



A. Terms and Conditions for Home BonusPack:

1. Home BonusPack ("Home BonusPack") includes the following banking product(s)/service(s):
 - i) Mortgage loan with Standard Chartered Bank (Hong Kong) Limited (the "Bank"); and
 - ii) Priority Banking/Premium Banking/Easy Banking ("Banking Plan").
2. To be eligible for the Home BonusPack offer listed below ("Home Package Offer"), client must be a borrower of the mortgage application ("Eligible Clients") and if the Home BonusPack is enrolled, the application for the banking plans for all borrowers of the mortgage loan shall be automatically processed upon successful drawdown of the mortgage loan.
3. The Home Package Offer cannot be enjoyed in conjunction with other promotional offers unless otherwise specified. Mortgage loan under the Government Home Ownership Scheme, Tenants Purchase Scheme, Standard Chartered's staff housing loan scheme, conversion loan, top-up loan, Mortgage loan booked under company, car park loan and principal increase for MortgageOne® are not eligible for the above Home Package Offer.
4. Clients with mortgage loan drawdown on or after 1 October 2020 and outstanding amount of HKD5,000,000 or above with the Bank will be signed up for Priority Banking if not already signed up. Clients with mortgage loan drawdown on or after 1 October 2020 and outstanding amount of HKD1,500,000 or above and below HKD5,000,000 with the Bank will be signed up for Premium Banking or Priority Banking. Clients with mortgage loan outstanding amount below HKD1,500,000 with the Bank will be signed up for Easy Banking if not previously or already signed up for any Banking Plan.

B. Terms and Conditions for Salary BonusPack:

1. Please refer to the terms and conditions as set out separately in the related leaflets.

C. Terms and Conditions for Priority Banking Maintenance Fee Waiver:

1. Maintenance fee waiver for Priority Banking is only applicable to borrowers with mortgage loan drawdown on or after 1 October 2020 and outstanding amount of HKD5,000,000 or above.
2. If clients cancel their mortgage services with the Bank, a quarterly maintenance fee will be charged if the average daily Relationship Balance of the client within the quarter falls below the amount determined by the Bank. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained

at any of our branches or at our website sc.com/hk. The Bank reserves the right to, upon prior notification to the client, provide another banking plan (other than the existing Banking Plan) to the client (except Easy Banking clients) with a different minimum Relationship Balance requirement that would better suit the banking needs of the client.

3. The offer is not applicable to guarantors.
4. The payment account for the maintenance fee of Banking Plan will be automatically linked to respective client's Standard Chartered account in priority of Hong Kong Dollar Savings Account in single name, Hong Kong Dollar Current Account in single name, Hong Kong Dollar Savings Account in joint name and Hong Kong Dollar Current Account in joint name.

D. Terms and Conditions of Mortgage Asia Miles Reward ("Reward")

1. The loan amount applied must be HKD1,000,000 or above.
2. The Mortgage Drawdown Subsidy ("Subsidy") is not applicable to application/loan under Preliminary Assessment Service, Reverse Mortgage Programme, existing loan conversion, car park loan or staff mortgage loan of the Bank.
3. Each property will only be entitled to each Subsidy once. In the event that the property is also entitled to other prevailing promotional offer(s), the Bank reserves the right to provide only one offer at its absolute discretion.
4. The Subsidy is available on a first-come-first-served basis while stock lasts. The Bank reserves the right to terminate, extend or vary the Subsidy and to vary or modify any of the terms and conditions from time to time. In case of disputes, the Bank's decision shall be final and binding. Please contact our branch staff for details.
5. The Subsidy is non-refundable, non-transferable and non-redeemable for cash.

6. For Subsidy given in the form of Asia Miles: 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. Clients understand and accept that the Bank is not supplier of the redeemed items (including Asia Miles). The Bank shall bear no liability relating to any aspect of the Asia Miles and/or redeemed items, including but not limited to the expiry date, usage, redemption, the quality, the supply, the descriptions provided by the supplier, any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles and/or redeemed items provided by the supplier, its employees, officers or agents.

7. For each eligible mortgage loan, the maximum amount of Subsidy for all prevailing offers is capped at 1% of (i) the mortgage loan drawdown amount or (ii) the normal permissible loan to value ceilings of the net purchase price or (iii) the valuation of the property (whichever is lower) under the Hong Kong Monetary Authority guidelines, whichever is lower ("Eligible Loan Amount"). If the sum of Subsidy is greater than 1% of the Eligible

Loan Amount, the Subsidy for all prevailing offer(s) will be included in the loan amount for the calculation of Loan-to-value ratio (LTV). For the avoidance of doubt, whether the Subsidy is awarded in cash or Asia Miles, it will be subject to the maximum amount of Eligible Loan Amount times the percentage of Subsidy entitlement.

8. The provision of the Subsidy is subject to the decision of the Bank which shall be final and binding. The Bank has the right to determine the final calculation of reward/ Asia Miles entitlement. In case of disputes, the decision of the Bank should be final and binding.

E. Terms and Conditions of Mortgage Drawdown Subsidy ("Subsidy"):

1. To be eligible for the Subsidy, Subsidy Eligible Clients must return the duly signed Letter of Confirmation ("LOC") to the Bank before issuance of the Letter of Offer by the Bank.
2. Subsidy Eligible Clients can choose to receive the Subsidy in full in the form of Asia Miles or in the form of cash; or partly in the form of Asia Miles and partly in the form of cash. For the avoidance of doubt, whether the Subsidy is awarded in cash or Asia Miles, it will be subject to the maximum amount of Eligible Loan Amount times the percentage of Subsidy entitlement. For the amount of Eligible Loan Amount in respect of which clients choose to receive the Subsidy in the form of Asia Miles, Asia Miles will be awarded in lieu of cash. Payment of cash or award of Asia Miles, will be in strict compliance with the requirement set out by Hong Kong Monetary Authority. If a client chooses to receive the Subsidy in full or in part in the form of Asia Miles, he/she needs to indicate so and the amount of Eligible Loan Amount in respect of which he/she wishes to receive the Subsidy in the form of Asia Miles must be in a multiple of HKD100,000 which will be indicated in the LOC. Such indication on the LOC will be final and binding and any subsequent change is not allowed.

3. 10,000 Asia Miles will be awarded for every HKD100,000 of the Eligible Loan Amount based on the Subsidy Entitlement of 1%. In the event the Subsidy Entitlement deviates from 1%, the Asia Miles awarded for every HKD100,000 of the Eligible Loan Amount will be adjusted in the same percentage. If the Asia Miles Eligible Loan Amount stated in the LOC is not in a multiple of HKD100,000, the Asia Miles Eligible Loan Amount will be rounded up to the nearest HKD100,000. If the rounded up Asia Miles Eligible Loan Amount exceeds the Eligible Loan Amount, the Asia Miles Eligible Loan Amount will be rounded down to the nearest HKD100,000. Such rounded up/rounded down of Asia Miles Eligible Loan Amount will be deducted from the Eligible Loan Amount to calculate the amount of cash entitled.
4. If Subsidy Eligible Client chooses to receive full or part of the Subsidy in the form of Asia Miles, Asia Miles will be credited to the Asia Miles membership account provided in the LOC within 4 months after loan drawdown. Only one Asia Miles member account can be provided in the LOC.

F. Terms & Conditions for Free Mortgage Preliminary Assessment Service:

1. Upon completion of the Mortgage Preliminary Assessment Service, the Bank will issue a Confirmation Certificate ("Confirmation Certificate"). Client is required to submit a Formal Sale and Purchase Agreement and relevant documents (if any) within 1 month from the issuance date of the Confirmation Certificate for further verification.
2. The result of the Mortgage Preliminary Assessment Service is only applicable to the property which address is printed in the Confirmation Certificate. If the property to be mortgaged is changed, client is required to submit another individual application for the Mortgage Preliminary Assessment Services.
3. The Mortgage Preliminary Assessment Service result is for reference only and should not be regarded as a formal mortgage loan approval from the Bank or a representation from the Bank that a formal approval will be granted. Further assessment will be conducted according to the Bank's prevailing policies. The mortgage loan application is subject to formal approval of the Bank.
4. The Mortgage Preliminary Assessment Service result is derived from the financial, property and loan information provided by client(s) in the Mortgage Loan Service Application and the credit check results from credit reference agency(ies) on unsecured loan records. The Bank will proceed to assess the income proof and other relevant documents provided, conduct credit check on the mortgage loan count with credit reference agency(ies), conduct property inspection and full valuation reports (if applicable). The formal approval result will be advised in due course.
5. The above offers are subject to relevant terms and conditions including but not limited to the above terms and conditions and the terms and conditions specified in the Confirmation Certificate. Please contact our branch staff for details.

G. General Terms & Conditions:

1. The banking product(s) and service(s) set out in these terms and conditions is/are subject to respective eligibility, application process and product terms and conditions or other banking agreement. For details, please contact the Bank's staff. The approval of the mortgage loan applicable and/or the above offer is subject to the decision of the Bank at its sole discretion, which shall be final, binding and conclusive. The Bank will not be responsible for any compensation under any circumstances.
2. The Bank reserves the right to designate relevant documents and request for additional documents for the mortgage loan application approval. In case of disputes, the Bank's decision shall be final, binding and conclusive. The Bank will not be responsible for any compensation under any circumstances.
3. The Bank reserves the right to alter and terminate the offers and to vary or modify any of the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final, binding and conclusive.
4. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

Issued by Standard Chartered Bank (Hong Kong) Limited



A. 「樓按升級組合」之條款及細則：

1. 「樓按升級組合」(「樓按升級組合」)包括以下銀行產品/服務：
 - i) 於渣打銀行(香港)有限公司(「本行」)提取樓宇按揭貸款及
 - ii) 「優先理財」/「Premium理財」/「快易理財」(「綜合理財服務」)。
2. 「樓按升級組合」優惠只適用於按揭貸款人(「適用客戶」)，及當客戶申請「樓按升級組合」後，有關按揭貸款貸款人之綜合理財服務申請將於閣下成功提取樓宇按揭貸款後方作自動處理。
3. 除另有註明外，升級組合優惠不可與其他優惠共用。升級組合優惠不適用於政府居者有其屋計劃、租者置其屋計劃、渣打員工樓宇按揭貸款計劃之樓宇按揭貸款、轉換按揭貸款計劃、樓宇加按貸款計劃、以公司名義申請之按揭貸款、車位按揭貸款及 MortgageOne® 增值按揭戶口之加按貸款額。
4. 使用本行樓宇按揭服務並於2020年10月1日或之後提取按揭貸款及未償還按揭貸款額達HK\$5,000,000或以上而仍未開立「優先理財」之客戶將獲提升至「優先理財」。使用本行樓宇按揭服務並於2020年10月1日或之後提取按揭貸款及未償還按揭貸款額達HK\$1,500,000或以上但低於HK\$5,000,000而仍未開立「優先理財」及「Premium理財」之客戶將獲提升至「Premium理財」。使用本行樓宇按揭服務而未償還按揭貸款額低於HK\$1,500,000而仍未開立任何綜合理財服務之客戶將獲提升至「快易理財」。

B. 「出糧升級組合」之條款及細則：

1. 詳情請參閱相關宣傳單張內之條款及細則。

C. 「優先理財」服務費豁免優惠之條款及細則：

1. 「優先理財」服務費豁免只適用於成功使用本行樓宇按揭服務並於2020年10月1日或之後提取按揭貸款及未償還按揭貸款額達HK\$5,000,000或以上之客戶。
2. 如客戶取消其於本行之樓宇按揭服務，而其季度內之每日平均總結餘低於本行不時決定之金額，客戶須

向本行支付當季度之服務費。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於sc.com/hk下載。然而，本行亦保留權利，在預先向客戶發出通知情況下，向客戶(「快易理財」客戶除外)提供客戶能符合相關最低總結餘要求之其他銀行計劃(原有理財計劃以外)。

3. 優惠不適用於擔保人。
4. 本行將以申請人於本行之個人港幣儲蓄戶口、個人港幣往來戶口、港幣聯名儲蓄戶口或港幣聯名往來戶口(以順序排列方式)為繳付有關理財計劃服務費之戶口。

D. 「亞洲萬里通」按揭獎賞(「獎賞」)之條款及細則：

1. 申請按揭貸款金額須達HK\$1,000,000或以上。
2. 提取樓宇按揭回贈(「回贈」)不適用於初步評估服務之申請/貸款、安老按揭計劃、轉換按揭貸款計劃、汽車車位按揭貸款、本行員工按揭貸款。
3. 每個物業只可獲回贈一次。如果該物業同時合資格享有其他推廣優惠，本行保留只提供其中一項優惠之絕對權利。
4. 回贈數量有限，先到先得，一旦換罄，本行保留隨時更改或終止回贈及更改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。詳情請向本行職員查詢。
5. 該回贈不可退換、轉讓或兌換現金。

6. **與「亞洲萬里通」有關之回贈：**有關兌換及/或使用「亞洲萬里通」里數須受「亞洲萬里通」條款及細則約束，詳情請瀏覽www.asiamiles.com。本行並無義務通知閣下任何有關「亞洲萬里通」的變更或最新公告。客戶須了解及接受本行並非所提供之兌換之供應商(包括「亞洲萬里通」)。因此有關「亞洲萬里通」的各方面(包括但不限於有效日期、用量、換購、質素、供應量、商品陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或供應商之僱員、負責人或代理人之不良營商手法)，本行毋須負上任何責任。

7. 每宗合資格樓宇按揭貸款個案，所有回贈的上限為(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%(「合資格按揭貸款金額」)。若回贈金額總額超過合資格按揭貸款金額之1%，回贈會在計算按揭成數時須包括在貸款額內。為免

誤會，不論回贈為現金或「亞洲萬里通」里數形式，均須受最高之合資格按揭貸款金額乘以回贈金額百分比限制。

8. 本行對提供回贈有最終的決定權及本行有權決定最終之回贈/「亞洲萬里通」里數的計算。如有任何爭議，本行保留最終決定權。

E. 提取樓宇按揭回贈(「回贈」)之條款及細則：

1. 如欲獲享回贈，回贈合資格客戶須於本行發出要約書之前交回已簽妥樓宇按揭確認通知書(「通知書」)予本行。
2. 回贈合資格客戶可選擇以現金形式或為「亞洲萬里通」里數形式或結合以現金形式及「亞洲萬里通」里數形式作為回贈。為免誤會，不論回贈為現金或「亞洲萬里通」里數形式，均須受最高之合資格按揭貸款金額乘以回贈金額百分比限制。若客戶選擇以「亞洲萬里通」里數形式為合資格按揭貸款金額的回贈，「亞洲萬里通」里數將代替現金。以現金形式或以「亞洲萬里通」里數形式送出的回贈須符合香港金融管理局的要求。若客戶選擇以全數或部分回贈為「亞洲萬里通」里數，客戶須於通知書上填寫欲以賺取「亞洲萬里通」里數之合資格按揭貸款金額(「合資格「亞洲萬里通」按揭貸款金額」)，而該金額必須為HK\$100,000的倍數。通知書上之選擇是最終及有約束力，並不接受其後任何更改。
3. 每HK\$100,000的合資格按揭貸款金額可獲得10,000「亞洲萬里通」里數是基於1%現金回贈。若客戶的現金回贈有所不同，每HK\$100,000的合資格按揭貸款金額所獲得的「亞洲萬里通」里數將按比例調整。若通知書上之合資格按揭貸款金額並非為HK\$100,000的倍數，合資格「亞洲萬里通」按揭貸款金額會向上捨入至最近的HK\$100,000。若向上捨入後的合資格「亞洲萬里通」按揭貸款金額超過合資格按揭貸款金額，合資格「亞洲萬里通」按揭貸款金額會向下捨入至最近的HK\$100,000。向上/向下捨入之合資格「亞洲萬里通」按揭貸款金額會於合資格按揭貸款金額中扣減用作計算可獲之現金。
4. 若回贈合資格客戶選擇全數或部分回贈為「亞洲萬里通」里數，「亞洲萬里通」里數將於提取貸款後4個月內存入以通知書上填寫之「亞洲萬里通」賬戶。通知書上只可填寫一名「亞洲萬里通」賬戶。

F. 免費渣打按揭預先評估服務之條款及細則：

1. 於完成渣打按揭預先評估服務後，本行將發出確認證書(「確認證書」)。客戶須於確認證書發出後1個月內遞交正式樓宇買賣合約及其他相關文件(如適用)以作正式申請。
2. 確認證書上的結果，只適用於該確認證書上的樓宇地址，若客戶更改按揭物業地址，須重新申請渣打按揭預先評估服務。
3. 渣打按揭預先評估服務之評估只可作參考，不應被視作本行的正式按揭批核或代表本行將授予正式按揭批核。進一步的評估會根據本行現行信貸政策進行，客戶的按揭申請須以本行正式批核為準。
4. 渣打按揭預先評估服務之評估根據客戶於本行簽署的按揭貸款申請中所宣稱之財務、物業及貸款等詳情，同時查核由信貸資料服務公司所提供之無抵押貸款之紀錄得出。本行進一步之批核會根據閣下所提供之入息證明及其他文件、由信貸資料服務公司所提供之關於按揭數目之信用報告、物業考察結果、正式估價報告(如適用)。本行會儘快通知進一步之審批結果。
5. 以上優惠須受有關之條款及細則之約束，包括但不限於上述條款及細則；以及於確認證書上之條款及細則，詳情請向本行職員查詢。

G. 一般條款及細則：

1. 每項銀行產品/服務須受申請程序及產品有關條款及細則約束，詳情請向分行職員查詢。本行保留按揭貸款批核及/或對以上回贈最終的決定權。在任何情況下，本行將不會作出任何賠償。本行保留隨時更改或終止有關優惠及更改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。在任何情況下，本行將不會作出任何賠償。
2. 本行保留就按揭申請要求指定有關文件及額外文件之權利。如有任何爭議，本行保留最終決定權。在任何情況下，本行將不會作出任何賠償。
3. 本行保留隨時更改或終止有關優惠及更改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。
4. 中英文版本之內容如有歧義，概以英文版為準。