

Terms and Conditions for Online Local Fund Transfer Service Fee Refund Offer (“Fee Refund Offer”)

1. The promotion period is from 1 March 2020 to 31 May 2020, both dates inclusive (“Promotion Period”).
2. The Fee Refund Offer is exclusive to customers (“Eligible Customer(s)”) of Standard Chartered Bank (Hong Kong) Limited (the “Bank”) who have fulfilled all requirements in Clause 4 below.
3. Eligible Customers are deemed to agree to be bound by these terms and conditions upon submission of an Eligible Transaction (as defined below) through Online Banking during the Promotion Period.
4. To be entitled for the Fee Refund Offer, Eligible Customers must fulfil the following requirements:
 - i. Successfully completed through Online Banking a) a local fund transfer transaction in Hong Kong Dollars, US Dollars, Euro and Renminbi through Clearing House Automated Transfer System (“CHATS”) or b) a Foreign Currency Telegraphic Transfer (“OTT”) transaction to a local beneficiary during the Promotion Period; and
 - ii. Charge type selected as “OUR-all charges borne by remitter” or “SHA- Local charges borne by remitter & overseas by beneficiary” for the transactions in paragraph (i) above, (each an “Eligible Transaction”).
 - iii. Eligible Customers must be individual customers of Priority Banking, Premium Banking, Easy Banking or Non Relationship Banking customers of the Bank.
5. The amount of fee refund entitled per Eligible Transaction is as follow:

Customer Segment	Applicable OTT Service Fee Amount	Fee Refund Amount
Priority Banking Customer	HK\$120	HK\$120/USD16
Premium Banking Customer	HK\$170	HK\$170/USD22
Easy Banking and Non-Relationship Banking Customer	HK\$200	HK\$200/USD26

Customer Segment	Applicable CHATS Service Fee Amount	Fee Refund Amount
All segments	HK\$170 / US\$22 / €22 / ¥170 (or equivalent)	HK\$170/USD22

*For details, please refer our Service Charge booklet.

6. Regardless of the currency in which an Eligible Transaction is made, the amount of fee refund entitled will be credited in HKD or USD, as the case may be, and subject to the availability of the savings and current account that the Eligible Customer holds with the Bank. If Eligible Customers do not maintain any valid HKD or USD savings or current account at the time of refund, the Fee Refund Offer(s) will be forfeited in full without any compensation.
7. The amount of fee refund entitled will be credited to the Eligible Customers’ HKD savings or current account in the following sequence:
 - a. Integrated Deposit Account
 - b. Current Account
 - c. Statement Savings Account
 - d. Passbook Savings Account
 Failing which the fee refund will be credited to the Eligible Customer’s USD savings or current account following the same sequence.
8. The amount of fee refund entitled will be credited on or before 31st July 2020.
9. In case of dispute, the Bank has the final decision on the date and time when an Eligible Transaction is transacted.

10. The Fee Refund Offer cannot be used in conjunction with any other promotional or preferential offers on online local fund transfer.
11. In case of any disputes arising out of the Fee Refund Offer, the decision of the Bank shall be final and binding.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.