

Terms and Conditions for Referral Offers for Referrers of Online Member-Get-Member Referral Program

A. General Terms and Conditions for Online Member-Get-Member Referral Program

- The promotion period is from **1 July 2019 to 30 September 2019**, both dates inclusive (**"Promotion Period"**).
- The Online Member-Get-Member Referral Program consists of the Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program AND Salary BonusPack Online Member-Get-Member Referral Program (each an **"Online Referral Program"**, collectively, the **"Online Referral Programs"**). Additional Terms and Conditions apply to each of these Online Referral Programs. There may also be additional requirements to be fulfilled under each of the Online Referral Programs. For details, please refer to the Additional Terms and Conditions in the Sections below or check with our Bank's staff.
- To be eligible to participate in the Online Referral Programs, the referrer (**"Referrer"**) must be an existing client of the Standard Chartered Bank (Hong Kong) Limited (the **"Bank"**), save and except that Business Banking clients, Private Bank clients, clients who are solely holding Standard Chartered Business Card and/or Standard Chartered Corporate Card and/or any supplementary card issued by the Bank and designated frontline staff of the Bank, are not eligible as a Referrer under the Online Referral Programs.
 - To be eligible to participate in the Priority Banking Online Member-Get-Member Referral Program or Premium Banking Online Member-Get-Member Referral Program, the Referee (as defined in Clause 7 of this Section) (a) must NOT 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 third party insurer) in the past 12 months from the date of signing up for the New Service(s) (as defined in Clause 6 of this Section); and (b) must sign up for the New Service(s) as the Primary Account Holder either in sole name or joint name of the New Service(s).
 - For the avoidance of doubt, the requirement in this Clause 4 does not apply to the Salary BonusPack Online Member-Get-Member Referral Program.
 - For the purposes of Clause 4 of this Section, holders of Standard Chartered Credit Cards (as defined in Clause 5 of this Section) will not be deemed as holders of products or services with or distributed by the Bank.
- "Standard Chartered Credit Cards"** refer to Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card.
- "New Service(s)"** refers to newly applied Priority Banking, Premium Banking or Salary BonusPack plans with the Bank.
- In order for a Referrer to enjoy an Online Referral Offer (as defined in Clause 8 of this Section), Referrer must make a successful referral of an individual (**"Referee"**) to sign up for the New Service(s) during the Promotion Period with the following requirements having been fulfilled (**"Successful Referral"**):
 - Referrer must complete the Online Member-Get-Member Referral Registration Form (the **"Online Registration Form"**) at sc.com/hk during the Promotion Period and prior to the Referee signs up for the New Service(s) (unless otherwise specified). Upon successful submission of the Online Registration Form, Referrer will receive an email with a hyperlink and a Referral Number (**"Referral Number"**) relating to the Online Referral Programs. Referrer must forward that email and the Referral Number to Referee; **and**
 - Referrer continues to be an existing client of the Bank, and maintain valid deposit / credit card account at the time when the Online Referral Offer is to be credited to the relevant account as specified below; **and**
 - Referee must successfully complete the Online Application Form (the **"Online Application Form"**) for one or more of the New Service(s) the Referee wishes to apply through designated web page as stated in the email or via the hyperlink in the email received from and forwarded by Referrer, and input the Referral Number at the time of submission of the Online Application Form during the Promotion Period; **and**
 - Referee who applies for designated banking services, including Priority Banking, Premium Banking and /or Salary BonusPack, upon successful submission of the Online Application Form, he/she must bring all the required documents specified on the Online Application Form with the Referral Number to any of the Bank's branches within 14 days from the date of successful submission of the Online Application Form to complete the account opening process; **and**
 - Any additional requirements specified in the Additional Terms and Conditions of the respective Online Referral Programs in the Sections below are fulfilled.
- "Online Referral Offer"** refers to an offer in each of the Online Referral Programs under which a Referrer will be entitled to upon fulfillment of the relevant requirements in these Terms and Conditions. Each Referrer will only be entitled to the Online Referral Offer under each of the Online Referral Programs for **a maximum of 10 times** only during the Promotion Period even if the total number of Successful Referrals made under an Online Referral Program during the Promotion Period is more than 10.
- If, according to the Bank's records, Referrer/Referee fails to complete any requirement in Clause 7(c) above and/or the Referral Number of the Referrer cannot be successfully recorded in the Bank's system, or the Referral Number recorded is incorrect for whatever reasons, the Referrer will not be entitled to any Online Referral Offer for that referral.
- Referrer may choose either Asia Miles™ or cash rebates as the reward for Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program and Salary BonusPack Online Member-Get-Member Referral Program. Once a Referrer has chosen either Asia Miles or cash rebate as the reward, it applies to all Online Referral Offers that the Referrer may be entitled to under Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program and Salary BonusPack Online Member-Get-Member Referral Program. The number of Asia Miles or cash rebate that Referrer may be entitled to under an Online Referral Program is specified in the Sections below.
- If Referrer chooses Asia Miles™ as Online Referral Offer for Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program and Salary BonusPack Online Member-Get-Member Referral Program:
 - Referrer must have an existing Asia Miles membership account. Otherwise, Referrer has to set up an Asia Miles membership account through Asia Miles Limited. Referrer must successfully register online during the period from 1 July 2019 to 31 October 2019, both dates inclusive (**"Registration Period"**) with a valid Asia Miles™ membership account in the name of the Referrer and other details as required at the Bank's website at sc.com/hk/AM (**"Asia Miles Reward Registration"**). For the avoidance of doubt, valid Asia Miles membership account must be held by Referrer and the Bank does not accept any Asia Miles membership accounts that are not held by Referrer for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled or modified. For Referrer who has submitted multiple registrations, only the latest registration record will be taken by the Bank for the purpose of crediting of Asia Miles.
 - The Bank will provide by 31 March 2020, and Referrer agrees to the Bank to provide, Referrer's Asia Miles membership, surname, given name, membership number, and the number of Asia Miles earned, if any, to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Referrers' Asia Miles membership accounts **within 4 to 6 weeks thereafter.**
 - In cases where information submitted is incorrect or insufficient as considered by the Bank or Asia Miles Limited, cash rebate will be made available in replacement of Asia Miles to Referrer, and will be credited to Referrer's HKD deposit account (according to the sequence as stated in Clause 12(b) below) as the reward for the Online Referral Offer(s) under the relevant Online Referral Program(s) without any prior notice.
 - Referrer acknowledges that the Asia Miles earned shall be credited to his/her Asia Miles™ membership account by Asia Miles Limited. The Bank will use its best endeavor to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Referrer's Asia Miles membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles Limited website at asiamil.com.
 - Terms and Conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit www.asiamil.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. Referrer understands and accepts that the Bank is not the supplier of the Asia Miles membership account or the Asia Miles provided. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account or the Asia Miles, including without limitation, the supply, the descriptions of the Asia Miles membership account and the Asia Miles provided by merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account or the Asia Miles provided by the merchant, its employees, officers or agents.
 - Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
- If Referrer chooses cash rebate as Online Referral Offer for Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program and Salary BonusPack Online Member-Get-Member Referral Program, or does not submit the Asia Miles Reward Registration within the Registration Period or any information submitted via Asia Miles Reward Registration is incorrect or insufficient for the purpose of crediting of Asia Miles (as mentioned in Clause 11(c) above) or if Referrer is entitled to cash rebate as Online Referral Offer for Credit Card Online Member-Get-Member Referral Program:
 - the reward for the Online Referral Offer will be available to Referrer in the form of cash rebate upon fulfillment of all the relevant requirements in these Terms and Conditions and the respective Additional Terms and Conditions in the Sections below.
 - The Bank will credit the cash rebate to respective HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by Referrer in sole name or in the capacity as primary account holder for joint account **by 30 April 2020** in the following sequence:
 - Sub-account under Integrated Deposits Account;
 - Current Account;
 - Statement Savings;
 - Passbook Savings
 If Referrer has no valid HKD deposit account, the Bank will credit to Referrer's USD deposit account in the above sequence. If Referrer has more than one account under same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at its discretion.
 - If Referrer has no valid accounts as stated in Clause 11(b) above, the Bank will credit the relevant amount of cash rebate to his/her Standard Chartered Credit Cards except supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card which is provided by Referrer **by 30 April 2020**. If Referrer holds more than one Standard Chartered Credit Card except supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card, the Bank reserves the right to credit the cash rebate into any one single card account as selected by the Bank.
- Notification will be made to the Referrer upon successful crediting of cash rebate or Asia Miles under Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program and Salary BonusPack Online Member-Get-Member Referral Program.
- "New Funds"**, for the purposes of Sections B and C, refer to monies deposited by cash, cheque/cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS), also known as Clearing House Automated Transfer System (CHATS)) or telegraphic transfer from other banks or transfer-in Investment Funds, Debt Securities or Securities from other banks or financial institutions to the investment product account held with the Bank excluding renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Deposit upon maturity.
- "Total Balance"**, for the purposes of Sections B and C, includes the aggregate balance of deposit, investments and accumulated premiums of selected insurance under personal account as primary account holder.
- When the Online Referral Offer is to be credited to the relevant account, (i) Referrer must continue to be an existing client of the Bank and maintain valid deposit or credit card account, and (ii) New Service(s) applied by Referees and the relevant banking products and services mentioned in the Additional Terms and Conditions of the respective Online Referral Programs in the Sections below and their banking services with the Bank must remain valid; otherwise, the Bank has the right to forfeit the Online Referral Offer without prior notice, and no other reward/offer will be provided to Referrer through any other means.
- Referrers cannot refer themselves as Referees. Referrers and Referees who refer each other to sign up any New Service(s) will not be eligible for the Online Referral Programs. A Referee who has been successfully referred by one Referrer cannot be repeatedly referred by the same Referrer or other Referrers(s).
- If Referrer is entitled to the Online Referral Offer under the Online Referral Programs as well as other promotional offers, the Bank reserves the right to grant the Referrer one of or part of the Online Referral Offer or other offers. Please check with the Bank's staff for details.
- For Referee who has successfully signed up for Priority Banking or Premium Banking, if the average daily Relationship Balance of Referee within the quarter falls below the amount determined by the Bank, quarterly maintenance fee will be charged. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of the Bank's branches or at our website sc.com/hk.

Service Plan	Average Daily Relationship Balance Within The Quarter Falls Below	Quarterly Maintenance Fee
Priority Banking	HKD1,000,000	HKD900
Premium Banking	HKD200,000	HKD360

- All Online Referral Offers cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
- The Bank reserves the right to vary, modify or terminate any of the Online Referral Programs, and to amend any of these Terms and Conditions herein from time to time without prior notice. Referrer's eligibility to the Online Referral Offer, including but not limited to the calculation of Referee's Total Balance at the Bank, and the calculation methods of Online Referral Offer, is to be determined by the Bank based on the Bank's latest record. In case of any disputes, including the interpretation of these Terms and Conditions, the Bank's decision and record shall be final and binding.
- If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Additional Terms and Conditions for Priority Banking Online Member-Get-Member Referral Program ("Priority Banking Online Referral Program")

Important Notes: Please also read the General Terms and Conditions for Online Member-Get-Member Referral Program in Section A above.

- Referrer will be entitled to the Online Referral Offer in Priority Banking Online Referral Program upon fulfillment of all the following requirements:
 - All the relevant requirements as set out in Section A above are fulfilled; **and**
 - Referee must:
 - Complete the "Customer Investment Profile" questionnaire on or before the Designated Date; **and**
 - Deposit designated amount of New Funds of no less than HKD1,000,000 with the Bank by the relevant date as set out in Clause 1b(v) below (or any other date determined by the Bank) to grow the Eligible Client's Total Balance at the Bank; **and**
 - Take up or hold HKD Savings Account; **and**
 - Maintain the Total Balance (including the New Funds Growth Amount) from the date of signing up for Priority Banking, until the corresponding Designated Date specified below; **and**
 - Corresponding dates for fulfilling respective requirements:

Priority Banking sign-up date (both dates inclusive)	Deadline to deposit New Funds	Designated Date (inclusive)
1 – 31 July 2019	31 August 2019	31 October 2019
1 – 31 August 2019	30 September 2019	30 November 2019
1 – 30 September 2019	31 October 2019	31 December 2019

- Subject to the fulfilment of the requirements in Clause 1 of this Section, Asia Miles or cash rebate will be available to Referrer as per the table below:

Total Number Of Successful Referral(s) During The Promotion Period	Asia Miles (For each successful referral)	Cash Rebate (For each successful referral)
1 – 10	50,000 miles (Referee deposits HKD8,000,000 or above New Funds)	HKD5,000
	10,000 miles (Referee deposits HKD1,000,000 to HKD7,999,999 New Funds)	HKD1,000

C. Additional Terms and Conditions for Premium Banking Online Member-Get-Member Referral Program ("Premium Banking Online Referral Program")

Important Notes: Please also read the General Terms and Conditions for Online Member-Get-Member Referral Program in Section A above.

- Referrer will be entitled to the Online Referral Offer in Premium Banking Online Referral Program upon fulfillment of all the following requirements:
 - All the relevant requirements as set out in Section A above are fulfilled; **and**
 - Referee must:
 - Meet the entry Relationship Balance (for definition, see Important Notes below) requirement by the end of the next calendar month from the date of signing up for Premium Banking, as follows:

Client Type	Entry Relationship Balance Requirement
Client has a mortgage account opened on or before 30 September 2017, and the mortgage drawdown amount is in the sum of HKD1,500,000 or above	HKD0 or equivalent
Client has a mortgage account* opened on or after 1 October 2017, and the mortgage outstanding amount is in the sum of HKD1,500,000 or above	
Payroll# client with monthly salary HKD200,000 or above	HKD200,000 or equivalent
Client has a mortgage account* opened on or after 1 October 2017, and the mortgage outstanding amount is below HKD1,500,000	
Payroll# client with monthly salary below HKD20,000	
Standard (i.e. client has neither payroll nor mortgage account with the Bank)	

* New payroll client is required to start using the auto-payroll services with the Bank within 2 months from the date of signing up for Premium Banking.

* First 2 years quarterly maintenance fee of Premium Banking will be waived for mortgage clients (borrower or co-borrower) with mortgage account opened on or after 1 October 2017.

- and**
- Complete "Customer Investment Profile" questionnaire by designated date from the date of signing up for Premium Banking; **and**
- Deposit the New Funds with the Bank by the end of the next calendar month from the date of signing up for Premium Banking to grow the Eligible Client's Total Balance at the Bank; **and**
- Take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) at the time of signing up for Premium Banking; **and**
- Maintain the new Total Balance (including the New Funds Growth Amount) from the date of signing up for Premium Banking, until the designated date specified below:

Sign Up Date (both dates inclusive)	Designated Date (inclusive)
1 – 31 July 2019	31 October 2019
1 – 31 August 2019	30 November 2019
1 – 30 September 2019	31 December 2019

- Subject to the fulfilment of the requirements in Clause 1 of this Section, Asia Miles or cash rebate will be available to Referrer as per the table below:

Total Number Of Successful Referral(s) During The Promotion Period	Asia Miles (For each successful referral)	Cash Rebate (For each successful referral)
1 – 10	3,000 miles	HKD300

D. Additional Terms and Conditions for Salary BonusPack Online Member-Get-Member Referral Program ("Salary BonusPack Online Referral Program")

Important Notes: Please also read the General Terms and Conditions for Online Member-Get-Member Referral Program in Section A above.

- Referrer will be entitled to the Online Referral Offer in the Salary BonusPack Online Referral Program upon fulfillment of all the following requirements:
 - All the relevant requirements as set out in Section A above are fulfilled; and
 - Referee must :
 - Apply and successfully sign up for the New Service(s) which must include Salary BonusPack during the Promotion Period; **and**
 - Must NOT have used any auto-payroll services with the Bank in the past 12 months prior to the date of signing up of the Bonus Payroll Account by Referee (**"BP Account"**); **and**
 - Must use the BP Account for the Bank's auto-payroll services within the first 2 months since the opening date of the BP Account.
 - The amount of monthly salary that is credited to the BP Account (the **"Monthly Salary"**) within the first 3 months from the opening date of the BP Account must be HKD5,000 or above.

- For the purpose of calculating the Monthly Salary:
 - Only the payroll actually deposited into the BP Account within the first 3 months from the opening date of the BP Account will be counted; **and**
 - The actual amount of deposits made through standing instruction into the BP Account will be regarded as the Monthly Salary; **and**
 - If the monthly payroll amount varies from month to month, the Referee's average monthly payroll amount within the first 3 months from the opening date of the BP Account will be regarded as the Monthly Salary.

- Subject to the fulfilment of the requirements in Clause 1 of this Section, Asia Miles or cash rebate will be available to Referrer as per the table below:

Total Number Of Successful Referral(s) During The Promotion Period	Asia Miles (For each successful referral)	Cash Rebate (For each successful referral)
1 – 10	1,000 miles	HKD100

- Other promotional offers may be available for Referees in Salary BonusPack Online Referral Program which will be subject to separate terms and conditions. Please check with the Bank's staff for details.

Note:

- This webpage does not constitute any offer, invitation or recommendation to any person to enter into any transaction described therein or any similar transaction, nor does it constitute any prediction of likely future price movements.
- Investor(s) should not make investment decision based on this webpage alone.
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