



Premium Banking Online Sign-up Reward

From 1 October until 31 December 2025, new clients or existing clients who sign up/ upgrade for Premium Banking via SC Mobile / designated webpage at sc.com/hk/en/upgrade can enjoy an extra **HKD300 cash rebate** or **3,000 Asia Miles** on top of the New Funds Growth Offer for New Client or New Funds Growth Offer for Existing Client upon fulfilling all the requirements.

Terms and Conditions for Premium Banking Online Sign-up Reward (the “Online sign-up Reward”)

1. The promotion period is from 1 October – 31 December 2025, both dates inclusive (“**Promotion Period**”).
2. Subject to the fulfilment of the requirements set out in Clause 4, clients who sign up for, or are upgraded to, Premium Banking can enjoy the Online sign-up Reward set out in Clause 5 on top of the cash rebate or Asia Miles enjoyed under the prevailing New Funds Growth Offer for New Client or New Funds Growth Offer for Existing Client.
3. Online sign-up Reward is applicable to client who signs up for or is upgraded to Premium Banking during the Promotion Period and has not been a Premium Banking, Priority Banking or Priority Private client of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) in the preceding 12 months from the date of the current sign up or upgrade for Premium Banking.
4. Clients are required to fulfil ALL of the requirements in sub-clauses (i) and (ii) below (“**Eligible Client**”) in order to enjoy the Online sign-up Reward:
 - i. Successfully open an Integrated Deposit Account with the Bank, complete the account set-up, and sign up for Premium Banking via SC Mobile during the Promotion Period; OR
 - ii. Successfully upgrade to Premium Banking via SC Mobile or the Bank’s designated webpage at sc.com/hk/en/upgrade during the Promotion Period; AND
 - iii. Fulfills all requirements of, and be rewarded with, the New Funds Growth Offer for New Client or New Funds Growth Offer for Existing Client (as defined in the relevant terms and conditions, the “**New Funds Growth Offer Terms**”).
5. Upon fulfilling the requirements set out in both New Funds Growth Offer Terms and Clause 4 above, an Eligible Client can enjoy **HKD300 cash rebate or 3,000 Asia Miles** on top of the prevailing New Funds Growth Offer for New Client or New Funds Growth Offer for Existing Client. Whether the Online sign-up Reward will be in the form of cash rebate or Asia Miles depends on the reward selection made by the Eligible Client under the prevailing New Funds Growth Offer for New Client or New Funds Growth Offer for Existing Client. The Online sign-up Reward, if entitled, will be credited to the Eligible Client together with the prevailing New Funds Growth Offer for New Client or New Funds Growth Offer for Existing Client entitled. The New Funds Growth Offer for New Client or New Funds Growth Offer for Existing Client Terms and Terms and Conditions for Premium Banking Promotion also apply to the Online sign-up Reward.
6. Eligible Client’s enrolment in Premium Banking must remain in effect at the time when the Online sign-up Reward is awarded or delivered to the Eligible Client. Otherwise, the Online sign-up Reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
7. If after the Online sign-up Reward is awarded or delivered to the Eligible Client, the Eligible Client terminates the Premium Banking within 12 months from the date of the current sign up or upgrade, the Bank reserves the right to charge an amount equivalent to the value of the Online sign-up Reward as an administration fee and debit the same amount from any of the Eligible Client’s account maintained with the Bank without prior notice.
8. Online sign-up Reward cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
9. Eligible Client will be entitled to the Online sign-up Reward once only during the Promotion Period.
10. The Bank reserves the right to vary, extend, terminate and/or cancel the Online sign-up 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 for Premium Banking:

- Premium Banking Clients – “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 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 authorise and consent the Bank to receive your MPF account information.
[^] Standard Chartered Credit Cards refer to Standard Chartered Credit Card and Standard Chartered cobranded 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」網上開戶獎賞

由 2025 年 10 月 1 日起至 2025 年 12 月 31 日，全新客戶或現有客戶透過渣打流動理財應用程式 SC Mobile/ 指定網站 sc.com/hk/upgrade 開立/升級成為「Premium 理財」並符合所有要求，可從全新客戶新資金增長獎賞或現有客戶新資金增長獎賞額外獲享 **HK\$300 現金回贈** 或 **3,000「亞洲萬里通」里數**。

「Premium 理財」網上開戶獎賞之條款及細則（「網上開戶獎賞」）

- 推廣期為2025年10月1日至12月31日，包括首尾兩天（「推廣期」）。
- 開立或升級至「Premium理財」之客戶若符合條款4所列之要求，除可從現行之全新客戶新資金增長獎賞或現有客戶新資金增長獎賞獲享現金回贈或「亞洲萬里通」里數外，可額外獲享條款5所列之網上開戶獎賞。
- 網上開戶獎賞適用於推廣期內開立或升級至「Premium理財」及於此次開立或升級至「Premium理財」當日前12個月內未曾成為渣打銀行(香港)有限公司(「本行」)之「Premium理財」/「優先理財」/優先私人理財客戶。
- 符合以下所有要求之客戶可獲享網上開戶獎賞（「合資格客戶」）：
 - 於推廣期內成功透過渣打流動理財應用程式SC Mobile開立綜合存款戶口、完成個人化戶口設定、及開立「Premium理財」；或
 - 於推廣期內成功透過渣打流動理財應用程式SC Mobile或指定網站sc.com/hk/upgrade升級成為「Premium理財」；及
 - 符合所有全新客戶新資金增長獎賞或現有客戶新資金增長獎賞要求(如相關條款及細則所列，「**新資金增長獎賞條款**」)，並獲享全新客戶新資金增長獎賞或現有客戶新資金增長獎賞。
- 若符合新資金增長獎賞條款及此條款4所列之相關要求，合資格客戶可從全新客戶新資金增長獎賞或現有客戶新資金增長獎賞額外獲享**HK\$300現金回贈或3,000「亞洲萬里通」里數**。網上開戶獎賞將根據合資格客戶於全新客戶新資金增長獎賞或現有客戶新資金增長獎賞所選擇之獎賞類別以現金回贈或「亞洲萬里通」里數形式回贈。若合資格客戶符合資格獲享網上開戶獎賞，將連同所獲享之全新客戶新資金增長獎賞或現有客戶新資金增長獎賞一併回贈。全新客戶新資金增長獎賞或現有客戶新資金增長獎賞條款及「Premium理財」推廣之條款及細則亦適用於網上開戶獎賞。
- 合資格客戶開立之「Premium理財」必須於網上開戶獎賞存入或送贈時仍然有效。否則，網上開戶獎賞將被取消，本行亦不會從任何其他途徑把網上開戶獎賞給予合資格客戶。
- 如合資格客戶於此次開立或升級「Premium理財」後12個月內終止有關綜合理財服務，而網上開戶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網上開戶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。
- 除非另有註明，網上開戶獎賞不可轉讓他人、退回、轉換或兌換為現金。
- 推廣期內合資格客戶只可獲享網上開戶獎賞一次。
- 本行保留隨時更改、延長、終止及/或取消網上開戶獎賞，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。
- 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。

「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的總結餘內。