

Terms and Conditions of Fee Refund Offer for ATM Cash Withdrawal Transactions (the “Fee Refund Offer”)

1. The Fee Refund Offer commences on 1 September 2020 and ends on 31 December 2020 (both dates inclusive) (the “**Fee Refund Promotion Period**”).
2. Cardholders of any ATM Card of the UnionPay network (“**Eligible Cards**”) issued by the Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) are eligible to participate in the Fee Refund Offer. Any ATM Card that is only linked to account(s) in Business Banking or any credit card issued by the Bank are not eligible to participate in the Fee Refund Offer.
3. To be eligible for the Fee Refund Offer, cardholders of the Eligible Cards are required to fulfil all of the following requirements (the “**Eligible Clients**”):
 - (i) Cardholders are 65 years old or above; and
 - (ii) Complete ATM cash withdrawal transactions in Mainland China through UnionPay network from the accounts tied to or linked to the Eligible Cards (the “**Eligible Transactions**”) within the Fee Refund Promotion Period; and
 - (iii) The denominated currency of the Eligible Transactions is Renminbi
4. Eligible Client who fulfils Clause 3 above will be entitled to fee refund on the Eligible Transactions. Our calculations and records shall be conclusive for the Eligible Transactions made by Eligible Clients. In case of disputes, our decision shall be final and binding.
5. The entitled amount of fee refund under the Fee Refund Offer (the “**Fee Refund**”) will be credited in HKD in the bank account of the Eligible Clients by 31 March 2021 (the “**Fulfilment Date**”). The Fee Refund will be converted into HKD using the prevailing foreign exchange rate as determined by the Bank.
6. If Eligible Clients do not maintain any valid HKD Savings or Current account on the Fulfilment Date, the Fee Refund Offer(s) will be forfeited in full without any compensation.
7. The Fee Refund will be credited to the withdrawal account (the “**Eligible Account**”) tied to or linked to the Eligible Cards. The Eligible Account must be valid at the time of the relevant Fulfilment Date. In case the Eligible Account is for any reason invalid for the above crediting as determined by the Bank in our absolute discretion, the Fee Refund will be credited to another account (excluding MortgageOne® Account and MortgageSaver Current Account) held by the Eligible Client in his or her sole name or in the capacity as primary account holder (in case this other account is in joint name) at the Bank in the following sequence:
 - a. Sub-account under Integrated Deposits Account
 - b. Current Account
 - c. Statement Savings Account

d. Passbook Savings Account

If Eligible Client has more than one account under same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting in our absolute discretion.

8. Eligible Client shall notify the Bank if they do not receive the relevant Fee Refund within 2 months after the relevant Fulfilment Date; otherwise, the Bank accepts no liability and will not be liable for any compensation.
9. The Bank reserves the right to determine the calculation methods applied under the Fee Refund Offer and verify the client's transaction records in considering the client's eligibility for the Fee Refund Offer. In case of any disputes, the Bank's decision shall be final and binding.
10. In case of any disputes, Cardholders are required to present the relevant ATM cash withdrawal transaction original receipts for further investigation by the Bank.
11. The Bank reserves the right to amend the terms and conditions or any other contents here at any time. We may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any dispute, the Bank's decision shall be final and conclusive.
12. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Issued by Standard Chartered Bank (Hong Kong) Limited