


**Terms and Conditions for Standard Chartered Priority Private/ Priority Banking Sign Up Lucky Draw (the “Lucky Draw”)**

1. The promotion period runs from 11 April to 31 May 2025, both dates inclusive (the “Promotion Period”).
2. The Lucky Draw is only applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “Bank”) who fulfil the below requirements (“Lucky Draw Eligible Clients”):
  - i. Successfully signs up as a New Client for Priority Private or Priority Banking during the Promotion Period; AND
  - ii. have an approved and valid Standard Chartered Cathay Mastercard (including Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking and Standard Chartered Cathay Mastercard – Priority Private) as the primary card holder as of 31 March 2025; AND
  - iii. Fulfil the entry Relationship Balance requirement of HKD1,000,000 or above by 31 May 2025 for Priority Banking client or fulfil the entry Relationship Balance requirement of HKD8,000,000 or above by 31 May 2025 for Priority Private client; AND
  - iv. Aged 18 or above and reside in Hong Kong.
3. “New Client” refers to a client who, at the date of the current sign up for Priority Private / Priority Banking during the Promotion Period, does not 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.
4. Lucky Draw Eligible Clients will be entitled to **one** Lucky Draw Chance (“Lucky Draw Chance”) upon fulfilling the above requirements in clause 2 during the Promotion Period. The maximum number of Lucky Draw Chances for a Lucky Draw Eligible Client is **one**. No registration is required for this Lucky Draw.
5. 50 winners (each a “Winner”) will be randomly drawn by a computer system of the Bank from Lucky Draw Eligible Clients after the Promotion Period and be entitled to the prize as listed in the table below (“Prize”).

| Prizes  | Number of Winners |
|---|-------------------|
| <b>Standard Chartered Priority Banking and Wealth Solution Presents:</b><br><b>KELLY CHEN SEASON TWO LIVE IN HONG KONG 2025</b><br>1 set of concert tickets, HK\$1,280 per ticket category<br>(2 tickets per set) | 50                |

6. Lucky Draw Eligible Clients who have fulfilled the requirements under these terms and conditions will be enrolled in the Lucky Draw automatically without further registration and are deemed to consent to participate in the Lucky Draw. The result of the Lucky Draw will be announced on the Bank’s website at [sc.com/hk](http://sc.com/hk) starting from 30 June 2025, which may include the partial name of the Winners and the first 4 digits of the Winner’s mobile phone number on the Bank’s record.
7. Winner’s Priority Private or Priority Banking status must remain valid at the time when the Prize is delivered to the Winner. Otherwise, the Prize will be forfeited absolutely and not be provided to the Winner through any other means.
8. The Bank will notify each Winner through Relationship Manager. Winners will receive the Prize from Relationship Managers thereafter. Winners must maintain valid contact information with the Bank to receive the Prize.
9. Winners shall notify the Bank if they do not receive the Prize on or before 4 July 2025. All late notifications will not be entertained and that, the Bank shall have the right to forfeit a Winner’s eligibility. The Bank accepts no liability and will not be liable to give the Prize or liable for any compensation.
10. Each Lucky Draw Eligible Client is entitled to be a Winner and win a Prize ONCE only under the Lucky Draw.
11. Unless otherwise specified, the Prize is for each Winner personally and that it is non-transferable and non-exchangeable for cash or other products or services, and subject to availability. The Bank reserves the right to offer an alternative prize as replacement in case of shortage without prior notice.
12. The Winner understands and accepts that the Bank is not the supplier of the Prize. The Bank shall bear no liability relating to any aspect or use of the Prize, including without limitation, its quality and the supply, the descriptions of the Prize provided by the supplier(s), any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Prize provided by the supplier(s), their respective employees, officers or agents. Use of the Prize are subject to additional terms and conditions as stipulated by the supplier(s).

13. Staff from the Bank are not entitled to participate in the Lucky Draw.
14. All Prize visuals and information are for reference only.
15. Fraud, abuse, misuse and cancellation of the eligible activities (as specified in clause 2 above) will result in forfeiture of a Lucky Draw Eligible Client's eligibility to participate in the Lucky Draw. In case there is any suspected fraud, abuse, misuse which shall be determined at the sole discretion of the Bank or cancellation of the eligible activities, the Bank reserves the absolute right to forfeit the Lucky Draw Eligible Client's eligibility to participate in the Lucky Draw and/or entitlement to the Prize without prior notice.
16. 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.
17. The Bank reserves the right to vary, modify and terminate the Lucky Draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes in relation to the means of the Lucky Draw, eligibility requirements, number of chances attained for the Lucky Draw, details of the Prize and any matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and binding.
18. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

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

Important Note for Priority Banking:

- Priority Banking Client – “**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.  
<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.

Important Note for Priority Private

- To be a Priority Private Client, you need to maintain the average Total Balance with the Bank at HKD8,00,000 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.

Issued by Standard Chartered Bank (Hong Kong) Limited



### 渣打優先私人理財/ 優先理財開戶大抽獎(「抽獎」)之條款及細則

1. 推廣期為2025年4月11日至5月31日，包括首尾兩天（「推廣期」）。
2. 是次抽獎只適用於符合下列要求之渣打銀行（香港）有限公司（「本行」）客戶（「抽獎合資格客戶」）：
  - i. 於推廣期內開立本行認可之優先私人理財或優先理財之全新客戶；及
  - ii. 於2025年3月31日以主要持卡人身份持有有效的渣打國泰 Mastercard（包括渣打國泰 Mastercard、渣打國泰 Mastercard – 優先理財及渣打國泰 Mastercard – 優先私人理財）；及
  - iii. 優先理財客戶需於2025年5月31日或之前達到HK\$1,000,000或以上之總結餘要求 或 優先私人理財客戶需於2025年5月31日或之前達到HK\$8,000,000或以上之總結餘要求；及
  - iv. 年滿18歲或以上並居住於香港。
3. 「**全新客戶**」指此次於推廣期內開立優先理財當日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。
4. 抽獎合資格客戶須於推廣期內符合上列之條款2以獲取**一次抽獎機會**(「**抽獎機會**」)。抽獎合資格客戶最多可獲**一次**抽獎機會。
5. 於推廣期截止日期後，本行會以電腦系統從所有抽獎合資格客戶中隨機抽取下列抽獎獎品之50位得獎者(「**得獎者**」)。得獎者可獲以下列表所示之抽獎獎品一份(「**抽獎獎品**」)。

| 抽獎獎品  | 得獎名額 |
|---|------|
| 渣打優先理財及財富方案呈獻：<br>陳慧琳SEASON 2 萬人結界演唱會<br>票價港幣1,280元門票一套<br>(每套2張) | 50   |

6. 符合有關條款及細則之抽獎合資格客戶將被視為同意參加本抽獎，而毋須登記。本行會於2025年6月30日起，將抽獎結果於本行網頁[sc.com/hk/zh](http://sc.com/hk/zh)公佈，其中可能包括得獎者於本行紀錄之部分姓名及手提電話號碼之首4個數字。
7. 得獎者之優先私人理財或優先理財必須於客戶經理通知予各得獎者有關抽獎獎品時仍然有效。否則，抽獎獎品將被取消，本行亦不會從任何其他途徑把抽獎獎品給予得獎者。
8. 本行會透過客戶經理通知予各得獎者。得獎者將其後透過客戶經理取得抽獎獎品。得獎者於本行紀錄之聯絡方式須為有效，以便接收抽獎獎品通知。
9. 得獎者若在2025年7月4日或之前仍未收到有關抽獎獎品通知，須自行通知本行。逾期即被視作放棄得獎資格恕不另行通知。本行恕不承擔有關責任，也不會作任何賠償。
10. 此抽獎每位抽獎合資格客戶最多只可成為得獎者一次及獲享一份抽獎獎品。
11. 除特別說明外，得獎者不可將抽獎獎品更換、轉讓給其他人及交換。抽獎獎品同時受供應量所限。若因為缺貨，本行保留在不事先通知的情況下用任何其他獎賞替換抽獎獎品。
12. 得獎者理解並接受本行並非抽獎獎品供應商。本行不會對抽獎獎品的任何方面承擔任何責任，包括但不限於其質量和供應、供應商提供的描述、任何虛假商品說明、虛假陳述、錯誤陳述、遺漏、未經授權的陳述、不公平的貿易做

法或與供應商、其員工、管理人員或代理商提供的有關的行為。抽獎獎品的使用可能受供應商規定的附加條款和條件的約束。

13. 本行員工不符合資格參與此抽獎活動。
14. 所有相片及產品資料只供參考。
15. 欺詐、濫用、誤用及取消有關之合資格指定活動(定義見上述條款3)將導致抽獎合資格客戶喪失參與本抽獎的資格。如有任何懷疑欺詐、濫用或誤用行為，本行保留絕對決定權及權利取消抽獎合資格客戶參與本抽獎及/或獲取抽獎獎品的資格，恕不另行通知。
16. 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。
17. 本行保留更改、修改及終止上述抽獎的權利，並可隨時修改上述任何條款及細則，恕不另行通知。如有關於本抽獎之爭議，本行保留最終決定權，並具有約束力。
18. 中英文版本之內容如有任何歧義，在任何情況下概以英文版本為準。

借定唔借？還得到先好借！

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<sup>^</sup>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。  
<sup>^</sup> 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的總結餘內。

優先私人理財之重要提示：

- 優先私人理財客戶須於本行維持等值 HK\$8,000,000 或以上之平均總結存。由迎新函發出日起首 12 個月後，本行將於每年 6 月及 12 月對優先私人理財客戶的資格進行審核。在審核時，優先私人理財客戶須於過往 3 個月在本行維持等值 HK\$8,000,000 或以上之平均總結存，以維持未來 12 個月優先私人理財客戶的身份。「總結存」包括客戶以私人名義作為基本戶口持有人於本行持有的存款、投資、指定保險產品之累積保費。

由渣打銀行(香港)有限公司刊發