



Priority Banking/ Priority Private Liverpool FC Extra Reward for New Client

From 6 August till 30 September 2025, new clients who sign up for Priority Banking or Priority Private can enjoy an extra reward of **Liverpool FC merchandise** on top of the New Funds Growth Offer upon fulfilling all the requirements.

Terms and Conditions for Priority Banking/ Priority Private Liverpool FC Extra Reward for New Client (the “Extra Reward”)

1. The promotion period is from **6 August to 30 September 2025**, both dates inclusive (“**Promotion Period**”).
2. The Extra Reward is only applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) who fulfil the below requirements (“**Eligible Clients**”):
 - i. Sign up as Priority Banking New Client or Priority Private New Client during the Promotion Period; and
 - ii. Fulfil all requirements of and be rewarded with the New Funds Growth Offer for New Client in Priority Banking Promotion, or fulfil all requirements of and be rewarded with the New Funds Growth Offer for New Client in Priority Private Promotion.
3. For the purposes of the Extra Reward:
 - i. “**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.
 - ii. “**Priority Banking New Client**” refers to a New Client who signs up for Priority Banking during the Promotion Period.
 - iii. “**Priority Private New Client**” refers to a New Client who signs up for Priority Private during the Promotion Period or a New Client who signs up for Priority Private on or before the last day of the next calendar month from the date of signing up for Priority Banking during the Promotion Period.
4. Subject to the fulfilment of the relevant requirements set out in the New Funds Growth Offer for New Client in Priority Banking Promotion Terms or New Funds Growth Offer for New Client in Priority Private Promotion Terms, and these terms and conditions, Eligible Client will be rewarded with an extra reward of **Liverpool FC merchandise (“Merchandise”)** on top of the New Funds Growth Offer for New Client in Priority Banking Promotion or New Funds Growth Offer for New Client in Priority Private Promotion. The Extra Reward, if entitled, will be delivered to the Eligible Client’s residential address based on the Bank’s record on or before 31 March 2026. Eligible Client must maintain a valid residential address with the Bank to receive the Merchandise. Eligible Client shall also notify the Bank if he/she does not receive such Merchandise by 15 April 2026. Otherwise, the Extra Reward will be forfeited and will not be provided to the Eligible Client through any other means. For details of the New Funds Growth Offer for New Client in Priority Banking Promotion and New Funds Growth Offer for New Client in Priority Private Promotion, please refer to the respective terms and conditions.
5. If the Eligible Client is also entitled to other promotional offers during the Promotion Period, the Bank reserves the right to grant to the client all or part of the other entitled offers at its sole discretion.
6. Eligible Client’s enrolment in Priority Banking or Priority Private must remain in effect at the time when the Extra Reward is awarded or delivered to the Eligible Client. Otherwise, the Extra Reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
7. If after the Extra Reward is awarded or delivered to the Eligible Client, the Eligible Client terminates Priority Banking or Priority Private with the Bank 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 Extra Reward as an administration fee and debit the same amount from any of the Eligible Client’s account with the Bank without prior notice.
8. The Extra Reward cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
9. Eligible Clients will be entitled to the Extra Reward once only during the Promotion Period.



10. The Bank reserves the right to vary, extend, terminate and/or cancel the Extra Reward 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.
11. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Important Notes:**Important Notes for Priority Banking:**

- "Relationship Balance" for Priority Banking 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[^] and outstanding balances of Standard Chartered Personal Loans of a Priority Banking client that maintain with the Bank under personal accounts.
- The Relationship Balance will also include the MPF account balance under Manulife Global Select (MPF) Scheme where the Priority Banking client authorises and consents the Bank to receive his/her MPF account information.
[^] Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.

Important Note for Priority Private

- To be a Priority Private Client, you need to maintain the average Total Balance with the Bank at HKD8,000,000 or above. After the first 12 months following the issuance date of the welcome letter, your eligibility as Priority Private Client will be reviewed twice annually in the months of June and December. At the time of review, your average Total Balance with the Bank should be maintained at HKD8,000,000 or above for the preceding 3 months in order to maintain the Priority Private status for the next 12 months. "Total Balance" includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as the primary account holder.
- If the average daily Relationship Balance of a Priority Private Client within the quarter falls below HKD1,000,000, a maintenance fee of HKD900 will be charged for the quarter. "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[^] 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.
[^]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.)



全新優先理財/優先私人理財客戶利物浦 FC 額外獎賞

合資格全新客戶由 2025 年 8 月 6 日至 2025 年 9 月 30 日開立優先理財或優先私人理財並符合所有要求，可從新資金增長獎賞額外獲享**利物浦 FC 禮品**作為額外獎賞。

全新優先理財/優先私人理財客戶利物浦 FC 額外獎賞之條款及細則(「額外獎賞」)

1. 推廣期為2025年8月6日至9月30日，包括首尾兩天(「推廣期」)。
2. 額外獎賞僅適用於符合以下所有條件之渣打銀行(香港)有限公司(「本行」)客戶(「合資格客戶」):
 - i. 於推廣期內成功成為優先理財全新客戶或優先私人理財全新客戶;及
 - ii. 符合優先理財推廣之全新客戶新資金增長獎賞的所有要求或符合優先私人理財推廣之全新客戶新資金增長獎賞的所有要求，並獲享新資金增長獎賞
3. 此額外獎賞之用:
 - i. 「**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。
 - ii. 「**優先理財全新客戶**」指於推廣期內開立優先理財之全新客戶。
 - iii. 「**優先私人理財全新客戶**」指於推廣期內開立優先私人理財或於開立「優先理財」後的第一個曆月之最後一天或之前開立優先私人理財之全新客戶。
4. 若符合優先理財/優先私人理財推廣之全新客戶新資金增長獎賞及此條款及細則所列之相關要求，合資格客戶可從新資金增長獎賞額外獲享**利物浦FC禮品**(「**禮品**」)。若合資格客戶符合資格獲享額外獎賞，本行將根據本行記錄，於2026年3月31日或之前以郵寄方式發送禮品至合資格客戶之住址。合資格客戶須於本行維持有效之住址紀錄以接收禮品。合資格客戶若於2026年4月15日仍未收到禮品，須自行通知本行。否則，額外獎賞將被取消，而本行亦不會從任何其他途徑把額外獎賞給予合資格客戶。有關優先私人理財/優先理財推廣之全新客戶新資金增長獎賞之詳情，請參閱相關條款及細則。
5. 獲享額外獎賞之合資格客戶於推廣期內若同時獲享其他推廣優惠，本行將全權酌情決定保留只提供全部或部份額外獎賞予合資格客戶之權利。
6. 合資格客戶開立之優先理財/優先私人理財必須於額外獎賞存入或送贈時仍然有效。否則，額外獎賞將被取消，本行亦不會從任何其他途徑把額外獎賞給予合資格客戶。
7. 如合資格客戶於此次開立優先理財/優先私人理財後12個月內終止有關服務，而額外獎賞已獎賞或已送贈予合資格客戶；本行保留權利向合資格客戶收取相等於已獲取額外獎賞之金額作為行政費，並直接從合資格客戶於本行之任何一個戶口扣除而毋須另行通知。
8. 除非另有註明，額外獎賞不可轉讓他人、退回、轉換或兌換為現金。
9. 推廣期內合資格客戶只可獲享額外獎賞一次。
10. 本行保留隨時更改、延長、終止及/或取消額外獎賞優惠，或修訂所述任何條款及細則之權利而不另作通知。如有任何爭議，本行保留最終決定權。
11. 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。

**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[^]結欠及渣打私人貸款之貸款結欠。
- 優先理財客戶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。客戶須另行授權及同意銀行接收客戶的強積金戶口資料。
[^]渣打信用卡指由本行所發出之渣打信用卡及渣打聯營卡(包括附屬卡及公司卡)。附屬卡之結欠將納入主卡持有人的總結餘內。

優先私人理財之重要提示:

- 優先私人理財客戶須於本行維持等值HK\$8,000,000或以上之平均總結存。由迎新函發出日起首12個月後，本行將於每年6月及12月對優先私人理財客戶的資格進行審核。在審核時，優先私人理財客戶須於過往3個月在本行維持等值HK\$8,000,000或以上之平均總結存，以維持未來12個月優先私人理財客戶的身份。「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。
- 如優先私人理財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。「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。
[^]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的總結餘內。

由渣打銀行(香港)有限公司刊發