

# 0% Online Subscription Fee Offer on the First Order Date Exclusive for New and Selected clients of Investment Fund Services

New and Selected clients of Investment Fund Services can enjoy 0% online subscription fee for online trades on the first order date up to the “Offer Cap” indicated in the table below.

“Offer Cap” is applicable to Online Investment Fund Services  
0% Online Subscription Fee Offer

Client's Banking Plan	Eligible Client Group (New or Selected clients)	Designated Transaction Amount Cap for 0% Unit Trust Offer “Offer Cap”
Priority Private (Professional Investor)	New	HKD3,500,000
Priority Private (Non-Professional Investor) and Priority Banking	New	HKD1,000,000
Premium Banking and Easy Banking	New	HKD100,000
Priority Private, Priority Banking, Premium Banking and Easy Banking	Selected	HKD100,000

## Promotion Period: 2 January – 31 March 2026

### Terms and Conditions of Online Unit Trusts 0% Subscription Fee Offer (the “0% Unit Trusts Offer”):

1. The promotion period is from 2 January to 31 March 2026, both dates inclusive (the “Promotion Period”).
2. The 0% Unit Trusts Offer is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “Bank”), but excluding Private Banking clients, Commercial Banking clients and Business Banking clients (the “Clients”).
3. To enjoy the 0% Unit Trusts Offer, Clients are required to (i) subscribe with a valid **sole name** Investment Fund Account (i.e. joint name Investment Account not applicable) **and** (ii) satisfy either of the followings (each, an “Eligible Client”),
  - a. **New Client**
    - i. Clients, who have signed up for new Investment Fund Accounts through Online Banking or branch channel during the Promotion Period, have not held any Investment Fund Account with the Bank (either in sole name or joint names as primary holder) in the past 12 months prior to the current signing up for the new Investment Fund Account(s) during the Promotion Period; OR
    - ii. Clients, who have already signed up for Investment Fund Accounts with the Bank and have never made any investment fund subscription (excluding money market funds and SC Invest subscription) on or before 31 December 2025; OR
  - b. **Selected Client** – Clients who have already signed up for Investment Fund Accounts on or before 31 December 2025 and have not made any investment fund subscription (excluding any money market funds and SC Invest subscription) or switching transaction in the past 12 months prior to making the relevant new investment fund transaction(s) during the Promotion Period.

4. The 0% Unit Trusts Offer is only applicable to subscription of Class A funds (funds with subscription fee charged upon purchase) through Online Unit Trusts trading platform on the first order date during the Promotion Period. Fund switching, SC Invest subscription and subscription through any other channel are NOT eligible for the 0% Unit Trusts Offer.
5. Under the 0% Unit Trusts Offer and further subject to Clause 4, Eligible Clients from Priority Private, Priority Banking, Premium Banking, and Easy Banking will be entitled to 0% online subscription fee up to the “Offer Cap” on the first order date.

Please refer to the following table for details:

Client's Banking Plan	Eligible Client Group (New or Selected clients)	Designated Transaction Amount Cap for 0% Unit Trust Offer “Offer Cap”
Priority Private (Professional Investor)^	New	HKD3,500,000
Priority Private (Non-Professional Investor) and Priority Banking	New	HKD1,000,000
Premium Banking and Easy Banking	New	HKD100,000
Priority Private, Priority Banking, Premium Banking and Easy Banking	Selected	HKD100,000

^ Priority Private (Professional Investor) Client must maintain Professional Investor status throughout the Promotion Period in order to enjoy the 0% online subscription fee as Priority Private (Professional Investor) up to the applicable “Offer Cap”.

6. Up to 2% online subscription fee will be applied to all subsequent fund subscriptions made on Online Unit Trust trading platform after the accumulated transaction amount exceeds the corresponding Offer Cap granted to Eligible Clients from Priority Private, Priority Banking, Premium Banking, and Easy Banking (specified in Clause 5) during the Promotion Period.
7. If Eligible Client's banking plan has ever been in Priority Banking or in Premium Banking at the end of any month during the Promotion Period, the Eligible Client will be regarded as a Priority Banking or a Premium Banking Client for the whole Promotion Period for the purpose of “0% Unit Trusts Offer”. Otherwise, the Eligible Client will be regarded as an Easy Banking Client in the “0% Unit Trusts Offer” for the whole Promotion Period. If Eligible Client maintains Priority Private banking plan until the end of Promotion Period, the Eligible Client will be regarded as a Priority Private Client for the purpose of “0% Unit Trusts Offer”.
8. Subject to Clause 9 Eligible Client will first be charged with up to 2% online subscription fee for Class A fund when making the fund subscription on Online Unit Trust trading platform during the Promotion Period. Upon verifying the eligibility of the 0% Unit Trusts Offer by the Bank, the Bank will refund such amount of the subscription fee as represented by the difference between the amount of subscription fee charged and 0% of the subscription fee, as the case may be, by way of subscription fee rebate.
9. The rebate will be credited to the Eligible Client's sole name HKD account with the Bank **on or before 30 June 2026** in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account. If the Eligible Client has more than one account under the same account type, the Bank will select the one with the earliest opening date based on the Bank's records.
10. For non-HKD denominated transactions, the rebate amount will be calculated based on the transaction amount converted into HKD using the prevailing foreign exchange rate on the relevant transaction date as determined by the Bank.
11. The relevant Investment Fund Account(s) and settlement account must still be valid at the time when the subscription fee rebate is credited, otherwise, the credit of subscription fee rebate will be forfeited.
12. The Bank reserves the right to alter, extend or terminate the 0% Unit Trusts Offer and amend these terms and conditions at any time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
13. If Eligible Clients are entitled to the 0% Unit Trusts Offer in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Clients one of or part of the entitled offers only.
14. Each of the banking products or services set out 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.
15. Upon providing subscription instruction, the Clients will be subject to Suitability Assessment which may lead to unsuccessful online order placement. For more details, please refer to the FAQ on <https://www.sc.com/hk/utonline/faq/>.
16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

#### Important Note

Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in Investment Fund unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

#### Risk Disclosure Statement for Investment Fund Services

- Investment involves risks. The prices of units / shares of unit trusts or mutual funds fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. It is as likely that losses will be incurred rather than profit made as a result of buying and selling unit trusts or mutual funds. Past performance of any Investment Fund is no guide to its future performance.
- Investors should carefully read the relevant offering documents and in particular the Terms & Conditions contained therein, the investment policies and the risk factors and latest financial results information. It is desirable that the Investor seeks independent financial advice with respect to any investment decision.
- Investors should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective, investment experience, financial situation and risk tolerance level before making any investment decision.

#### Notes

- This document / webpage does not constitute any prediction of likely future price movements.
- Investors should not make investment decisions based on this document / webpage alone.
- This document / webpage has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.