



You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Priority Banking Promotion. You must read it in conjunction with our Client Terms, and the applicable documents referred to in Part A of Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at [sc.com/hk](http://sc.com/hk). If there is any inconsistency between the approval (if any) and any other part(s) of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) and service(s) you have with us to the extent that they are subject to separate terms and conditions.

**Terms and Conditions for Priority Banking Promotion**

**I. General Terms and Conditions**

1. The promotion comprises of the offers under Sections II – IV (each an “Offer”, collectively “Offers”) and the promotion period for the Offers is from 1 July 2025 to 30 September 2025, both dates inclusive (the “Promotion Period”).
2. For joint account(s), only the primary account holder will be eligible to enjoy the Offer(s).
3. If the client is entitled to the Offers in conjunction with other promotional offers during the Promotion Period, Standard Chartered Bank (Hong Kong) Limited (the “Bank”) reserves the right to grant to the client all or part of the entitled Offers at its sole discretion.
4. For the purposes of the Offers:
  - (a) “**New Client**” refers to a client who did NOT, in the past 12 months from the date of the current sign up for Priority Banking during the Promotion Period, 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.
  - (b) “**Existing Client**” refers to a client who, (A) as of the last day of two months prior to the date of the current sign up for Priority Banking during the Promotion Period, (i) held any products or services with or distributed by the Bank (including but not limited to deposit account (in the case of a joint account, unless the existing 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, and (ii) maintained a positive Total Balance, and (B) has not been a Priority Private or Priority Banking client in any of the preceding 12 months from the date of the current sign up for Priority Banking.
  - (c) New Client and Existing Client, collectively (“**Eligible Client**”).
  - (d) “**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 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.
5. Eligible Client’s enrolment in Priority Banking and application for such banking products and services as mentioned under an Offer must remain in effect at the time when the corresponding Offer is awarded or delivered to the Eligible Client. Otherwise, the reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
6. If after an Offer is awarded or delivered to the Eligible Client, the relevant Eligible Client terminates Priority Banking within 12 months from the date of the current sign up, the Bank reserves the right to charge an amount equivalent to the value of the Offer as an administration fee and debit the same amount from any of the relevant Eligible Client’s account with the Bank without prior notice.
7. The Bank reserves the right to determine the calculation methods applied under the Offers (including in ascertaining the amount of any applicable balance requirement) and verify the Eligible Client’s transaction records in considering the Eligible Client’s eligibility for the Offers. In case of any disputes, the Bank’s decision shall be final and binding.
8. If the relevant account balance, transaction amount or premium under any life assurance basic plans is denominated in foreign currency, for the purpose of calculating any entitlement under the Offer(s), the Bank’s exchange rate or exchange rate determined by Prudential Hong Kong Limited (a member of Prudential plc group) for insurance premium quoted at its discretion from time to time will be adopted for converting the relevant account balance, transaction amount or insurance premium from the foreign currency to HKD equivalent, which will then be used to calculate the relevant Offer(s) entitlement.
9. Each of the banking products or services set out 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.

10. Eligible Client who participates in the Offer(s) under Section III or IV below may choose to have either cash rebate or Asia Miles as the reward. Eligible Client may choose to have Asia Miles as the reward on the Bank's designated webpage at [sc.com/hk/AM](http://sc.com/hk/AM) ("**Designated Webpages**"). If an Eligible Client does not submit Asia Miles Reward registration to the Bank within the Registration Period (as defined in Clause 11(c) of Section I below) or any information submitted via the Designated Webpages is incorrect or insufficient for the purpose of crediting of Asia Miles (as stated in Clause 12 of Section I below), cash rebate will be made available to the Eligible Client. The amount of cash rebate or number of Asia Miles that an Eligible Client may be entitled to is specified in Sections III and IV below respectively.

11. If an Eligible Client chooses Asia Miles as the reward preference on the Designated Webpages:

- a. The reward for the Offer(s) under Section III or Section IV (as the case may be) will be made available to the Eligible Client in the form of Asia Miles upon fulfilment of all the relevant requirements in these Terms and Conditions;
- b. The Eligible Client must have an existing Cathay membership account. Otherwise, the Eligible Client has to sign up for Cathay membership account through Cathay website by the Registration Period (as defined below);
- c. The Eligible Client must successfully register on the Designated Webpages with a valid Cathay membership account in the name of Eligible Client and other details as required (the "**Asia Miles Reward Registration**") within the period as specified in the table below (the "**Registration Period**") (or such period as informed by the Bank).

Priority Banking sign-up date (both dates inclusive)	Registration Period (both dates inclusive)
1 July 2025 to 30 September 2025	1 July 2025 to 31 October 2025

- d. For the avoidance of doubt, valid Cathay membership account must be held by the Eligible Client and the Bank does not accept any Cathay membership accounts that are not held by the Eligible Client for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled or modified. For an Eligible Client who has submitted multiple rewards registrations, only the latest Asia Miles Reward Registration record made within Registration Period will be taken by the Bank for the purpose of crediting of Asia Miles.
  - e. The Bank will provide the Eligible Client's Cathay membership information, including surname, given name, membership number, and the number of Asia Miles earned, if any, to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client's Cathay membership accounts within 4-6 weeks after the corresponding Fulfilment Date as stated in Clause 12(b) in this Section ("**Asia Miles Fulfilment Date**").
  - f. Each Eligible Client acknowledges that the Asia Miles earned shall be credited to his/her Cathay membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Eligible Client's Cathay membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles Limited website at [www.asiamiles.com](http://www.asiamiles.com).
  - g. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit [www.asiamiles.com](http://www.asiamiles.com). The Bank is not obliged to notify Eligible Client of any changes or latest announcements of Asia Miles Limited. Eligible Clients understand and accept that the Bank is not the supplier of the Cathay membership account or the Asia Miles rewarded if so chooses. The Bank shall bear no liability relating to any aspect of the Cathay membership account or the Asia Miles, including without limitation, the supply, the descriptions of the Cathay membership account and the Asia Miles provided by supplier, any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account or the Asia Miles provided by the supplier, its employees, officers or agents.
  - h. Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
12. If an Eligible Client does not submit reward registration to the Bank within the Registration Period or any information submitted via the Designated Webpages is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited:
- a. the reward for the Offer(s) under Section III or Section IV (as the case may be) will be available to Eligible Client in the form of cash rebate and in replacement of Asia Miles upon fulfilment of all the relevant requirements in these Terms and Conditions.
  - b. the Bank will credit the cash rebate on or before 31 March 2026 ("**Fulfilment Date**") without prior notice.
  - c. The Bank will credit the cash rebate to respective HKD deposit account (exclude Marathon Savings Account, Wealth Saver account, MortgageOne® Account and Mortgage Saver Current Account) held by the Eligible Client in sole name in the following sequence:
    - i. **Sub-account under Integrated Deposits Account;**
    - ii. **Current Account;**
    - iii. **Statement Savings;**
    - iv. **Passbook Savings**

If the Eligible Client has no valid HKD deposit account in sole name, the Bank will credit to the Eligible Client'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 Eligible Client has no valid HKD deposit account, the Bank will credit to the Eligible Client's USD deposit account in the above sequence. If the Eligible Client 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.
13. The Bank reserves the right to vary, extend, terminate and/or cancel any of the Offer(s) 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.

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

## II. Terms and Conditions for Maintenance Fee Waiver Offer (the “Fee Waiver Offer”)

1. A New Client and an Existing Client who fulfils all the requirements below may enjoy the Fee Waiver Offer:
  - (a) Take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) upon the current sign up for Priority Banking; and
  - (b) Complete any of the following requirements by the Designated Date as stated in clause 1f of Section III below (in the case of New Client) or clause 1f of Section IV below (in the case of Existing Client).
    - i. Successfully register for Online Banking; or;
    - ii. Successfully register for the SC Mobile App; or in the event the client already has registered for the SC Mobile App, log on to the SC Mobile App at least once; or
    - iii. Enable Push notification on the SC Mobile App.
2. The Fee Waiver Offer comprises of the first 2 quarters Priority Banking maintenance fee waiver in the case of New Client and first 4 quarters Priority Banking maintenance fee waiver in the case of Existing Client. The first 2 quarters maintenance fee waiver provides New Client with a waiver for Priority Banking maintenance fee for the first 2 quarters from the date of sign up for Priority Banking. The first 4 quarters maintenance fee waiver provides Existing Client with a waiver for Priority Banking maintenance fee for the first 4 quarters from the date of sign up for Priority Banking. For the avoidance of doubt, if New Client and Existing Client are entitled to the Fee Waiver Offer, he/she will not be entitled to the one quarter fee waiver as stated in the Bank’s service charge booklet even if the minimum Relationship Balance requirement is fulfilled. Upon expiration of the Fee Waiver Offer, if the average daily Relationship Balance of the New Client and Existing 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 and Conditions which can be obtained at any of our branches or at our website [sc.com/hk](http://sc.com/hk). The Bank reserves the right to, upon prior notification to the New Client and Existing Client, provide another banking plan (other than Priority Banking) with a different minimum Relationship Balance requirement that would better suit the banking needs of the New Client and Existing Client.
3. New Client and Existing Client will be entitled to the Fee Waiver Offer once only during the Promotion Period.

## III. Terms and Conditions for New Funds Growth Offer for New Client (the “New Funds Growth Offer for New Client”) (applicable to New Client only)

1. New Client who fulfils all of the following requirements will be entitled to the New Funds Growth Offer for New Client as the welcome privilege for New Client signing up for Priority Banking. The respective requirement dates are set out below:
  - a. Fulfil the entry Relationship Balance requirement of HKD1,000,000 or above before the due date as referred to the table below in clause 1(f) of this Section below after signing up as a Priority Banking client; and
  - b. Complete a “**Customer Investment Profile**” questionnaire within the designated date as referred to the table below in clause 1(f) of this Section (the “**Designated Date**”); and
  - c. Successfully register for the SC Mobile App, or in the event the New Client already has registered for the SC Mobile App, log on to the SC Mobile App at least once by the Designated Date as stated in the table below in clause 1(f) of this Section; and
  - d. Enable Push notification on the SC Mobile App by the Designated Date as stated in the table in clause 1(f) of this Section below until and including the date on which the Cash Rebate or Asia Miles Rewards is credited; and
  - e. Deposit New Funds of not less than HKD1,000,000 to the Bank by the relevant dates as referred to the table below after signing up as a Priority Banking client; and
  - f. Maintain a Relationship Balance that is equal to or above the amount required to be deposited as New Funds, until at least the relevant corresponding Designated Date stated in the table below:

Priority Banking sign-up date (both dates inclusive)	Due date for fulfilling the entry Relationship Balance/ depositing the New Funds (inclusive)	Designated Date (inclusive)
1 – 31 July 2025	31 August 2025	31 October 2025
1 – 31 August 2025	30 September 2025	30 November 2025
1 – 30 September 2025	31 October 2025	31 December 2025

2. The reward under the New Funds Growth Offer for New Client will be in the form of cash rebate or Asia Miles as the New Client chooses. Subject to the fulfilment of the requirements set out in Clause 1 of this Section, cash rebate or Asia Miles will be made available to New Client as per the table shown below depending on the New Funds amount requirement that the New Client fulfilled:

New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD)		Asia Miles Rewards
1,000,000 – 1,499,999	3,500	OR	35,000
1,500,000 – 1,999,999	5,000		50,000
2,000,000 – 2,999,999	7,000		70,000
3,000,000 – 3,999,999	10,000		100,000
4,000,000 – 4,999,999	13,000		130,000
5,000,000 – 5,999,999	16,000		160,000
6,000,000 – 6,999,999	19,000		190,000
7,000,000 or above	22,000		220,000

3. New Client will be entitled to the New Funds Growth Offer for New Client once only during the Promotion Period.

**IV. Terms and Conditions for New Funds Growth Offer for Existing Client (the “New Funds Growth Offer for Existing Client”) (applicable to Existing Client only)**

1. Existing Client who fulfils all of the following requirements will be entitled to the New Funds Growth Offer for Existing Client. The respective requirement dates are set out below:
- Fulfil the entry Relationship Balance requirement of HKD1,000,000 or above before the due date as referred to the table below in clause 1(f) of this Section after signing up as a Priority Banking client; and
  - Complete a “**Customer Investment Profile**” questionnaire within the designated date as referred to the table below in clause 1(f) of this Section (the “**Designated Date**”); and
  - Successfully register for the SC Mobile App, or in the event the Existing Client already has registered for the SC Mobile App, log on to SC Mobile App at least once by the Designated Date as stated in the table below in clause 1(f) of this Section; and
  - Enable Push notification on the SC Mobile App by the Designated Date as stated in the table below in clause 1(f) of this Section until and including the date on which the Cash Rebate or Asia Miles Rewards is credited; and
  - Deposit New Funds of not less than HKD500,000 to the Bank by the relevant dates as referred to the table below in clause 1(f) of this Section after signing up as a Priority Banking client; and
  - Maintain a Relationship Balance that is equal to or above the amount required to be deposited as New Funds, until at least the relevant corresponding Designated Date stated in the table below:

Priority Banking sign-up date (both dates inclusive)	Due date for fulfilling the entry Relationship Balance/ depositing the New Funds (inclusive)	Designated Date (inclusive)
1 – 31 July 2025	31 August 2025	31 October 2025
1 – 31 August 2025	30 September 2025	30 November 2025
1 – 30 September 2025	31 October 2025	31 December 2025

2. New Funds Growth Offer for Existing Client will be made available to Existing Client in the form of cash rebate or Asia Miles. Subject to the fulfilment of the requirements set out in Clause 1 of Section IV above, cash rebate or Asia Miles will be made available to Existing Client as per the table shown below depending on the New Funds Amount requirement that the Existing Client fulfilled:

New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD)		Asia Miles Rewards
First 500,000	1,500	OR	15,000
1,000,000 to 5,000,000 (For every 500,000 New Funds Amount)	Extra 1,000		Extra 10,000
Total	Up to 10,500		Up to 105,000

3. For Existing Client who fulfils all the requirements under Clause 1 of Section IV except that the New Funds Amount is less than HKD500,000, cash rebate or Asia Miles will still be available to such client as per the table shown below depending on the New Funds Amount requirement that such client fulfilled:

New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD)		Asia Miles Rewards
100,000 to less than 500,000	500	OR	5,000

4. For the purposes of this New Funds Growth Offer for Existing Client:

- (a) “**New Funds Amount**” means the amount of credit balance in New Funds deposited by Existing Client in excess of his/her Total Balance at the Bank as of the last day of two months prior to the date of the current sign up for Priority Banking as stated in the table below (“**Benchmark Date**”).

Priority Banking sign-up month (both dates inclusive)	Benchmark Date
1 – 31 July 2025	31 May 2025
1 – 31 August 2025	30 June 2025
1 – 30 September 2025	31 July 2025

- (b) “**Total Balance**” includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder. To check Total Balance as of the Benchmark Date, please contact our branch staff.

5. Existing Client will be entitled to the New Funds Growth Offer for Existing Client once only during the Promotion Period.

**Important Notes:**

**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 Customer Investment Profile:**

- Having a “Customer Investment Profile” will be a prerequisite for investors and for us to assess suitability of all investment subscriptions/switch-in transactions\*. Therefore, please remember to complete the questionnaire before investing to avoid any inconvenience.
  - \* excluding securities trading

Issued by Standard Chartered Bank (Hong Kong) Limited

## 務請細閱本文件

本文件載列本行同意向閣下提供任何優先理財優惠下之產品和服務所依據的特定條款及細則。閣下須將本文件與構成本行銀行協議的本行的客戶條款A部所述的相關文件(包括往來/支票/儲蓄及定期存款戶口條款、產品章程、重要提示及優惠條款(如適用))和任何其他文件一併閱讀，並受其約束。閣下可於本行任何分行索取及/或於本行網站[sc.com/hk](http://sc.com/hk)下載本行銀行協議。批核服務(如適用)與本行銀行協議下的任何其他部份如有任何不符，概以批核所載的條款為準。閣下與本行之間的任何已有的產品或服務(如適用)其他條款及細則不適用於本條款。

## 優先理財推廣之條款及細則

### I. 一般條款及細則

1. 此推廣包括下列II至IV部份所指之優惠(「**優惠**」)，而優惠之推廣期為2025年7月1日至2025年9月30日，包括首尾兩天(「**推廣期**」)。
2. 以聯名形式開立之戶口，只有基本戶口持有人可獲享優惠。
3. 若客戶於推廣期內同時獲享其他推廣優惠，渣打銀行(香港)有限公司(「**本行**」)將全權酌情決定保留只提供全部或部份優惠予客戶之權利。
4. 此優惠之用：
  - (a) 「**全新客戶**」指此次於推廣期內開立優先理財當日前12個月內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。
  - (b) 「**現有客戶**」指(A)此次於推廣期內開立優先理財當日前2個曆月的最後一天(i)持有任何本行之產品或服務(包括但不限於存款戶口(若為聯名形式開立之戶口，除非現有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)，而只持有渣打信用卡之客戶則除外，(ii)維持其總結存於正數水平之客戶，及(B)於此次開立優先理財當日前12個月內未曾成為優先私人理財或優先理財之客戶。
  - (c) 全新客戶及現有客戶統稱為「**合資格客戶**」。
  - (d) 「**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，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。
5. 合資格客戶開立之優先理財及申請有關優惠條款所列之銀行產品及服務必須於優惠存入或送贈時仍然有效。否則，有關優惠將被取消，本行亦不會從任何其他途徑把獎賞給予合資格客戶。
6. 如相關合資格客戶於此次開立優先理財後12個月內終止有關服務，而有關優惠已獎賞或已送贈予合資格客戶，本行保留權利向相關合資格客戶收取相等於已獲取優惠之金額作為行政費，並直接從相關合資格客戶於本行之任何一個戶口扣除，而毋須另行通知。
7. 本行保留權利決定優惠之計算方法(包括相關戶口結餘之計算)及核實合資格客戶之交易紀錄以計算合資格客戶應得之優惠。如有任何爭議，本行保留最終決定權。
8. 若相關戶口結餘、交易金額或於計算有關人壽保險基本計劃之保費時以外幣計值，則相關戶口之結餘、交易金額或人壽保險保費將以本行不時釐定有關匯率(或保誠保險有限公司(英國保誠集團成員)釐定之匯率用作人壽保險保費計算)用作計算外幣兌換至港幣之等值，以計算應得之相關優惠。
9. 本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。詳情請向分行職員查詢。
10. 合資格客戶若參與以下III或IV部份之優惠，可選擇以現金回贈或「亞洲萬里通」里數(「**里數**」)作為獎賞。合資格客戶可透過渣打網頁[sc.com/hk/zh/AM](http://sc.com/hk/zh/AM) (「**指定網頁**」)選擇里數作為獎賞。若合資格客戶於登記期內未有向本行提交里數獎賞登記(如以下條款I部份11(c)所列)或於指定網頁內提供之任何資料不正確或不足夠作存入里數之用(如以下I部份條款12所列)，本行將存入現金回贈予合資格客戶。合資格客戶可享之現金回贈或里數列明於III及IV部份。
11. 若合資格客戶於指定網頁選擇以里數作為獎賞：
  - a. III或IV部份之優惠將以里數方式贈予符合本條款及細則所載之相關要求之合資格客戶；



- b. 合資格客戶必須持有有效之國泰會員賬戶，否則，合資格客戶須於登記期內(詳列如下)於國泰網站登記成為國泰會員；
- c. 合資格客戶必須於以下列表所示之期間(「**登記期**」)(或本行通知之日期)，成功透過指定網頁提交以合資格客戶名下持有之有效國泰會員賬戶及其他所需資料成功登記以里數作為獎賞(「**里數獎賞登記**」)。

優先理財開立日期(包括首尾兩天)	登記期(包括首尾兩天)
2025年7月1日至2025年9月30日	2025年7月1日至2025年10月31日

- d. 為免存疑，合資格客戶必須持有有效之國泰會員賬戶及本行並不接納存入里數予任何非合資格客戶持有之國泰會員賬戶。成功登記後將不能取消或更改。合資格客戶若提交多次獎賞登記，本行只取用於登記期內最後一次之里數獎賞登記作存入里數之用。
- e. 本行將會轉交相關資料，包括合資格客戶之國泰會員資料，包括姓氏、名字、會員號碼及所獲享之里數，如適用，予亞洲萬里通有限公司作存入里數之用。亞洲萬里通有限公司收取本行轉交之資料後，如以下條款I部份12(b)所列之回贈日期隨後4至6星期內(「**亞洲萬里通**」**里數存入日期**」)存入獲享之里數予合資格客戶之國泰會員賬戶。
- f. 合資格客戶明白獲得的里數將由亞洲萬里通有限公司存入客戶的國泰會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於合資格客戶的國泰會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行毋須負上任何責任。本行對於包括但不限於里數之到期日、使用及兌換，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或請瀏覽[www.asiamiles.com](http://www.asiamiles.com)。
- g. 里數之兌換及/或使用須受「亞洲萬里通」里數條款及細則約束。詳情請瀏覽[www.asiamiles.com](http://www.asiamiles.com)。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。合資格客戶明白及接納本行並非獎賞(包括里數)之供應商。因此，有關供應商、其員工或代理人所提供之獎賞的各方面，包括但不限於質素、供應量、供應商的獎賞說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。
- h. 獲享之里數不能兌換積分或現金回贈及不能轉讓。
12. 若合資格客戶未能於登記期內提交獎賞登記或本行或亞洲萬里通有限公司就合資格客戶於指定網頁內所提交之資料不正確或不足夠用作存入里數：
- a. III/IV部份之優惠將以現金回贈方式以代替里數贈予符合本條款及細則所載之相關要求之合資格客戶。
- b. 本行將於2026年3月31日或之前(「**回贈日期**」)存入現金回贈而不作另行通知。
- c. 本行將按以下次序存入現金回贈予合資格客戶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**
- 若合資格客戶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合資格客戶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。
- 若合資格客戶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。若合資格客戶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。
13. 本行保留隨時更改、延長、終止及/或取消任何優惠，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。
14. 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。

**II. 服務費豁免優惠（「服務費豁免優惠」）之條款及細則**

1. 全新客戶及現有客戶符合以下所有要求，可獲享服務費豁免優惠：
- (a) 於此次開立優先理財時持有或開立港元儲蓄戶口及港元支票戶口(或任何外幣儲蓄戶口)；及
- (b) (若為全新客戶)於以下第III部份條款1f列表所示之相關指定日期前/ (若為現有客戶)於以下第IV部份條款1f列表所示之相關指定日期前完成下列任何一項要求：

- i. 成功登記網上理財服務；或
  - ii. 成功登記 SC Mobile App，若客戶已登記SC Mobile App，須最少登入SC Mobile App一次；或
  - iii. 於SC Mobile App開啟推送通知。
2. 服務費豁免優惠包括豁免全新客戶首兩季優先理財服務費及現有客戶首四季優先理財服務費。首兩季服務費豁免優惠提供全新客戶由開立優先理財當日開始，首兩季優先理財服務費豁免優惠。首四季服務費豁免優惠提供現有客戶由開立優先理財當日開始，首四季優先理財服務費豁免優惠。為免存疑，獲享服務費豁免優惠之全新客戶及現有客戶若符合最低總結餘要求，將不會獲享本行服務收費冊子所述之豁免一季服務費優惠。於服務費豁免優惠期過後，如全新客戶及現有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。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於[sc.com/hk](http://sc.com/hk)下載。然而，本行亦保留權利，在預先向全新客戶及現有客戶發出通知下，提供其他全新客戶及現有客戶能符合相關最低總結餘要求之綜合理財服務(優先理財以外)。
3. 全新客戶及現有客戶只可於推廣期內獲享服務費豁免優惠一次。

III. 全新客戶新資金增長獎賞(「全新客戶新資金增長獎賞」)之條款及細則(只適用於全新客戶)

1. 符合以下所有要求之全新客戶可獲享全新客戶新資金增長獎賞作為全新客戶開立優先理財之迎新禮遇。而符合各個有關要求之相關日期詳列如下：
- a. 於開立優先理財後，按本部分條款1(f)列表所示之限期內達到優先理財HK\$1,000,000或以上之總結餘要求；及
  - b. 於本部分條款1(f)列表所示之指定日期(「指定日期」)內完成「客戶投資取向」問卷；及
  - c. 於本部分條款1(f)列表之相關指定日期前成功登記 SC Mobile App，若全新客戶已登記SC Mobile App，須最少登入SC Mobile App一次；及
  - d. 於本部分條款1(f)列表之相關指定日期前於SC Mobile App開啟推送通知，並開啟直至存入現金回贈或里數獎賞之日期；及
  - e. 於開立優先理財後，按以下列表所示之相關日期存入不少於HK\$1,000,000新資金至本行；及
  - f. 維持相等或高於新資金金額之總結餘，最短至以下列表所示之相關指定日期：

優先理財開立日期(包括首尾兩天)	達到總結餘/存入新資金之限期(包括全日)	指定日期(包括全日)
2025年7月1日至2025年7月31日	2025年8月31日	2025年10月31日
2025年8月1日至2025年8月31日	2025年9月30日	2025年11月30日
2025年9月1日至2025年9月30日	2025年10月31日	2025年12月31日

2. 全新客戶新資金增長獎賞下之優惠將根據全新客戶之選擇以現金回贈或里數形式贈予全新客戶。全新客戶若符合本部份條款1所述之要求，將按其符合之新資金金額要求，獲享如以下列表所示之現金回贈或里數：

新資金金額(HK\$或HK\$等值)	現金回贈(HK\$)		里數獎賞
1,000,000至1,499,999	3,500	或	35,000
1,500,000至1,999,999	5,000		50,000
2,000,000至2,999,999	7,000		70,000
3,000,000至3,999,999	10,000		100,000
4,000,000至4,999,999	13,000		130,000
5,000,000至5,999,999	16,000		160,000
6,000,000至6,999,999	19,000		190,000
7,000,000或以上	22,000		220,000

3. 全新客戶只可於推廣期內獲享全新客戶新資金增長獎賞一次。

IV. 現有客戶新資金增長獎賞(「現有客戶新資金增長獎賞」)之條款及細則(只適用於現有客戶)

1. 現有客戶符合以下所有要求，將可獲享現有客戶新資金增長獎賞。而符合各個有關要求之相關日期詳列如下：
- a. 於開立優先理財後，按本部分條款1(f)列表所示之限期內達到優先理財HK\$1,000,000或以上之總結餘要求；及
  - b. 於本部分條款1(f)列表所示之指定日期(「指定日期」)內完成「客戶投資取向」問卷；及



- c. 於本部分條款1(f)列表所示之相關指定日期前成功登記 SC Mobile App，若現有客戶已登記SC Mobile App，須最少登入SC Mobile App一次；及
- d. 於本部分條款1(f)列表之相關指定日期前於SC Mobile App開啟推送通知，並開啟直至存入現金回贈或里數獎賞之日期；及
- e. 於開立優先理財後，按以下列表所示之相關日期存入不少於HK\$500,000新資金至本行；及
- f. 維持相等於或高於新資金金額之總結餘，最短至以下列表所示之相關指定日期：

優先理財開立日期(包括首尾兩天)	達到總結餘/存入新資金之限期(包括全日)	指定日期(包括全日)
2025年7月1日至2025年7月31日	2025年8月31日	2025年10月31日
2025年8月1日至2025年8月31日	2025年9月30日	2025年11月30日
2025年9月1日至2025年9月30日	2025年10月31日	2025年12月31日

2. 現有客戶新資金增長獎賞將以現金回贈或里數形式贈予現有客戶。現有客戶若符合以上IV部份條款1所述之要求，將按其符合之新資金金額要求，獲享如以下列表所示之現金回贈或里數：

新資金金額(HK\$或HK\$等值)	現金回贈(HK\$)		里數獎賞
首500,000	1,500	或	15,000
1,000,000至5,000,000 (每500,000新資金金額)	額外1,000		額外10,000
合共	高達10,500		高達105,000

3. 若現有客戶符合以上IV部份條款1所述之所有要求但其新資金金額少於HK\$500,000之等值，將按其符合之新資金金額要求，獲享如以下列表所示之現金回贈或里數：

新資金金額(HK\$或HK\$等值)	現金回贈(HK\$)		里數獎賞
100,000至少於500,000	500	或	5,000

4. 此現有客戶新資金增長獎賞之用：

- (a) 「**新資金金額**」之定義為現有客戶存入新資金後之總結存，對比其於此次開立優先理財當日  
前2個曆月的最後一天如以下列表所示之日期(「**總結存對比日期**」)之總結存：

優先理財開立月份(包括首尾兩天)	總結存對比日期
2025年7月1日至2025年7月31日	2025年5月31日
2025年8月1日至2025年8月31日	2025年6月30日
2025年9月1日至2025年9月30日	2025年7月31日

- (b) 「**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(「**總結存**」)。有關客戶於總結存對比日期之總結存金額，請向本行職員查詢。

5. 現有客戶只可於推廣期內獲享現有客戶新資金增長獎賞一次。

**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<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之總結餘內。

**「客戶投資取向」重要提示:**

- 投資客戶必須完成「客戶投資取向」，以助您及我們評估您是否適合作出投資買入/轉入交易\*。因此，請緊記於投資前完成問卷，以免引起任何不便。

\* 股票投資交易除外

由渣打銀行(香港)有限公司刊發