Expand your wealth potential internationally

We are present in **24** markets with more than **160** years' experience across Asia, Africa and the Middle East. We offer international wealth management services through 4 international wealth hubs in Singapore, Hong Kong, UAE and Jersey.

Supported by investment experts and digital capabilities, we provide you an international gateway to grow your wealth. We also offer additional services to meet the unique needs of NRI (Non-Resident Indian) and GBA (Greater Bay Area) banking.

Embedding an advice-first culture, SC Wealth Select's Today, Tomorrow and Forever framework helps diversify and manage your wealth portfolio internationally to meet your near-term needs, while growing and protecting your wealth for generations ahead.

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International Banking Services

Diversify your investments

Combine deep on the ground understanding of local markets with global reach and connect you to global investment opportunities

Manage your wealth on-the-go

Connect with your relationship managers anytime, anywhere with myRM and manage your portfolio seamlessly and securely

Experts that speak your language

Partner with a team of SC-INSEAD Wealth Academy trained relationship managers and local experts fluent in your language

Worldwide Priority status

Enjoy global Priority recognition and benefits for your accounts across markets

Access your accounts in one place

Link and view multiple accounts in a single view wherever you are

Access global currencies

Conveniently access funds in more than 10 currencies with a multi-currency account

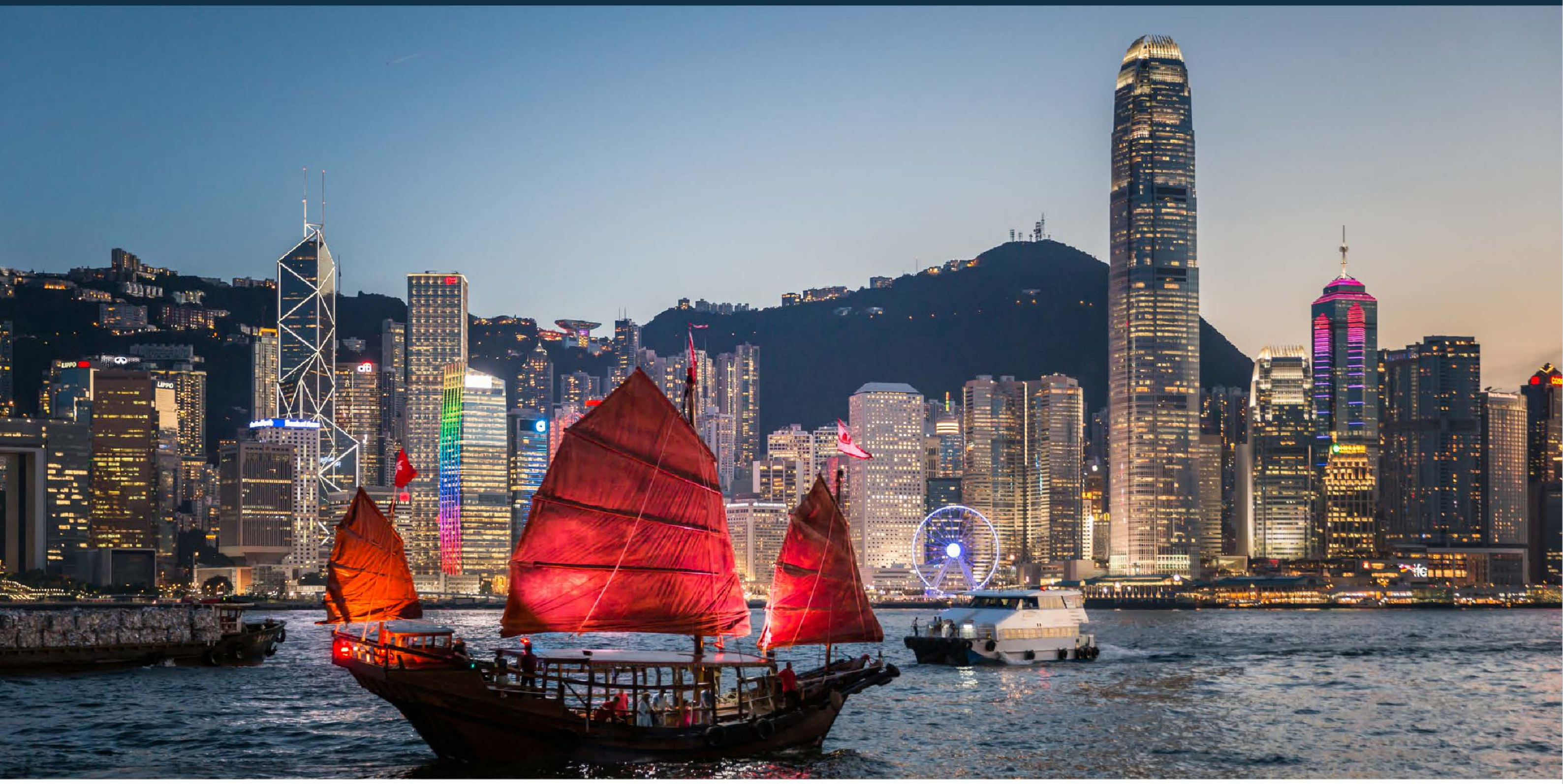
Free and fast international transfers

Transfer internationally with zero charge and lock in competitive FX rates via mobile banking

Submit the account application remotely

Complete the account opening forms of our designated offshore banks without the hassle of travelling

Hong Kong – one of the world's top financial leaders



One of the top 5 international financial centres in the world

World's largest offshore hub in Renminbi settlement – capture opportunities in Mainland China with its close linkage

Strategic geographic location to establish business ties with neighbouring Asia cities

Leading financial hub with transparent and robust regulatory regime for financial services

Open business environment with tax-friendly system and no restrictions on foreign ownership

SC Hong Kong - International Wealth Solutions

Digital Wealth Tools

myWealth	Generate investment ideas tailored from your perspective
Online Securities Trading	One-stop investment in Hong Kong, Mainland China and U.S. securities markets
Online Funds Select	Browse quality funds using Funds Select and ESG Select on SC mobile
Online FX	24-hour FX platform that enable you to seize market opportunities anytime, anywhere
Online Insurance Platfrom	Get your all-round protection online with just a few clicks and review your existing insurance portfolio anytime, anywhere on SC Mobile/Online Banking.

Seamless Banking

Cross Border Witnessing Service	Complete the account opening forms at designated offshore banks without the need to travel
SC Remit	Free and fast international funds transfers with your choice of currency
Global Link	Link, view and transfer funds between accounts in different markets

Connect with Our Experts

myRM	Engage your RM securely and authorise transactions on the go
myWealth Advisor	Chief Investment Office house views personalised for you
Market views-on-the-go	Identify investment opportunities leveraging our global network

Diverse International Products for your needs

Wealth Lending	Borrow with flexibility on collateral options for greater liquidity
Insurance	Tailored solutions for your protection, wealth accumulation and legacy planning needs

Start your international wealth journey now.

To open an account:

To find out more about our hubs:

Terms and Conditions

Important Notes of Online Securities Trading and SC Equities:

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

Important Notes of Investment Funds

- Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours, but you should not invest in Investment Fund 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.

Important Notes for using myWealth:

- Investing can be complex due to changing market conditions. You have your own personal circumstances, specific needs and investment objectives. You may also hold assets elsewhere. These factors, which can change from time to time, and your holdings held elsewhere have not been factored in by the service.
- Please do not execute trades on your own by simply relying on these investment ideas in isolation.
- Notwithstanding any discussion with your Relationship Manager, before deciding to proceed with any investment transaction, you should make an independent assessment about the risks, merits and appropriateness of each investment transaction, and seek independent professional advice.
- We are not providing portfolio monitoring services and are not obliged to review, manage or monitor the performance of your investment holdings.
- The products involved are not principal protected and you may lose all or part of your original investment amount. There are possible disadvantages from subscribing, selling or switching and the Bank makes no warranty on your decision to buy, sell or switch at any material time.
- SCB Chief Investment Office & Wealth Management Product specialists provide the following inputs which are used in myWealth algorithms namely 1. Model portfolios or model asset allocation 2. Bank's House view on asset classes 3. Fund select list. These inputs are refreshed on monthly basis by Bank's Investment and product specialists.

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Terms and Conditions

myWealth service limitations:

- myWealth is a direct to client investment service. If you require human interaction, please contact your Relationship Manager for further engagement.
- The investment ideas generated through the myWealth service have taken into consideration your current risk profile, cash balances, investment funds, bonds, equities, structured investments and structured products holdings that you have held with the Bank.
- Your investment concentration, holdings in insurance, leverage or other loans with the Bank, and any other investment holdings, assets / liabilities outside the Bank are not considered in the myWealth service.
- Currently, myWealth only generates investment ideas on investment funds based on your current asset allocation and the model asset allocation under predefined rules.
- myWealth does not offer automatic portfolio rebalancing.
- The algorithms may include performance data and statistics that are derived based on historical data and methodologies formulated on various assumptions.
- Extreme events such as drastic market declines are not explicitly modelled.
- Prices and market values are for your information only and their accuracy is not guaranteed, and they may not be relied upon by any party as the basis for making any trading, hedging or investment decision. Prices including those of exchange traded securities are generally based upon the last traded price at close of market. Funds are valued based on the latest available net asset value. Where any price is provided, it represents an indicative market valuation only and as an estimated value may differ substantially from prices at which you may be able to sell a product and may not include redemption charges or other charges.

Important Notes for Life Insurance:

- The life assurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (Part of Prudential plc (United Kingdom)) ("Prudential"). Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.
- If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you must be received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to you or your nominated representative, whichever is earlier. . After the expiration of the cooling-off period, if you cancel the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.. You should check with Prudential if you have any doubt regarding your cooling-off right.

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- The Bank is an insurance agent of Prudential.
- As the issuer of the life assurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of the Bank. This leaflet is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. The Bank does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall the Bank be held liable in any manner whatsoever in relation to your contract of insurance.
- This leaflet shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential and the Bank do not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions. This leaflet does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.

- Whether to apply for insurance coverage is your own individual decision. During the sales process, this leaflet should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to the relevant product brochure and policy document and read carefully.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the client out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the client; however, any dispute over the contractual terms of the product should be resolved directly between Prudential and the client.

Important Notes for International Banking:

- The Bank is not an agent of the designated bank and shall only provide clients with witnessing service for account opening purposes. Acceptance of your account opening application is subject to the sole and final discretion of the designated bank.
- For the UK and Singapore, fund transfer is available earliest within the same day.

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Risk Disclosure Statement for Investment Fund Services:

- Investment involves risks. The prices of units/ shares of unit trusts or mutual funds fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. It is as likely that losses will be incurred rather than profit made as a result of buying and selling unit trusts or mutual funds. Past performance of any Investment Fund is no guide to its future performance.
- Investors should carefully read the relevant offering documents and in particular the Terms & Conditions contained therein, the investment policies and the risk factors and latest financial results information. It is desirable that the Investor seeks independent financial advice with respect to any investment decision.
- Investors should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective, investment experience, financial situation and risk tolerance level before making any investment decision.

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).

Risk Disclosure Statement for Securities Services:

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.
- Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms & Conditions of relevant Securities Services before making any investment decision.

Notes:

- This factsheet does not constitute any prediction of likely future price movements.
- Investors should not make investment decisions based on this factsheet alone.
- This factsheet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

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