

## Special Interest Discount Offer of InvestPower (“Special Interest Discount Offer”)

Eligible Clients can enjoy Special Interest Discount Offer during the Campaign Period<sup>#</sup>:

Offer	Special Interest Discount							
<p><b>Offer 1</b></p> <p><b>Priority Banking Clients</b> (who have not declared as Professional Investor) and have applied for InvestPower successfully during the Campaign Period can enjoy Special Interest Discount during Interest Discount Period</p>	<table border="1"> <thead> <tr> <th data-bbox="837 750 1141 840">Loan Currency</th> <th data-bbox="1141 750 1444 840">Interest Rate (p.a.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="837 840 1141 929">HKD</td> <td data-bbox="1141 840 1444 929">1-Month HIBOR<sup>^</sup> + 0.2%</td> </tr> <tr> <td data-bbox="837 929 1141 1064">JPY/USD/GBP/ EUR/AUD/NZD/ CAD/SGD/CHF</td> <td data-bbox="1141 929 1444 1064">Reference rate* + 0.2%</td> </tr> </tbody> </table>	Loan Currency	Interest Rate (p.a.)	HKD	1-Month HIBOR <sup>^</sup> + 0.2%	JPY/USD/GBP/ EUR/AUD/NZD/ CAD/SGD/CHF	Reference rate* + 0.2%	
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<p><b>Offer 2</b></p> <p><b>Priority Private or Professional Investor Clients</b> who fulfil the following requirements can enjoy Special Interest Discount during Interest Discount Period:</p> <ul style="list-style-type: none"> <li>▪ New-to-InvestPower Clients who have applied for InvestPower successfully during the Campaign Period; OR</li> <li>▪ Existing-to-InvestPower Clients who do not have outstanding loan under InvestPower facility in past 12 months before the Campaign Period</li> </ul>	<table border="1"> <thead> <tr> <th data-bbox="837 1131 1141 1220">Loan Currency</th> <th data-bbox="1141 1131 1444 1220">Interest Rate (p.a.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="837 1220 1141 1310">HKD</td> <td data-bbox="1141 1220 1444 1310">1-Month HIBOR<sup>^</sup> + 0%</td> </tr> <tr> <td data-bbox="837 1310 1141 1444">JPY/USD/GBP/ EUR/AUD/NZD/ CAD/SGD/CHF</td> <td data-bbox="1141 1310 1444 1444">Reference rate* + 0%</td> </tr> </tbody> </table>	Loan Currency	Interest Rate (p.a.)	HKD	1-Month HIBOR <sup>^</sup> + 0%	JPY/USD/GBP/ EUR/AUD/NZD/ CAD/SGD/CHF	Reference rate* + 0%	
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<p><b>The Interest Discount Period is from <u>2 January 2026 to 3 January 2027</u>, both dates inclusive</b></p>								

<sup>#</sup> Campaign Period: 2 January 2026 to 31 March 2026 (both dates inclusive)

<sup>^</sup> HIBOR means the Hong Kong Interbank Offered Rate offered on Hong Kong dollar loans in the interbank market.

\* Reference rate is a daily interest rate set by the Bank based on respective currency’s benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank’s branches.

Terms and conditions apply.

To Borrow or not to borrow? Borrow only if you can repay!

## Terms and Conditions of the Special Interest Discount Offer

1. The Campaign Period runs from 2 January 2026 to 31 March 2026, both dates inclusive. (the “**Campaign Period**”).
2. The Interest Discount Period is from 2 January 2026 to 3 January 2027, both dates inclusive. (the “**Interest Discount Period**”).
3. The Special Interest Discount Offer is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).
4. Clients who satisfy the following requirements are eligible for the Special Interest discount Offer (“**Eligible Clients**”):

### Offer 1:

- a. Priority Banking clients who have not declared as Professional Investor; AND
- b. have not held any InvestPower accounts before the Campaign Period and have applied for InvestPower successfully during the Campaign Period; AND
- c. hold valid InvestPower accounts with the Bank during the Interest Discount Period.

### Offer 2:

- a. Priority Private clients or clients who have declared as Professional Investor; AND
  - b. have not held any InvestPower accounts before the Campaign Period and have applied for InvestPower successfully during the Campaign Period; OR, have held InvestPower accounts and do not have any outstanding loan under InvestPower Facility in the past 12 months before the Campaign Period; AND
  - c. hold valid InvestPower accounts with the Bank during the Interest Discount Period.
5. Clients’ Professional Investor status is subject to Bank’s approval. For further details, please refer to branch staff for assistance.
  6. After the Interest Discount Period, the annualized interest rate will be re-adjusted to the original loan annualized interest rate on 4 January 2027. The original loan annualized interest rate shall be set according to the InvestPower Key Fact Statement for Overdraft Facility effective by then.
  7. If clients are entitled to the Special Interest Discount in conjunction with other promotional offers, the Bank reserves the right to give to the clients one of or part of the entitled offers only.
  8. InvestPower service mentioned in these terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.
  9. The Bank reserves the right to terminate any part of the Special Interest Discount Offer and vary or modify any of the terms and conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.

## Risk Disclosure Statement of InvestPower

1. Interest rates may rise during the term of the Facility. It is impossible to predict accurately changes in interest rates and they could possibly rise substantially. Borrowing costs under the Facility could turn out to be much higher than expected.
2. Clients may be called upon at short notice to deposit substantial additional collateral to maintain their position, and a forced sale of assets, without prior notice, may be necessary, including (but not limited to) in cases where (i) a client experiences difficulty in servicing its borrowing under the Facility, (ii) the market value of the collateral falls below the minimum level required by the Bank, (iii) the Lending ratio, Top-up ratio or Sell-down ratio in respect of the collateral is adjusted downwards by the Bank, or (iv) the Bank decides to not to renew the Facility at the annual review. The risk of loss in financing a transaction by deposit of collateral is significant, and Clients may sustain losses in excess of any cash and any other assets deposited as collateral and will remain liable for any resulting deficit in client’s account.
3. If a client purchases investment assets / schemes or any assets in respect of which there is a risk of capital loss with the Facility, client should note that the risks will be magnified as they will have a larger amount of capital at risk. Client should consider carefully before deciding to borrow to finance the holding or purchase of any such assets, and should take independent professional advice before taking out the Facility or purchasing any such asset.
4. If the currency of the loan is different from the currency of the underlying collateral, foreign exchange rate risk implications may affect the value of the loan and underlying collateral. Foreign exchange rates can be highly volatile and can be affected by many external factors such as changes in political and economic policy (both overseas and locally), political instability, wars, natural disasters and global market movements.
5. InvestPower is subject to the risk of market fluctuation. The value of the client’s holdings may be reduced as a result. Client should have sufficient net worth to be able to assume the risks and bear the potential losses of leveraged investments. Establishing a stop loss level may help limit the amount of losses but the order may be executed at a worse-off price and may not always be effected because market conditions may make it impossible to execute such order.
6. The use of leverage in investment means that relatively small price movements will have a multiplying effect on client’s corresponding gains or losses, and the degree of investment risk Clients face is greatly increased. The risk of loss in leveraged trading can be substantial. A high degree of leverage can work against Clients as well as for them, and the use of leverage can lead to large losses as well as gains. Client may sustain losses in excess of client’s initial margin funds. Placing contingent orders, such as “stop-loss” or “stop-limit” orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Client may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, client’s position may be liquidated. Client may lose all invested capital, and remain liable for any resulting deficit as well as outstanding loans in client’s account. Client should therefore carefully consider whether such trading is suitable in light of client’s own financial position and investment objectives.
7. The Hong Kong Monetary Authority or other governmental or regulatory bodies may take action which has the effect of curtailing or placing restrictions on the Bank’s ability to trade in respect of open positions, and client may consequently be required to close or reduce its open positions with the Bank.
8. While the Bank may assess your suitability before recommending an investment product to you, this is independent from the assessment of the risks of utilising financing in relation to that investment. Utilising loans to make investments exposes you to higher risks than if you were to enter into the same investments without leverage. Losses as well as gains on the investments will be magnified.

9. Please note that using loan facility to subscribe investment products which are medium to long term in nature would result in prolonged interest rate risks and margin call risks. You should also maintain sufficient capital to repay the loan in case of market volatility and the price of your investment product drop drastically.
10. The above is a summary of certain applicable risks and does not disclose all the risks and other implications of entering into and using the InvestPower. Clients should consider carefully whether all elements of the Facility are suitable for them in light of the client's financial condition, experience and investment objectives.

#### **Notes**

1. This document does not constitute any prediction of likely future interest rate movements.
2. Interest shall accrue on a daily basis at the rate or rates from time to time determined by the Bank and charged on the outstanding debit balance drawn under the InvestPower Facility. The Bank is entitled to change the interest rate from time to time and interest shall be payable at the then current rate. The Bank shall be entitled to debit accrued interest to the designated loan currencies of the InvestPower Account on a monthly basis.

If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.