

Investment Fund Transfer-in Cash Reward Offer

Clients of Investment Fund Services who transfer-in specified investment funds during the Promotion Period can enjoy the following offer:

Transfer-in Cash Reward	Remark
<p style="text-align: center;">HKD300 (For every cumulative transfer-in amount of HKD100,000)</p>	<ul style="list-style-type: none"> ▪ Transfer-in amount is <u>accumulated during the whole Promotion Period</u> ▪ Each eligible client can enjoy the offer more than once during the Promotion Period

Promotion Period: 1 January – 31 March 2026

Terms and conditions apply.

General Terms and Conditions

1. The promotion period for the offers described in the Sections below is from 1 January to 31 March 2026, both dates inclusive (the “**Promotion Period**”).
2. Offers are 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. Clients can enjoy the offers **more than once** during the Promotion Period. For the avoidance of doubt, **only the primary account holder will be entitled to the offers if the account(s) is / are set up in joint names.**
5. If Clients are entitled to the offers 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. The Bank reserves the right to determine the calculation methods applied under the product / services offers.
8. The Bank reserves the right to terminate any part of the offers and vary or modify any of the 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 Investment Fund Transfer-in Cash Reward Offer (“**Transfer-in Offer**”)

1. To be entitled to the Transfer-in Offer, Clients must apply and complete transfer-in of investment funds specified and described in Clause 2 of this Section successfully from other banks or financial institution(s) during the Promotion Period (the “**Eligible Clients**”).
2. This Transfer-in Offer is applicable to open-ended funds or capital guaranteed funds distributed by the Bank, excluding money market funds, Class B funds, funds not authorised by the Securities and Futures Commission in Hong Kong and funds specified by the Bank from time to time.
3. Eligible Clients may not be able to subsequently subscribe for (or further transfer in) the transferred-in investment funds via the Bank in case the relevant investment fund(s) is / are no longer open for subscription from the Bank.
4. Eligible Clients will be entitled to HKD300 cash reward for every cumulative transfer-in amount of investment funds of HKD100,000 (or HKD equivalent) during the Promotion Period.
5. The latest unit price available to the Bank as of the date the Bank receives the transferred-in fund unit will be used to calculate the accumulated value of the investment funds amount of transfer-in funds. For non-HKD denominated transfer-in fund unit, the accumulated value of the designated investment fund amount transferred-in will be converted into HKD based on relevant prevailing foreign exchange rate determined by the Bank for calculation of the offer entitlement.
6. If Eligible Clients partially / fully transfer out the transferred-in investment fund(s) **on or before 31 March 2027**, the Bank reserves the right to forfeit the cash reward of this Transfer-in Offer.

7. If the transferred-in investment fund(s) was transferred out from the Bank in the past 12 months, the Bank reserves the right to forfeit the cash reward of this Transfer-in Offer.
8. The Transfer-in Offer will be credited to Eligible Clients' HKD / USD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account **on or before 30 June 2026**. 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.
9. For Eligible Clients under the Capital Investment Entrant Scheme, the Transfer-in Offer will be credited to the designated settlement accounts of such Clients on or before 31 July 2026.
10. The relevant Investment Fund Account(s) must still be valid at the time when the Transfer-in Offer is credited, otherwise the cash reward of this Transfer-in Offer will be forfeited.

Important Note for Investment Fund Services

Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in Investment Fund 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 Investment Fund 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 Fund 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.

Notes

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