



## Press release

# Standard Chartered Survey Reveals Hong Kong's Affluent "Miles Gurus" Earning Miles to Elevate Travel Experience

And exploring more ways to earn miles after memorable business class experience

**24 April 2025, Hong Kong – Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered Hong Kong")** has released its Hong Kong Affluent Travel Study 2025 ("Travel Survey")<sup>1</sup>, revealing miles is crucial in enhancing the overall travel experience for mass affluent<sup>2</sup> and high-net-worth individuals<sup>3</sup> (HNWIs). Following last year's related survey, Standard Chartered Hong Kong again commissioned an independent research agency this year to explore how affluent travellers enhance their travel experience. The results show that nearly half of the respondents are "miles gurus," adept at earning miles in various ways while also using them to redeem superior travel experiences.

## Cabin Class Upgrade as the Top Choice for Affluent "Miles Gurus"

The survey, which interviewed over a thousand mass affluent and HNWIs, found that over 70% of respondents used miles to redeem or upgrade to business class. Additionally, nearly 80% of affluent travellers who have experienced business class agreed that the experience was unforgettable and hope to continue travelling that way on every journey. Beyond seat upgrades, HNWIs also use miles to meet various needs, such as redeeming tickets for accompanying family members, renting travel cars, or purchasing additional baggage allowances.

## Earning Over 4 million Miles Through Multiple Banking Methods

In addition to effectively spending miles, affluent travellers know how to earn more. Over 90% of the respondents would earn miles proactively through diverse methods. Local credit card spending remains the preferred method to accumulate miles. Meanwhile, more people have learnt to leverage banking services to earn miles, including setting up a time deposit and payroll account etc. to rake in miles, in preparation for their next trip. Notably, a client has earned over 4 million miles within a year through banking methods.

**Eliza Law, Head of Affluent Segment and Distribution at Standard Chartered Hong Kong,** shared "Our Priority Banking services are constantly evolving to meet the needs of the affluent clients who are eager to earn miles. The survey reveals that nearly half HNWIs have earned miles



through banking services, such as setting up time deposits, payroll accounts, and wealth management. The number of affluent clients setting up Asia Miles Time Deposit with large deposits continues to rise. Furthermore, earning miles through payroll accounts has become a new trend, allowing clients to easily enhance their next journey simply by receiving their salary."

In addition to earning miles, the survey also indicated that over 60% of respondents place significant importance on Cathay membership status, which offer services such as additional baggage allowance and airport lounge access. Nearly 60% use a designated credit card to earn more Status Points, and the Standard Chartered Cathay Mastercard® is the only credit card in the market that allows clients to earn Status Points to level up your Cathay membership status through credit card spending. Standard Chartered Cathay Mastercard - Priority Private and Priority Banking cardholders can even enjoy exclusive benefits, such as Cathay Pacific First class and Business class lounge passes and priority boarding services.

**Anshul Sabherwal, Head of Credit Card and Personal Loan at Standard Chartered Hong Kong,** said: "Standard Chartered is committed to maintaining its position as the preferred bank for wealth management and spending for HNWIs. We enable clients to earn more miles through comprehensive banking services and diverse products, along with the Cathay membership programme and its related services and offers. Last year, 40% of our clients redeemed miles for First and Business class tickets, demonstrating how clients effectively use miles to enhance their travel experiences. The much-loved Standard Chartered Cathay Mastercard has seen its issuance increase with a double-digit growth for two consecutive years, and it was recently named '2025 Best Credit Card Product for Travellers in Asia Pacific.' "

### **Travel to the fullest, live life to the fullest. Start with Standard Chartered Banking!**

To meet the lofty travel expectations of Hongkongers, Standard Chartered Hong Kong offers various banking services and credit card benefits, allowing clients to easily earn mileage rewards and enjoy an elevated travel experience. Offers<sup>4</sup> include:

- Sign up for Priority Banking and set up an "Asia Miles Time Deposit" to earn up to 600,000 miles<sup>5</sup>
- Earn up to 30,000 miles by enrolling for "Trade Up, Level Up" and completing missions for foreign exchange, stock and investment fund trading
- Earn miles through monthly payroll



- New cardholders can enjoy the Standard Chartered Cathay Mastercard FanFest Offer of round-trip business or economy class tickets to Osaka, can take off before November 2026
- Earn up to 100 Status Points when spending with Standard Chartered Cathay Mastercard

Remarks:

<sup>1</sup> Standard Chartered commissioned a consulting firm to conduct a market survey, interviewing 1,090 affluent travellers aged 18 and above, among whom 52.8% were male and 47.2% were female.

<sup>2</sup> Mass affluents are defined as those with investable assets ranging from HKD 1 million to less than HKD 7.8 million.

<sup>3</sup> High-net-worth individuals are defined as those with investable assets of HKD 7.8 million or more.

<sup>4</sup> Please refer to Standard Chartered's website for details about the offers, which are subject to terms and conditions.

<sup>5</sup> New Priority Banking clients can earn up to 320,000 miles as a welcome reward, and the "Asia Miles Time Deposit" offers 280,000 miles for every HKD 1,000,000 in new funds.

- End -



Photos (Click [Here](#) for high-resolution images)



Photo caption: Standard Chartered Hong Kong releases its Hong Kong Affluent Travel Study 2025. Eliza Law (left), Head of Affluent Segment and Distribution and Anshul Sabherwal (right), Head of Credit Card and Personal Loan at Standard Chartered Hong Kong share the results of the survey.

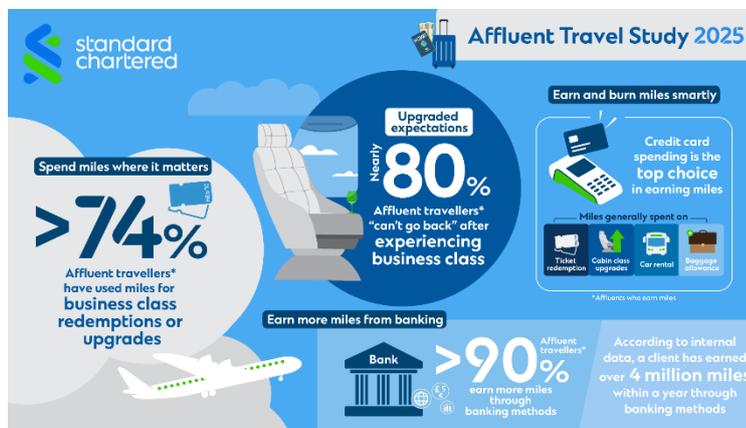


Photo caption: Standard Chartered survey reveals Hong Kong's Affluent "Miles Gurus" earning miles to elevate travel experience.

**Standard Chartered**

We are a leading international banking group, with a presence in 53 of the world's most dynamic markets. Our purpose is to drive commerce and prosperity through our unique diversity, and our heritage and values are expressed in our brand promise, here for good.

Standard Chartered PLC is listed on the London and Hong Kong stock exchanges.

The history of Standard Chartered in Hong Kong dates back to 1859. It is currently one of the Hong Kong SAR's three note-issuing banks. Standard Chartered incorporated its Hong Kong business on 1 July 2004, and now operates as a licensed bank in Hong Kong under the name of Standard Chartered Bank (Hong Kong) Limited, a wholly owned subsidiary of Standard Chartered PLC.

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