

**Notice of Change in relation to  
the Terms and Conditions of Premium Banking 2X Spending Rewards and Premium Banking 360°  
Rewards**

**Part A. Changes made to the Terms and Conditions of the Premium Banking 2X Spending Rewards**

With effect from 19 January 2019 (the “Effective Date”):

- (a) There will be changes made to the Terms and Conditions of the Premium Banking 2X Spending Rewards as set out below:

Original Clause Number	New Clause Number	Changes (Revised contents are underlined and deleted contents are marked with strikethrough lines)
8c	3	“ <b>Qualified Transactions</b> ” for the 2X Spending Rewards <u>shall mean the transactions as described in the section “Conversion Rate and Qualified Transactions” in the Terms and Conditions for Points Redemption, which can be obtained at the Bank’s website sc.com/hk.</u>
8d	4	For each of the Designated Card of 2X Spending Rewards, once the <u>monthly accumulated amount of Qualified Transactions of a Designated Card of 2X Spending Rewards reaches HKD4,000 or above</u> ( <b>the calculation will be based on <u>monthly statement date</u> and only those Qualified Transactions posted in the relevant monthly statement will be counted</b> ), all Qualified Transactions <u>posted in the relevant monthly statement of the Designated Card of 2X Spending Rewards</u> will be entitled to <u>2X points</u> , i.e. two points will be awarded for every HKD1 spent for those Qualified Transactions. For avoidance of doubt, if the <u>monthly accumulated amount of Qualified Transactions</u> does not exceed HKD4,000, every HKD1 spent for Qualified Transactions will be awarded for only one point under the 360° Rewards Points Scheme.
8f	Deleted	<del>The extra points will be credited to the eligible Designated Card Account on monthly basis upon fulfilled all the specific requirements of Qualified Transactions. The cut-off date of extra points will be set on the last calendar date of that month (“cut-off month”) and will be credited to the Designated Card Account within two calendar months after the cut-off month. For example, the Qualified Transactions made between 1 November and 30 November 2016 will be cut-off on 30 November 2016 and the extra points (if applicable) will be credited to the relevant Designated Card Account by end of January 2017.</del>
8g	6	For clients who newly sign up for Premium Banking, 2X Spending Rewards will not be available <u>for Qualified Transactions posted in the first monthly statement of the Designated Card of 2X Spending Rewards that is issued after the date of signing up for Premium Banking and will be available in subsequent monthly statements</u> subject to the validity and financial standing of their Designated Card of 2X Spending Rewards.
8h - 8n	7 - 13	Re-numbered the clauses.

- (b) **As a result of the changes made to Clause 4 as mentioned above, a transitional arrangement will be in place to calculate and reward the Premium Banking 2X Spending Rewards earned during the Transition Period (as defined below):**

If the first monthly statement of the Designated Card for 2X Spending Rewards to be issued after the Effective Date is on any day from 1 to 18 February 2019, both dates inclusive (the “First Effective Statement”) and the Qualified Transactions made from 1 to 31 January 2019 reaches HKD4,000 or above, in respect of Qualified Transactions posted from 1 January 2019 to the day before the commencement of the statement cycle of the First Effective Statement (the “Transition Period”), the extra points earned under the 2X Spending Rewards will be credited to the eligible Designated Card Account by 31 March 2019.

*For example, the First Effective Statement is issued on 3 February 2019 (where shows the transactions posted from 4 January to 3 February 2019), and the Qualified Transactions made from 1*

**to 31 January 2019 reaches HKD4,000, in respect of the Qualified Transactions posted from 1 to 3 January 2019, the extra points earned under the 2X Spending Rewards will be credited to the eligible Designated Card Account by 31 March 2019.**

**For the avoidance of doubt, the “2X Spending Rewards”, the “Designated Card for 2X Spending Rewards”, the “Qualified Transactions” and the “Designated Card Account” have the same meaning given to each of them in the Terms and Conditions of the Premium Banking 2X Spending Rewards.**

**Part B. Changes made to the Terms and Conditions of the Premium Banking 360° Rewards and 2X Premium Banking Rewards**

With effect from 19 January 2019 (the “Effective Date”), there will be changes made to the Terms and Conditions of the Premium Banking 360° Rewards and 2X Premium Banking 360° Rewards as set out below:

**Part B(i) – New Terms and Conditions of Premium Banking 360° Rewards (CashBack)**

<b>Section Number</b>	<b>New Clause Number</b>	<b>New Clause</b>
3	1	The Premium Banking 360° Rewards (CashBack) (“ <b>360° CashBack Rewards</b> ”) is only applicable to Premium Banking clients of the Bank holding a valid principal Standard Chartered Simply Cash Visa Card (“ <b>Eligible CashBack Card</b> ”) issued by the Bank (“ <b>Eligible CashBack Clients</b> ”).
	2	Eligible CashBack Clients who also hold any one or more of the following cards: (i) a valid principal Eligible AM Card (as specified in Clause 1 of Section 1), (ii) a valid principal Standard Chartered Preferred Banking Credit Card and (iii) any other valid principal Eligible Points Cards (as specified in Clause 2 of Section 2) may earn Miles, Points or CashBack under Premium Banking 360° Rewards in accordance to their selection (“ <b>Reward Selection</b> ”). If an Eligible CashBack Client does not make the Reward Selection, (i) he/she will be deemed to have selected to earn Points under the Premium Banking 360° Rewards if he/she also holds a valid principal Standard Chartered Preferred Banking Credit Card and/or a valid principal Eligible Points Card or (ii) he/she will be deemed to have selected to earn Miles under the Premium Banking 360° Rewards if he/she does not hold a valid principal Standard Chartered Preferred Banking Credit Card or a valid principal Eligible Points Card but holds a valid principal Eligible AM Card. The entitlement of Points is subject to the Terms and Conditions of the Premium Banking 360° Rewards (for Designated Cards) or the Terms and Conditions of Premium Banking 360° Rewards (Bonus Points) (as the case may be) (if the Eligible CashBack Client also holds an Eligible Points Card and/or Standard Chartered Preferred Banking Credit Card) and the entitlement of Miles is subject to the Terms and Conditions of the Premium Banking 360° Rewards (Asia Miles). The entitlement of Points, Miles or CashBack is also subject to the validity of the respective credit card.
	3	Eligible CashBack Clients must make at least one retail purchase transaction (including interest-free monthly instalment), bill payment transaction or cash advance transaction with the Eligible CashBack Card during a calendar month in order to earn CashBack under 360° CashBack Rewards for the same month.
	4	Only the Eligible Transactions (as specified in Clause 11 below) made by the Eligible CashBack Clients will be eligible for earning CashBack. If the Eligible Transactions are made under a joint account, only those made under the account(s) held by the Eligible CashBack Clients in the capacity as primary account holder/borrower in such joint account(s) will be eligible for earning CashBack.
	5	The CashBack earned under 360° CashBack Rewards will be calculated monthly, and subject to the terms below, will be credited to the Eligible CashBack Card account in the following month. Details of any award of CashBack during a relevant month will be shown on the credit card statement or consolidated banking statement (whichever applicable) to be issued to Eligible CashBack Client in the following month. For example, if during February 2019, HKD5 CashBack of 360° CashBack Rewards were earned by an Eligible CashBack Client, they will be credited to the Eligible CashBack Card account and shown on the credit card statement or consolidated banking statement (whichever applicable) issued to the Eligible CashBack Client in March 2019 as CashBack earned of the month.

6	Notwithstanding the above, CashBack will not be awarded to an Eligible CashBack Client unless he/she maintains his/her Premium Banking with the Bank and all the account(s) of the Eligible CashBack Client is/are valid and in good financial standing at the time CashBack are awarded. The Bank further reserves the right not to award any CashBack if the Eligible CashBack Client fails once or more to pay on or before the relevant due date under any credit facility (including credit card) the Eligible Client has with the Bank in the preceding 12 months.												
7	<b>For clients who newly sign up for Premium Banking, the 360° CashBack Rewards will not be available until the following calendar month after the date of sign-up and subject to the validity and financial standing of their Eligible CashBack Cards.</b>												
8	If the Eligible CashBack Card is voluntarily/involuntarily closed, all CashBack which not yet credited will be immediately forfeited upon account closure.												
9	In the event that an Eligible CashBack Client is also entitled to other prevailing promotion offer(s) of the Bank, the Bank reserves the right to provide only one or some of the offer(s) at its absolute discretion.												
10	The method used and the criteria to calculate CashBack earned and the criteria for earning CashBack are determined at the sole discretion of the Bank. The Bank reserves the right to alter or terminate the 360° CashBack Rewards and amend terms and conditions herein at any time, including, but not limited to, the calculating method, the criteria and the CashBack earning rate. In case of disputes, the decision of the Bank shall be final and binding.												
11	<p>Under the 360° CashBack Rewards, Eligible CashBack Clients may earn CashBack by holding or entering into transaction of one or more of the Eligible Banking Products/Services as set out on Table A under Section 1 (“<b>Eligible Transactions</b>”) and subject to these terms and conditions, CashBack will be calculated with reference to each Product/ Service Category in accordance with the CashBack earn rates and cap set out on Table D below.</p> <p><b>Table D. CashBack earn rate and cap</b> CashBack will be calculated with reference to each Product Category based on the following criteria:</p> <table border="1" data-bbox="419 1055 1481 1816"> <thead> <tr> <th data-bbox="419 1055 687 1151">Product Category of Eligible Transactions</th> <th data-bbox="687 1055 954 1151">Reward Criteria</th> <th data-bbox="954 1055 1220 1151">No. of CashBack earned (monthly)</th> <th data-bbox="1220 1055 1481 1151">The Maximum No. of CashBack earned (monthly)</th> </tr> </thead> <tbody> <tr> <td data-bbox="419 1151 687 1480">Structured Investment Series/ Premium Deposit Investments Insurance Personal Instalment Loan Mortgage Loan</td> <td data-bbox="687 1151 954 1480">With balance more than HKD0 during the relevant calendar month (Calculation methodology of the account balance is detailed below in sub-clauses a and b)</td> <td data-bbox="954 1151 1220 1480" rowspan="3">HKD5 CashBack Per Product Category</td> <td data-bbox="1220 1151 1481 1480" rowspan="3">HKD5 CashBack Per Product Category</td> </tr> <tr> <td data-bbox="419 1480 687 1619">Payroll Account</td> <td data-bbox="687 1480 954 1619">With payroll credit to banking account during the relevant calendar month</td> </tr> <tr> <td data-bbox="419 1619 687 1816">Online Banking</td> <td data-bbox="687 1619 954 1816">With at least one eligible and successfully posted transaction during the relevant calendar month</td> </tr> </tbody> </table> <p>a. For CashBack calculating purposes, the balance of the relevant Eligible Banking Products held by an Eligible CashBack Client will be converted to HKD in the following situations on the specified basis:</p> <ol style="list-style-type: none"> <li>i. If the relevant account balance is denominated in foreign currency – the Bank’s exchange rate as of last calendar day of the month will be adopted for converting the daily average balance of the relevant account from the foreign currency to HKD equivalent, which will then be used to calculate the monthly balance of the account;</li> <li>ii. If the relevant account is holding Investment Funds, Securities, Debt Securities or</li> </ol>	Product Category of Eligible Transactions	Reward Criteria	No. of CashBack earned (monthly)	The Maximum No. of CashBack earned (monthly)	Structured Investment Series/ Premium Deposit Investments Insurance Personal Instalment Loan Mortgage Loan	With balance more than HKD0 during the relevant calendar month (Calculation methodology of the account balance is detailed below in sub-clauses a and b)	HKD5 CashBack Per Product Category	HKD5 CashBack Per Product Category	Payroll Account	With payroll credit to banking account during the relevant calendar month	Online Banking	With at least one eligible and successfully posted transaction during the relevant calendar month
Product Category of Eligible Transactions	Reward Criteria	No. of CashBack earned (monthly)	The Maximum No. of CashBack earned (monthly)										
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Payroll Account	With payroll credit to banking account during the relevant calendar month												
Online Banking	With at least one eligible and successfully posted transaction during the relevant calendar month												

		<p>Equity Linked Investment – the Bank’s daily Net Asset Value price of the relevant Investment Funds, or the market price of the relevant Securities or Debt Securities will be adopted to calculate the daily aggregate balance of the relevant account, which will then be used to calculate the monthly balance of the account.</p> <p>b. For CashBack calculation purposes under Insurance category:</p> <p>i. To be eligible for the 360° CashBack Rewards, the designated life assurance plan(s) must be sold by Insurance Specialist/Sales staff of the Bank.</p> <p>ii. If the Eligible CashBack Client cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period(s), CashBack will not be offered for such plan(s) or policy(ies).</p> <p>iii. The relevant policy(ies) must remain in force (as determined by Prudential at its sole discretion) and the Premium level must remain the same as (or above) the initial Premium level determined at the time of issuance of the policy(ies); otherwise, the Bank has the absolute right to forfeit and debit any CashBack awarded in respect of such policy(ies) or relevant plan(s).</p>
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**Part B(ii) – Changes on Terms and Conditions of Premium Banking 360° Rewards (Asia Miles)**

Section Number	Original Clause Number	New Clause Number	Changes (Revised contents are underlined and deleted contents are marked with strikethrough lines)
1	2	2	<p>Eligible AM Clients who also hold <u>any one or more of the following cards: (i) a valid principal Standard Chartered Preferred Banking Credit Card, (ii) valid principal Eligible Points Cards (as specified in Clause 2 of Section 2), and (iii) a valid principal Eligible Cashback Card (as specified in Clause 1 of Section 3)</u> may earn 360° Rewards Points (“<b>Points</b>”), Asia Miles™ (“<b>Miles</b>”) or CashBack (“<b>CashBack</b>”) under Premium Banking 360° Rewards in accordance to their selection (“<b>Reward Selection</b>”). If an Eligible AM Client does not make the Reward Selection, <u>(i) he/she will be deemed to have selected to earn Points under the Premium Banking 360° Rewards if he/she also holds a valid principal Standard Chartered Preferred Banking Credit Card and/or a valid principal Eligible Points Card or (ii) he/she will be deemed to have selected to earn Miles under the Premium Banking 360° Rewards if he/she does not hold a valid principal Standard Chartered Preferred Banking Credit Card or a valid principal Eligible Points Card but holds a valid principal Eligible Cashback Card.</u> The entitlement of Points is subject to the Terms and Conditions of the Premium Banking 360° Rewards (for Designated Cards) or the Terms and Conditions of Premium Banking 360° Rewards (Bonus Points) (as the case may be) (if the Eligible AM Client also holds an Eligible Points Card and/or Standard Chartered Preferred Banking Credit Card) and the entitlement of CashBack is subject to the Terms and Conditions of the Premium Banking 360° Rewards (CashBack). The entitlement of Points, Miles or CashBack is also subject to the validity of the respective credit card.</p>
	3	-	<p><del>Eligible AM Clients who also hold (i) a valid principal Standard Chartered Preferred Banking Credit Card and (ii) any other Eligible Points Cards (as specified in Clause 2 of Section 2) may earn Points through Standard Chartered Preferred Banking Credit Card or Miles through Standard Chartered Asia Miles Mastercard under Premium Banking 360° Rewards in accordance to their selection. The entitlement of Points or Miles is also subject to the validity of the respective credit card.</del></p>
	4	-	<p><del>Eligible AM Clients who also hold other Eligible Points Cards (as specified in Clause 2 of Section 2), Standard Chartered Asia Miles Mastercard will be chosen for earning Miles under 360° AM Rewards as default.</del></p>
	8	6	<p>Miles earned will be calculated monthly, and subject to the terms below, will be displayed in the credit card statement or consolidated banking statement (whichever applicable) <u>in the following month</u> and then credited to the Asia Miles membership accounts of the Eligible AM Clients with which their Eligible AM Cards are linked within 14 business days from the statement date. The Bank will provide Eligible AM Clients’ Asia Miles membership family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the purpose of crediting Miles. Upon receiving such information from</p>

			the Bank, Asia Miles Limited will credit the Miles earned to the Eligible AM Clients' Asia Miles membership accounts. For example, if during February 2019, 70 Miles were earned by an Eligible AM Client, they will be shown on the credit card statement or consolidated banking statement (whichever applicable) issued in March 2019 and directly credited to their Asia Miles membership account within 14 business days from the statement date.
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**Part B(iii) – Changes on Terms and Conditions of Premium Banking 360° Rewards (Designated Card)**

Section Number	Original Clause Number	New Clause Number	Changes (Revised contents are underlined and deleted contents are marked with strikethrough lines)
2	3	3	Eligible Points Clients who also hold any one or more of the following cards: (i) <u>a valid principal Eligible AM Card (as specified in Clause 1 of Section 1), (ii) a valid principal Standard Chartered Preferred Banking Credit Card and (iii) a valid principal Eligible CashBack Card (as specified in Clause 1 of Section 3)</u> may earn Points, Miles or CashBack under Premium Banking 360° Rewards in accordance to their selection (" <b>Reward Selection</b> "). If an Eligible Points Client does not make the Reward Selection, he/she will be deemed to have selected to earn Points under the Premium Banking 360° Rewards. The entitlement of Miles is subject to the Terms and Conditions of the Premium Banking 360° Rewards (Asia Miles) and the entitlement of CashBack is subject to the Terms and Conditions of the Premium Banking 360° Rewards (CashBack). The entitlement of Points, Miles or CashBack is also subject to the validity of the respective credit card.
	4	-	<del>Eligible Points Clients (other than specified under Clause 3) who also hold a valid principal Standard Chartered Preferred Banking Credit Card, Standard Chartered Preferred Banking Credit Card will be chosen for earning Points under Premium Banking 360° Rewards as default. The Terms and Conditions of Premium Banking 360° Rewards (Bonus Points) applied. Eligible Points Clients must make at least one retail purchase transaction (including interest-free monthly instalment), bill payment transaction or cash advance transaction with the <b>Standard Chartered Preferred Banking Credit Card</b> during a calendar month in order to earn Points under Premium Banking 360° Rewards for the same month.</del>
	5	-	<del>Eligible Points Clients (other than specified under Clause 3) who also hold a valid principal Standard Chartered Asia Miles Mastercard, Standard Chartered Asia Miles Mastercard will be chosen for earning Miles under Premium Banking 360° Rewards as default. The Terms and Conditions of Premium Banking 360° Rewards (Asia Miles) applied.</del>
	6	4	Eligible Points Clients who <u>hold more than one valid Eligible Points Cards and/ or a valid Standard Chartered Preferred Banking Credit Card</u> , one of the Eligible Points Cards or Standard Chartered Preferred Banking Credit Card will be chosen for earning Points under Premium Banking 360° Rewards depending on the card transaction recorded by the Bank. Points will be calculated and credited to the Eligible Points Card or <u>Standard Chartered Preferred Banking Credit Card, whichever the one with the highest card transaction amount posted to the Bank's record at the same calendar month which Eligible Transaction(s) (as specified in Clause 13 below) is/are made. Where Points are to be credited to the Standard Chartered Preferred Banking Credit Card, the entitlement of Points is subject to the Terms and Conditions of Premium Banking 360° Rewards (Bonus Points).</u>
	9	7	The Points earned under 360° Designated Cards Rewards will be <u>calculated monthly, and subject to the terms below, will be credited to the Eligible Points Cards account or Standard Chartered Preferred Banking Credit Card account (whichever applicable) in the following month. Details of any award of Points during a relevant month will be shown on the credit card statement or consolidated banking statement (whichever applicable) to be issued to Eligible Points Client in the following month.</u> For example, if during February 2019, 1,000 Points of 360° Designated Cards Rewards were earned by an Eligible Points Client, they will be credited to the Eligible Points Card account and shown on the credit card statement or consolidated banking statement (whichever applicable) issued to the Eligible Points Client in March 2019 as Points earned of the month.



15	13	<p>Under the 360° Designated Cards Rewards, Eligible Points Clients may earn Points by holding or entering into transaction of one or more of the <u>Eligible Banking Products</u> as set out in <u>Table A</u> under <u>Section 1</u> (“<b>Eligible Transactions</b>”) and subject to these terms and conditions, Points will be calculated with reference to each Product Category in accordance with the Points earn rates and cap set out in <u>Table C</u> below.</p> <p><b><u>C. Eligible Banking Products</u></b></p> <table border="1"> <thead> <tr> <th data-bbox="539 342 1002 376"><b>Product Category</b></th> <th data-bbox="1002 342 1490 376"><b>Eligible Products/Transactions</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="539 376 1002 443">Structured Investment Series/Premium Deposit</td> <td data-bbox="1002 376 1490 443">Structured Investment Series and Premium Deposit (Any Currency).</td> </tr> <tr> <td data-bbox="539 443 1002 544">Investments</td> <td data-bbox="1002 443 1490 544">Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).</td> </tr> <tr> <td data-bbox="539 544 1002 678">Insurance</td> <td data-bbox="1002 544 1490 678">Cumulative Premium paid for basic life assurance plans applied through the Bank and underwritten by Prudential Hong Kong Limited (“<b>Prudential</b>”).</td> </tr> <tr> <td data-bbox="539 678 1002 846">Personal Instalment Loan+</td> <td data-bbox="1002 678 1490 846">Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Loan and Tax Loan. + Excluding any loans approved but not yet drawn down.</td> </tr> <tr> <td data-bbox="539 846 1002 1344">Mortgage Loan-</td> <td data-bbox="1002 846 1490 1344"> <ul style="list-style-type: none"> <li>• Excluding any loans approved but not yet drawn down and any loans under Standard Chartered Staff Mortgage Plan.</li> <li>• If there is more than one applicant or obligor under the relevant mortgage loan and each of them is an Eligible Points Client, only Applicant 1 or Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to earning Points for this product category.</li> <li>• Single Premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance.</li> </ul> </td> </tr> <tr> <td data-bbox="539 1344 1002 1841">Payroll Account</td> <td data-bbox="1002 1344 1490 1841"> <ul style="list-style-type: none"> <li>• Using any banking account with the Bank for auto payroll services*.</li> <li>* Auto payroll services refer to the auto crediting of banking account with Eligible Points Client’s salary by the Eligible Points Client’s employer through electronic payroll services provided by the Bank. Electronic payroll payment does not include overseas Telegraphic Transfer, local CHATS, Cheque, Cash or Standing Instruction from individual account.</li> <li>• Transactions under Standard Chartered Staff Payroll Account are not eligible for Points.</li> </ul> </td> </tr> <tr> <td data-bbox="539 1841 1002 2092">Online Banking</td> <td data-bbox="1002 1841 1490 2092">Pay Bill (bill payment and credit card payment)<sup>#</sup> or Transfer Fund (between the Bank’s accounts or to other local bank accounts only)<sup>Δ</sup> <sup>#</sup> Post-dated online banking transactions (successfully executed) will be counted for Points on the date of execution. All payments must be</td> </tr> </tbody> </table>	<b>Product Category</b>	<b>Eligible Products/Transactions</b>	Structured Investment Series/Premium Deposit	Structured Investment Series and Premium Deposit (Any Currency).	Investments	Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).	Insurance	Cumulative Premium paid for basic life assurance plans applied through the Bank and underwritten by Prudential Hong Kong Limited (“ <b>Prudential</b> ”).	Personal Instalment Loan+	Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Loan and Tax Loan. + Excluding any loans approved but not yet drawn down.	Mortgage Loan-	<ul style="list-style-type: none"> <li>• Excluding any loans approved but not yet drawn down and any loans under Standard Chartered Staff Mortgage Plan.</li> <li>• If there is more than one applicant or obligor under the relevant mortgage loan and each of them is an Eligible Points Client, only Applicant 1 or Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to earning Points for this product category.</li> <li>• Single Premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance.</li> </ul>	Payroll Account	<ul style="list-style-type: none"> <li>• Using any banking account with the Bank for auto payroll services*.</li> <li>* Auto payroll services refer to the auto crediting of banking account with Eligible Points Client’s salary by the Eligible Points Client’s employer through electronic payroll services provided by the Bank. Electronic payroll payment does not include overseas Telegraphic Transfer, local CHATS, Cheque, Cash or Standing Instruction from individual account.</li> <li>• Transactions under Standard Chartered Staff Payroll Account are not eligible for Points.</li> </ul>	Online Banking	Pay Bill (bill payment and credit card payment) <sup>#</sup> or Transfer Fund (between the Bank’s accounts or to other local bank accounts only) <sup>Δ</sup> <sup>#</sup> Post-dated online banking transactions (successfully executed) will be counted for Points on the date of execution. All payments must be
<b>Product Category</b>	<b>Eligible Products/Transactions</b>																	
Structured Investment Series/Premium Deposit	Structured Investment Series and Premium Deposit (Any Currency).																	
Investments	Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).																	
Insurance	Cumulative Premium paid for basic life assurance plans applied through the Bank and underwritten by Prudential Hong Kong Limited (“ <b>Prudential</b> ”).																	
Personal Instalment Loan+	Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Loan and Tax Loan. + Excluding any loans approved but not yet drawn down.																	
Mortgage Loan-	<ul style="list-style-type: none"> <li>• Excluding any loans approved but not yet drawn down and any loans under Standard Chartered Staff Mortgage Plan.</li> <li>• If there is more than one applicant or obligor under the relevant mortgage loan and each of them is an Eligible Points Client, only Applicant 1 or Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to earning Points for this product category.</li> <li>• Single Premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance.</li> </ul>																	
Payroll Account	<ul style="list-style-type: none"> <li>• Using any banking account with the Bank for auto payroll services*.</li> <li>* Auto payroll services refer to the auto crediting of banking account with Eligible Points Client’s salary by the Eligible Points Client’s employer through electronic payroll services provided by the Bank. Electronic payroll payment does not include overseas Telegraphic Transfer, local CHATS, Cheque, Cash or Standing Instruction from individual account.</li> <li>• Transactions under Standard Chartered Staff Payroll Account are not eligible for Points.</li> </ul>																	
Online Banking	Pay Bill (bill payment and credit card payment) <sup>#</sup> or Transfer Fund (between the Bank’s accounts or to other local bank accounts only) <sup>Δ</sup> <sup>#</sup> Post-dated online banking transactions (successfully executed) will be counted for Points on the date of execution. All payments must be																	

				<p>paid through Eligible Points Client's Standard Chartered savings or current account, and submitted via Online Banking. And the minimum transaction amount of each eligible fund transfer transaction should be at HKD1.</p> <p>△ Telegraphic transfer or cashier's order requests submitted via Online Banking is not eligible for Points.</p>
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**Part B(iv) – Changes on Terms and Conditions of 2X Premium Banking 360° Rewards**

Original Section Number	New Section Number	Original Clause Number	New Clause Number	New Clause/ Changes (Revised contents are underlined and deleted contents are marked with strikethrough lines)
3	4	1	1	Miles earned by Eligible AM Card under 360° AM Rewards, Points earned by Eligible Points Card under 360° Designated Cards Rewards, Points earned by Standard Chartered Preferred Banking Credit Card under Premium Banking 360° Rewards (“Bonus Points”) and CashBack earned by Eligible CashBack Card under 360° CashBack Rewards (related Terms and Conditions can be obtained from the Bank) are collectively referred to as “ <b>Premium Banking 360° Rewards</b> ”.
	4	2	2	Eligible clients under Premium Banking 360° Rewards who maintained the monthly average Relationship Balance of HKD500,000 or above will be awarded with an extra 1x 360° Rewards (“ <b>2X Rewards</b> ”) (“ <b>Eligible Clients of 2X Rewards</b> ”). That is, Eligible Clients of 2X Rewards may earn 1,000 Points, 70 Miles or <u>HKD5 CashBack</u> per Eligible Transactions under Premium Banking 360° Rewards and extra 1,000 Points, 70 Miles or <u>HKD5 CashBack</u> under 2X Rewards Scheme per Eligible Transactions fulfilled during the same calendar month.
	4	-	6 (New Clause)	The total CashBack can be earned under Premium Banking 360° Rewards and 2X Rewards Scheme of the same calendar month is capped at HKD35 CashBack.
	4	6	7	For Points earned by Eligible Clients of 2X Rewards through <u>Eligible Points Card or Standard Chartered Preferred Banking Credit Card</u> , the 360° Designated Cards Rewards and 2X Rewards will be calculated and credited to the Eligible Points Card or <u>Standard Chartered Preferred Banking Credit Card</u> account at the same time. For example, if during February 2019, 1,000 Points under 360° Designated Cards Rewards and 1,000 Points under 2X Rewards were earned by an Eligible Client of 2X Rewards, a total of 2,000 Points will be credited to the Eligible Points Card account or <u>Standard Chartered Preferred Banking Credit Card</u> and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Clients of 2X Rewards in March 2019 as Points earned of the month.
	4	7	-	<del>For Points earned by Eligible Clients of 2X Rewards through Standard Chartered Preferred Banking Credit Card, the 2X Rewards will be calculated and credited to the Standard Chartered Preferred Banking Credit Card within two calendar months after the Eligible Transaction made. For example, during November 2016, 1,000 Points of 2X Rewards were earned by an Eligible Client of 2X Rewards; in January 2017, the 1,000 Points of 2X Rewards will be credited to the Standard Chartered Preferred Banking Credit Card account and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Clients of 2X Rewards as Points earned of the month.</del>
	4	8	8	For Miles earned by Eligible Clients of 2X Rewards through Eligible AM Card, <u>the 360° AM Rewards and 2X Rewards will be calculated monthly, and will be displayed in the credit card statement or</u>

				<p><u>consolidated banking statement (whichever applicable) at the same time in the following month and then credited to the Asia Miles membership accounts of the Eligible AM Clients with which their Eligible AM Cards are linked within 14 business days from the statement date.</u> The Bank will provide Eligible Clients for 2X Rewards' Asia Miles membership family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the purpose of crediting Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the Eligible Clients for 2X Rewards' Asia Miles membership accounts <del>within four to six weeks</del>. For example, if during February 2019, <u>70 Miles under 360° AM Rewards and 70 Miles under 2X Rewards</u> were earned by an Eligible Client for 2X Rewards, <u>they will be shown on the credit card statement or consolidated banking statement (whichever applicable) issued in March 2019 and directly credited to their Asia Miles membership account within 14 business days from the statement date.</u></p>
	4	-	9 (New Clause)	<p>For CashBack earned by Eligible Clients of 2X Rewards through Eligible CashBack Card, the 360° CashBack Rewards and 2X Rewards will be calculated and credited to the Eligible CashBack account at the same time. For example, if during February 2019, HKD5 CashBack under 360° CashBack Rewards and HKD5 CashBack under 2X Rewards were earned by an Eligible Client of 2X Rewards, a total of HKD10 CashBack will be credited to the Eligible CashBack Card account and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Clients of 2X Rewards in March 2019 as CashBack earned of the month.</p>
	4	-	10 (New Clause)	<p>The Bank reserves the right to alter or terminate the 2X Rewards and amend these terms and conditions at any time. All matters or disputes will be subject to the decision of the Bank, which shall be final and binding.</p>

A copy of the revised version of the above-mentioned Terms and Conditions can be obtained at any of our branches or on our website at [sc.com/hk](http://sc.com/hk) on or after the effective dates.

The above changes shall be binding on you if you retain or continue using Premium Banking after the Effective Date. If you do not wish to accept the above changes, please refer to the applicable terms and conditions and let us know. We may however not be able to continue providing the related rewards to you if the above changes are not accepted.

For enquiry, please call our 24-hour Customer Service Hotline at 2886 8868. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Standard Chartered Bank (Hong Kong) Limited

December 2018

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