

Notice of Change
in relation to Minimum Relationship Balance Requirement
for clients with mortgage account opened on or after 1 October 2017

With effect from 1 October 2017 (“Effective Date”), there will be changes made to the “Service Charges – An Easy guide to banking fees” relating to the minimum relationship balance requirement (“Requirement”) for Priority Banking and Premium clients with mortgage account opened on or after 1 October 2017.

Changes made to the relationship banking plans section of “Service Charges - An Easy guide to banking fees”

Revised contents are underlined and deleted contents are marked with strikethrough lines:

Relationship Banking Plan	Client type	Original Requirement	Revised Requirement
Priority Banking	Standard	HK\$1,000,000 or equivalent	HK\$1,000,000 or equivalent
	Clients with mortgage account ¹ opened on or after 1 October 2017	HK\$0 or equivalent (For mortgage drawdown amount of HK\$4,000,000 or above)	HK\$0 or equivalent (For mortgage outstanding amount of HK\$4,000,000 or above)
	Clients with payroll account ² opened on or after 1 January 2017	HK\$1,000,000 or equivalent	HK\$1,000,000 or equivalent
Premium programme	Standard	HK\$200,000 or equivalent	HK\$200,000 or equivalent
	Clients with mortgage account ¹ opened on or after 1 October 2017	HK\$200,000 or equivalent (For mortgage drawdown amount below HK\$1,500,000)	HK\$200,000 or equivalent (For mortgage outstanding amount below HK\$1,500,000)
		HK\$0 or equivalent (For mortgage drawdown amount of HK\$1,500,000 or above)	HK\$0 or equivalent (For mortgage outstanding amount of HK\$1,500,000 or above)
Clients with payroll account ² opened on or after 1 January 2017	HK\$200,000 or equivalent	HK\$200,000 or equivalent	

Note: ¹ First 2 years quarterly maintenance fee of Priority Banking or Premium programme will be waived for mortgage clients (borrower or co-borrower) with mortgage account opened on or after 1 October 2017. ² For Payroll clients who are entitled to the maintenance fee waiver upon signing up Priority Banking or Premium programme, the above Requirement applies after the waiver period.

	Original	Revised
Remarks	<ul style="list-style-type: none"> Starting from 1 January 2017, Priority Banking customers with payroll account opened on or before 31 December 2016 will be able to enjoy the quarterly maintenance fee waiver if having Minimum Relationship Balance at HKD500,000 or above. Starting from 1 January 2017, Priority Banking customers with mortgage account (drawdown amount of below HKD4,000,000) opened during 7 September 2010 to 31 December 2016 will be able to enjoy the quarterly maintenance fee waiver if having Minimum Relationship Balance at HKD500,000 or above Starting from 1 March 2011, Priority / Premium customers with mortgage account (any drawdown amount) opened before 6 September 2010 will be able to enjoy the quarterly maintenance fee waiver. If Priority / Premium customers cancel their mortgage account with the Bank, their Minimum Relationship Balance Requirement will have to be HKD1,000,000 / HKD200,000 or above in order to enjoy the quarterly maintenance fee waiver. 	<ul style="list-style-type: none"> Starting from 1 October 2017, quarterly maintenance fee will be waived for Premium clients with mortgage account (drawdown amount HKD1,500,000 or above) opened on or before 30 September 2017. Starting from 1 October 2017, quarterly maintenance fee will be waived for Priority Banking clients with mortgage account (drawdown amount HKD4,000,000 or above) opened during 7 September 2010 to 30 September 2017. Starting from 1 October 2017, quarterly maintenance fee will be waived for Priority Banking clients with mortgage account (outstanding amount of below HKD4,000,000) opened on or after 1 January 2017 and Minimum Relationship Balance maintained at HKD1,000,000 or above. Starting from 1 January 2017, quarterly maintenance fee will be waived for Priority Banking customers clients with payroll account opened on or before 31 December 2016 will be able to enjoy the quarterly maintenance fee waiver if having and Minimum Relationship Balance maintained at HKD500,000 or above. Starting from 1 January 2017, quarterly maintenance fee will be waived for Priority Banking customers clients with mortgage account (drawdown amount of below HKD4,000,000) opened during 7 September 2010 to 31 December 2016 will be able to enjoy the quarterly maintenance fee waiver if having and Minimum Relationship Balance maintained at HKD500,000 or above. Starting from 1 March 2011, quarterly maintenance fee will be waived for Priority Banking / Premium customers clients with mortgage account (any drawdown amount) opened on or before 6 September 2010 will be able to enjoy the quarterly maintenance fee waiver. If Priority Banking / Premium customers clients cancel their mortgage account with the Bank, the quarterly maintenance fee will be waived if they fulfilled their Minimum Relationship Balance Requirement will have to be at HKD1,000,000 / HKD200,000 or above in order to enjoy the quarterly maintenance fee waiver.

You may visit any of our branches or our website at www.sc.com/hk to obtain a copy of the revised Service Charges – An easy guide to banking fees on or after the Effective Date.

The above changes shall be binding on you if you retain or continue using Priority Banking or Premium programme after the Effective Date. If you do not wish to accept the above changes, please refer to the applicable terms and conditions and let us know. We may however not be able to continue providing Priority Banking or Premium programme services to you if the above changes are not accepted.

For enquiry, please call our 24-hour Customer Service Hotline at 2886 8868.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

更改通知

有關客戶於2017年10月1日或以後開立樓宇按揭戶口之最低總結餘要求

由2017年10月1日起（「生效日」），於「服務收費 - 銀行服務收費一覽表」內，有關客戶於2017年10月1日或以後開立樓宇按揭戶口之「優先理財」及「Premium理財」的最低總結餘要求（「要求」）將作出修訂。

「服務收費 - 銀行服務收費一覽表」內綜合理財服務部分之修訂

修訂之內容已用底線標記，而刪除之內容則用刪除線標記：

綜合理財服務	客戶類別	修訂前之要求	修訂後之要求
「優先理財」	一般客戶	港幣100萬元或等值	港幣100萬元或等值
	於2017年10月1日或之後開立樓宇按揭戶口 ¹ 之客戶	港幣0元或等值 (適用於按揭貸款提取額達港幣400萬元或以上)	港幣0元或等值 (適用於 <u>未償還</u> 按揭貸款額達港幣400萬元或以上)
	於2017年1月1日或之後開立出糧戶口 ² 之客戶	港幣100萬元或等值	港幣100萬元或等值
「Premium理財」	一般客戶	港幣20萬元或等值	港幣20萬元或等值
	於2017年10月1日或之後開立樓宇按揭戶口 ¹ 之客戶	港幣20萬元或等值 (適用於按揭貸款提取額少於港幣150萬元)	港幣20萬元或等值 (適用於 <u>未償還</u> 按揭貸款額少於港幣150萬元)
		港幣0元或等值 (適用於按揭貸款提取額達港幣150萬元或以上)	港幣0元或等值 (適用於 <u>未償還</u> 按揭貸款額達港幣150萬元或以上)
於2017年1月1日或之後開立出糧戶口 ² 之客戶	港幣20萬元或等值	港幣20萬元或等值	

備註：¹於2017年10月1日或之後開立樓宇按揭戶口之客戶（貸款人或聯名貸款人），其「優先理財」或「Premium理財」之首2年季度服務費將獲得豁免。²持有出糧戶口並於開立「優先理財」或「Premium理財」時享有服務費豁免優惠之客戶，以上要求將於服務費豁免期後適用。

	修訂前	修訂後
備註	<ul style="list-style-type: none"> 由2017年1月1日起，於2016年12月31日或之前持有出糧戶口，而其最低總結餘要求達港幣50萬元或以上之「優先理財」客戶，可享季度服務費豁免優惠。 由2017年1月1日起，於2010年9月7日至2016年12月31日期間持有樓宇按揭戶口（適用於按揭貸款提取額少於港幣400萬元），而其最低總結餘要求達港幣50萬元或以上之「優先理財」客戶，可享季度服務費豁免優惠。 由2011年3月1日起，於2010年9月6日前持有樓宇按揭戶口（適用於任何按揭貸款提取額）之「優先理財」/「Premium理財」客戶，可享季度服務費豁免優惠。 若「優先理財」/「Premium理財」客戶取消其於本行之樓宇按揭戶口，其最低總結餘要求必須達港幣100萬元 / 20萬元或以上，以享有季度服務費豁免優惠。 	<ul style="list-style-type: none"> 由2017年10月1日起，於2017年9月30日或之前開立樓宇按揭戶口（適用於按揭貸款提取額達港幣150萬元或以上）之「Premium理財」客戶，可享季度服務費豁免優惠。 由2017年10月1日起，於2010年9月7日至2017年9月30日期間開立樓宇按揭戶口（適用於按揭貸款提取額達港幣400萬元或以上）之「優先理財」客戶，可享季度服務費豁免優惠。 由2017年10月1日起，於2017年1月1日或以後開立之樓宇按揭戶口（適用於按揭未償還貸款額少於港幣400萬元），而其最低總結餘達港幣100萬元或以上之「優先理財」客戶，可享季度服務費豁免優惠。 由2017年1月1日起，於2016年12月31日或之前持有開立出糧戶口，而其最低總結餘要求達港幣50萬元或以上之「優先理財」客戶，可享季度服務費豁免優惠。 由2017年1月1日起，於2010年9月7日至2016年12月31日期間持有開立樓宇按揭戶口（適用於按揭貸款提取額少於港幣400萬元），而其最低總結餘要求達港幣50萬元或以上之「優先理財」客戶，可享季度服務費豁免優惠。 由2011年3月1日起，於2010年9月6日或之前持有開立樓宇按揭戶口（適用於任何按揭貸款提取額）之「優先理財」/「Premium理財」客戶，可享季度服務費豁免優惠。 若「優先理財」/「Premium理財」客戶取消其於本行之樓宇按揭戶口，其最低總結餘要求必須達港幣100萬元 / 20萬元或以上，以享有季度服務費豁免優惠。

閣下可於生效日期起至本行任何一間分行或網頁 www.sc.com/hk，索取新修訂之「服務收費 - 銀行服務收費一覽表」。

若閣下於生效日期後保持或繼續使用「優先理財」或「Premium理財」服務，則上述修訂將對閣下具有約束力。若閣下不願接受上述修訂，請參閱適用之條款及細則並告知本行。若閣下不接受上述修訂，本行可能無法繼續為閣下提供「優先理財」或「Premium理財」服務。

如需查詢，請致電本行24小時客戶服務熱線2886 8868。

英文與中文版本之間如有歧義，概以英文版本為準。

渣打銀行（香港）有限公司
2017年8月

由渣打銀行（香港）有限公司刊發