



Notice of Changes on Bonus Reward of Wealth Saver Account

With effect from 1st January 2026 (the “**Effective Date**”), the applicable rates for the bonus reward (the “**Bonus Reward**”) of Wealth Saver Account (“**WSA**”) of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in Hong Kong Dollar (“**HKD**”) and United States Dollar (“**USD**”) will be adjusted as follows. The total return on a WSA in HKD and USD, which includes the interest amount based on the prevailing Board Rate of Savings Account (“**Savings Interest Rate**”) and bonus reward amount based on the Bonus Reward, will therefore be adjusted accordingly.

HKD WSA

Required average daily Relationship Balance of a calendar month (in HKD)	Bonus Reward Tier	Savings Interest Rate* (p.a.)	Bonus Reward (p.a.)	Total Return (p.a.)
\$2,000,000 to below \$8,000,000	Tier 1	0.001%	1.499%	1.50%
\$8,000,000 or above	Tier 2	0.001%	1.699%	1.70%

USD WSA

Required average daily Relationship Balance of a calendar month (in HKD)	Bonus Reward Tier	Savings Interest Rate* (p.a.)	Bonus Reward (p.a.)	Total Return (p.a.)
\$2,000,000 to below \$8,000,000	Tier 1	0.001%	2.599%	2.60%
\$8,000,000 or above	Tier 2	0.001%	2.799%	2.80%

*The Savings Interest Rate was quoted on 19 December 2025 for reference only. It may change from time to time at the Bank’s sole and absolute discretion. Please refer to any of our branches and website for the latest corresponding Savings Interest Rate.

The above changes shall be binding on you if you continue to maintain a WSA with us on or after the Effective Date. If you do not wish to accept the above changes, please refer to the applicable terms and conditions and let us know. We may however not be able to continue providing services to you if the above changes are not accepted.

You may visit our website at www.sc.com/hk for more details.

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

Standard Chartered Bank (Hong Kong) Limited

December 2025

Issued by Standard Chartered Bank (Hong Kong) Limited



關於 Wealth Saver 戶口獎賞之修訂通知

由 2026 年 1 月 1 日 (「生效日期」) 起，渣打銀行 (香港) 有限公司 (「本行」) 港元和美元 Wealth Saver 戶口適用之獎賞 (「獎賞」) 將如下表所列作出修訂。港元和美元 Wealth Saver 戶口之總回報包含儲蓄存款年利率 (「存款利率」) 之利息及適用之獎賞的獎賞金額。因此，總回報亦將作出相應調整。

港元 Wealth Saver 戶口

當月之每日平均總結餘要求 (港元)	獎賞等級	存款利率* (p.a.)	獎賞 (p.a.)	總回報 (p.a.)
\$2,000,000 – \$8,000,000 以下	獎賞(等級 1)	0.001%	1.499%	1.50%
\$8,000,000 或以上	獎賞(等級 2)	0.001%	1.699%	1.70%

美元 Wealth Saver 戶口

當月之每日平均總結餘要求 (港元)	獎賞等級	存款利率* (p.a.)	獎賞 (p.a.)	總回報 (p.a.)
\$2,000,000 – \$8,000,000 以下	獎賞(等級 1)	0.001%	2.599%	2.60%
\$8,000,000 或以上	獎賞(等級 2)	0.001%	2.799%	2.80%

*存款利率為本行於 2025 年 12 月 19 日之存款利率及只供參考，本行保留隨時修改相關存款利率之絕對權利。閣下可親臨分行及瀏覽本行網站了解最新之相關存款利率。

若閣下於生效日期或之後保留 Wealth Saver 戶口，則上述變更將對閣下具有約束力。若閣下不希望接受上述變更，請參閱適用條款及細則並告知本行。若上述變更未被接受，本行可能無法繼續為閣下提供相關服務。

閣下亦可造訪本行網站 www.sc.com/hk/zh 了解更多。

中英文版本之內容如有歧義，概以英文版本為準。

渣打銀行 (香港) 有限公司

2025 年 12 月

由渣打銀行 (香港) 有限公司刊發