



「優先理財」迎新優惠 - 財富產品結存獎賞

由即日起至2025年12月31日，全新客戶開立「優先理財」並於2026年3月31日或以前完成指定投資及/或保險產品至少一項合資格認購或交易而金額達HK\$200,000或以上，可獲享**高達 HK\$10,000 現金回贈或100,000「亞洲萬里通」里數**。

| 總累積認購金額及/或交易金額 (HK\$) | 現金回贈金額 (HK\$) | 或 | 「亞洲萬里通」 里數 |
|-----------------------------|------------------|---|---------------|
| \$200,000 – \$500,000以下 | \$500 | | 5,000里數 |
| \$500,000 – \$1,000,000以下 | \$1,000 | | 10,000里數 |
| \$1,000,000 – \$1,500,000以下 | \$2,000 | | 20,000里數 |
| \$1,500,000 – \$2,000,000以下 | \$3,000 | | 30,000里數 |
| \$2,000,000 – \$2,500,000以下 | \$4,000 | | 40,000里數 |
| \$2,500,000 – \$3,000,000以下 | \$5,000 | | 50,000里數 |
| \$3,000,000 – \$3,500,000以下 | \$6,000 | | 60,000里數 |
| \$3,500,000 – \$4,000,000以下 | \$7,000 | | 70,000里數 |
| \$4,000,000 – \$4,500,000以下 | \$8,000 | | 80,000里數 |
| \$4,500,000 – \$5,000,000以下 | \$9,000 | | 90,000里數 |
| \$5,000,000 或以上 | \$10,000 | | 100,000里數 |

「優先理財」迎新優惠 - 財富產品結存獎賞之條款及細則:

- 「優先理財」迎新優惠 - 財富產品結存獎賞（「優惠」）之推廣期為2025年10月1日至2025年12月31日(首尾兩天包括在內)（「推廣期」）。
- 符合相關條款及細則之客戶只可於推廣期間獲享優惠一次。若合資格客戶以聯名形式開立相戶口，只有基本戶口持有人可獲享優惠(如適用)。
- 若客戶於推廣期內同時獲享其他推廣優惠，渣打銀行(香港)有限公司(「本行」)保留只提供全部或部份優惠予客戶之絕對權利。
- 本行保留權利決定優惠之計算方法(包括相關交易之計算)及核實客戶之交易紀錄以計算客戶可應得之優惠。
- 若交易(或於計算有關已簽發的人壽保險基本計劃之保費時)以外幣計值，則相關戶口之結餘(或人壽保險保費)將以本行不時釐定有關匯率(或保誠保險有限公司(保誠集團成員)(「保誠」)釐定之匯率用作人壽保險保費計算)用作計算外幣兌換至港幣之等值，以計算應得之優惠。
- 客戶須符合以下所有要求並完成列表1指定的任何一項產品交易，將可獲享列表3所指定之優惠(「合資格客戶」)。
 - 於推廣期內開立「優先理財」並成為「全新客戶」。



「全新客戶」指此次於推廣期內開立「優先理財」當日前12個月內未曾持有本行或由本行負責分銷之任何銀行產品或服務(包括但不限於存款戶口(若為聯名形式開立之戶口，除非全新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)之客戶，而只持有渣打信用卡之客戶則除外。渣打信用卡指由本行發行之渣打信用卡、渣打聯營卡、MANHATTAN信用卡及MANHATTAN聯營卡，包括附屬卡、渣打商務卡及渣打公司卡。

- b. 於2026年3月31日或以前達到「優先理財」HK\$1,000,000或以上之總結餘要求；及
- c. 於2026年3月31日或以前完成下列表1之指定投資及/或保險產品至少一項合資格認購或交易而金額達HK\$200,000或以上(「合資格認購或交易」)。

列表1

| 指定投資及/或保險產品 (「指定產品」) | 合資格認購或交易 |
|-------------------------|--|
| 基金投資服務 | <ul style="list-style-type: none"> • 適用於所有A類基金認購，而分行認購費最低為2.0%及或在網上基金交易平台進行的基金認購交易。 • 不適用於貨幣市場基金及月供基金計劃。 |
| 債券^ | <ul style="list-style-type: none"> • 適用於所有債券認購金額(零售債券除外) • 認購債券之買賣差價必須為1.0%或以上 |
| 股票掛鈎投資服務 | <ul style="list-style-type: none"> • 投資於任何股票掛鈎投資產品，而銀行交易收益不少於2.4% |
| 結構性票據^ | <ul style="list-style-type: none"> • 投資於任何結構性票據產品，而銀行交易收益不少於2.4% |
| 人壽保險* | <ul style="list-style-type: none"> • 任何保誠保險有限公司個人壽險計劃(定期或整付保費保單之基本計劃及附加保障)# |

^ 結構性票據及特選債券只供「專業投資者」。

* 客戶應根據自己的保障需要和負擔能力申請合適的保險產品。優惠與保費金額無直接關係，客戶在符合優惠條件的情況下，即使未購買任何保險，仍可享受優惠。

本推廣活動之保費要求會根據上頁列表的指定投資產品/保險產品按每份已簽發的合資格計劃之定期保費保單的首年總年度化基本計劃保費及附加保障計劃保費(不包括保費徵費)/已簽發的整付保費保單(如適用)的基本計劃整付保費(不包括保費徵費)獨立計算。本推廣活動並不適用於在2025年9月30日或之前已申請投保或已生效的合資格計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移。該合資格計劃之附加保障計劃必須是附加於一份同時於推廣期內已簽發的新投保之合資格計劃之上。若客戶以非年繳方式繳付保費，有關其首年總年度化保費將按比例計算。如以月繳方式繳付保費，其首年總年度化保費為月繳保費乘以12。如以壹繳方式繳付保費，其首年總年度化保費為壹繳保費除以10。

7. 合資格客戶符合相關要求，可享以下列表2的財富產品結存獎賞：

列表2

| 總累積認購金額及/ 或交易金額 (HK\$) | 現金回贈金額 (HK\$) | 或 | 「亞洲萬里通」里數 |
|-----------------------------|------------------|---|-----------|
| \$200,000 – \$500,000以下 | \$500 | | 5,000里數 |
| \$500,000 – \$1,000,000以下 | \$1,000 | | 10,000里數 |
| \$1,000,000 – \$1,500,000以下 | \$2,000 | | 20,000里數 |



| | | |
|-----------------------------|----------|---|
| \$1,500,000 – \$2,000,000以下 | \$3,000 | 30,000里數 40,000里數 50,000里數 60,000里數 70,000里數 80,000里數 90,000里數 100,000里數 |
| \$2,000,000 – \$2,500,000以下 | \$4,000 | |
| \$2,500,000 – \$3,000,000以下 | \$5,000 | |
| \$3,000,000 – \$3,500,000以下 | \$6,000 | |
| \$3,500,000 – \$4,000,000以下 | \$7,000 | |
| \$4,000,000 – \$4,500,000以下 | \$8,000 | |
| \$4,500,000 – \$5,000,000以下 | \$9,000 | |
| \$5,000,000 或以上 | \$10,000 | |

8. 合資格客戶若參與以上條款7之優惠，可選擇以現金回贈或「亞洲萬里通」里數(「里數」)作為獎賞。若合資格客戶選擇以里數作為獎勵，客戶必須於以下條款9所示之登記期間(「登記期」)透過渣打網頁 sc.com/hk/zh/campaign/am-rewards-online/apply/ (「指定網頁」)登記，方可享有里數作為獎賞。
9. 若合資格客戶於指定網頁選擇以里數作為獎賞：
 - a. 優惠將以里數方式贈予符合本條款及細則所載之相關要求之合資格客戶；
 - b. 合資格客戶必須於以下列表所示登記期，成功透過指定網頁提交以合資格客戶名下持有之有效國泰會員賬戶及其他所需資料成功登記以里數作為獎賞(「里數獎賞登記」)。

登記期(包括首尾兩天)

2025年10月1日至2026年4月30日

- c. 合資格客戶必須持有有效之國泰會員賬戶，否則，合資格客戶須於國泰網站登記成為國泰會員以享優惠。
- d. 為免存疑，合資格客戶必須持有有效之國泰會員賬戶及本行並不接納存入里數予任何非合資格客戶持有之國泰會員賬戶。成功登記後將不能取消或更改。合資格客戶若提交多次獎賞登記，本行只取用於登記期內最後一次之里數獎賞登記作存入里數之用。
- e. 本行將會轉交相關資料，包括合資格客戶之國泰會員資料，包括姓氏、名字、會員號碼及所獲享之里數，如適用，予亞洲萬里通有限公司作存入里數之用。亞洲萬里通有限公司收取本行轉交之資料後，將於2026年6月30日(亞洲萬里通「回贈日期」)隨後4至6星期內存入獲享之里數予合資格客戶之國泰會員賬戶。
- f. 合資格客戶明白獲得的里數將由亞洲萬里通有限公司存入客戶的國泰會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於合資格客戶的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。本行對於包括但不限於里數之到期日、使用及兌換，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或請瀏覽www.asiamiles.com。
- g. 里數之兌換及/或使用須受「亞洲萬里通」里數條款及細則約束。詳情請瀏覽www.asiamiles.com。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。合資格客戶明白及接納本行並非獎賞(包括里數)之供應商。因此，有關供應商、其員工或代理人所提供之獎賞的各方面，包括但不限於質



素、供應量、供應商的獎賞說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。

- h. 獲享之里數不能兌換積分或現金回贈及不能轉讓。

10. 若合資格客戶未能於登記期內提交獎賞登記或本行或亞洲萬里通有限公司就合資格客戶於指定網頁內所提交之資料不正確或不足夠用作存入里數：

- a. 條款8所列之優惠將以現金回贈方式代替里數贈予符合本條款及細則所載之相關要求之合資格客戶。
- b. 本行將於2026年6月30日或之前(「回贈日期」)存入現金回贈而不作另行通知。本行將按以下次序存入現金回贈予合資格客戶以個人名義於本行持有之港元存款戶口(「高息馬拉松活期存款」戶口、WealthSaver戶口、MortgageOne®增值按揭戶口及「置慳息」往來存款戶口除外)：

 - i. 綜合存款戶口之附屬戶口；
 - ii. 支票戶口；
 - iii. 月結單儲蓄戶口；
 - iv. 存摺儲蓄戶口

若合資格客戶並未以個人名義持有上述有效之港元存款戶口，本行將根據上述次序存入合資格客戶以其中一人簽署聯名戶口之基本戶口持有人名義，或共同簽署的聯名戶口之基本戶口持有人名義持有之港元存款戶口存入現金回贈。

若合資格客戶並未持有上述有效之港元存款戶口，本行將根據上述次序存入合資格客戶之美元存款戶口。若合資格客戶持有多於一個同一類別之戶口，本行將全權酌情決定任何一個最近期開立之戶口存入現金回贈。

- 11. 合資格客戶開立之「優先理財」必須於獎賞存入或送贈時仍然有效。否則，有關獎賞將被取消，本行亦不會從任何其他途徑把獎賞給予合資格客戶。
- 12. 如相關合資格客戶於此次開立「優先理財」後12個月內終止有關服務，而有關獎賞已獎賞或已送贈予合資格客戶，本行保留權利向相關合資格客戶收取相等於已獲取獎賞之金額作為行政費，並直接從相關合資格客戶於本行之任何一個戶口扣除，而毋須另行通知。
- 13. 優惠推廣之條款及細則所載之銀行產品及服務須受有關申請資格、申請程序及條款約束。詳情請向分行職員查詢。
- 14. 本行保留隨時更改、延長、終止及/或取消任何優惠而毋須另行通知，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。
- 15. 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^結欠及渣打私人貸款之貸款結欠。
- 閣下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，閣下須另行授權及同意銀行接收閣下的強積金戶口資料。
- ^ 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之總結餘內。

股票掛鈎投資、結構性票據及基金投資服務重要提示：

- 股票掛鈎投資及結構性票據乃涉及金融衍生工具的結構性產品。基金乃投資產品而部分基金涉及金融衍生工具。投資決定是由閣下自行作出的。除非中介人於銷售該產品時已向閣下解釋並經考慮閣下的財務狀況、投資經驗及目標後而該產品是適合閣下的，否則閣下不應投資在該產品。

基金投資服務之投資風險聲明：

- 投資涉及風險。單位信託或互惠基金的單位/股份價格有時可能會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。買賣單位信託或互惠基金未必一定能夠賺取利潤，反而很可能會招致虧損。過往的基金表現並非其將來表現的指引。
- 投資者在作出任何投資決定之前，應審慎閱讀有關銷售文件，尤其是當中所載的條款及條件、投資政策和風險因素，以及最新之財務業績資料，而投資者就任何投資決定尋求獨立的財務意見是可取的。
- 投資者在作出任何投資決定之前，應確保其完全明白單位信託或互惠基金所附帶的風險，亦應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。

債券投資之投資風險聲明：

- 投資涉及風險。債券及結構性票據之價格有時會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。債券及結構性票據買賣具有其潛在風險，故未必一定能夠賺取利潤，反而可能會招損失。

股票掛鈎投資之投資風險聲明：

- 股票掛鈎投資產品價格或價值有時會有時會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。股票掛鈎投資產品的認購、買賣未必會賺取利潤，反而可能會招致虧損。因此，投資者在進行股票掛鈎投資產品交易之前，應仔細考慮本身的財務狀況及投資目標，以確定該等交易是否適合。
- 非保本：股票掛鈎投資並不保本。假如參考資產的價格與您所預期背道而馳，您將蒙受損失。在極端的情況下，您可能損失全部投資款項。
- 潛在回報有上限：股票掛鈎投資的潛在回報可能限於發行商所預設的一個上限。
- 發行商的信用風險：當您買入股票掛鈎投資產品，您倚賴其發行商的信用可靠性。假如發行商違債或無償債能力，不論參考資產的表現如何，您只能倚賴您的分銷商，代您以無抵押債權人身份向發行商提出申索。
- 並無抵押品：股票掛鈎投資產品並無以任何資產或抵押品作抵押。



- 有限度的莊家活動：發行商可能為其股票掛鈎投資產品提供有限度的莊家活動。但假如您嘗試於到期前，透過發行商所提供的莊家活動出售有關股票掛鈎投資產品，您所收取的款項可能遠低於最初的投資金額。
- 與投資參考資產並不一樣：於投資期內，您對參考資產無任何權利。參考資產的市價變動，未必會導致股票掛鈎投資產品的市值及/或潛在分派，出現相應變動。
- 利益衝突：股票掛鈎投資產品的發行商可能擔當不同的角色，例如：安排人、市場代理人及計算代理。該發行商、其附屬公司及其聯屬公司所擔當的不同角色，可能會引致利益衝突。

人壽保險之重要提示

- 人壽保險計劃乃由保誠保險有限公司(保誠集團成員)(「保誠」)承保之人壽保險產品及非銀行存款。部份人壽保險計劃可能含有儲蓄成份，但並非儲蓄存款或定期存款。部份的保費付作保險及相關費用。
- 若閣下不滿意保單，閣下有權在冷靜期內取消保單，並獲退回已扣除任何曾提取現金金額後(如適用)之任何已繳交的保費及保費徵費，惟本保單須未曾作出任何理賠。閣下需將書面通知於冷靜期內送達保誠設於香港九龍尖沙咀廣東道21號海港城港威大廈英國保誠保險大樓8樓之辦事處(即由保單交付予閣下或閣下代表後，或發出有關通知書(以說明本保單已經備妥及冷靜期的屆滿日期)予閣下或閣下代表後，起計的21天內，(親身銷售渠道(包括網頁及手機應用程式))或30天(非親身銷售渠道)內，以較先者為準)。保費及保費徵費將以申請本保單時繳付保費及保費徵費之貨幣為單位退回。如繳付保費及保費徵費之貨幣與本計劃之保單貨幣不同，在本保單下退回之保費及保費徵費金額將按現行匯率兌換至繳付保費及保費徵費之貨幣支付，保誠擁有絕對酌情權不時釐定有關匯率。冷靜期結束後，若閣下在期滿前取消保單，預計的總現金價值(如適用)可能少於閣下已付的保費總額。**如閣下對此有任何疑問，應盡快與保誠聯絡。**
- 本行為保誠之保險代理。
- 作為保單發人，保誠會負責處理一切關於保障及賠償事宜。保誠並非本行之聯營或附屬機構。此宣傳單張乃資料摘要，只供參考之用，並不構成任何保險合約。有關計劃之詳細條款及細則，概以保單為準。對保誠所提供之資料或任何有關該公司保單條文之歧義或缺漏；及對閣下之保單內容，本行概毋須負責。
- 此宣傳單張僅旨在香港派發，並不能詮釋為在香港境外提供、出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠及本行不會在該司法管轄區提供或出售該保險產品。此宣傳單張並不構成跟任何人之保單合約或任何提議、邀請或建議簽訂此宣傳單張所說明之任何保險合約或任何交易或類似之交易。
- 閣下投保與否乃個人之獨立決定。**在銷售過程中此宣傳單張必須與有關產品冊子一起閱讀。有關保險計劃之產品條款、細則及風險披露，請仔細閱讀有關計劃之產品冊子及保單文件。**
- 對於本行與客戶之間因銷售過程或處理有關交易而生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，本行將與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由保誠與客戶直接解決。

註

- 本文件並不構成對任何人士提出進行上述任何交易或任何類似交易的招攬、邀請或建議。
- 本文件並不構成對未來價格變動的任何預測。
- 投資前投資者應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。



- 投資者在作出任何投資決定之前，應審慎閱讀有關銷售文件所載的條款及條件，尤其是投資政策和風險因素，以及最新之財務業績資料，並諮詢獨立的財務意見。
- 投資者不應只單憑本文件而作出投資決定。
- 本文件未經證券及期貨事務監察委員會或香港任何監管機構審閱。

由渣打銀行（香港）有限公司刊發



Priority Banking Welcome Privileges – Wealth Management Product Reward

From now till **31 December 2025**, new clients who signed up for Priority Banking and complete at least 1 eligible subscription/transaction of HK\$200,000 or above of Designated Investment and/or Insurance Product(s) on or before 31 March 2026, can enjoy **up to HK\$10,000 cash reward or 100,000 Asia Miles** upon fulfilling all the requirements.

| Total Accumulated Transaction and/or Subscription Amount (HK\$) | Cash Reward Amount (HK\$) | OR | Asia Miles |
|---|---------------------------|----|---------------|
| \$200,000 – below \$500,000 | \$500 | | 5,000 miles |
| \$500,000 – below \$1,000,000 | \$1,000 | | 10,000 miles |
| \$1,000,000 – below \$1,500,000 | \$2,000 | | 20,000 miles |
| \$1,500,000 – below \$2,000,000 | \$3,000 | | 30,000 miles |
| \$2,000,000 – below \$2,500,000 | \$4,000 | | 40,000 miles |
| \$2,500,000 – below \$3,000,000 | \$5,000 | | 50,000 miles |
| \$3,000,000 – below \$3,500,000 | \$6,000 | | 60,000 miles |
| \$3,500,000 – below \$4,000,000 | \$7,000 | | 70,000 miles |
| \$4,000,000 – below \$4,500,000 | \$8,000 | | 80,000 miles |
| \$4,500,000 – below \$5,000,000 | \$9,000 | | 90,000 miles |
| \$5,000,000 or above | \$10,000 | | 100,000 miles |

Terms and Conditions for Priority Banking Welcome Privileges - Wealth Management Product Reward:

1. The promotion period for the Priority Banking Welcome Privileges - Wealth Management Product Reward (the “Offer”) runs from 1 October 2025 to 31 December 2025, both dates inclusive (the “Promotion Period”).
2. Each client will be entitled to the Offer once only during the Promotion Period where the requirements under these terms and conditions are met. **Only the primary account holder will be entitled to the Offer (if applicable) where the account(s) is/are set up in joint names.**
3. If a client is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, Standard Chartered Bank (Hong Kong) Limited (the “Bank”) reserves the right to grant the client all of or part of the entitled offer(s) at its absolute discretion.
4. The Bank reserves the right to determine at its sole discretion the calculation methods applied under the Offer (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 Offer.
5. If the relevant transaction amount (or premium under any issued life assurance basic plans) is denominated in foreign currency, for the purpose of calculating any entitlement under the Offer, the Bank’s exchange rate as determined (or exchange rate determined by Prudential Hong Kong Limited (Part of Prudential plc (United Kingdom) for insurance premium) and quoted at its discretion from time to time will be adopted for converting the relevant transaction amount (or insurance premium)



from the foreign currency to Hong Kong Dollar (“**HK\$**”) equivalent, which will then be used to calculate the reward entitlement.

6. Clients who have fulfilled all the requirements below and complete any one of the designated product transactions as specified in the following Table 1, will be entitled to the Offer as specified in the following Table 2 (each an “**Eligible Client**”):
 - a. Sign up for Priority Banking as a “New Client” during the Promotion Period for the purpose of the Offer.
 - b. “**New Client**” refers to a client who did NOT, in the past 12 months from the date of the current sign up for Priority Banking during the Promotion Period, hold any product or service with or distributed by the Bank including but not limited to deposit account (in the case of a joint account, unless the new 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. “Standard Chartered Credit Cards” refer to Standard Chartered Credit Card, Standard Chartered Co-branded Card, MANHATTAN Credit Card and MANHATTAN Co-branded Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card.
 - c. Fulfilled the entry Relationship Balance requirement of HK\$1,000,000 or above on or before **31 March 2026**; and
 - d. Complete at least one subscription/transaction amount of HK\$200,000 or above of the Designated Investment and/or Insurance Product(s) specified in the following Table 1 (“**Eligible Subscription/ Transaction**”) on or before **31 March 2026**.

Table 1

| Designated Investment and/or Insurance Product (“Designated Product”) | Eligible Subscription / Transaction |
|--|--|
| Investment Funds | <ul style="list-style-type: none"> • Applicable to Class A funds with a minimum subscription fee of 2.0% at branches or fund subscription made on Online Unit Trust trading platform. • Money Market Fund and Monthly Investment Plans are NOT eligible for the Offer. |
| Bond [^] | <ul style="list-style-type: none"> • Applicable to all Bonds (excluding Retail Bonds) purchase transactions. • Spread of bond subscription transaction must be 1.0% or above |
| Equity Linked Investments | <ul style="list-style-type: none"> • Applicable to any Equity Linked Investments products with a minimum Bank’s trading profit of 2.4% |
| Structured Notes [^] | <ul style="list-style-type: none"> • Applicable to any Structured Notes products with a minimum Bank’s trading profit of 2.4% |
| Life Insurance* | <ul style="list-style-type: none"> • Any issued individual life insurance plan with Prudential Hong Kong Limited (basic plan(s) and supplementary benefit(s) of regular or single premium term policies)[#] |

[^] Structured Notes and selected Bonds are only applicable to Professional Investors.

* Clients should only apply for suitable insurance products based on own protection needs and affordability. The Offer is not directly related to the premium amount, and the client can still enjoy the Offer even if he/she does not purchase any insurance where the offer requirements are met.

The subscription/transaction amount of a life insurance plan that is a Designated Investment/ Insurance Product based on the first year’s total annualised premium of the issued basic plan and supplementary



benefit(s) (excluding levy) for regular premium term policies/the single premium of the issued basic plan (excluding levy) for single premium term policies (if applicable). The Offer will not be applicable to life insurance plans applied for or become(s) in force on or before **30 September 2025**, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration. Supplementary benefit(s) must be attached with the basic plans that are newly applied and issued for at the same time during the Promotion Period. If the premium is paid on a non-annual basis, the first year's total annualised premium will be calculated on a pro-rata basis. If the premium is paid on a monthly basis, the first year's total annualized premium shall be equal to 12 times the monthly payment. If the premium is a single lump-sum payment, the first year's total annualised premium shall be divided by 10 as annualised premium payment.

7. Eligible Client will be entitled to the corresponding Offer as specified in the following Table 2.

Table 2

| Total Accumulated Transaction and/or Subscription Amount (HK\$) | Cash Reward Amount (HK\$) | OR | Asia Miles |
|---|---------------------------|----|---------------|
| \$200,000 – below \$500,000 | \$500 | | 5,000 miles |
| \$500,000 – below \$1,000,000 | \$1,000 | | 10,000 miles |
| \$1,000,000 – below \$1,500,000 | \$2,000 | | 20,000 miles |
| \$1,500,000 – below \$2,000,000 | \$3,000 | | 30,000 miles |
| \$2,000,000 – below \$2,500,000 | \$4,000 | | 40,000 miles |
| \$2,500,000 – below \$3,000,000 | \$5,000 | | 50,000 miles |
| \$3,000,000 – below \$3,500,000 | \$6,000 | | 60,000 miles |
| \$3,500,000 – below \$4,000,000 | \$7,000 | | 70,000 miles |
| \$4,000,000 – below \$4,500,000 | \$8,000 | | 80,000 miles |
| \$4,500,000 – below \$5,000,000 | \$9,000 | | 90,000 miles |
| \$5,000,000 or above | \$10,000 | | 100,000 miles |

8. Eligible Client who participates in the Offer above (in Clause 7) may choose to have either cash rebate or Asia Miles as the reward. If the Eligible Client choose to have Asia Miles as the reward, he/she must register on the Bank's designated webpage at sc.com/hk/campaign/am-rewards-online/apply/ ("Designated Webpage") within the period as specified in the Clause 9b (the "Registration Period").

9. If an Eligible Client chooses Asia Miles as the reward on the Designated Webpage:

- The reward for the Offer will be made available to the Eligible Client in the form of Asia Miles upon fulfilment of all the relevant requirements in these Terms and Conditions.
- The Eligible Client must successfully register on the Designated Webpage with a valid Cathay membership account in the name of Eligible Client and other details as required (the "Asia Miles Reward Registration") within the Registration Period.

| Registration Period (both dates inclusive) |
|---|
| 1 October 2025 – 30 April 2026 |

- If the Eligible client does not have a Cathay membership account, he/she must sign up for Cathay membership account through Cathay website to enjoy the Asia Miles as a reward.
- For the avoidance of doubt, valid Cathay membership account must be held by the Eligible Client and the Bank does not accept any Cathay membership accounts that are not held by the Eligible Client for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled or



modified. For an Eligible Client who has submitted multiple rewards registrations, only the latest Asia Miles Reward Registration record made within Registration Period will be taken by the Bank for the purpose of crediting of Asia Miles.

- e. The Bank will provide the Eligible Client's Cathay membership information, including surname, given name, membership number, and the number of Asia Miles earned, if any, to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client's Cathay membership accounts within 4-6 weeks after the fulfilment date on **30 June 2026** ("Asia Miles Fulfilment Date").
- f. Each Eligible Client acknowledges that the Asia Miles earned shall be credited to his/her Cathay membership account 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 Asia Miles earned will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Eligible Client's 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 crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles Limited website at www.asiamiles.com.
- g. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify Eligible Client of any changes or latest announcements of Asia Miles Limited. Eligible Clients understand and accept that the Bank is not the supplier of the Cathay membership account or the Asia Miles rewarded if so chooses. The Bank shall bear no liability relating to any aspect of the Cathay membership account or the Asia Miles, including without limitation, the supply, the descriptions of the Cathay membership account and the Asia Miles provided by supplier, any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account or the Asia Miles provided by the supplier, its employees, officers or agents.
- h. Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.

10. If an Eligible Client does not submit reward registration to the Bank within the Registration Period or any information submitted via the Designated Webpages is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited:

- a. The reward for the Offer as specified in Clause 7 will be available to Eligible Client in the form of cash rebate and in replacement of Asia Miles upon fulfilment of all the relevant requirements in these Terms and Conditions.
- b. The Bank will credit the cash reward to respective HKD deposit account (exclude Marathon Savings Account, Wealth Saver account, MortgageOne®Account and Mortgage \$aver Current Account) held by the Eligible Client in sole name in the following sequence on or before 30 June 2026 ("Fulfillment Date") without prior notice:
 - i. Sub-account under Integrated Deposits Account;
 - ii. Current Account;
 - iii. Statement Savings;
 - iv. Passbook Savings



If the Eligible Client has no valid HKD deposit account in sole name, the Bank will credit to the Eligible Client's HKD deposit account in the capacity as primary account holder for joint account with either-to-sign instruction, or joint account with both-to-sign instruction in the above sequence.

If the Eligible Client has no valid HKD deposit account, the Bank will credit to the Eligible Client's USD deposit account in the above sequence. If the Eligible Client has more than one account under same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at its discretion.

11. Eligible Client's enrolment in Priority Banking must remain in effect at the time when the Offer is awarded or delivered to the Eligible Client. Otherwise, the Offer will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
12. If after the Offer is awarded or delivered to the Eligible Client, the Eligible Client terminates the Priority Banking with the Bank 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 Offer as an administration fee and debit the same amount from any of the Eligible Client's account with the Bank without prior notice.
13. 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.
14. The Bank reserves the right to vary, extend, terminate and/or cancel the Offer 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.
15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Important Notes for Priority Banking:

- "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[^] 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.
- ^ 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.

Important Note for Equity Linked Investments, Structured Notes and Investment Fund Services

- Equity Linked Investments and Structured Notes are structured products involving derivatives. 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.

Risk Disclosure Statement for Debt Securities Services:

- Investment involves risks. The price of bonds and structured notes fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds and structured notes.

Risk Disclosure Statement for Equity Linked Investment Services:

- The price or value of the Equity Linked Investments ("ELIs") fluctuates, 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 subscribing for, buying and selling the ELIs. Investors should therefore carefully consider whether such transactions are suitable in light of their financial position and investment objectives before entering into such transactions.
- Not principal protected: ELIs are not principal protected. You may suffer a loss if the prices of the underlying asset(s) of an ELI go against your view. In extreme cases, you could lose your entire investment.
- Limited potential gain: The potential return on your ELI may be capped at a predetermined level specified by the issuer.
- Credit risk of the issuer: When you purchase an ELI, you rely on the credit-worthiness of the issuer. In case of default or insolvency of the issuer, you will have to rely on your distributor to take action on your behalf to claim as an unsecured creditor of the issuer regardless of the performance of the reference asset(s).
- No collateral: ELIs are not secured on any assets or collateral.
- Limited market making: Issuers may provide limited market making arrangement for their ELIs. However, if you try to terminate an ELI before maturity under the market making arrangement provided by the issuer, you may receive an amount which is substantially less than your original investment amount.
- Investing in an ELI is not the same as investing in the reference asset(s): during the investment period, you have no rights in the reference asset(s). Changes in the market price of such reference asset(s) may not lead to a corresponding change in the market value and/or potential payout of the ELI.
- Conflicts of interest: Issuer of an ELI may also play different roles, such as the arranger, the market agent and the calculation agent of the ELI. Conflicts of interest may arise from the different roles played by the issuer, its subsidiaries and affiliates in connection with the ELI.

Important Notes for Life Insurance:

- The life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (Part of Prudential plc United Kingdom) ("Prudential"). Some life



insurance plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium will be used to pay for the insurance and related costs.

- If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by Prudential at 8/F, Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling off period (that is, within 21 days face-to-face distribution (including webpage and mobile app) or 30 days for non-face-to-face distribution, after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling off period), whichever is the earlier). The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by Prudential in their absolute discretion from time to time upon payment. After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling off right.
- The Bank is an insurance agent of Prudential.
- As the issuer of the life insurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of the Bank. This leaflet is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. The Bank does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall the Bank be held liable in any manner whatsoever in relation to your contract of insurance.
- This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential and the Bank do not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions. This leaflet does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.
- Whether to apply for insurance coverage is your own individual decision. During the sales process, this document should be read in conjunction with the relevant product brochure. **For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.**
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between SCBHK and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved directly between Prudential and the customer.