

Staff Special Offers

(25 Mar, 2016 – 29 Apr, 2016)

* Preferential rate needs to be approved by SBM or Staff Banking Head

**Valid till 29 Apr, 2016

*** Valid till 31 Dec, 2016

	Personal Loan	Local Currency**	Foreign Currency	Investment**	Insurance
Staff Special Offers	Special Monthly Rate <ul style="list-style-type: none"> • 1.0% (Non-staff: 1.75%) 	Lower initial deposit requirement for LCY TD preferential rate* from CNY100K to CNY20K	Free handling fee and cable fee <ul style="list-style-type: none"> • Free handling fee and cable fee if transfer overseas (Non-staff: handling fee minimum RMB100 or equivalent, cable fee RMB120 or equivalent per transaction) Lower Threshold <ul style="list-style-type: none"> • Lower initial deposit requirement USD5,000 for preferential rate* (Non-staff: RMB 200,000 or equivalent) <ul style="list-style-type: none"> • Preferential foreign currency exchange rate for any exchange amount above USD1,000 (Non staff: USD5,000)*** 	Preferential subscription fee <ul style="list-style-type: none"> • QD Fund <ul style="list-style-type: none"> • 1% subscription fee for volume under RMB200,000 (Non-staff: 2.5%) • 0.75% subscription fee for volume above RMB200,000 (Non-staff: 1.2%-2.5% depending on volume) • QD Bond <ul style="list-style-type: none"> • 0.5% subscription fee (Non-staff: 0.75%-1.25% depending purchase volume) • MALI-R <ul style="list-style-type: none"> • MALI16010R (3M) with special ratio of 4.4% (23 Mar – 29 Mar) 	Hui Kang critical illness insurance <ul style="list-style-type: none"> • a critical illness insurance with a wide scope of coverage, up to 48 critical illnesses and 12 mild CI. • More comprehensive protection on critical illness, including CI benefit, mild CI benefit, cancer benefit and terminal illness benefit • More competitive premium than similar whole life CI products
How to apply	<ul style="list-style-type: none"> • If you have any queries, please call dedicated Personal loan service hotline 400 830 6388. • Apply now: please click here 	<ul style="list-style-type: none"> • Please remind to bring your staff card and original ID documents and visit retail branches to apply for your interesting products. • ID documents include ID card for Chinese residents, passport, Mainland Travel Permit for Hong Kong and Macao Residents, Mainland Travel Permit for Taiwan Residents, etc. • If you have any queries, please contact Retail Banking Service Hotline:400 888 8083 or Priority Banking Service Hotline:400 888 8322. 			

More Staff offers (25 Mar, 2016 – 29 Apr, 2016)

Debit Card	Credit Card	Online Banking
<p>Free CUP ATM cash withdrawal fee/ Account maintenance fee</p> <ul style="list-style-type: none"> • M22 and above: <ol style="list-style-type: none"> 1. Priority Banking package: Free account maintenance fee (Non staff: RMB150 per month) 2. Platinum Debit Card: Free ATM cash withdrawals at CUP ATMs in China and overseas • M21 and below: <ol style="list-style-type: none"> 1. Personal Banking Privileged Plan: Non account maintenance fee 2. Breeze Banking Debit Card: Free cash withdrawals at CUP ATMs in China and overseas with amount above RMB2,000 	<p>Preferential annual fee</p> <ul style="list-style-type: none"> • Platinum (Zhen Cheng) Cards: Permanent staffs are entitled to a preferential annual fee of RMB800/year (external price RMB2,500/year) • Gold (Zhen Yi) Cards: 0 annual fee in the first year and no annual fee in subsequent years if you spend 10 times a year with it <p>Staff Sharing Month Share in Friends, Join Lucky Draw</p> <p>New CC client reward <u>1st-tier reward:</u> Multiple travelling bag set <u>2nd-tier reward:</u> ITO 24" luggage (valued RMB 1398)</p> <p>Partner reward <u>Shopping rebate:</u></p> <ul style="list-style-type: none"> • 5% rebate for on-line shopping in China with CUP card on Tuesday • Maximum 5% rebate for all shopping overseas <p><u>Consumption reward:</u></p> <ul style="list-style-type: none"> • Reward points for on-line consumption, triple reward points for off-line consumption • Red pack for every consumption 	<p>Fee Waiver</p> <p>Free Domestic RMB Transfer via Online Banking</p> <p>Online banking daily transaction maximum limit</p> <ul style="list-style-type: none"> • Priority Banking: RMB1,000,000 • Personal Banking: RMB100,000 <p>Notes</p> <ul style="list-style-type: none"> • Online view holding reports are open to non staff only • Online CIP can't be opened via SC intranet

Staff Lucky Draw (25 Mar, 2016 – 29 Apr, 2016)

Staff Lucky Draw

Staff who meet the following criteria by 29 Apr 2016, can join Lucky Draw.

Campaign Period: 25 Mar, 2016 00:00 – 29 Apr, 2016 15:00

Criteria: Book TD or CD with tenor of 3 months or above during campaign period, booking value is CNY10K and above (or FCY equivalent), and log in mobile banking during 1 Feb – 29 Apr, 2016.

Lucky Draw Prize:

- 1st Prize CNY3000 JD coupon)X2
- 2nd Prize 2 Starbucks Coffee coupon X100

How to collect the prize: Prize winner list will be announced through internal broadcast by 20 May 2016. All prizes will be released to winners' mobile phone numbers left in SCB by 30 May, 2016.

Terms and conditions

- “The Bank”, “Our Bank” refers to Standard Chartered Bank (China) Limited.
- “Staff” means all staffs excludes labour dispatching staff, interns, retired staff, part-time staff.
- All product offerings are open to staff of Standard Chartered (China) limited only, not transferrable.
- Staff needs to bring his/her staff card to enjoy the product offerings.
- This document is for reference only and does not constitute an offer or solicitation for offer of any services or products. Please refer to the specific service or product terms and conditions for detailed information of such services or products.
- The principal protected investment product has risks with floating return. Based on the contract, the principal is protected but not provide guarantee for the income.
- This non-principal protected investment product has high risks with floating return. You may suffer significant loss of principal due to market fluctuation. Investors should fully understand the investment risks and act prudently in making the investment decision.
- As the sales agent for insurance companies, SCB China will not provide guarantee for any insurance product sold by it on agency basis given the legal relationship of insurance product is between you and the relevant insurance company. Please refer to respective insurance term sheet for detailed insurance product features and insurance policy.
- The Chinese version shall prevail in case of a discrepancy between the English version and Chinese version.