



Terms and Conditions of August - September 2025 Standard Chartered Marathon Savings Account Promotion (the "Promotion")

This document sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Promotion. **You must read it in conjunction with our Client Terms, and the applicable documents referred to in Part A of the Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms, product brochure, promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at www.sc.com/hk.** If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

- The sign-up period for the Promotion runs from **28 August to 30 September 2025** (both dates inclusive) ("**Offer Sign-up Period**").
- During the Offer Sign-up Period, clients ("**Eligible Clients**") who open a Marathon Savings Account ("**MSA**") with Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") and deposit New Funds to such MSA will enjoy preferential savings interest rate as follows during the period from the sign-up date of the MSA to 5 January 2026 (both dates inclusive) ("**Bonus Period**").

Currency	Bonus Period		
	Preferential Savings Interest Rate (per annum)		
	Phase 1: MSA Sign-up date to 2 November 2025	Phase 2: 3 to 30 November 2025	Phase 3: 1 December 2025 to 5 January 2026
HKD	1.60%p.a	1.80%p.a	2.50%p.a
USD	3.10%p.a	3.20%p.a	3.60%p.a

- Eligible Clients who (a) open a HKD MSA during the Offer Sign-up Period, (b) deposit New Funds of designated amount as indicated below, and (c) maintain such New Funds in the HKD MSA until 5 January 2026 may also be entitled to below cash rebate ("**Cash Rebate**"):

Required deposit balance	Cash Rebate
HKD1,000,000 to below HKD2,000,000	HKD688
HKD2,000,000 or above	HKD1,888

- Eligible Clients may only deposit New Funds to the MSA at the time of sign up for it. No further deposit of funds to the MSA after the sign-up date and on or before 5 January 2026 will be allowed.
- "**New Funds**" refers to the below funds credited to the Eligible Client's Standard Chartered accounts within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the MSA:
 - monies newly deposited into the Bank from other banks via cash, cheque, cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), Transfer through Faster Payment System (FPS) or Telegraphic Transfer; or
 - funds converted from any currency held with the Bank; or
 - redemption funds of the following investment or insurance products, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust.

New Funds exclude any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity, and the sum of principal amount of all time deposit(s) and Marathon Savings Account(s) placed during the counting period.

- Unless otherwise specified, the required minimum opening balance and the maximum balance of MSAs of each currency acceptable for accruing interest based on preferential interest rates are as follows.

Channel	Required minimum opening balance	Maximum balance acceptable
Online banking / SC Mobile App	HKD10,000 / USD2,000	HKD10,000,000 / USD1,300,000
Branch / "My RM" platform	HKD100,000 / USD13,000	



7. Interest of the HKD MSA during the Bonus Period will be calculated based on the total deposit balance of the HKD MSA at the relevant preferential savings interest rate as stipulated above and will be compounded daily on a 365-day or 366-day basis (for leap year).
8. Interest of the USD MSA during the Bonus Period will be calculated based on the total deposit balance of the USD MSA at the relevant preferential savings interest rate as stipulated above and will be calculated on a 360-day basis and as simple interest.
9. For the avoidance of doubt, the preferential savings interest rates are indicative and for reference only, which may change from time to time at the Bank's sole discretion.
10. If the Eligible Client has opened more than one HKD MSA during the Offer Sign-up Period, the Bank will aggregate the deposit balance of all HKD MSAs to calculate the total deposit balance for the purpose of calculating the Cash Rebate. Each Eligible Client can enjoy the Cash Rebate once only.
11. If an Eligible Client is entitled to the Cash Rebate, the Cash Rebate will be credited to a HKD savings or current account held by the Eligible Client with the Bank in the capacity as primary account holder on or before 31 March 2026. If the Eligible Client has more than one HKD savings or current account, the Bank will select the account with the latest account opening date at its sole discretion. If the Eligible Client does not hold any valid HKD savings or current account with the Bank at the time of crediting of the Cash Rebate, the relevant Cash Rebate will be forfeited by the Bank at its sole discretion without prior notice.
12. Eligible Client shall notify the Bank if he/she does not receive the Cash rebate by 30 April 2026. Otherwise, the Bank accepts no liability and will not be liable for any compensation to the Eligible Client.
13. After the Bonus Period:
 - For MSA opened via online banking/SC Mobile App, it will be automatically closed on the next business day after the end of Bonus Period. The remaining balance in the MSA, including the interest entitled, will be credited to the account that was selected on the MSA opening application for receiving the remaining balance and interest. If such credit to the selected account cannot be successfully executed, the MSA will not be automatically closed but will be converted to as an ordinary Statement Savings Account. The Bank's prevailing savings interest rates will then apply.
 - For MSA opened via branch/ "My RM" platform, it will be converted to as an ordinary Statement Savings Account on the next business day after the end of Bonus Period. The Bank's prevailing savings interest rates will then apply. If the MSA has no remaining balance as of the end of the Bonus Period, it will be automatically closed on the next business day.

Please download and save any eStatement of the MSA before it is closed as you may no longer be able to access the eStatement after the closure of the MSA.

14. In the event that the Eligible Client is entitled to other prevailing promotion offer(s) or deposit privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.
15. The Bank reserves the right to vary, modify or terminate the Promotion, and to amend the important notes, terms and conditions or any other contents here at any time without prior notice. In case of any dispute, the Bank's decision 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.

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 the customer converts deposit from the foreign currency to another currency (including Hong Kong Dollar).