



Terms and Conditions for the Priority Private/Priority Banking Exclusive Standard Chartered Cathay Mastercard® Welcome Rewards (the “Offer”)

1. The promotion period for the Offer is from 1 October 2021 to 31 December 2021, both dates inclusive (the “**Promotion Period**”).
2. The Offer is only applicable to clients who did NOT, in the past 12 months from the date of the current sign up for Priority Private/Priority Banking, hold any product or services with or distributed by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) (including but not limited to deposit account, investment services and insurance products underwritten by the third party insurer) except Standard Chartered Credit Cards (each a “**New Client**”). “**Standard Chartered Credit Cards**” refer to Standard Chartered Credit Card, Standard Chartered Co-branded Card, MANHATTAN Credit Card and MANHATTAN Co-branded Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card.
3. New Client who fulfils all of the following requirements will be eligible to the Offer (each an “**Eligible Client**”):
 - (a) Sign up for both Priority Private and Standard Chartered Cathay Mastercard – Priority Private together, or sign up for both Priority Banking and Standard Chartered Cathay Mastercard – Priority Banking together during the Promotion Period; and
 - (b) (in the case of signing up for Priority Private) Fulfil the entry Total Balance requirement of HKD8,000,000 or above upon signing up as a Priority Private client, or (in the case of signing up for Priority Banking) fulfil the entry Relationship Balance requirement of HKD1,000,000 or above before the deadline as referred to the table below after signing up as a Priority Banking client; and
 - (c) Complete a “Customer Investment Profile” questionnaire within the Designated Date as referred to the table below; and
 - (d) (in the case of signing up for Priority Private) Deposit New Funds of not less than HKD8,000,000 to the Bank upon signing up as a Priority Private client. For client who firstly signs up for Priority Banking and then upgraded to Priority Private on or before the last day of the next calendar month from the date of signing up for Priority Banking, deposit New Funds of not less than HKD8,000,000 to the Bank by the last day of the next calendar month from the date of signing up for Priority Banking, or (in the case signing up for Priority Banking) deposit New Funds of not less than HKD1,000,000 to the Bank by the relevant dates as referred to the table below after signing up as a Priority Banking client; and
 - (e) Maintain the new Total Balance at or above the New Funds Amount until at least the relevant corresponding Designated Date stated in the table below:

Priority Private/Priority Banking sign-up date (both dates inclusive)	Deadline for fulfilling the entry Relationship Balance/depositing the New Funds (inclusive) (applicable only to Priority Banking)	Designated Date (inclusive)
1 October 2021 to 31 October 2021	30 November 2021	31 January 2022
1 November 2021 to 30 November 2021	31 December 2021	28 February 2022
1 December 2021 to 31 December 2021	31 January 2022	31 March 2022

4. The Offer comprises of rewards of Asia Miles as per the table shown below:

Banking Plan Sign Up	Asia Miles Rewards
Priority Private	100,000 Miles
Priority Banking	20,000 Miles

5. For the purpose of this Offer:
 - (a) “**New Funds Amount**” means the amount of credit balance in New Funds deposited by Eligible Client.
 - (b) “**New Funds**” refer to monies deposited by cash, cheque/cashier’s order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), telegraphic transfer from other banks or transfer-in Investment Funds, Debt Securities or Securities from other banks or financial institutions to the investment product account held with the Bank excluding renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Deposit upon maturity.

- (c) “**Total Balance**” includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder.
6. Eligible Client will be entitled to the Offer once only during the Promotion Period.
 7. For joint account, only the primary account holder will be eligible to enjoy the Offer.
 8. If the Eligible Client is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, the Bank reserves the right to grant the Eligible Client one or part of the offers entitled.
 9. Eligible Client’s enrolment in Priority Private/Priority Banking and application for such banking products and services as mentioned under the Offer must remain in effect at the time when the reward under the Offer is awarded or delivered to the Eligible Client. Otherwise, the reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
 10. If after the Offer is awarded or delivered to the Eligible Client, the Eligible Client terminates Priority Private/Priority Banking (as the case may be) within 12 months from the date of the current sign up, the Bank reserves the right to charge an amount equivalent to the value of the Offer as an administration fee and debit the same amount from any of the Eligible Client’s account with the Bank without prior notice.
 11. The Bank reserves the right to determine the calculation methods applied under the Offer (including in ascertaining the amount of any applicable balance requirement) and verify the Eligible Client’s transaction records in considering the Eligible Client’s eligibility for the Offer. In case of any disputes, the Bank’s decision shall be final and binding.
 12. If the relevant account balance (or premium under any life assurance basic plans) is denominated in foreign currency, for the purpose of calculating any entitlement under the Offer, the Bank’s exchange rate (or exchange rate determined by Prudential Hong Kong Limited (a member of Prudential plc group) for insurance premium) quoted at its discretion from time to time will be adopted for converting the relevant account balance (or insurance premium) from the foreign currency to HKD equivalent, which will then be used to calculate the relevant Offer entitlement.
 13. 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.
 14. In order to be eligible to the Offer, Eligible Client must have an existing Asia Miles™ membership account.
 15. For the avoidance of doubt, valid Asia Miles membership account must be held by the Eligible Client and the Bank does not accept any Asia Miles membership accounts that are not held by the Eligible Client for the purpose of crediting of Asia Miles.
 16. The Bank will provide Eligible Client’s Asia Miles membership information, including surname, given name, membership number, and the number of Asia Miles earned to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client’s Asia Miles membership accounts associated with his/her Standard Chartered Cathay Mastercard – Priority Private/ Standard Chartered Cathay Mastercard – Priority Banking within 4 to 6 weeks after 30 June 2022.
 17. Eligible Client acknowledges that the Asia Miles earned shall be credited to his/her Asia Miles membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Eligible Client’s Asia Miles membership account for any reason beyond the Bank’s control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles Limited website at www.asiamiles.com.
 18. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. Eligible Clients understand and accept that the Bank is not the supplier of the Asia Miles membership account or the Asia Miles provided. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account or the Asia Miles, including without limitation, the supply, the descriptions of the Asia Miles membership account and the Asia Miles provided by Asia Miles Limited, any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account or the Asia Miles provided by Asia Miles Limited, its employees, officers or agents.
 19. Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
 20. The Bank reserves the right to vary, extend, terminate and/or cancel any of the Offer or to amend any of the terms and conditions herein from time to time. In case of any disputes, the Bank’s decision shall be final and binding.
 21. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.



優先私人理財/「優先理財」客戶專屬渣打國泰Mastercard®迎新獎賞(「優惠」)之條款及細則

1. 此優惠之推廣期為2021年10月1日至12月31日(首尾兩天包括在內)(「推廣期」)。
2. 此優惠只適用於此次開立優先私人理財/「優先理財」當日前12個月內未曾持有渣打銀行(香港)有限公司(「本行」)或由本行負責分銷之任何銀行產品或服務(包括但不限於存款戶口、投資服務及由第三者承保之保險產品)之客戶,而只持有渣打信用卡之客戶則除外(「全新客戶」)。**渣打信用卡**指由本行發行之渣打信用卡、渣打聯營卡、MANHATTAN信用卡及MANHATTAN聯營卡,包括附屬卡、渣打商務卡及渣打公司卡。
3. 全新客戶符合以下所有要求,將可獲享此優惠(「合資格客戶」):
 - (a) 於推廣期內同時開立「優先理財」及開立或升級至渣打國泰Mastercard – 優先理財,或同時開立優先私人理財及開立或升級至渣打國泰Mastercard – 優先私人理財;及
 - (b) (若開立優先私人理財)於開立優先私人理財時達到HK\$8,000,000或以上之總結存要求,或(若開立「優先理財」)於開立「優先理財」後,按以下列表所示之限期內達到「優先理財」HK\$1,000,000或以上之總結餘要求;及
 - (c) 於以下列表所示之指定日期完成「客戶投資取向」問卷;及
 - (d) (若開立優先私人理財)於開立優先私人理財時存入不少於HK\$8,000,000新資金至本行。如客戶首先開立「優先理財」後再開立優先私人理財,須於開立「優先理財」後的第一個曆月之最後一天或之前存入不少於HK\$8,000,000新資金至本行,或(若開立「優先理財」)於開立「優先理財」後,按以下列表所示之相關日期存入不少於HK\$1,000,000新資金至本行;及
 - (e) 維持新資金金額或以上之總結存最短至以下列表所示之相關指定日期:

優先私人理財/「優先理財」開立日期 (包括首尾兩天)	達到總結餘及存入新資金之限期 (包括全日)(適用於「優先理財」)	指定日期(包括全日)
2021年10月1日至2021年10月31日	2021年11月30日	2022年1月31日
2021年11月1日至2021年11月30日	2021年12月31日	2022年2月28日
2021年12月1日至2021年12月31日	2022年1月31日	2022年3月31日

4. 合資格客戶可獲享如以下列表所示之優惠:

所申請之綜合理財服務	「亞洲萬里通」里數(「里數」)獎賞
優先私人理財	100,000里數
「優先理財」	20,000里數

5. 此優惠之用:
 - (a) 「新資金金額」之定義為合資格客戶存入新資金後之總結存。
 - (b) 「新資金」指由其他銀行以現金、支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算,又稱結算所自動轉賬系統(CHATS))或電匯存入戶口,或從其他銀行或金融機構轉出基金、債券或股票,並將之轉入至本行之投資戶口內之全新資金,並不得為透過在本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」到期日轉賬而得的資金。
 - (c) 「總結存」包括客戶以私人名義作為基本戶口持有人於本行持有的存款、投資、指定保險產品之累積保費。

6. 合資格客戶只可於推廣期內獲享優惠一次。
7. 以聯名形式開立之戶口，只有戶口基本持有人可獲享優惠。
8. 若合資格客戶於推廣期內同時獲享其他推廣優惠，本行保留只提供一項或部份優惠之權利。
9. 合資格客戶開立之優先私人理財/「優先理財」及申請有關優惠條款所列之銀行產品及服務必須於優惠存入或送贈時仍然有效。否則，有關優惠將被取消，本行亦不會從任何其他途徑把獎賞給予合資格客戶。
10. 如相關合資格客戶於此次開立優先私人理財/「優先理財」後12個月內終止有關服務，而優惠已獎賞或已送贈予合資格客戶，本行保留權利向相關合資格客戶收取相等於已獲取優惠之金額作為行政費，並直接從相關合資格客戶於本行之任何一個戶口扣除，而毋須另行通知。
11. 本行保留權利決定優惠之計算方法(包括相關戶口結餘之計算)及核實合資格客戶之交易紀錄以計算合資格客戶應得之優惠。如有任何爭議，本行保留最終決定權。
12. 若相關戶口結餘(或於計算有關人壽保險基本計劃之保費時)以外幣計值，則相關戶口之結餘(或人壽保險保費)將以本行不時釐定有關匯率(或保誠保險有限公司(英國保誠集團成員)釐定之匯率用作人壽保險保費計算)用作計算外幣兌換至港幣之等值，以計算應得之相關優惠。
13. 本條款及細則所載之銀行產品及服務須受有關申請資格、申請程序及條款約束。詳情請向分行職員查詢。
14. 合資格客戶必須持有有效之「亞洲萬里通」會員賬戶方可獲享此優惠。
15. 為免存疑，有效之「亞洲萬里通」會員賬戶必須由合資格客戶持有及本行並不接納存入里數予任何非合資格客戶持有之「亞洲萬里通」會員賬戶。
16. 本行將會轉交相關資料，包括合資格客戶之「亞洲萬里通」會員資料，包括姓氏、名字、會員號碼及所獲享之「亞洲萬里通」里數予亞洲萬里通有限公司作存入「亞洲萬里通」里數之用。亞洲萬里通有限公司收取本行轉交之資料後，將於2022年6月30日隨後4至6星期內存入獲享之「亞洲萬里通」里數予合資格客戶之渣打國泰Mastercard – 優先理財/渣打國泰Mastercard – 優先私人理財相聯之「亞洲萬里通」會員賬戶。
17. 合資格客戶明白獲得的里數將由亞洲萬里通有限公司存入閣下的「亞洲萬里通」會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於合資格客戶的「亞洲萬里通」會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。本行對於包括但不限於里數之到期日、使用及兌換，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或請瀏覽www.asiamiles.com。
18. 「亞洲萬里通」里數之兌換及/或使用須受「亞洲萬里通」條款及細則約束。詳情請瀏覽www.asiamiles.com。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。合資格客戶明白及接納本行並非獎賞(包括里數)之供應商。因此，有關供應商、其員工或代理人所提供之獎賞的各方面，包括但不限於質素、供應量、供應商的獎賞說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。
19. 獲享之「亞洲萬里通」里數不能兌換積分或現金回贈及不能轉讓。
20. 本行保留隨時更改、延長、終止及/或取消任何優惠，或修訂所述任何條款及細則之權利。如有任何爭議，本行保留最終決定權。
21. 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。