



Terms and Conditions of Limited Time Payroll Offer 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), Terms of Conditions of Sustainable Savings Account, Terms and Conditions for e-Statement Service (if applicable) and any other documents forming our banking agreement, all of which shall also be binding on you.** The banking agreement is available to you at any of our branches or our website at <http://www.sc.com/hk>. If there is any inconsistency between any approval and any other part of our banking agreement, then the terms in the approval prevail. 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.

A. General Terms and Conditions:

1. The promotion period runs between 2 October 2025 and 31 December 2025, both dates inclusive (the “**Promotion Period**”).
2. Employees of the Bank are not eligible for the offer under the Promotion (the “**Offer**”).
3. The Bank shall have the sole and absolute discretion in determining the eligibility requirements of the Offer set out in these terms and conditions, and the client’s eligibility to the Offer is to be determined by the Bank based on the Bank’s latest record.
4. The Bank reserves the right to vary, extend and/or terminate the Offer and to amend any of the terms and conditions herein from time to time without prior notice. Any benefit, promotional offer or gift for successful application is subject to availability and the Bank may change such offer or gift at our sole discretion from time to time without notice. In case of disputes, the decision of the Bank shall be final and binding.
5. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

B. Specific Terms and Conditions

1. “**Auto-Payroll Service**” means the automatic crediting of salary to a Bonus Payroll Account (as defined below in Clause B(2)) on a monthly basis by (a) the client’s employer through automatic payment arrangements as specified by Standard Chartered Bank (Hong Kong) Limited (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.
2. Clients who have fulfilled all of the following requirements are eligible to the Offer (each an “**Eligible Payroll Clients**”):
 - i. Successfully sign up during the Promotion Period, 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**”); and
 - ii. Commence receiving a monthly salary of HKD20,000 or above on average (“**Average Monthly Salary**”) via the Bonus Payroll Account every month for three consecutive months through the Auto-Payroll Service within the first 2 calendar months from the date of signing up for the Bonus Payroll Account; and
 - iii. Continue using the Auto-Payroll Service until the relevant reward under the Offer is rewarded; and
 - iv. 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; and
 - v. Hold and maintain a valid banking plan, including Easy Banking, Premium Banking, Priority Banking or Priority Private (“**Banking Plan**”) with the Bank until the relevant reward under the Offer is rewarded.
3. Subject to the fulfilment of the relevant requirements, Eligible Payroll Clients may be entitled to up to HKD1,000 Cash Rebate depending on the amount of the Average Monthly Salary of the Eligible Payroll Client:

Average Monthly Salary Range (HKD)	Cash Rebate (HKD)
HKD80,000 or above	HKD1,000
HKD20,000 to below HKD80,000	HKD400

4. The Bank’s records of the Eligible Payroll Client’s Average Monthly Salary shall be final and conclusive. In case of disputes, the Bank’s decision shall be final and binding.



5. The Bank will credit the Cash Rebate rewarded under the Offer to the respective HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by the Eligible Payroll Client in sole name or in the capacity as primary account holder for joint account in the following sequence on or before 30 June 2026:
 - i. Sub-account under Integrated Deposits Account;
 - ii. Current Account;
 - iii. Statement Savings;
 - iv. Passbook Savings; and
 - v. HKD Sustainable Savings Account.
6. Each Eligible Payroll Client is entitled to the Offer ONCE only during the Promotion Period.
7. When the Cash Rebate is credited to the Eligible Payroll Client, the Bonus Payroll Account and the Banking Plan shall remain valid and the Eligible Payroll Client shall continue using the Bank's Auto-Payroll Service; otherwise, the relevant reward under the Offer may be forfeited at the Bank's sole discretion.

Important Notes:

Important Note for Priority Private:

- To be a Priority Private Client, you need to maintain the average Total Balance with the Bank at HKD8,000,000 or above. After the first 12 months following the issuance date of the welcome letter, your eligibility as Priority Private Client will be reviewed twice annually in the months of June and December. At the time of review, your average Total Balance with the Bank should be maintained at HKD8,000,000 or above for the preceding 3 months in order to maintain the Priority Private status for the next 12 months. "**Total Balance**" includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as the primary account holder.

For Priority Banking & Premium Banking clients:

- Priority Banking clients can enjoy first 2-quarter maintenance fee waiver. After the fee waiver period, if the average daily Relationship Balance of the Priority Banking client within the quarter falls below HKD1,000,000, a maintenance fee of **HKD900** will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at website sc.com/hk
- The "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 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.

For Easy Banking clients:

- The 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 the Bank under personal accounts in sole name or joint names as primary account holder.
 - 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 co-branded 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.