



Terms and Conditions for GBA One Offer for New SME Banking Client

You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with any of the products and services under the GBA One Offer for New SME Banking Client (the “**Offer**”). You must read it in conjunction with General Banking Terms and Conditions 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 sc.com/hk. If there is any inconsistency between the approval (if any) and any other part of our banking agreement, 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.

Meaning of words:

Other than the defined terms herein or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which defines key words used in this document. For instance, please note:

You means the company/sole proprietorship/partnership/society/club/trust named as the “applicant” in the application.

We or **Bank** means Standard Chartered Bank (Hong Kong) Limited for this application.

Important Notes:

1. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us (including but not limited to the Offer), or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so.

2. Without limiting the above, our “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“**Ordinance**”) and the Code of Practice on Consumer Credit Data” (the “**Notice**”, which is available to you at any of our branches and/or on our website at sc.com/hk) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
3. Each of the banking products or services referred to in these terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.

Terms and Conditions of GBA One Offer for New SME Banking Client:

1. The promotion period of the Offer is from 2 January 2026 to 31 March 2026, both dates inclusive (the “**Promotion Period**”).
2. Unless otherwise specified, the Offer is applicable only to SME Banking client who fulfils the following requirements (“**Eligible SME Banking Client**”):
 - a. qualifies as a Greater Bay Area client as determined by the Bank from time to time; and
 - b. signs up for a SME Banking Savings Account or Current Account with the Bank (“**HK SME Banking Account**”) during the Promotion Period and has not been a SME Banking client of the Bank in the preceding 12 months from the date of sign-up for the HK SME Banking Account.

Client may inquire with our Relationship Manager directly as to whether it qualifies as a Greater Bay Area client from time to time.

3. The Offer comprises of the Basic Offer and the Additional Offer.
4. Eligible SME Banking Client who fulfils the requirements set out in Clause 2 above within the Promotion Period will be offered with the Basic Offer, comprising the (a) Account Opening Fee Waiver Offer, (b) Account Maintenance Fee Offer:

(a) Account Opening Fee Waiver Offer

Eligible SME Banking Client will be entitled to a waiver of the account opening fee on opening date of the HK SME Banking Account.

(b) Account Maintenance Fee Offer

Where maintenance fees are chargeable on the HK SME Banking Account, Eligible SME Banking Client will initially be charged with such maintenance fees for 12 months starting from the opening date of the HK SME Banking Account, according to the Bank’s service charges booklet, which is available on <https://www.sc.com/hk/help/service-charges/>. However, the maintenance fees charged for such 12 months will be refunded to the Eligible SME Banking Client by way of cash rebate on or before the date as specified in Clause 6.

5. Eligible SME Banking Client who fulfils the requirements set out in Clause 2 above and maintains an average monthly deposit of at least HKD5,000,000 or equivalent for the initial 3 months after the account opening date of the HK SME Banking Account will be entitled to the Additional Offer, comprising (a) Cash Management Service Implementation Fee Waiver Offer, (b) Inward Remittance Offer, and (c) Overseas Referral Offer:

(a) Cash Management Service Implementation Fee Waiver Offer

Eligible SME Banking Client will be entitled to a waiver of the implementation fee for the first cash management service that is applied with the Bank during the Promotion Period. The amount of the implementation fee varies depending on the type and scope of cash management service applied for by the Eligible SME Banking Client. For the latest details of cash management services offered by the Bank and the related implementation fees, client may inquire with our Relationship Manager.

(b) Inward Remittance Offer

Eligible SME Banking Client will be entitled to a cash rebate of 100% of the service charge levied for Inward Telegraphic Transfer and Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)) for the first 6 months starting from the opening date of HK SME Banking Account. The maximum cash rebate amount is HKD2,000. Other related service charges such as Corresponding Bank Charges (also known as Overseas Bank Charges), service charges instructed to be borne by the remitter on Inward Telegraphic Transfers and other service charges relating to Telegraphic Transfer Service are excluded and shall remain payable to the Bank.

(c) Overseas Account Opening Referral Offer

The Bank may refer Eligible SME Banking Clients for free to open an account with Standard Chartered Bank in other jurisdiction(s) (“**Other SCB Entity**”). The account opening procedures are subject to the relevant eligibility requirements, application process and terms and conditions as stipulated by the Other SCB Entity in its sole discretion. For the avoidance of doubt, the Other SCB Entity shall have the sole and final discretion in approving the Eligible SME Banking Client’s application for account opening with it.

6. The cash rebate, if entitled, under the Account Maintenance Fee Offer and the Inward Remittance Offer (the “**Cash Rebate**”) will be credited to the Eligible SME Banking Client’s HK SME Banking Account maintained with the Bank according to the table below. To be eligible for the Offer, Eligible SME Banking Client’s HK SME Banking Account maintained with the Bank shall remain valid and in good financial standing at the time of crediting of the Cash Rebate. In case of failure in the crediting of the Cash Rebate to the account on or before that date for any reason beyond the Bank’s control (including but not limited to if any of fulfilment criteria has not been met), the Bank reserves the right to cancel or forfeit absolutely the entitlement of the Cash Rebate.

Periods in which the requirements set out in Clause 2 (both dates inclusive)	Account Maintenance Fee Debited	Cash Rebate for Account Maintenance Fee Offer will be credited on or before
2 January 2026 to 31 March 2026	For the first 6 months	30 November 2026
	For the last 6 months	31 May 2027

Periods in which the requirements set out in Clause 2 (both dates inclusive)	Cash Rebate for Inward Remittance Offer will be credited on or before
2 January 2026 to 31 March 2026	30 November 2026

7. Each Eligible SME Banking Client may be eligible for the Offer once only during the Promotion Period.

8. The Bank reserves the right to determine the calculation methods applied under the Offer (including in ascertaining the number and amount of remittance transactions, account maintenance fee and cash management services implementation fee) and verify the Eligible SME Banking Client’s transaction records in considering the Eligible SME Banking Client’s eligibility for the Offer. In case of any disputes, the Bank’s decision shall be final and binding.

9. The Bank reserves the right to alter, extend or terminate the Offer and amend the terms and conditions herein at any time without prior notice. Any benefit, promotional offer or welcome gift is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the Bank’s decision shall be final and conclusive.

10. In the event that the Eligible SME Banking Client is also entitled to other prevailing promotion offer(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.

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



新中小企業銀行客戶GBA One優惠之條款及細則

務請細閱本文件

本文件載列本行同意向客戶提供新中小企業銀行客戶GBA One 優惠（「**優惠**」）下之產品和服務所依據的特定條款及細則。本文件須與構成本行銀行協議的本行的一般條款及細則和任何其他文件一併閱讀並對客戶具約束力。客戶可於本行任何分行索取及/或於本行網站 sc.com/hk 下載本行銀行協議。如果批核（如適用）與本行銀行協議的任何其他部份有任何不符，概以批核所載的條款為準。客戶與本行之間的任何已有的產品或服務（如適用）其他條款及細則，則不適用於本條款。

詞語涵義：

除本文件、產品章程或優惠條款（如適用）特別定下的涵義之外，謹請客戶同時參閱有關本文件所用關鍵詞定義的其他構成本行銀行協議的文件。例如：請客戶注意：

客戶指此申請中稱為「申請人」的公司/獨資經營者/合夥/社團/會所/信託。

我們或本行就本申請/推廣而言，指渣打銀行（香港）有限公司。

重要提示：

1. 本行保留釐定閣下申請有關產品和服務之規定及準則（包括但不限於優惠），或婉拒批核有關產品和服務申請之權利而毋須事先通知。

2. 「關於《個人資料（私隱）條例》（「**條例**」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知」（「**通知**」）構成本行銀行協議的一部份。通知可於本行任何分行索取及/或於本行網站 sc.com/hk 下載。本行可就閣下在申請時提供之資料用於通知所述之用途。

3. 條款及細則所列之銀行產品或服務，皆受相關資格、申請流程及銀行產品條款及細則約束。有關詳情請向分行職員查詢。

新中小企業銀行客戶GBA One 優惠之條款及細則：

1. 優惠推廣期為2026年1月2日至2026年3月31日（包括首尾兩天）（「**推廣期**」）。

2. 除非另有說明，優惠只適用於推廣期內符合以下全部要求之中小企業銀行客戶（「**合資格中小企業銀行客戶**」）：

(a) 符合本行不時釐定的 GBA 中小企業銀行客戶（「**中小企業 GBA 客戶**」）資格；及

(b) 於推廣期內成功開設本行的中小企業銀行儲蓄或往來戶口（「**香港中小企業銀行戶口**」）及在成功開立渣打香港戶口前12個月內未曾成為本行中小企業銀行客戶。

客戶可向客戶經理查詢是否符合中小企業GBA客戶資格。

3. 本優惠包括基本優惠和額外優惠。
4. 於推廣期間內符合上述第2條規定的合資格中小企業銀行客戶將獲贈基本優惠，包括(a)開戶費豁免優惠、(b)賬戶服務費優惠：

(a) 豁免開戶費

合資格中小企業銀行客戶將於成功開立香港中小企業銀行戶口後獲豁免開戶費優惠。

(b) 豁免賬戶服務費

客戶須根據本行網頁<https://www.sc.com/hk/zh/help/service-charges/>（根據情況而定）的服務費收費小冊子先被扣除服務費。合資格中小企業客戶成功開立香港中小企業銀行戶口當日計起12個月內被扣除的服務費可根據條款6享有以現金回贈的方式豁免賬戶服務費。

5. 合資格中小企業銀行客戶於推廣期內符合條款2，並在開設香港中小企業銀行戶口後的首三個月，平均每月存款不低於HK\$5,000,000，可享有以下額外優惠，包括(a)現金管理實施費豁免優惠、(b)匯入匯款優惠、(c)免費海外開戶轉介服務：

(a) 現金管理實施費豁免優惠

符合資格的中小企業銀行客戶，於推廣期間內向本行首次申請現金管理服務，可獲豁免實施費用。實施費的金額根據合資格中小企業銀行客戶申請的現金管理服務的類型和範圍而有所不同。有關本行現金管理服務的最新詳情及相關執行費用，客戶可向客戶經理查詢。

(b) 匯入匯款優惠

合資格中小企業銀行客戶於成功開立香港中小企業銀行戶口當日計起6個月內可以現金回贈的方式享有電匯及本地電子付款（經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATs)）(只限匯入匯款)的100%服務收費回贈，最高可享HK\$2,000現金回贈。並不包括及須向銀行支付任何其他相關收費，例如海外銀行匯款費（亦稱收款人銀行收費），於匯入電匯中由匯款人支付的收費及其他電匯的相關收費。

(c) 免費海外開戶轉介服務

本行可免費推薦合資格的中小企業銀行客戶在其他司法管轄區的渣打銀行（「**其他渣打銀行實體**」）開設賬戶。開戶程序須遵守其他渣打銀行實體自行決定的相關資格要求、申請流程和條款及細則。為免存疑，其他渣打銀行實體擁有最終決定權審批合資格中小企業銀行客戶在其開立賬戶的申請。

6. 賬戶服務費優惠及匯入匯款優惠下所享有的現金回贈（「**現金回贈**」）將依下表存入合資格中小企業銀行客戶於本行開立的香港中小企業銀行戶口。合資格中小企業銀行客戶於本行的香港中小企業銀行戶口於本行處理現金回贈時必須為有效及良好狀況，方可獲享優惠。若本行因為任何超越本行可控制範圍內之原因（包括但不限於客戶未能符合條款所述之條件），而未能於以下日期或之前存入現金回贈到相關戶口內，本行保留權利取消或終止有關之現金回贈。

符合條款2要求的時期(包括首尾兩天)	賬戶服務費之扣款	現金回贈將在以下日期或之前回贈給客戶
2026年1月2日至 2026年3月31日	首六個月	2026年11月30日
	後六個月	2027年5月31日

符合條款2要求的時期(包括首尾兩天)	匯入匯款費用之現金回贈將在以下日期或之前回贈給客戶
2026年1月2日至 2026年3月31日	2026年11月30日

7. 每位合資格中小企業銀行客戶於推廣期間僅可獲享優惠一次。
8. 本行有權釐訂優惠(包括匯款交易，及所收取的賬戶服務費和現金管理實施費)之合適計算方法及核算此優惠之交易紀錄要求以決定合資格中小企業銀行客戶能否獲享優惠之資格。如有任何爭議，本行保留最終決定權。

9. 本行保留隨時更改、延長或終止優惠以及修改條款及細則的權利，恕不另行通知。任何優惠、促銷優惠或歡迎禮品均視供應情況而定，本行可能會不時自行決定終止、延長或更改此類優惠，恕不另行通知。如有任何爭議，本行保留最終決定權。

10. 若合資格中小企業銀行客戶同時享有其他現行推廣優惠，本行保留僅提供其中一項或部分優惠及/或優惠的絕對權利。

11. 若中英文版本有任何不一致或衝突，以英文版本為準。