



Priority Banking Mobile Sign-up Reward

From 1 October until 31 December 2025, new clients who sign up for Priority Banking via SC Mobile can enjoy an extra **HKD500 cash rebate** or **5,000 Asia Miles** on top of the New Funds Growth Offer for New Client upon fulfilling all the requirements.

Terms and Conditions for Priority Banking Mobile Sign-up Reward (the "Mobile Sign-up Reward")

1. The promotion period is from 1 October to 31 December 2025, both dates inclusive ("**Promotion Period**").
2. Subject to the fulfilment of the requirements set out in Clause 4, clients who sign up for Priority Banking can enjoy the Mobile Sign-up Reward set out in Clause 5 on top of the cash rebate or Asia Miles enjoyed under the prevailing New Funds Growth Offer for New Client. Mobile Sign-up Reward are based on the choice of cash rebate or Asia Miles selected in the New Funds Growth Offer for New Client.
3. Mobile Sign-up Reward is only applicable to new clients ("**New Clients**") who did not hold any deposit account(s), including Savings Account(s), Current/Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), with Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") in the past 12 months from the date of the sign up for Priority Banking after the opening of an Integrated Deposit Account ("**IDA**") nor hold any product or service with or distributed by the Bank (including but not limited to deposit account (in the case of 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.
4. New Clients are required to fulfil ALL of the requirements in sub-clauses (i) and (ii) below ("**Eligible Client**") in order to enjoy the Mobile Sign-up Reward:
 - i. Successfully open an IDA, complete the account set-up, and sign up for Priority Banking via SC Mobile during the Promotion Period; AND
 - ii. Fulfils all requirements of, and be rewarded with, the New Funds Growth Offer for New Client (as defined in the relevant terms and conditions, the "**New Funds Growth Offer for New Client Terms**").
5. Upon fulfilling the requirements set out in both New Funds Growth Offer for New Client Terms and Clause 4 above, an Eligible Client can enjoy **HKD500 cash rebate or 5,000 Asia Miles** on top of the prevailing New Funds Growth Offer for New Client. Whether the Mobile Sign-up Reward will be in the form of cash rebate or Asia Miles depends on the reward selection made by the Eligible Client under the prevailing New Funds Growth Offer for New Client. The Mobile Sign-up Reward, if entitled, will be credited to the Eligible Client together with the prevailing New Funds Growth Offer for New Client entitled. For details of the New Funds Growth Offer, please refer to the respective terms and conditions.
6. Eligible Client's enrolment in Priority Banking must remain in effect at the time when the Mobile Sign-up Reward is awarded or delivered to the Eligible Client. Otherwise, the Mobile Sign-up Reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
7. If after the Mobile Sign-up Reward is awarded or delivered to the Eligible Client, the Eligible Client terminates Priority Banking within 12 months from the date of the current sign up; or the Bank reserves the right to charge an amount equivalent to the value of the Mobile Sign-up Reward as an administration fee and debit the same amount from any of the Eligible Client's account with the Bank without prior notice.
8. If Eligible Client is entitled to the Mobile Sign-up Reward in conjunction with other promotional offers during the Promotion Period, the Bank reserves the right to grant to the Eligible Client all or part of the Mobile Sign-up Reward at its sole discretion.
9. Mobile Sign-up Reward cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
10. Eligible Client will be entitled to the Mobile Sign-up Reward once only during the Promotion Period.
11. The Bank reserves the right to vary, extend, terminate and/or cancel the Mobile Sign-up Reward or to amend any of the terms and conditions herein from time to time without prior notice. In case of any disputes, the Bank's decision shall be final and binding.
12. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Important Notes

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.



優先理財手機開戶獎賞

由2025年10月1日起至2025年12月31日，全新客戶透過渣打流動理財應用程式SC Mobile開立優先理財並符合所有要求，可從全新客戶新資金增長獎賞額外獲享 **HK\$500 現金回贈** 或 **5,000「亞洲萬里通」里數**。

優先理財手機開戶獎賞之條款及細則（「手機開戶獎賞」）

- 推廣期為2025年10月1日至12月31日，包括首尾兩天（「推廣期」）。
- 開立優先理財之客戶若符合條款4所列之要求，除可從現行之全新客戶新資金增長獎賞獲享現金回贈或「亞洲萬里通」里數外，可額外獲享條款5所列之手機開戶獎賞。手機開戶獎賞將根據客戶於全新客戶新資金增長獎賞所選擇之獎賞類別以現金回贈或「亞洲萬里通」里數形式回贈。
- 手機開戶獎賞只適用於此次開立綜合存款戶口後開立優先理財當日12個月內未曾於渣打銀行(香港)有限公司（「本行」）持有任何存款戶口，包括儲蓄戶口、往來／支票戶口、綜合存款戶口及定期存款戶口，及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（「全新客戶」）。
「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。
- 全新客戶須符合以下條款(i)及(ii)所列之所有要求，方可獲享手機開戶獎賞（「合資格客戶」）：
 - 於推廣期內成功透過渣打流動理財應用程式開立綜合存款戶口、完成個人化戶口設定、及開立優先理財；及
 - 符合所有全新客戶新資金增長獎賞要求(如相關條款及細則所列，「**全新客戶新資金增長獎賞條款**」)，並獲享全新客戶新資金增長獎賞。
- 若符合全新客戶新資金增長獎賞條款及此條款4所列之相關要求，合資格客戶可從全新客戶新資金增長獎賞額外獲享 **HK\$500 現金回贈** 或 **5,000「亞洲萬里通」里數**。手機開戶獎賞將根據合資格客戶於全新客戶新資金增長獎賞所選擇之獎賞類別以現金回贈或「亞洲萬里通」里數形式回贈。若合資格客戶符合資格獲享手機開戶獎賞，將連同所獲享之全新客戶新資金增長獎賞一併回贈。有關新資金增長獎賞之詳情，請參閱相關條款及細則。
- 合資格客戶開立之優先理財必須於手機開戶獎賞存入或送贈時仍然有效。否則，手機開戶獎賞將被取消，本行亦不會從任何其他途徑把手機開戶獎賞給予合資格客戶。
- 如手機開戶獎賞已獎賞或已送贈予合資格客戶而合資格客戶於此次開立優先理財後12個月內終止有關綜合理財服務本行保留權利向合資格客戶收取相等於已獲取手機開戶獎賞之金額作為行政費，並直接從合資格客戶於本行之任何一個戶口扣除，而毋須另行通知。
- 若合資格客戶於推廣期內同時獲享其他推廣優惠，本行將全權酌情決定保留只提供全部或部份手機開戶獎賞予合資格客戶之權利。
- 除非另有註明，手機開戶獎賞不可轉讓他人、退回、轉換或兌換為現金。
- 推廣期內合資格客戶只可獲享手機開戶獎賞一次。
- 本行保留隨時更改、延長、終止及/或取消手機開戶獎賞，或修訂所述任何條款及細則之權利而毋須另行通知。如有任何爭議，本行保留最終決定權。
- 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

優先理財之重要提示：

- 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。
- 優先理財客戶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，客戶須另行授權及同意銀行接收客戶的強積金戶口資料。
^ 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。