

Debt Securities Services Spread Discount Offer

Clients who are **Professional Investors** and subscribe to bonds can enjoy the following offer:

Spread Discount	Remarks
<p style="text-align: center;">HKD3,000 (for every cumulative eligible subscription amount of HKD2,000,000)</p>	<ul style="list-style-type: none"> • Cumulative eligible subscription amount is the total sum of eligible subscription amount for all bonds (excluding Retail Bonds) during the Promotion Period. • Amount of Spread Discount has <u>NO cap</u> during the Promotion Period. • Bonds are only offered to Professional Investors.

Debt Securities Services Transfer-in Offer

Clients who are **Professional Investors** and transfer-in bonds can enjoy the following offer:

Cash reward	Remarks
<p style="text-align: center;">HKD800 (for every cumulative transfer-in amount of HKD500,000)</p>	<ul style="list-style-type: none"> • Transfer-in amount is accumulated during the whole Promotion Period. • Bonds are only offered to Professional Investors.

Promotion Period: 2 October – 31 December 2019

Terms and conditions apply.

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General Terms and Conditions

1. The promotion period for the offers described in the Sections below is from 2 October to 31 December 2019, both dates inclusive (the "**Promotion Period**").
2. Offers are applicable to Professional Investors of Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") whose account(s) is / are opened in his / her sole name or joint names or Business Banking clients but excluding Commercial Banking clients and Private Banking clients of the Bank (the "**Clients**").
3. For non-HKD denominated transactions, the transaction amount will be converted into HKD on the transaction date based on the relevant prevailing foreign exchange rate determined by the Bank for calculation of the offer entitlement.
4. For the avoidance of doubt, only the primary account holder will be entitled to the offer if the account(s) is / are set up in joint names.
5. If Clients are entitled to the offer(s) in conjunction with other promotional offers, the Bank reserves the right to grant the Clients one of or part of the entitled offers only.
6. Each of the banking products or services set out in these terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.

7. The Bank reserves the right to determine the calculation methods applied under the product / services offers.
8. The Bank reserves the right to terminate any part of the offers and vary or modify any of the terms and conditions from time to time without prior 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 and Conditions of Debt Securities Services Spread Discount Offer (“Spread Discount”)

1. Bonds are ONLY offered to Professional Investors.
2. To be eligible to this offer, Clients must subscribe to any bonds (excluding Retail Bonds) as specified and described in Clause 3 of this Section during the Promotion Period (the “**Eligible Clients**”).
3. Spread of bond subscription transaction must be 1.0% or above (the “**Eligible Subscription**”). Eligible Clients will be entitled to HKD3,000 Spread Discount for EVERY cumulative Eligible Subscription amount of HKD2,000,000 (or HKD equivalent) during the Promotion Period.
4. The face value of the subscribed bond will be used to calculate the cumulative Eligible Subscription amount.
5. **The Spread Discount will be credited to Eligible Clients’ HKD / USD account either in sole name or joint names, in the following sequence: 1) Settlement Account, 2) Integrated Deposits Account, 3) Statement Savings, 4) Passbook Savings or 5) Current Account on or before 29 February 2020.** 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.
6. For Eligible Clients under the Capital Investment Entrant Scheme, the Spread Discount will be credited to the designated settlement accounts of such Clients **on or before 31 March 2020**.
7. The relevant Debt Securities Account(s) must still be valid at the time when the Spread Discount is credited, otherwise the credit of the Spread Discount will be forfeited.

Terms and Conditions of Debt Securities Services Transfer-in Offer (“Transfer-in Offer”)

1. To be eligible for this Transfer-in-Offer, Clients must apply and complete transfer-in of bond specified in Clause 2 of this Section successfully from other banks or financial institution(s) during the Promotion Period (the “**Eligible Clients**”).
2. This offer is only applicable to bonds approved by the Bank.
3. Eligible Clients will be entitled to HKD800 cash reward for every cumulative transfer-in of bond of HKD500,000 (or HKD equivalent) during the Promotion Period.
4. The face value of the transferred-in bond will be used to calculate the accumulated value of the bond amount of transferred-in bond. For non-HKD denominated transferred-in bond, the accumulated value of the designated bond amount transferred-in will be converted into HKD based on relevant prevailing foreign exchange rate determined by the Bank on the date the Bank receives the transferred-in bond, for calculation of the offer entitlement.
5. If Eligible Clients partially / fully transfer out the transferred-in bond **on or before 29 February 2020**, the Bank reserves the right to forfeit the cash reward of this offer.
6. **The cash reward will be credited to Eligible Clients’ HKD / USD account either in sole name or joint names, in the following sequence: 1) Settlement Account, 2) Integrated Deposits Account, 3) Statement Savings, 4) Passbook Savings or 5) Current Account on or before 29 February 2020.** 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.
7. For Eligible Clients under the Capital Investment Entrant Scheme, the cash reward will be credited to the designated settlement accounts of such Clients **on or before 31 March 2020**.
8. The relevant Debt Securities Account(s) must still be valid at the time when the cash reward is credited, otherwise the credit of the cash reward will be forfeited.

Risk Disclosure Statement for Debt Securities Services

- Investment involves risks. The price of bonds fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product / service before making any investment decision.

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.