

FX Membership Program and Member-Get-Member Referral Program

Privilege 1: FX Membership Program

Depending on the accumulated transaction amount, clients will be upgraded to the respective Membership Tier and entitled to the exclusive rewards of the Tier.

Membership Tier	Accumulated Transaction Amount (HKD) within Promotion Period	Welcome Offer	Exclusive Rates	Cash Reward	Gold Privilege	Platinum Exclusive
Green	0	✓				
Blue	10,000		✓	✓		
Silver	500,000		✓	✓		
Gold	2,000,000		✓	✓	✓	✓
	10,000,000		✓	✓	✓	✓
Platinum	30,000,000		✓	✓	✓	✓
	50,000,000		✓	✓	✓	✓

Reward Details:

Welcome Offer	Enjoy HKD100 cash rewards with total accumulated transaction amount of HKD10,000	
Exclusive Rates	Starting from the Blue tier, clients can enjoy preferential rates for FX transactions as membership upgrade	
Cash Reward	Depending on the accumulated transaction amount, clients can enjoy cash reward Blue Member can enjoy cash reward	
	Accumulated Transaction Amount	Cash Reward
	HKD200,000 - below HKD500,000	HKD88
	Silver Member can enjoy cash reward	
	Accumulated Transaction Amount	Cash Reward
	HKD500,000 - below HKD1,000,000	HKD188
	HKD1,000,000 - below HKD2,000,000	HKD488

Gold Privilege	Gold Member can enjoy cash reward	
	Accumulated Transaction Amount	Cash Reward
	HKD2,000,000 - below HKD10,000,000	HKD888
	HKD10,000,000 - below HKD30,000,000	HKD3,888
Platinum Exclusive	Platinum Member can enjoy cash reward and exclusive preferential time deposit interest rates ¹ as follow:	
	Accumulated Transaction Amount	Cash Reward
	HKD30,000,000 - below HKD50,000,000	HKD12,888
	HKD50,000,000 or above	HKD18,888

¹ Please refer to “Terms and Conditions for Preferential Time Deposit Interest Rate to Platinum Member of this FX Membership Program” section.

Please refer to the “Membership Information” page in the Online Foreign Exchange platform for more details.

Privilege 2: FX Member-Get-Member Referral Program

By sharing unique promotional code, both Referrer and Referee can enjoy rewards for FX membership referral.

Reward Details:

Referee	<ul style="list-style-type: none"> Can use the Promo Code as a Green Member more than once during the Promotion Period Promo Code is not applicable to Blue/Silver/Gold/Platinum Members On top of the membership preferential rate, a discount when using Promo Code will be applied to the spread margin normally charged by the Bank and automatically reflected in the exchange rate upfront when Referee conduct the Eligible Foreign Exchange Transaction
Referrer	<ul style="list-style-type: none"> Receive a HKD200 cash reward by successfully referring a Green Member who has conducted a single FX transaction of HKD4,000 equivalent or above during the promotional period, with a cap of HKD4,000 cash reward (i.e. 20 Successful Referrals).

Please refer to the “Refer a Friend” page in the Online Foreign Exchange platform for more details.

Promotion Period: 1 July – 31 December 2025

Terms and conditions apply.

General Terms & Conditions

1. This membership program is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), namely, clients whose account(s) is/are opened in his/her sole name or joint names, but excluding Business Banking clients, Commercial Banking clients and Private Banking clients of the Bank (the “**Clients**”).
2. The membership tiers are determined by reference to the total Accumulated Transaction Amount of all Eligible Foreign Exchange Transactions in every half year (i.e. from January to June or from July to December every year) unless otherwise specified.
3. Eligible Foreign Exchange Currency Transaction means any successful foreign exchange transaction performed via Standard Chartered Online Banking (under “**Foreign Exchange**” menu or “**Own Account Transfer**” or “**International Transfer[^]**” section) or Mobile Banking (under “**Foreign Exchange**” menu or “**Own Account Transfer**” or “**International Transfer[^]**” section) (collectively, called the “**Foreign Exchange platform**”) or via Relationship Manager at branches through the Foreign Exchange platform.
^ Not applicable to FX transactions involving RMB/KRW/TWD/MOP
4. For non-HKD denominated transactions, the transaction amount will be converted into Hong Kong Dollars based on the relevant prevailing foreign exchange rate determined by the Bank for calculation.
5. The Accumulated Transaction Amount will be automatically calculated after you have successfully performed an Eligible Foreign Exchange Transaction.
6. The Bank reserves the right to determine the calculation methods applied under this membership programme, together with the upgrade and downgrade mechanism for all membership tiers, namely, Green, Blue, Silver, Gold and Platinum.
7. This membership program is not applicable to any party who enjoys staff rate privileges.
8. The Bank reserves the right to vary, modify and terminate the membership programme and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
9. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms & Conditions for Welcome Offer, Cash Reward, Gold Privilege and Platinum Exclusive

1. The promotion period for this offer is from 1 July 2025 to 31 December 2025, both dates inclusive (“**Promotion Period**”).
2. Clients who have fulfilled all the requirements under clauses 2(a), 2(b), 2(c) and 2(d) respectively are eligible clients for the purpose of offers under Clause 2 (“**Eligible Clients**”).
 - 2a. **(Only applicable to Welcome Offer)**
Client fulfilling all the following requirements during the Promotion Period will be eligible for HKD100 cash reward under the Welcome Offer:
 - i. Successfully complete Eligible Foreign Exchange Transaction; and
 - ii. Green member of this Foreign Exchange platform; and
 - iii. Accumulated Transaction Amount during the Promotion Period reaches a minimum of HKD10,000 or its equivalent.
 - 2b. **(Only applicable to Cash Reward)**
Client fulfilling all the following requirements during the Promotion Period will be eligible for Cash Reward:
 - i. Successfully complete Eligible Foreign Exchange Transaction(s); and
 - ii. Blue member and Silver member of this Foreign Exchange platform; and
 - iii. Accumulated Transaction Amount during the Promotion Period reaches a minimum of HKD200,000 and HKD500,000 or its equivalent respectively.

For offer details, please refer to “Cash Reward” page under “Membership Information”.
 - 2c. **(Only applicable to Gold Privilege)**
Client fulfilling all the following requirements during the Promotion Period will be eligible for Gold Privilege:
 - i. Successfully complete Eligible Foreign Exchange Transaction; and
 - ii. Gold member of this Foreign Exchange platform; and
 - iii. Accumulated Transaction Amount during the Promotion Period reaches a minimum of HKD2,000,000 or its equivalent.

For offer details, please refer to “Gold Privilege” page under “Membership Information”.
 - 2d. **(Only applicable to Platinum Exclusive)**
Client fulfilling all the following requirements during the Promotion Period will be eligible for Platinum Exclusive:
 - i. Successfully complete Eligible Foreign Exchange Transaction; and
 - ii. Platinum member of this Foreign Exchange platform; and
 - iii. Accumulated Transaction Amount during the Promotion Period reaches a minimum of HKD30,000,000 or its equivalent.

For offer details, please refer to “Platinum Exclusive” page under “Membership Information”.
3. During the Promotion Period,
 - i. Client can enjoy Welcome Offer and Cash Reward once each if upgraded from Green to Silver Member;
 - ii. Client can enjoy Welcome Offer and Gold Privilege once each if upgraded from Green to Gold Member;
 - iii. Client can enjoy Welcome Offer and Platinum Exclusive once each if upgraded from Green to Platinum Member.
4. The cash rebate will be credited to Eligible Clients’ HKD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account **on or before 28 February 2026**. If Eligible Clients have more than one account under the same account type, the Bank will select the one with the earliest account opening date.
5. The HKD account mentioned in clause 4 must still be valid at the time when the cash rebate is credited, otherwise the credit of the cash reward will be forfeited.

Terms and Conditions for Preferential Time Deposit Interest Rate to Platinum Member of this FX Membership Program

1. Preferential Time Deposit Interest Rate (the “Offer”) is applicable to Platinum Members of this FX Membership Program (the “Eligible Clients”).
2. Eligible Clients can enjoy the Offer by making eligible Foreign Exchange transactions of Designated Currency through this Foreign Exchange platform and placing the foreign exchange fund to 1-week or 2-week time deposit on the same day (or the next business day).
3. The time deposit amount must be equal or less than the foreign exchange fund and in the range of HKD100,000 to HKD20,000,000 (or other Designated Currency equivalent). The currency exchange and time deposit shall be under the same-name accounts under Eligible Clients maintained with the Bank.
4. The interest rates for Time Deposit are subject to revision, as per prevailing market conditions.
5. Eligible Clients can enjoy the Offer more than once. The Offer cannot be used in conjunction with any other FX offers or time deposit interest rate offers.

Terms and Conditions for Member-Get-Member Referral Program of Foreign Exchange Platform

1. The Member-Get-Member Referral Program of Foreign Exchange Platform (the “Program”) is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “Bank”), whose account(s) is/are opened in his/her sole name or joint names.
2. To be eligible to participate in the Program, clients are required to join the membership program of Foreign Exchange platform (the “Clients”) under Standard Chartered Online Banking (under “Foreign Exchange” menu) or Mobile Banking (under “Foreign Exchange” menu) (collectively, called “the Foreign Exchange platform”).
3. **Each Client from the Foreign Exchange platform, as the referrer (“Referrer”), will be assigned with a unique promo code (the “Promo Code”). Clients who are referred by Referrer as a Green member of the Foreign Exchange platform (the “Referee”), can input the Promo Code when making Eligible Foreign Exchange Transaction.**
4. Eligible Foreign Exchange Transaction means any successful foreign exchange transaction performed via Standard Chartered Online Banking (under “Foreign Exchange” menu) or Mobile Banking (under “Foreign Exchange” menu) (collectively, called “the Foreign Exchange platform”) or via Relationship Manager at branches and FX Dedicated Hotline through the Foreign Exchange platform.
5. The promotion period of this Program is from 1 July 2025 to 31 December 2025 (both dates inclusive) (the “Promotion Period”).
6. **For Referee:**
 - 6.1 On top of the membership preferential rate, a discount when using Promo Code will be applied to the spread margin normally charged by the Bank and automatically reflected in the exchange rate upfront when Referee conduct the Eligible Foreign Exchange Transaction. (“Promo Code FX Rates”).
 - 6.2. The Promo Code FX Rates may vary from time to time depending on the market conditions, currency fluctuations, membership tiers and other factors. The Bank reserves the right to determine the Promo Code FX Rates of the Eligible Foreign Exchange Transaction in the case of disputes.
 - 6.3. Referee, as a Green Member, can use the Promo Code more than once during the Promotion Period. Promo Code is not applicable to Blue/Silver/Gold/Platinum Members.
 - 6.4 Referee must be a Green member of the Foreign Exchange platform and conduct a single Eligible Foreign Exchange Transaction of HKD4,000 equivalent or above by inputting the Promo Code from the Referrer, during the Promotion Period (“Successful Referral”).
7. **For Referrer:**
 - 7.1 To be eligible for a successful referral, a Referee must be a Green member of the Foreign Exchange platform.
 - 7.2. Referrer cannot use his/her own Promo Code.
 - 7.3. For each Successful Referral, Referrer can enjoy HKD200 cash reward, at a maximum of HKD4,000 (i.e. 20 Successful Referrals) during the Promotion Period.
 - 7.4. The cash rebate will be credited to Eligible Clients’ HKD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account **on or before 28 February 2026**. If Eligible Clients have more than one account under the same account type, the Bank will select the one with the earliest account opening date.
 - 7.5. The HKD account mentioned in Clause 7.4 must still be valid at the time when the cash rebate is credited, otherwise the credit of the cash reward will be forfeited.
8. This Program is not applicable to any party who enjoys staff rate privileges.
9. If Clients are entitled to this Program in conjunction with other promotional offers during the relevant promotion periods, the Bank reserves the right to grant the Clients all or part of the entitled offer(s) at its absolute discretion.
10. The Bank reserves the right to vary, modify and terminate this Promotion and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
11. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Risk Disclosure Statement for Foreign Exchange

- Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the customer converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

Notes

- This document/webpage does not constitute any prediction of likely future price movements.
- Investors should not make investment decisions based on this document/webpage alone.
- This document/webpage has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.