

Fee Refund Offer of ATM Cash Withdrawal Transactions (“Fee Refund Offer”)

The Bank is offering a cash withdrawal handling fee refund for all RMB cash withdrawal conducted in Mainland China through UnionPay network during 1 September to 31 December 2020 by eligible individual clients.

Please see below FAQ for more details:

1	<p>What are the details for the Fee Refund Offer?</p> <p>The Bank is offering a cash withdrawal handling fee refund for RMB ATM withdrawal conducted in Mainland China through UnionPay network from the 1 September to 31 December 2020 (both dates inclusive) (the “Fee Refund Promotion Period”) by eligible individual clients. Where eligible, the Bank’s Mainland China cash withdrawal handling fee will be refunded to client’s valid HKD Savings or Current account on or before 31 March 2021 without further notice.</p>												
2	<p>Who will be eligible for this Fee Refund Offer?</p> <p>To be eligible for the Fee Refund Offer, cardholders of any ATM Card of the UnionPay network (“Eligible Cards”) issued by the Standard Chartered Bank (Hong Kong) Limited (the “Bank”) are required to fulfil all of the following requirements (the “Eligible Clients”):</p> <ol style="list-style-type: none"> Cardholders are 65 years old or above; and 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 The denominated currency of the Eligible Transaction is Renminbi 												
3	<p>What kind of transactions will be eligible for the ATM cash withdrawal Fee Refund Offer?</p> <p>RMB cash withdrawal transactions by Eligible Clients at ATMs in Mainland China through UnionPay network from accounts tied to or linked to the Eligible Cards within the Fee Refund Promotion Period (the “Eligible Transactions”). Any ATM card that is only linked to account(s) in Business Banking or any credit card (which may or may not access any account by an ATM) issued by the Bank are not eligible for the Fee Refund Offer.</p>												
4	<p>When will the Bank’s refund the handling fee?</p> <p>The Bank will credit the corresponding cash withdrawal handling fee to a valid HKD Savings or Current account of the Eligible Client on or before 31 March 2021 without further notice.</p>												
5	<p>What kind of fee is included in this handling fee refund?</p> <p>Where eligible, the “ATM Cash Withdrawal from Savings or Current Accounts Handling Fee (not applicable to credit card cash advance) Imposed by the Bank” as stated on the Service Charges booklet listed below will be refunded. The overseas cash withdrawals may also be subject to fees and charges imposed by the overseas local bank which provides the ATM services. Details of Fee Refund Offer for Eligible Transaction are as below:</p> <table border="1"> <thead> <tr> <th>Customer Segment</th> <th>Applicable Handling Fee Amount for cash withdrawal in Mainland China</th> <th>Fee Refund Amount</th> </tr> </thead> <tbody> <tr> <td>Priority Banking Customer</td> <td>Waived</td> <td>Not applicable</td> </tr> <tr> <td>Premium Banking Customer</td> <td>Waived</td> <td>Not applicable</td> </tr> <tr> <td>Easy Banking and Non-Relationship Banking Customer</td> <td>HKD\$15 (Single Currency ATM card) RMB¥12 (Dual Currency ATM card)</td> <td>HKD\$15 RMB¥12 equivalent in HKD</td> </tr> </tbody> </table>	Customer Segment	Applicable Handling Fee Amount for cash withdrawal in Mainland China	Fee Refund Amount	Priority Banking Customer	Waived	Not applicable	Premium Banking Customer	Waived	Not applicable	Easy Banking and Non-Relationship Banking Customer	HKD\$15 (Single Currency ATM card) RMB¥12 (Dual Currency ATM card)	HKD\$15 RMB¥12 equivalent in HKD
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6	<p>How will the Bank refund the handling fee?</p> <p>The handling fee will be converted into HKD using the prevailing foreign exchange rate as determined by the Bank and refunded in HKD. If Eligible Clients do not maintain any valid HKD Savings or Current account at the time of refund, the handling fee refund Offer(s) will be forfeited in full without any compensation.</p>												

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