



0% Subscription Fee Offer for New Clients of SC Invest

New clients of SC Invest can enjoy 0% subscription fee for online trades up to HKD200,000 transaction amount cap.

Promotion Period: 2 January – 31 March 2026

Terms and Conditions of SC Invest 0% Subscription Fee Offer (the “0% Subscription Fee Offer”):

1. The promotion period is from 2 January to 31 March 2026, both dates inclusive (the “**Promotion Period**”).
2. The 0% Subscription Fee Offer is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), but excluding Private Banking clients, Commercial Banking clients and Business Banking clients (the “**Clients**”).
3. To enjoy the 0% Subscription Fee Offer, Clients are required to (i) subscribe with a valid **sole name** Investment Fund Account (i.e. joint name Investment Account not applicable) **and** (ii) be New Clients of SC Invest, who have never made any SC Invest subscription (each, an “**Eligible Client**”).
4. The 0% Subscription Fee Offer is only applicable to subscription through SC Invest during the Promotion Period.
5. Under the 0% Subscription Fee Offer and further subject to Clause 4, Eligible Clients will be entitled to 0% subscription fee up to the HKD200,000 transaction amount.
6. Eligible Client will first be charged with 0.5% subscription fee when making the subscription through SC Invest during the Promotion Period. Upon verifying the eligibility of the 0% Subscription Fee Offer by the Bank, the Bank will refund such amount of the subscription fee as represented by the difference between the amount of subscription fee charged and 0% of the subscription fee, as the case may be, by way of subscription fee rebate.
7. The rebate will be credited to the Eligible Client’s sole name HKD account with the Bank **on or before 30 June 2026** in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account. If the Eligible Client has more than one account under the same account type, the Bank will select the one with the earliest opening date based on the Bank’s records.
8. The relevant Investment Fund Account(s) and settlement account must still be valid at the time when the subscription fee rebate is credited, otherwise, the credit of subscription fee rebate will be forfeited.
9. The Bank reserves the right to alter, extend or terminate the 0% Subscription Fee Offer and amend these terms and conditions at any time without prior notice. In case of disputes, the Bank’s decision shall be final and binding.
10. If Eligible Clients are entitled to the 0% Subscription Fee Offer in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Clients one of or part of the entitled offers only.
11. 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.
12. Upon providing subscription instruction, the Clients will be subject to Appropriateness Assessment which may lead to unsuccessful online order placement. For more details, please refer to the FAQ on <https://www.sc.com/hk/investment/sc-invest/>.
13. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Important Note

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.

Issued by Standard Chartered Bank (Hong Kong) Limited