



SC WIN Now & Next Challenge 2025 Terms and Conditions

These Terms and Conditions are between:

- (1) Standard Chartered Bank (Hong Kong) Limited (“**Standard Chartered**”); and
- (2) each entrant who submits an entry to the SC WIN Now & Next Challenge 2025 (“**Competition**”) in the manner set out in Clause 3 “Entry Procedure” (the “**Entrant**”).

By submitting an entry to the Competition, each Entrant agrees to the following terms and conditions.

1. Competition Period

Each Entrant shall submit their entry during a 6-week competition period, based on the Start and End Dates set out as follows:

- Start Date: 09:00 am HKT on 6 March 2025
- End Date: 11:59 pm HKT on 24 April 2025 (Now extended to **9 May 2025**)

(“**Competition Period**”).

2. Eligibility

To be eligible for the Competition, Entrants must fulfil the following eligibility criteria:

- Be incorporated in Hong Kong with a valid business registration number;
- Business Vintage \geq 1 year;
- A) At least 51% owned by woman or women; OR (ii) the business is founded by a woman (i.e. 50% shareholding); **OR**
B) At least 20% owned by woman or by women; AND (ii) with a woman as CEO, COO, President or Vice President; AND (iii) has a board of directors at least 30% comprised of women, where a board exists.
- Be an existing SME Banking and SC WIN client of Standard Chartered and hold any Standard Chartered product(s), such as a Deposits account, or have otherwise applied to become such client of Standard Chartered at the time of entry submission; and
- Are not employees, advisers, immediate family members, retailers, suppliers, associated companies and/or agencies related to Standard Chartered and LIFTwomen Group Pty Ltd (ABN 38 646 518 916) (the “**Promoter**”).



3. Entry Procedure

- 3.1. To submit an entry to the Competition, each Entrant will have to visit the Competition web page and complete the application questionnaire by providing all mandatory information on the questionnaire, including the business and applicant's particulars.
- 3.2. Entries may only be submitted in accordance with the Entry Procedure and will not be accepted by Standard Chartered in any other form.
- 3.3. All entries must be received by Standard Chartered during the Competition Period. Online or email entries shall be deemed to have been received at the time of receipt by Standard Chartered and not at the time of transmission.
- 3.4. All entries will be reviewed on a rolling basis.
- 3.5. Entrants may be invited to provide additional information or have an interview with the selection committee.
- 3.6. Standard Chartered may deem incomplete and ineligible entries invalid, unless rectified during the Competition Period in such manner that renders the application form completed.
- 3.7. Entrants shall be responsible for any and all expenses incurred in relation to entering the Competition.

4. Selection Process and Judging Criteria

- 4.1. Each valid entry will be individually assessed by a panel of judges to be appointed by Standard Chartered based on the quality and merit of the entry.
- 4.2. Ten (10) winning Entrants ("**Finalists**") will be selected by a panel of judges to be appointed by Standard Chartered, by no later than 10 May 2025 (the "**Judging Date**"), in accordance with the following criteria:
 - Each Entrant must have complied with the Entry Procedure;
 - Finalists will be chosen by a program committee based on key factors, including innovation, social impact, customer value creation, long-term potential, scalability, financial and business viability, and sustainability;



- Businesses running projects that demonstrate potential for significant growth will be prioritised; and
- At the point of finalist selection, Entrants must be an existing SME Banking and SC WIN client of Standard Chartered.

4.3. Finalists will be confirmed by Standard Chartered or the Promoter through email communications.

4.4. Standard Chartered reserves the right to verify the eligibility of all Entrants, validity of all entries and to disqualify any Entrant at any time.

4.5. If Standard Chartered deems a selected Finalist's entry invalid, Standard Chartered may request the panel of judges to select another winning entry.

5. Grant Pitch Day

On the Grant Pitch Day, which will be held on or around August 2025, each of the ten (10) Finalists will be given fifteen (15) minutes to pitch their business and/or project to a panel of judges to be appointed by Standard Chartered. Such panel of judges may include industry experts, investors, and potential partners.

6. Competition Stages and Prizes

6.1. The Prize(s) for the Finalists are as follows:

Competition Stages	Prizes
Competition – Top 10 Finalists	Each of the Top 10 Finalists shall be entitled to: <ul style="list-style-type: none"> • 1-Year Complimentary Lift Angels Membership*: <ul style="list-style-type: none"> ○ providing access to: <ul style="list-style-type: none"> ▪ Member Portal: A community of women entrepreneurs and mentors, with networking opportunities. ▪ Masterclass Recordings on Demand: Learn from industry leaders and experts. ▪ Mentorship and Networking: Access a global network of mentors, investors, and entrepreneurs. ▪ Visibility and PR Support: Complimentary PR and marketing coaching, plus visibility



	<p>through SC WIN's and Lift Women's platforms.</p> <ul style="list-style-type: none"> • 8-Week Business and Funding Course provided by our service provider*: <ul style="list-style-type: none"> ○ Participants may receive a 8-week accelerator education program, which includes: <ul style="list-style-type: none"> ▪ Comprehensive training on business strategy, funding, and marketing. ▪ Two mentors-in-residence assigned to each finalist for personalised support. ▪ A dedicated program manager to provide ongoing guidance throughout the course. • A social media campaign, promotional video and 15+ photographs by Lift Women. • Promotion through Standard Chartered marketing channels and websites. • A business finance consultation session from Standard Chartered. • A personal finance consultation session from Standard Chartered. <p><i>*Note: Where a Prize is provided by the Promoter or our service provider, you may be required to agree to and comply with the relevant terms of the Promoter or service provider.</i></p>
Grant Pitch Day – Top 5 Pitch Day Winners	<p>Each Finalist may, in addition to the above, be entitled to the following as one of the 5 Pitch Day Winners:</p> <ul style="list-style-type: none"> • An additional HKD 100,000 cash grant from Standard Chartered. • Further promotion through Standard Chartered marketing channels and website.

6.2. Standard Chartered reserves the right to promote each Finalist of the Competition through its marketing channels and feature their profiles on its official website, or through its service provider. The Finalist's business name may be published in a local newspaper, on the Website, and/or on the Promoter's social media accounts, including but not limited to, Facebook, X and Instagram.

6.3. It is a condition of entry into the Competition that each Finalist:



- 6.3.1. consents to the publication of such information and participates in any media releases which may include photographs of the Finalist(s) by the Promoter; and
- 6.3.2. grants Standard Chartered a non-exclusive, sublicensable, royalty-free and fully paid-up licence or sub-licence as they case may be, to use, reproduce and display the Finalist's trademarks, tradenames, logos which belong to the Finalist or which are being used by the Finalist as licensee, solely for purposes of the Competition, including in all advertising, marketing, publicity and promotional activities in relation thereto. The Finalist represents and warrants that the trademarks, trade names, logos do not infringe the intellectual property rights or any other rights of any third party.

7. Prize redemption

- 7.1. All Prize(s) must be claimed in accordance with any claim instructions shared via email communications. If a Finalist does not claim the Prize(s), the Prize(s) will be deemed to be forfeited by the Entrant.
- 7.2. Standard Chartered may require Finalists to provide relevant evidence in order to claim the Prize(s), such as proof of identity, business contact information, and any relevant proof of the Standard Chartered account opened in the name of the Entrant business entity.
- 7.3. Where cash is awarded as a Prize, the Prize will be awarded in the form of a direct deposit into the existing Standard Chartered account of the Finalist.
- 7.4. If any Prize is unavailable, Standard Chartered may, in our absolute discretion, substitute the Prize with another prize of equivalent or similar value.
- 7.5. The Prize(s) are not transferrable.
- 7.6. Entrants shall be responsible for any and all expenses incurred when accessing, claiming and/or using the Prize(s), including any tax liabilities incurred.

8. Further terms and conditions

- 8.1. Standard Chartered's decision on all matters relating to or in connection with this Competition, including the award of the Prizes or disqualification of any Entrant, shall be final and binding.
- 8.2. Standard Chartered may choose to modify, suspend or terminate the Competition at any point in its absolute discretion without giving any reasons.
- 8.3. Standard Chartered may vary any of these terms and conditions at any time with or without prior notice or reason.
- 8.4. Standard Chartered may clawback any Prize(s) which have been issued or deduct the equivalent value from any of the Finalist's account with Standard Chartered if it



was found that the Finalist was not entitled to receive the Prize(s). The Bank may determine such eligibility at its discretion.

- 8.5. If there is any inconsistency between these terms and conditions and any other marketing or promotional materials relating to the Competition, these terms and conditions will apply. In case of any dispute in relation to these terms and conditions, Standard Chartered's sole decision shall be final and conclusive.
- 8.6. These terms and conditions represent the entire agreement between Standard Chartered and any Entrant (including any Finalist) with respect to its subject matter and supersede any prior agreement, understanding or arrangement between Standard Chartered and any Entrant (including any Finalist), whether oral or in writing.
- 8.7. Failure or delay by Standard Chartered to enforce any of its rights at any stage does not constitute a waiver of those rights.
- 8.8. Standard Chartered shall not be liable to any Entrant for, and the Entrant waives, and releases Standard Chartered from, any costs or losses that may be incurred in connection with or from participating in this Competition or accessing, claiming or using any of the Prize(s).
- 8.9. **Governing Law and Jurisdiction:** The Entrant agrees these terms and conditions are governed by Hong Kong law. The Entrant agrees the courts of Hong Kong have exclusive jurisdiction for any proceedings the Entrant commences. The Entrant agrees the courts of Hong Kong are the most appropriate and convenient courts to settle any disputes relating to any proceedings the Entrant commences and will not argue to the contrary. The Entrant agrees Standard Chartered may commence proceedings in any jurisdiction (including, but not limited to, the courts of Hong Kong). To the extent allowed by law, the Entrant agrees you may take concurrent proceedings in any number of jurisdictions. The Entrant agrees any proceedings relating to the validity or interpretation of this clause are governed by Hong Kong law.
- 8.10. **Personal information:** Standard Chartered PLC and its affiliates, including Standard Chartered (the "**Group**") as well as The Promoter and collects personal information from all Entrants in order to conduct the Competition and may, for this purpose, collect, use and disclose such information to third parties, including but not limited to agents, contractors, service providers, Prize suppliers and as required, to regulatory authorities. Please see the Promoter's Privacy Policy listed on <https://www.liftwomen.com/privacy-policy> for more information about how the Promoter collects, stores, uses and discloses personal information, including details about overseas disclosure, access, correction, how Entrants can make a privacy-related complaint and the Promoter's complaint-handling process. By providing personal information to the Promoter, the Entrant agrees to the collection, use, storage and disclosure of that information as described in this clause and the



Promoter's Privacy Policy. The Promoter and the Group would not use the personal data of the Entrant for direct marketing that may be provided to the subject Entrant without the Entrant's consent.