You’ve mastered success.
Master the financial complexities that come with it.
Here for good

At Standard Chartered, we are with you for the long run.
It is a commitment that we do not take lightly as we strive to be open, collaborative and fair at all times.
For more than 160 years, Standard Chartered has maintained the highest standards of corporate governance, employee diversity, social responsibility and respect for the environment.
Importantly, we continue to share our success as we build a trusted business in over 70 markets across Asia, Africa and the Middle East.

Here for you

You have worked hard to become successful.
But success brings its own complexities and challenges of managing multiple priorities.
At Priority Banking, it is always about you, your needs and your aspirations.
Your Priority Banking relationship comes with our commitment to proactively partner you for the long run, bringing you holistic solutions across your investments, protection, cash and lending needs, at all times leveraging on our global network, capabilities and pool of experts.
As you move from one milestone to the next, we provide dedicated service and advice tailored to your changing needs, continually reviewing to ensure your financial plan stays on track.

We are here for you. Here for good.
Seamless Everyday Banking

You live a busy life. So you need convenient everyday banking that works for you.
To start your journey as a Priority Banking client, please follow these steps to make the most of our convenient and easy banking services:

1. **Register for Online Banking and SC Mobile App**
2. **Apply for your exclusive Priority Banking Credit Card**
3. **Register for phone banking service and change your ATM PIN**
4. **Check out our 360º Rewards programme**

Please refer to Appendix 6 on page 40 for the maintenance fee details of Priority Banking.
Online Banking brings you a comprehensive suite of services for managing your finances anytime and anywhere. It is conveniently accessible from sc.com/hk, which is easy to use and secure with two-factor authentication.

SC Mobile App makes your life easier with simple steps and enhanced protection, and is all you need to make your instructions on the go - make real-time payments, cash out without a physical card, make informed orders of investment, foreign exchange and insurance, and many more.

- **QR Cash** supports simpler and faster cash withdrawal. Without using your ATM card, simply scan the QR code on any Standard Chartered ATM with SC Mobile App and you can get cash conveniently.

- **SC Pay (FPS)** offers free real-time interbank fund transfers. All you need is a mobile number, email address, FPS ID or QR code, and you can instantly transfer funds to accounts in local banks or Stored Value Facilities in Hong Kong Dollar or Renminbi.

- **SC Mobile Key** is a digital security token that securely embeds into your registered mobile phone, which provides you with added security to safeguard your online banking login and transaction.

Scan to learn more about QR cash.

Scan to learn more about SC Pay (FPS).

Scan to learn more about SC Mobile Key.

Scan to download our SC Mobile App now.

Remark: App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.
You deserve a priority and exclusive access to banking services wherever you go.

- As our privileged Priority Banking client, you enjoy access to 200 Priority Banking centres worldwide.
- A 24x7 dedicated Priority Banking hotline (852) 2886 8866 is here to serve you. Easy-to-use, manned and automated phone banking services are available in English, Cantonese and Mandarin.
- Stacy, our virtual assistant, is dedicated to answering your banking questions 24x7. She is ready to serve you on our website at sc.com/hk or on SC Mobile App.

Manage Your Wealth at Your Fingertips

**Market Views on-the-go**
- Daily update on FX views
- Weekly summary on news/events
- Monthly study on market trends

**Mobile Customer Investment Profile**
- Create/renew risk profile instantly anywhere anywhere

**Mobile Foreign Currency Trading**
- 24x7 trading platform with real-time FX rate
- Place market and limit order in simple steps
- First in the market FX Membership Rewards

**Mobile Mutual Fund**
- Easily execute Unit Trust orders at any time
- Effortlessly review portfolio return wherever you are
- Flexibly compare fund performance at any place

**SC Mobile Life Insurance**
- Instant quotation on the straight-through application in 5 minutes
- No medical exam required
- Make an appointment with insurance specialist anytime anywhere

**SC Mobile General Insurance**
- Apply for travel insurance in 2 minutes with basic personal information automatically pre-filled
- Pay by Standard Chartered credit card or bank account directly

**SC Mobile Equities**
- View major market indices, personal stocks watch list, access real-time market news/active stocks
- Buy and sell Hong Kong stocks with just 3 clicks

Priority Access to Day-to-day Banking
With so many choices out there, identifying the right investment isn’t easy. This is where Priority Banking comes in. Your dedicated Relationship Manager will provide you with personalised wealth solutions that are in line with your financial goals and risk profile.

Your dedicated Relationship Manager is supported by product specialists to provide you with all-weather wealth management solutions meeting your financial goals and risk appetite.
Experience and investment objectives.

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. Past performance is no guide to its future performance.

Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

For detailed Risk Disclosure Statement, please refer to Appendix 3 on pages 29-32.

Important Note: Structured Notes are structured products involving derivatives. 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.

World Class Wealth Management Solutions

We offer a full suite of investment products and wealth lending solution backed by professional market insights.

- **Investment Funds**
  Our in-house Fund Select team analyses hundreds of funds from top local and global providers and identifies quality funds under different asset classes for you. So you can select funds that match your goals and risk profile.

- **Securities**
  We believe every dollar counts when it comes to maximising your returns. That’s why we offer you trade lodge, lodgement waiver and custodial fee waiver.

- **Foreign Exchange**

- **Bonds and Structured Notes**
  Our Debt Securities Services provide you with various choices of bonds and structured notes to help you diversify your portfolio and achieve your investment goals.

- **WealthPro**
  Our WealthPro, which is a multi-purpose facility, offers funding to implement your personal and investment plans while letting you enjoy the flexibility to hold on to your current assets.

For detailed Risk Disclosure Statement, please refer to Appendix 3 on pages 29-32.

Risk Disclosure Statement:

- Investment involves risks. The prices of investment products fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. Past performance is no guide to its future performance.
- Investors should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and are advised to seek independent professional advice before making any investment decision.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

For detailed Risk Disclosure Statement, please refer to Appendix 3 on pages 29-32.

Full Suite of Property Solutions

A great property isn’t just a home – it’s an investment that can grow in value. But buying or refurbishing property can be a painstaking process, whether you’re a seasoned investor or a first-time home buyer. We can help to make it easier.

- **Mortgage Master** to help you navigate the complexities of buying a home and find the financing option best suited to your needs.

• Wide range of plans and acceptable collateral to suit your needs with preferential interest rates and swift approval.
  - Deposit linked feature allows your deposits to enjoy the same interest rate as your mortgage loan;
  - Residential, commercial and car park.

- **Home contents insurance** to protect the contents of your home against unforeseen incidents such as fire and theft.

Remarks:

1. Mortgage Interest rate for new purchase property as low as the Bank’s Hong Kong Dollar Prime Rate minus 2.9%p.a. or 1-month Hong Kong Interbank Offered Rate plus 1.24%p.a. Rate quoted is an indicative information only.
2. The banking product(s) and service(s) set out in this section is/are subject to respective eligibility, application process and product terms and conditions or other banking agreement. For details, please contact the Bank’s staff. The approval of the mortgage loan applicable and/or the above offer is subject to the decision of the Bank at its discretion, which shall be final, binding and conclusive. The Bank will not be responsible for any compensation under any circumstances.
3. Home contents insurance refers to Allianz Home Protect Plan and is underwritten by Allianz Global Corporate & Speciality SE Hong Kong Branch (“Allianz”), which is a general insurer authorized and regulated by the Insurance Authority of the Hong Kong SAR. The Standard Chartered Bank (Hong Kong) Limited (the “Bank”) is an insurance agent appointed by Allianz and the Bank shall not be liable to any person for the use of any information. The Bank does not accept any responsibility regarding any statement made in or any discrepancy or omission between the contract of insurance, insurance application, policy details and this booklet. This offer is not transferable, returnable or redeemable for cash.

Notes:

- This booklet 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.
- Investors should not make investment decisions based on this booklet alone.
- This booklet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

To borrow or not to borrow? Borrow only if you can repay!
You never know what’s around the corner. But unexpected events can have major financial implications. You and your family deserve the best protection possible, with solutions tailored to protect for all potential risks.

Our team of Insurance Specialists will partner with your Relationship Manager to select and tailor the right protection for you and your family.

- Ensure adequate protection for your loved ones
- Quality medical protection to ease your worries of the expenses on high quality treatments
- Critical illness protection to pay a lump sum for your needs
- Savings plan to make your dreams a reality

Retiring from work shouldn’t mean retiring from life. With our professional advice, your retirement reality can match the dreams you’ve worked so hard to achieve. We will work out the right annuity solutions to help you plan for a comfortable retirement. And with our legacy planning solutions, you can have full control of your assets, ensuring your hard-earned wealth is transferred smoothly to the next generation.
International Banking Solutions and Services

Your horizons are expanding, but living life in multiple regions can make managing your financial priorities more complicated. With our deep roots in Greater China and other parts of the world, we can help you make the most of the cross border financial opportunities.

Global Recognition of Priority Status

When you qualified as a Priority Banking client in any region, your status is recognised worldwide upon request. This will allow you to enjoy the same Priority Banking privileges in Greater China and overseas.

Free International Fund Transfer and Withdrawal

Whether you go online, or visit our branches, you can enjoy complimentary international fund transfers whenever you send money to overseas Standard Chartered bank accounts or transfer funds in different currencies between your accounts. You can transfer funds in different currencies conveniently between your Standard Chartered accounts in Hong Kong, Mainland China and Taiwan under the same-day outward remittance service.

Cash withdrawal is free1 at UnionPay, CIRRUS or JETCO ATM networks worldwide2. For more details, please refer to Appendix 1 on page 27.

Remarks:

1. Services or benefits may not be available in all countries and are subject to local regulations. All fee waivers/rebates, charges, exchange rates and services are on promotional basis and subject to change at our discretion and may be adjusted from time to time. Please contact your branch or your Relationship Manager for more details.

2. Not applicable to credit card cash advance.
Remark:
3 SCBHK is not an agent of the designated bank and shall only provide clients with witnessing service for account opening purposes. Acceptance of your account opening application is subject to the sole and final discretion of the designated bank.

You deserve seamless account opening services, both onshore and offshore. With our Cross Border Witnessing Service, you can enjoy the convenience without the hassle of travelling.

A warm welcome awaits you by our International Relationship Manager who speaks your own language. With our truly globalized International Banking team and the extensive network of more than 200 Priority Banking or designated International Banking centres across Asia, Africa and the Middle East, we are here to help you manage relationship that transcends borders.

We offer you a designated account for the purpose of CIES investment with a diversified choice of CIES permissible investment assets such as securities, investment funds and debt securities, enabling you to formulate an investment portfolio that best suits your sophisticated needs.

With Global Link, you can seamlessly link and view multiple accounts in different countries in a single view.

Remark: 1 SCBHK is not an agent of the designated bank and shall only provide clients with witnessing service for account opening purposes. Acceptance of your account opening application is subject to the sole and final discretion of the designated bank.
As a privileged Priority Banking client, your relationship comes with our commitment to provide exceptional services and attention to your needs. To go the extra mile to get things done for you when it really counts. And since we believe banking is still about relationships, we recognise and reward your entire relationship with us.

**Exclusive Privileges**

**Priority Banking 360˚ Rewards**

Reward your relationship with 360˚ Rewards Points or Asia Miles

We have introduced an exclusive and flexible total banking rewards scheme which allows you to earn 360˚ Rewards Points (Refer to Table 1) (“Points”) or Asia Miles (Refer to Table 2) (“Miles”) not only on your card spend, but on your banking accounts with us including deposits, structured investments series, premium deposit, investments, insurance, personal instalment loan and mortgage loan.
1 The Points are earned under the Standard Chartered Priority Banking Credit Card 360° Rewards programme of Priority Banking Credit Card. For avoidance of doubt, clients will not earn any Priority Banking 360° Rewards on credit card spending.

2 Based on total number of calendar days in the relevant month.

3 Based on total number of days the Bank is open for business in the relevant month.

4 As at the last calendar day in the relevant month.

Note:
Priority Banking clients must spend at least once in retail transaction (including monthly instalment and bill payment and only those transactions posted in the relevant monthly statement will be counted) with their principal Priority Banking Credit Card or make cash advance in a month with their principal Priority Banking Credit Card in order to enjoy Priority Banking 360° Rewards (“360° Rewards Points”) for that particular month.

For the detailed terms and conditions, please refer to Appendix 4 on pages 33-35.

Table 1 (360° Rewards Points)

<table>
<thead>
<tr>
<th>Product Category of Eligible Transactions</th>
<th>Reward Basis</th>
<th>No. of Points earned</th>
<th>The Maximum Points earned (monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Priority Banking Credit Card</td>
<td>Every HKD1 retail spending made locally</td>
<td>2</td>
<td>No Limit</td>
</tr>
<tr>
<td></td>
<td>Every HKD1 retail spending made overseas</td>
<td>3</td>
<td>No Limit</td>
</tr>
<tr>
<td>2) Deposits</td>
<td>Every HKD100,000 daily average balance in a month</td>
<td>500</td>
<td>10,000</td>
</tr>
<tr>
<td>Structured Investment Series</td>
<td>Premium Deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3) Investments</td>
<td>Every HKD100,000 daily average balance in a month</td>
<td>500</td>
<td>10,000</td>
</tr>
<tr>
<td>4) Insurance</td>
<td>Every HKD100,000 daily average balance in a month</td>
<td>500</td>
<td>10,000</td>
</tr>
<tr>
<td>5) Personal Instalment Loan</td>
<td>Every HKD100,000 month and outstanding loan balance</td>
<td>500</td>
<td>10,000</td>
</tr>
<tr>
<td>6) Mortgage Loan</td>
<td>Every HKD100,000 month and outstanding loan balance</td>
<td>100</td>
<td>10,000</td>
</tr>
</tbody>
</table>

1 The Points are earned under the Standard Chartered Priority Banking Credit Card 360° Rewards programme of Priority Banking Credit Card. For avoidance of doubt, clients will not earn any Priority Banking 360° Rewards on credit card spending.

2 Based on total number of calendar days in the relevant month.

3 Based on total number of days the Bank is open for business in the relevant month.

4 As at the last calendar day in the relevant month.

Note:
Priority Banking clients must spend at least once in retail transaction (including monthly instalment and bill payment and only those transactions posted in the relevant monthly statement will be counted) with their principal Priority Banking Credit Card or make cash advance in a month with their principal Priority Banking Credit Card in order to enjoy Priority Banking 360° Rewards (“360° Rewards Points”) for that particular month.

For the detailed terms and conditions, please refer to Appendix 4 on pages 33-35.

Table 2 (Asia Miles)

<table>
<thead>
<tr>
<th>Product Category of Eligible Transactions</th>
<th>Reward Basis</th>
<th>Asia Miles Rewards</th>
<th>The Maximum Asia Miles earned (monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Asia Miles Mastercard</td>
<td>Every HKD4 for dining, online and overseas spending</td>
<td>A1</td>
<td>No Limit</td>
</tr>
<tr>
<td></td>
<td>Every HKD6 for spending on other categories</td>
<td>A1</td>
<td>No Limit</td>
</tr>
<tr>
<td>2) Deposits</td>
<td>Every HKD100,000 daily average balance in a month</td>
<td>A35</td>
<td>A700</td>
</tr>
<tr>
<td>Structured Investment Series Premium Deposit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3) Investments</td>
<td>Every HKD100,000 daily average balance in a month</td>
<td>A35</td>
<td>A700</td>
</tr>
<tr>
<td>4) Insurance</td>
<td>Every HKD100,000 daily average balance in a month</td>
<td>A35</td>
<td>A700</td>
</tr>
<tr>
<td>5) Personal Instalment Loan</td>
<td>Every HKD100,000 month end outstanding loan balance</td>
<td>A35</td>
<td>A700</td>
</tr>
<tr>
<td>6) Mortgage Loan</td>
<td>Every HKD100,000 month end outstanding loan balance</td>
<td>A7</td>
<td>A700</td>
</tr>
</tbody>
</table>

1 The Miles are earned under the Standard Chartered Asia Miles Mastercard Rewards Scheme of Standard Chartered Asia Miles Mastercard. For avoidance of doubt, clients will not earn any Priority Banking 360° Rewards on credit card spending.

2 Based on total number of calendar days in the relevant month.

3 Based on total number of days the Bank is open for business in the relevant month.

4 As at the last calendar day in the relevant month.

Note:
Priority Banking clients must spend at least once in retail transaction (including monthly instalment and bill payment and only those transactions posted in the relevant monthly statement will be counted) with their principal Asia Miles Mastercard or make cash advance in a month with their principal Asia Miles Mastercard in order to enjoy Priority Banking 360° Rewards (Asia Miles) for that particular month.

For the detailed terms and conditions, please refer to Appendix 5 on pages 36-39.
Priority Banking clients who also hold valid principal Standard Chartered Priority Banking Credit Cards may choose to earn either Points or Miles under Priority Banking 360° Rewards. The entitlement of Reward Points or Asia Miles is also subject to the validity of the respective credit card. Terms and conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify clients of any changes or latest announcements of Asia Miles Limited. Clients understand and accept that the Bank is not the supplier of the reward (including Miles). The Bank shall bear no liability relating to any aspect of the reward, including without limitation, the quality, the supply, the descriptions of the reward provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the reward provided by the supplier, its employees, officers or agents.

Remarks:
Cardholder of Priority Banking Credit Card will be entitled to annual fee waiver for Priority Banking Credit Card as long as he/she is maintaining Priority Banking with the Bank. Otherwise, the Bank will charge an annual fee of HKD2,400 on an annual basis.

The Annualised Percentage Rates ("APR") for Priority Banking Credit Card are 35.70% (0.0914% per day) for retail purchases and 39.09% (0.0914% per day) for cash advance when credit card account is opened and it will be reviewed from time to time. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate, APR is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). For details of credit card services fees and charges, they are available on our website at sc.com/hk.

All principal cardholders ("Cardholders") of Standard Chartered Asia Miles Mastercard ("Card") are entitled to an annual fee waiver on their Cards for the first year from the issuance date of their Cards. The Bank will charge an annual fee of HKD2,000 for the subsequent Card Membership Year and onwards.

Cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if the aggregate eligible transactions made by the principal and any supplementary card(s) of the same Card account in the preceding year reach HKD150,000.

Asian Miles Time Deposit

Earn Asia Miles in bulk and in one go with Asia Miles Time Deposit Rewards.

Offers available for Hong Kong Dollar and selected foreign currencies.

For the latest offer and other details, please contact our branch staff or visit our Asia Miles Time Deposit Rewards page.

Priority Banking Credit Card

Your internationally mobile lifestyle, be it work, business or leisure, means that you can be in Shanghai one day, Mumbai the next and Singapore a day later.

As a Priority Banking client, you can take advantage of the top-of-the-line complimentary Priority Banking Credit Card, which complements your global lifestyle and recognises your success.

Your Priority Banking Credit Card comes with exclusive travel insurance, privileges and the convenience of Visa payWave.

Remarks:
1 The Plan is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"). The above information is intended to be a general summary and should only be used for reference purposes. All terms, conditions and exclusions of the Plan are subject to MSIG’s policy wording. You may refer to Standard Chartered Priority Banking Credit Card’s webpage for policy wordings. For details of the coverage including the claims procedures, excess, conditions and exclusions, please contact MSIG Customer Service Hotline (852) 3122 6722 (Service hours: Monday – Friday 9am to 5:30pm, except Saturday, Sunday & public holidays).
Priority Pass

As a special privilege for Principal Cardholder of Priority Banking Credit Card, you can get a Priority Pass™ membership, giving you 8 times complimentary access to Priority Pass airport lounges all over the world within your first “Card Membership Year” (which is the full year from credit card issuance) with Priority Pass Card. To enjoy the offer in the subsequent Card Membership Year, Principal Cardholder is required to meet specific requirement. For details, please visit sc.com/hk/pbvi. Call our Customer Service Hotline (852) 2209 5888 to get your Priority Pass Card.

Visa Concierge at Your Service

Whether you’re at home or abroad, you can contact the Visa Infinite Customer Centre for any assistance, such as: the latest travel information; entertainment and global restaurant recommendations; and reservations; air tickets and hotel reservations; gift suggestions and delivery arrangements; business related services; shopping information; and emergency assistance.

For details on the above offers and more privileges:
Visa Infinite Customer Service Hotline: 800 901 869 (English)
Visa Infinite Website: visa.com.hk/en_HK/infinite

Terms and conditions apply. For details, please refer to Visa Infinite website visa.com.hk/en_HK/infinite.

Preferential Pricing

You will receive preferential pricing on your deposits and loans, discounts and fee waivers on everyday banking transactions and on services like cheque books and cashier’s orders.

Exclusive Invitations

You will be invited to lifestyle and sporting events as well as investment seminars.

Remark:
– Lounge visits by Principal Cardholder who does not meet specific requirements, or exceeds the limit of 8 times within the same Card Membership Year (or for Supplementary Cardholder(s) and accompanying guests) will be subject to a charge of HKD210 plus VAT at applicable per person per visit. Please scan to find out more about the Priority Banking Credit Card, or refer to www.prioritypass.com. Offers are subject to the relevant conditions of use. Please visit our website sc.com/hk/pbvi for details.

Privileged Pricing

<table>
<thead>
<tr>
<th>Priority Banking Clients</th>
<th>Non-package Banking Clients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposit</td>
<td></td>
</tr>
<tr>
<td>Interest Rate for Current Account Overdraft Protection</td>
<td>P - 1% p.a.</td>
</tr>
<tr>
<td>Handling Fee for Current Account Overdraft Protection</td>
<td>HKD60 per item (waived for clients applying for the Floating Overdraft Facilities)</td>
</tr>
<tr>
<td>Standing Instructions – Set Up</td>
<td>Free</td>
</tr>
<tr>
<td>Replacement of ATM Card</td>
<td>Free</td>
</tr>
<tr>
<td>Handling Fee* for Overseas ATM cash withdrawal</td>
<td>HKD50 per card</td>
</tr>
<tr>
<td>Foreign exchange services</td>
<td></td>
</tr>
<tr>
<td>Foreign Currency Notes Deposit into/Withdrawal from the Same Currency Account</td>
<td>Limit on Currency and Amount: AUD 3,000 / CHF 3,000 / CAD 3,000 / JPY 300,000 / SGD 3,000</td>
</tr>
<tr>
<td>Investment</td>
<td></td>
</tr>
<tr>
<td>Investment Fund – Lump sum subscription</td>
<td>Funds with subscription fees of 5% or above</td>
</tr>
<tr>
<td>Investment Fund – Monthly Investment Plan</td>
<td>With monthly investment amount of HKD5,000 / USD650 or above</td>
</tr>
<tr>
<td>Online Securities Trading</td>
<td>Free real-time price quote plan (per month)</td>
</tr>
<tr>
<td>Remittances</td>
<td></td>
</tr>
<tr>
<td>Inward Local Bank Transfer Payment through Real Time Gross Settlement</td>
<td>Free</td>
</tr>
<tr>
<td>Inward Telegraphic Transfer</td>
<td>Free</td>
</tr>
<tr>
<td>Outward Telegraphic Transfer – Other Banks</td>
<td>HKD120 per request</td>
</tr>
<tr>
<td>Outward Telegraphic Transfer – Additional Fee for Non-Domicile Currency Telegraphic Transfer</td>
<td>HKD60 per item</td>
</tr>
<tr>
<td>Outward Telegraphic Transfer – between (Standard Chartered) Outsider/Demand Draft</td>
<td>Waived</td>
</tr>
</tbody>
</table>
| * Not applicable to credit card cash advance. The above fees and charges may be adjusted from time to time. For details, please contact your Relationship Manager. To borrow or not to borrow? Borrow only if you can repay!
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You may, at any time and without charge, choose not to receive any of our future marketing communications. If you choose not to receive any marketing communications from the Bank, please write to us and provide your (1) name and (2) account number or HKID/passport number by mail to Standard Chartered Bank (Hong Kong) Limited, GPO Box 21, Hong Kong or visit any of our branches (applicable to personal clients only).

Appendix 1 – Service Features on Priority Banking Card
Access all accounts1 linked with your Priority Banking Card at over 3,000 Standard Chartered and JETCO ATMs in Hong Kong, Macau and Mainland China:
• Make cash withdrawals
• Transfer funds
• Pay credit card bills
• Check account balances
• Request a cheque book or statement
• Deposit funds at designated ATMs
• Change your Personal Identification Number (PIN)
• Pay pre-defined merchants’ bills (Jet Payment)
• Make donations to charity organizations of Hong Kong

Additionally, Priority Banking clients can make cash withdrawal at no extra handling fee2 at UnionPay/CIRRUS/PLUS/JETCO ATM network.

Balance checking at any worldwide UnionPay/CIRRUS ATMs3 and Mainland China and Macau JETCO ATMs is free.

Remarks:
1. Client can link up to 3 accounts on the Priority Banking Card (the “ATM Card”).
2. Not applicable to credit card cash advances.
3. Please refer to the ATM Card back for which international network the ATM Card can be used on.
Appendix 2 – Important Notes

Important Notes for Life Insurance:
• The life assurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (a member of Prudential plc group) (“Prudential”). Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.

• If you are not happy with your policy, you have a right to cancel it within the cooling off period and obtain a refund of any premiums paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by Prudential at 1/F, Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong (within the cooling off period). After the expiration of the cooling off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling off right.

• Standard Chartered Bank (Hong Kong) Limited (“SCBHK”) is an insurance agent appointed by MSIG. “MSIG” which is a general insurer authorised and regulated by the Insurance Authority of Hong Kong. Standard Chartered Bank (Hong Kong) Limited (“SCBHK”) is an insurance agent appointed by MSIG. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information.

• The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain certain terms and conditions which are not detailed in the above. If there are any discrepancies between the information contained in the above and the Terms of the policy, the Terms of the policy shall prevail. For exact Terms and Conditions, and details of the exclusions, please refer to the relevant policy or contract MSIG.

• The material and information contained on this booklet is provided for general information only and should not be used as a basis for making business decisions. Any advice or information received via this booklet should not be relied upon without consulting primary or more accurate or more up-to-date sources of information or specific professional advice. You are recommended to obtain such professional advice where appropriate.

Appendix 3 – Risk Disclosure Statements

Risk Disclosure Statement for Investment Funds 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 Funds 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.

Risk Disclosure Statement for Securities Services:
• Investment involves risks. The prices of securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.

• Past performance of any security is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms & Conditions of relevant Securities Services before making any investment decision.

Risk Disclosure Statement for Debt Securities Services:
• Investment involves risks. The price of bonds/structured notes fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds/structured notes.
• Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

Risk Disclosure Statement for EquityLinked Investments:

• The price or value of the EquityLinked Investments (ELIs) fluctuates; 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 subscribing for, buying and selling the ELIs. Investors should therefore carefully consider whether such transactions are suitable in light of their financial position and investment objectives before entering into such transactions.

• Not principal protected ELIs are not principal protected. You may suffer a loss if the price of the underlying asset(s) of an ELI goes against your view. In extreme cases, you could lose your entire investment.

• Limited potential gain: the potential return on your ELI may be capped at a predetermined level specified by the issuer.

• Credit risk of the issuer: when you purchase an ELI, you rely on the creditworthiness of the issuer. In case of default or insolvency of the issuer, you will have to rely on your distributor to take action on your behalf to claim as an unsecured creditor of the issuer regardless of the performance of the reference asset(s).

• No collateral: ELIs are not secured on any assets or collateral.

• Limited market making: issuers may provide limited market making arrangement for their ELIs. However, if you try to terminate an ELI before maturity under the market making arrangement provided by the issuer, you may receive an amount which is substantially less than your original investment amount.

• Investing in an ELI (not the same as investing in the reference asset(s)) during the investment period, you have no rights in the reference asset(s). Changes in the market price of such reference asset(s) may not lead to a corresponding change in the market value and/or potential payout of the ELI.

• Conflicts of interest: issuer of an ELI may also play different roles, such as the arranger, the market agent and the calculation agent of the ELI. Conflicts of interest may arise from the different roles played by the issuer, its subsidiaries and affiliates in connection with the ELI.

• Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

• Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

Risk Disclosure Statement for Premium Deposit:

• Investment involvement. The worst case will result in loss of your entire investment amount.

• Principal Loss/Deposit Risk/Interest Rate Risk – This product is not principal-protected and the return of which will be dependent on movements in some specified currency exchange rates which are affected by a wide range of factors and may rise or fall rapidly.

• Liquidity Risk/Early Withdrawal Risk/Cancellation Risk – Any capital you pay into this Plan will be considered at your absolute discretion and will not be returnable to you in the event of cancellation or withdrawal prior to maturity. The Bank, however, reserves the right to return the capital (subject to applicable legislative requirements).

• Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

• Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

Not Protected under Deposit Protection Scheme:

• Premium Deposit is NOT an alternative to ordinary savings or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

Risk Disclosure Statement for Structured Investment Series:

• Structured Investment Series carries risks normally not associated with ordinary bank deposits and is generally not the same as and not a suitable substitute for savings or time deposits. Investors should only invest in Structured Investment Series unless he/she has sufficient funds or liquidity so as to enable him/her to keep the investment until the maturity date. The principal amount of the investible under Structured Investment Series is protected only if he/she invests in a Principal Protected Structured Investment Series, which can be cancelled or withdrawn at the discretion of the investor. Any such cancellation or withdrawal prior to the maturity date is subject to the cost of the Bank in connection with such transaction.

• Structured Investment Series may return a percentage of the original investment amount regardless of performance of the reference asset(s).

Risk Disclosure Statement for WealthPro:

• Interest rates may rise during the term of the Facility. It is impossible to predict accurately changes in Interest rates and they could possibly rise substantially. Borrowing costs under the Facility could turn out to be much higher than expected.

• Customers may be called upon at short notice to deposit substantial additional collateral to maintain their position, and a forced sale of assets, without Customer's consent, may be necessary.

• Customers should be aware that the interests earned on the Facility may be substantially less than the rates obtainable on a normal time deposit in the event of an adverse movement in the relevant reference value of the underlying asset. The total return on the investment may be zero or significantly less than the return which might be obtained on a normal time deposit in the event of an adverse movement in the relevant reference value of the underlying asset.

Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.
• If a Customer purchases investment funds/assets/schemes or any assets in respect of which there is a risk of capital loss with the Facility, Customer should note that the risks will be magnified and they will have a larger risk of capital at risk. Customer should consider carefully before deciding to borrow to finance the holding or purchase of any such assets and should take independent professional advice before taking out the Facility or purchasing any such assets.

• If the currency of the loan is different from the currency of the underlying collateral, foreign exchange rate risk implications may affect the value of the loan and underlying collateral. Foreign exchange rates can be highly volatile and can be affected by many external factors such as changes in political and economic policy (both overseas and locally), political instability, wars, natural disasters and global market movements.

WealthPro is subject to the risk of market fluctuation. The value of the Customer’s holdings may be reduced as a result. Customer should have sufficient net worth to be able to assume the risks and bear the potential losses of leveraged investments. Establishing a stop loss limit may help limit the amount of losses but the order may be executed at a worse-off price and may not always be affected because market conditions may make it impossible to execute such order.

The use of leverage in investment means that relatively small price movements will have a multiplying effect on Customer’s investment gains or losses, and the degree of investment risk Customers face is greatly increased. The risk of loss in leveraged trading can be substantial. A high degree of leverage can work against Customers as well as for them, and the use of leverage can lead to large losses as well as gains. Customer may sustain losses in excess of Customer’s initial margin funds. Placing contingent orders, such as “stop-loss” or “stop-limit” orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Customer may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, Customer’s position may be liquidated. Customer will remain liable for any resulting deficit in Customer’s account. Customer should therefore carefully consider whether such trading is suitable in light of Customer’s own financial position and investment objectives.

The Hong Kong Monetary Authority or other governmental or regulatory bodies may take action which has the effect of curtailing or placing restrictions on the Bank’s ability to trade in respect of open positions, and Customer may consequently be required to close out or reduce its open positions with the Bank.

Important Notes:

WealthPro (“Facility”) is subject to annual renewal with credit review by Standard Chartered Bank (Hong Kong) Limited (the “Bank”).

Facility is subject to mark-to-market and margin call action may be required by the Clients. If the outstanding loan amount exceeds the line limit, the Bank will have the right to request you to provide additional collateral or to pay down any outstanding loan amount exceeding the line limit, or even the right to sell down the collateral in order to pay off the amount by which any outstanding loan amount exceeds the line limit. The Bank, at the Bank’s discretion and by notice to you, may impose a higher call rate on any margin which is outstanding which may be made available to you or which is outstanding above the line limit.

For new applications of the Facility, approval will be granted based on a satisfactory credit check and other validation of your information. A credit report provided by the TransUnion Limited will also be considered.

Interest rate is a daily interest rate set by the Bank based on respective currency’s benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank’s branches or www.sc.com/hk. Interest accrued daily based on the outstanding balance as of the last day of each month and is calculated on the basis of a 365-day year or a 366-day year in the case of a leap year in which the last day of each month is February.

Notes:

This booklet 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 decisions based on this booklet alone.

This booklet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Appendix 4 – Priority Banking 360˚ Rewards (360˚ Rewards Points) Terms and Conditions

Important Note: Premium deposit, Equity Linked Investments and Structured Notes are structured products involving derivatives. Investment Fund is an investment product would involve derivatives. The investment decision is yours but you should not invest in that investment product 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.

1. The Priority Banking 360˚ Rewards (“Offer”) is only available to Priority Banking (“PB”) clients of Standard Chartered Bank (Hong Kong) Limited (the “Bank”) who hold valid Principal PB Credit Card (the “Card”) issued by the Bank (“Eligible Client”).

2. Eligible Client may earn 360˚ Rewards Points (“Points”) by holding the Card and one or more of the following Eligible Banking Products or entering into transactions to hold one or more of the following Eligible Banking Products (“Eligible Transaction”):

   • Savings Account, Current Account, Time Deposit, Call Deposit, Premium Deposit and Structured Investment Series (Any Currency).
   • Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for Points calculation.
   • Excluding deposits credited to MortgageOn® Account and Actual Amount Swept under MortgageOn® Optimizer Services.
   • Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).
   • Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for Points calculation.
   • Excluding deposits credited to MortgageOn® Account and Actual Amount Swept under MortgageOn® Optimizer Services.

Product Categories Eligible Banking Products

| Deposits | Savings Account, Current Account, Time Deposit, Call Deposit, Premium Deposit and Structured Investment Series (Any Currency). |
| Structured Investment Series | |
| Premium Deposit | |
| Investments | Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency). |
| Insurance | Cumulative premium paid for life assurance basic plans (except for investment-linked insurance plan) applied through the Bank and underwritten by Prudential Hong Kong Limited (“Prudential”). |
| Personal Instalment Loan | Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Instalment Loan and Tax Loan. |
| Mortgage Loan | Mortgage loan approved but not yet drawn down will be excluded from Points calculation. |
| Mortgage Plan | Loans approved under Standard Chartered Staff Mortgage Plan are not eligible for Points. |
| Mortgage Plan | If there is more than one applicant/obligor under the relevant mortgage loan and each of them is a holder of the Card, only Applicant 1/Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to Points under this Product Category. |
| Mortgage Plan | Single premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance. |
3.1 Points will be calculated based on the total balance of the relevant account as shown on the relevant monthly statement and on the following criteria with reference to each Product Category:

<table>
<thead>
<tr>
<th>Product Category of Eligible Transactions</th>
<th>Reward Basis</th>
<th>No. of 360° Rewards Points earned</th>
<th>The Maximum 360° Rewards Points earned (monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>Every HKD100,000 daily average balance in a month*</td>
<td>500 points</td>
<td>10,000 points</td>
</tr>
<tr>
<td>Structured Investment Series Premium Deposit</td>
<td></td>
<td>900 points</td>
<td>10,000 points</td>
</tr>
<tr>
<td>Investments</td>
<td>Every HKD100,000 daily average balance in a month*</td>
<td>500 points</td>
<td>10,000 points</td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td>900 points</td>
<td>10,000 points</td>
</tr>
<tr>
<td>Personal Instalment Loan</td>
<td>Every HKD100,000 month end outstanding loan balance^</td>
<td>900 points</td>
<td>10,000 points</td>
</tr>
<tr>
<td>Mortgage Loan</td>
<td></td>
<td>100 points</td>
<td>10,000 points</td>
</tr>
</tbody>
</table>

* based on total number of calendar days in the relevant month
^ based on total number of days the Bank is open for business in the relevant month

3.2 Only the Eligible Transactions made by the Eligible Client (who is the Primary cardholder of the Card) will be counted for Points. If the Eligible Transactions are made under a joint account, only the account(s) held by the Eligible Client in the capacity as primary account holder/borrower in such joint account will be counted for Points.

3.3 For Points calculation purposes, the balance of the relevant product held by an Eligible Client will be converted to Hong Kong Dollar (HKD) in the following situations on the specified basis:

- 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 used to calculate the monthly 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.
- If the relevant account is holding Investment Funds, Securities, Debt Securities or Equity Linked Investment - the Bank’s daily 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.

3.4 For Points calculation purposes under the Personal Instalment Loan and Mortgage Loan categories:

1. To be eligible for the Offer, the relevant account(s) of the Eligible Client under the respective categories should be valid and in good financial standing; and
2. If the Bank has not received payment from the Eligible Client on or before the relevant due date in respect of any credit facility(ies) under the respective categories, no Points will be calculated and awarded to the Eligible Client unless and until the relevant account(s) has/have resumed to valid and good financial standing.

3.5 For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Points is the net loan balance (that is, outstanding loan principal minus deposits credited to the MortgageOne® Account) on the last calendar day in that month. In the event that outstanding loan principal is less than the deposits credited to the MortgageOne® Account resulting in a net deposits balance, no Points will be offered.

3.6 For Points calculation purposes under Insurance category:

1. To be eligible for the Offer, the life assurance basic plan(s) must be sold by Insurance Specialist/Sales staff of the Bank.
2. If the client cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Points will not be awarded for such plan(s) or policy(ies).
3. 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 Points awarded in respect of such policy(ies) or relevant plan(s).

3.7 Any remaining balance that falls short from earning any Points based on the criteria referred above during a month will neither be combined with other balance in other product categories nor be carried forward for Points calculation purposes in any subsequent months.

4. As a prerequisite for Points being earned under the Offer, Eligible Client must use the Card at least once during the relevant month to pay for a retail purchase transaction (including but not limited to monthly instalment and bill payment) or make a cash advance.

5. Points will be calculated monthly, and subject to the terms below, will be credited to the Card account 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 (where applicable) to be issued to the relevant Eligible Client in the following month. For example, if during September 2017, 1,000 Points were earned by an Eligible Client; in October 2017, they will be credited to the Card account and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Client.

6. Notwithstanding the above, the Points will not be awarded to the Eligible Client unless the Eligible Client has maintained a PB Relationship package with the Bank and all the account(s) of the Eligible Client at the Bank is/are valid and in good financial standing. The Bank reserves the right to refuse to credit or honour any Points if the relevant Eligible 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 at or with the Bank.

7. For clients who newly sign up for PB Relationship package, the Offer will not be available to those clients until the next calendar month after their sign-up and subject to the validity and financial standing of the Card the relevant client is holding.

8. If the Card account is voluntarily/involuntarily closed, all Points unredeemed, unused or not yet credited to the Card account will be immediately forfeited upon the account closure.

9. The methods used to compute Points and the criteria of Eligible Transactions and products relating thereto are decided and subject to the sole discretion of the Bank. The Bank may review such methods and criteria from time to time. In case of any disputes, the Bank’s decision shall be final and binding.

10. Points awarded under this Offer will be valid for use for at the maximum of 3 years as specifically specified in the relevant monthly statements. Points cannot be redeemed for cash. The usage and validity of Points will be subject to the relevant terms and conditions as set out in the Bank’s 360° Rewards catalogue which will be reviewed and amended by the Bank from time to time.

11. In the event that the Eligible Client is also entitled to another 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.

12. The Bank reserves the right to terminate the Offer and to vary or modify any of the above terms and conditions from time to time without prior notice. In case of dispute, the Bank’s decision shall be final and binding.

13. If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.
1. The Priority Banking 360º Rewards (Asia Miles) (“PB 360º AM Rewards”) is only applicable to Priority Banking (“PB”) clients of Standard Chartered Bank (Hong Kong) Limited (the “Bank”) holding a valid principal Standard Chartered Priority Banking Credit Card (“Eligible Card”) issued by the Bank (the “Eligible PB Clients”).

2. Eligible PB Clients who also hold a valid personal Standard Chartered Priority Banking Credit Card may earn either 360° Rewards Points or Asia Miles (“Miles”) under Priority Banking 360º Rewards in accordance to their selection. The entitlement of Reward Points or Asia Miles ("360° Rewards") is only applicable to Priority Banking ("PB") clients of Standard Chartered Bank (Hong Kong) Limited.

3. Eligible PB Clients must make at least one retail purchase transaction (including interest-free monthly instalment), bill payment transaction or cash advance transaction with their Eligible Cards during a calendar month in order to earn Miles under PB 360º AM Rewards for the same month.

4. Only the Eligible PB Transactions (as defined in Clause 16) made by the Eligible PB Clients will be eligible for earning Miles. If the Eligible PB Transactions are made under a joint account, only those made under the account held in the capacity as primary account holder/borrower in such joint accounts will be eligible for earning Miles.

5. Eligible PB Clients are required to provide accurate Asia Miles membership information including surname, given name, membership account number and any other information as may be required in the Card application form and thereafter from time to time or as required and to maintain a valid Asia Miles membership account at all relevant times in order to participate in PB 360º AM Rewards. For and the Miles earned to be credited to Eligible PB Clients’ Asia Miles membership accounts.

6. Miles earned will be credited monthly, and subject to the terms below, will be displayed in the credit card statement or consolidated banking statement (whichever applicable) and then credited to the Asia Miles membership accounts of the Eligible PB Clients with which their Eligible Cards are linked within 14 business days from the statement date. The Bank will provide Eligible PB Clients’ Asia Miles membership summaries, given name, membership account 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 PB Client’s Asia Miles membership accounts. For example, if during September 2017, 70 Miles were earned by an Eligible PB Client, they will be shown on the credit card statement or consolidated banking statement issued in October 2017 and directly credited to their Asia Miles membership account within 14 business days from the statement date.

7. Miles earned cannot be converted into bonus points or cash rebate and is non-transferable.

8. Eligible PB Clients acknowledge that the Miles earned from PB 360º AM Rewards shall be credited to their Asia Miles membership accounts by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited for facilitating this purpose, however the Bank reserves the right in the Bank’s sole discretion, to provide only one or some of the offer(s) at its absolute discretion.

9. Upon receipt of notification from Asia Miles Limited that crediting of Miles to Asia Miles membership account(s) is rejected, the decision is yours but you should not invest in that investment product 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. If the Canada Deposit Insurance Corporation (“CDIC”) does not guarantee all deposits

10. Notwithstanding the above, Miles will not be awarded to an Eligible PB Client unless he/she maintains his/her PB with the Bank and all the accounts of the Eligible PB Client with the Bank (including all the accounts held by the Bank’s nominee and in good financial standing at the time Miles will be awarded. The Bank further reserves the right not to award any Miles if an Eligible PB Client falls once or more to pay or before the relevant mileage verification date under any credit facility (including credit card) the Eligible PB Client has with the Bank in the preceding 12 months.

11. For clients who newly sign up for PB, PB 360º AM Rewards will not be available until the following calendar month after their date of sign-up and subject to the validity and financialstanding of their Eligible Card.

12. If the Eligible Card account is voluntarily/mutually closed, all Miles not yet credited will be immediately forfeited upon account closure.

13. In the event that an Eligible PB 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.

14. The method used to calculate the earned award of Miles is determined at the sole discretion of the Bank. The Bank reserves the right to alter or terminate the PB 360º AM Rewards and amend terms and conditions herein at any time, including, but not limited to, the calculation method, the criteria and the Miles earning rate. In case of disputes, the decision of the Bank shall be final and binding.

15. If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.

16. Eligible PB Clients may earn Miles by holding or entering into transactions to hold one or more of the following Eligible Banking Products in Table A ("Eligible PB Transactions") and subject to these terms and conditions. Miles will be calculated based on the total balance of account(s) of the Eligible Banking Product(s) as shown on the relevant statement month(s) in accordance with the earning rates and caps set out in Table B.

## Table A – Eligible Banking Products

<table>
<thead>
<tr>
<th>Product Categories</th>
<th>Eligible Banking Products</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deposits</strong></td>
<td>Savings Account, Current Account, Time Deposit, Call Deposit</td>
</tr>
<tr>
<td><strong>Structured Investment Series</strong></td>
<td>Premium Deposit</td>
</tr>
<tr>
<td><strong>Investments</strong></td>
<td>Investment Funds, Debt Securities and Equity Linked Investment</td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td>Cumulative premium paid for life assurance basic plans</td>
</tr>
<tr>
<td><strong>Personal Instalment Loan</strong></td>
<td>Personal Instalment Loan, Debt Consolidation Program</td>
</tr>
<tr>
<td><strong>Mortgage Loan</strong></td>
<td>Without any loans but not yet drawn down</td>
</tr>
</tbody>
</table>

## Table B – Earning Rates

<table>
<thead>
<tr>
<th>Product Categories</th>
<th>Earning Rates and Caps</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mortgage Loan</strong></td>
<td><strong>1. For all loans approved but not yet drawn down.</strong></td>
</tr>
<tr>
<td><strong>Excluding any loans approved but not yet drawn down.</strong></td>
<td><strong>2. For failure or delay in the crediting of Miles to the Eligible PB Client’s Asia Miles membership account for any reason beyond the Bank’s control.</strong></td>
</tr>
<tr>
<td><strong>The Bank may withhold credit to the Eligible PB Client’s Asia Miles membership account in full or in part, for any reason beyond the Bank’s control.</strong></td>
<td><strong>The Bank reserves the right to alter or terminate the PB 360º AM Rewards and amend terms and conditions herein at any time, including, but not limited to, the calculation method, the criteria and the Miles earning rate.</strong></td>
</tr>
<tr>
<td><strong>In failure or delay in the crediting of Miles to the Eligible PB Client’s Asia Miles membership account for any reason beyond the Bank’s control.</strong></td>
<td><strong>The Bank reserves the right to alter or terminate the PB 360º AM Rewards and amend terms and conditions herein at any time, including, but not limited to, the calculation method, the criteria and the Miles earning rate.</strong></td>
</tr>
<tr>
<td><strong>In failure or delay in the crediting of Miles to the Eligible PB Client’s Asia Miles membership account for any reason beyond the Bank’s control.</strong></td>
<td><strong>The Bank reserves the right to alter or terminate the PB 360º AM Rewards and amend terms and conditions herein at any time, including, but not limited to, the calculation method, the criteria and the Miles earning rate.</strong></td>
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</tr>
</tbody>
</table>
### Table B – Miles earning rates and caps

<table>
<thead>
<tr>
<th>Product Category of Eligible Transactions</th>
<th>Reward Basis</th>
<th>Asia Miles earned (monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>Every HKD100,000 daily average balance in a month*</td>
<td>A35 A700</td>
</tr>
<tr>
<td>Structured Investment Series Premium Deposit</td>
<td>Every HKD100,000 daily average balance in a month*</td>
<td>A35 A700</td>
</tr>
<tr>
<td>Investments</td>
<td>Every HKD100,000 daily average balance in a month**</td>
<td>A35 A700</td>
</tr>
<tr>
<td>Insurance</td>
<td>Every HKD100,000 monthly average balance^</td>
<td>A35 A700</td>
</tr>
<tr>
<td>Personal Instalment Loan</td>
<td>Every HKD100,000 month end outstanding loan balance^</td>
<td>A7 A700</td>
</tr>
<tr>
<td>Mortgage Loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* based on total number of calendar days in the relevant month
** based on total number of days the Bank is open for business in the relevant month
^ as at the last calendar day in the relevant month

16.1 For Miles calculation purposes, the balance of the relevant Eligible Banking Products held by an Eligible PB Client will be converted to Hong Kong Dollar ("HKD") in the following situations on the specified basis:

(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;

(ii) if the relevant account is holding Investment Funds, Securities, Debt Securities or 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.

16.2 For Miles calculation purposes under the Personal Instalment Loan and Mortgage Loan categories:

(i) if the Bank has not received payment from the Eligible PB Client on or before the relevant due date in respect of any credit facility(ies) under the respective categories, no Miles will be calculated and awarded to the Eligible PB Client unless and until the relevant account(ies) has/have resumed to valid and good financial standing.

16.3 For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Miles is the net loan balance (that is, outstanding loan principal minus deposits credited to the MortgageOne® Account) on the last calendar day in that month. In the event that outstanding loan principal is less than the deposits credited to the MortgageOne® Account resulting in a net deposits balance, no Miles will be offered.

16.4 For Miles calculation purposes under Insurance category:

(i) To be eligible for the PB 360° AM Rewards, the life assurance basic plan(s) must be sold by Insurance Specialist/Sales staff of the Bank.

(ii) If the Eligible PB Client cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Miles will not be offered for such plan(s) or policy(ies).

(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 Miles awarded in respect of such policy(ies) or relevant plan(s).

16.5 Any remaining balance that falls short from earning any Miles based on the criteria referred above during a month will neither be combined with other balances in other product categories nor be carried forward for Miles calculation purposes in any subsequent months.
Appendix 6

Our unparalleled Priority Banking service is available to you free of charge as long as your average daily Relationship Balance+ for the past 3 months exceeds the minimum Relationship Balance requirement (i.e. HKD1,000,000 or equivalent). Otherwise, a quarterly maintenance fee of HKD900 will apply.

After the expiration of the first 2 quarters maintenance fee waiver, if the average daily Relationship Balance of the Client within the quarter falls below HKD1,000,000, a maintenance fee of **HKD900** will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at our website sc.com/hk.

Important Notes:

+ Extract from the Bank’s Service Charges: “Relationship Balance” includes the aggregate balance of deposits, investments, accumulated premiums of selected Life Assurance Plans, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards^ and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts.

With effect from 6 August 2018, the Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

^Standard Chartered credit cards refer to Standard Chartered Credit Card, Standard Chartered WorldMiles Card and Standard Chartered co-branded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.