

Designated Structured Products First Transaction with Extra Yield Enhancement Offer (the “Offer”)

New Clients/Selected Clients of Designated Structured Products, which include Equity Linked Investments (ELIs) and Structured Notes (SNs), can enjoy the following offer:

Designated Structured Products Offer	FIRST transaction that reaches the designated amount below	Remarks
<p>5% p.a. on the amount of the first transaction that reaches the designated amount for 1-month (at a maximum HKD80,000 or equivalent)</p>	<p>HKD300,000 or above for ELIs</p> <p>HKD500,000 or above for SNs</p>	<ul style="list-style-type: none"> ■ The Extra Yield is for one month only which, if entitled, will be paid on or before 30 June 2026. ■ Each eligible client can enjoy the Offer once during the Promotion Period.

Promotion Period: 2 January – 31 March 2026

Terms and conditions apply.

General Terms and Conditions

1. The promotion period for the Offer runs from 2 January to 31 March 2026, both dates inclusive (the “Promotion Period”).
2. The Offer is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “Bank”) whose account(s) is/are opened in his/her sole name or joint names, but excluding Business Banking clients, Commercial Banking clients and Private Banking clients of the Bank (the “Clients”).
3. For non-HKD denominated transactions, the transaction amount will be converted into HKD on the transaction date based on the relevant prevailing foreign exchange rate determined by the Bank for calculation of the Offer entitlement.
4. Subject to the fulfilment of the requirements in these terms and conditions, Clients can enjoy the Offer once during the Promotion Period.
5. If Clients are entitled to the Offer in conjunction with other promotional offers, the Bank reserves the right to grant the Clients one of or part of the entitled offers only.
6. Each of the banking products or services set out in these terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.
7. Where calculations of, for example, transactions amount under the Offer are required, the Bank reserves the right to determine the calculation methods applied.
8. The Bank reserves the right to terminate the Offer and vary or modify any of its terms and conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
9. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms and Conditions of Designated Structured Products First Transaction with Extra Yield Enhancement Offer

1. The Offer is applicable to the following Clients (collectively, the “Eligible Clients”)
 - i. New Clients – Clients who have signed up for new Equity Linked Investment/Debt Securities Account during the period of 2 October – 31 March 2026 (both dates inclusive) and have never traded any Equity Linked Investments/Structured Notes respectively on or before 31 December 2025. Clients must not have held the Equity Linked Investment/Debt Securities Account with the Bank in the past 6 months prior to the current signing up for the relevant Equity Linked Investment/Debt Securities Account(s); or
 - ii. Selected Clients 1 – Clients who have already signed up for Equity Linked Investment/Debt Securities Account on or before 31 December 2025 and did not subscribe for the relevant Equity Linked Investments/Structured Notes transaction in the past 12 months prior to the current making of the relevant new Equity Linked Investments/Structured transaction(s) during the Promotion Period.
 - iii. Selected Clients 2 – Clients whose Equity Linked Investment/Structured Notes transaction has physical delivery between 2 January 2026 and 31 March 2026, both dates inclusive.
2. **Designated Structured Products First Transaction with Extra Yield Enhancement Offer (the “Offer”) (5% p.a.):** Eligible Clients can enjoy an extra yield (the “Extra Yield”) of 5% p.a. for one month on the amount of the first transaction in Equity Linked Investments/Structured Notes that reaches the designated amount and is subscribed within the Promotion Period, at a maximum of HKD80,000 or equivalent.

For illustration purpose, if the FIRST Equity Linked Investments transaction amount reaches HKD300,000 or above, the client will be eligible for the Extra Yield on HKD300,000 for one month.
3. The Extra Yield, if entitled, will be credited **on or before 30 June 2026** to Eligible Clients’ HKD/USD account, either in sole name or joint names, in the following sequence: 1) Settlement Account, 2) Integrated Deposits Account, 3) Statement Savings, 4) Passbook Savings or 5) Current Account. If Eligible 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 relevant Equity Linked Investment/Debt Securities Account(s) must remain valid and not be suspended at the time when the Extra Yield is credited, otherwise the credit of the Extra Yield will be forfeited.

Important Note

Equity Linked Investments and Structured Notes are structured products involving 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.

Risk Disclosure Statement for Equity Linked Investment Services

- The price or value of the Equity Linked Investments (ELIs) fluctuates, sometimes dramatically. The price or value of the ELIs may move up or down, and may even become valueless. 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.

Risk Disclosure Statement for Structured Notes

- Investment involves risks. The price of 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 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.

Notes

- This document/webpage does not constitute any prediction of likely future price movements.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- This document/webpage has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.