



### **Terms and Conditions of April 2025 Bonus Payroll 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), 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. Unless otherwise specified, the promotion period runs between 1 April 2025 and 30 April 2025, both dates inclusive (the “**Promotion Period**”).
2. The Promotion comprises the following offers (collectively, the “**Offers**”), which are subject to their respective terms and conditions as set out in the relevant Sections below:
  - a. Bonus Payroll Account Welcome Offers;
  - b. Sustainable Payroll Account Preferential Savings Rate Offer;
  - c. Marathon Savings Account Cash Rebate Offer; and
  - d. Bonus Saver Campaign Offer
3. “**Auto-Payroll Service**” means the automatic crediting of salary to a Bonus Payroll Account (as defined below) 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.
4. Employees of the Bank are not eligible for the Offers in the Promotion.
5. In the event that the client is also entitled to other prevailing promotional 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 the Bank’s sole discretion.
6. Each of the banking products and services set out in these terms and conditions is subject to respective eligibility, application process and product terms and conditions or other banking agreement. For details, please contact the Bank’s staff.
7. The deposit and/or balance maintenance requirement mentioned in these terms and conditions are part of a promotion offer, cash rebate or reward. They are not mandatory requirements which must be met before any client may apply for and be granted any banking product or service. Any one of the Bank’s products or services may be applied and granted independently.
8. The interest of the Bonus Payroll Account will be calculated based on the total daily deposit balance of the Bonus Payroll Account and the Bank’s prevailing interest rate as at the interest calculation day for ordinary Hong Kong Dollar Savings Account. The interest will be calculated in simple interest (applicable to the Sustainable Savings Account) / compound interest (applicable to the HKD statement savings account and HKD savings account with an Integrated Deposits Account) and accrues daily on a 365-day or 366-day basis (for leap year).
9. The Bank shall have the sole and absolute discretion in determining the eligibility requirements of each of the Offers set out in these terms and conditions, and the client’s eligibility to the Offers is to be determined by the Bank based on the Bank’s latest record.
10. The Bank reserves the right to vary, extend and/or terminate any of the Offers and to amend any of the terms and conditions herein from time to time without prior notice. Any benefit, promotional offer or welcome 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.
11. 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. Terms and Conditions for Bonus Payroll Account Welcome Offers (the “Welcome Offers”)**

1. Clients who have fulfilled all of the following requirements are eligible to the Basic Welcome Offer (as defined below) (“**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 Monthly Salary of HKD20,000 or above via the Bonus Payroll Account every month through the 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 relevant rewards under the Welcome Offers are rewarded; 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; and
  - iv. 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 rewards under the Welcome Offers are rewarded.
2. Subject to fulfilment of the relevant requirements, Eligible Payroll Clients may be entitled to the following rewards under the Welcome Offers:
- i. Up to HKD1,200 Cash Rebate or 12,000 Asia Miles depending on the amount of the Monthly Salary of the Eligible Payroll Client ("**Basic Welcome Offer**"); and
- | Monthly Salary Range (HKD)   | Basic Welcome Offer<br>Cash Rebate (HKD) or Asia Miles |
|------------------------------|--|
| HKD80,000 or above           | HKD1,200 or 12,000 Asia Miles                          |
| HKD50,000 to below HKD80,000 | HKD600 or 6,000 Asia Miles                             |
| HKD20,000 to below HKD50,000 | HKD400 or 4,000 Asia Miles                             |
- ii. Extra HKD300 Cash Rebate if the Eligible Payroll Client signs up for Bonus Payroll Account via SC Mobile App or Online Banking ("**Online Welcome Offer**").
3. "**Monthly Salary**" refers to the Eligible Payroll Client's average monthly salary amount within the first 3 months from the first salary credit.
4. The Bank's records of the Eligible Payroll Client's Monthly Salary shall be final and conclusive. In case of disputes, the Bank's decision shall be final and binding.
5. Eligible Payroll Clients who are entitled to the Basic Welcome Offer may choose to have either Asia Miles or Cash Rebate as the reward when signing up for a Bonus Payroll Account.
6. If an Eligible Payroll Client chooses Asia Miles as the reward under the Basic Welcome Offer:
- i. Eligible Payroll Client must have an existing Cathay membership account. Otherwise, Eligible Payroll Client has to set up a Cathay membership account through Cathay Pacific's website. Eligible Payroll Client must successfully register on the Bank's designated webpage ("**Designated Webpage**") with a valid Cathay membership account in the name of Eligible Payroll Client and other details as required (the "**Asia Miles Registration**") within 1 April 2025 to 31 July 2025 (the "**AM Registration Period**").
  - ii. For the avoidance of doubt, the valid Cathay membership account must be in the name of, and held by, the Eligible Payroll Client and the Bank does not accept any Cathay membership accounts that are not held by that Eligible Payroll Client for the purpose of crediting of Asia Miles. Successful Asia Miles Registration cannot be cancelled or modified. For Eligible Payroll Client who has submitted multiple rewards registrations on the Designated Webpage, only the latest Asia Miles Registration record made within the AM Registration Period will be taken by the Bank for the purpose of crediting of Asia Miles.
  - iii. The Bank will provide the relevant information of the Eligible Payroll Client's Cathay membership account, including surname, given name, membership number and the number of Asia Miles rewarded, to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles rewarded to the respective Eligible Payroll Clients' Cathay membership accounts on or before 16 February 2026.
  - iv. In cases where the information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited, the Bank reserves the right to cancel or forfeit absolutely the Eligible Payroll Client's entitlement to the Asia Miles.
  - v. Eligible Payroll Client acknowledges that the Asia Miles rewarded shall be credited to his/her Cathay membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles rewarded will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Eligible Payroll Client's Cathay



membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or

refer to Asia Miles Limited website at [www.asiamiles.com](http://www.asiamiles.com).

- vi. Terms and Conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit [www.asiamiles.com](http://www.asiamiles.com). The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. Eligible Client understands and accepts that the Bank is not the supplier of the Cathay membership account, the Asia Miles or the redeemed items. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles or the redeemed items, including without limitation, the supply, the descriptions of the Cathay membership account, the Asia Miles or the redeemed items provided by relevant supplier(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Asia Miles or the redeemed items provided by the relevant supplier(s), their respective employees, officers and/or agents. The use of the Cathay membership account, the Asia Miles and the redeemed items is subject to the terms and conditions as stipulated by the relevant supplier(s).
- vii. Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
7. If an Eligible Payroll Client chooses Cash Rebate as the reward under the Basic Welcome Offer or does not submit Asia Miles Registration to the Bank within the AM Registration Period or is entitled to the Online Welcome Offer, the Bank will credit the Cash Rebate rewarded under the Basic Welcome Offer and the Online Welcome Offer (if entitled) to 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 31 December 2025:
  - i. Sub-account under Integrated Deposits Account;
  - ii. Current Account;
  - iii. Statement Savings;
  - iv. Passbook Savings; and
  - v. HKD Sustainable Savings Account.
8. Each Eligible Payroll Client is entitled to the Basic Welcome Offer and Online Welcome Offer ONCE only during the Promotion Period.
9. When the Basic Welcome Offer and Online Welcome Offer are to be awarded 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(s) under the Welcome Offers may be forfeited at the Bank's sole discretion.

### C. Terms and Conditions for Sustainable Payroll Account Preferential Savings Rate Offer

1. Clients who have fulfilled all of the following requirements are eligible to the Preferential Savings Rate (as defined below) ("**Eligible Sustainable 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 that is designated as such with the Bank via SC Mobile App, Online Banking, any branch or Corporate Sales ("**Sustainable Payroll Account**"); and
  - ii. Commence receiving Monthly Salary of HKD6,000 or above via the Sustainable Payroll Account every month through the Auto-Payroll Service within the first 2 calendar months from the date of signing up for the Sustainable Payroll Account; 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 Sustainable Payroll Account.
2. Eligible Sustainable Payroll Clients can enjoy the following preferential interest rate ("**Preferential Savings Rate**") on the deposit balance (with a cap of HKD500,000) in their respective Sustainable Payroll Account for 6 months starting from the next business day after the first salary credit ("**Bonus Period**").

Daily Balance in Sustainable Payroll Account (in HKD)	Preferential Savings Rates (p.a.)
First HKD500,000	1.5%p.a. + Board Rate*
Above HKD500,000	Board Rate*

\*The Board Rate is 0.25%p.a. which is quoted on 1 April 2025 and may change from time to time at the Bank's



sole and absolute discretion. Please refer to the latest Corresponding Savings Rates and Board Rates available at any of our branches and website.

3. During the Bonus Period, if the Eligible Sustainable Payroll Client has ceased using the Sustainable Payroll Account for the Bank's Auto-Payroll Service and no salary is deposited in two consecutive months, the Eligible Sustainable Payroll Client will no longer be entitled to the Preferential Savings Rate. In that case, the Board Rate will apply on the deposit balance in the Sustainable Payroll Account thereafter without prior notice. The Preferential Savings Rate, once revoked, will not be reinstated in any circumstances.
4. The Sustainable Payroll Account must remain valid at the time when the bonus savings interest is credited; otherwise, the Preferential Savings Rate will no longer be applicable to the deposit balance in the Sustainable Payroll Account at the Bank's sole discretion.

#### D. Terms and Conditions for Marathon Savings Account Cash Rebate Offer

1. During the Promotion Period, Eligible Payroll Clients who (a) have fulfilled the relevant requirements under Section B above, (b) open a Marathon Savings Account ("**MSA**") as the primary account holder with New Funds of HKD250,000 or USD32,000 or above, and (c) maintain such New Funds in the MSA until the last day of the Bonus Period as stated in the relevant terms and conditions of the MSA ("**Eligible MSA Client**") will be entitled to HKD300 Cash Rebate ("**MSA Extra Rebate**").
2. "**New Funds**" refers to the below funds credited to the Eligible MSA 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 MSA(s) placed during the counting period.
3. If the Eligible MSA Client has opened more than one MSA during the Promotion Period, the deposit balance of each MSA in different currency will be calculated separately and the Bank will aggregate the deposit balance of all MSAs under the same currency to calculate the total deposit balance for that currency. Each Eligible MSA Client can enjoy the MSA Extra Rebate in each currency **ONCE** only.
4. The Bank will credit the MSA Extra Rebate to respective HKD deposit account (excluding Mortgage One® Account and Mortgage Saver Current Account) held by the Eligible MSA Client in sole name or in the capacity as primary account holder for joint account in the following sequence on or before 31 December 2025:
  - i. Sub-account under Integrated Deposits Account;
  - ii. Current Account;
  - iii. Statement Savings;
  - iv. Passbook Savings; and
  - v. HKD Sustainable Savings Account.
5. When the MSA Extra Rebate is to be awarded to the Eligible MSA Client, the Bonus Payroll Account and the Banking Plan (if applicable) shall remain valid and the Eligible MSA Client shall continue using the Bank's Auto-Payroll Service; otherwise, the MSA Extra Rebate may be forfeited at the Bank's sole discretion.
6. Additional terms and conditions apply to the MSA. For details, please visit [sc.com/hk/msatnc](https://sc.com/hk/msatnc).

#### E. Terms and Conditions for Bonus Saver Campaign Offer("Bonus Saver")

1. An Eligible Payroll Client, who has the Monthly Salary credited to his/her Bonus Payroll Account through the Auto-Payroll Service, can participate in the Bonus Saver for a period of 12 months, from 2 October 2025 to 30 September 2026 ("**Participation Period**", including the month of receiving the Monthly Salary), provided that the Monthly Salary received via the Bonus Payroll Account in **each** month of the Participation Period is HKD20,000 or above ("**Monthly Basic Requirement**").

Illustrative Example:



A client enrolls to Bonus Saver in October 2025

Month	Salary Amount (HKD)	Monthly Requirement fulfilled	Reason for not fulfilling Monthly Basic Requirement
October 2025	0	No	Client does not receive Monthly Salary
November 2025	50,000	Yes	Not applicable
December 2025	10,000	No	Client's salary is below HKD20,000
January 2026	50,000	Yes	Not applicable

2. Eligible Payroll Clients, who have completed a mission below and fulfilled all the requirements under these terms and conditions, will be entitled to the cash rebate relevant to that mission ("**Cash Rebate**"):

a. Maintain payroll deposits balance Mission;

- i. Eligible Payroll Clients may be entitled to up to HKD500 Cash Rebate in each calendar month during the Participation Period depending on (1) the amount of the Average Daily Balance of his/her HKD Bonus Payroll Account and (2) the Banking Plan maintained by the Eligible Payroll Client:

Average Daily Balance of Bonus Payroll Account (HKD)	Cash Rebate (HKD)	
	Priority / Private Banking	Premium / Easy Banking
HKD500,000 or above	HKD500	HKD250
HKD400,000 to below HKD 500,000	HKD400	HKD200
HKD300,000 to below HKD 400,000	HKD300	HKD150
HKD200,000 to below HKD 300,000	HKD200	HKD100
HKD100,000 to below HKD 200,000	HKD100	HKD50

- ii. **Average Daily Balance** of the HKD Bonus Payroll Account is calculated based on (1) the actual working days (Monday - Saturday) in a particular month, excluding public holidays and (2) working days in that month before the HKD Bonus Payroll Account is enrolled.

b. Credit Card Spend Mission;

- i. Eligible Payroll Clients who have accumulated monthly Eligible Transactions of HKD10,000 or above with credit cards issued by the Bank, including Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered Business Card and Standard Chartered Corporate Card) (each an "**Eligible Card**") may be entitled to up to HKD100 Cash Rebate in each calendar month during the Participation Period depending on the Banking Plan maintained by the Eligible Payroll Client:

Accumulated Monthly Eligible Transactions (HKD)	Cash Rebate (HKD)	
	Priority / Private Banking	Premium / Easy Banking
HKD10,000 or above	HKD100	HKD50

"**Eligible Transactions**" are retail purchases (including both local and overseas transactions), online purchase or interest-free merchant instalment monthly billed amount posted but do not include without limitation cash advances, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions, any interest/charges, "Instalment





Credit” Plan or billed monthly instalment of “Statement Instalment Plan” and interest/handling fee, any transfer/top up transaction from eligible cards to any account designated by the Bank from time to time, including transactions effected through the Faster Payment System or other digital payment account as may be made available by the Bank from time to time.

c. Grow Beyond Mission

- i. Eligible Payroll Clients who have completed one designated task assigned by the Bank within the Participation Period may be entitled to up to HKD100 Cash Rebate in each calendar month during the Participation Period depending on the Banking Plan maintained by the Eligible Payroll Client:

	Cash Rebate (HKD)	
	Priority / Private Banking	Premium / Easy Banking
Completing one designated task	HKD100	HKD50

- ii. The task(s) assigned by the Bank may include, but not limited to, (1) account opening, (2) campaign registration and (3) making transaction(s).
- iii. The number of task(s) and the type of task(s) assigned to the Eligible Payroll Client are subject to the Bank's sole and absolute decision, and will be shown to the Eligible Payroll Client in his/her SC Mobile. Designated tasks assigned by the Bank under this Grow Beyond Mission is subject to respective eligibility, application process and product terms and conditions or other banking agreement. Please contact the Bank's staff for details.

Illustrative Example 1

A Priority Banking client enrolls to Bonus Saver in October 2025

Month	Salary Amount (HKD)	Fulfilled Monthly Basic Requirement	Average Daily Balance of HKD Bonus Payroll Account (HKD)	Accumulated Eligible Transactions in a month (HKD)	Designated task(s) completed in Grow Beyond Mission	Cash Rebate entitled in the month (HKD)
October 2025	50,000	Yes	100,000	10,000	1	300
November 2025	50,000	Yes	50,000	5,000	0	0
December 2025	0	No	100,000	15,000	0	Not applicable
January 2026	50,000	Yes	500,000	10,000	1	700

Illustrative Example 2

An Easy Banking client enrolls to Bonus Saver in October 2025

Month	Salary Amount (HKD)	Fulfilled Monthly Basic Requirement(s)	Average Daily Balance of HKD Bonus Payroll Account (HKD)	Accumulated Eligible Transactions in a month (HKD)	Designated task(s) completed in Grow Beyond Mission	Cash Rebate entitled in the month (HKD)
October 2025	50,000	Yes	100,000	10,000	1	150
November 2025	50,000	Yes	50,000	5,000	0	0
December 2025	0	No	100,000	15,000	0	Not applicable
January 2026	50,000	Yes	500,000	10,000	1	350

3. Should the Banking Plan maintained by the Eligible Payroll Client be changed in a month during the Participation Period, the amount of Cash Rebate that the Eligible Payroll Client may be entitled to in that month would be



calculated with reference to the Banking Plan held by that Eligible Payroll Client as of the last working day in that particular month based on the Bank's record.

4. The Missions are independent of each other.
5. The Bank will credit the Cash Rebate rewarded under the Bonus Saver to respective HKD Bonus Payroll Account within 2 calendar months on monthly basis. Illustrative example is as follow:

Month in which the Eligible Payroll Client is entitled to the Cash Rebate	Cash Rebate would be credited on or before:
October 2025	31 December 2025
November 2025	31 January 2026
December 2025	28 February 2026
January 2026	31 March 2026
February 2026	30 April 2026
March 2026	30 May 2026
April 2026	30 June 2026
May 2026	31 July 2026
June 2026	31 August 2026
July 2026	30 September 2026
August 2026	31 October 2026
September 2026	30 November 2026

6. Subject to the fulfilment of the requirement, each Eligible Payroll Client is entitled to Cash Rebate under each Mission ONCE only in each of the month during the Participation Period.
7. When the Cash Rebate is credited to the Eligible Payroll Client, the HKD Bonus Payroll Account and the Banking Plan shall remain valid; otherwise, the relevant Cash Rebate under the Offer may be forfeited at the Bank's sole discretion.
8. The Bank's records of the Eligible Payroll Client's Banking Plan, Monthly Salary, Average Daily Balance of HKD Bonus Payroll Account, Eligible Transactions and fulfilment of the assigned task(s) under Missions shall be final and conclusive. In case of disputes, the Bank's decision shall be final and binding.
9. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

#### **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).

#### **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](http://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<sup>^</sup> 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<sup>^</sup> 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.
- <sup>^</sup> 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.

Issued by Standard Chartered Bank (Hong Kong) Limited