



Terms and Conditions for Premium Banking 1+1 Reward (the “Offer”):

I. General Terms and Conditions

1. The promotion comprises of the offer under Section II and Section III and the promotion period for the Offer runs from **1 March 2026 to 31 March 2026**, both dates inclusive (each a “Promotion Period”).
2. For joint account(s), only the primary account holder will be eligible to enjoy the Offer.
3. For the purposes of the Offer:
 - (a) “**New Client**” refers to a client who did NOT, in the past 12 months from the date of the current sign up for Premium Banking, 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, only a primary account holder to the joint account will be considered as having held products or services with or distributed by the Bank), investment services and insurance products underwritten by the third part 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) “**Premium Banking New Client**” refers to a New Client who signs up for Premium Banking during the Promotion Period.
 - (c) “**Existing Client**” refers to a client who, **as of 28 February 2026**, must be an existing client of the Bank and hold at least one (1) valid deposit account (as primary account holder in the case of joint account), or one (1) valid credit card (as principal card cardholder) issued by the Bank.
 - (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, or the MPF account balance under Manulife Global Select (MPF) Scheme where the Eligible Client authorizes and consents the Bank to receive the Eligible Client’s MPF account information, but exclude 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.
 - (e) “**Total Balance**” includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder.
 - (f) “**Eligible Clients**” refer to the Eligible Clients as defined in Sections II and III.
4. Eligible Client’s enrolment in Premium Banking and application for such banking products and services as mentioned under the Offer must remain in effect at the time when the 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.
5. If after the Offer is awarded or delivered to the Eligible Client, the relevant Eligible Client terminates Premium 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 maintained with the Bank without prior notice.
6. The Bank reserves the right to determine the calculation methods applied under the Offer (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 Offer. In case of any disputes, the Bank’s decision shall be final and binding.
7. If the relevant account balance (or premium under any life assurance basic plans) is denominated in foreign currency, for the purpose of calculating any entitlement under the Offer, 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 (or insurance premium) from the foreign currency to HKD equivalent, which will then be used to calculate the Offer entitlement.
8. Each of the banking products and 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.
9. “**Referral Offer**” refers to the reward which a Referrer and Referee will be entitled to upon fulfilment of the relevant requirements in these terms and conditions. **Each Referrer and Referee will only be entitled to the Offer once.** The Referrer can only refer up to a maximum of 10 Referees during the Promotion Period. When the Referral Offer is to be credited to the relevant account as specified above, (i) Referrer must continue to be an existing client of the Bank and maintain valid deposit or credit card account, and (ii) Premium Banking applied by Referees must remain valid; otherwise, the Bank has the right to forfeit the Referral Offer without prior notice, and no other reward/offer will be provided to Referrer through any other means.
10. Referrers cannot refer themselves as Referees. Referrers and Referees who refer each other to sign up for Premium Banking will not be eligible for the Referral Offer. A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer. Where a Referee has been repeatedly referred by more than one Referrer, all Referrers of the same Referee will not be eligible for the Referral Offer.
11. The Bank will send the Klook promotion code (“**Promo Code**”) via email and/or push notification by **30 September 2026** (“**Fulfilment Date**”) to the Eligible Clients for rewards redemption. Eligible Clients must have a valid email address and mobile number on the Bank’s record. The Eligible Client shall notify the Bank if he/she does not receive the Promo Code by



- 31 October 2026. Otherwise, the Promo Code will be forfeited and will not be provided to the Eligible Client through any other means.
12. Only one Promo Code can be used in each Klook transaction.
 13. The Bank will not be liable if an Eligible Client fails to input the Promo Code when conducting the Klook Transaction. After entering the Promo Code, the Klook platform will automatically apply the discount to the applicable Klook Transaction and display the discount on the transaction page.
 14. A Promo Code can only be used once and does not apply to Universal Studio Japan, Japan Rail Pass, and activities as specified by Klook from time to time.
 15. The Promo Code is not returnable, redeemable for cash, exchangeable or transferable for other products or services.
 16. Each Eligible Client understands and accepts that the Bank is not the supplier of the Promo Code and any product and/or service that may be redeemed or purchased using the Promo Code. Use of the Promo Code is subject to additional terms and conditions as may be stipulated by the supplier(s) from time to time. Please contact the supplier(s) for further details.
 17. To the extent permitted by applicable law, the Bank shall bear no liability:
 - (a) relating to any aspect of the Promo Code and any product and/or service redeemed or purchased using the Promo Code, including but not limited to the quality, the supply, expiry and the descriptions of the Promo Code and any product and/or service redeemed or purchased using the Promo Code, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Promo Code and any product and/or service redeemed or purchased using the Promo Code provided by the manufacturer/merchant/supplier, their respective employees, officers and/or agents; and
 - (b) for any loss or damage whatsoever, which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting, using or enjoying the Promo Code and any product and/or service redeemed or purchased using the Promo Code.
 18. The Bank will determine the entitlement to the Promo Code based on the Bank's records.
 19. The Bank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of the Bank.
 20. If there is any inconsistency or conflict between English and Chinese versions of these terms and conditions, the English version shall prevail.

II. 1+1 Reward for New Premium Banking clients ("Referral Program for New Clients")

1. To be eligible to participate in the Referral Program for New Clients, the referrer ("**Referrer**") must be a Premium Banking New Client, except that Business Banking clients, Private Bank clients, and staff of the Bank are not eligible as a Referrer under the Referral Program.
2. In order for a Referrer and Referee to enjoy the reward under the Referral Offer as provided for in Clause 3 of this Section ("**Eligible Client**"), the Referrer must be a Premium Banking New Client and make a successful referral of an individual ("**Referee**") to sign-up for Premium Banking during the Promotion Period and with the following requirements having been fulfilled ("**Successful Referral**"):

Both Referrer and Referee,

 - a. must complete and sign on the referral form for the Referral Program ("**Referral Form**") and Referee must submit the completed Referral Form to any of the Bank's branches during the Promotion Period; and
 - b. must successfully signed-up for Premium Banking at any branches of the Bank during the Promotion Period; and
 - c. must deposit New Funds of HKD200,000 to the Bank **by 30 April 2026** after signing up as a Premium Banking clients, and maintain the New Funds amount until the Fulfilment Date; and
 - d. fulfil all requirements and be rewarded with the New Funds Growth Offer for New Client of relevant promotion period as set out in the Terms and Conditions for Premium Banking Promotion.
3. Subject to these terms and conditions and the fulfilment of the requirements in Clause 2, HKD300 Klook Promo Code will be available to each of the Referrers and Referees.

III. 1+1 Reward for Existing clients ("Referral Program for Existing Clients")

1. To be eligible to participate in the Referral Program for Existing Clients, the Referrer must be a prevailing client of the Bank, save and except that Business Banking clients, Private Bank clients, and staff of the Bank are not eligible as a Referrer under the Referral Programs.
2. In order for a Referrer and Referee to enjoy the reward under the Referral Offer as provided for in Clause 3 of this Section ("**Eligible Client**"), Referrer must make a successful referral of an individual ("**Referee**") to sign-up for Premium Banking during the Promotion Period and with the following requirements having been fulfilled ("**Successful Referral**"):
 - a. Both Referrer and Referee must during the Promotion Period complete and sign on the referral form for the Referral Program ("**Referral Form**") and Referee must submit the completed Referral Form to any of the Bank's branches during the promotion period; and
 - b. Referee must successfully signed-up for Premium Banking at any branches of the Bank during the Promotion Period; and
 - c. Referee must deposit New Funds of HKD200,000 to the Bank **by 30 April 2026** after signing up as Premium Banking clients, and maintain the New Funds amount until the Fulfilment Date; and



- d. Referee must fulfil all requirements and be rewarded with the New Funds Growth Offer for New Client of relevant promotion period as set out in the Terms and Conditions for Premium Banking Promotion.
3. Subject to these terms and conditions and the fulfilment of the requirements in Clause 2 of this Section, HKD100 Klook Promo Code will be available to Referrers and HKD300 Promo Code will be available to Referees.

Issued by Standard Chartered Bank (Hong Kong) Limited



Premium理財1+1齊齊賞之條款及細則 (“獎賞”)

I. 一般條款及細則

1. 此推廣包括下列 II 部份及 III 部分所指之獎賞，而推廣期為2026年3月1日至2026年3月31日，包括首尾兩天(「推廣期」)。
2. 以聯名形式開立之戶口，只有戶口基本持有人可獲享優惠。
3. 此優惠之用：
 - (a) a. 「**全新客戶**」指於此次開立 Premium 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，只有客戶為該聯名戶口之基本戶口持有人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) 「**Premium 理財全新客戶**」指於推廣期內開立 Premium 理財之全新客戶。
 - (c) 「**現有客戶**」指於2026年2月28日或之前為本行之現有客戶，及至少持有一個有效的儲蓄戶口(只限主戶口持有人)，或一張由本行發行及有效之信用卡(只限信用卡主卡持卡人)。
 - (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，或合資格客戶之宏利環球精選強積金計劃下的強積金戶口結餘，合資格客戶須另行授權及同意銀行接收合資格客戶的強積金戶口資料，但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。
 - (e) 「**總結存**」包括客戶以私人名義作為基本戶口持有人在於本行持有的存款、投資、指定保險產品之累積保費。
 - (f) 「**合資格客戶**」包括下列 II 部份及 III 部分所指之合資格客戶。
4. 合資格客戶開立之 Premium 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。
5. 如相關合資格客戶於此次開立 Premium 理財後 12 個月內終止有關服務，而有關下列 II 部份及 III 部份之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。
6. 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。
7. 若相關戶口結餘(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(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。
8. 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。
9. 推薦客戶及被推薦客戶所獲享的獎賞，合稱為推薦獎賞(「**推薦獎賞**」)。每位合資格推薦客戶及被推薦客戶只可獲贈獎賞一次。當推薦獎賞存入以上所述有關戶口時，(i)推薦客戶必須為本行現有客戶並維持有效之銀行及/或信用卡服務，及(ii)被推薦客戶所開立之Premium理財必須有效；否則，有關獎賞將被取消而不予通知，本行並不會從任何其他途徑把推薦獎賞回贈給予推薦客戶。
10. 推薦客戶不能推薦自己成為被推薦客戶。推薦客戶與被推薦客戶不可互相推薦開立Premium理財。成功被推薦客戶不能重複被同一推薦客戶推薦。被推薦客戶若被多於一位推薦客戶推薦，此被推薦客戶的所有推薦客戶將不獲推薦獎賞。
11. 本行將於 2026年9月30日或之前(「**獎賞日期**」)以電郵及/或推送訊息方式發送有關通知予合資格客戶。合資格客戶須於本行登記有效之電郵地址及手提電話號碼。如登記之資料錯誤或不完整，本行保留權利取消合資格客戶獎賞資格而毋須事先通知。得獎者若於2026年10月31日仍未收到有關禮券，須自行通知本行。否則，有關禮券將被取消，而本行亦不會從任何其他途徑把禮券給予得獎者。
12. 每個 Klook 交易只可使用一個優惠碼。
13. 如客戶未能於進行 Klook 交易時輸入優惠碼致未能享用優惠，本行概不負責。輸入優惠碼後，Klook 網頁會自動於相關 Klook 交易上使用折扣，並於交易版面上顯示該折扣。
14. 每個優惠碼僅可使用乙次，並不適用於日本環球影城、日本鐵路周遊券，及由 Klook 不定時公佈的相關產品或活動。
15. 所獲享之優惠碼不可退回或兌換現金、其他產品及服務、轉換或轉讓。



16. 每位合資格客戶明白及接納本行並非優惠碼及任何可使用優惠碼兌換或購買的產品和/或服務的供應商。使用優惠碼須遵守供應商不時規定的其他條款及細則。請聯絡供應商以了解更多詳情。
17. 在法律允許的範圍內，本行毋須為依下情況負上任何責任：
 - (a) 對供應商、其僱員、員工或代理商所提供之優惠碼的各方面及服務，包括但不限於提供優惠碼之商戶、其員工或代理人對產品及/或服務在其質素、供應量、產品描述之說明、任何虛假商品說明、失實陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導；及
 - (b) 由於接受、使用或享用優惠碼及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。
18. 本行將會根據銀行紀錄以決定客戶是否合資格獲得優惠碼。
19. 本行保留隨時修改條款及細則之權利而毋須另行通知，一切事宜及爭議概由本行最終決定。
20. 若本條款及細則的英文版本與中文版本有任何不一致或衝突，則以英文版本為準。

II. Premium理財新客戶1+1齊賞之條款及細則(「新客戶推薦計劃」)

1. 如欲參與此新客戶推薦計劃，推薦客戶必須為Premium 理財全新客戶(「**推薦客戶**」)。中小企業理財客戶、私人銀行客戶，及本行職員均不能於此客戶推薦計劃中成為推薦客戶。
2. 推薦客戶及被推薦客戶如欲獲享推薦獎賞(定義如下列條款第3項所列)(「**合資格客戶**」)，推薦客戶必須於推廣期內成功推薦個人(「**被推薦客戶**」)開立Premium理財，並符合以下所有要求(「**成功推薦**」)：

推薦客戶及被推薦客必須：

 - (a) 完成及簽妥客戶推薦計劃之推薦表格(「**推薦表格**」)，及被推薦客戶須於推廣期內到本行任何一間分行遞交已填妥之推薦表格；及
 - (b) 於推廣期內到本行任何一間分行完成有關開立Premium理財手續；及
 - (c) 於開立 Premium 理財後，於**2026年4月30日或之前**存入HK\$200,000新資金至本行；及維持新資金金額或以上之總結存最短至獎賞日期；及
 - (d) 符合相關推廣期之 Premium 理財推廣之條款及細則所列明之所有要求並獲享全新客戶新資金增長獎賞。
3. 合資格客戶若符合以上 II 部份條款 2 所述之要求，推薦客戶及被推薦客各獲享HK\$300 Klook優惠碼。

III. Premium理財現有客戶1+1齊賞之條款及細則(「現有客戶推薦計劃」)

1. 如欲參與此現有客戶推薦計劃，推薦客戶必須為本行之現有客戶(「**推薦客戶**」)。中小企業理財客戶、私人銀行客戶，及本行職員均不能於此客戶推薦計劃中成為推薦客戶。
2. 推薦客戶及被推薦客戶如欲獲享推薦獎賞(定義如下列條款第3項所列)(「**合資格客戶**」)，推薦客戶必須於推廣期內成功推薦個人(「**被推薦客戶**」)開立Premium理財，並符合以下所有要求(「**成功推薦**」)：
 - (a) 推薦客戶及被推薦客戶必須完成及簽妥客戶推薦計劃之推薦表格(「**推薦表格**」)，及被推薦客戶須於推廣期內到本行任何一間分行遞交已填妥之推薦表格；及
 - (b) 被推薦客戶必須於推廣期內到本行任何一間分行完成有關開立Premium理財手續；及
 - (e) 被推薦客戶於開立 Premium 理財後，於**2026年4月30日或之前**存入HK\$200,000新資金至本行；及維持新資金金額或以上之總結存最短至獎賞日期；及
 - (c) 被推薦客戶於符合相關推廣期之 Premium 理財推廣之條款及細則所列明之所有要求並獲享全新客戶新資金增長獎賞。
3. 合資格客戶若符合此部份條款 2 所述之要求，推薦客戶可獲享HK\$100 Klook優惠碼，而被推薦客獲享HK\$300 Klook優惠碼。



Premium 理財 1+1 齊齊賞 / 客戶推薦計劃 推薦表格

1+1齊齊賞之適用獎賞 (請於所申請之推薦計劃加上 “√”):

- 全新Premium理財客戶1+1齊齊賞之獎賞 (每位新客戶各可享HK\$300 Klook優惠碼)
- 現有客戶1+1齊齊賞之獎賞 (推薦人可享HK\$100 Klook優惠碼; 被推薦人可享HK\$300 Klook優惠碼)

推薦客戶資料																					
英文姓名(如香港身份證/護照上所示):																					
聯絡電話號碼(如海外號碼, 請提供國家/地區編碼, 如有):																					
(國家代碼)	(區域代碼) (電話號碼)																				
本人為渣打銀行(香港)有限公司(「本行」)之現有客戶。請使用以下本人於本行之個人名義戶口或以基本戶口持有人名義之聯名戶口作為推薦計劃之推薦登記:																					
支票戶口/儲蓄戶口號碼(基本戶口):																					
如您未持有任何支票戶口/儲蓄戶口, 請提供以下資料:																					
渣打信用卡號碼																					
<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																					
本人同意參加此客戶推薦計劃並受此推薦計劃之條款及條件約束。本人明白及同意於推薦計劃中所賺取之現金回贈/「亞洲萬里通」里數將會依照相關客戶推薦計劃之有關條款及細則內訂明存入本人戶口/360°全面賞賬戶/國泰會員賬戶(如適用)。																					
推薦客戶簽署: _____	日期: _____																				

註: 所獲取的個人資料僅用於以上推薦計劃及有關用途。
請確保所有資料填妥, 並將此推薦表格交回任何一間本行分行作進一步處理。

被推薦客戶資料	
英文姓名(如香港身份證/護照上所示):	
支票戶口/儲蓄戶口號碼(基本戶口):	
聯絡電話號碼(如海外號碼, 請提供國家/地區編碼, 如有):	
(國家代碼)	(區域代碼) (電話號碼)
開立之銀行服務(請選擇其中一項):	
<input type="checkbox"/> Premium 理財	
<input type="checkbox"/> Premium 理財 及 渣打紅利出糧戶口	
開立銀行服務日期(日日/月月/年年): _____	
被推薦客戶之聲明:	
本人同意參加此客戶推薦計劃並受此推薦計劃之條款及條件約束。本人謹此提供上述所填寫的個人資料予本行及同意本行就此客戶推薦計劃與本人聯絡。本人確認及明白推薦客戶在本人成功開立 Premium 理財及並符合所有客戶推薦計劃之條款及細則後, 會收到本行提供的推薦優惠。	
被推薦客戶簽署: _____	日期: _____

註: 所獲取的個人資料僅用於以上推薦計劃及有關用途。
請確保所有資料填妥, 並將此推薦表格交回任何一間本行分行作進一步處理。

For Bank Use Only

The Handling Staff must reiterate to the Referee that he/she has joined the Referral Program and the actual offer that the Eligible Referrer fulfilling the requirement as stated in the Terms and Conditions for Premium Banking Limited- time Referral Program of the enclosed terms and conditions may enjoy will be the prevailing offer of a certain promotion period during which the submission of the Signed Referral Form, where applicable, falls into.

Closing Staff Signature: _____

Sourcing Staff Signature: _____

Remarks:

Branch Code

Closing Staff	PSID	
	Job Group#	RM/BDO/CP/Others
Sourcing Staff	PSID	
	Job Group#	RM/BDO/CP/Others

Delete as appropriate

Note: Please complete the SharePoint input right after the date of Referee's package sign up.