



Trade Up Level Up

From now till 31 December 2025, clients who have completed the registration of the Promotion and completed designated missions can enjoy **up to 30,000 Asia Miles** rewards.

Terms and Conditions for Trade Up Level Up (the “Promotion”):

1. The promotion period runs from 22 April 2025 to 31 December 2025, both dates inclusive (the “**Promotion Period**”).
2. Easy Banking, Premium Banking and selected Priority Banking clients who have completed the registration of the Promotion and completed designated missions as specified in Table 1 during the Promotion Period (“**Eligible clients**”), will be entitled to enjoy up to 30,000 Asia Miles as reward (“**Asia Miles Reward**”).

Table 1

Diversify		
Mission	Eligible Investment Product ¹ / Account	Asia Miles Reward ²
Open an account ³	<ul style="list-style-type: none"> • Stock trading account • Investment fund account 	<ul style="list-style-type: none"> • 1,000 • 1,000
Complete first trade ⁴	1 subscription / transaction of HK\$10,000 (or equivalent or above): <ul style="list-style-type: none"> • Stock trading • Investment fund • Foreign exchange 	<ul style="list-style-type: none"> • 1,000 • 1,000 • 1,000
Bonus: both missions completed	<ul style="list-style-type: none"> • Stock trading • Investment fund 	<ul style="list-style-type: none"> • 2,000 • 2,000
Trade Up		
Mission	Eligible Investment Product ¹	Asia Miles Reward ²
“Starting Six Streaks” – Complete the 1 st – 6 th trade	1 subscription / transaction of HK\$10,000 (or equivalent) or above:	100 for each trade
“Double-Up Miles” – Complete the 7 th – 12 th trade	<ul style="list-style-type: none"> • Stock trading • Investment fund 	200 for each trade
“Finish Strong” – Complete the 13 th – 18 th trade	<ul style="list-style-type: none"> • Foreign exchange 	300 for each trade
Bonus for completing all 18 trades		<ul style="list-style-type: none"> • 1,000 for completing 18 trades in 1 designated investment product type



		<ul style="list-style-type: none"> • 2,000 for completing 18 trades in 2 designated investment product types • 3,000 for completing 18 trades in 3 designated investment product types
Level Up		
Mission	Designated completion steps⁵	Asia Miles Reward²
Read and test your knowledge	<ul style="list-style-type: none"> • Click and read an article • Provide a correct answer to the quiz 	50 for each set of article and quiz. 8 sets of article and quiz are available per quarter

¹ Definitions of eligible investment products are specified in Table 2.

² Each client will be entitled to Asia Miles Reward specified in Table 1 once throughout the Promotion Period for each “Diversify” missions. Each client will be entitled to Asia Miles Reward once every quarter (1st quarter: 16 April – 30 June 2025; 2nd quarter: 1 July – 30 September 2025; 3rd quarter: 1 October – 31 December 2025) throughout the Promotion Period for each “Trade Up” and “Level Up” missions, where the requirements under these terms and conditions are met.

³ Clients who hold any Stock trading account(s) and/ or an Investment fund account(s) (either in sole name, joint name as primary/ secondary account holder) before the registration of the Promotion are not eligible to enjoy the corresponding Asia Miles Reward of the “open an account” mission. Only sole name stock trading account and/ or an investment fund account newly opened after registration to the Promotion are regarded as eligible investment account(s).

⁴ Clients with record of eligible subscription/ transaction (as specified in Table 2) of designated investment products prior to the registration of the Promotion are not eligible to enjoy the Asia Miles Reward of the “Complete first trade” missions. Only subscription/ transaction (as specified in Table 2) of designated investment products made after registration of the Promotion are regarded as eligible subscription/ transaction. Eligible subscriptions/ transactions counted towards and enjoyed the Asia Miles Reward of “complete first trade” missions cannot be counted towards “Trade up” missions to enjoy “Trade up” Asia Miles Reward in parallel.

⁵ Standard Chartered Bank (Hong Kong) Limited (the “Bank”) reserves the right to determine at its sole discretion the definitions of correct answers to the quizzes of read and test your knowledge missions.

Table 2

Eligible Investment Product	Eligible Subscription / Transaction
Stock Trading	Securities transactions executed via Online Securities Trading Platform and/ or SC Equities Hong Kong mobile application in relation to securities listed on the Main Board or Growth Enterprise Market of the Stock Exchange of Hong Kong Limited, eligible securities traded via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, and securities listed on NASDAQ, New York Stock Exchange, NYSE AMEX, NYSE ARCA and BATS
Investment Funds	Subscription of Class A funds (funds with subscription fee charged upon purchase) made through Online Unit Trusts trading platform. Fund



	switching, Monthly Investment Plans and subscription through any other channel are not regarded as eligible transaction.
Foreign Exchange	Foreign exchange transaction successfully executed via Standard Chartered Online Banking (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer^” section) or Mobile Banking (SC Mobile App) (under “Foreign Exchange” menu or “Own Account Transfer” or “International Transfer^” section) (collectively, called the “Foreign Exchange platform”)

3. The Bank reserves the right to determine at its sole discretion the calculation methods applied under the Promotion (including the ascertaining of the amount of any applicable transaction requirement) and verify the client’s transaction record when considering the client’s eligibility for the Promotion.
4. In order to enjoy any of the Asia Miles Reward, you must hold a valid Standard Chartered Cathay Mastercard with a valid Cathay membership account attached and ensure that your family and given names in the Bank’s record aligns with your family and given names registered on your Cathay membership account; or have your Cathay membership account registered with the Bank according to instructions specified in the designated communication materials. Otherwise, you will have to set up a Cathay membership account through Asia Miles Limited. For the avoidance of doubt, the valid Cathay membership account must be held by you and the Bank reserves the right not to accept any Cathay membership accounts that are not held by you for the purpose of crediting the Asia Miles entitled under the Promotion. Successful registrations of the Cathay membership account and the Promotion cannot be cancelled before the Asia Miles entitled are credited and must continue to be valid for crediting them. If you have submitted multiple registrations of the Cathay membership account for the Promotion, only the latest registration on the Bank’s record at the time when the Bank provides your Cathay membership registration information to Asia Miles Limited will be provided.
5. The Bank will provide your Cathay membership registration information, including family name, given name, membership number and the amount of Asia Miles earned (if any), to Asia Miles Limited for crediting the reward of the Asia Miles under the Promotion. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles that you are entitled to under the Promotion to the registered Cathay membership account by 31 August 2025, 30 November 2025 and 28 February 2026 for missions completed in the 1st quarter (16 April – 30 June 2025), 2nd quarter (1 July – 30 September 2025) and 3rd quarter (1 October – 31 December 2025) respectively.
6. In case where information submitted for the registration of your Cathay membership account is incorrect or insufficient for the purpose of crediting the Asia Miles under the Promotion as may be considered by the Bank or Asia Miles Limited or where Asia Miles are not credited to your Cathay membership account for any reason beyond the Bank’s control, the Bank reserves the right to forfeit the Asia Miles absolutely.
7. You shall notify the Bank if you do not receive the Asia Miles entitled within six months after the Promotion Period; otherwise, the Bank accepts no liability and will not be liable for any compensation.
8. You acknowledge and accept that the crediting of the Asia Miles entitled towards your registered Cathay membership account shall be conducted by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the crediting of the Asia Miles entitled will be accurately conducted towards the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to your Cathay membership account for any reason beyond the Bank’s control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For



- enquiries relating to the crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited or refer to Asia Miles Limited website www.cathaypacific.com.
9. Terms and conditions of Asia Miles apply to the redemption of Asia Miles. For details, please visit www.cathaypacific.com. We are not obliged to notify you of any changes or latest announcements of Asia Miles Limited. You understand and accept that we are not the supplier of the Cathay membership account, Asia Miles and the items redeemed from the Asia Miles. We shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles and/or the items redeemed from the Asia Miles, including without limitation, their quality, the supply, the descriptions provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct of the supplier, its employees, officers or agents.
 10. The personal data collected by the Bank is for the purpose of registration of Asia Miles Reward and client identity verification which is for internal use only. Please visit www.sc.com/hk/website-privacy-statement/ for more details.
 11. The Bank reserves the right to replace Asia Miles Reward with alternative gifts and/or alter the value of Asia Miles Reward without prior notice.
 12. Client must remain a valid account with the Bank at the time when Asia Miles Reward is awarded or delivered to the Eligible Client. Otherwise, Asia Miles Reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
 13. If the client is entitled to Asia Miles Reward in conjunction with other promotional offers, the Bank reserves the right to grant the client one of or part of the entitled offers only.
 14. The banking products or services set out in these terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to our branches for assistance.
 15. The Bank reserves the right to vary, extend, terminate and/or cancel the Promotion or to amend any of these terms and conditions from time to time without prior notice. In case of any disputes, the Bank's decision shall be final and binding.
 16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Risk Disclosure Statement for Securities Services

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.
- Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms and Conditions of relevant Securities Services before making any investment decision.

Important Notes of Online Securities Trading and SC Equities

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

Risk Disclosure Statement for 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).

Risk Disclosure Statement for 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 customer 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.

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 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.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.

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 does not constitute any invitation or recommendation to any person to enter into any transaction or financial products.
- This document 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.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.
- Investors should not make investment decisions based on this document alone.
- This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong