



### **Terms and Conditions of Bonus Payroll Account Promotion (the “Promotion”)**

This document sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Promotion. **You must read it in conjunction with our Client Terms and the applicable documents referred to in Part A of the Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms), Terms and Conditions of Sustainable Savings Account, Terms and Conditions for e-Statement Service (if applicable) and any other documents forming our banking agreement, all of which shall also be binding on you.** The banking agreement is available to you at any of our branches or our website at <http://www.sc.com/hk>. If there is any inconsistency between any approval and any other part of our banking agreement, then the terms in the approval prevail. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

#### **A. General Terms and Conditions:**

1. The promotion period runs between 2 January 2026 and 31 March 2026, both dates inclusive (the “**Promotion Period**”).
2. Clients who have fulfilled all of the following requirements are eligible to join the Promotion (“**Eligible Payroll Clients**”):
  - a. Successfully sign up during the Promotion Period, as the primary account holder, for a bonus payroll account, being a valid HKD Sustainable Savings Account, HKD statement savings account or HKD savings account with an Integrated Deposits Account that is designated as such, with Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) via SC Mobile App, Online Banking, any branch or Corporate Sales (“**Bonus Payroll Account**”); and
  - b. Commence receiving Monthly Salary of HKD20,000 or above via the Bonus Payroll Account every month through the Auto-Payroll Service within the first 2 calendar months from the date of signing up for the Bonus Payroll Account, and continue using the Auto-Payroll Service until the relevant reward under the Offers is rewarded; and
  - c. Have not used the Bank’s Auto-Payroll Service in the past 12 months prior to the date of signing up for the Bonus Payroll Account; and
  - d. Hold and maintain a valid banking plan, including Easy Banking, Premium Banking, Priority Banking or Priority Private (“**Banking Plan**”) with the Bank until the relevant reward under the Offers is rewarded.

“**Monthly Salary**” refers to the Eligible Payroll Client’s monthly salary amount crediting to Bonus Payroll Account through Auto-Payroll Service in a particular month. The Bank’s records of the Eligible Payroll Client’s Monthly Salary shall be final and conclusive. In case of disputes, the Bank’s decision shall be final and binding.

“**Auto-Payroll Service**” means the automatic crediting of salary to a Bonus Payroll Account on a monthly basis by (a) the client’s employer through automatic payment arrangements as specified by the Bank from time to time or (b) standing instruction with transaction narrative containing “SALARY”, “SALARIES”, “WAGE”, “WAGES”, “PAYROLL” from other local banks (other than the Bank). “Auto-Payroll Service” does not include payment through overseas telegraphic transfer, Clearing House Automated Transfer System (CHATs), cheque or cash.

3. The Promotion comprises the following offers (collectively, the “**Offers**”), which are subject to their respective terms and conditions as set out in the relevant Sections below:
  - a. Bonus Saver Campaign Offer;
  - b. Bonus Saver Tax Season Booster Offer;
  - c. Limited Time Payroll Offer; and
  - d. Personal Loan Extra Rebate.
4. When the relevant rewards under the Offers (as applicable) are rewarded to the Eligible Payroll Client, the Bonus Payroll Account and the Banking Plan shall remain valid and the Eligible Payroll Client shall continue using the Bank’s Auto-Payroll Service; otherwise, the relevant rewards under the Offer(s) may be forfeited at the Bank’s sole discretion.

5. Employees of the Bank are not eligible for the Offers under the Promotion.
6. The Bank shall have the sole and absolute discretion in determining the eligibility requirements of each of the Offer(s), and the client's eligibility to the Offer(s) is to be determined by the Bank based on its record, which shall be final and conclusive.
7. In the event that the Eligible Payroll Client is also entitled to other prevailing promotional offer(s) or deposit privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at the Bank's sole discretion.
8. Each of the banking products and services set out in these terms and conditions is subject to respective eligibility, application process and product terms and conditions or other banking agreement. For details, please contact the Bank's staff.
9. The interest of the Bonus Payroll Account will be calculated based on the total daily deposit balance of the Bonus Payroll Account and the Bank's prevailing interest rate as at the interest calculation day for ordinary Hong Kong Dollar Savings Account. The interest will be calculated in simple interest (applicable to the Sustainable Savings Account) / compound interest (applicable to the HKD statement savings account and HKD savings account with an Integrated Deposits Account) and accrues daily on a 365-day or 366-day basis (for leap year).
10. The Bank reserves the right to vary, extend and/or terminate the Offers and to amend any of the terms and conditions herein from time to time without prior notice. Any benefit, promotional offer or gift for successful application is subject to availability and the Bank may change such offer or gift at its sole discretion from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

#### **B. Terms and Conditions for Bonus Saver Campaign Offer ("Bonus Saver")**

1. An Eligible Payroll Client, who has the Monthly Salary credited to his/her Bonus Payroll Account through the Auto-Payroll Service, can participate in the Bonus Saver for a period of 12 months ("**Participation Period**", including the month of receiving the Monthly Salary), provided that the Monthly Salary received via the Bonus Payroll Account in **each** month of the Participation Period is HKD20,000 or above ("**Monthly Basic Requirement**").

Illustrative Example:

A client enrolls to Bonus Saver in January 2026

Month	Salary Amount (HKD)	Monthly Basic Requirement fulfilled	Reason for not fulfilling Monthly Basic Requirement
January 2026	0	No	Client does not receive Monthly Salary
February 2026	50,000	Yes	-
March 2026	10,000	No	Client's salary is below HKD20,000
April 2026	50,000	Yes	-

2. Eligible Payroll Clients, who have completed a mission below and fulfilled all relevant requirements under these terms and conditions, will be entitled to the corresponding cash rebate in that mission (“**Cash Rebate**”):

a. Maintain payroll deposits balance Mission;

i. Eligible Payroll Clients may be entitled to up to HKD500 Cash Rebate in each calendar month during the Participation Period depending on (1) the amount of the Average Daily Balance of his/her HKD Bonus Payroll Account and (2) the Banking Plan maintained by the Eligible Payroll Client:

Average Daily Balance of Bonus Payroll Account (HKD)	Cash Rebate (HKD)	
	Priority Private / Priority Banking	Premium Banking / Easy Banking
HKD500,000 or above	HKD500	HKD250
HKD400,000 to below HKD 500,000	HKD400	HKD200
HKD300,000 to below HKD 400,000	HKD300	HKD150
HKD200,000 to below HKD 300,000	HKD200	HKD100
HKD100,000 to below HKD 200,000	HKD100	HKD50

ii. **Average Daily Balance** of the HKD Bonus Payroll Account is calculated based on (1) the actual working days (Monday - Saturday) in a particular month, excluding public holidays and (2) working days in that month before the HKD Bonus Payroll Account is enrolled.

b. Credit Card Spend Mission;

i. Eligible Payroll Clients who have accumulated monthly Eligible Transactions of HKD10,000 or above with credit cards issued by the Bank, including Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered Business Card and Standard Chartered Corporate Card) (each an “**Eligible Card**”) may be entitled to up to HKD100 Cash Rebate in each calendar month during the Participation Period depending on the Banking Plan maintained by the Eligible Payroll Client:

Accumulated Monthly Eligible Transactions (HKD)	Cash Rebate (HKD)	
	Priority Private / Priority Banking	Premium Banking / Easy Banking
HKD10,000 or above	HKD100	HKD50

“**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchase or interest-free merchant instalment monthly billed amount posted but do not include without limitation cash advances, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions, any interest/charges, “Instalment Credit” Plan or billed monthly instalment of “Statement Instalment Plan” and interest/handling fee, any transfer/top up transaction from eligible cards to any account designated by the Bank from time to time, including transactions effected through the Faster Payment System or other digital payment account as may be made available by the Bank from time to time.

c. Grow Beyond Mission

i. Eligible Payroll Clients who have completed one designated task assigned by the Bank within the Participation Period may be entitled to up to HKD100 Cash Rebate in each calendar month during the Participation Period depending on the Banking Plan maintained by the Eligible Payroll Client:

	Cash Rebate (HKD)	
	Priority Private / Priority Banking	Premium Banking / Easy Banking
Completing one designated task	HKD100	HKD50

ii. The task(s) assigned by the Bank may include, but not limited to, (1) account opening, (2) campaign registration and (3) making transaction(s).

- iii. The number of task(s) and the type of task(s) assigned to the Eligible Payroll Client are subject to the Bank's sole and absolute decision, and will be shown to the Eligible Payroll Client in his/her SC Mobile. Designated tasks assigned by the Bank under this Grow Beyond Mission is subject to respective eligibility, application process and product terms and conditions or other banking agreement. Please contact the Bank's staff for details.

**Illustrative Example 1**

A Priority Banking client enrolls to Bonus Saver in January 2026

Month	Salary Amount (HKD)	Fulfilled Monthly Basic Requirement	Average Daily Balance of HKD Bonus Payroll Account (HKD)	Accumulated Eligible Transactions in a month (HKD)	Designated task(s) completed in Grow Beyond Mission	Cash Rebate entitled in the month (HKD)
January 2026	50,000	Yes	100,000	10,000	1	300
February 2026	50,000	Yes	50,000	5,000	0	0
March 2026	0	No	100,000	15,000	0	Not applicable
April 2026	50,000	Yes	500,000	10,000	1	700

**Illustrative Example 2**

An Easy Banking client enrolls to Bonus Saver in January 2026

Month	Salary Amount (HKD)	Fulfilled Monthly Basic Requirement(s)	Average Daily Balance of HKD Bonus Payroll Account (HKD)	Accumulated Eligible Transactions in a month (HKD)	Designated task(s) completed in Grow Beyond Mission	Cash Rebate entitled in the month (HKD)
January 2026	50,000	Yes	100,000	10,000	1	150
February 2026	50,000	Yes	50,000	5,000	0	0
March 2026	0	No	100,000	15,000	0	Not applicable
April 2026	50,000	Yes	500,000	10,000	1	350

- Should the Banking Plan maintained by the Eligible Payroll Client be changed in a month during the Participation Period, the amount of Cash Rebate that the Eligible Payroll Client may be entitled to in that month would be calculated with reference to the Banking Plan held by that Eligible Payroll Client as of the last working day in that particular month based on the Bank's record.
- The Missions are independent of each other.
- The Bank will credit the Cash Rebate rewarded under the Bonus Saver to respective HKD Bonus Payroll Account within 2 calendar months after the Eligible Payroll Client is entitled to such Cash Rebate on monthly basis. Illustrative example is as follow:

Month in which the Eligible Payroll Client is entitled to the Cash Rebate	Cash Rebate would be credited on or before:
January 2026	31 March 2026
February 2026	30 April 2026
March 2026	31 May 2026
April 2026	30 June 2026
May 2026	31 July 2026
June 2026	31 August 2026
July 2026	30 September 2026
August 2026	31 October 2026
September 2026	30 November 2026
October 2026	31 December 2026

November 2026	31 January 2027
December 2026	28 February 2027

6. Subject to the fulfilment of the relevant requirements, each Eligible Payroll Client is entitled to Cash Rebate under each Mission ONCE only in each of the months during the Participation Period.
7. The Bank's records of the Eligible Payroll Client's Banking Plan, Monthly Salary, Average Daily Balance of HKD Bonus Payroll Account, Eligible Transactions and fulfilment of the assigned task(s) under Missions shall be final and conclusive. In case of disputes, the Bank's decision shall be final and binding.

**C. Terms and Conditions for Bonus Saver Tax Season Booster Offer (the "Booster Offer")**

1. Eligible Payroll Clients who have fulfilled the following requirements will receive double of the Cash Rebate from the Bonus Saver (the "**Extra Cash Rebate**"):
  - a. Fulfil the relevant requirements of Bonus Saver under Section B and are entitled to receive the Cash Rebate in the first 3 calendar months upon the first Monthly Salary is credited to his/her Bonus Payroll Account through the Auto-Payroll Service;
  - b. Hold an Eligible Card issued by the Bank on or before 12<sup>th</sup> September 2025; and
  - c. Accumulated Eligible Tax Payment Transactions of HKD50,000 or above with the Eligible Card during the period between 1 January 2026 and 30 April 2026.

Eligible Tax Payment refers to tax payment transactions made with the Eligible Card through Standard Chartered Bank Online Banking or Standard Chartered Mobile App. Any unposted/cancelled/refunded/falsified transactions or tax payment transactions made through Wallet services, including AlipayHK, WeChat Pay, Octopus App, are excluded and will not be considered as "Eligible Tax Payment".

2. Upon fulfilment of relevant requirements, the Bank will credit the Extra Cash Rebate to respective HKD Bonus Payroll Account of the Eligible Payroll Client on or before 30 September 2026.
3. Subject to the fulfilment of the relevant requirements, each Eligible Payroll Client is entitled to Extra Cash Rebate under the Booster Offer ONCE only in each of the first 3 calendar months upon the first Monthly Salary is credited to his/her Bonus Payroll Account through the Auto-Payroll Service.

**D. Terms and Conditions for Limited Time Payroll Offer**

1. Eligible Payroll Clients who (a) commence receiving a Monthly Salary of HKD20,000 or above on average ("**Average Monthly Salary**") via the Bonus Payroll Account every month for three consecutive months through the Auto-Payroll Service within the first 2 calendar months from the date of signing up for the Bonus Payroll Account and (b) continue using the Auto-Payroll Service until the relevant reward under the Limited Time Payroll Offer is rewarded, may be entitled to up to HKD1,000 Cash Rebate depending on the amount of the Average Monthly Salary of the Eligible Payroll Client ("**Limited Time Payroll Rebate**"):
 

Average Monthly Salary Range	Limited Time Payroll Rebate
HKD80,000 or above	HKD1,000
HKD20,000 to below HKD80,000	HKD400

2. The Bank's records of the Eligible Payroll Client's Average Monthly Salary shall be final and conclusive. In case of disputes, the Bank's decision shall be final and binding.
3. Upon fulfilment of relevant requirements, the Bank will credit the Limited Time Payroll Rebate to respective HKD Bonus Payroll Account of the Eligible Payroll Client on or before 30 September 2026.
4. Each Eligible Payroll Client is entitled to the Limited Time Payroll Offer ONCE during the Promotion Period only.

**E. Terms and Conditions for Personal Loan Extra Rebate**

1. During the Promotion Period, Eligible Payroll Clients who (a) have fulfilled the relevant requirements under Section D above, (b) apply for a Personal Instalment Loan Program, Debt Consolidation Program or Instalment Credit Program (the "**Loan**") with the Bank, and (c) drawdown such Loan on or before 31 March 2026 will be entitled to HKD300 Cash Rebate ("**Personal Loan Extra Rebate**").
2. Upon fulfilment of relevant requirements, the Bank will credit the Personal Loan Extra Rebate to respective HKD Bonus Payroll Account on or before 30 September 2026.
3. Each Eligible Payroll Client may enjoy the Personal Loan Extra Rebate ONCE during the Promotion Period only.

4. Additional terms and conditions apply to the Loan. For details, please visit [av.sc.com/hk/content/docs/hk-dac-tnc.pdf](http://av.sc.com/hk/content/docs/hk-dac-tnc.pdf) and [av.sc.com/hk/content/docs/hk-personal-loan-personal-line-of-credit.pdf](http://av.sc.com/hk/content/docs/hk-personal-loan-personal-line-of-credit.pdf)

#### **Important Notes:**

##### **Important Note for Priority Private:**

- To be a Priority Private Client, you need to maintain the average Total Balance with the Bank at HKD8,000,000 or above. After the first 12 months following the issuance date of the welcome letter, your eligibility as Priority Private Client will be reviewed twice annually in the months of June and December. At the time of review, your average Total Balance with the Bank should be maintained at HKD8,000,000 or above for the preceding 3 months in order to maintain the Priority Private status for the next 12 months. **"Total Balance"** includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as the primary account holder.

##### **For Priority Banking & Premium Banking clients:**

- Priority Banking clients can enjoy first 2-quarter maintenance fee waiver. After the fee waiver period, if the average daily Relationship Balance of the Priority Banking client within the quarter falls below HKD1,000,000, a maintenance fee of **HKD900** will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at website [sc.com/hk](http://sc.com/hk)
- The "Relationship Balance" 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<sup>^</sup> and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts.
- The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

##### **For Easy Banking clients:**

- The Relationship Balance 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<sup>^</sup> and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts in sole name or joint names as primary account holder.
  - The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.
- <sup>^</sup> Standard Chartered credit cards refer to Standard Chartered Credit Card 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.

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