standard chartered

Standard Chartered Banking Privileges

Welcome Privileges for New Clients[1]

From now till 30 September 2026, eligible clients who successfully sign up for the following banking plan or service/product can enjoy the following offer(s):

New Funds Growth Offer

Banking Plan	New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD) or Asia Miles (Ⱥ): PI*	Cash Rebate (HKD) or Asia Miles (Ⱥ): Non-PI	or	Signature CIO Fund Units (worth HKD)	CP Exclusive Offer Cash Rebate (HKD) or Asia Miles (Ⱥ)	Total (up to) Rewards (HKD Eq.)
Priority Private	**15,000,000 or above**	**58,888 or Ⱥ588,880**	–	or	–	3,000 or Ⱥ30,000**	74,688
	8,000,000 to <15,000,000	**38,888 or Ⱥ388,880**	**27,000 or Ⱥ270,000**				
Priority Banking	7,000,000 or above	22,000 or Ⱥ220,000			23,000	1,500 or Ⱥ15,000***	37,300
	6,000,000	19,000 or Ⱥ190,000			20,000		34,300
	5,000,000	16,000 or Ⱥ160,000			17,000		31,300
	4,000,000	13,000 or Ⱥ130,000			14,000		26,300
	3,000,000	10,000 or Ⱥ100,000			11,000		21,300
	2,000,000	7,000 or Ⱥ70,000			8,000		16,300
	1,500,000	**5,000 or Ⱥ50,000**			**6,000**		13,300
	1,000,000	**4,000 or Ⱥ40,000**			**5,000**		11,300
Premium Banking	500,000 or above	1,000 or Ⱥ10,000			–	300 or Ⱥ3,000**	4,600
	200,000 to <500,000	500 or Ⱥ5,000					4,100

Wealth Management Product Reward~

Transaction Amount (HKD)	Cash Rebate (HKD) or Asia Miles (Ⱥ)
5,000,000 or above	**10,000 or Ⱥ100,000**
4,500,000	9,000 or Ⱥ90,000
4,000,000	8,000 or Ⱥ80,000
3,500,000	7,000 or Ⱥ70,000
3,000,000	6,000 or Ⱥ60,000
2,500,000	5,000 or Ⱥ50,000
2,000,000	4,000 or Ⱥ40,000
1,500,000	3,000 or Ⱥ30,000
1,000,000	2,000 or Ⱥ20,000
500,000	1,000 or Ⱥ10,000
200,000	500 or Ⱥ5,000
100,000	200 or Ⱥ2,000

Bonus Saver Welcome Offer

Average Monthly Eligible Fund-in (HKD)	Cash Rebate (HKD)	CP Exclusive Offer Cash Rebate (HKD)
150,000 or above	**2,000**	**800**
80,000 to <150,000	2,000	
20,000 to <80,000	800 + **Limited Edition 999.9 Gold Coin**	

* Professional Investor ("**PI**"): New Client shall successfully sign up for PI status with the Bank during the period from 1 August 2026 to 31 October 2026, and maintain the PI status until its expiry date as specified by the Bank.
~ Only applicable to Designated Investment and/or Insurance Products. For details, please refer to relevant Terms and Conditions. For Priority Private and Priority Banking clients, the minimum transaction amount is HKD200,000. For Premium Banking clients, the maximum cash rebate or Asia Miles is HKD500 or Ⱥ5,000.
** Only applicable to the employees of selected companies outreach visit by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") or at specific roadshow events organized by the Bank.
*** The promotion period runs from 27 July to 30 September 2026, both dates inclusive. Only applicable to the employees of selected companies outreach visit by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") or at specific roadshow events organized by the Bank who fulfil all the requirements of the Priority Banking New Funds Growth Offer and complete the fund-in within the same calendar month as their Priority Banking sign-up date.

Upgrade Privileges for Existing Clients

From now till 30 September 2026, eligible clients who successfully upgrade to the following banking plan or sign up for the following service/product can enjoy the following offer(s):

New Funds Growth Offer[5,6,7]

Banking Plan	New Funds Amount* (HKD or HKD equivalent)	Cash Rebate (HKD) or Asia Miles (Ⱥ): Offer 1~	Cash Rebate (HKD) or Asia Miles (Ⱥ): Offer 2§		or	Signature CIO Fund Units (worth HKD)	CP Exclusive Offer Cash Rebate (HKD) or Asia Miles (Ⱥ)	Total (up to) Rewards (HKD eq.)
Priority Private[2]	**10,000,000**	**40,000 or Ⱥ400,000**	**20,000 or Ⱥ200,000**	**Valid PI Status#: Extra 1,000 or Ⱥ10,000**	or	**Extra HKD1,000 worth of fund units based on the cash rebate amount**	3,000 or Ⱥ30,000***	47,400
	5,000,000	25,000 or Ⱥ250,000	10,500 or Ⱥ105,000					
	4,000,000	12,000 or Ⱥ120,000	8,500 or Ⱥ85,000					
	3,000,000	6,500 or Ⱥ65,000						
	2,000,000	4,500 or Ⱥ45,000						
	1,000,000	2,500 or Ⱥ25,000						
Priority Banking[3]	100,000 to <500,000	500 or Ⱥ5,000				1,000	500 or Ⱥ5,000**	13,900
	First 500,000	1,500 or Ⱥ15,000				2,000		
	Every subsequent 500,000	1,000 or Ⱥ10,000				1,000		
Premium Banking[4]	100,000 or above	500 or Ⱥ5,000				–	–	2,900

Bonus Saver Welcome Offer

Average Monthly Eligible Fund-in (HKD)	Cash Rebate (HKD)	CP Exclusive Offer Cash Rebate (HKD)
150,000 or above	**2,000**	**400**
80,000 to <150,000	2,000	300
20,000 to <80,000	800 + **Limited Edition 999.9 Gold Coin**	200

* New Funds Amount means the amount of credit balance in New Funds deposited by Existing Client in excess of his/her Total Balance at the Bank as of the last day of two months prior to the date of the current sign up for related Banking Plan ("**Benchmark Date**"), as stated on the table overleaf.
~ Offer 1: With accumulated subscription and/or transaction amount of HKD1,000,000 or above on Designated Investment and/or Insurance Products.
§ Offer 2: Without or with accumulated subscription and/or transaction amount less than HKD1,000,000 on Designated Investment and/or Insurance Products.
\# Valid Professional Investor ("**PI**") status: Refers to client who successfully signs up for or renews PI status with the Bank during the period from 1 August 2026 to 31 October 2026 (excluding clients whose PI status is automatically renewed by the Bank), and maintains the PI status until its expiry date as specified by the Bank.
** The promotion period runs from 27 July to 30 September 2026, both dates inclusive. Only applicable to the employees of selected companies outreach visit by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") or at specific roadshow events organized by the Bank who fulfil all the requirements of the Priority Banking New Funds Growth Offer and complete the fund-in within the same calendar month as their Priority Banking sign-up date.
*** The promotion period runs from 27 July to 30 September 2026, both dates inclusive. Only applicable to the employees of selected companies outreach visit by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") or at specific roadshow events organized by the Bank who fulfil all the requirements of the Priority Private New Funds Growth Offer for Selected Existing Client.

Member-Get-Member Referral

From now till 31 December 2026, eligible clients can enjoy the following offer(s) by referring friends to sign up for respective banking plan or service:

Banking Plan or service signed up by referee	Referrer Offer (per successful referral): Cash Rebate (HKD)/ Cashback or Asia Miles (Ⱥ)	Referrer Offer (per successful referral): CP Exclusive Offer Cash Rebate (HKD)/Cashback or Asia Miles (Ⱥ)	Total (up to) Rewards Cash Rebate (HKD)/Cashback
New Clients Referrals			
Priority Private	**12,888 or Ⱥ128,880**		
Priority Banking	**1,500 or Ⱥ15,000**	1,100 or Ⱥ11,000*	2,600
Premium Banking	400 or Ⱥ4,000	–	400
Bonus Saver	400		
Existing Clients Referrals			
Priority Banking	–	800 or Ⱥ8,000**	800

Note: Each Referrer is entitled to the referrer offer under each of the Referral Program up to 10 times in each Promotion Quarter.
* The promotion period runs from 20 July to 30 September 2026, both dates inclusive. Only applicable to the employees of selected companies outreach visit by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") or at specific roadshow events organized by the Bank who have successfully referred a new client to sign up for Priority Banking.
** The promotion period runs from 20 July to 31 August 2026, both dates inclusive. Only applicable to the employees of selected companies outreach visit by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") or at specific roadshow events organized by the Bank who have successfully referred an existing client to upgrade to Priority Banking.

Other Privileges

Standard Chartered Cathay Mastercard Welcome Offer for New Cardholders[8]

Card Type	Asia Miles (Ⱥ)
Standard Chartered Cathay Mastercard – Priority Private 	Up to **Ⱥ120,000** (i.e. HKD0.5 = Ⱥ1; Ⱥ10,000 for accumulated eligible transactions of HKD5,000)
Standard Chartered Cathay Mastercard – Priority Banking 	Up to **Ⱥ100,000** (i.e. HKD0.5 = Ⱥ1; Ⱥ10,000 for accumulated eligible transactions of HKD5,000)
Standard Chartered Cathay Mastercard 	Up to **Ⱥ40,000** (i.e. HKD0.5 = Ⱥ1; Ⱥ10,000 for accumulated eligible transactions of HKD5,000)

Terms and Conditions apply.

Asia Miles Payroll Offer*

Banking Plan	Asia Miles (Ⱥ)
Priority Private	**Ⱥ1,000** every month
Priority Banking	**Ⱥ800** every month
Premium Banking	**Ⱥ300** every month

* Applicable to (i) all accounts with Monthly Eligible Fund-in, including Bonus Saver, HKD Sustainable Savings Account, HKD statement savings account, HKD savings account with an Integrated Deposits Account and other accounts with Monthly Eligible Fund-in; and (ii) principal cardholder of Standard Chartered Cathay Mastercard; and (iii) with a Monthly Eligible Fund-in of HKD20,000 or above.

For more credit card offers, please scan the respective QR codes below for details:

Standard Chartered Cathay Mastercard

Smart Card

Standard Chartered and Manulife A decade together shaping a new retirement chapter

MPF Service
Exclusive MPF Privileges for Clients: Consolidating your MPF personal account to Manulife through Retirement Specialist to enjoy up to **HKD108,888** special one-off bonus unit rebate!
Terms and conditions apply.

For investment privileges and offers, please scan the QR code below for more details:

Investment Fund Services
0% online subscription fee for new clients of Investment Fund Services

Foreign Exchange Services
Enjoy HKD100 welcome cash rewards with a total accumulated transaction amount of HKD10,000

Equity Linked Investment and Structured Notes
New Clients/Selected Clients of Designated Structured Products can enjoy 5% p.a. extra yield on the first transaction for 1-month

Securities Buy Brokerage Waiver Privileges
New Clients can enjoy first 12 months Unlimited Buy Brokerage Fee Waiver from the Securities account opening month for U.S., Hong Kong and Mainland China Stock Market

Remarks: 1. "**New Client**" refers to a client who did NOT, in the past 12 months from the date of the current sign up for Priority Private/Priority Banking/Premium Banking, hold any product or service with or distributed by Standard Chartered Bank (Hong Kong) Limited (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 distributed 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. New Client also include clients who have signed up for Easy Banking via SC Mobile during the Promotion Period and upgraded to Priority Banking/Premium Banking within the same calendar month of the sign-up. **2.** "**Existing Client**" to be eligible for Priority Private Upgrade Privileges refers to a client who, as of 30 April 2026, (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 distributed 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. **3.** "**Existing Client**" to be eligible for Priority Banking Upgrade Privileges refers to a client who, as of the last day of one month prior to the date of the current sign up for Priority Banking, (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 distributed 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. **4.** "**Existing Client**" refers to a client who, (A) as of the last day of the month that is one month 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, and (B) has not been a Priority Private/Priority Banking/Premium Banking client in any of the preceding 12 months from the date of the current sign up for Premium Banking. **5.** New Funds Growth Offer of Priority Private is only applicable to an Existing Client who has not been a Priority Private client in any of the preceding 12 months from the date of the current sign up for Priority Private or an Existing 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. **6.** New Funds Growth Offer of Priority Banking is only applicable to an Existing Client who has not been a Priority Private or Priority Banking client in any of the preceding 12 months from the date of the current sign up for Priority Banking. **7.** New Funds Growth Offer of Premium Banking is only applicable to an Existing client who has not been a Premium Banking, Priority Banking or Priority Private client in the preceding 12 months from the date of the current sign up for Premium Banking. **8.** "New Cardholders" are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank in the past 6 months from the date of approval of their current applications for a principal card of the Standard Chartered Credit Cards.

Welcome Booklet, Service Charges and Terms and Conditions

Priority Private		Priority Banking		Premium Banking		Bonus Saver		Service Charges & Banking Terms and Conditions	
Promotion Terms and Conditions	Priority Private Webpage	Promotion Terms and Conditions	Priority Banking Welcome Booklet	Promotion Terms and Conditions	Premium Banking 360° Rewards Terms and Conditions	Bonus Saver Welcome Offer Terms and Conditions	Asia Miles Payroll Offer Terms and Conditions	Service Charges	Banking Terms and Conditions

We will provide relevant Terms and Conditions via electronic format (QR code), please scan the above QR codes and peruse before application. QR code is valid one year from the issuance date of this letter. You can revisit or download relevant Terms and Conditions within the mentioned period for your future reference.

Key Information

Deposit new funds, maintain the new total balance, complete "Customer Investment Profile" questionnaire ("**CIP**") (only applicable to Priority Private/Priority Banking clients), register for SC Mobile (only applicable to Priority Banking client/Premium Banking New Client), log on to SC Mobile or Online Banking at least once (only applicable to Priority Banking client/Premium Banking Existing Client) and enable Push Notification in SC Mobile (only applicable to Priority Banking client/Premium Banking client) as per schedule below:

Banking Plan	Sign-up date* (both dates inclusive)	Maintain New Total Balance until Designated Date (inclusive)/Complete CIP
Priority Private	1 August - 31 August 2026	30 November 2026
	1 September - 30 September 2026	31 December 2026

* Clients should deposit New Funds Amount and fulfill the entry Total Balance requirement of HKD8,000,000 or above upon signing up as a Priority Private client. Total Balance includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder with the Bank. The balance of a joint account will only be counted as the Total Balance of the primary account holder.

Banking Plan	Sign-up date (both dates inclusive)	Deadline for fulfilling the entry relationship balance/ depositing the new funds (inclusive)	Maintain New Total Balance until Designated Date (inclusive)/Complete CIP (applicable to Priority Banking)/Register for SC Mobile/Log on to SC Mobile or Online Banking at least once/Enable Push Notification in SC Mobile
Priority Banking/ Premium Banking	1 August - 31 August 2026	30 September 2026	30 November 2026
	1 September - 30 September 2026	31 October 2026	31 December 2026

Benchmark date:

The sign-up month of Existing Client sign up for related Banking Plan (both dates inclusive)	Benchmark Date
1 August - 31 August 2026	30 June 2026
1 September - 30 September 2026	31 July 2026

Maintenance fee waiver (applicable to Priority Banking clients only):

Client Type	Maintenance Fee Waiver Offer
With the Bank's mortgage loan outstanding amount of HKD5M or above	Waived during loan tenor
Priority Banking New Client	Waived first 2-quarter
Priority Banking Existing Client	Waived first 4-quarter

After the expiration of maintenance fee waiver offer, if the average daily Relationship Balance of the client within the quarter falls below HKD1,000,000, a maintenance fee of **HKD900** will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or our website sc.com/hk.

Use Bonus Saver and maintain Monthly Eligible Fund-in as per schedule below:

Bonus Saver Sign-up Date	Deadline to use Bonus Saver for Monthly Eligible Fund-in	Cash Rebate fulfillment date
3 August - 30 September 2026	Within the first 2 months from the Bonus Saver Sign-up Date	On or before 31 March 2027

Asia Miles Payroll Offer fulfilment date:

Designated Period	Fulfilment Date
1 July - 31 July 2026	On or before 30 November 2026
1 August - 31 August 2026	
1 September - 30 September 2026	

Asia Miles rewards registration (applicable to clients who choose Asia Miles as rewards only):

Scan this QR code OR **Register via** sc.com/hk/AM

Asia Miles rewards registration period:

Banking Plan/service	Registration Period
Priority Private/Priority Banking/Premium Banking	1 August - 31 October 2026

Signature CIO Fund Units rewards registration (applicable to clients who choose Signature CIO Fund Units as rewards only):

Scan this QR code OR **Register via** sc.com/hk/cio

Signature CIO Fund Units rewards registration period:

Banking Plan/service	Registration Period
Priority Private/Priority Banking	1 August - 31 October 2026

Reward fulfilment date:

Banking Plan/service	Cash Rebate/Signature CIO Fund Units Rewards	Asia Miles Rewards
Priority Private/Priority Banking/Premium Banking	On or before 31 March 2027	Within 4 - 6 weeks after 31 March 2027

Terms and Conditions apply.

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

Important Note: • Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours, but you should not invest in that investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. **Risk Disclosure Statement for Foreign Exchange:** • Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that a client converts deposit from the foreign currency to another currency (including Hong Kong Dollar). **Risk Disclosure Statements:** • Investment involves risks. The prices of investment products fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. Past performance is no guide to its future performance. • Investors should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and are advised to seek independent professional advice before making any investment decision. • Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level. **Notes:** • Clients must fulfil the portfolio of securities and money requirement of not less than HKD8,000,000 (or equivalent foreign currency) under the Securities and Futures Ordinance in order to be eligible as a PI. PI status is subject to the validation check and approval of the Bank. • This leaflet does not constitute any prediction of likely future price movements. • Investors should not make investment decisions based on this leaflet alone. • This leaflet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Issued by Standard Chartered Bank (Hong Kong) Limited

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