



Application Requirements for Standard Chartered Cathay Mastercard - Priority Banking / Standard Chartered Cathay Mastercard - Priority Private

Clients who sign up for Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private are required to fulfil all the requirements as specified below.

In order to enjoy the full benefits of **Standard Chartered Cathay Mastercard – Priority Banking**, clients are required to meet the following requirements:

- i. Client is required to be an existing Priority Banking client or a New Banking Client who signs up for Priority Banking upon card application; and
- ii. Maintain HKD1,000,000 or above Average Daily Relationship Balance starting from the second calendar month from card issuance date.

In order to enjoy the full benefits of **Standard Chartered Cathay Mastercard – Priority Private**, clients are required to meet the following requirements:

- i. Client is required to be an existing Priority Private client or a New Banking Client who signs up for Priority Private upon card application; and
- ii. Maintain HKD8,000,000 or above Average Daily Relationship Balance starting from the second calendar month from card issuance date.

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1. **“New Banking Client”** refers to a client who did NOT, in the past 12 months from the date of the current sign up for Priority Private/Priority Banking/Premium Banking/ Easy Banking, hold any product or service with or distributed by 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. **“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.
 2. **“Average Daily Relationship Balance”** refers to the Relationship Balance as of the previous month of card application as stated on the consolidated statement. Banking consolidated statement is available to download via online banking or SC Mobile. For New Banking Client, the Average Daily Relationship Balance will be deemed zero.
 3. Client shall refer to the full terms and conditions before the application of respective products.
 4. The Bank reserves the right to vary, extend, terminate and/or cancel the fund in requirement for Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private and to amend any of these terms and conditions from time to time. In case of any disputes, the Bank’s decision shall be final and conclusive.
 5. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Important Notes:

Important Note for Priority Private:

- To be a Priority Private Client, you need to maintain an average Total Balance with the Bank at HKD8,000,000 or above. After the first 12 months following the issuance date of the welcome letter, your eligibility as Priority Private Client will be reviewed twice annually in the months of June and December. At the time of review, your average Total Balance with the Bank should be maintained at HKD8,000,000 or above for the preceding 3 months in order to maintain the Priority Private status for the next 12 months.
- “Total Balance” includes the aggregate balance of deposit, investments and accumulated premiums of selected insurance under personal account as primary account holder. For clients who did not hold any account with the Bank as of the card issuance date, his/her Total Balance will be deemed zero.

Important Note for Priority Banking:

- Priority Banking Client – “Relationship Balance” includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered Credit Cards[^] and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts.
- The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

[^] Standard Chartered credit cards refer to Standard Chartered Credit Card and Standard Chartered cobranded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.



渣打國泰萬事達卡 - 優先理財/渣打國泰萬事達卡 - 優先私人理財申請要求

客戶申請渣打國泰萬事達卡 - 優先理財/渣打國泰萬事達卡 - 優先私人理財須符合下列所有要求。

客戶須符合下列所有要求方可全面享用渣打國泰萬事達卡 - 優先理財之優惠。

- i. 客戶須為現有「優先理財」客戶或以全新客戶身份於申請渣打國泰萬事達卡 - 優先理財時一併開立「優先理財」戶口；及
- ii. 於發卡日起計第二個曆月起維持不少於HK\$1,000,000每日平均總結餘。

客戶須符合下列所有要求方可全面享用渣打國泰萬事達卡 - 優先私人理財之優惠。

- i. 客戶須為現有優先私人理財客戶或以全新客戶身份於申請渣打國泰萬事達卡 - 優先私人理財時一併開立優先私人理財戶口；及
- ii. 於發卡日起計第二個曆月起維持不少於HK\$8,000,000每日平均總結餘。

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1. 「**全新客戶**」指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「優先理財」合資格客戶及優先私人理財合資格客戶，而只持有渣打信用卡之客戶則除外。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。
 2. 「**每日平均總結餘**」指於發卡日起計之上一個曆月在閣下之綜合月結單上所示之總結存金額。客戶可在渣打網上理財或 SC Mobile 應用程式下載綜合月結單。全新客戶之每日平均總結餘則為零。
 3. 客戶於申請各項銀行服務前請先閱讀有關之條款及細則。
 4. 本行保留隨時更改、延長、終止及/或取消渣打國泰萬事達卡 - 優先理財/渣打國泰萬事達卡 - 優先私人理財申請要求，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。
 5. 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。

重要提示：

優先私人理財之重要提示：

- 優先私人理財客戶須於本行維持等值HK\$8,000,000或以上之平均總結存。由迎新函發出日起首12個月後，本行將於每年6月及12月對優先私人理財客戶的資格進行審核。在審核時，優先私人理財客戶須於過往3個月在本行維持等值HK\$8,000,000或以上之平均總結存，以維持未來12個月優先私人理財客戶的身份。
- 「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、投資及指定保險產品之累積保費。客戶如於總結存對比日期並未持有任何本行之銀行戶口，其於當日之總結存則為零。

「優先理財」之重要提示：

- 「優先理財」客戶之「總結餘」包括客戶以私人名義於本行持有的存款、投資、指定保險產品之累積保費、已動用之透支額(包括有抵押及無抵押之透支服務)、渣打信用卡[^]結欠及渣打私人貸款之貸款結欠。
- 閣下以私人名義開立的銀行賬戶總結餘並包括宏利環球精選強積金計劃下的強積金戶口結餘，閣下須另行授權及同意銀行接收閣下的強積金戶口資料。
[^]渣打信用卡指由本行所發出之渣打信用卡及渣打聯營卡(包括附屬卡及公司卡)。附屬卡之結欠將納入主卡持有人之總結餘內。