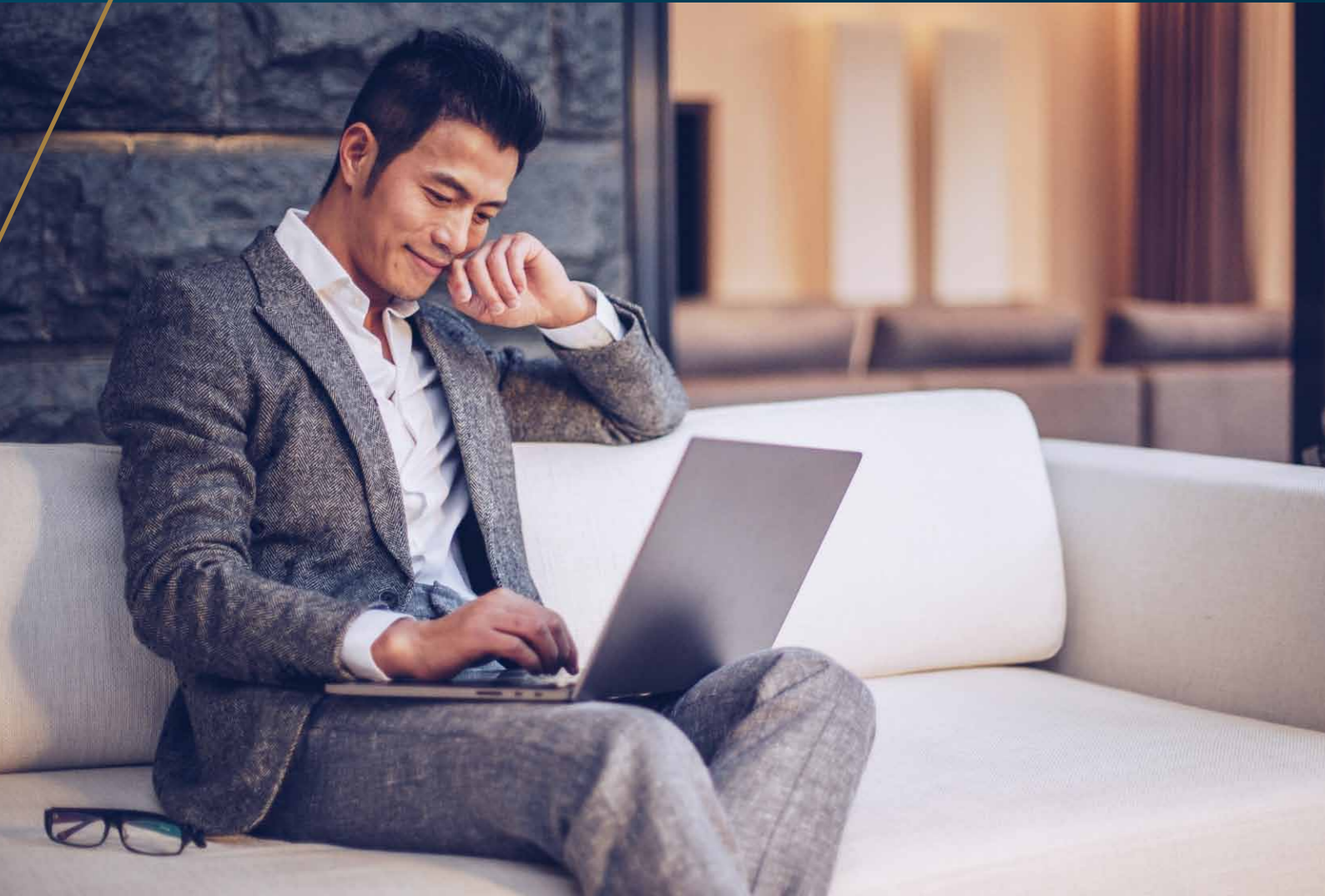


Enter the world of  
Priority Private





## You've earned all the accolades. What's next?

You're looking to invest in the future, optimize your portfolio and enjoy the fruits of your success. Priority Private<sup>1</sup> opens up a world of sophisticated solutions to help you reach your aspirations and achieve what's next. We know you value having access to a wide range of professional wealth solutions, supported with financial advisory from the most experienced team of banking and financial experts.

We believe that your success should be reflected in the privileges that you receive. These are in addition to the Priority Banking benefits you currently enjoy.



## A Senior Relationship Management Team

“ Our forward-looking team will steer you in the right direction across different channels and asset classes, in all weather conditions. ”

### Your Experienced Relationship Manager

A meticulously selected Relationship Manager, with proven financial knowledge and professional background, is fully geared up to support your diversified needs, especially your next aspiration.

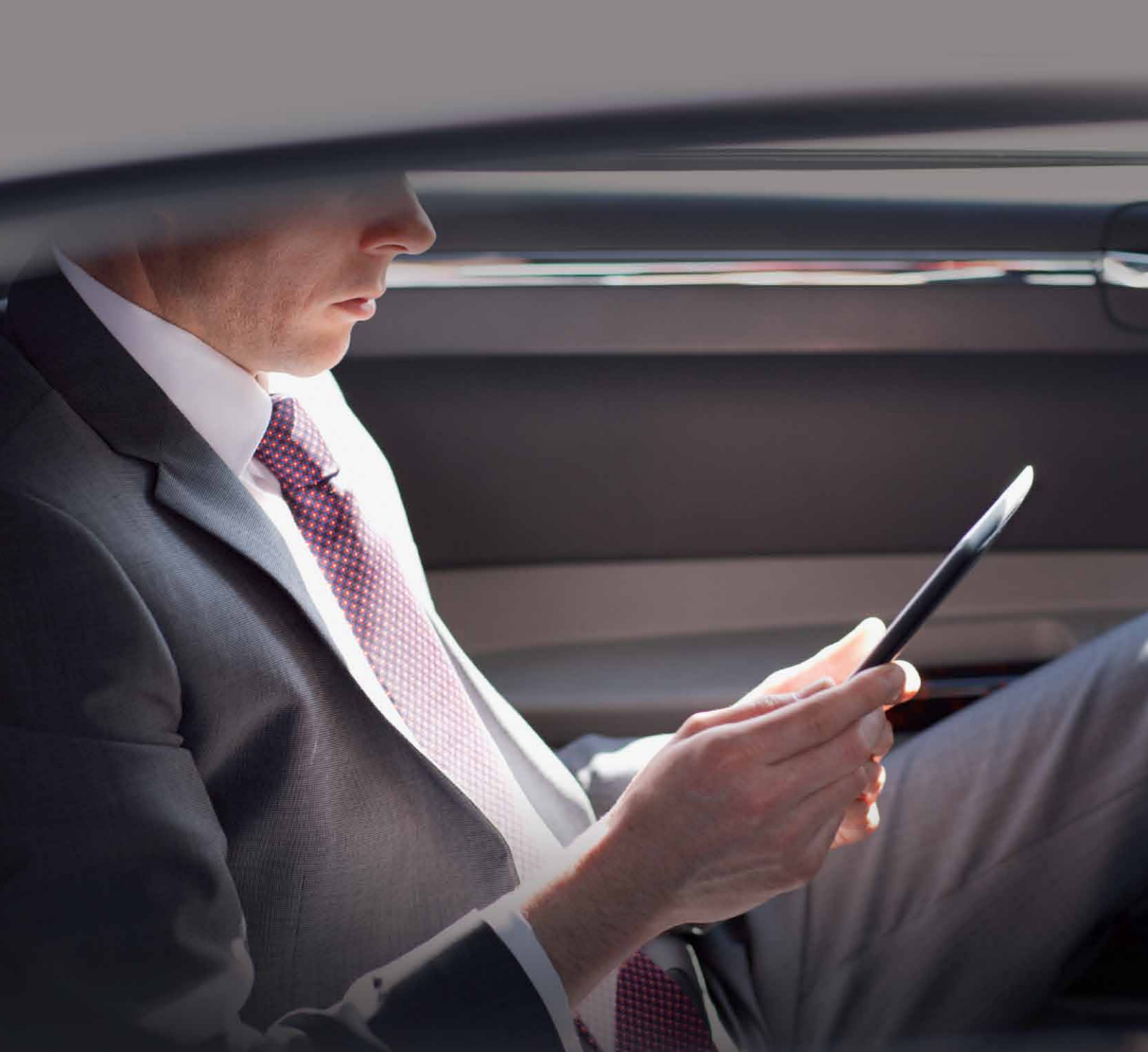
### Your Executive Investment Advisors<sup>2</sup>

Our dedicated Executive Investment Advisors, with an average of over 15 years' experience in different financial institutions, will share investment insights and help you build your portfolio. Our exclusive investment seminars<sup>3</sup> also reveal windows of opportunities.

### Your Senior Insurance Specialists

Our insurance experts aim to achieve an in-depth understanding of your wealth planning objectives across different life stages. We will also offer tailored insurance advice and solutions so you and your family can enjoy the peace of mind of a hassle-free life.

Our Priority Private Service Line is at your disposal so you can understand many of our extraordinary benefits ranging from banking solutions to a full spectrum of exclusive offers at all time. Call us on (852) 2886 3800 to discover the special privileges.



## Wealth Solutions

“ You have many aspirations in life. Enhancing your resources may be one of them. Our many wealth management tools and banking solutions will broaden your horizon. ”

### Comprehensive Suite of Wealth Solutions

You may select from a broad range of products including investment funds, structured products, foreign exchange, securities and insurance solutions that fulfil your diversified needs.

### Insightful Market Views

Expert commentaries and trend analyses help you monitor the market pulse and stay on top. Read our reports on game-changing events and their vital implications.

### Digital Wealth Solutions

Trade with confidence via our Online and Mobile Unit Trusts, Foreign Currency and Securities Platform. Be fully informed of what is going on in the market, with just a few clicks.

### Fund Select

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.



## Professional Investors

You must be looking for investment services that truly make a difference. On top of accessing the wealth solutions mentioned previously, you can become a Professional Investor<sup>4</sup> to enjoy an exclusive array of product solutions and offers. These include:

- A shortlisted collection of Debt Securities and Structured Notes
- A more diversified choice of Investment Funds
- Exclusive product offerings and investment seminars

For detailed Risk Disclosure Statement of the above section of Wealth Solutions, please refer to pages 14-15.

## Legacy Planning

We take care of your retirement income needs and your legacy propertities. Our understanding helps you make the most of your time and money to benefit those whom you love.

### • Retirement and Legacy Solutions

Our Senior Insurance Specialists, together with your dedicated Relationship Manager, will provide suitable solutions for you and your family. This will prepare you for a comfortable retirement and ensure that your hard-earned assets are efficiently passed on to your next generation.

For detailed Important Note of Life Insurance, please refer to page 16.

## All-rounded Suite of Products

We build on your existing Priority Banking benefits and unlock even more opportunities for you. You can enjoy preferential interest rates across a variety of our deposits products.

On top of the current benefits of your Priority Banking Credit Card, we are always eager to delight you with our fabulous signature events and offers which are tailored solely for you.

To borrow or not to borrow? Borrow only if you can repay!



## Exclusive Privileges

“ Live life to the full and explore realms beyond your imagination. We are here to enhance your lifestyle choices and at the same time provide the vital peace of mind. ”

### Globe-trotting Privileges

Enjoy ultimate convenience with our Priority Pass™ unlimited usage<sup>7</sup>. The principal cardholder of Priority Banking Credit Card can access over 1,200 airport lounges worldwide.

### Priority Private Concierge by Aspire Lifestyles<sup>8</sup>

Need ideas for an off-the-beaten-track venue to celebrate a special occasion, a touching gift to surprise your loved ones or VIP access to the hottest concerts? Trust us, our Priority Private Concierge will elevate your experience to an extraordinary level.

**Priority Private Concierge Line: (852) 3122 2800**





- **Global Gourmet Privileges**

The Concierge Specialists across the globe handpick premium restaurants and much-sought-after tables worldwide to deliver a unique bundle of offers and thoughtful gestures. Savour gastronomic journeys across over 400 amazing venues with our value-added privileges.

- **Global Hotel Rewards**

We want you to have a happy flight and a pleasant stay whenever you travel. With an extensive network of travel partners, Priority Private Concierge can recommend and tailor-make your travel arrangements according to your preference and needs. Enjoy exclusive rates and benefits in over 1,000 hotels and resorts worldwide of top global chains, including the Mandarin Oriental, Hyatt Privé, Six Senses and The Peninsula Hotels, and bespoke boutique villas and lodges.

- **Education Planner**

Planning for the next big move for your children? Let us help you navigate the schooling system in Hong Kong and overseas, provide one stop shop support from research, planning, pre-departure preparations to local assistance.

- **Emergency Assistance**

Home and Auto Assistance is here when you need us for emergencies, whether you are on the road or at home. Your safety is crucial to us – the Concierge Specialists are one call away to take care of everything from emergency roadside service to locksmith arrangements.

- **Exclusive Lifestyle VIP Events Invitation**

We will make reservation for you to the best-in-class and hottest events, so you can enjoy a moment of unconventionality and happiness with your precious ones.

**To find out more about becoming a Priority Private client, please contact your designated Relationship Manager.**

**Remarks:**

- <sup>1</sup> To be a Priority Private Client, you need to maintain the average Total Balance with Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) at HKD8 million or above. After the first 12 months following the issuance date of the welcome letter, your eligibility as Priority Private Client will be reviewed twice annually in the months of June and December. At the time of review, your average Total Balance with the Bank should be maintained at HKD8 million or above for the preceding 3 months in order to maintain the Priority Private status for the next 12 months. “Total Balance” includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as the primary account holder.
- <sup>2</sup> Executive Investment Advisors are applicable for Priority Private Clients who sign up for Professional Investors only.
- <sup>3</sup> Applicable only upon successful signing up as a Professional Investor.
- <sup>4</sup> A Priority Private Client whose total portfolio of securities<sup>5</sup> and money<sup>6</sup> equivalent to HKD8 million (or an equivalent amount in any foreign currency) or above is eligible to become a Professional Investor.
- <sup>5</sup> Securities include equity, bonds, structured notes, equity linked investment and investment funds, and etc.
- <sup>6</sup> Money includes savings, current, time deposits, Integrated Deposits Accounts, Premium Deposit, Structured Investment Series – Rate Linked or Structured Investment Series – Currency Linked, and etc.
- <sup>7</sup> You need to be a principal cardholder of the Priority Banking Credit Card and have maintained the relevant average Total Balance to qualify as a Priority Private Client at the point of your application or annual renewal or review for your Priority Pass membership. Please refer to the Conditions of Use of Priority Pass™ Airport Lounge Privileges on pages 12-13 to understand more. For details, please call our Priority Private Service Line (852) 2886 3800.
- <sup>8</sup> You need to be a Priority Private Client to qualify for Priority Private Concierge services. Priority Private Clients will enter into a direct agreement with Aspire Lifestyles (HK) Limited under which Aspire Lifestyle Group and its affiliates will deliver the lifestyle service available under the Standard Chartered Priority Private Concierge. The Bank will not be a party to that agreement and will not be responsible for the delivery of the concierge services. Priority Private Clients understand and accept that the Bank is not the supplier of the products and/or services provided under or in connection with the Standard Chartered Priority Private Concierge. The Bank shall have no liability relating to any aspect of the products and/or services including, without limitation, their quality, the supply, the descriptions of the products and/or services provided by the suppliers/merchants, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the products and/or services provided by the suppliers/merchants, their employees, officers or agents. The use of the products and/or services is subject to the terms and conditions as stipulated by the suppliers/merchants (if applicable).

**Conditions of Use of Priority Pass™ Airport Lounge Privileges (For Standard Chartered Priority Private Clients):**

1. The Priority Pass card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
2. **Admittance to the participating airport lounges is conditional upon the presentation of a valid Priority Pass card. Standard Chartered Priority Banking Credit Card will not be accepted as substitutes for the Priority Pass card.**
3. Complimentary access to participating airport lounges is applicable to the principal cardholder of Standard Chartered Priority Banking Credit Card who is Standard Chartered Priority Private client. Lounge visit by Standard Chartered Priority Banking Credit Card Principal Cardholder who does not meet the above requirements will be subject to a charge of **HKD210 plus VAT** (if applicable) per person per visit. For the avoidance of doubt, the charge is applicable to the supplementary cardholder(s) and accompanying guest(s). Where applicable (dependent upon membership plan), charges to all such visits, including those of the accompanying guests, shall be debited to the cardholder’s Standard Chartered Priority Banking Credit Card as per the rates and terms notified by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) to the cardholder in respect of his/her Priority Pass membership. Any changes in lounge visit charges made by Priority Pass group of companies would be notified to the Bank, who

is responsible for advising the cardholder. The Priority Pass group of companies cannot be held responsible for any disputes that may occur between the cardholder and the Bank nor for any loss incurred by the cardholder relating to any lounge visit charges debited by the Bank.

4. Terms and conditions of the Priority Pass apply for the usage of the Priority Pass cards and airport lounges and cardholders of the Priority Pass cards agree to be bound by them. For details, please visit [www.prioritypass.com](http://www.prioritypass.com). The Bank is not obliged to notify cardholder of any changes or latest announcements of Priority Pass Limited. Cardholders understand and accept that the Bank is not the supplier of the Priority Pass cards, their related products and services. The Bank shall bear no liability relating to any aspect of the Priority Pass cards, related products and services, including without limitation, their quality, the supply, the descriptions of the Priority Pass cards, related products and services provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Priority Pass cards, related products and services provided by the supplier, its employees, officers or agents.
5. Lost, stolen or damaged Priority Pass cards are to be notified immediately to the Bank, who shall be responsible for providing a replacement card before its date of expiry.
6. **In the event of the cardholders cancelling or not renewing their Standard Chartered Priority Banking Credit Card with the Bank, the Priority Pass card shall be invalid effective from the cancellation date of their Standard Chartered Priority Banking Credit Card. Any airport lounge visits made by a cardholder using an invalid card, including any accompanying guests, shall be charged to the cardholder.**
7. Renewal terms and conditions are at the discretion of Priority Pass Limited. Priority Pass Limited has the right to refuse to grant membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security.
8. The Priority Pass group of companies and the Bank shall not be held responsible for any disputes that may occur between the cardholder and/or any accompanying guests and an airport lounge operator.
9. The Priority Pass group of companies and the Bank reserve the right at any time at their absolute discretion and without notice to revoke membership in the Priority Pass.
10. The cardholder agrees that he/she will defend and indemnify the Priority Pass group of companies, its directors, officers, employees, agents and the Bank (collectively the “**indemnified parties**”) against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable attorney’s fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any airport lounge by the cardholder or any accompanying guests or any person in said lounge at the behest of the cardholder, except that such indemnification shall not extend to acts of gross negligence or wilful misconduct by the indemnified parties.
11. Issuance and usage of a Priority Pass card will be subject to the financial standing of the cardholder’s Standard Chartered Priority Banking Credit Card.
12. Upon expiry of the Standard Chartered Priority Banking Credit Card on or before the expiration date shown on the Priority Pass card, the cardholders shall return Priority Pass card to the Bank immediately.
13. In case of dispute in respect of these Conditions of Use, the Bank’s decision shall be final and binding.
14. If there is any inconsistency or conflict between the English and the Chinese versions of these Conditions of Use, the English version shall prevail.

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

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#### **Risk Disclosure Statement for Wealth Solutions:**

**Important Note:** Premium deposit, Equity Linked Investments and 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 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.

#### **Risk Disclosure Statement for Debt Securities (i.e. Bonds and Structured Notes)**

- The price of bonds/structured notes can and does fluctuate and the price of any individual bonds/structured notes may experience upward or downward movements and may even become valueless. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds/structured notes. Independent assessment of the risk and appropriateness of the transaction in light of your own objectives and circumstances, including the possible risks and benefits of entering into such transaction, should be considered before entering into any transaction.

#### **Risk Disclosure Statement for Investment Fund**

- Investment involves risks. The prices of units/shares of unit trusts or mutual funds fluctuate, sometimes dramatically and may become valueless. Investors may not get back the amount they have invested. 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 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. It is desirable that the Investors seek 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 and risk tolerance level.

#### **Risk Disclosure Statement for Securities**

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and may become valueless. Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives and risk tolerance level, and read the Terms and Conditions of relevant Securities Services before making any investment decision.

#### **Important Notes of Online Securities Trading and SC Equities**

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

#### **Risk Disclosure Statement for Equity Linked Investments**

- The price or value of the Equity Linked Investments (ELIs) fluctuates, sometimes dramatically. The price or value of the ELIs may move up or down, and may even become valueless. 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 prices of the underlying asset(s) of an ELI go 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 credit-worthiness 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 is 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.

#### **Risk Disclosure Statement for Foreign Exchange Trading Services**

- Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the customer converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

**Important Note for Customer Investment Profile:**

- Having a Customer Investment Profile will be a prerequisite for investors and for us to assess suitability for all investment subscriptions/switch-in transactions\*. Therefore, please remember to complete the questionnaire before investing to avoid any inconvenience.

\* excluding securities trading

**Important Notes for Life Insurance:**

- Standard Chartered Bank (Hong Kong) Limited ("**Standard Chartered**") is an insurance agent of Prudential Hong Kong Limited (a member of Prudential plc group) ("**Prudential**").
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- Whether to apply for insurance coverage is your own individual decision. For Prudential's life assurance plan policy provisions, details and risk disclosure, please refer to the relevant plan's product leaflet/offering document and specimen policy.

**Notes:**

- Investment involves risks. The prices of investment products may move up or down and the worst case will result in loss of your entire investment. Investors should consider their own investment objective, investment experience, financial situation and risk tolerance level; and also read the terms and conditions of the relevant investment services/offering documents including the risk disclosures, and are advised to seek independent professional advice before making any investment decision.
- 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.
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