



## Terms and Conditions for Priority Private/ Priority Banking - 2026 Liverpool FC Match Lucky Draw (the “Lucky Draw”)

1. The promotion period runs from 6 August to 30 September 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 sign up as a New Client for Priority Private or New Client for Priority Banking during the Promotion Period; AND
  - ii. Fulfil all requirements of and be rewarded with the New Funds Growth Offer for New Client in Priority Private Promotion, or fulfil all requirements of and be rewarded with the New Funds Growth Offer for New Client in Priority Banking Promotion; AND
  - iii. 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. “**New Client for Priority Private**” refers to a New Client who signs up for Priority Private during the Promotion Period or a New Client who signs up for Priority Private on or before the last day of the next calendar month from the date of signing up for Priority Banking during the Promotion Period.
5. “**New Client for Priority Banking**” refers to a New Client who signs up for Priority Banking during the Promotion Period.
6. “**New Funds**” refer to monies deposited by cash, cheque/cashier’s order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), Faster Payment System (FPS), telegraphic transfer from other banks or transfer-in Investment Funds, Debt Securities or Securities from other banks or financial institutions to the investment product account held with the Bank and for the avoidance of doubt, excluding renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Deposit upon maturity.
7. For every HKD1,000,000 New Funds deposited with the Bank by the relevant corresponding Designated Date stated in the table below, Lucky Draw Eligible Clients will be entitled to **one** Lucky Draw Chance (“**Lucky Draw Chance**”). There is no maximum number of Lucky Draw Chance and no registration is required for this Lucky Draw.

<b>Priority Private Sign-up date (both dates inclusive)</b>	<b>Designated Date</b>
6 August 2025 to 31 August 2025	31 August 2025
1 September 2025 to 30 September 2025	30 September 2025
1 October 2025 to 31 October 2025*	31 October 2025

\* Applicable only to Priority Private clients who firstly sign up for Priority Banking in September 2025 and are subsequently upgraded to Priority Private in October 2025.

Priority Banking Sign-up date (both dates inclusive)	Designated Date
6 August 2025 to 31 August 2025	30 September 2025
1 September 2025 to 30 September 2025	31 October 2025

8. 20 winners (10 winners for New Clients for Priority Private and 10 winners for New Clients for Priority Banking) (each a “**Winner**”), will be randomly drawn by a computer system of the Bank from the Lucky Draw Eligible Clients after the Promotion Period and be entitled to the prize as listed in the table below (“**Prize**”).

Prize	Number of Winners
2 tickets (“ <b>Tickets</b> ”) to one designated Liverpool Premier League Match at Anfield that takes place between January and May 2026* (the “ <b>Event</b> ”) and HKD10,000 Cash Rebate as subsidy for Flight Tickets (the “ <b>Cash Rebate</b> ”)	20 <ul style="list-style-type: none"> <li>• 10 Winners for New Clients for Priority Private</li> <li>• 10 Winners for New Clients for Priority Banking</li> </ul>

\*Selection of the Liverpool Premier League Match and ticket class are at sole discretion by SCB.

9. 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 1 December 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.
10. Winner’s Priority Private or Priority Banking status must remain valid and fulfil the entry Total Balance requirement of HKD8,000,000 or above (for Priority Private New Client) or Relationship Balance requirement of HKD1,000,000 or above (for Priority Banking New Client) 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.
11. The Bank will notify each Winner through Relationship Manager. Winners will receive the Tickets from Relationship Managers thereafter. Winners must maintain valid contact information with the Bank to receive the Tickets. The Bank accepts no liability against and will not be liable for any compensation for a Winner where the Winner’s contact information with the Bank is not up-to-date or there is inaccuracy in the contact information of the Winner on the Bank’s records.
12. Winners shall notify the Bank if they do not receive a redemption letter for the Tickets on or before 31 January 2026. All late notifications will not be entertained and that, the Bank shall have the right to forfeit a Winner’s eligibility and the Tickets. The Bank accepts no liability and will not be liable to give out the Tickets or liable for any compensation.
13. Each Lucky Draw Eligible Client is entitled to be a Winner and win a Prize ONCE only under the Lucky Draw.
14. If the Winner does not fulfil the requirements under the relevant terms and conditions of New Funds Growth Offer for New Client in Priority Private Promotion/ Priority Banking Promotion after receiving the Tickets, or does not show up to the Event in person, at the Bank’s discretion, an administration fee of HKD1,300 will be debited from the Winner’s deposit account(s) maintained with the Bank without prior notice.
15. The Tickets 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.

16. The Bank shall not be liable for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for personal injury suffered or sustained by the Winner, as a result of accepting or using the Tickets.
17. The seat arrangement of the Event is assigned randomly by the organizer of the Event (the "Organizer"). Separate seats (including allocation of seats in odd numbers) may be provided. The Tickets are non-transferable and cannot be resold, exchanged, redeemed or converted for bonus points, cash, cash rebate and/or other products/services.
18. Lost or damaged Tickets will not be re-issued. The Bank accepts no liability whatsoever for lost Tickets or losses incurred as a result of non-admission to the Event due to non-compliance of the terms of use of the Tickets or these terms and conditions.
19. The Bank is not the organizer of the Event nor is it the supplier of the Tickets or the products and/or services offered at the Event. The Bank shall have no liability relating to any aspect of the Event, Tickets, the products and/or services offered at the Event by the relevant supplier(s), including without limitation, their quality, supply, descriptions, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Event, Tickets, and the products and/or services offered at the Event by the organizer and/or supplier(s), their respective employees, officers and/or agents. Additional terms and conditions may apply to the Event, the use of the Tickets and the products and/or services offered at the Event. Please contact the organizer and/or relevant supplier(s) for details.
20. If the Event is cancelled or postponed, the organizer reserves the right to refund or alter the Event's date(s). The organizer will decide and announce the Ticket refund arrangements (if any) in its sole discretion. Any refund and/or alternation of Event date(s) shall be subject to the sole discretion of the organizer. In the case of any change to the Event, the organizer reserves the right of the final decision.
21. The Bank will credit the Cash Rebate in 3 months after the Event without prior notice on the condition that the Winner showed up at the Event in person.
22. The Bank will credit the Cash Rebate to respective HKD deposit account (exclude Marathan Savings Account, Wealth Saver Account, MortgageOne<sup>®</sup> Account and Mortgage Saver Current Account) held by the Winner in sole name in the following sequence:
  - i. Sub-account under Integrated Deposits Account;
  - ii. Current Account;
  - iii. Statement Savings;
  - iv. Passbook SavingsIf the Winner has no valid HKD deposit account in sole name, the Bank will credit to the Winner'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 Winner has no valid HKD deposit account, the Bank will credit to the Winner's USD deposit account in the above sequence. If the Winner 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.
23. Staff from the Bank are not entitled to participate in the Lucky Draw.
24. All Prize visuals and information are for reference only.
25. Fraud or cancellation of the eligibility activities (as specified in clause 2 above) will result in the forfeiture of the eligibility of a Lucky Draw Eligible Client to participate in the Lucky Draw. In case there is any suspected fraud or abuse, misuse which shall be determined at the sole discretion of the Bank or cancellation of the eligibility 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.

26. 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.
27. 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.
28. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

#### 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 HKD8,000,000 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.
- If the average daily Relationship Balance of a Priority Private Client within the quarter falls below HKD1,000,000, a maintenance fee of HKD900 will be charged for the quarter. “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.)

Issued by Standard Chartered Bank (Hong Kong) Limited



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### 優先私人理財/ 優先理財 - 2026利物浦FC比賽大抽獎(「抽獎」)之條款及細則

1. 推廣期為2025年8月6日至9月30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. 於推廣期內成功成為優先私人理財全新客戶或優先理財全新客戶；及
  - ii. 符合優先私人理財推廣之全新客戶新資金增長獎賞的所有要求 或 符合優先理財推廣之全新客戶新資金增長獎賞的所有要求，並獲享新資金增長獎賞；及
  - iii. 年滿18歲或以上並居住於香港。
3. 「**全新客戶**」指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. 「**優先私人理財全新客戶**」指於推廣期內開立優先私人理財或於開立「優先理財」後的第一個曆月之最後一天或之前開立優先私人理財之全新客戶。
5. 「**優先理財全新客戶**」指於推廣期內開立優先理財之全新客戶。
6. 「**新資金**」指由其他銀行以現金、支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATS))，或經轉數快或電匯存入戶口，或從其他銀行或金融機構轉出基金、債券或股票，並將之轉入至本行之投資戶口內之全新資金，為免生疑問，新資金並不得為透過在本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」到期日轉賬而得的資金。
7. 抽獎合資格客戶於以下列表所示之相關指定日期前每存入HK\$1,000,000新資金至本行，即可獲取**一次抽獎機會**（「**抽獎機會**」）。抽獎合資格客戶可獲無上限抽獎機會亦無須登記。

優先私人理財開立日期(包括首尾兩天)	指定日期(包括全日)
2025年8月6日至2025年8月31日	2025年8月31日
2025年9月1日至2025年9月30日	2025年9月30日

2025年10月1日至2025年10月31日*	2025年10月31日
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\* 只適用於首先於2025年9月內開立「優先理財」並及後於2025年10月內再開立優先私人理財之優先私人理財客戶。

優先理財開立日期(包括首尾兩天)	指定日期(包括全日)
2025年8月6日至2025年8月31日	2025年9月30日
2025年9月1日至2025年9月30日	2025年10月31日

8. 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20位得獎者(10個名額屬優先私人理財全新客戶及10個名額屬優先理財全新客戶) (「**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
2張2026年1月至5月期間於晏菲路舉行之利物浦FC指定賽事*(「 <b>活動</b> 」)之門票(「 <b>門票</b> 」)及 HK\$10,000機票現金回贈(「 <b>現金回贈</b> 」)	20 <ul style="list-style-type: none"> <li>10個名額屬優先理財全新客戶</li> <li>10個名額屬優先私人理財全新客戶</li> </ul>

\*抽獎獎品之利物浦FC賽事場次及門票等級將由本行決定並保留最終決定權。

9. 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12月1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。
10. 於送贈抽獎獎品時，得獎者的優先私人理財或優先理財資格必須仍然有效，並維持HK\$8,000,000或以上之總結存要求(適用於優先私人理財全新客戶)或HK\$1,000,000或以上之總結餘要求(適用於優先理財全新客戶)。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。
11. 本行會透過客戶經理通知各得獎者。得獎者將其後透過客戶經理取得門票。得獎者於本行紀錄之聯絡方式須為有效，以便接收門票通知。如得獎者沒有更新本行紀錄之聯絡方式或於本行紀錄之聯絡方式不準確，本行恕不承擔有關責任，也不會作任何賠償。
12. 得獎者若在2026年1月31日或之前仍未收到有關門票換領信通知，須自行通知本行。逾期即被視作放棄得獎資格及門票，恕不另行通知。本行恕不承擔有關責任，也不會作任何賠償。
13. 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。
14. 若得獎者在獲發抽獎獎品後未能符合優先私人理財/優先理財推廣之全新客戶新資金增長獎賞相關條款及細則之要求，或得獎者本人未有出席活動，本行將透過該得獎者的存款戶口收取行政費HK\$1,300，而毋須事先通知。
15. 門票只供得獎者本人使用，得獎者不可將門票更換、轉讓給其他人及交換。門票同時受供應量所限。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門票。
16. 由於接受或使用門票而導致之任何損失或損害(包括但不限於間接或後果性損失)或個人損傷，本行毋須負上任何責任。
17. 門票的座位編排將由是次活動之主辦單位(「**主辦單位**」)以隨機方式分配，座位或需分開(包括以單數方式分配座位)。所有已發出之門票均不可取消、退款或更換，亦不可兌換成現金、產品或服務。
18. 對於因不符合門票使用條款或本條款及細則而導致門票遺失或因未能入場而造成的損失，本行毋須負上任何責任，並且不會補發遺失的門票。

19. 本行並非活動主辦單位，亦並非門票或活動提供的產品及/或服務之供應商。本行對有關活動、門票或供應商提供的產品及/或服務的各方面均毋須負上任何責任，包括但不只限於其質素、供應量、說明、任何虛假商品說明、不實的陳述、誤導、遺漏、未經授權的陳述、有關主辦單位、其員工或其供應商提供的不公平交易行為或與活動、門票及活動提供的產品及/或服務有關的行為。活動、門票或供應商提供的產品及/或服務受附加條款和條件的約束。詳情請聯絡主辦單位或供應商。
20. 活動如被取消或延遲，主辦單位將保留退款或改期之權利。主辦單位將決定及公佈退還票款之相關安排。主辦單位保留任何退款及/或更改活動日期之最終決定權。活動如有更改，主辦單位將保留最終決定權。
21. 若得獎者本人有如期出席活動，本行將於活動結束後3個月存入現金回贈而不作另行通知。
22. 本行將按以下次序存入現金回贈予得獎者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、Wealth Saver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
- 若得獎者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得獎者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。
- 若得獎者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。若得獎者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。
23. 本行員工不符合資格參與此抽獎活動。
24. 所有抽獎獎品的相片及產品資料只供參考。
25. 欺詐或取消有關之合資格指定活動(定義見上述條款2)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。
26. 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。
27. 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。
28. 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。

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。
- 如優先私人理財客戶於季度內之每日平均總結餘低於 HK\$1,000,000，將須繳付 HK\$900 作當季度之服務費。「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。

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由渣打銀行(香港)有限公司刊發