



Foreign Exchange (FX) Membership Program

Privilege 1: FX Welcome Offer

Welcome Offer	<p>Enjoy HKD100 cash reward upon achieving total eligible accumulated transaction amount of HKD10,000 or above during the promotion period</p> <p>*The offer is only eligible to clients who have not performed Foreign Exchange transactions with the Bank before the start of the promotion period</p>
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Promotion Period: 1 January – 31 March 2026

“General Terms & Conditions” and “Terms & Conditions for FX Welcome Offer” apply.

Privilege 2: FX Cash Reward

Enjoy cash reward upon achieving the corresponding eligible accumulated transaction amount during the promotion period.

Reward Details:

Cash Reward	<p>Excluding foreign exchange transactions of USD/HKD currency pair, clients who have achieved the following eligible accumulated transaction amount during the promotion period can enjoy the corresponding cash rewards below</p>	
	Eligible Accumulated Transaction Amount (HKD equivalent)	Cash Reward
	HKD20,000 – below HKD50,000	HKD68
	HKD50,000 – below HKD100,000	HKD88
	HKD100,000 – below HKD250,000	HKD128
	HKD250,000 – below HKD1,000,000	HKD228
	HKD1,000,000 – below HKD5,000,000	HKD588
	HKD5,000,000 or above	HKD1,688

Promotion Period: 1 January – 31 March 2026

“General Terms & Conditions” and “Terms and Conditions for FX Cash Reward” apply.

Privilege 3: FX Member-Get-Member Referral Program

Referrer and Referee to enjoy rewards for FX membership referral by sharing unique promotional code.

Reward Details:

Referee	<ul style="list-style-type: none"> ▪ Can use the Promo Code as a Green Member more than once during the Promotion Period ▪ Promo Code is not applicable to Blue/Silver/Gold/Platinum Members ▪ On top of the membership preferential rate, a discount when using Promo Code will be applied to the spread margin normally charged by the Bank and automatically reflected in the exchange rate upfront when Referee conduct the Eligible Foreign Exchange Transaction
Referrer	<ul style="list-style-type: none"> ▪ Receive a HKD200 cash reward by successfully referring a Referee as Green Member with the Referee having conducted one FX transaction of HKD4,000 (or its equivalent) or above during the promotion period. This reward is capped at HKD2,000 in total (i.e. equivalent to 10 Successful Referrals).

Promotion Period: 1 January – 31 March 2026

“General Terms & Conditions” and “Terms and Conditions for FX Member-get-Member Referral Program” apply.

Privilege 4: FX Exclusive Rates

Enjoy exclusive spread discount for FX transactions upon achieving respective Membership Tier with accumulated transaction amounts during the promotion period.

	Blue	Silver	Gold	Platinum
Membership Eligibility*	HKD10,000	HKD500,000	HKD2,000,000	HKD30,000,000
Spread Discount (USD/HKD)	11%	22%	28%	33%
Spread Discount (Other non-USD currencies/HKD)	6%	13%	16%	19%

*Accumulated transaction amount from 1 January – 30 June 2026

Remarks: More saving in spread for Priority Banking/ Priority Private clients

Promotion Period: 1 January – 30 June 2026

“General Terms & Conditions” and “Terms and Conditions for FX Exclusive Rates” apply.

General Terms & Conditions for the above-mentioned privileges

1. All the above-mentioned privileges are applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), who are individuals in the retail banking segment and whose account(s) is/are opened in his/her sole name or joint names, excluding SME Banking clients and Private Banking clients of the Bank (the “**Clients**”).
2. For non-HKD denominated transactions, the transaction amount will be determined by converting into Hong Kong Dollars based on the relevant prevailing foreign exchange rate determined by the Bank.
3. The cash reward, if applicable, will be credited to the Clients’ HKD accounts either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings Account, 3) Passbook Savings Account, or 4) Current Account on or before 30 June 2026. If Clients have more than one account under the same account type, the Bank will select the one with the earliest account opening date.
4. The HKD account mentioned in clause 3 must remain valid at the time when the cash reward is credited, otherwise the cash reward will be forfeited.
5. The Bank reserves the right to determine the calculation methods applied under all the above-mentioned privileges, together with the upgrade and downgrade mechanism for all membership tiers, namely Green, Blue, Silver, Gold and Platinum.
6. All the above-mentioned privileges are not applicable to any party who enjoys staff rate privileges.
7. If Clients are entitled to any of the above-mentioned privileges in conjunction with other promotional offers during the relevant promotion periods, the Bank reserves the right to grant the Clients all or part of the entitled offers at its absolute discretion.
8. The Bank reserves the right to vary, modify and terminate any of the above-mentioned privileges and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
9. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms & Conditions for FX Welcome Offer (Privilege 1)

1. The promotion period for this offer is from 1 January 2026 to 31 March 2026, both dates inclusive (the “**FX Welcome Offer Promotion Period**”).
2. The FX Welcome Offer is only applicable to Clients who have not performed Foreign Exchange transactions with the Bank in the recent seven years between 1 January 2019 and 31 December 2025, both dates inclusive, before the start of the FX Welcome Offer Promotion Period (“**Eligible Clients**”).
3. Eligible Clients who have achieved accumulated Eligible Foreign Exchange Transactions amount of a minimum of HKD10,000 or equivalent during the FX Welcome Offer Promotion Period will be entitled to a welcome offer of HKD100 in cash rewards.
4. “**Eligible Foreign Exchange Transaction**”, used for the purposes of Privilege 1, means any foreign exchange transaction successfully performed with the Bank via Standard Chartered Online Banking (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer[^]” section) or Mobile Banking (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer[^]” section) (collectively, called the “Foreign Exchange platform”).

Foreign exchange transactions other than the above, such as those performed via Relationship Manager at branches (even through the Foreign Exchange platform), local transfers, inward international transfer or other channels, will not be counted as Eligible Foreign Exchange Transactions.

[^] Not applicable to FX transactions involving RMB/KRW/TWD/MOP

~ Outward international transfers only

5. During the FX Welcome Offer Promotion Period, clients can enjoy the Welcome Offer once only.

Terms and Conditions for FX Cash Reward (Privilege 2)

1. The promotion period for this offer is from 1 January 2026 to 31 March 2026, both dates inclusive (the “**FX Cash Reward Promotion Period**”).
2. Clients who have achieved accumulated Eligible Foreign Exchange Transaction amount during the FX Cash Reward Promotion Period will be entitled to the corresponding cash rewards below.

Accumulated Eligible Foreign Exchange Transaction Amount	Cash Reward
HKD20,000 – Below HKD50,000	HKD68
HKD50,000 – Below HKD100,000	HKD88
HKD100,000 – Below HKD250,000	HKD128
HKD250,000 – Below HKD1,000,000	HKD228
HKD1,000,000 – Below HKD5,000,000	HKD588
HKD5,000,000 or above	HKD1,688

Example: If a client performed multiple Eligible Foreign Exchange transactions and accumulated HKD1,000,000 Eligible Accumulated Transaction Amount, client will be entitled to a cash reward of HKD588.

3. “**Eligible Foreign Exchange Transaction**”, used for the purposes of Privilege 2, means any foreign exchange transaction successfully performed with the Bank via Standard Chartered Online Banking (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer^~” section) or Mobile Banking (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer^~” section) (collectively, called the “Foreign Exchange platform”).

Foreign exchange transactions other than the above will not be counted, such as those performed via Relationship Manager at branches (even through the Foreign Exchange platform), local transfers, inward international transfer or other channels.

^ Not applicable to FX transactions involving RMB/KRW/TWD/MOP

~ Outward international transfers only

Terms and Conditions for FX Member-Get-Member Referral Program (Privilege 3)

1. The promotion period of this Program is from 1 January 2026 to 31 March 2026 (both dates inclusive) (the “**FX MGM Promotion Period**”).
2. Each Client of the Foreign Exchange platform (as defined in #3 below), as a referrer (“**Referrer**”), will be assigned with a unique promotional code (the “**Promo Code**”). Clients who are referred by a Referrer as a Green member of the Foreign Exchange platform (the “**Referee**”), must input the Promo Code when making Eligible Foreign Exchange Transaction in order to enjoy Promo Code FX Rates.
3. “**Eligible Foreign Exchange Transaction**”, used for the purposes of Privilege 3, means any foreign exchange transaction performed successfully with the Bank via Standard Chartered Online Banking under “Foreign Exchange” menu or Mobile Banking under “Foreign Exchange” menu (collectively, called the “Foreign Exchange platform”).
Foreign exchange transactions other than the above will not be counted, such as those performed via other channels.
4. **For Referee:**
 - 4.1 For a Referee who is a Green Member, a discount, when Promo Codes are used, will be applied to the spread margin normally charged by the Bank and automatically reflected in the exchange rate upfront when Referee conducts an Eligible Foreign Exchange Transaction. (“**Promo Code FX Rates**”).
 - 4.2 The Promo Code FX Rates may vary from time to time depending on the market conditions, currency fluctuations, membership tiers and other factors. The Bank reserves the right to determine the Promo Code FX Rates of the Eligible Foreign Exchange Transaction in the case of disputes.
 - 4.3 Referee, **as a Green Member**, can use the Promo Code more than once or Promo Codes from different Referrers during the FX MGM Promotion Period. Promo Code is not applicable to Blue/Silver/Gold/Platinum Members, to which the Referee will be promoted if and when the Referee’s accumulated transaction amount reaches the respective tiers.
 - 4.4 To be classified as a successful referral (“**Successful Referral**”), Referee must be **a Green member** of the Foreign Exchange platform and **conduct one Eligible Foreign Exchange Transaction of HKD4,000 (or its equivalent) or above by inputting the Promo Code from the Referrer**, during the FX MGM Promotion Period.
5. **For Referrer:**
 - 5.1 To be eligible for Successful Referral, a Referee must be **a Green member** of the Foreign Exchange platform.
 - 5.2 A Referrer cannot refer himself/ herself as Referee using his/her own Promo Code.

5.3 For each Successful Referral during the MGM Promotion Period, Referrer can enjoy HKD200 cash reward, subject to a maximum of HKD2,000 in total (i.e. equivalent to 10 Successful Referrals).

Terms and Conditions for FX Exclusive Rates (Privilege 4)

1. The promotion period for this offer is from 1 January 2026 to 30 June 2026, both dates inclusive (the “**FX Exclusive Rates Promotion Period**”).
2. “**Eligible Foreign Exchange Transaction**”, used for the purposes of Privilege 4, means any foreign exchange transaction performed successfully with the Bank via Standard Chartered Online Banking (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer^~” section) or Mobile Banking (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer^~” section) (collectively, called the “Foreign Exchange platform”) or via Relationship Manager at branches through the Foreign Exchange platform.

Foreign exchange transactions other than the above will not be counted, such as those performed via local transfers, inward international transfer or other channels.

^ Not applicable to FX transactions involving RMB/KRW/TWD/MOP

~ Outward international transfers only

3. The membership tiers are determined by the total Accumulated Eligible Foreign Exchange Transaction Amount of all Eligible Foreign Exchange Transactions during the FX Exclusive Rates Promotion Period.
4. The Accumulated Eligible Foreign Exchange Transaction Amount will be automatically calculated after Clients have successfully performed Eligible Foreign Exchange Transactions.

Risk Disclosure Statement for Foreign Exchange

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 customer converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

RMB Deposit Service:

- Renminbi (“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 dollars); 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.

Note:

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

Issued by Standard Chartered Bank (Hong Kong) Limited