



## SC Women International Network Financing (SC WIN) Terms and Conditions

By participating in SC WIN (the “**Programme**”), you agree to be bound by these terms and conditions of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) as set out below. You must read these terms and conditions in conjunction with our General Banking Terms and Conditions and any other documents forming our banking agreement.

### 1. Eligibility

- (a) The Programme is applicable to the Bank’s New-to-Bank and Existing-to-Bank SME Banking client(s) who meet the following definition of women-owned company or business at the point of application (“**Eligible Customers**”):
- i. A company or business that has at least 51% shareholding owned by woman/women.
- (b) For the purposes of the Programme:
- i. “New-to-Bank” refers to a client who did NOT, in the past 12 months prior to the date of the current sign up for SME Banking, hold any product or service with or distributed by the Bank.
  - ii. “Existing-to-Bank” refers to a client who, as of the date of participating in the Programme held a SME Banking Account.

### 2. SC WIN Programme Offerings

- (a) All current SME Banking products and services offered by the Bank will be available to Eligible Customers under the Programme subject to their prevailing acceptance criteria and credit policy. In addition, the following exclusive offers will also be available to Eligible Customers under the Programme upon fulfilment of relevant requirements (“**Exclusive Offerings**”):

Offers	Details
(a) Local Business Account Opening Fee Waiver	<p>Eligible Customer <u>who is New-to-Bank</u> will be entitled to HKD 1,200 account opening fee waiver for its first local business account opened successfully with the Bank.</p> <ol style="list-style-type: none"> <li>(a) “local business” includes an individual/sole proprietor, a partnership, a limited company, a society/association and an owners incorporation in Hong Kong Special Administrative Region of the People’s Republic of China.</li> <li>(b) Only an Eligible Customer who has applied for its first local business account on or after 31st October 2023 will be entitled to the HKD 1,200 account opening fee waiver. The account opening fee waiver will only be applicable for local business account that has been successfully opened with the Bank.</li> </ol>
(b) Networking Opportunities/ Events	<p>Eligible Customers will be invited to sign up for a membership directly with Women of Hong Kong (“<b>WOHK</b>”) on its official website for online communities and offline networking events (“<b>Networking Opportunities / Events</b>”) to connect with fellow women entrepreneurs alike with exclusive discounts on paid membership tiers of WOHK.</p> <p>Invitations of Networking Opportunities / Events will be sent through by WOHK, subject to availability which is on a first-come-first-served basis. Additional terms and conditions may apply to Networking Opportunities / Events, as stipulated by relevant organizer(s) from time to time.</p> <p>For details and offers related to Networking Opportunities / Events, please refer to the Programme’s webpage on the Bank’s website and other communication materials provided to you that may be updated from time to time.</p>



(c) Exclusive Offers for Clients Referred by WOHK	<p>Eligible Customers who (a) are referred by WOHK and (b) successfully open a SME Banking Account with the Bank will be eligible to the following rewards subject to availability which is on a first-come-first-served basis.</p> <p>(1) HKD 200 Shopping Vouchers (“<b>Vouchers</b>”), provided that the SME Banking Account is successfully opened on or before 30 June 2025;</p> <p>(2) one complimentary ticket to Networking Opportunities / Events; and</p> <p>(3) cash rebate on successful Business Instalment Loan (“<b>BIL</b>”) / Business Instalment Loan under SME Financing Guarantee Scheme (“<b>GIL</b>”) drawdown in accordance with the table below (the “<b>Cash Rebate Offer</b>”):</p>							
<b>Promotion Period for Cash Rebate Offer</b>	From 9 September 2024 till 31 December 2024							
<b>Offer</b>	<table border="1" data-bbox="533 860 1347 1081"> <thead> <tr> <th data-bbox="533 860 940 958">BIL / GIL Loan Amount (HKD)</th> <th data-bbox="940 860 1347 958">Cash rebate (HKD)</th> </tr> </thead> <tbody> <tr> <td data-bbox="533 958 940 1016">HKD2,000,000 or below</td> <td data-bbox="940 958 1347 1016">HKD3,000</td> </tr> <tr> <td data-bbox="533 1016 940 1081">Above HKD2,000,000</td> <td data-bbox="940 1016 1347 1081">HKD6,000</td> </tr> </tbody> </table>		BIL / GIL Loan Amount (HKD)	Cash rebate (HKD)	HKD2,000,000 or below	HKD3,000	Above HKD2,000,000	HKD6,000
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HKD2,000,000 or below	HKD3,000							
Above HKD2,000,000	HKD6,000							
<b>Eligibility</b>	<p>(1) Successfully apply for a BIL / GIL loan of at least HKD 500,000 with a tenor of at least 24 months (“<b>Eligible Loan</b>”) with the Bank during the Promotion Period for the Cash Rebate Offer;</p> <p>(2) Successfully drawdown the Eligible Loan during the Promotion Period for the Cash Rebate Offer;</p> <p>(3) Pricing of the Eligible Loan must be APR 7.5% or above;</p> <p>(4) Eligible Customer must be referred to the Bank for the application of the Eligible Loan by WOHK; and</p> <p>(5) Did not hold any Eligible Loan with the Bank in the last 12 months prior to the date of current application for the Eligible Loan.</p>							

- (c) Any membership, discounts, goods and/or services offered by WOHK will be provided by WOHK at its sole discretion. Acceptance and usage of any membership with WOHK and any discounts, goods and/or services received from WOHK is subject to the terms and conditions stipulated by WOHK (including its parent, affiliates and subsidiaries), the manufacturer(s), merchant(s) or supplier(s) as the case may be. The Bank is not obliged to notify the Eligible Customer of any changes or latest announcements of WOHK. The Bank is not the supplier of the Networking Opportunities / Events, or any discounts, goods and/or services provided as part of the membership with WOHK. You assume sole and full responsibility in conjunction with the acceptance, usage and/or enjoyment of such Networking Opportunities / Events and any discounts, goods and/or services received from the use of any such membership with WOHK.
- (d) Eligible Customer understands and accepts that to the extent permitted by applicable law, the Bank (including its parent, affiliates and subsidiaries) shall have no liability relating to any aspect of the Vouchers, the Networking Opportunities / Events and any discounts, goods and/or services received from the use of any such Vouchers or membership with WOHK, as manufactured or provided by the manufacturer(s)/merchant(s)/supplier(s), as the case may be, including without limitation, the quality, the supply, the validity and the descriptions of the Vouchers, the membership (including any discounts) and/or Networking Opportunities / Events, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the Vouchers, Networking Opportunities / Events or membership or in making available the Vouchers, Networking Opportunities / Events or membership as provided by WOHK and its parent, affiliates and subsidiaries, as the case may be, their respective employees, officers and/or agents.
- (e) To the extent permitted by applicable law, the Bank (including its parent, affiliates and subsidiaries) shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential



loss) or for personal injury which is suffered or sustained, as a result of accepting, using or enjoying the Networking Opportunities / Events and/or goods or services received from the use of any such membership with WOHK.

- (f) If entitled, the cash rebate under the Cash Rebate Offer will be credited into the Eligible Customer's repayment account with the Bank on or before 31 March 2025. To be eligible for the Cash Rebate Offer, Eligible Customer's repayment account maintained with the Bank should be valid and in good financial standing at the time of crediting of the cash rebate. In case of failure in the crediting of the cash rebate to the account on or before that date for any reason beyond the Bank's control (including but not limited to if any of fulfilment criteria has not been met), the Bank reserves the right to cancel or forfeit absolutely the entitlement to the Cash Rebate Offer.
- (g) If entitled, the Vouchers will be offered to the Eligible Customer in accordance with the table below by the Eligible Customer's Relationship Manager:

Account Opening Date	Fulfilment Date of the Vouchers
On or before 31 December 2024	By 31 March 2025
During the period from 1 January 2025 to 31 March 2025	By 30 June 2025
During the period from 1 April 2025 to 30 June 2025	By 30 September 2025

- (h) If entitled, the complimentary ticket to Networking Opportunities / Events will be offered to the Eligible Customer by WOHK directly one week prior to the next WOHK Business Blitz event on a first-come-first-served basis while stock lasts.

### 3. General terms

- (a) The Bank reserves the right to vary, extend, terminate and/ or cancel any of the Exclusive Offerings or to amend any of the terms and conditions herein from time to time without prior notice. In case of any disputes, the Bank's decision shall be final and binding.
- (b) If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.