

# • Unleash your financial potential •

Discover new possibilities for prosperity with  
our comprehensive wealth solutions



standard  
chartered  
priority

## Your priorities get our priority

Your priorities are ours.

At Priority Banking, it is always about you, your needs and your aspirations. It is a special relationship that stems from our commitment to proactively partner with you for the long run, bringing you holistic solutions across your investments, protection, cash and lending needs.

As you sail from one life stage to the next, we provide exceptional services and advice tailored to your changing circumstances.

And we work closely with you to continually review your financial plan, making sure that it stays on track to achieve your goals.

Embark on the wealth-nurturing journey with us, and make your priorities a reality.



## I. Seamless everyday banking

You live a busy life. So you need convenient everyday banking that works for you.

To start your journey as a Priority Banking client, please follow these steps to make the most of our convenient and easy banking services:

**Register for SC Mobile App and Online Banking**

**Apply for your exclusive Priority Banking Credit Card  
or Standard Chartered Cathay Mastercard® /  
Standard Chartered Cathay Mastercard – Priority Banking /  
Standard Chartered Cathay Mastercard – Priority Private**

**Register for phone banking service and change your ATM PIN**

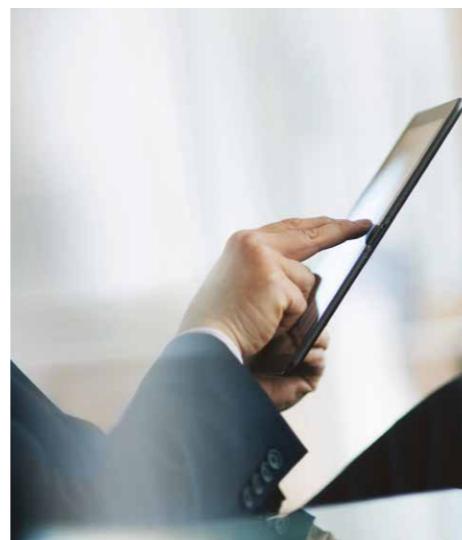
**Check out our 360° Rewards programme**

Please refer to Appendix 6 on page 40 for the maintenance fee details of Priority Banking.

## Digital Banking

**SC Mobile App** makes your life easier with simple steps and enhanced protection, and is all you need to manage your everyday banking and make instructions on the go – real-time payment, cardless cash withdrawal, informed orders of investment, foreign exchange and insurance, and many more. You will enjoy peace of mind with SC Mobile Key, a digital security token, which offers added security to safeguard your online banking login and transactions.

**Online Banking** is another way to access your account information and manage your daily banking and investment needs. It is conveniently accessible from [sc.com/hk](http://sc.com/hk), which is easy to use and secure with two-factor authentication.



Conveniently manage your everyday banking needs, transfers and payments

- **SC Pay<sup>1</sup>** (FPS) allows you to receive money at ease by setting your account as FPS default receiving account, and offers free real-time interbank transfer of up to HKD200,000<sup>1</sup> daily. All you need is a mobile number, email address, FPS ID or QR code. You can instantly receive funds from and transfer funds to accounts in local banks or Stored Value Facilities in Hong Kong Dollar or Renminbi.
- **Scan & Pay<sup>2</sup>** in SC Mobile App enables you to pay your utilities and bills from the Government or merchants by scanning the FPS QR code on the bills.
- **QR Cash<sup>3</sup>** supports simpler and faster cash withdrawal. Without using your ATM card, simply scan the QR code on any Standard Chartered or designated JETCO ATMs with SC Mobile App and you can get cash conveniently.

Download our SC Mobile App<sup>4</sup> now.



### Remarks:

- <sup>1</sup> You will be able to transfer up to HKD200,000 to non-registered payees and merchants after increasing your transfer limit on SC Mobile App or Online Banking.
- <sup>2</sup> SC Pay and Scan & Pay are only applicable to payees who have registered for FPS service.
- <sup>3</sup> Your daily cardless withdrawal limit is HKD10,000 or equivalent.
- <sup>4</sup> App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

## Manage your wealth at your fingertips



## Priority access to day-to-day banking

You deserve a priority and exclusive access to banking services wherever you go.

- As our privileged Priority Banking client, you enjoy access to **Priority Banking centres** worldwide.
- A **24x7 dedicated Priority Banking hotline** (852) 2886 8866 is here to serve you. Easy-to-use, manned and automated phone banking services are available in English, Cantonese and Mandarin.
- Enjoy remote interaction with your Relationship Manager via the **myRM platform** in a secure way through SC Mobile App or SC Online Banking. You will be guided through the latest market views with personalised advice.
- **Stacy**, our virtual assistant, is dedicated to answering your banking questions **24x7**. She is ready to serve you on our website at [sc.com/hk](http://sc.com/hk) and on SC Mobile App.



**Notes:**

<sup>1</sup> "Your current portfolio holdings" refers to your holdings with Standard Chartered Bank (Hong Kong) Limited (the "Bank")  
<sup>2</sup> Based on your current risk profile at the Bank, you can factor in your preferred risk profile at a lower risk level but not a higher risk level.

**Note:** myRM platform is only applicable to Priority Private and Priority Banking clients.

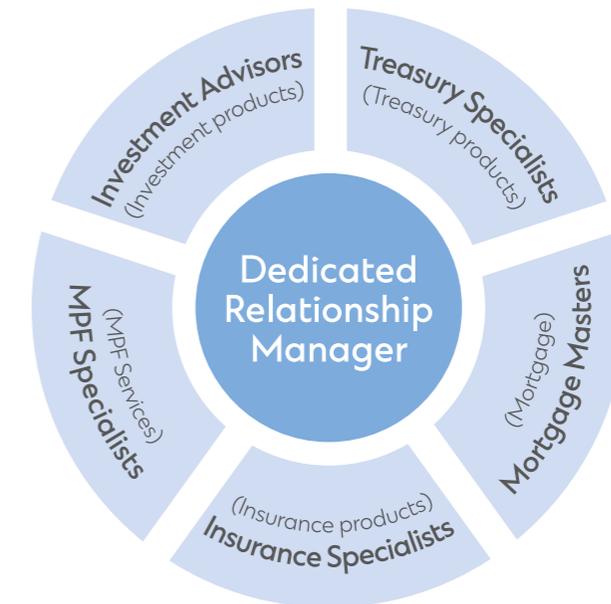


## 2. Sophisticated wealth and property solutions

With so many choices out there, identifying the right investment for you isn't easy. This is where Priority Banking comes in. Your dedicated Relationship Manager will provide you with personalised wealth solutions that are in line with your financial goals and risk profile.

### Team of experts

Trained by the Standard Chartered — INSEAD Wealth Academy, your dedicated Relationship Manager is supported by product specialists to provide you with all-weather wealth management solutions meeting your financial goals and risk appetite.



**Important Note:** Structured Notes are structured products involving derivatives. Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in that investment product 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.

## World-class wealth management solutions

We offer a full suite of investment products and wealth lending solution backed by professional market insights.

- **Investment Funds**

Our in-house Fund Select team analyses hundreds of funds from top local and global providers and identifies quality funds under different asset classes for you. So you can select funds that match your goals and risk profile.

- **Securities**

We believe every dollar counts when it comes to maximising your returns. That's why we offer you trade lodgement waiver and custodial fee waiver.

- **Foreign Exchange**

We provide you with a one-stop FX platform on SC Mobile App, with all the handy functions and extensive data that you need.

- **Bonds and Structured Notes**

Our Debt Securities Services provide you with various choices of bonds and structured notes to help you diversify your portfolio and achieve your investment goals.

- **WealthPro**

Our WealthPro, which is a multi-purpose facility, offers funding to implement your personal and investment plans while letting you enjoy the flexibility to hold on to your current assets.

## MPF services

Powered by our strong partnership with Manulife, the No. 1 MPF Scheme Sponsor<sup>1</sup>, our professional MPF specialists at designated branches tailor comprehensive retirement planning services with quality MPF solutions to facilitate your retirement planning, enabling you to manage your wealth and MPF assets at your fingertips.

**Remark:**

<sup>1</sup> Standard Chartered Bank (Hong Kong) Limited is a distributor of the MPF scheme, a product of Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Source: "Mercer MPF Market Shares Report" as of 31 March 2021 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.

**Risk Disclosure Statement:**

- Investment involves risks. The prices of investment products fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. Past performance is no guide to its future performance.
- Investors should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and are advised to seek independent professional advice before making any investment decision.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

For detailed Risk Disclosure Statement, please refer to Appendix 3 on pages 29-32.

## Full suite of property solutions

A great property isn't just a home – it's an investment that can grow in value.

But buying or refurbishing property can be a painstaking process, whether you're a seasoned investor or a first-time home buyer. We can help to make it easier.

- **Mortgage Master** to help you navigate the complexities of buying a home and find the financing option best suited to your needs.

- **Wide range of plans and acceptable collateral** to suit your needs with preferential interest rates and swift approval.

- o Deposit linked feature allows your deposits to enjoy the same interest rate as your mortgage loan.

- **Home contents insurance** to protect the contents of your home against unforeseen incidents such as fire and theft.

**Remarks:**

<sup>1</sup> The banking product(s) and service(s) set out in this section is/are subject to respective eligibility, application process and product terms and conditions or other banking agreement. For details, please contact the Bank's staff. The approval of the mortgage loan applicable and/or the above offer is subject to the decision of the Bank at its discretion, which shall be final, binding and conclusive. The Bank will not be responsible for any compensation under any circumstances.

<sup>2</sup> Home contents insurance refers to Allianz Home Protect Plan and is underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch ("**Allianz**") which is a general insurer authorized and regulated by the Insurance Authority of the Hong Kong SAR. The Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") is an insurance agent appointed by Allianz. To the extent permissible by law, the Bank shall not be liable to any person for the use of any of the above information. The Bank does not accept any responsibility regarding any statement made in or any discrepancy or omission between the contract of insurance, insurance application, policy details and this booklet. This offer is not transferable, returnable or redeemable for cash.

**Notes:**

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

To borrow or not to borrow? Borrow only if you can repay!



### 3. Comprehensive insurance solutions

You never know what's around the corner. But unexpected events can have major financial implications. You and your family deserve the best protection possible, with solutions tailored to protect for all potential risks.

Our team of Insurance Specialists will partner with your Relationship Manager to select and tailor the right protection for you and your family.

- Ensure adequate protection for your loved ones
- Quality medical protection to ease your worries of the expenses on high quality treatments
- Critical illness protection to pay a lump sum for your needs
- Savings plan to make your dreams a reality

#### Legacy and retirement planning solutions

Retiring from work shouldn't mean retiring from life. With our professional advice, your retirement reality can match the dreams you've worked so hard to achieve. We will work out the right annuity solutions to help you plan for a comfortable retirement. And with our legacy planning solutions, you can have full control of your assets, ensuring your hard-earned wealth is transferred smoothly to the next generation.



## 4. International banking solutions and services

Your horizons are expanding, but living life in multiple regions can make managing your financial priorities more complicated. With our deep roots in Greater China and other parts of the world, we can help you navigate the complexities of global banking.

As a leading International Bank with more than 160 years of worldwide experience and an extensive network, Standard Chartered has the expertise, wisdom and vision to help you build wealth beyond borders. It's good to know you can rely on our professional International Banking services to help you capture cross-border financial opportunities, and make more informed decisions every step of the way towards success.

### Global recognition of Priority status

As a qualified Priority Banking client in any region, you will enjoy the same priority status and privileges across over 30 markets in Asia, Africa and in the Middle East.



### Free online overseas remittance

With SC Mobile App or Online Banking, you can remit funds around the world in a few easy steps<sup>1</sup> and enjoy \$0 service fee.

### Multi-Currency Mastercard Debit Card

Whether you are shopping or travelling abroad, you can now debit directly from the foreign currencies in your Integrated Deposits Savings Account, without having to worry about exchange rates or handling fees<sup>2</sup>. You can also withdraw cash from SC ATMs and ATMs that carry JETCO, Mastercard<sup>®</sup> or Maestro logos anywhere in the world<sup>2,3</sup>.

### Cross Border Witnessing Service for account opening<sup>4</sup>

With our Cross Border Witnessing Service, you can enjoy the convenience of completing the account opening forms of our designated offshore bank without the hassle of travelling.

### Global Link

With Global Link, you can link and view multiple accounts seamlessly in different countries in a single view.

#### Remarks:

- <sup>1</sup> The online remittance service is bound by the related Terms and Conditions. For details, please visit [www.sc.com/hk/bank-with-us/remittance/](http://www.sc.com/hk/bank-with-us/remittance/).
- <sup>2</sup> If there is insufficient available foreign currencies in the Account to settle the full amount of the transaction, or the transaction made is denominated in a currency outside of the supported 11 currencies of the Account, the transaction amount will be converted into HKD at an exchange rate we reasonably consider appropriate and the equivalent converted amount in HKD will be debited from the linked HKD Account. A foreign exchange rate mark-up fee of 0.95% on the full amount of the transaction will be charged to the Account. Please note that in case you have insufficient funds in HKD, the transaction will be rejected. For details, please refer to the Service Charges and Standard Chartered Multi-Currency Mastercard Debit Card Terms and Conditions.
- <sup>3</sup> The overseas cash withdrawals may also be subject to fees and charges imposed by the overseas local bank which provides the ATM service. Please pay attention before making cash withdrawal. Only HKD and RMB are available for cash withdrawals in local Standard Chartered ATMs and JETCO ATMs. Please pay attention to the relevant fees and charges when using ATM services at Mastercard<sup>®</sup> ATM network in Hong Kong. For details, please refer to the Service Charges or contact our staff.
- <sup>4</sup> SCBHK is not an agent of the designated bank and shall only provide clients with witnessing service for account opening purposes. Acceptance of your account opening application is subject to the sole and final discretion of the designated bank.



## 5. Exclusive privileges

As a privileged Priority Banking client, your relationship comes with our commitment to provide exceptional services and attention to your needs. To go the extra mile to get things done for you when it really counts. And since we believe banking is still about relationships, we recognise and reward your entire relationship with us.

### Priority Banking 360° Rewards

#### **Reward your relationship with 360° Rewards Points or Asia Miles**

We have introduced an exclusive and flexible total banking rewards scheme which allows you to earn 360° Rewards Points (Refer to Table 1) ("**Points**") or Asia Miles (Refer to Table 2) ("**Miles**") not only on your card spend, but on your banking accounts with us including deposits, structured investments series, premium deposit, investments, insurance, personal instalment loan and mortgage loan.



Your Points can be accessed only through the prestigious Priority Banking Credit Card, which is the key to unlocking exclusive benefits and exceptional rewards from your total banking relationship with us.

You can choose to redeem mileage or cash with Points by logging into the 360° Rewards Redemption Platform via SC Mobile App or Standard Chartered Online Banking.

**Table 1 (360° Rewards Points)**

Product category of eligible transactions	Reward basis	No. of points earned	The maximum points earned (monthly)
1) Priority Banking Credit Card	Every HKD1 retail spending made locally <sup>1</sup>	2	No Limit
	Every HKD1 retail spending made overseas <sup>1</sup>	3	No Limit
2) Deposits Structured Investment Series Premium Deposit	Every HKD200,000 daily average balance in a month <sup>2</sup>	400	6,000
3) Investments	Every HKD200,000 daily average balance in a month <sup>3</sup>	400	6,000
4) Insurance	Every HKD200,000 daily average balance in a month <sup>3</sup>	400	6,000
5) Personal Instalment Loan	Every HKD200,000 month end outstanding loan balance <sup>4</sup>	200	3,000
6) Mortgage Loan	Every HKD200,000 month end outstanding loan balance <sup>4</sup>	50	2,000

<sup>1</sup> The Points are earned under the Standard Chartered Priority Banking Credit Card 360° Rewards programme of Priority Banking Credit Card. For avoidance of doubt, clients will not earn any Points under Priority Banking 360° Rewards on credit card spending with other credit cards.

<sup>2</sup> Based on total number of calendar days in the relevant month.

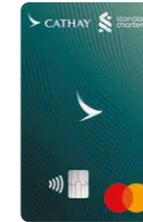
<sup>3</sup> Based on total number of days the Bank is open for business in the relevant month.

<sup>4</sup> As at the last calendar day in the relevant month.

**Note:**

Priority Banking clients **must maintain HKD1,000,000 minimum average daily Relationship Balance in each particular month** (this requirement is not applicable to the reward earned from credit card spending) and must spend at least once in retail transaction (including monthly instalment and bill payment and only those transactions posted in the relevant monthly statement will be counted) with their principal Priority Banking Credit Card or make cash advance in a month with their principal Priority Banking Credit Card in order to enjoy Priority Banking 360° Rewards (“360° Rewards Points”) for that particular month. For the avoidance of doubt, if a client’s average daily Relationship Balance in a particular month falls under HKD1,000,000, he or she shall not be entitled to 360° Rewards Points in that particular month.

For the detailed terms and conditions, please refer to Appendix 4 on pages 33-35.



Your **Standard Chartered Cathay Mastercard/Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private** is the key to enjoying a series of Asia Miles rewards and privileges from your total banking relationship with us. For details, please visit [sc.com/hk/en/cathay](http://sc.com/hk/en/cathay).

You can choose to redeem flight awards, hotel stays, car rentals and many other lifestyle awards with Asia Miles. For details, please visit [asiamiles.com](http://asiamiles.com).

**Table 2 (Asia Miles)**

Product category of eligible transactions	Reward basis	Asia Miles rewards	The maximum Asia Miles earned (monthly)
1) Standard Chartered Cathay Mastercard/Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private	Every HKD4 for dining, online and overseas spending <sup>1</sup>	A1	No Limit
	Every HKD6 for spending on other categories <sup>1</sup>	A1	No Limit
2) Deposits Structured Investment Series Premium Deposit	Every HKD200,000 daily average balance in a month <sup>2</sup>	A80	A1,200
3) Investments	Every HKD200,000 daily average balance in a month <sup>3</sup>	A80	A1,200
4) Insurance	Every HKD200,000 daily average balance in a month <sup>3</sup>	A80	A1,200
5) Personal Instalment Loan	Every HKD200,000 month end outstanding loan balance <sup>4</sup>	A40	A600
6) Mortgage Loan	Every HKD200,000 month end outstanding loan balance <sup>4</sup>	A10	A400

<sup>1</sup> The Miles are earned under the Standard Chartered Cathay Mastercard/Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private Rewards Scheme. For avoidance of doubt, clients will not earn any Miles under Priority Banking 360° Rewards on credit card spending with other credit cards.

<sup>2</sup> Based on total number of calendar days in the relevant month.

<sup>3</sup> Based on total number of days the Bank is open for business in the relevant month.

<sup>4</sup> As at the last calendar day in the relevant month.

**Note:**

Priority Banking clients **must maintain HKD1,000,000 minimum average daily Relationship Balance in each particular month** (this requirement is not applicable to the reward earned from credit card spending) and must spend at least once in retail transaction (including monthly instalment and bill payment and only those transactions posted in the relevant monthly statement will be counted) with their principal Standard Chartered Cathay Mastercard/Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private or make cash advance in a month with their principal Standard Chartered Cathay Mastercard/Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private in order to enjoy Priority Banking 360° Rewards (Asia Miles) for that particular month. For the avoidance of doubt, if a client’s average daily Relationship Balance in a particular month falls under HKD1,000,000, he or she shall not be entitled to 360° Rewards (Asia Miles) in that particular month.

For the detailed terms and conditions, please refer to Appendix 5 on pages 36-39.

Priority Banking clients who also hold valid principal Standard Chartered Priority Banking Credit Cards may choose to earn either Points or Miles under Priority Banking 360° Rewards. The entitlement of Reward Points or Asia Miles is also subject to the validity of the respective credit card.

Terms and conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit [www.asiamiles.com](http://www.asiamiles.com). The Bank is not obliged to notify clients of any changes or latest announcements of Asia Miles Limited. Clients understand and accept that the Bank is not the supplier of the reward (including Miles). The Bank shall bear no liability relating to any aspect of the reward, including without limitation, their quality, the supply, the descriptions of the reward provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the reward provided by the supplier, its employees, officers or agents.

**Remarks:**

Priority Banking credit card cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Priority Banking clients meeting the relevant Minimum Relationship Balance requirement as stipulated by the Bank from time to time. Cardholders are entitled to the above stated annual fee waiver so long as they meet the above stated criteria in the annual fee billing month. Otherwise, the Bank will charge an annual fee of **HKD2,400**.

The Annualised Percentage Rates (“APR”) for Priority Banking Credit Card are **35.70% (0.0914%** per day) for retail purchases and **35.93% (0.0847%** per day) for cash advance when credit card account is opened and it will be reviewed from time to time. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate, APR is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). For details of credit card services fees and charges, they are available on our website at [sc.com/hk](http://sc.com/hk).

All principal cardholders of **Standard Chartered Cathay Mastercard** are entitled to an annual fee waiver for the first year from the issuance date of their Cards. If they are Priority Banking clients and their **Average Daily Relationship Balance** is maintained at **HKD1,000,000** or above, or Premium Banking clients and their **Average Daily Relationship Balance** is maintained at **HKD200,000** or above, or payroll account clients, cardholders are entitled to the above stated annual fee waiver so long as cardholders meet the above-stated criteria in the annual fee billing month. The Bank will charge an annual fee of **HKD2,000** for the subsequent Card Membership Year and onwards. For details, please refer to the Standard Chartered Cathay Mastercard Annual Fee Waiver Terms and Conditions at <https://av.sc.com/hk/content/docs/hk-cx-t0-tnc>.

All principal cardholders of **Standard Chartered Cathay Mastercard – Priority Banking** who sign up for Priority Banking will enjoy the first year annual fee waiver if the **Average Daily Relationship Balance** is maintained at **HKD1,000,000** or above in the last two months prior to the annual fee billing month in the first year. Clients can continue to enjoy the card annual fee waiver if clients remain as Priority Banking client and maintain **Average Daily Relationship Balance** of **HKD1,000,000** or above from the second year. Cardholders will be charged an annual fee of **HKD4,000** on the third month from card opening date. From the second year and onwards, Cardholders will be charged an annual fee one month from the anniversary of Card opening month. For example, if Cardholders successfully applied for the Card in July 2021, Cardholders will be charged annual fee in October 2021, the second year annual fee in August 2022, the third year annual fee in August 2023 and so on. For details, please refer to the Standard Chartered Cathay Mastercard – Priority Banking Annual Fee Waiver Terms and Conditions at <https://av.sc.com/hk/content/docs/hk-cx-t1-tnc>.

All principal cardholders of **Standard Chartered Cathay Mastercard – Priority Private** who sign up for Priority Private will enjoy the first year annual fee waiver if the **Average Daily Relationship Balance** is maintained at **HKD8,000,000** or above in the last two months prior to the annual fee billing month in the first year. Clients can continue to enjoy the card annual fee waiver if clients remain as Priority Private client and maintain **Average Daily Relationship Balance** of **HKD8,000,000** or above from the second year. Cardholders will be charged an annual fee on the third month from card opening date. From the second year and onwards, Cardholders will be charged an annual fee one month from the anniversary of Card opening month. For example, if Cardholders successfully applied for the Card in July 2021, he/she will be charged annual fee in October 2021, the second year annual fee in August 2022, the third year annual fee in August 2023 and so on. The Bank will charge an annual fee of **HKD8,000** for every Card Membership Year. For details, please refer to the Standard Chartered Cathay Mastercard – Priority Private Annual Fee Waiver Terms and Conditions at <https://av.sc.com/hk/content/docs/hk-cx-t2-tnc>.

The Annualised Percentage Rates (“APR”) for Standard Chartered Cathay Mastercard/Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private are **35.70% (0.0914%** per day) for retail purchases and **35.93% (0.0847%** per day) for cash advance when credit card account is opened and it will be reviewed from time to time. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate, APR is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). For details of credit card services fee and charges, they are available on our website at [sc.com/hk](http://sc.com/hk).

## Wealth Saver Account

Exclusive for Priority Banking clients – on top of the prevailing Board Rate of Savings Account, enjoy applicable Bonus reward perpetually by maintaining designated average daily Relationship Balance every month. You can also deposit new funds and withdraw funds from the Wealth Saver Account anytime.

Learn more: [sc.com/hk/wsa](http://sc.com/hk/wsa)



## Asia Miles Time Deposit

Earn Asia Miles in bulk and in one go with **Asia Miles Time Deposit Rewards**<sup>^</sup>. Offers available for Hong Kong Dollar and selected foreign currencies.

<sup>^</sup> For the latest offer and other details, please contact our branch staff or visit our Asia Miles Time Deposit Rewards page at [sc.com/hk/amtd](http://sc.com/hk/amtd).

## Priority Banking Credit Card

Your internationally mobile lifestyle, be it work, business or leisure, means that you can be in Shanghai one day, Mumbai the next and Singapore a day later.

As a Priority Banking client, you can take advantage of the top-of-the-line complimentary **Priority Banking Credit Card**, which complements your global lifestyle and recognises your success.

Your Priority Banking Credit Card comes with exclusive travel insurance<sup>1</sup>, privileges and the convenience of Visa payWave.

**Remark:**

<sup>1</sup> The Plan is underwritten by MSIG Insurance (Hong Kong) Limited (“MSIG”). The above information is intended to be a general summary and should only be used for reference purposes. All terms, conditions and exclusions of the Plan are subject to MSIG’s policy wording. You may refer to Standard Chartered Priority Banking Credit Card’s webpage for policy wordings. For details of the coverage including the claims procedures, excess, conditions and exclusions, please contact MSIG Customer Service Hotline (852) 3122 6722 (Service hours: Monday – Friday 9am to 5:30pm, except Saturday, Sunday & public holidays).



## Priority Pass

As a special privilege for Principal Cardholder of Priority Banking Credit Card, you can get a **Priority Pass™ membership**, giving you 8 times complimentary access<sup>1</sup> to Priority Pass airport lounges all over the world within your first “Card Membership Year” (which is the full year from credit card issuance) with Priority Pass Card. To enjoy the offer in the subsequent Card Membership Year, Principal Cardholder is required to meet specific requirement. For details, please visit [sc.com/hk/pbvi](http://sc.com/hk/pbvi).

Please get your Priority Pass Card by registering via the URL: [sc.com/hk/priority/priority-pass/apply](http://sc.com/hk/priority/priority-pass/apply)

## Visa concierge at your service

Whether you're at home or abroad, you can contact the Visa Infinite Customer Centre for any assistance, such as: the latest travel information; entertainment and global restaurant recommendations and reservations; air tickets and hotel reservations; gift suggestions and delivery arrangements; business related services; shopping information; and emergency assistance.

For details on the above offers and more privileges:

Visa Infinite Customer Service Hotline: 800 901 869 (English)

Visa Infinite Website: [visa.com.hk/en\\_HK/infinite](http://visa.com.hk/en_HK/infinite)

Terms and conditions apply. For details, please refer to Visa Infinite website [visa.com.hk/en\\_HK/infinite](http://visa.com.hk/en_HK/infinite).

## Preferential pricing

You will receive preferential pricing on your deposits and loans, discounts and fee waivers on everyday banking transactions and on services like cheque books and cashier's orders.

## Exclusive invitations

You will be invited to lifestyle and sporting events as well as investment seminars.

### Remark:

<sup>1</sup> Lounge visits by Principal Cardholder who does not meet specific requirements, or exceeds the limit of 8 times within the same Card Membership Year, or for Supplementary Cardholder(s) and accompanying Guest(s) will be subject to a charge of **HKD210 plus VAT** (if applicable) per person per visit. Please visit [www.prioritypass.com](http://www.prioritypass.com) to find out more about the Priority Banking Credit Card. Offers are subject to the relevant conditions of use. Please visit our website [sc.com/hk/pp](http://sc.com/hk/pp) for details.

## Privileged pricing

	Priority Banking clients	Non-package banking clients
<b>Deposit</b>		
Interest Rate for Current Account	P – 1% p.a.	P + 8% p.a.
Overdraft Protection		
Handling Fee for Current Account Overdraft Protection	HKD60 per item (waived for clients applying for the Floating Overdraft Facility)	HKD120 per item
Standing Instructions – Set Up	Free	HKD100 per item
Replacement of ATM Card	Free	HKD50 per card
Handling Fee* for Overseas ATM cash withdrawal	Free	JETCO/Mastercard/Cirrus/Visa/PLUS: HKD28 UnionPay: HKD15
<b>Foreign exchange services</b>		
Foreign Currency Notes Deposit into/Withdraw from the Same Currency Account	Limit on Currency and Amount: AUD 3,000    CAD 3,000 CHF 3,000    EUR 3,000 GBP 3,000    JPY 300,000 NZD 3,000    SGD 3,000 USD 7,500	Limit on Currency and Amount: AUD 1,500    CAD 1,500 CHF 1,500    EUR 1,500 GBP 1,500    JPY 150,000 NZD 1,500    SGD 1,500 USD 2,500
For amount below or equal to stated limit per client per day: Waived		
<b>Investment</b>		
Investment Fund – Lump sum subscription: Funds with subscription fees of 5% or above	Less 1.5% subscription fee	Less 0.25% subscription fee
Investment Fund – Monthly Investment Plan: With monthly investment amount of HKD5,000/USD650 or above	Less 1.5% subscription fee	Less 0.25% subscription fee
Online Securities Trading: Free real-time price quote plan (per month)	1,000 quotes	200 quotes
<b>Remittances</b>		
Inward Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs))	Free	HKD15 per transaction
Inward Telegraphic Transfer	Free	HKD65 per transaction
Outward Telegraphic Transfer – Other Banks	HKD120 per request	HKD200 per request
Outward Telegraphic Transfer – Additional Fee for Non-Domicile Currency Telegraphic Transfer	HKD60 per request	HKD100 per request
Outward Telegraphic Transfer – between Standard Chartered	Waived	HKD200 per request
Outward Demand Draft	HKD50 per item	HKD100 per item

\* Not applicable to credit card cash advance.

The above fees and charges may be adjusted from time to time. For details, please contact your Relationship Manager.

To borrow or not to borrow? Borrow only if you can repay!

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

You may, at any time and without charge, choose not to receive any of our future marketing communications. If you choose not to receive any marketing communications from the Bank, please write to us and provide your (1) name and (2) account number or HKID/passport number by mail to Standard Chartered Bank (Hong Kong) Limited, GPO Box 21, Hong Kong or visit any of our branches (applicable to personal clients only).

**Appendix 1 – Service Features on Priority Banking Card**

Access all accounts<sup>1</sup> linked with your Priority Banking Card at over 3,000 Standard Chartered and JETCO ATMs in Hong Kong, Macau and Mainland China:

- Make cash withdrawals
- Transfer funds
- Pay credit card bills
- Check account balances
- Request a cheque book or statement
- Deposit funds at designated ATMs
- Change your Personal Identification Number (PIN)
- Pay pre-defined merchants’ bills (Jet Payment)
- Make donations to charity organizations of Hong Kong

Additionally, Priority Banking clients can make cash withdrawal at no extra handling fee<sup>2</sup> at UnionPay / CIRRUS / PLUS / JETCO ATM network.

Balance checking at any worldwide UnionPay / CIRRUS ATMs<sup>3</sup> and Mainland China and Macau JETCO ATMs is free.

**Remarks:**

- <sup>1</sup> Client can link up to 3 accounts on the Priority Banking Card (the “**ATM Card**”).
- <sup>2</sup> Not applicable to credit card cash advances.
- <sup>3</sup> Please refer to the ATM Card back for which international network the ATM Card can be used on.

## Appendix 2 – Important Notes

### Important Notes for Wealth Saver Account:

- Terms and conditions apply. For Bonus Reward details and related Terms and Conditions for Wealth Saver Account, please visit [sc.com/hk/wsa](http://sc.com/hk/wsa).

### Important Notes for Life Insurance:

- The life assurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (a member of Prudential plc group) (“**Prudential**”). Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.
- If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by Prudential at 8/F., Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 days after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.
- Standard Chartered Bank (Hong Kong) Limited (“**SCBHK**”) is an insurance agent of Prudential.
- As the issuer of the life assurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of SCBHK. This booklet is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. SCBHK does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall SCBHK be held liable in any manner whatsoever in relation to your contract of insurance.
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- This booklet does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.
- The material and information contained on this booklet should be read in conjunction with the relevant product brochure and for the risk disclosure, please refer to the product brochure.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between SCBHK and the customer out of the selling process or processing of the related transaction, SCBHK will enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved directly between Prudential and the customer.

### Important Notes for General Insurance:

- The general insurance plans are underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch (“**Allianz**”) which is a general insurer authorized and regulated by the Insurance Authority of Hong Kong. Standard Chartered Bank (Hong Kong) Limited (“**SCBHK**”) is an insurance agent appointed by Allianz. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information.
- The general insurance plans offered by Allianz, are only available for subscription by residents of the HKSAR, subject to the relevant Terms and Conditions.
- The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain Terms and Conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the Terms of the policy, the Terms of the policy shall prevail. For exact Terms and Conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.
- The material and information contained on this booklet is provided for general information only and should not be used as a basis for making business decisions. Any advice or information received via this booklet should not be relied upon without consulting primary or more accurate or more up-to-date sources of information or specific professional advice. You are recommended to obtain such professional advice where appropriate.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between SCBHK and the customer out of the selling process or processing of the related transaction, SCBHK will enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved directly between Allianz and the customer.

### Important Notes for Travel Accident Insurance:

- Travel Accident Insurance is underwritten by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) which is a general insurer authorised and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited (“**SCBHK**”) is an insurance agent appointed by MSIG. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information.
- The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain Terms and Conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the Terms of the policy, the Terms of the policy shall prevail. For exact Terms and Conditions, and details of the exclusions, please refer to the relevant policy or contact MSIG.
- The material and information contained on this booklet is provided for general information only and should not be used as a basis for making business decisions. Any advice or information received via this booklet should not be relied upon without consulting primary or more accurate or more up-to-date sources of information or specific professional advice. You are recommended to obtain such professional advice where appropriate.
- The above general insurance plans are only available for subscription by residents of the HKSAR, subject to the relevant Terms and Conditions.
- In respect of an eligible dispute arising between SCBHK and the client out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the client; however any dispute over the contractual terms of the product should be resolved between directly MSIG and the client.

### Important Notes for MPF Services:

- Standard Chartered Bank (Hong Kong) Limited is a distributor of the MPF scheme, a product of Manulife (International) Limited (Incorporated in Bermuda with limited liability). In respect of an eligible dispute arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the governing rules of Manulife’s MPF scheme should be resolved directly between Manulife and the customer.
- Investment involves risks. Price of units of any constituent funds and the income from them may go down as well as up. Past performance is not an indicative of future performance. Before making any investment decision to invest in a scheme, members should read the MPF Scheme Brochure for more detailed information (including risk factors, fees and charges) on the scheme and its constituent funds. Investors should ensure they fully understand the risks associated with the scheme, and should also consider their own investment objective and risk tolerance level. If in doubt, please seek independent financial and professional advice.
- This booklet does not constitute any offer, invitations or recommendation to any person to enter into any scheme or any transaction described therein or any similar transaction. This booklet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

### Important Notes for Online Securities Trading and SC Equities:

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

## Appendix 3 – Risk Disclosure Statements

### Important notes for using myWealth

- Investing can be complex due to changing market conditions. You have your own personal circumstances, specific needs and investment objectives. You may also hold assets elsewhere. These factors, which can change from time to time, and your holdings held elsewhere have not been factored in by the service.
- Please do not execute trades on your own by simply relying on these investment ideas in isolation.
- Notwithstanding any discussion with your Relationship Manager, before deciding to proceed with any investment transaction, you should make an independent assessment about the risks, merits and appropriateness of each investment transaction, and seek independent professional advice.
- We are not providing portfolio monitoring services and are not obliged to review, manage or monitor the performance of your investment holdings.
- The products involved are not principal protected and you may lose all or part of your original investment amount. There are possible disadvantages from subscribing, selling or switching and the Bank makes no warranty on your decision to buy, sell or switch at any material time.
- SCB Chief Investment Office & Wealth Management Product specialists provide the following inputs which are used in myWealth algorithms namely: (1) Model portfolios or model asset allocation; (2) Bank’s House view on asset classes; (3) Fund select list. These inputs are refreshed on monthly basis by Bank’s Investment and product specialists.

**Are there any limitations to myWealth?**

Like all services, the myWealth algorithms are also subject to certain limitations

- myWealth is a direct to client investment service. If you require human interaction, please contact your Relationship Manager for further engagement.
- The investment ideas generated through the myWealth service have taken into consideration your current risk profile, cash balances, investment funds, bonds, equities, structured investments and structured products holdings that you have held with the Bank.
- Your investment concentration, holdings in insurance, leverage or other loans with the Bank, and any other investment holdings, assets/liabilities outside the Bank are not considered in the myWealth service.
- Currently, myWealth only generates investment ideas on investment funds based on your current asset allocation and the model asset allocation under predefined rules.
- myWealth does not offer automatic portfolio rebalancing.
- The algorithms may include performance data and statistics that are derived based on historical data and methodologies formulated on various assumptions.
- Extreme events such as drastic market declines are not explicitly modelled.

- Prices and market values are for your information only and their accuracy is not guaranteed, and they may not be relied upon by any party as the basis for making any trading, hedging or investment decision. Prices including those of exchange traded securities are generally based upon the last traded price at close of market. Funds are valued based on the latest available net asset value. Where any price is provided, it represents an indicative market valuation only and as an estimated value may differ substantially from prices at which you may be able to sell a product and may not include redemption charges or other charges.

**Risk Disclosure Statement for Investment Funds 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 Funds 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.

**Risk Disclosure Statement for Securities Services:**

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.
- Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms & Conditions of relevant Securities Services before making any investment decision.

**Risk Disclosure Statement for Debt Securities Services:**

- Investment involves risks. The price of bonds/structured notes fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds/structured notes.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

**Risk Disclosure Statement for Equity Linked Investments :**

- The price or value of the Equity Linked Investments (ELIs) fluctuates, 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 subscribing for, buying and selling the ELIs. Investors should therefore carefully consider whether such transactions are suitable in light of their financial position and investment objectives before entering into such transactions.
- Not principal protected: ELIs are not principal protected. You may suffer a loss if the prices of the underlying asset(s) of an ELI go against your view. In extreme cases, you could lose your entire investment.
- Limited potential gain: the potential return on your ELI may be capped at a predetermined level specified by the issuer.
- Credit risk of the issuer: when you purchase an ELI, you rely on the credit-worthiness of the issuer. In case of default or insolvency of the issuer, you will have to rely on your distributor to take action on your behalf to claim as an unsecured creditor of the issuer regardless of the performance of the reference asset(s).

- No collateral: ELIs are not secured on any assets or collateral.
- Limited market making: issuers may provide limited market making arrangement for their ELIs. However, if you try to terminate an ELI before maturity under the market making arrangement provided by the issuer, you may receive an amount which is substantially less than your original investment amount.
- Investing in an ELI is not the same as investing in the reference asset(s): during the investment period, you have no rights in the reference asset(s). Changes in the market price of such reference asset(s) may not lead to a corresponding change in the market value and/or potential payout of the ELI.
- Conflicts of interest: issuer of an ELI may also play different roles, such as the arranger, the market agent and the calculation agent of the ELI. Conflicts of interest may arise from the different roles played by the issuer, its subsidiaries and affiliates in connection with the ELI.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

**Risk Disclosure Statement for Premium Deposit:**

- Investment involves risks. The worst case will result in loss of your entire investment amount.
- Principal Loss Risk/Currency Risk – This product is not principal-protected and the return of which will be dependent on movements in some specified currency exchange rates which are affected by a wide range of factors and may rise or fall rapidly.
- Liquidity Risk/Early Withdrawal Risk/Cancellation Risk – Any cancellation or withdrawal prior to maturity is subject to the consent of the Bank. With these risks, investors may incur significant costs or losses.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

**Not Protected under Deposit Protection Scheme:**

- Premium Deposit is NOT an alternative to ordinary savings or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

**Risk Disclosure Statement for Structured Investment Series:**

- Structured Investment Series carries risks not normally associated with ordinary bank deposits and is generally not the same as and not a suitable substitute for ordinary savings or time deposits. Investor should not invest in Structured Investment Series unless he/she has sufficient funds or liquidity so as to enable him/her to keep the investment until the maturity date. The principal amount of the investment under Structured Investment Series is protected only if held to the agreed maturity date without being cancelled or withdrawn by the investor. Any such cancellation or withdrawal prior to the maturity date is subject to the consent of the Bank, and may incur costs or losses to the investor which may even result in a negative rate of return. Where investor holds the investment until the maturity date, the interest or yield on the investment may also be affected by movements in the relevant reference value of the underlying asset. The total return on the investment may be zero or significantly less than the return which might be obtained on a normal time deposit in the event of an adverse movement in the relevant reference value of the underlying asset. This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit, and is NOT being protected under the Deposit Protection Scheme in Hong Kong.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

**Risk Disclosure Statement for Foreign Exchange:**

- Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

**Risks relating to Renminbi (“RMB”):**

- RMB exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the client subsequently converts RMB to another currency (including Hong Kong Dollar); and
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

**Important Note for Customer Investment Profile:**

- Having a “Customer Investment Profile” will be a prerequisite for investors and for us to assess suitability of all investment subscriptions/switch-in transactions\*. Therefore, please remember to complete the questionnaire before investing to avoid any inconvenience.

\*excluding securities trading

**Risk Disclosure Statement for WealthPro:**

- **Interest rates may rise during the term of the Facility.** It is impossible to predict accurately changes in interest rates and they could possibly rise substantially. Borrowing costs under the Facility could turn out to be much higher than expected.
- **Customers may be called upon at short notice to deposit substantial additional collateral to maintain their position, and a forced sale of assets, without Customer's consent, may be necessary,** including (but not limited to) in cases where (i) a Customer experiences difficulty in servicing its borrowing under the Facility, (ii) the market value of the collateral falls below the minimum level required by the Bank, (iii) the Lending ratio, Top-up ratio or Sell-down ratio in respect of the collateral is adjusted downwards by the Bank, or (iv) the Bank decides to not to renew the Facility at the annual review. The risk of loss in financing a transaction by deposit of collateral is significant, and Customers may sustain losses in excess of any cash and any other assets deposited as collateral and will remain liable for any resulting deficit in Customer's account.
- **If a Customer purchases investment funds/assets/schemes or any assets in respect of which there is a risk of capital loss with the Facility, Customer should note that the risks will be magnified as they will have a larger amount of capital at risk.** Customer should consider carefully before deciding to borrow to finance the holding or purchase of any such assets and should take independent professional advice before taking out the Facility or purchasing any such asset.
- **If the currency of the loan is different from the currency of the underlying collateral, foreign exchange rate risk implications may affect the value of the loan and underlying collateral.** Foreign exchange rates can be highly volatile and can be affected by many external factors such as changes in political and economic policy (both overseas and locally), political instability, wars, natural disasters and global market movements.
- **WealthPro is subject to the risk of market fluctuation. The value of the Customer's holdings may be reduced as a result. Customer should have sufficient net worth to be able to assume the risks and bear the potential losses of leveraged investments.** Establishing a stop loss level may help limit the amount of losses but the order may be executed at a worse-off price and may not always be affected because market conditions may make it impossible to execute such order.
- **The use of leverage in investment means that relatively small price movements will have a multiplying effect on Customer's corresponding gains or losses, and the degree of investment risk Customers face is greatly increased. The risk of loss in leveraged trading can be substantial.** A high degree of leverage can work against Customers as well as for them, and the use of leverage can lead to large losses as well as gains. Customer may sustain losses in excess of Customer's initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Customer may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, Customer's position may be liquidated. Customer will remain liable for any resulting deficit in Customer's account. Customer should therefore carefully consider whether such trading is suitable in light of Customer's own financial position and investment objectives.
- The Hong Kong Monetary Authority or other governmental or regulatory bodies may take action which has the effect of curtailing or placing restrictions on the Bank's ability to trade in respect of open positions, and Customer may consequently be required to close or reduce its open positions with the Bank.

**Important Notes:**

- WealthPro ("Facility") is subject to annual renewal with credit review by Standard Chartered Bank (Hong Kong) Limited (the "Bank").
- Facility is subject to mark-to-market and margin call action may be required by the clients. If the outstanding loan amount exceeds the line limit, the Bank will have the right to request you to provide additional collateral or to pay down any outstanding loan amount exceeding the line limit, or even the right to sell down the collateral in order to pay off the amount by which any outstanding loan amount exceeds the line limit. The Bank, at the Bank's discretion and by notice to you, may impose a higher rate of interest on any amount which may be made available to you or which is outstanding in excess of the line limit.
- For new applications of the Facility, approval will be granted based on a satisfactory credit check and other validation of your information. A credit report provided by the TransUnion Limited will also be considered.
- Interest rate is a daily interest rate set by the Bank based on respective currency's benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank's branches or [www.sc.com/hk](http://www.sc.com/hk). Interest accrues daily based on the outstanding loan amount and is calculated on the basis of a 365-day year (or a 366-day year in the case of a leap year) for loan in HKD/GBP/SGD and a 360-day year for loan in USD/EUR/JPY/AUD/NZD/CHF/CAD. Interest is charged to the overdraft account on the last day of each month.

**Notes:**

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

**Appendix 4 – Priority Banking 360° Rewards (360° Rewards Points) Terms and Conditions**

**Important Note:** Premium deposit, Equity Linked Investments and Structured Notes are structured products involving derivatives. Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in that investment product 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.

1. The Priority Banking 360° Rewards ("Offer") is only available to Priority Banking ("PB") clients of Standard Chartered Bank (Hong Kong) Limited (the "Bank") who maintain HKD1,000,000 minimum average daily Relationship Balance in each particular month and hold a valid Principal PB Credit Card (the "Card") issued by the Bank ("Eligible Client"). For the avoidance of doubt, if a client's average daily Relationship Balance in a particular month falls under HKD1,000,000, he or she shall not be entitled to the Offer in that particular month.
2. Eligible Client may earn 360° Rewards Points ("Points") by holding the Card and one or more of the following Eligible Banking Products or entering into transactions to hold one or more of the following Eligible Banking Products ("Eligible Transaction"):

Product Categories	Eligible Banking Products
Deposits	Savings Account, Current Account, Time Deposit, Call Deposit, Premium Deposit and Structured Investment Series (Any Currency).
Structured Investment Series	<ul style="list-style-type: none"> <li>• Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for Points calculation (excluding the overdraft balance of WealthPro)</li> </ul>
Premium Deposit	<ul style="list-style-type: none"> <li>• Excluding deposits credited to MortgageOne® Account and Actual Amount Swept under MortgageOne® Optimizer Services.</li> </ul>
Investments	Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).
Insurance	Cumulative premium paid for life assurance basic plans (except for Investment-linked insurance plan) applied through the Bank and underwritten by Prudential Hong Kong Limited ("Prudential").
Personal Instalment Loan	Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Instalment Loan and Tax Loan. <ul style="list-style-type: none"> <li>• Any loan amounts approved but not yet drawn down will be excluded from Points calculation.</li> </ul>
Mortgage Loan	Mortgage Loan <ul style="list-style-type: none"> <li>• Any loan amounts approved but not yet drawn down will be excluded from Points calculation.</li> <li>• Loans applied under Standard Chartered Staff Mortgage Plan are not eligible for Points.</li> <li>• If there is more than one applicant/obligor under the relevant mortgage loan and each of them is a holder of the Card, only Applicant 1/Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to Points under this Product Category.</li> <li>• Single premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance.</li> </ul>

- 3.1 Points will be calculated based on the total balance of the relevant account as shown on the relevant monthly statement and on the following criteria with reference to each Product Category:

Product Category of Eligible Transactions	Reward Basis	No. of 360° Rewards Points earned	The Maximum 360° Rewards Points earned (monthly)
Deposits Structured Investment Series Premium Deposit	Every HKD200,000 daily average balance in a month*	400 points	6,000 points
Investments	Every HKD200,000 daily average balance in a month**	400 points	6,000 points
Insurance		400 points	6,000 points
Personal Instalment Loan	Every HKD200,000 month end outstanding loan balance^	200 points	3,000 points
Mortgage Loan		50 points	2,000 points

\* based on total number of calendar days in the relevant month

\*\* based on total number of days the Bank is open for business in the relevant month

^ as at the last calendar day in the relevant month

- 3.2 Only the Eligible Transactions made by the Eligible Client (who is the Principal cardholder of the Card) will be counted for Points. If the Eligible Transactions are made under a joint account, only the account(s) held by the Eligible Client in the capacity as primary account holder/borrower in such joint account will be counted for Points.
- 3.3 For Points calculation purposes, the balance of the relevant product held by an Eligible Client will be converted to Hong Kong Dollar (“HKD”) in the following situations on the specified basis:
- If the relevant account balance is denominated in foreign currency - the Bank’s exchange rate as of last calendar day of the month will be adopted for converting the daily average balance of the relevant account from the foreign currency to HKD equivalent, which will then be used to calculate the monthly balance of the account;
  - If the relevant account is holding Investment Funds, Securities, Debt Securities or Equity Linked Investment - the Bank’s daily Net Asset Value price of the relevant Investment Funds, or the market price of the relevant Securities or Debt Securities will be adopted to calculate the daily aggregate balance of the relevant account, which will then be used to calculate the monthly balance of the account.
- 3.4 For Points calculation purposes under the Personal Instalment Loan and Mortgage Loan categories:
- To be eligible for the Offer, the relevant loan account(s) of the Eligible Client under the respective categories should be valid and in good financial standing; and
  - If the Bank has not received payment from the Eligible Client on or before the relevant due date in respect of any credit facility(ies) under the respective categories, no Points will be calculated and awarded to the Eligible Client unless and until the relevant account(s) has/have resumed to valid and good financial standing.
- 3.5 For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Points is the net loan balance (that is, outstanding loan principal minus deposits credited to the MortgageOne® Account) on the last calendar day in that month. In the event that outstanding loan principal is less than the deposits credited to the MortgageOne® Account resulting in a net deposits balance, no Points will be offered.

- 3.6 For Points calculation purposes under Insurance category:
- To be eligible for the Offer, the life assurance basic plan(s) must be sold by Insurance Specialist/Sales staff of the Bank.
  - If the client cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Points will not be offered for such plan(s) or policy(ies).
  - The relevant policy(ies) must remain in force (as determined by Prudential at its sole discretion) and the premium level must remain the same as (or above) the initial premium level determined at the time of issuance of the policy(ies); otherwise, the Bank has the absolute right to forfeit and debit any Points awarded in respect of such policy(ies) or relevant plan(s).
- 3.7 Any remaining balance that falls short from earning any Points based on the criteria referred above during a month will neither be combined with other balance in other product categories nor be carried forward for Points calculation purposes in any subsequent months.
4. As a prerequisite for Points being earned under the Offer, Eligible Client must use the Card at least once during the relevant month to pay for a retail purchase transaction (including but not limited to monthly instalment and bill payment) or make a cash advance.
5. Points will be calculated monthly, and subject to the terms below, will be credited to the Card account in the following month. Details of any award of Points during a relevant month will be shown on the credit card statement or consolidated banking statement (where applicable) to be issued to the relevant Eligible Client in the following month. For example, if during September 2022, 1,000 Points were earned by an Eligible Client; in October 2022, they will be credited to the Card account and shown on the credit card statement or consolidated banking statement (where applicable) issued to the Eligible Client.
6. Notwithstanding the above, the Points will not be awarded to the Eligible Client unless the Eligible Client has maintained a PB Relationship package with the Bank and all the account(s) of the Eligible Client at the Bank is/are valid and in good financial standing. The Bank further reserves the right to refuse to credit or honour any Points if the relevant Eligible Client fails once or more to pay on or before the relevant due date under any credit facility (including credit card) the Eligible Client has at or with the Bank.
7. For clients who newly sign up for PB Relationship package, the Offer will not be available to those clients until the next calendar month after their sign-up and subject to the validity and financial standing of the Card the relevant client is holding.
8. If the Card account is voluntarily/involuntarily closed, all Points unredeemed, unused or not yet credited to the Card account will be immediately forfeited upon the account closure.
9. The methods used to compute Points and the criteria of Eligible Transactions and products relating thereto are decided and subject to the sole discretion of the Bank. The Bank may review such methods and criteria from time to time. In case of any disputes, the Bank’s decision shall be final and binding.
10. Points awarded under this Offer will be valid for use for at the maximum of 3 years as particularly specified in the relevant monthly statements. Points cannot be redeemed for cash. The usage and validity of Points will be subject to the relevant terms and conditions as set out in the Bank’s 360° Rewards catalogue which will be reviewed and amended by the Bank from time to time.
11. In the event that the Eligible Client is also entitled to another prevailing promotion offer(s) of the Bank, the Bank reserves the right to provide only one or some of the offer(s) at its absolute discretion.
12. The Bank reserves the right to terminate the Offer and to vary or modify any of the above terms and conditions from time to time without prior notice. In case of disputes, the Bank’s decision shall be final and binding.
13. If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.

### Appendix 5 – Priority Banking 360° Rewards (Asia Miles) Terms and Conditions

**Important Note:** Premium deposit, Equity Linked Investments and Structured Notes are structured products involving derivatives. Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in that investment product 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.

- The Priority Banking 360° Rewards (Asia Miles) (“**PB 360° AM Rewards**”) is only applicable to Priority Banking (“**PB**”) clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) who maintain HKD1,000,000 minimum average daily Relationship Balance in each particular month and hold a valid principal Standard Chartered Cathay Mastercard®/ Standard Chartered Cathay Mastercard – Priority Banking/Standard Chartered Cathay Mastercard – Priority Private (“**Eligible Card**”) issued by the Bank (“**Eligible PB Clients**”). For the avoidance of doubt, if a client’s average daily Relationship Balance in a particular month falls under HKD1,000,000, he or she shall not be entitled to the PB 360° AM Rewards in that particular month.
- Eligible PB Clients who also hold a valid principal Standard Chartered Priority Banking Credit Card may earn either 360° Rewards Points or Asia Miles (“**Miles**”) under Priority Banking 360° Rewards in accordance to their selection. The entitlement of Reward Points or Miles is also subject to the validity of the respective credit card.
- Eligible PB Clients must make at least one retail purchase transaction (including interest-free monthly instalment), bill payment transaction or cash advance transaction with their Eligible Cards during a calendar month in order to earn Miles under PB 360° AM Rewards for the same month.
- Only the Eligible PB Transactions (as defined in Clause 16) made by the Eligible PB Clients will be eligible for earning Miles. If the Eligible PB Transactions are made under a joint account, only those made under the account(s) held by the Eligible PB clients in the capacity as primary account holder/borrower in such joint account(s) will be eligible for earning Miles.
- Eligible PB Clients are required to provide accurate Asia Miles membership information including surname, given name, membership number and any other information as may be required in the Card application form and thereafter from time to time or as required and to maintain a valid Asia Miles membership account at all relevant times in order to participate in PB 360° AM Rewards, and for the Miles earned to be credited to Eligible PB Clients’ Asia Miles membership accounts. **Asia Miles membership account must be owned by Eligible PB Clients. Subsequent change of Asia Miles membership account associated with their Eligible Card is not allowed save in exceptional circumstances as determined by the Bank in its sole discretion.**
- Miles earned will be calculated monthly, and subject to the terms below, will be displayed in the credit card statement or consolidated banking statement (whichever applicable) and then credited to the Asia Miles membership accounts of the Eligible PB Clients with which their Eligible Cards are linked within 14 business days from the statement date. The Bank will provide Eligible PB Clients’ Asia Miles membership surname, given name, membership number and the number of miles earned to Asia Miles Limited for the purpose of crediting Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the Eligible PB Clients’ Asia Miles membership accounts. For example, if during July 2021, 70 Miles were earned by an Eligible PB Client; they will be shown on the credit card statement or consolidated banking statement (whichever applicable) issued in August 2021 and directly credited to their Asia Miles membership account within 14 business days from the statement date.
- Miles earned cannot be converted into bonus points or cash rebate and is non-transferable.
- Eligible PB Clients acknowledge that the Miles earned from PB 360° AM Rewards shall be credited to their Asia Miles membership accounts by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose, however the Bank makes no warranty that the Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the Eligible PB Client’s Asia Miles membership account for any reason beyond the Bank’s control.** Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit [www.asiamiles.com](http://www.asiamiles.com). The Bank is not obliged to notify Eligible PB Clients of any changes or latest announcements of Asia Miles Limited. Eligible PB Clients understand and accept that the Bank is not the supplier of the reward (including Miles). The Bank shall bear no liability relating to any aspect of the reward, including without limitation, their quality, the supply, the descriptions of the reward provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the reward provided by the supplier, its employees, officers or agents.
- Upon receipt of notification from Asia Miles Limited that crediting of Miles to Asia Miles membership account(s) is rejected, the Bank will, as soon as practicable, notify the Eligible PB Clients accordingly. Eligible PB Clients are required to verify and provide valid Asia Miles membership accounts information or any other information as may be required to facilitate Miles crediting. Miles crediting and notify the Bank accordingly that was rejected in previous statement month(s) will be accumulated and credited in the next statement month after valid Asia Miles membership information or other required information are provided. If the Asia Miles membership account remains invalid or the required information is not provided for Miles crediting at the time the relevant Eligible Card account is closed, the earned Miles will be forfeited and the Bank accepts no liability for such forfeiture.

- Notwithstanding the above, Miles will not be awarded to an Eligible PB Client unless he/she maintains his/her PB with the Bank and all the account(s) of the Eligible PB Client with the Bank is/are valid and in good financial standing at the time Miles are awarded. The Bank further reserves the right not to award any Miles if an Eligible PB Client fails once or more to pay on or before the relevant due date under any credit facility (including credit card) the Eligible PB Client has with the Bank in the preceding 12 months.
- For clients who newly sign up for PB, PB 360° AM Rewards will not be available until the following calendar month after their date of sign-up and subject to the validity and financial standing of their Eligible Card.
- If the Eligible Card account is voluntarily/involuntarily closed, all Miles not yet credited will be immediately forfeited upon account closure.
- In the event that an Eligible PB Client is also entitled to other prevailing promotion offer(s) of the Bank, the Bank reserves the right to provide only one or some of the offer(s) at its absolute discretion.
- The method used to calculate Miles earned and the criteria for earning Miles are determined at the sole discretion of the Bank. The Bank reserves the right to alter or terminate the PB 360° AM Rewards and amend terms and conditions herein at any time, including, but not limited to, the calculating method, the criteria and the Miles earning rate. In case of disputes, the decision of the Bank shall be final and binding.
- If there is any inconsistency or conflict between the English and the Chinese versions of these terms, the English version shall prevail.
- Eligible PB Client may earn Miles by holding or entering into transactions to hold one or more of the following Eligible Banking Products in Table A (“**Eligible PB Transactions**”) and subject to these terms and conditions, Miles will be calculated based on the total balance of account(s) of the Eligible Banking Product(s) as shown on the relevant monthly statement(s) in accordance with the earning rates and caps set out in Table B:

**Table A – Eligible Banking Products**

Product Categories	Eligible Banking Products
Deposits Structured Investment Series Premium Deposit	Savings Account, Current Account, Time Deposit, Call Deposit, Premium Deposit and Structured Investment Series (Any Currency). • Actual overdraft balance (but not the overdraft limit) in Current Account will be treated as positive balance for earning Miles (excluding the overdraft balance of WealthPro). • Excluding deposits credited to MortgageOne® Account and Actual Amount Swept under MortgageOne® Optimizer Services.
Investments	Investment Funds, Securities, Debt Securities and Equity Linked Investment (Any Currency).
Insurance	Cumulative premium paid for life assurance basic plans (except for investment-linked insurance plan) applied through the Bank and underwritten by Prudential Hong Kong Limited (“ <b>Prudential</b> ”).
Personal Instalment Loan	Personal Instalment Loan, Debt Consolidation Program, Floating Rate Personal Instalment Loan and Tax Loan. • Excluding any loans approved but not yet drawn down.
Mortgage Loan	Mortgage Loan • Excluding any loans approved but not yet drawn down and any loans under Standard Chartered Staff Mortgage Plan. • If there is more than one applicant or obligor under the relevant mortgage loan and each of them is an Eligible PB Client, only Applicant 1 or Obligor 1 as stated in the Mortgage Loan Application Form will be entitled to earning Miles for this product category. • Single premium paid for Mortgage Loan Assurance Plan will be reflected in the mortgage loan balance.

**Table B – Miles earning rates and caps**

Product Category of Eligible Transactions	Reward Basis	Asia Miles earned	The Maximum Asia Miles earned (monthly)
Deposits Structured Investment Series Premium Deposit	Every HKD200,000 daily average balance in a month*	A 80	A 1,200
Investments	Every HKD200,000 daily average balance in a month**	A 80	A 1,200
Insurance		A 80	A 1,200
Personal Instalment Loan	Every HKD200,000 month end outstanding loan balance^	A 40	A 600
Mortgage Loan		A 10	A 400

\* based on total number of calendar days in the relevant month

\*\* based on total number of days the Bank is open for business in the relevant month

^ as at the last calendar day in the relevant month

16.1 For Miles calculation purposes, the balance of the relevant Eligible Banking Products held by an Eligible PB Client will be converted to Hong Kong Dollar (“HKD”) in the following situations on the specified basis:

- (i) If the relevant account balance is denominated in foreign currency – the Bank’s exchange rate as of last calendar day of the month will be adopted for converting the daily average balance of the relevant account from the foreign currency to HKD equivalent, which will then be used to calculate the monthly balance of the account;
- (ii) If the relevant account is holding Investment Funds, Securities, Debt Securities or Equity Linked Investment – the Bank’s daily Net Asset Value price of the relevant Investment Funds, or the market price of the relevant Securities or Debt Securities will be adopted to calculate the daily aggregate balance of the relevant account, which will then be used to calculate the monthly balance of the account.

16.2 For Miles calculation purposes under the Personal Instalment Loan and Mortgage Loan categories:

- (i) If the Bank has not received payment from the Eligible PB Client on or before the relevant due date in respect of any credit facility(ies) under the respective categories, no Miles will be calculated and awarded to the Eligible PB Client unless and until the relevant account(s) has/have resumed to valid and good financial standing.

16.3 For MortgageOne® Account under Mortgage Loan Category, the balance used for calculating Miles is the net loan balance (that is, outstanding loan principal minus deposits credited to the MortgageOne® Account) on the last calendar day in that month. In the event that outstanding loan principal is less than the deposits credited to the MortgageOne® Account resulting in a net deposits balance, no Miles will be offered.

16.4 For Miles calculation purposes under Insurance category:

- (i) To be eligible for the PB 360° AM Rewards, the life assurance basic plan(s) must be sold by Insurance Specialist/Sales staff of the Bank.
- (ii) If the Eligible PB Client cancels the relevant assurance plan(s) or policy(ies) within the cooling-off period, Miles will not be offered for such plan(s) or policy(ies).
- (iii) The relevant policy(ies) must remain in force (as determined by Prudential at its sole discretion) and the premium level must remain the same as (or above) the initial premium level determined at the time of issuance of the policy(ies); otherwise, the Bank has the absolute right to forfeit and debit any Miles awarded in respect of such policy(ies) or relevant plan(s).

16.5 Any remaining balance that falls short from earning any Miles based on the criteria referred above during a month will neither be combined with other balances in other product categories nor be carried forward for Miles calculation purposes in any subsequent months.

## Appendix 6

Our unparalleled Priority Banking service is available to you free of charge as long as your average daily Relationship Balance<sup>+</sup> for the past 3 months exceeds the minimum Relationship Balance requirement (i.e. HKD1,000,000 or equivalent). Otherwise, a quarterly maintenance fee of HKD900 will apply.

After the expiration of maintenance fee waiver, if the average daily Relationship Balance of the Client within the quarter falls 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 & Conditions which can be obtained at any of our branches or at our website [sc.com/hk](http://sc.com/hk).

### Important Notes:

<sup>+</sup> Extract from the Bank's Service Charges: "Relationship Balance" includes the aggregate balance of deposits, investments, accumulated premiums of selected Life Assurance Plans, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards<sup>^</sup> and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts.

With effect from 6 August 2018, the Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

<sup>^</sup> Standard Chartered credit cards refer to Standard Chartered Credit Card, Standard Chartered WorldMiles Card and Standard Chartered co-branded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.