



Terms and Conditions for Premium Banking Promotion

I. General Terms and Conditions

1. The promotion comprises of the offer provided under Section II and Section III (the “**Offer**”) and the promotion period for the Offer runs from 1 October 2025 to 31 December 2025, both dates inclusive (the “**Promotion Period**”).
2. For joint account(s), only the primary account holder will be eligible to enjoy the Offer.
3. If the client is entitled to the Offer 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 offer at its sole discretion.
4. 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. New Client also include clients who have signed up for Easy Banking via SC Mobile during the Promotion Period and upgraded to Premium Banking within the same calendar month of the sign-up.
 - b. “**Premium Banking New Client**” refers to a New Client who signs up for Premium Banking during Promotion Period.
 - c. “**Existing Client**” refers to a client who as of the last day of the month that is two months prior to the date of the current sign up for Premium 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.
 - d. “**Premium Banking Existing Client**” refers to an Existing Client who signs up for Premium Banking during Promotion Period and has not been a Priority Private, Priority Banking or Premium Banking client of the Bank in the preceding 12 months from the date of the current sign up for Premium Banking.
 - e. each of Premium Banking New Client and Premium Banking Existing Client is an “**Eligible Client**”.
 - f. “**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.
 - g. “**Total Balance**” includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder.
5. 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.
6. 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.
7. 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.

8. 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.
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 under Section II or Section III 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 ("**Designated Webpage**"). The amount of cash rebate or number of Asia Miles that an Eligible Client may be entitled to is specified in Section II and Section III below.
11. If an Eligible Client chooses Asia Miles as the reward preference on the Designated Webpages:
 - a. The reward for the Offer 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 Pacific's website within 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 stated in the table below (the "**Registration Period**") (or such other period as informed by the Bank).

Premium Banking sign-up date (both dates inclusive)	Registration Period (both dates inclusive)
1 October 2025 to 31 December 2025	1 October 2025 to 31 January 2026

 - 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 the 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 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.
 - g. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. Each Eligible Clients understand and accept that the Bank is



not the supplier of the Cathay membership account, the Asia Miles (including the Asia Miles rewarded) or the items redeemed using Asia Miles. The Bank shall bear no liability relating to any aspect of the Cathay membership account, the Asia Miles (including the Asia Miles rewarded) and the items redeemed using Asia Miles, including without limitation, the supply and descriptions provided by the relevant merchant, any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Cathay membership account, the Asia Miles (including the Asia Miles rewarded) and the items redeemed using Asia Miles provided by the relevant merchant, 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 Asia Miles 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 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 30 June 2026 ("**Fulfilment Date**") without prior notice.
 - c. The Bank will credit the cash rebate to respective HKD deposit account (exclude MortgageOne® Account and Mortgage Saver Current Account) held by the Eligible Client in sole name or in the capacity as primary account holder for joint account in the following sequence:
 - i. **Sub-account under Integrated Deposits Account;**
 - ii. **Current Account;**
 - iii. **Statement Savings;**
 - iv. **Passbook Savings**

If Eligible Client has no valid HKD deposit account in sole name, the Bank will credit to 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 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 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 New Funds Growth Offer for New Client (the "New Funds Growth Offer for New Client") (applicable to Premium Banking New Client only)**

1. New Client who fulfils all of the following requirements ("**Section II Eligible Client**") will be entitled to the New Funds Growth Offer for New Client. The respective requirement dates are set out below:
 - i. Fulfil the entry Relationship Balance requirement of HKD200,000 or above before the deadline as referred to in the table below after signing up as a Premium Banking client; and
 - ii. successfully register for SC Mobile App in between the period from the Premium Banking sign-up date and the corresponding Designated Date as stated in the table in clause 1(v) of this Section below; and
 - iii. Enable Push notification on the SC Mobile App by the Designated Date as stated in the table in clause 1(v) of this Section below until and including the date on which the cash rebate or Asia Miles Rewards is credited; and
 - iv. Deposit Section II New Funds Amount to the Bank by the relevant dates as referred to in the table in clause 1(v) of this Section below after signing up as a Premium Banking client; and
 - v. Maintain the new Total Balance at or above the Section II New Funds Amount until at least the relevant corresponding Designated Date as stated in the table below:

Premium Banking sign-up date	Deadline for fulfilling the entry	Designated Date
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(both dates inclusive)	Relationship Balance/ depositing the New Funds (inclusive)	(inclusive)
1 – 31 October 2025	30 November 2025	31 January 2026
1 – 30 November 2025	31 December 2025	28 February 2026
1 – 31 December 2025	31 January 2026	31 March 2026

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 Section II Eligible 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 Section II Eligible Client as per the table shown below depending on the Section II New Funds Amount requirement that the Section II Eligible Client fulfilled:

Section II New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD)		Asia Miles Rewards
800,000 or above	900	OR	9,000
200,000 to less than 800,000	500		5,000

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

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

1. Existing Client who fulfils all of the following requirements (“**Section III Eligible Client**”) 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 HKD200,000 or above before the deadline as referred to in the table below after signing up as a Premium Banking client; and
 - Log on to Online Banking or SC Mobile App at least once in between the period from the Premium Banking sign-up date and the corresponding Designated Date as stated in the table in clause 1(v) of this Section below; and
 - Enable Push notification on the SC Mobile App by the Designated Date as stated in the table in clause 1(v) of this Section below until and including the date on which the cash rebate or Asia Miles Rewards is credited; and
 - Deposit Section III New Funds Amount to the Bank by the relevant dates as referred to in the table in clause 1(v) of this Section below after signing up as a Premium Banking client; and
 - Maintain the new Total Balance at or above the Section III New Funds Amount until at least the relevant corresponding Designated Date as stated in the table below:

Premium Banking sign-up date (both dates inclusive)	Deadline for fulfilling the entry Relationship Balance/ depositing the New Funds (inclusive)	Designated Date (inclusive)
1 – 31 October 2025	30 November 2025	31 January 2026
1 – 30 November 2025	31 December 2025	28 February 2026
1 – 31 December 2025	31 January 2026	31 March 2026

2. New Funds Growth Offer for Existing Client will be made available to Section III Eligible Client in the form of cash rebate or Asia Miles. 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 Section III Eligible Client as per the table shown below depending on the Section III New Funds Amount requirement that the Section III Eligible Client fulfilled:

Section III New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD)		Asia Miles Rewards
100,000 or above	500	OR	5,000

3. For the purposes of this New Funds Growth Offer for Existing Client:
- “**Section III New Funds Amount**” means the amount of credit balance in New Funds deposited by the Section III Eligible Client in excess of his/her Total Balance at the Bank as of the date as stated in the table below (“**Benchmark Date**”):

Premium Banking sign-up date (both dates inclusive)	Benchmark Date
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1 – 31 October 2025	31 August 2025
1 – 30 November 2025	30 September 2025
1 – 31 December 2025	31 October 2025

b. For clients who did not hold any account with the Bank as of the Benchmark Date, his/her Total Balance will be treated as zero. To check Total Balance as of the Benchmark Date, please contact our branch staff.

4. Section III Eligible Client will be entitled to the New Funds Growth Offer for Existing Client once only during the Promotion Period.

Important Notes:

Important Notes for Premium Banking:

- Premium Banking Clients – “Relationship Balance” includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilized amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered Credit Cards[^] and outstanding balances of Standard Chartered Personal Loans the clients 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 authorize and consent the Bank to receive your MPF account information.
- [^] 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.



「Premium 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 部份及 III 部分所指之優惠(「優惠」)，而優惠之推廣期為 2025 年 10 月 1 日至 2025 年 12 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. 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提供全部或部份優惠之權利。
4. 此優惠之用：
 - 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。全新客戶亦包括在推廣期內已於 SC Mobile 開立 Easy Banking 及在開立 Easy Banking 之同一曆月升級至「Premium 理財」。
 - 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(A)此次於推廣期內開立「Premium 理財」之當日前 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。
 - d. 「**「Premium 理財」現有客戶**」指於推廣期內開立「Premium 理財」及於此次開立「Premium 理財」當日前 12 個月內未曾成為優先私人理財、「優先理財」或「Premium 理財」之現有客戶。
 - e. 每位「Premium 理財」全新客戶及「Premium 理財」現有客戶統稱為「**合資格客戶**」。
 - f. 「**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之強積金戶口資料，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。
 - g. 「**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。
5. 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。
6. 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。
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(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。
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 II 部份或 III 部份之優惠，可選擇以現金回贈或「亞洲萬里通」里數作為獎賞。合資格客戶若選擇「亞洲萬里通」里數作為獎賞，可透過渣打網頁 sc.com/hk/zh/AM (「指定網頁」)。合資格客戶可享之現金回贈或「亞洲萬里通」里數已列明於 II 部份及 III 部份。
11. 若合資格客戶於指定網頁選擇以「亞洲萬里通」里數作為獎賞：
 - a. II 部份及 III 部份之優惠將以「亞洲萬里通」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)於國泰航空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**」)(或本行通知之其他日期)，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「亞洲萬里通」里數作為獎賞(「**「亞洲萬里通」里數獎賞登記**」)。

「Premium 理財」開立日期(包括首尾兩天)	登記期(包括首尾兩天)
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2025 年 10 月 1 日至 2025 年 12 月 31 日	2025 年 10 月 1 日至 2026 年 1 月 31 日
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- 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「亞洲萬里通」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「亞洲萬里通」里數獎賞登記作存入「亞洲萬里通」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「亞洲萬里通」里數，如適用，予亞洲萬里通有限公司作存入「亞洲萬里通」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 1 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「亞洲萬里通」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「亞洲萬里通」里數將由亞洲萬里通有限公司存入閣下的國泰會員賬戶。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「亞洲萬里通」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「亞洲萬里通」里數，本行毋須負上任何責任。本行對於包括但不限於「亞洲萬里通」里數之到期日、使用及兌換，毋須負上任何責任。就有關存入「亞洲萬里通」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。
- g. 「亞洲萬里通」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。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。每位合資格客戶明白及接納本行並非獎賞(包括「亞洲萬里通」里數或「亞洲萬里通」里數所換取的產品)之相關供應商。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「亞洲萬里通」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「亞洲萬里通」里數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「亞洲萬里通」里數：
 - a. 優惠將以現金回贈方式以代替「亞洲萬里通」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 6 月 30 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(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持有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. 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「Premium 理財」全新客戶)

1. 符合以下所有要求之全新客戶(「II 部分之合資格客戶」)，將可獲享全新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：
 - i. 於開立「Premium 理財」後，按本部分以下條款 1(v)列表所示之限期內達到「Premium 理財」HK\$200,000 或以上之總結餘要求；及
 - ii. 由「Premium 理財」開立日期至本部分以下條款 1(v)列表之相關指定日期內成功登記 SC Mobile App；及
 - iii. 於本部分以下條款 1(v)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

iv. 於開立「Premium 理財」後，按本部分以下條款 1(v)列表所示之相關日期存入 II 部分之新資金金額至本行；及

v. 維持 II 部分之新資金金額或以上之總結存最短至以下列表所示之相關指定日期。

「Premium 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 10 月 1 日至 10 月 31 日	2025 年 11 月 30 日	2026 年 1 月 31 日
2025 年 11 月 1 日至 11 月 30 日	2025 年 12 月 31 日	2026 年 2 月 28 日
2025 年 12 月 1 日至 12 月 31 日	2026 年 1 月 31 日	2026 年 3 月 31 日

2. 全新客戶新資金增長獎賞將以現金回贈或「亞洲萬里通」里數形式贈予 II 部分之合資格客戶。II 部分之合資格客戶若符合以上 II 部份條款 1 所述之要求，將按其符合 II 部分之新資金金額要求，獲享如以下列表所示之現金回贈或「亞洲萬里通」里數：

II 部分之新資金金額(HK\$或 HK\$等值)	現金回贈 (HK\$)		「亞洲萬里通」里數獎賞
800,000 或以上	900	或	9,000
200,000 至 800,000 以下	500		5,000

3. II 部份之合資格客戶只可於推廣期內獲享全新客戶新資金增長獎賞一次。

III. 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「Premium 理財」現有客戶)

1. 現有客戶符合以下所有要求(「III 部份之合資格客戶」)，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：

i. 於開立「Premium 理財」後，按本部分以下條款 1(v)列表所示之限期內達到「Premium 理財」HK\$200,000 或以上之總結餘要求；及

ii. 由「Premium 理財」開立日期至本部分以下條款 1(v)列表之相關指定日期內至少登入網上理財或 SC Mobile App 一次；及

iii. 於本部分以下條款 1(v)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

iv. 於開立「Premium 理財」時按本部分以下條款 1(v)列表所示之相關日期存入 III 部分之新資金金額至本行；

v. 維持相等於或高於 III 部分之新資金金額之總結存最短至以下列表所示之相關指定日期：

「Premium 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 10 月 1 日至 10 月 31 日	2025 年 11 月 30 日	2026 年 1 月 31 日
2025 年 11 月 1 日至 11 月 31 日	2025 年 12 月 31 日	2026 年 2 月 28 日
2025 年 12 月 1 日至 12 月 31 日	2026 年 1 月 31 日	2026 年 3 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 III 部份之合資格客戶。III 部份之合資格客戶若符合以上 III 部份條款 1 所述之要求，將按其符合 III 部分之新資金金額要求，獲享如以下列表所示之現金回贈或里數：

III 部分之新資金金額(HK\$或 HK\$等值)	現金回贈 (HK\$)		「亞洲萬里通」里數獎賞
100,000 或以上	500	或	5,000

3. 此現有客戶新資金增長獎賞之用：

a. 「III 部分之新資金金額」之定義為 III 部分之合資格客戶存入新資金後之總結存，對比其於以下列表所示之日期(「總結存對比日期」)之總結存：

「Premium 理財」開立日期(包括首尾兩天)	總結存對比日期
2025 年 10 月 1 日至 10 月 31 日	2025 年 8 月 31 日
2025 年 11 月 1 日至 11 月 30 日	2025 年 9 月 30 日
2025 年 12 月 1 日至 12 月 31 日	2025 年 10 月 31 日

b. 合資格客戶如於總結存對比日期並未持有任何本行之銀行戶口，其於當日之總結存則為零。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。

4. III 部份之合資格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：

「Premium 理財」之重要提示：

- 「Premium 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[^]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。
[^] 渣打信用卡指由本行所發出之渣打信用卡及渣打聯營卡(包括附屬及公司卡)。附屬卡之結欠將納入主卡持有人之總結餘內。