

**Priority Banking Terms and Conditions for First 4-quarter Maintenance Fee Waiver Offer (the “Fee Waiver Offer”):**

1. The promotion period is from 1 July 2019 to 31 December 2019, both dates inclusive (the “Promotion Period”).
2. Client who successfully signs up for Priority Banking and opens an Integrated Deposits Account via SC Mobile App during the Promotion Period (“Eligible Client”) may enjoy the Fee Waiver Offer.
3. Eligible Client is entitled to the first 4 quarters maintenance fee waiver for Priority Banking maintenance fee (instead of one quarter fee waiver under the service charge structure of Priority Banking upon fulfilment of the minimum Relationship Balance requirement). After expiry of the maintenance fee waiver period under the Fee Waiver Offer, if the average daily Relationship Balance of the Eligible 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 and Conditions which can be obtained at any of our branches or at our website [sc.com/hk](http://sc.com/hk). Standard Chartered Bank (Hong Kong) Limited (the “Bank”) reserves the right to, upon prior notification to the Eligible Client, provide another banking plan (other than Priority Banking) with a different minimum Relationship Balance requirement that would better suit the banking needs of the Eligible Client.
4. If the Eligible Client is entitled to the Fee Waiver Offer in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Client one of the entitled offers at its sole discretion.
5. Each of the banking products or services set out in these terms and conditions is subject to respective eligibility, application process and product terms and conditions. For details, please contact the Bank’s staff.
6. The Bank reserves the right to vary, extend or terminate the Fee Waiver Offer and to amend any of these terms and conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
7. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

## 「優先理財」首四季服務費豁免（「服務費豁免優惠」）之條款及細則：

1. 優惠推廣期為2019年7月1日至2019年12月31日，包括首尾兩天(「推廣期」)。
2. 客戶於推廣期內透過渣打流動理財應用程式開立「優先理財」及綜合存款戶口(「合資格客戶」)，可享有服務費豁免優惠。
3. 合資格客戶可享有首四季「優先理財」服務費豁免優惠(而根據「優先理財」之收費準則，符合最低總結餘要求可獲豁免一季之服務費)。於服務費豁免優惠期過後，如合資格客戶於季度內之每日平均總結餘低於港幣1,000,000元，將須繳付**港幣900元**作當季度之服務費。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於sc.com/hk下載。然而，渣打銀行(香港)有限公司(「本行」)亦保留權利，在預先向合資格客戶發出通知下，提供合資格客戶能符合相關最低總結餘要求之其他銀行計劃(「優先理財」以外)。
4. 若合資格客戶同時獲享其他推廣優惠，本行保留只提供一項優惠之最終決定權。
5. 每項銀行產品/服務須受有關申請資格、申請程序及條款及細則約束，詳情請向本行職員查詢。
6. 本行保留隨時更改、延長或終止服務費豁免優惠，以及更新所述任何條款及細則之權利，而不予事先通知。如有任何爭議，本行保留最終決定權。
7. 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。