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Terms and Conditions for Wealth Management Connect Promotion

I. General Terms and Conditions

1. The promotion comprises of the offers under Sections II – III (each an “Offer”, collectively “Offers”) and the promotion period for the Offers is from **1 January 2026 to 31 March 2026**, both dates inclusive (the “**Promotion Period**”).
2. “**New Client**” refers to a client who did NOT, in the past 12 months from the date of the current sign up for Priority Banking during the Promotion Period, 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 distribution 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 Client also include clients who have signed up for Easy Banking via SC Mobile during the Promotion Period and upgraded to Priority Banking within the same calendar month of the sign-up.
3. For joint account(s), only the primary account holder will be eligible to enjoy the Offer(s).
4. If a client is entitled to an Offer in conjunction with other promotional offers during the Promotion Period, Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right to grant to the client all or part of the entitled Offers at its sole discretion.
5. “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.
6. A client’s enrolment in and application for Wealth Management Connect Account Service as mentioned under an Offer must remain in effect at the time when the corresponding Offer is awarded or delivered to the client. Otherwise, the reward will be forfeited absolutely, and that the client will not be compensated in any way.
7. If after an Offer is awarded or delivered to a client, the client terminates the Wealth Management Connect Account Service to which the Offer is related within 12 months from the date of the current sign up, the Bank reserves the right to charge an amount equivalent to the value of the Offer as an

administration fee and debit the same amount from any of the client's account with the Bank without prior notice.

8. The Bank reserves the right to determine the calculation methods applied under the Offers (including in ascertaining the amount of any applicable balance requirement) and verify the client's transaction records in considering the client's eligibility for the Offers. In case of any disputes, the Bank's decision shall be final and binding.
9. If the relevant account balance (or premium under any life assurance basic plans) is denominated in foreign currency, for the purpose of calculating any entitlement under the Offer(s), the Bank's exchange rate (or exchange rate determined by Prudential Hong Kong Limited (a member of Prudential plc group) for insurance premium) quoted at its discretion from time to time will be adopted for converting the relevant account balance (or insurance premium) from the foreign currency to HKD equivalent, which will then be used to calculate the relevant Offer(s) entitlement.
10. 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.
11. The Bank reserves the right to vary, extend, terminate and/or cancel any of the Offer(s) or to amend any of the terms and conditions herein from time to time without prior notice. In case of any disputes, the Bank's decision shall be final and binding.
12. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

II Terms and Conditions for Maintenance Fee Waiver Offer (the "Fee Waiver Offer")

1. A New Client who has successfully signed up for the following account and services during the Promotion Period may enjoy the Fee Waiver Offer:
 - i. Priority Banking; and
 - ii. Wealth Management Connect Southbound account service.
2. The Fee Waiver Offer involves a waiver of the Priority Banking maintenance fee for the first 8 quarters as from the date on which the Wealth Management Connect Southbound account service is successfully signed up.
3. Upon the expiration of the Fee Waiver Offer, if the average daily Relationship Balance of the New Client within a quarter fall 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 and Conditions which can be obtained at any of our branches or at our website sc.com/HK.
4. New Client will be entitled to the Fee Waiver Offer only once during the Promotion Period.

III. Terms and Conditions for Wealth Management Connect Signup Reward (the “WMC Signup Reward Offer”)

1. A New Client will be entitled to the WMC Signup Reward Offer that comprises voucher(s) of the value of HKD1,500 in aggregate by (i) successfully opening a WMC Southbound account during the Promotion Period, (ii) completing the Customer Investment Profile, and (iii) signing the Wealth Management Connect (Southbound) Consent Form.
2. A New Client will be entitled to the WMC Signup Reward Offer only once during the Promotion Period.
3. To receive the WMC Signup Reward Offer, the New Client who has fulfilled the requirements can make an appointment and visit the Hong Kong branches in person to do so by **September 30, 2026**

Notes:

- This document does not constitute any offer, invitation, or recommendation to any person to enter any transaction described therein or any similar transaction, nor does it constitute any prediction of likely future price movements.
- Investor(s) should not make investment decision based on this document alone.
- This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.