



### Notice of Changes to Terms and Conditions of Wealth Saver Account

With effect from 1<sup>st</sup> April 2024 (“**Effective Date**”), Terms and Conditions of Wealth Saver Account (“**WSA**”) of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) shall be revised as set out below. New contents are underlined and removed contents are marked with strikethrough lines.

Clause in Terms and Conditions of WSA	Changes															
<b>Clause 5</b>	<ul style="list-style-type: none"> <li><i>Bonus Reward will no longer be listed in the Terms and Conditions of WSA. The latest Bonus Reward is available at any of our branches/website/Online Banking/ SC Mobile App. Clause 5 will be changed as follows:</i></li> </ul> <p>An Eligible Client who signs up for a WSA may enjoy interest (“<b>Interest Amount</b>”) based on the prevailing Board Rate of Savings Account (“<b>Savings Interest Rate</b>”) and bonus reward amount (“<b>Bonus Reward Amount</b>”) based on applicable rates for the bonus reward (“<b>Bonus Reward</b>”) in respective currency <del>as shown in the table below</del>. The Bonus Reward Tier that you may be entitled to depends on your average daily Relationship Balance (as defined in clause 10) for each calendar month.</p> <table border="1" data-bbox="402 1144 1511 1407"> <thead> <tr> <th data-bbox="402 1144 743 1276" rowspan="2">Required average daily Relationship Balance of a calendar month (in HKD)</th> <th data-bbox="748 1144 938 1276" rowspan="2">Bonus Reward Tier</th> <th colspan="3" data-bbox="943 1144 1511 1192">Bonus Reward</th> </tr> <tr> <th data-bbox="943 1192 1130 1276">HKD</th> <th data-bbox="1135 1192 1321 1276">USD</th> <th data-bbox="1326 1192 1511 1276">CNY</th> </tr> </thead> <tbody> <tr> <td data-bbox="402 1276 743 1360">\$2,000,000 to below \$8,000,000</td> <td data-bbox="748 1276 938 1360">Tier 1</td> <td colspan="3" data-bbox="943 1276 1511 1360" rowspan="2" style="text-align: center;"><b><u>Refer to our relevant product webpage/ materials provided at our branches/Online Banking/SC Mobile App.</u></b></td> </tr> <tr> <td data-bbox="402 1360 743 1407">\$8,000,000 or above</td> <td data-bbox="748 1360 938 1407">Tier 2</td> </tr> </tbody> </table>	Required average daily Relationship Balance of a calendar month (in HKD)	Bonus Reward Tier	Bonus Reward			HKD	USD	CNY	\$2,000,000 to below \$8,000,000	Tier 1	<b><u>Refer to our relevant product webpage/ materials provided at our branches/Online Banking/SC Mobile App.</u></b>			\$8,000,000 or above	Tier 2
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<b>Clause 6</b>	<ul style="list-style-type: none"> <li><i>Clause 6 will be changed as follows:</i></li> </ul> <p>While WSA has no limit on account balance, <b>the Bonus Reward is applicable to the first <u>HKD5,000,000 / USD1,000,000 / CNY5,000,000</u> of each WSA only (“Capped Amount”)</b>. If the WSA balance exceeds the Capped Amount, the remaining amount will be entitled to the Savings Interest Rate only. The Bonus Reward and the Capped Amount may be amended by the Bank from time to time at its sole discretion.</p>															
<b>Important Notes / Clause 11</b>	<ul style="list-style-type: none"> <li><i>Important Notes and Clause 11 will be changed as follows:</i></li> </ul> <p>For the avoidance of doubt, the Savings Interest Rate and the Bonus Reward are for reference only, which may be changed from time to time at the Bank’s sole discretion. Savings Interest Rate <b><u>and Bonus Reward are</u></b> available at any of our branches/website/<b><u>Online Banking/SC Mobile App.</u></b></p>															



The above changes shall be binding on you if you continue to retain 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.

For enquiry, please contact us at 2886 8868. You may visit our website at [www.sc.com/hk](http://www.sc.com/hk) to obtain a copy of the revised version of Terms and Conditions of WSA on or after the Effective Date.

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

February 2024

*Issued by Standard Chartered Bank (Hong Kong) Limited*



### 關於 Wealth Saver 戶口之條款及細則之更改通知

由 2024 年 4 月 1 日（「生效日」）起，渣打銀行（香港）有限公司（「本行」）之 Wealth Saver 戶口之條款及細則將如下表所列作出修訂。新增內容以底線列明，刪除之內容以劃掉方式列明。

Wealth Saver 戶口之條款及細則	修訂															
條款 5	<ul style="list-style-type: none"> <li>• <i>Wealth Saver</i> 戶口之條款及細則將不再列出獎賞。最新之獎賞可於分行/本行網頁/網上理財/SC Mobile 應用程式查詢。條款 5 將作出以下修訂:</li> </ul> <p>合資格客戶開立 Wealth Saver 戶口可享相應貨幣之儲蓄存款年利率（「存款利率」）之利息（「利息金額」）及下表所基於適用之獎賞（「獎賞」）之獎賞金額（「獎賞金額」）。閣下所獲得的獎賞等級取決於閣下當月之每日平均總結餘（如下文第 10 條所定義）。</p> <table border="1"> <thead> <tr> <th rowspan="2">當月之每日平均總結餘要求 (港元)</th> <th rowspan="2">獎賞等級</th> <th colspan="3">獎賞</th> </tr> <tr> <th>港元</th> <th>美元</th> <th>人民幣</th> </tr> </thead> <tbody> <tr> <td>\$2,000,000 – \$8,000,000 以下</td> <td>獎賞(等級 1)</td> <td colspan="3" rowspan="2">參閱本行相關產品網頁/分行提供的產品資料/網上理財/SC Mobile 應用程式</td> </tr> <tr> <td>\$8,000,000 或以上</td> <td>獎賞(等級 2)</td> </tr> </tbody> </table>	當月之每日平均總結餘要求 (港元)	獎賞等級	獎賞			港元	美元	人民幣	\$2,000,000 – \$8,000,000 以下	獎賞(等級 1)	參閱本行相關產品網頁/分行提供的產品資料/網上理財/SC Mobile 應用程式			\$8,000,000 或以上	獎賞(等級 2)
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\$8,000,000 或以上	獎賞(等級 2)															
條款 6	<ul style="list-style-type: none"> <li>• 條款 6 將作出以下修訂:</li> </ul> <p>Wealth Saver 戶口並沒有存款結存限制，但獎賞只適用於每個 Wealth Saver 戶口的首港元 <u>5,000,000 / 美元 1,000,000 / 人民幣 5,000,000</u>（「上限金額」）。若 Wealth Saver 戶口存款結存超過上限金額，餘下結存將只享有存款利率。本行保留隨時更改以及修訂獎賞及上限金額之絕對權利。</p>															
重要事項 / 條款 11	<ul style="list-style-type: none"> <li>• 重要事項及條款 11 將作出以下修訂:</li> </ul> <p>為免生疑，存款利率及獎賞僅供參考而並非保證，本行保留隨時更改以及修訂之絕對權利。請親臨分行/於本行網頁/<u>網上理財/SC Mobile 應用程式</u>查詢最新之存款利率及獎賞。</p>															

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。

如需查詢，請致電 2886 8868 聯絡我們。閣下亦可造訪本行網站 [www.sc.com/hk](http://www.sc.com/hk)，於生效日期或之後獲取一份 Wealth Saver 戶口之條款及細則的修訂副本。

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

2024 年 2 月

由渣打銀行（香港）有限公司刊發