

## Financial Needs Analysis Promotion

**Premium banking and Personal banking clients** who successfully complete the Financial Needs Analysis at branch during the promotion period can receive **HKD100 ParkN digital voucher**.

**Promotion Period: 2 October – 31 December 2025**

### Terms & Conditions for Financial Needs Analysis Offer

1. The promotion period is from 2 October to 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. Offer is applicable to Premium banking and Personal banking clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) whose account(s) is/are opened in his/her sole name or joint names but excluding Commercial Banking and Private Banking clients of the Bank (the “**Premium/ Personal banking Client**”).
3. Premium/ Personal banking Client can receive HKD100 ParkN digital voucher (the “**Offer**”) at branch if he/she does not have the Financial Needs Analysis (the “**FNA**”) record in the past 3 months and completes the FNA at branch during the Promotion Period (the “**Eligible Client**”), Each Eligible Client may only enjoy the Offer once irrespective of the number of times he/she has completed the FNA during the Promotion Period.
4. If an Eligible Client is entitled to the Offer in conjunction with other promotional offers, the Bank reserves the right to grant the client one of or part of the entitled offers only.
5. The Bank shall use the mobile phone number as per Bank’s record for digital voucher’s delivery. Eligible Client shall make sure the mobile phone number is valid and updated. There will not be replacements of the digital vouchers if it is lost in transit by reason of incorrect mobile phone number or otherwise and the Bank will not be liable for replacing the digital voucher or responsible for such loss or compensating the client when that happens. In case of disputes, the decision of the Bank shall be final and binding.
6. The client’s bank account must still be valid at the time when the ParkN digital voucher is delivered. Otherwise, the Offer will be forfeited.
7. The ParkN digital voucher is available while stocks last.
8. The Bank is not the supplier of the ParkN digital voucher and gives no guarantee as to the quality of goods and/or services provided by the supplier and shall not be held responsible for any liability arising from or in connection with the usage or consumption of such goods and/or services.
9. The use of the ParkN digital voucher is subject to the terms and conditions as stipulated by the supplier (if applicable).
10. The banking product or service 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 terminate, extend or vary this offer and to vary or modify any of its terms and conditions from time to time without prior notice. In case of disputes, the decision of the Bank 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.

## 財務需要分析禮遇

Premium 理財及個人銀行客戶推廣期內於分行成功完成財務需要分析，可獲得 **HK\$100 百佳電子優惠券**。

**推廣期: 2025 年 10 月 2 日至 12 月 31 日**

### 完成財務需要分析優惠之條款及細則

1. 推廣期由 2025 年 10 月 2 日至 12 月 31 日 (包括首尾兩日) (「推廣期」)。
2. 優惠只適用於渣打銀行(香港)有限公司(「本行」)之 Premium 理財及個人銀行客戶，但不包括本行之商業銀行客戶及私人銀行客戶。
3. Premium 理財及個人銀行客戶於推廣期前三個月內並無完成財務需要分析記錄，並於推廣期內於分行完成財務需要分析(「合資格客戶」)，可於分行獲得 HK\$100 百佳電子優惠券(「優惠」)。推廣期內每位合資格客戶不論完成財務需要分析次數多少，只可獲贈優惠一次。
4. 若客戶同時獲享其他推廣優惠，本行保留批准客戶之全部或部分優惠之權利。
5. 本行將根據銀行持有之手機號碼發放百佳電子優惠券。客戶需確保此手機號碼正確無誤。如果電子優惠券由於手機號碼不正確或其他原因而遺失，電子優惠券將不獲補發，並且在發生這種情況時，本行將不對此損失負責或賠償客戶。如有任何爭議，本行保留最終決定權。
6. 合資格客戶之銀行戶口必須於百佳電子優惠券發放時仍然有效，否則客戶將不能享有優惠。
7. 百佳電子優惠券數量有限，送完即止。
8. 本行並非此百佳電子優惠券之供應商，並不會對供應商所提供之產品和服務作出任何保證，或於使用其產品和服務所構成之後果負上任何責任。
9. 百佳電子優惠券須受其供應商所訂之條款及細則所規限(如適用)。
10. 條款及細則中列出之銀行產品或服務均受相關資格、申請過程及產品條款和細則所約束。有關詳情，請向分行職員查詢。
11. 本行保留隨時更改或終止上述優惠及更改上述任何條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
12. 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。