

## Notice of Change in relation to Minimum Relationship Balance Requirement for Premium clients with Payroll account

With effect from 1 January 2019 (“Effective Date”), there will be changes made to the “Service Charges – An Easy guide to banking fees” relating to the minimum relationship balance requirement (“Requirement”) for Premium clients with Payroll account.

### Changes made to the relationship banking plans section of “Service Charges - An Easy guide to banking fees”

Revised contents are underlined:

Relationship Banking Plan	Client type	Original Requirement	Revised Requirement
Premium programme	Standard	HK\$200,000 or equivalent	HK\$200,000 or equivalent
	Clients with mortgage account <sup>1</sup> opened on or after 1 October 2017	HK\$200,000 or equivalent <i>(For mortgage outstanding amount below HK\$1,500,000)</i>	HK\$200,000 or equivalent <i>(For mortgage outstanding amount below HK\$1,500,000)</i>
		HK\$0 or equivalent <i>(For mortgage outstanding amount of HK\$1,500,000 or above)</i>	HK\$0 or equivalent <i>(For mortgage outstanding amount of HK\$1,500,000 or above)</i>
	Clients with payroll account	HK\$200,000 or equivalent <sup>2</sup>	<u>HK\$200,000 or equivalent</u> <u><i>(With monthly salary of below HK\$20,000)</i></u>
<u>HK\$0 or equivalent</u> <u><i>(With monthly salary of HK\$20,000 or above)</i></u>			

Note: <sup>1</sup> First 2 years quarterly maintenance fee of Premium programme will be waived for mortgage clients (borrower or co-borrower) with mortgage account opened on or after 1 October 2017. <sup>2</sup> For Payroll clients who are entitled to the maintenance fee waiver upon signing up Premium programme, the above Requirement applies after the waiver period.

You may visit any of our branches or our website at [www.sc.com/hk](http://www.sc.com/hk) to obtain a copy of the revised Service Charges – An easy guide to banking fees on or after the Effective Date.

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

For enquiry, please call our 24-hour Customer Service Hotline at 2886 8868.

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

Standard Chartered Bank (Hong Kong) Limited  
June 2018

Issued by Standard Chartered Bank (Hong Kong) Limited

## 更改通知

### 有關開立出糧戶口之「Premium理財」 客戶之最低總結餘要求

由2019年1月1日起（「生效日」），於「服務收費 - 銀行服務收費一覽表」內，有關開立出糧戶口之「Premium理財」客戶之最低總結餘要求（「要求」）將作出修訂。

#### 「服務收費 - 銀行服務收費一覽表」內綜合理財服務部分之修訂

修訂之內容已用底線標記：

綜合理財服務	客戶類別	修訂前之要求	修訂後之要求
「Premium理財」	一般客戶	港幣20萬元或等值	港幣20萬元或等值
	於2017年10月1日或之後開立樓宇按揭戶口 <sup>1</sup> 之客戶	港幣20萬元或等值 (適用於未償還按揭貸款額少於港幣150萬元)	港幣20萬元或等值 (適用於未償還按揭貸款額少於港幣150萬元)
		港幣0元或等值 (適用於未償還按揭貸款額達港幣150萬元或以上)	港幣0元或等值 (適用於未償還按揭貸款額達港幣150萬元或以上)
	開立出糧戶口之客戶	港幣20萬元或等值 <sup>2</sup>	<u>港幣20萬元或等值</u> <u>(適用於每月薪金金額少於港幣2萬元)</u>
<u>港幣0元或等值</u> <u>(適用於每月薪金金額達港幣2萬元或以上)</u>			

備註：<sup>1</sup>於2017年10月1日或之後開立樓宇按揭戶口之客戶（貸款人或聯名貸款人），其「Premium理財」之首2年季度服務費將獲得豁免。<sup>2</sup>持有出糧戶口並於開立「Premium理財」時享有服務費豁免優惠之客戶，以上要求將於服務費豁免期後適用。

閣下可於生效日期起至本行任何一間分行或網頁 [www.sc.com/hk](http://www.sc.com/hk)，索取新修訂之「服務收費 - 銀行服務收費一覽表」。

若閣下於生效日期後保持或繼續使用「Premium理財」服務，則上述修訂將對閣下具有約束力。若閣下不願接受上述修訂，請參閱適用之條款及細則並告知本行。若閣下不接受上述修訂，本行可能無法繼續為閣下提供「Premium理財」服務。

如需查詢，請致電本行24小時客戶服務熱線 2886 8868。

英文與中文版本之間如有歧義，概以英文版本為準。

渣打銀行(香港)有限公司

2018年6月

由渣打銀行(香港)有限公司刊發