

Important Note:

Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in Investment Fund unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment Fund Services offer

Existing Clients of Investment Fund Services who subscribe / transfer-in investment funds can enjoy the following offers:

	Type of investment fund transaction	Subscription fee rebate / transfer-in cash reward	Remark
Offer 1 – Subscription Fee Rebate Offer	Subscription to investment funds	HKD168 (for every cumulative amount of HKD100,000 & subject to a minimum subscription of HKD300,000)	<ul style="list-style-type: none"> Subscription amount is calculated on a <u>single day basis</u> during the Promotion Period. Daily accumulated subscription amount must reach HKD300,000 <u>or above</u>. Each eligible client can enjoy the offer more than once during the Promotion Period. The daily subscription fee rebate offer is a discount on fees and charges.
Offer 2 – Transfer-in Cash Reward Offer	Transfer-in of specified investment funds	HKD300 (for every cumulative amount of HKD100,000)	<ul style="list-style-type: none"> Transfer-in amount is <u>accumulated during the whole Promotion Period</u>. Each eligible client can enjoy the offer more than once during the Promotion Period.

Selected Clients of Investment Fund Services who switch investment funds can enjoy the following offer:

	Type of investment fund transaction	Offer	Remark
Offer 3 – Switching Fee Rebate Offer	Switching of specified investment funds	0.5% switching fee	<ul style="list-style-type: none"> Each eligible client can only enjoy the offer for all eligible switching transaction(s) <u>carried out on the SAME DAY and for the first time</u> during the Promotion Period. The switching fee rebate offer is a discount on fees and charges.

Promotion Period: 2 October – 31 December 2019

Terms and conditions apply.

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 clients 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. Clients can enjoy the offers **more than once** during the Promotion Period, excluding Investment Fund Switching Fee Rebate Offer. For the avoidance of doubt, **only the primary account holder will be entitled to the offers if the account(s) is / are set up in joint names.**
5. If Clients are entitled to the offers 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 Investment Fund Services Offer

1. The Investment Fund Services Offer consists of Offer 1 – Subscription Fee Rebate Offer, Offer 2 – Transfer-in Cash Reward Offer and Offer 3 – Switching Fee Rebate Offer.
2. The subscription fee rebate / transfer-in cash reward / switching fee rebate will be credited to Eligible Clients’ HKD / USD account (Eligible Clients as referred to below) 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 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.
3. For Eligible Clients (as referred below) under the Capital Investment Entrant Scheme, the subscription fee rebate / transfer-in cash reward / switching fee rebate, as the case maybe, will be credited to the designated settlement accounts of such Clients on or before 31 March 2020.
4. The relevant Investment Fund Account(s) must still be valid at the time when the subscription fee rebate / transfer-in cash reward / switching fee rebate is credited, otherwise the credit of the subscription fee rebate / transfer-in cash reward / switching fee rebate will be forfeited.

Offer 1 – Subscription Fee Rebate Offer (“Subscription Offer”)

1. The Subscription Offer is applicable to existing Clients who have already signed up for Investment Fund Services Account on or before 30 September 2019 (the “**Eligible Clients**”).
2. To be entitled to the Subscription Offer, Eligible Clients of Investment Fund Services must subscribe to any investment funds specified and described in clause 3 of this Section with daily accumulated subscription(s) reaching the aggregated subscription amount of HKD300,000 (or HKD equivalent) in the same Investment Fund Account during the Promotion Period. For every accumulated subscription amount of investment funds of HKD100,000 (or HKD equivalent), Eligible Clients will be entitled to HKD168 subscription fee rebate.
3. This Subscription Offer is applicable to all Class A funds (**subscription of HKD300,000 or above with a minimum subscription fee of 2.0%**). Monthly Investment Plans and online subscription are NOT eligible for this Subscription Offer.
4. Investment fund subscription amount is calculated on a single day basis. For illustration purpose, if the single day subscription amount of a client reaches HKD15,000,000 or above and with a minimum subscription fee of 2.0%, the client will be eligible for HKD25,200 subscription fee rebate.

Offer 2 – Transfer-in Cash Reward Offer (“Transfer-in Offer”)

1. To be entitled to the Transfer-in Offer, Clients must apply and complete transfer-in of investment funds specified and described in clause 2 of this Section successfully from other banks or financial institution(s) during the Promotion Period (the “**Eligible Clients**”).
2. This Transfer-in Offer is applicable to open-ended funds or capital guaranteed funds distributed by the Bank, excluding Class B funds, funds not authorised by the Securities and Futures Commission in Hong Kong and funds specified by the Bank from time to time.
3. Eligible Clients may not be able to subsequently subscribe for (or further transfer in) the transferred-in investment funds via the Bank in case the relevant investment fund(s) is / are no longer open for subscription from the Bank.
4. Eligible Clients will be entitled to HKD300 cash reward for every cumulative transfer-in of investment funds of HKD100,000 (or HKD equivalent) during the Promotion Period.

5. The latest unit price available to the Bank as of the date the Bank receives the transferred-in fund unit will be used to calculate the accumulated value of the investment funds amount of transfer-in funds. For non-HKD denominated transfer-in fund unit, the accumulated value of the designated investment fund amount transferred-in will be converted into HKD based on relevant prevailing foreign exchange rate determined by the Bank for calculation of the offer entitlement.
6. If Eligible Clients partially / fully transfer out the transferred-in investment fund(s) on or before 29 February 2020, the Bank reserves the right to forfeit the cash reward of this Transfer-in Offer.

Offer 3 – Switching Fee Rebate Offer (“0.5% Switching Fee Offer”)

1. 0.5% Switching Fee Offer is applicable to the following Clients (collectively, the “**Selected Eligible Clients**”):
 - i. Clients who have already signed up for Investment Fund Accounts with fund holdings on or before 30 September 2019 and have not made any investment fund subscription or switching transaction for **any 12 consecutive calendar months between October 2018 and November 2019**; or
 - ii. Clients who have already signed up for Investment Fund Accounts with fund holdings and have never traded on or before 30 September 2019.
2. Selected Eligible Clients are entitled to 0.5% switching fee (where **after deducting the 0.5% switching fee**, the rest of the switching fees would normally be levied on the eligible switching transactions will be waived in the form of switching fee rebate and credited to Selected Eligible Clients’ accounts as described under “Terms and Conditions of Investment Fund Services Offer” mentioned above.) for any switching transaction(s) of Class A funds carried out on the **SAME DAY** when such clients conduct the relevant transaction(s) for the **first time** during the Promotion Period online or via Relationship Manager at branches, **excluding transactions specific below**:
 - a. Class B fund switching;
 - b. UT Monthly Investment Plan;
 - c. any subsequent switch-out transactions of fund(s) being subscribed in the same quarter;
 - d. Switching transactions of the same fund:
 - i. where the only difference is cross currency or cross share class with the respect to the same fund; or
 - ii. where the same fund is being switched-in and switched-out in the same quarter; and
 - e. Switching transactions with flat switching fee levied at 0.5% or below.

For the avoidance of doubt, any subsequent switching transactions after the eligible ones placed on the same day for the first time will not be eligible for the offer.

Risk Disclosure Statement for Investment Fund Services

- Investment involves risks. The prices of units / shares of unit trusts or mutual funds fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. It is as likely that losses will be incurred rather than profit made as a result of buying and selling unit trusts or mutual funds. Past performance of any Investment Fund is no guide to its future performance.
- Investors should carefully read the relevant offering documents and in particular the Terms & Conditions contained therein, the investment policies and the risk factors and latest financial results information. It is desirable that the Investor seeks independent financial advice with respect to any investment decision.
- Investors should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective, investment experience, financial situation and risk tolerance level 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.