



Revisions of Priority Banking 360° Rewards Scheme

Dear valued client,

We would like to inform you that with effect from 1 April 2023 (“Effective Date”), the Priority Banking 360° Rewards scheme (both the Relationship Balance requirement and the rewards earned in the form of Points and Asia Miles) will be revised as highlighted by grey shading in the tables below:

Change of Relationship Balance¹ Requirement

	To fulfil minimum average daily Relationship Balance ^{1,2}
Original	N/A
Revised	HKD1,000,000 (Not applicable to Product Category 1 for credit card spending)

Supplement on the definition of Eligible Banking Products

	Eligible banking products of Structure Investment Series (Product Category 2)
Original	Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for Points/Miles calculation
Revised	Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for Points/Miles calculation (exclude the overdraft balance of WealthPro)

Change of Rewards Earned

- Product Category 2: Deposit, Premium Deposit and Structure Investment Series; and
- Product Category 3: Investment; and
- Product Category 4: Insurance

	Daily average balance in a month ²	Rewards earned			The Maximum ³ rewards earned (monthly)		
		360° Rewards Points	OR	Asia Miles	360° Rewards Points	OR	Asia Miles
Original	Every HKD100,000	500 points		35 miles	10,000 points		700 miles
Revised	Every HKD200,000	400 points		80 miles	6,000 points		1,200 miles

▪ Product Category 5: Personal Instalment Loan

	Month-end outstanding loan balance ⁴	Rewards earned			The Maximum ³ rewards earned (monthly)		
		360° Rewards Points	OR	Asia Miles	360° Rewards Points	OR	Asia Miles
Original	Every HKD100,000	500 points		35 miles	10,000 points		700 miles
Revised	Every HKD200,000	200 points		40 miles	3,000 points		600 miles

▪ Product Category 6: Mortgage Loan

	Month-end outstanding loan balance ⁴	Rewards earned			The Maximum ³ rewards earned (monthly)		
		360° Rewards Points	OR	Asia Miles	360° Rewards Points	OR	Asia Miles
Original	Every HKD100,000	100 points		7 miles	10,000 points		700 miles
Revised	Every HKD200,000	50 points		10 miles	2,000 points		400 miles

In addition, with effect from the Effective Date, a client will also need to maintain at least HKD1,000,000 average daily Relationship Balance before he or she can enjoy the Priority Banking 360° Rewards scheme. The eligibility requirements for the Priority Banking 360° Rewards scheme will therefore be:

1. Being a Priority Banking or Priority Private client of Standard Chartered Bank (Hong Kong) Limited (the “Bank”) who holds a valid Principal Priority Banking Credit Card or Standard Chartered Cathay Mastercard[®] issued by the Bank; and
2. Having at least one credit card transaction in that particular month; and
3. Maintaining at least HKD1,000,000 average daily Relationship Balance in that particular month (New requirement as specified above).

With effect from the Effective Date, the 360° Rewards Points or Asia Miles that you are entitled to will be based on the relevant balance of the Product Category concerned in the relevant month with reference to the latest scheme mechanics as mentioned above. Corresponding amendments will be made to the relevant terms and conditions to reflect the changes in the scheme mechanics as mentioned in this notice:

1. Priority Banking 360° Rewards (360° Rewards Points) Terms and Conditions;
2. Priority Banking 360° Rewards (Asia Miles) Terms and Conditions;
3. “Priority Banking 360° Rewards Terms and Conditions” under “Terms and Conditions for Standard Chartered Priority Banking Credit Card”; and
4. General Terms and Conditions of Priority Banking 360° Rewards (Asia Miles) and Premium 360° Rewards (Asia Miles).

You may visit our website at [sc.com/hk](https://www.sc.com/hk) to obtain a copy of the revised terms and conditions and examples of rewards earned on or after the Effective Date.

If you wish to change the reward type that you earned (Asia Miles/360° Rewards Point), please complete the form at [sc.com/hk/360-reward-form](https://www.sc.com/hk/360-reward-form) on or after 28 February 2023 or contact our branch staff.

We value your relationship and the above changes will be binding on you if you retain or continue using Priority Banking/Priority Private services after the Effective Date. In case you do not wish to accept the above changes, please let us know; however, we may not be able to continue providing Priority Banking/Priority Private services to you. We would be grateful if you could fulfil the eligibility requirements above before the Effective Date to continue to enjoy the Priority Banking 360° Rewards.

We look forward to continuing serving you. Please contact your Relationship Manager or call our 24-hour dedicated Priority Banking Hotline at 2886 8866 if you need any assistance. Thank you very much for your understanding and support.

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

Standard Chartered Bank (Hong Kong) Limited
February 2023

Notes:

1. “Relationship Balance” includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards and outstanding balances of Standard Chartered Personal Loans you maintain with Standard Chartered Bank (Hong Kong) Limited (the “Bank”) under personal accounts. The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information. Standard Chartered credit cards refer to Standard Chartered Credit Card and Standard Chartered cobranded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.
2. Based on total number of calendar days in the relevant month
3. The maximum total 360° Rewards Points and Asia Miles entitlement per month will be revised from 50,000 points to 23,000 points and from 3,500 miles to 4,600 miles respectively
4. As at the last calendar day in the relevant month
5. Capitalized terms used herein have the same meanings given to them in the relevant terms and conditions.

Issued by Standard Chartered Bank (Hong Kong) Limited



有關優先理財「360°全面賞」計劃之修訂通知

親愛的客戶：

由2023年4月1日起(「生效日」)，優先理財「360°全面賞」計劃(包括總結餘要求及所享之積分或里數獎賞)將作出修訂，並顯示於下表灰色部分中：

總結餘¹要求之更改

	符合最低平均每日總結餘之要求 ^{1,2}
修訂前	不適用
修訂後	HK\$1,000,000 (不適用於產品類別一之信用卡簽賬)

合資格銀行產品定義補充

	結構性投資系列之合資格銀行產品(產品類別二)
修訂前	往來戶口之實際透支金額(而非透支限額)將被視作正數以計算積分/里數
修訂後	往來戶口之實際透支金額(而非透支限額)將被視作正數以計算積分/里數(專智融資之透支金額除外)

獎賞更改

- 產品類別二：存款、高息貨幣掛鈎存款及結構性投資系列、
- 產品類別三：投資及
- 產品類別四：保險

	該月每日平均結餘 ²	獎賞		每月最高 ³ 獎賞	
		「360°全面賞」積分	或	「360°全面賞」積分	「亞洲萬里通」里數
修訂前	每HK\$100,000	500積分	或	10,000積分	700里數
修訂後	每HK\$200,000	400積分	或	6,000積分	1,200里數

產品類別五：私人分期貸款

	月結貸款結餘 ⁴	獎賞		每月最高 ³ 獎賞	
		「360°全面賞」積分	或	「360°全面賞」積分	「亞洲萬里通」里數
修訂前	每HK\$100,000	500積分	或	10,000積分	700里數
修訂後	每HK\$200,000	200積分	或	3,000積分	600里數

產品類別六：樓宇按揭貸款

	月結貸款結餘 ⁴	獎賞		每月最高 ³ 獎賞	
		「360°全面賞」積分	或	「360°全面賞」積分	「亞洲萬里通」里數
修訂前	每HK\$100,000	100積分	或	10,000積分	700里數
修訂後	每HK\$200,000	50積分	或	2,000積分	400里數

此外，由生效日起，客戶亦須維持至少HK\$1,000,000之每日平均總結餘，方可獲享優先理財「360°全面賞」計劃之獎賞。因此，優先理財「360°全面賞」計劃之資格要求為：

- 持有渣打銀行(香港)有限公司(「本行」)發行之有效「優先理財」信用卡主卡或渣打國泰Mastercard®的「優先理財」或優先私人理財客戶；及
- 於該月內以有關信用卡作最少一次指定交易；及
- 於該月內維持HK\$1,000,000或以上之每日平均總結餘(如上所述之新要求)。

由生效日起，獎賞將根據合資格產品類別之有關結餘，及上述最新修訂之內容以計算您可獲享之「360°全面賞」積分或「亞洲萬里通」里數。相關條款及細則將作出相應修改，以反映本通知中所提及之修訂：

- 優先理財「360°全面賞」(「360°全面賞」積分)計劃之條款及細則
- 優先理財「360°全面賞」(「亞洲萬里通」)計劃之條款及細則
- 「渣打「優先理財」信用卡之條款及細則」之「優先理財「360°全面賞」計劃之條款及細則」
- 優先理財「360°全面賞」(「亞洲萬里通」)及Premium理財「360°全面賞」(「亞洲萬里通」)條款及細則

閣下可於生效日起瀏覽本行網頁sc.com/hk，索取新修訂之條款及細則及計算可獲享之獎賞例子。

如想更改您所獲享之獎賞類型(「亞洲萬里通」里數/「360°全面賞」積分)，請於2023年2月28日或之後於sc.com/hk/360-reward-form填寫表格，或聯繫分行職員。

我們珍視與您的關係，若您於生效日期後保持或繼續使用優先理財或優先私人理財服務，則上述修訂將對您具有約束力。若您不願接受上述修訂，請告知我們，我們可能無法繼續為您提供優先理財或優先私人理財服務。請您由生效日前符合上述之資格要求，以繼續享有優先理財「360°全面賞」。

如需查詢，請聯絡您的客戶經理或致電本行24小時優先理財專線2886 8866。

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

2023年2月

註：

- 「總結餘」包括客戶以私人名義於渣打銀行(香港)有限公司(「本行」)持有的存款、投資、指定保險產品之累積保費、已動用之透支額(包括有抵押及無抵押之透支服務)、渣打信用卡結欠及渣打私人貸款之貸款結欠。閣下以私人名義開立的銀行賬戶總結餘並包括宏利環球精選強積金計劃下的強積金戶口結餘，閣下須另行授權及同意銀行接收閣下的強積金戶口資料。
- 渣打信用卡指由本行所發出之渣打信用卡及渣打聯營卡(包括附屬卡及公司卡)。附屬卡之結欠將納入主卡持有人之總結餘內。
- 以該月之總日數計算。
- 每月最高可賺取之總「360°全面賞」積分及「亞洲萬里通」里數，將分別由50,000積分修訂至23,000積分，及由3,500里數修訂至4,600里數。
- 該月最後一個曆日。
- 本函之用語與相關條款及細則中賦予的含義相同。

由渣打銀行(香港)有限公司刊發