PUBLIC

Terms and Conditions of November 2025 Standard Chartered Marathon Savings Account Promotion (the "Promotion")

This document sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Promotion. **You must read it in conjunction with our Client Terms, and the applicable documents referred to in Part A of the Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms, product brochure, promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at** www.sc.com/hk. If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

1. The sign-up period for the Promotion runs from **3 to 15 November 2025** (both dates inclusive) (**"Offer Sign-up Period"**).
2. During the Offer Sign-up Period, clients ("**Eligible Clients**") who open a Marathon Savings Account ("**MSA**") with Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") and deposit New Funds to such MSA will enjoy preferential savings interest rate as follows during the period from the sign-up date of the MSA to 21 April 2026 (both dates inclusive) ("**Bonus Period**").

Bonus Period / Currency	Preferential Savings Interest Rate (per annum)		
	Phase 1: MSA Sign-up date to 1 January 2026	Phase 2: 2 January to 1 March 2026	Phase 3: 2 March to 21 April 2026
HKD	2.40% p.a	2.60% p.a	2.80% p.a
USD	3.20% p.a	3.40% p.a	3.50% p.a

Additional Offer – Gift

3. Eligible Clients who maintain the required deposit balance in the MSA until 21 April 2026 may additionally enjoy the below gift (the "**Gift**"):

Required deposit balance	Gift
HKD200,000 / USD26,000 to below HKD1,000,000 / USD130,000	One (1) pack of the Hong Kong Disneyland 20th Anniversary card charm* (Standard Chartered Limited Edition)
HKD1,000,000 / USD130,000 or above	One (1) set of the Hong Kong Disneyland 20th Anniversary card charm (Standard Chartered Limited Edition) (4 packs / set)

* The style of the Gift will be randomly assigned and cannot be selected.

Additional Offer – Staycation Package

4. If the Eligible Client (a) maintains deposit balance of HKD2,000,000/USD260,000 or above in the MSA until 21 April 2026 and (b) is also a New Client or a New Payroll Client, he/she may additionally enjoy one (1) Hong Kong Disneyland Hotel Staycation Package (the "**Staycation Package**"). Each Staycation Package includes 1-night accommodation at Disney Explorers Lodge and Breakfast Buffet (for 2 persons) at Dragon Wind.

   "**New Clients**" refer to clients who did NOT, in the past 12 months from the date of opening the MSA, hold any product or service with or distributed by the Bank (including but not limited to deposit account (in the case of a joint account, unless the new client is a primary account holder to the joint account, he/she will not be considered having held any product or service with or distributed by the Bank), investment services and insurance products underwritten by the third party insurer) except Standard Chartered Credit Cards. "**Standard Chartered Credit Cards**" refer to Standard Chartered Credit Card, Standard Chartered Co-branded Card, MANHATTAN Credit Card and MANHATTAN Co-branded Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card.

   "**New Payroll Client**" refers to Eligible Clients who fulfil the following requirements:

   (i) successfully sign up, as the primary account holder, for a bonus payroll account, being a valid HKD Sustainable Savings Account, HKD statement savings account or HKD savings account with an Integrated Deposits Account that is designated as such, with the Bank via SC Mobile App, Online Banking, any branch or Corporate Sales ("**Bonus Payroll Account**") during the Offer Sign-up Period; and

(ii) commence receiving Monthly Salary of HKD20,000 or above via the Bonus Payroll Account every month through the Bank's Auto-Payroll Service within the first 2 calendar months from the date of signing up for the Bonus Payroll Account, and continue using the Auto-Payroll Service until the time of fulfilment; and

(iii) have not used the Bank's Auto-Payroll Service in the past 12 months prior to the date of signing up for the Bonus Payroll Account.

"**Auto-Payroll Service**" means the automatic crediting of salary to a Bonus Payroll Account on a monthly basis by (a) the client's employer through automatic payment arrangements as specified by the Bank from time to time or (b) standing instruction with transaction narrative containing "SALARY", "SALARIES", "WAGE", "WAGES", "PAYROLL" from other local banks (other than the Bank). "**Auto-Payroll Service**" does not include payment through overseas telegraphic transfer, Clearing House Automated Transfer System (CHATs), cheque or cash.

Additional Offer – Lucky Draw

5. Eligible Clients will be entitled to ONE lucky draw chance for **every** HKD1,000,000 / USD130,000 deposit balance in the MSA as of 21 April 2026 (the "**Lucky Draw**").
6. After the Bonus Period, the Bank will draw 200 winners ("**Winners**") randomly from the Eligible Clients. An Eligible Client can only be a Winner and win a Prize ONCE.
7. Each Winner will be entitled to one of the prizes below (the "**Prize**"). 10 Winners will be drawn for each Prize. The Bank shall have the right to replace the Prize with other prize at its sole discretion without prior notice.

No	Prizes
1.	1-night accommodation in Kingdom Club Suite at Hong Kong Disneyland Hotel (for 2 persons) plus LinaBell In-Room Themed Surprises
2.	1-night accommodation in Kingdom Club Frozen Suite at Hong Kong Disneyland Hotel (for 2 persons) plus World Of Frozen In-Room Surprises
3.	1-night accommodation in Sea View Room with Balcony at Hong Kong Disneyland Hotel (for 2 persons) plus LinaBell In-Room Themed Surprises
4.	1-night accommodation in Sea View Room with Balcony at Hong Kong Disneyland Hotel (for 2 persons) plus World Of Frozen In-Room Surprises
5.	1-night accommodation in Sea View Room with Balcony at Hong Kong Disneyland Hotel (for 2 persons) plus "Mickey and Friends" Classic In-Room Themed Surprises
6.	1-night accommodation in Sea View Room at Hong Kong Disneyland Hotel (for 2 persons) plus LinaBell In-Room Themed Surprises
7.	1-night accommodation in Sea View Room at Hong Kong Disneyland Hotel (for 2 persons) plus World Of Frozen In-Room Surprises
8.	1-night accommodation in Sea View Room at Hong Kong Disneyland Hotel (for 2 persons) plus "Mickey and Friends" Classic In-Room Themed Surprises
9.	1-night accommodation in Standard Room at Hong Kong Disneyland Hotel (for 2 persons) plus LinaBell In-Room Themed Surprises
10.	1-night accommodation in Standard Room at Hong Kong Disneyland Hotel (for 2 persons) plus World Of Frozen In-Room Surprises
11.	1-night accommodation in Standard Room at Hong Kong Disneyland Hotel (for 2 persons) plus "Mickey and Friends" Classic In-Room Themed Surprises
12.	Enchanted Garden Restaurant Dinner Buffet (for 2 persons) at Hong Kong Disneyland Hotel
13.	Enchanted Garden Restaurant Weekend Lunch Buffet (for 2 persons) at Hong Kong Disneyland Hotel
14.	Crystal Lotus Disney Friends Dim Sum Lunch Set (for 2 persons) at Hong Kong Disneyland Hotel
15.	1-night accommodation in "Mickey and Friends" Standard Room at Disney's Hollywood Hotel plus "Mickey and Friends" Classic In-Room Themed Surprises (for 2 persons)
16.	Ink & Plate Dinner Buffet (for 2 persons) at Disney's Hollywood Hotel
17.	Ink & Plate Weekend Lunch Buffet (for 2 persons) at Disney's Hollywood Hotel

18.	Magic Access (Platinum) membership (for 1 person)
19.	Magic Access (Gold) membership (for 1 person)
20.	Hong Kong Disneyland Park 1-Day Ticket (Tier 3) x 2 tickets (for 2 persons)

8. Eligible Clients who have fulfilled the requirement under these terms and conditions will be enrolled in the Lucky Draw automatically without further registration and are deemed to consent to participate in the Lucky Draw. The result of the Lucky Draw will be announced on the Bank's website www.sc.com/hk by 31 July 2026, which may include the partial name of the Winners and the first 4 digits of the Winner's mobile phone number on the Bank's record.
9. Eligible Clients may only deposit New Funds to the MSA at the time of sign up for it. No further deposit of funds to the MSA after the sign-up date and on or before 21 April 2026 will be allowed.
10. "**New Funds**" refers to the below funds credited to the Eligible Client's Standard Chartered accounts within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the MSA:
    (i) monies newly deposited into the Bank from other banks via cash, cheque, cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), Transfer through Faster Payment System (FPS) or Telegraphic Transfer; or
    (ii) funds converted from any currency held with the Bank; or
    (iii) redemption funds of the following investment or insurance products, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust.

    New Funds exclude any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity, and the sum of principal amount of all time deposit(s) and Marathon Savings Account(s) placed during the counting period.
11. Unless otherwise specified, the required minimum opening balance and the maximum balance of MSAs of each currency acceptable for accruing interest based on preferential interest rates are as follows.

Channel	Required minimum opening balance	Maximum balance acceptable
Online banking / SC Mobile App	HKD10,000 / USD2,000	HKD10,000,000 / USD1,300,000
Branch / "My RM" platform	HKD100,000 / USD13,000	

12. Interest of the HKD MSA during the Bonus Period will be calculated based on the total deposit balance of the HKD MSA at the relevant preferential savings interest rate as stipulated above and will be compounded daily on a 365-day or 366-day basis (for leap year).
13. Interest of the USD MSA during the Bonus Period will be calculated based on the total deposit balance of the USD MSA at the relevant preferential savings interest rate as stipulated above and will be calculated on a 360-day basis and as simple interest.
14. For the avoidance of doubt, the preferential savings interest rates are indicative and for reference only, which may change from time to time at the Bank's sole discretion.
15. If the Eligible Client has opened multiple MSAs during the Offer Sign-up Period, the deposit balance of each MSA in different currencies will be calculated separately. The Bank will aggregate the deposit balance of all MSAs under the same currency to determine the total deposit balance for that currency and the number of Lucky Draw chances attained for each currency. Each Eligible Client may enjoy the Gift and/or Staycation Package per currency ONCE only.
16. The Gift, Staycation Package and Prize (collectively, the "**Reward**") awarded are not returnable, redeemable for cash, or other products or services, exchangeable or transferable.
17. The Eligible Client must maintain up-to-date and valid contact information (including mailing address, mobile number and email address) on the Bank's record. In case of failure in the fulfilment of the Reward due to incorrect or insufficient information on the Bank's record (as considered by the Bank in its sole discretion), the Bank reserves the right to cancel or forfeit absolutely the Reward.
18. If an Eligible Client is entitled to a Gift, the Bank will send out a notification with a coupon code via SMS/email by 31 July 2026. Eligible Client shall register his/her delivery details, email address and the coupon code on the website of the Gift supplier (Kyubi) ("**Gift Supplier**") that is created for the purposes of Gift delivery in Hong Kong. The Gift will be delivered by the Gift Supplier at the Eligible Client's own risk. The Bank will not be responsible for compensating the Eligible Client or replacing the Gift or for any loss of or damages to the Gift during its delivery. The Gift Supplier has no right to use the delivery details (other than for the purpose of Gift delivery), and/or sell them to other third parties for any purpose.
19. If an Eligible Client is entitled to a Staycation Package and/or Prize, the Bank will send a notification via registered mail (for local address)/registered air mail (for China address) by 31 July 2026. The Eligible Client must have a valid local/China mailing

address and mobile number on the Bank's record. The relevant redemption procedures of the Staycation Package and/or Prize will be detailed in the notification.

20. Eligible Client shall notify the Bank if he/she does not receive the notification in respect of the Reward by 30 September 2026. Otherwise, the Bank accepts no liability and will not be liable for any compensation to the Eligible Client.
21. Each Eligible Client understands and accepts that the Bank is not the supplier of the Reward. To the extent permitted by applicable law, the Bank shall bear no liability: (a) relating to any aspect of the Reward, including without limitation, the quality, the supply, the descriptions of the Reward provided by the manufacturer/merchant/supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Reward provided by the manufacturer/merchant/supplier, their respective employees, officers and/or agents; and (b) 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 Reward.
22. Each Eligible Client also understands and accepts that: (i) Hongkong International Theme Parks Limited ("HKITP") and its parent, affiliates and subsidiaries are not responsible for the Promotion, and/or the administration or execution of the Promotion; and (ii) to the extent permitted by applicable law, HKITP (including its parent, affiliates and subsidiaries) shall have no liability: (a) relating to any aspect of the Reward received under the Promotion, including without limitation, the quality, the supply, the descriptions of products and/or services provided by the manufacturer/merchant/supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Promotion or in making available the Reward under the Promotion, by the manufacturer/ merchant/supplier as the case may be, their respective employees, officers and/or agents; and (b) 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 Reward under the Promotion.
23. Staff from the Bank is not entitled to participate in the Lucky Draw.
24. After the Bonus Period:
    - For MSA opened via online banking/SC Mobile App, it will be automatically closed on the next business day after the end of Bonus Period. The remaining balance in the MSA, including the interest entitled, will be credited to the account that was selected on the MSA opening application for receiving the remaining balance and interest. If such credit to the selected account cannot be successfully executed, the MSA will not be automatically closed but will be converted to as an ordinary Statement Savings Account. The Bank's prevailing savings interest rates will then apply.
    - For MSA opened via branch/ "My RM" platform, it will be converted to as an ordinary Statement Savings Account on the next business day after the end of Bonus Period. The Bank's prevailing savings interest rates will then apply. If the MSA has no remaining balance as of the end of the Bonus Period, it will be automatically closed on the next business day.

    Please download and save any eStatement of the MSA before it is closed as you may no longer be able to access the eStatement after the closure of the MSA.
25. In the event that the Eligible Client is entitled to other prevailing promotion offer(s) or deposit privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.
26. The Bank reserves the right to vary, modify or terminate the Promotion, and to amend the important notes, terms and conditions or any other contents here at any time without prior notice. In case of any dispute, the Bank's decision shall be final and conclusive.
27. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
28. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Risk Disclosure Statement for Foreign Exchange:

- Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the customer converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

Issued by Standard Chartered Bank (Hong Kong) Limited