



**Important Notice of Severe Weather Trading arrangements
and Change of Securities Hotline Services Hours**

Dear Clients,

Recently the HKSAR Government announced that the Hong Kong securities and derivatives markets will maintain normal operations during severe weather conditions¹ (“Severe Weather Trading or SWT”).

Accordingly, in support of Severe Weather Trading, starting from 23 September 2024, we will maintain certain banking services and operations with limited capacity during severe weather conditions, with details as follows:

I. Wealth and Retail Banking

Investment related

1) Securities Services:

- a) Trading through Hong Kong Exchanges and Clearing Limited (HKEX)
 - i. Trading Services will be available via Online Banking, SC Equities and Securities Hotline² as on a regular business day. Contract Notes will be handled as on a regular business day.
 - ii. Stock settlement will continue as on a regular business day.
 - iii. Corporate Actions and Other Services: The following three corporate actions will be handled as on a regular business day. Handling of other corporate actions, deposit/ withdrawal requests, transfer-in/ out requests, etc. will be postponed to the next business day when severe weather passes.
 - Stock consolidation and splitting
 - Change of broad lot
 - Disbursement of cash dividends if the Bank receives the good funds on the same day
- b) Trading in Other Markets
Availability of services will depend on the arrangement of the concerned market as usual.
- c) Account Opening
Account opening for any markets will be available via Online Banking and SC Mobile on an all-weather basis as usual³.

2) **Client Investment Profile:** Services will be available via Online Banking and SC Mobile on an all-weather basis as usual.

3) Debt Securities Services - Bonds:

- a) Application for retail IPO bonds, if applicable, will be available via Online Banking on an all-weather basis as usual. Deal confirmation will be handled as on a regular business day.
- b) For other bonds, primary market, private placement, tap offer and secondary market order placement services will be suspended.
- c) Bond Order Watch services will be suspended.
- d) Handling of orders that have placed prior to severe weather conditions, bond maturity, corporate actions, transfer-in/ out requests and other services will be postponed to the next business day when severe weather passes.
- e) Primary market bonds scheduled for closure on SWT days⁴ will be handled on a case-by-case basis.

¹ Severe weather conditions refer to the scenario where a typhoon signal No. 8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an “extreme conditions” announcement is made by the HKSAR Government.

² Hotline waiting time may be subject to mixed factors in adverse weather conditions; same for all hotlines below.

³ Save for scheduled maintenance windows; same for all cases below.

⁴ SWT Day refers to any day from Monday to Friday except a Hong Kong public holiday on which severe weather falls. In addition, it would be considered an SWT Day for the derivatives market if severe weather falls on a Hong Kong public holiday which is a holiday trading day for selected derivatives products.



4) **Debt Securities Services - Structured Notes:**

a) Trading in Hong Kong Market

- i. Order placement will be available via SC Mobile as on a regular business day on an all-weather basis as usual.
- ii. Handling of other services, including deal confirmation, will be postponed to the next business day when severe weather passes.

b) Trading in other markets

- i. Order placement will be available via SC Mobile as on a regular business day on an all-weather basis as usual.
- ii. Handling of other services, including deal confirmation, will be postponed to the next business day when severe weather passes.

5) **Equity-Linked Investment Services:**

a) Trading in Hong Kong Market

- i. Order placement will be available via SC Mobile as on a regular business day on an all-weather basis as usual.
- ii. Handling of other services, including deal confirmation, will be postponed to the next business day when severe weather passes.

b) Trading in other markets

- i. Order placement will be available via SC Mobile as on a regular business day on an all-weather basis as usual.
- ii. Handling of other services, including deal confirmation, will be postponed to the next business day when severe weather passes.

6) **Foreign Exchange Services:** Trading services will be available via Online Banking, SC Mobile, Client Services Hotline and Interactive Voice Response system on an all-weather basis as usual.

7) **Investment Funds Services:**

- a) Order placement services will be available via Online Banking and SC Mobile on an all-weather basis as usual. The orders placed will be sent to fund houses and contract notes will be arranged on the next business day when severe weather passes.
- b) Handling of fund maturity, corporate actions, transfer-in/ out requests and other services will be postponed to the next business day when severe weather passes.
- c) IPO scheduled for closure on SWT days⁴ will be handled on a case-by-case basis.

8) **Structured Investment Series:**

- a) Order placement services will be suspended.
- b) Handling of orders that have been placed prior to severe weather conditions, tranche maturity and other services will be postponed to the next business day when severe weather passes.
- c) Tranches scheduled for closure on a SWT day⁴ will be handled on a case-by-case basis.

9) **InvestPower:**

- a) InvestPower will be available as on a regular business day on an all-weather basis as usual to relevant products.
- b) Forced liquidation and set off will continue as on a regular business day. Corresponding notification will be sent via physical advice/ eAdvice and SMS as usual. Client is required to top up collaterals or repay outstanding loan based on the actions suggested in the notification.

10) **myWealth Direct:** Services will be available via SC Mobile on an all-weather basis as usual.

**Insurance & MPF related****11) Insurance - Life:**

- a) No policy application services will be available.
- b) Handling of policies applied and other services will be postponed to the next business day when severe weather passes.

12) Insurance - General:

- a) Policy application services will be available via Online Banking, SC Mobile and/ or co-branded websites with insurers on an all-weather basis as usual.
- b) Handling of policies applied and other services will be postponed to the next business day when severe weather passes.

13) MPF:

- a) MPF services will be suspended.
- b) Handling of requests raised and other services will be postponed to the next business day when severe weather passes.

Others

14) **General:** ATMs, Online and Mobile banking, Client Services Hotline will continue to be available as a regular business day. Branches, Priority Banking Centre, Priority Private Centre, GBA Banking Centre, Business Banking Centre and Corporate Express Centre, services offered through myRM channel and Investment services to SME clients, other banking services which are not stated above will remain suspended. SWT arrangement is not applicable to Small and Medium Enterprises banking services.

15) In addition, effective from the same day (23 September 2024), the service hours of our Investment Service Hotlines* will be revised to 9:00am to 5:30pm, Monday to Friday (excluding public holidays). If you have any queries, please call our hotline 2886 8868 during office hours.

*Including Securities Services, Debt Securities Services, Investment Funds and Online Foreign Exchange enquiries

II. Private Banking

During severe weather conditions, Private Banking will operate as per regular trading day except for services that involve handling of physical items, which will be suspended until severe weather passes.

III. Corporate and Investment Banking

During severe weather conditions, Corporate and Investment Banking will operate as per regular trading day except for services that involve handling of physical items, which will be suspended until severe weather passes.



IV. Cheque clearing and settlement

As branch services will be suspended during SWT, cheque clearing and settlement services will be adjusted as follows:

Cheque Service	Deposit⁵ before cut-off time⁶	Deposit after cut-off time
e-cheque	Cleared and settled as on a regular clearing day ⁷	
Physical cheque	Cleared and settled as on a regular clearing day	Will be collected and cleared on the next clearing day

Please be reminded to pre-fund your payment obligations to mitigate any risks of settlement failures or unfulfilled margin calls, as the case may apply.

Safety of our clients and employees is our top priority. You are encouraged to utilise our Bank's Online Banking and SC Mobile platforms to manage your accounts, transfer funds and conduct other essential banking activities during severe weather conditions. We will resume full banking services as soon as it is safe to do so when severe weather passes.

Thank you.

Standard Chartered Bank (Hong Kong) Limited

⁵ Physical cheque clearing & settlement would be supported during SWT if those cheques are deposited through branches, Cheque Deposit Machine or other channel and collected to Operations Team before cut-off time.

⁶ Cut-off time is subject to HK Observatory's pre-announcement on severe weather that may override the normal cut off schedule.

⁷ Clearing Day is defined under the Clearing House Rules of the Hong Kong Interbank Clearing Limited (HKICL), and means a day on which an Article is presented to or deemed to be presented to and accepted by HKICL for clearing and/or settlement as provided in the Clearing House Rules or, in the case of -typhoon, rainstorm and/or Extreme Conditions, the day on which an Article is deemed to be presented to and accepted by HKICL for clearing and/or settlement as provided in the Typhoon Procedures and Rainstorm Procedures.



Frequently Asked Questions

1. Any banking services under severe weather conditions?

We will maintain certain banking services and operations with limited capacity during severe weather conditions. For a list of our available services, please refer to our public website at <https://av.sc.com/hk/content/docs/swt.pdf>.

2. Any branch services under severe weather conditions?

Under severe weather conditions, services at our branches will be suspended.

3. Can I make a fund transfer any time of the day?

For same currency transfer, you may do it any time of the day. For cross currency transfer, the service hours are from 9:00a.m. to 9:00p.m. on weekdays and from 9:00a.m. to 1:00p.m. on Saturdays, excluded Sundays and public holidays.

4. What are the transfer limits in Standard Chartered Online Banking?

Please click [here](#) for more information.

5. Can I change the daily transfer limits to third party payees?

You can login to our Online Banking to go to "My Preferences" and select "Daily Limit Maintenance", to update the daily aggregated transfer limit* to online registered third party payees.

6. Is there cut-off time for bill payment?

The cut-off time is 4:00p.m, Monday to Friday. Payment made thereafter or on Saturdays, Sundays and public holidays will be processed on the next clearing day. For payment to White Form eIPO, please refer to eipo.com.hk for the cut-off time of corresponding White Form eIPO.

7. How can I start trading via Online Securities Services under severe weather?

For detail guide to start trading via Online Securities Services:

- [Existing Online Banking customer with securities account](#)
- [Without Online Banking account, but with securities account](#)
- [New customer to Online Banking and securities account](#)

8. Any Foreign exchange services under severe weather conditions?

Under severe weather conditions, Foreign exchange service will be provided as normal via Online and SC Mobile app

9. Any Wealth Lending services (e.g. InvestPower) under severe weather conditions?

Under severe weather conditions, Wealth Lending services (e.g. InvestPower) will not be impacted.

Please be reminded that the Bank may exercise its right to sell down your collateral as soon as practicable, in such manner and order as the Bank may deem fit, to pay off the amount by which the outstanding loan amount exceeds the Current Line Limit under SWT day¹ according to the scenario mentioned in related Terms and conditions.

¹ SWT Day refers to any day from Monday to Friday except a Hong Kong public holiday on which severe weather falls. In addition, it would be considered an SWT Day for the derivatives market if severe weather falls on a Hong Kong public holiday which is a holiday trading day for selected derivatives products.



10. What will happen if the maturity date of my Time Deposit falls on a day impacted by severe weather all day?

For Time Deposit with withdrawal as maturity instruction:

The maturity instruction of that Time Deposit will be processed in the next business day. Interest calculation would follow the original tenor.

For Time Deposit with renewal as maturity instruction:

The renewal will be deferred to the next business day.