



0%* online subscription fee exclusive for new clients/selected clients of Online Unit Trusts

New clients/selected clients can enjoy 0%* subscription fee for online trades

* Capped at a subscription amount of HKD200,000 for Priority Private clients, Priority Banking clients and Premium Banking clients.
Capped at a subscription amount of HKD50,000 for Easy Banking clients.

Promotion Period: 2 July – 30 September 2021

Terms and Conditions of Online Unit Trusts 0% Subscription Fee Offer (the “0% Unit Trusts Offer”):

1. The promotion period is from 2 July to 30 September 2021, both dates inclusive (the “**Promotion Period**”).
2. The 0% Unit Trusts Offer is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), but excluding Private Banking clients, Commercial Banking clients and Business Banking clients (the “**Clients**”).
3. To enjoy the 0% Unit Trusts Offer, Clients are required to (i) subscribe with a valid **sole name** Investment Fund Account (i.e. joint name Investment Account not applicable) **and** (ii) satisfy either of the followings (each, an “**Eligible Client**”),
 - a. New Client — Clients, who have signed up for new Investment Fund Accounts through Online Banking or branch channel during the Promotion Period, have not held any Investment Fund Account with the Bank (either in sole name, joint names as primary / secondary account holder) in the past 12 months prior to the current signing up of the new Investment Fund Account(s) during the Promotion Period.; OR
 - b. Selected Client — Clients, who have already signed up for Investment Fund Accounts with the Bank and have never traded with it on or before 30 June 2021; OR
 - c. Selected Client — Clients who have already signed up for Investment Fund Accounts on or before 30 June 2021 and have not made any investment fund subscription or switching transaction in the past 12 months prior to making the relevant new investment fund transaction(s) during the Promotion Period.
4. Under the 0% Unit Trusts Offer and subject further to Clause 10 below, Eligible Clients from Premium Banking, Priority Banking or Priority Private Banking will enjoy 0% subscription fee for the fund purchase/subscription transaction made on our Online Unit Trust trading platform during the Promotion Period with total accumulated transaction amount up to HKD200,000 or its equivalent. Where the total accumulated transaction amount of the fund purchase / subscription transaction made within the Promotion Period is greater than HKD200,000 or its equivalent, a subscription fee of 1.7% will apply to the extent of the transaction amount that exceeds HKD200,000 or its equivalent. A subscription fee of 1.7% will apply in respect of all subsequent fund purchases / subscriptions made on our Online Unit Trust trading platform after the total accumulated fund purchase / subscription capped amount of HKD200,000 is reached during the Promotion Period. Eligible Clients from Easy Banking will enjoy 0% subscription fee for the fund purchase / subscription transaction made on our Online Unit Trust trading platform during the Promotion Period with total accumulated transaction amount up to HKD50,000 or its equivalent. Where the total accumulated transaction amount of the fund purchase / subscription transaction made within the Promotion Period is greater than HKD50,000 or its equivalent, a subscription fee of 1.7% will apply to the extent of the transaction amount that exceeds HKD50,000 or its equivalent. A subscription fee of 1.7% will apply in respect of all subsequent fund purchases / subscriptions made on our Online Unit Trust trading platform after the total accumulated fund purchase/subscription capped amount of HKD50,000 is reached during the Promotion Period.
5. If Eligible Client’s banking relationship has ever been in Priority Private Banking, Priority Banking or in Premium Banking at the end of any month during the Promotion Period, the Eligible Client will be regarded as a Priority Private Banking, Priority Banking or a Premium Banking Client for the whole Promotion Period for the purpose of “0% Unit Trusts Offer”. Otherwise, the Eligible Client will be regarded as an Easy Banking Client in the “0% Unit Trusts Offer” for the whole Promotion Period.
6. For the purposes of the 0% Unit Trusts Offer and subject to Clause 9 below, Eligible Clients will first be charged with the prevailing flat subscription fee for Class A fund of 2% when making the fund purchase / subscription transaction on our Online Unit Trust trading platform during the Promotion Period. Upon verifying the eligibility of the 0% Unit Trusts Offer by the Bank, the Bank will refund such amount of the subscription fee as represented by the difference between the amount of subscription fee charged and 0% or 1.7% of the subscription fee, as the case may be, by way of subscription fee rebate.
7. The rebate will be credited to the Eligible Client’s sole name HKD account with the Bank **on or before 30 November 2021** in the following sequence: 1) Integrated Deposits Account, 2) Latest used Settlement Account, 3) Statement Savings, 4) Passbook Savings or 5) Current Account. If the Eligible Client has more than one account under the same account type, the Bank will select the one with the earliest opening date based on the Bank’s records.
8. For non-HKD denominated transactions, the rebate amount will be calculated based on the transaction amount converted into HKD using the prevailing foreign exchange rate on the relevant transaction date as determined by the Bank.
9. The 0% Unit Trusts Offer is only applicable to Class A funds (funds with subscription fee charged upon purchase). Fund switching, Monthly Investment Plans and subscription through any other channel are NOT eligible for the 0% Unit Trusts Offer.

10. The relevant Investment Fund Account(s) and settlement account must still be valid at the time when the subscription fee rebate is credited, otherwise, the credit of subscription fee rebate will be forfeited.
11. The Bank reserves the right to alter, extend or terminate the 0% Unit Trusts Offer and amend these terms and conditions at any time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
12. If Eligible Clients are entitled to the 0% Unit Trusts Offer in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Clients one of or part of the entitled offers only.
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. Upon providing subscription instruction, the Clients will be subject to Suitability Assessment which may lead to unsuccessful online order placement. For more details, please refer to the FAQ on <https://www.sc.com/hk/utonline/faq/>.
15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Important Note

Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in Investment Fund unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Risk Disclosure Statement for Investment Fund Services

- Investment involves risks. The prices of units / shares of unit trusts or mutual funds fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. It is as likely that losses will be incurred rather than profit made as a result of buying and selling unit trusts or mutual funds. Past performance of any Investment Fund is no guide to its future performance.
- Investors should carefully read the relevant offering documents and in particular the Terms & Conditions contained therein, the investment policies and the risk factors and latest financial results information. It is desirable that the Investor seeks independent financial advice with respect to any investment decision.
- Investors should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective, investment experience, financial situation and risk tolerance level before making any investment decision.

Notes

- This document / webpage does not constitute any prediction of likely future price movements.
- Investors should not make investment decisions based on this document / webpage alone.
- This document / webpage has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.