



Mortgage Friends and Family Referral Program Referral Form

Clients of Standard Chartered (Hong Kong) Limited (the “**Bank**”) who successfully refer relatives or friends to apply for and drawdown a mortgage loan with the Bank can enjoy rewards under the Mortgage Friends and Family Referral Program (“F&F Program”)!

Rewards	Loan amount of referred mortgage	
	HK \$2,000,000 to HK \$3,999,999	HK \$4,000,000 or above
Referrer Reward	HK\$500	HK\$500
Referee Reward	Additional 0.15% cash rebate on drawdown amount	Additional 0.18% cash rebate on drawdown amount

Promotion period: 1 October – 31 December 2025

Submission: **Referee** must submit the completed referral program referral form to our Mortgage Sales Manager or send the completed form to MortgageFriendsandFamily.2025@sc.com within the promotion period.

Referrer Information

Name		
Current / Savings Account Number maintained with the Bank		
Declaration	<ol style="list-style-type: none">I agree that the Bank may use the information according to the Bank's record to contact me and verify the submission of this mortgage referral against the Bank's record.I agree and understand that the rewards for Referrer and Referee will be forfeited if the Bank cannot validate the information provided by me against the Bank's record.I agree to participate in the F&F Program and accept the relevant terms and conditions. Signature of Referrer _____ Date _____ The Bank's staff may use the contact number according to the Bank's record to contact the Referrer for circumstances such as but not limited to confirming his/her agreement to participate in this F&F Program and the acceptance of the relevant terms and conditions.	

Referee Information

Name		
Contact Number		
Preferred Mortgage Sales Representative (Optional)		
Declaration	<ol style="list-style-type: none">I agree that the Bank may use the information provided above to contact me and verify the submission of this mortgage referral against the Bank's record (if any).I agree and understand that the rewards for Referrer and Referee will be forfeited if the Bank cannot validate the information provided by the Referrer against the Bank's record (if any).The maximum cash subsidy amount for all prevailing offers for the Referee (including the total rewards for both the Referrer and the Referee) must not exceed 1% of (i) the mortgage loan drawdown amount or (ii) the normal permissible loan to value ceilings of the net purchase price or the valuation of the property (whichever is lower) under the Hong Kong Monetary Authority guidelines, whichever is lower. If the sum of cash subsidy exceeds 1% of the aforesaid amount, the cash subsidy offered under all prevailing offer(s) will be included in the aforesaid amount for the calculation of Loan-to-Value ratio (“LTV”).I agree to participate in the F&F Program and accept the relevant terms and conditions. Signature of Referee _____ Date _____	

Bank Use Only	Handling Staff: <input type="checkbox"/> Referrer information checked (11.62 / 11.17) <input type="checkbox"/> Referee information and application eligibility checked Date:
---------------	---



Terms and Conditions of Mortgage Friends and Family Referral Program

1. The promotion period is from 1 October to 31 December 2025, both dates inclusive (the “**Promotion Period**”).
2. In order to be eligible for the reward of the Mortgage Friends and Family Referral Program (“**F&F Program**”), an existing client (“**Referrer**”) of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) must make a successful referral of a client (“**Referee**”) to apply for a mortgage loan with the Bank within the Promotion Period and fulfil the following requirements (each “**Successful Referral**”):
 - (a) The Referrer and the Referee must complete and sign one F&F Program Referral Form (“**Referral Form**”) for each Mortgage Application, and submit the same to the Bank at the time of, or before, the Referee’s application for the mortgage loan via designated channels; and
 - (b) The Referrer must maintain a valid and active HKD Deposit Account (Current / Savings) (“**Deposit Account**”) with the Bank; and
 - (c) The mortgage loan amount must be at least HK\$2,000,000 or above; and
 - (d) The related mortgage loan application must be completed and submitted **on or before 31 December 2025**; and
 - (e) The Referee as a borrower must drawdown the mortgage loan subsequently by **31 March 2026**.

3. For each Successful Referral, the Referrer and the Referee will be given reward as shown in the table below (the “**Reward**”).

	Reward for Each Successful Referral	
Referrer	HK\$ 500	
Referee	Loan Amount is HK \$2,000,000 to HK \$3,999,999: Additional 0.15% cash rebate on drawdown loan amount (excluding Mortgage Insurance Program (“ MIP ”) Premium, if applicable)	Loan Amount is HK \$4,000,000 or above: Additional 0.18% cash rebate on drawdown loan amount (excluding Mortgage Insurance Program (“ MIP ”) Premium, if applicable)

4. Referrer and Referee (whether in the capacity as a borrower or a mortgagor) cannot be the same person under the F&F Program.
5. Mortgagors, joint borrowers and guarantors cannot be referred by each other in the same mortgage application under the F&F Program.
6. For each Successful Referral, there can only be one Referrer and one Referee.
7. Loan Amount is HK \$2,000,000 to HK \$3,999,999:
For applications not under MIP (Non-MIP cases), the cash rebate is calculated based on 0.15% of the drawdown loan amount. For applications under MIP (MIP cases), the cash rebate is calculated based on 0.15% of the Loan-to-Value (“**LTV**”) ceilings under Hong Kong Monetary Authority’s guidelines.
Loan Amount is HK \$4,000,000 or above:
For applications not under MIP (Non-MIP cases), the cash rebate is calculated based on 0.18% of the drawdown loan amount. For applications under MIP (MIP cases), the cash rebate is calculated based on 0.18% of the Loan-to-Value (“**LTV**”) ceilings under Hong Kong Monetary Authority’s guidelines.
8. Reward for the Referrer will be credited to the Deposit Account provided by the Referrer in the referral form within 3 months upon drawdown of the mortgage loan by the Referee. At the time of fulfilment, such Deposit Account must be in good financing standing and valid. Referrer who is entitled to the Rewards shall notify the Bank if the Reward is not received within 3 months upon drawdown of the mortgage loan by the Referee. Otherwise, the Bank accepts no liability and will not be liable for any compensation.
9. Reward for the Referee will be credited to the repayment account of the Referee upon drawdown of the mortgage loan.
10. The F&F Program is **not applicable to mortgage loan applications referred by any intermediaries** or staff of the Bank / Mox Bank.
11. The F&F program is not applicable to mortgage loan application for standalone carparks, village houses, **any government public housing or subsidized home scheme**, commercial properties; Special Mortgage Scheme for Stage Payment Plans for Uncompleted Residential Properties, top-up loans, loan conversion, staff housing loan plan of the Bank and Mox Bank, **Hospital Authority Enhanced Home Loan Interest Subsidy Scheme (HA EHLSS)**, Greater Bay Area Mortgage Plan, Reverse Mortgage Programme, Policy Reverse Mortgage Programme, HKMC Fixed-Adjustable Rate Mortgage Plan, Mortgages with co-financing loans under the developments by Sun Hung Kai Properties Limited; staff of the Bank or Mox Bank, or loan held in name of an operating company / SME; or loan usage is for debt restructuring or debt restructuring is involved; or loans with tenor less than or equal to 96 months.
12. Cash Rebate rewarded under this Program are not convertible to Asia Miles under the Mortgage Asia Miles Reward Program.
13. If the Referee is entitled to the Reward in conjunction with other promotional offers, the Bank reserves the right to grant to the Referee one or part of the entitled offers at its sole discretion.
14. For each mortgage loan application eligible for the F&F Program, the maximum cash subsidy amount for all prevailing offers for the Referee (including the total Reward for both the Referrer and the Referee) must not exceed 1% of (i) the mortgage loan drawdown amount or (ii) the normal permissible loan to value ceilings of the net purchase price or the valuation of the property (whichever is lower) under the Hong Kong Monetary Authority guidelines, whichever is lower. If the sum of cash subsidy exceeds 1% of the aforesaid amount, the cash subsidy offered under all prevailing offer(s) will be included in the aforesaid amount for the calculation of LTV.
15. The Bank reserves the right to vary, modify or terminate all the above offers, and to amend any of the terms and conditions from time to time without prior notice. The eligibility of the Referrer and the Referee for the F&F Program is to be determined based on the Bank’s latest record. In case of disputes, the Bank’s decision and record shall be final and conclusive.
16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay !



按揭親友共賞計劃推薦表格

渣打銀行(香港) (「本行」)之客戶若成功推薦家人或朋友於本行申請並提取按揭，可享有「按揭親友共賞計劃」(「本計劃」)之獎賞！

獎賞	被推薦按揭的按揭金額	
	港幣\$2,000,000 至 港幣\$3,999,999 元	港幣\$4,000,000 元或以上
推薦人獎賞	港幣\$500 元	港幣\$500 元
被推薦人獎賞	按揭提取金額的額外 0.15%	按揭提取金額的額外 0.18%

推廣期：2025年10月1日至12月31日

申請遞交方式：**被推薦人**必須在推廣期內遞交已填好的「按揭親友共賞計劃推薦表格」(「推薦表格」)並交予本行按揭業務經理，或將申請表發送至 MortgageFriendsandFamily.2025@sc.com。

推薦人資料

姓名		
於本行開立之 港幣存款戶口 (儲蓄 / 支票) 戶口號碼		
聲明	<ol style="list-style-type: none">我同意本行或會使用銀行現有的紀錄聯絡我，並且以認證此次按揭推薦計劃的申請。我同意及明白若本行不能核實我所提供的資料或和資料本行紀錄(如有)不相符，推薦人及被推薦人的獎賞將會被取消。我同意參與本計劃及接受相關的條款及細則。 推薦人簽署 _____ 日期 _____ 本行的職員或會根據本行紀錄之聯絡號碼，致電推薦人包括但不限於以確認推薦人同意參與本計劃，並且確定本人同意所有相關的條款及細則。	

被推薦人資料

姓名		
聯絡電話號碼		
按揭營業代表 (選填)		
聲明	<ol style="list-style-type: none">我同意本行或會使用上述所提供的資料聯絡我，並且以此對照銀行的紀錄 (如有) 認證此次按揭推薦計劃的申請。我同意及明白如果本行不能證實推薦人或被推薦人所提供的資料和本行紀錄(如有)相符，推薦人及被推薦人的獎賞將會被取消。被推薦人所有現金回贈的上限(包括推薦人及被推薦人獎賞的總額)為 (i)最終提取樓宇按揭貸款或 (ii)物業淨購入價按香港金融管理局正常所容許的最高按揭成數或 (iii)估價按香港金融管理局正常所容許的最高按揭成數(以最低者為準)之 1%。若現金回贈金額總額超過合資格按揭貸款金額之 1%，現金回贈會在計算按揭成數時須包括在貸款額內。我同意參加「按揭親友共賞計劃」並且接受相關的條款及細則。 被推薦人簽署 _____ 日期 _____	

Bank Use Only	Handling Staff: <input type="checkbox"/> Referrer information checked (11.62 / 11.17) <input type="checkbox"/> Referee information and application eligibility checked Date:
----------------------	---



按揭親友共賞計劃之條款及細則

1. 「按揭親友共賞計劃」之推廣期由 2025年10月1日至 12 月31日，包括首尾兩日。(「**推廣期**」)
2. 如要享有「按揭親友共賞計劃」(「**本計劃**」)之獎賞，渣打銀行(香港)(「**本行**」)的客人(「**推薦人**」)必須在推廣期內成功推薦一位客人(「**被推薦人**」)在本行申請按揭，及必須符合以下條件：(每宗「**成功推薦**」)
 - (a) 推薦人及被推薦人必須就每一宗按揭申請完整填寫及簽署一份「按揭親友共賞計劃推薦表格」(「**推薦表格**」)，並且在遞交按揭申請時或之前透過指定渠道將該表格遞交給本行；及
 - (b) 推薦人必須持有有效港幣存款戶口(儲蓄 / 支票)(「**戶口**」)；及
 - (c) 按揭貸款金額為港幣 \$ 2,000,000 元或以上；及
 - (d) 相關之按揭申請表必須在 **2025年12月31日**或之前填妥並提交；及
 - (e) 作為借款人，被推薦人必須在 **2026年3月31日**或之前提取按揭。

3. 就每宗成功推薦，推薦人及被推薦人將同時享有如下表所示之推薦獎賞(「**獎賞**」)：

	每宗成功推薦之獎賞	
推薦人	港幣 \$500元	
被推薦人	按揭金額為港幣\$2,000,000至港幣\$3,999,999元： 按揭提取金額的 0.15% 額外現金回贈 (按揭保險計劃(「 按保 」)保費除外，如適用)	按揭金額為港幣\$4,000,000元或以上： 按揭提取金額的 0.18% 額外現金回贈 (按揭保險計劃(「 按保 」)保費除外，如適用)

4. 推薦人及被推薦人(無論是作為按揭貸款的借款人或按揭人)在本計劃下不可以為同一人。
5. 按揭人、聯名借款人及擔保人，並不可以在同一宗按揭申請中互相轉介從而獲得本計劃的獎賞。
6. 每宗成功推薦只可有一位推薦人和一位被推薦人。
7. 按揭金額為港幣\$2,000,000至港幣\$3,999,999元：
如按揭申請不涉及按保，回贈金額將按實際提取貸款額的 0.15%計算。如按揭申請涉及按保，回贈金額將按香港金融管理局所容許的最高按揭成數 0.15%計算。
按揭金額為港幣\$4,000,000元或以上：
如按揭申請不涉及按保，回贈金額將按實際提取貸款額的 0.18%計算。如按揭申請涉及按保，回贈金額將按香港金融管理局所容許的最高按揭成數 0.18%計算。
8. 推薦人的獎賞會在有關按揭提取的三個月之內根據推薦人在申請表上所填寫的戶口賬戶號碼發放給推薦人。在安排獎賞發放之時，此戶口必須財務狀況良好及有效。合資格獲得此獎賞的推薦人如沒有在有關按揭提取後的三個月內獲得獎賞，須自行通知本行，否則本行恕不承擔有關責任，也不會作任何賠償。
9. 被推薦人獎賞會在按揭貸款提取後發放至被推薦人的還款戶口內。
10. 本計劃並不適用於由任何經其他中介遞交或經本行 / Mox Bank 職員轉介的按揭貸款申請。
11. 本計劃並不適用於獨立單位按揭、村屋按揭、公屋 / 居屋 (未補地價) 按揭、商業房產按揭；按揭使用樓花住宅物業按揭貸款特別安排、加按、更改按揭還款計劃、渣打銀行(香港)及Mox Bank員工按揭計劃、醫院管理局員工置業貸款計劃、「置灣居」®按揭貸款；安老按揭計劃、保單逆按計劃、香港按揭証券公司的定息按揭；按揭申請 / 物業涉及申請新鴻基地產發展有限公司之二按計劃；以營運公司身份申請的按揭；渣打銀行(香港)及Mox Bank員工；按揭物業用途為債務重組 / 涉及債務重組；按揭還款期相等於或小於 96 個月。
12. 被推薦人若同時享有其他推廣優惠，本行保留只為被推薦人提供其中一項或部分獎賞或優惠之絕對權利。
13. 透過本計劃獲取之額外現金回贈不能經「亞洲萬里通」按揭獎賞計劃兌換成「亞洲萬里通」里數。
14. 就每宗合資格獲得獎賞的按揭貸款申請，現金回贈總額的上限為 (i) 最終提取樓宇按揭貸款或 (ii) 物業淨購入價按香港金融管理局正常所容許的最高按揭成數或 (iii) 估價按香港金融管理局正常所容許的最高按揭成數(以最低者為準)之1%。若現金回贈金額總額超過合資格按揭貸款金額之1%，現金回贈必須在計算按揭成數時包括在貸款額內。
15. 本行保留隨時更改或終止有關優惠及任何條款及細則之權利，而毋須另行通知。推薦人及被推薦人的資格取決於本行最新的紀錄。如有任何爭議，本行保留最終決定權。
16. 此條款及細則受香港特別行政區法律管轄並依其詮釋。
17. 中英文版本之內容如有歧義，概以英文版本為準。

借定唔借？還得到先好借！