients and Private Banking clients of the Bank (the “**Clients**”).
2. The membership tiers are determined by reference to the total accumulated transaction amount of all Eligible Foreign Exchange Transactions in every half year (i.e. from January to June or from July to December every year) unless otherwise specified.
3. Eligible Foreign Currency Transaction means any successful foreign exchange transaction performed via Standard Chartered Online Banking (under “Foreign Exchange” menu) or Mobile Banking (under “Foreign Exchange” menu) (collectively, “**this Foreign Exchange platform**”) or via Relationship Manager at branches and FX Dedicated Hotline through this Foreign Exchange platform.
4. For non-HKD denominated transactions, the transaction amount will be converted into Hong Kong Dollars based on the relevant prevailing foreign exchange rate determined by the Bank for calculation.
5. The accumulated transaction amount will be automatically calculated after you have successfully performed an eligible foreign currency transaction.
6. The Bank reserves the right to determine the calculation methods applied under this membership programme, together with the upgrade and downgrade mechanism for all membership tiers, namely, Green, Blue, Silver, Gold and Platinum.
7. This membership program is not applicable to any party who enjoys staff rate privileges.
8. The Bank reserves the right to vary, modify and terminate the membership programme and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
9. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms & Conditions for Welcome Offer, Cash Reward, Gold Privilege and Platinum Exclusive

1. The promotion period for this offer is from 1 July 2020 to 31 December 2020, both dates inclusive (“**Promotion Period**”).
2. Clients who have fulfilled all the requirements under clauses 2(a), 2(b) 2(c) and 2(d) respectively are eligible clients for the purpose of offers under clause 2 (“**Eligible Clients**”).
 - 2a. (**Only applicable to Welcome Offer**)

Client fulfilling all the following requirements during the Promotion Period will be eligible for HKD100 cash reward under the Welcome Offer:

 - i. Successfully complete Eligible FX Transaction(s); and
 - ii. Green member of this Foreign Exchange platform; and
 - iii. Accumulated foreign exchange transaction(s) amount during the Promotion Period reaches a minimum of HKD10,000 or its equivalent.
 - 2b. (**Only applicable to Cash Reward**)

Client fulfilling all the following requirements during the Promotion Period will be eligible for Cash Reward:

 - i. Successfully complete Eligible FX Transaction(s); and
 - ii. Blue member and Silver member of this Foreign Exchange platform; and
 - iii. Accumulated foreign exchange transaction(s) amount during the Promotion Period reaches a minimum of HKD200,000 and HKD500,000 or its equivalent respectively.

For offer details, please refer to “Cash Reward” page under “Membership Information”.
 - 2c. (**Only applicable to Gold Privilege**)

Client fulfilling all the following requirements during the Promotion Period will be eligible for Gold Privilege:

 - i. Successfully complete Eligible FX Transaction(s); and
 - ii. Gold member of this Foreign Exchange platform; and
 - iii. Accumulated foreign exchange transaction(s) amount during the Promotion Period reaches a minimum of HKD2,000,000 or its equivalent.

For offer details, please refer to “Gold Privilege” page under “Membership Information”.
 - 2d. (**Only applicable to Platinum Exclusive**)

Client fulfilling all the following requirements during the Promotion Period will be eligible for Platinum Exclusive:

 - i. Successfully complete Eligible FX Transaction(s); and
 - ii. Platinum member of this Foreign Exchange platform; and
 - iii. Accumulated foreign exchange transaction(s) amount during the Promotion Period reaches a minimum of HKD30,000,000 or its equivalent.

For offer details, please refer to “Platinum Exclusive” page under “Membership Information”.
3. During the Promotion Period,
 - i. Client can enjoy Welcome Offer and Cash Reward once each if upgraded from Green to Silver Member;
 - ii. Client can enjoy Welcome Offer and Gold Privilege once each if upgraded from Green to Gold Member.
 - iii. Client can enjoy Welcome Offer and Platinum Exclusive once each if upgraded from Green to Platinum Member.
4. The cash rebate will be credited to Eligible Clients’ HKD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account on or before 26 February 2021. If Eligible Clients have more than one account under the same account type, the Bank will select the one with the latest account opening date.

5. The HKD account mentioned in clause 4 must still be valid at the time when the cash rebate is credited, otherwise the credit of the cash reward will be forfeited.

Terms and Conditions for Securities Brokerage Commission Offer to Platinum Member of this FX Membership Program

1. Brokerage Commission Offer of 0.15% (the “**Offer**”) for securities transaction is applicable to Platinum Members under the FX Membership Program and the promotion period is from 1 July 2020 to 31 January 2021 (both days inclusive) (the “**Promotion Period**”).
2. The Offer is only applicable to securities accounts (includes individual and joint name securities account) (the “**Eligible Securities Accounts**”) held by Platinum Members (“**Eligible Client**”) and the securities transactions placed through the Eligible Securities Account after the 5th day of the following month when Eligible Clients become Platinum Members (For example, client become Platinum Member on 1 July 2020, the Offer will be applicable to orders placed after 5 August 2020 till 31 January 2021). The Offer could not be used in conjunction with other Securities offers. The discounted brokerage commission will be shown on the screen if client places securities order via Online Banking or SC Equities through the Eligible Securities Account.
3. Securities Brokerage Commission rate at 0.15% (minimum HKD50/CNY45 applies to transactions placed via Internet / Mobile Channel while HKD150/CNY135 applies to manned Channel) is applicable to buy/sell securities order placed through the Eligible Securities Account via Online Banking and SC Equities or Securities Hotlines in relation to stocks listed on the Main Board or Growth Enterprise Market of the Stock Exchange of Hong Kong Limited and eligible stocks traded via China Connect.
4. There is no limit on transaction amount being eligible for this Offer but client still needs to pay the relevant transaction fees if applicable. Transaction fees for stocks traded on Stock Exchange of Hong Kong Limited include, but not limited to, Stamp Duty by the Hong Kong Government, Transaction Levy by the Securities and Futures Commission of Hong Kong, Trading Fee by the Hong Kong Exchange & Clearing Limited and Stock Settlement Fee by the Hong Kong Securities & Clearing Company Limited. Transaction fees for stocks traded on China Connect include, but not limited to, Stamp Duty by SAT, Handling Fees by China Connect, Securities Management Fee by China Securities Regulatory Commission and Transfer Fee by Hong Kong Securities Clearing Company Limited.

Terms and Conditions for Preferential Time Deposit Interest Rate to Platinum Member of this FX Membership Program

1. Preferential Time Deposit Interest Rate (the “**Offer**”) is applicable to Platinum Members of this FX Membership Program (the “**Eligible Clients**”).
2. Eligible Clients can enjoy the Offer by making eligible Foreign Exchange transactions of Designated Currency through this Foreign Exchange platform and placing the foreign exchange fund to 1-week or 1-month time deposit on the same day (or the next business day).
3. The time deposit amount must be equal or less than the foreign exchange fund and in the range of HKD100,000 to HKD20,000,000 (or other Designated Currency equivalent). The currency exchange and time deposit shall be under the same-name accounts under Eligible Clients maintained with the Bank.
4. The interest rates for Time Deposit are subject to revision, as per prevailing market conditions.
5. Eligible Clients can enjoy the Offer more than once. The Offer cannot be used in conjunction with any other FX offers or time deposit interest rate offers.

Risk Disclosure Statement

- 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 securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.
- Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms & Conditions of relevant Securities Services before making any investment decision.

Important Notes of Online Securities Trading and SC Equities

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

Notes

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