



## Priority Banking Online Upgrade Reward

From 1 January till 31 March 2026, existing clients who upgrade to Priority Banking via SC Mobile or the Bank's designated webpage can enjoy an extra **HKD500 cash rebate** or **5,000 Asia Miles** on top of the New Funds Growth Offer for Existing Client upon fulfilling all the requirements.

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### Terms and Conditions for Priority Banking Online Upgrade Reward (the "Online Upgrade Reward")

1. The promotion period is from 1 January to 31 March 2026, both dates inclusive ("Promotion Period").
2. Subject to the fulfilment of the requirements set out in Clause 4, existing clients who upgrade to Priority Banking can enjoy the reward set out in Clause 5 on top of the cash rebate or Asia Miles enjoyed under the prevailing New Funds Growth Offer for Existing Client. Online Upgrade Reward are based on the choice of cash rebate or Asia Miles selected in the New Funds Growth Offer for Existing Client.
3. Online Upgrade Reward is only applicable to existing clients ("Existing Clients") who, (A) as of the last day of one month prior to the date of the current sign up for Priority Banking, (i) held any products or services with or distributed by Standard Chartered Bank (Hong Kong) Limited ("the Bank") (including but not limited to deposit account (in the case of joint account, unless the existing client is a primary account holder to the joint account, he/she will not be considered having held any product or service with or distribution by the Bank), investment services and insurance products underwritten by the third party insurer) except Standard Chartered Credit Cards<sup>^</sup>, and (ii) maintained a positive Total Balance, and (B) has not been a Priority Private or Priority Banking client in any of the preceding 12 months from the date of the current sign up for Priority Banking.
4. Existing Clients are required to fulfil ALL of the requirements in sub-clauses (i) and (ii) below ("Eligible Client") in order to enjoy the Online Upgrade Reward:
  - i. Successfully upgrade to Priority Banking via SC Mobile or the Bank's designated webpage at [sc.com/hk/en/upgrade](https://sc.com/hk/en/upgrade) during the Promotion Period; AND
  - ii. Fulfills all requirements of, and be rewarded with, the New Funds Growth Offer for Existing Client (as defined in the relevant terms and conditions, the "New Funds Growth Offer for Existing Client Terms" in the Terms and Conditions for Priority Banking Promotion).
5. Upon fulfilling the requirements set out in both New Funds Growth Offer for Existing Client Terms and Clause 4, an Eligible Client can enjoy extra **HKD500 cash rebate or 5,000 Asia Miles** on top of the prevailing New Funds Growth Offer for Existing Client. Whether the Online Upgrade Reward will be in the form of cash rebate or Asia Miles depends on the reward selection made by the Eligible Client under the prevailing New Funds Growth Offer for Existing Client. The Online Upgrade Reward, if entitled, will be credited to the Eligible Client together with the prevailing New Funds Growth Offer for Existing Client entitled. The Terms and Conditions for Priority Banking Promotion are also applicable to Online Upgrade Reward, including but not limited to Clauses 1, 2, 4 - 5 of the section The New Funds Growth Offer for Existing Client and Clauses 4 and 10 - 12 of Section I General Terms and Conditions.
6. Eligible Client's enrolment in Priority Banking must remain in effect at the time when the Online Upgrade Reward is awarded or delivered to the Eligible Client. Otherwise, the Online Upgrade Reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
7. If after the Online Upgrade Reward is awarded or delivered to the Eligible Client, the Eligible Client terminates Priority Banking within 12 months from the date of the current sign up, the Bank reserves the right to charge an amount equivalent to the value of the Online Upgrade Reward as an administration fee and debit the same amount from any of the Eligible Client's account with the Bank without prior notice.
8. If the Eligible Client is entitled to the Online Upgrade Reward in conjunction with other promotional offers during the Promotion Period, the Bank reserves the right to grant to the Eligible Client all or part of the entitled Online Upgrade Reward at its sole discretion.
9. Online Upgrade Reward cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
10. Eligible Client will be entitled to the Online Upgrade Reward once only during the Promotion Period.
11. The Bank reserves the right to vary, extend, terminate and/or cancel the Online Upgrade Reward or to amend any of the terms and conditions herein from time to time  
without prior notice. In case of any disputes, the Bank's decision shall be final and binding.
12. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

**Important Notes**

- “Relationship Balance” for Priority Banking includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered Credit Cards<sup>^</sup> and outstanding balances of Standard Chartered Personal Loans of a Priority Banking client that maintain with the Bank under personal accounts.
- The Relationship Balance will also include the MPF account balance under Manulife Global Select (MPF) Scheme where the Priority Banking client authorises and consents the Bank to receive his/her MPF account information.  
<sup>^</sup> **Standard Chartered Credit Cards** refer to Standard Chartered Credit Card, Standard Chartered 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.



## 優先理財網上升級獎賞

由2026年1月1日至3月31日，現有客戶透過渣打流動理財應用程式SC Mobile或指定網站晉身成為優先理財客戶並符合所有要求，可從現有客戶新資金增長獎賞額外獲享 **HK\$500現金回贈** 或 **5,000「亞洲萬里通」里數**。

### 優先理財網上升級獎賞之條款及細則（「網上升級獎賞」）

1. 推廣期為2026年1月1日至3月31日，包括首尾兩天（「推廣期」）。
2. 晉身成為優先理財之客戶若符合條款4所列之要求，除可從現行之現有客戶新資金增長獎賞獲享現金回贈或「亞洲萬里通」里數外，可額外獲享條款5所列之網上升級獎賞。網上升級獎賞將根據客戶於現有客戶新資金增長獎賞所選擇之獎賞類別以現金回贈或「亞洲萬里通」里數形式回贈。
3. 網上升級獎賞只適用於現有客戶（「現有客戶」）指(A)於此次開立優先理財當日前1個曆月的最後一天(i)持有任何渣打銀行(香港)有限公司（「本行」）之產品或服務(包括但不限於存款戶口(若為聯名形式開立之戶口，除非現有客戶為該聯名戶口之基本戶口持有人，否則客戶不會被視為持有本行或由本行負責分銷之任何銀行產品或服務)、投資服務及由第三者承保之保險產品)，而只持有渣打信用卡<sup>^</sup>之客戶則除外、(ii)維持其總結存於正數水平之客戶及(B)於此次開立優先理財當日前12個月內未曾成為優先私人理財或優先理財之客戶。
4. 符合以下所有要求之客戶可獲享網上升級獎賞（「合資格客戶」）：
  - i. 於推廣期內成功透過渣打流動理財應用程式SC Mobile或指定網站 [sc.com/hk/upgrade](https://sc.com/hk/upgrade) 晉身成為優先理財；及
  - ii. 符合所有現有客戶新資金增長獎賞要求(如相關條款及細則所列，於優先理財推廣條款及細則之「現有客戶新資金增長獎賞條款」)，並符合獲享該新資金增長獎賞。
5. 若符合現有客戶新資金增長獎賞條款及條款4所列之相關要求，合資格客戶可從現有客戶新資金增長獎賞額外獲享**HK\$500現金回贈或5,000「亞洲萬里通」里數**。網上升級獎賞將根據合資格客戶於新資金增長獎賞所選擇之獎賞類別以現金回贈或「亞洲萬里通」里數形式回贈。若合資格客戶符合資格獲享網上升級獎賞，將連同所獲享之現有客戶新資金增長獎賞一併回贈，有關之詳情，請參閱現有客戶新資金增長獎賞條款。優先理財推廣之條款及細則亦適用於網上升級獎賞，包括但不限於現有客戶新資金增長獎賞部份條款及細則之條款1, 2, 4至5及I部份一般條款及細則之條款 4, 10至12。
6. 合資格客戶開立優先理財必須於網上升級獎賞存入或送贈時仍然有效。否則，網上升級獎賞將被取消，本行亦不會從任何其他途徑把網上升級獎賞給予合資格客戶。
7. 如合資格客戶於此次晉身成為優先理財後12個月內終止有關服務，本行保留權利向合資格客戶收取相等於已獲取網上升級獎賞之金額作為行政費，並直接從合資格客戶於本行之任何一個戶口扣除，而毋須另行通知。
8. 若合資格客戶於推廣期內同時獲享其他推廣優惠，本行將全權酌情決定保留只提供全部或部份網上升級獎賞予合資格客戶之權利。
9. 除非另有註明，網上升級獎賞不可轉讓他人、退回、轉換或兌換為現金。
10. 推廣期內合資格客戶只可獲享網上升級獎賞一次。
11. 本行保留隨時更改、延長、終止及/或取消網上升級獎賞優惠，或修訂所述任何條款及細則之權利。如有任何爭議，本行保留最終決定權。
12. 中英文版之內容如有任何歧義，在任何情況下概以英文版為準

**重要提示**

- 優先理財客戶之「總結餘」包括客戶以私人名義於本行持有的存款、投資、指定保險產品之累積保費、已動用之透支額(包括有抵押及無抵押之透支服務)、渣打信用卡<sup>^</sup>結欠及渣打私人貸款之貸款結欠。
- 優先理財客戶以私人名義開立的銀行賬戶總結餘並包括宏利環球精選強積金計劃下的強積金戶口結餘，客戶須另行授權及同意銀行接收客戶的強積金戶口資料。  
<sup>^</sup> **渣打信用卡**指由本行所發出之渣打信用卡及渣打聯營卡(包括附屬卡及公司卡)。附屬卡之結欠將納入主卡持有人的總結餘內。