

New Clients Can Enjoy

Up to **21,000**
Asia Miles¹
+
HK\$400 Cash Rebate

OR

Up to
HK\$2,500
Cash Rebate

Standard
Chartered



From 1 October 2015 to 31 December 2015 (both dates inclusive), upon successfully signing up for Personal Banking Privileged Plan, you can enjoy the following fabulous privileges:

Privilege	Asia Miles ¹ + Cash Rebate		Cash Rebate
Privilege 1 New Funds Growth Offer	Up to ▲6,000	OR	Up to HK\$600
Privilege 2 Standard Chartered executive Credit Card Welcome Offer	HK\$400 or Other Welcome Offers[#]		HK\$400 or Other Welcome Offers[#]
Privilege 3 Personal Banking Privileged Plan Member-Get-Member Offer	Up to ▲5,000 per successful referral to referrer		Up to HK\$500 per successful referral to referrer
Privilege 4 Salary BonusPack Offer	Up to ▲10,000		Up to HK\$1,000
Total Value:	Up to ▲21,000 + HK\$400		Up to HK\$2,500

The above example is for reference only. Assuming Client has successfully signed up for Personal Banking Privileged Plan, applied for Standard Chartered executive Credit Card, signed up for Salary BonusPack and referred friends to become Personal Banking Privileged Plan new Client and is eligible for all the above offers with all conditions fulfilled.

[#] For Welcome Offers of Standard Chartered executive Credit Card, please refer to the "Important Information and Terms and Conditions for Application of Standard Chartered Credit Card" for details.

Terms and Conditions apply. For details, please refer to the enclosed Terms and Conditions and Risk Disclosure Statements.

Enquiry Hotline: 2886 8877

sc.com/hk

Here for good

Privilege 1 Up to **HK\$600** Cash Rebate or **6,000** Asia Miles¹ for New Funds Growth

New Funds Growth Amount	Cash Rebate or Asia Miles ¹
HK\$500,000 or above	HK\$600 or ▲6,000
HK\$200,000 – HK\$499,999	HK\$400 or ▲4,000
Less than HK\$200,000	HK\$200 or ▲2,000

Privilege 2 **HK\$400** Cash Rebate or **Other Welcome Offers** for Successful Application for Standard Chartered executive Credit Card

New Credit Card Client² who successfully applies for the Principal Card of Standard Chartered executive Credit Card³ will enjoy **HK\$400** Cash Rebate or **Other Welcome Offers** upon accumulating eligible transactions of HK\$5,000 or above for the first 2 months from the date of card issuance.

Privilege 3 Personal Banking Privileged Plan Member-Get-Member Offer

Refer your friends to become our Personal Banking Privileged Plan new Clients to earn up to **HK\$500** Cash Rebate or **5,000** Asia Miles¹ for each successful referral.

Total Number of Successful Referral(s) during the Promotion Period	Cash Rebate or Asia Miles ¹
1	HK\$300 or ▲3,000 each
2	HK\$400 or ▲4,000 each
3 or more	HK\$500 or ▲5,000 each

Privilege 4 **Salary BonusPack Offer**

Upon successfully signing up for Salary BonusPack, you can enjoy:

• Bonus Payroll Account Welcome Offer⁴ –
Up to **HK\$400** Cash Rebate or **4,000** Asia Miles Offer¹

Monthly Salary Range	Cash Rebate or Asia Miles ¹
HK\$50,000 – HK\$79,999	HK\$400 or ▲4,000
HK\$20,000 – HK\$49,999	HK\$300 or ▲3,000

• Autopay Bill Payment Services Set Up Welcome Offer⁵ –
Up to **HK\$600** Cash Rebate or **6,000** Asia Miles Offer¹

Number of Autopay Bill Payment Services Successfully Set Up	1	2	3	4	5 or above
Asia Miles ¹	▲1,000	▲2,000	▲3,000	▲4,000	▲5,000 + Extra ▲1,000
OR					
Cash Rebate (HK\$)	\$100	\$200	\$300	\$400	\$500 + Extra \$100

Act now to experience the new levels of banking experience with 4-quarter maintenance fee waiver⁶ and register online to reserve the Asia Miles Reward¹!

¹ Eligible Client must submit accurate Asia Miles membership information via online registration form at sc.com/hk within 2 weeks after the sign up of designated banking service(s). Asia Miles will be credited directly to the Eligible Client's Asia Miles account.

² New Credit Card Clients are applicants who currently do not hold and in the past 6 months have not cancelled any Principal Card of Standard Chartered Credit Card or MANHATTAN Credit Card from the time of Credit Card approval.

³ Annualised Percentage Rate ("APR") for retail purchase is **33.41%**; annual fee is **HK\$250**. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.

⁴ Eligible Client must use the Bonus Payroll Account for auto-payroll services with the Bank within the first 2 months since the opening date of the Bonus Payroll Account. For details, please refer to the Terms and Conditions as set out separately on the Salary BonusPack leaflet.

⁵ Eligible Client must set up Autopay Bill Payment Services within the first 2 months since the opening date of the Bonus Payroll Account, and must have at least 1 transaction for each Autopay Bill Payment Services set up within 3 months since the opening date of Bonus Payroll Account.

⁶ If the average daily Relationship Balance of the Client within the quarter falls below HK\$200,000, a maintenance fee of **HK\$360** 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 at our website sc.com/hk. For details of maintenance fee waiver, please refer to the Promotion Terms and Conditions for Personal Banking Privileged Plan.

Issued by Standard Chartered Bank (Hong Kong) Limited

Promotion Terms and Conditions for Personal Banking Privileged Plan

- A. General Terms and Conditions

1. The promotion period is from 1 October 2015 to 31 December 2015, both dates inclusive (the “**Promotion Period**”). The promotion consists of offers as set out in Sections B-G (each an “**Offer**”, collectively “**Offers**”)

2. Client will be entitled to the offers as specified under Sections B, C and G below only once during the Promotion Period. If clients use or set up the relevant banking service account under joint name status, only the Primary Account Holder will be eligible to enjoy the offer(s).

3. If the client is entitled to the following offers in conjunction with other promotional offers, Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right to grant the client one of or part of the entitled offers.

4. The Offers under Sections B and C are applicable only to client who has not been a Personal Banking Privileged Plan (formerly known as Preferred Banking) or Priority Banking client in the preceding 12 months from the date of Personal Banking Privileged Plan sign-up.

5. If the relevant account balance is denominated in foreign currency, the Bank’s exchange rate as of last calendar day of the month will be adopted for converting the balance of the relevant account from the foreign currency to Hong Kong Dollar (“**HKD**”) equivalent, which will then be used to calculate the Cash Rebate amount entitlement.

6. **Client’s subscription for Personal Banking Privileged Plan and the relevant banking products and services mentioned under Clause 1(a) of Section B must remain valid at the time of the Cash Rebate, Reward or Coupon is credited or delivered to the client under the Offers below. Otherwise, the Cash Rebate, Reward or Coupon under the relevant Offer(s) will be forfeited absolutely and not be provided to the client through any other means.**

7. Terms and Conditions of relevant Asia Miles Program apply for redemption and/or use of Asia Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify clients of any changes or latest announcements of Asia Miles. Clients understand and accept that the Bank is not supplier of the redeemed items (including Asia Miles). The Bank shall bear no liability relating to any aspect of the Asia Miles and/or redeemed items, including without limitation, their quality, the supply, the descriptions provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles and/or redeemed items provided by the supplier, its employees, officers or agents.

8. Each of the banking products or services set out in the Terms and Conditions is subject to respective eligibility, application process and product Terms and Conditions. For further details, please refer to the Bank’s staff for assistance.

9. The deposit and balance maintenance requirements mentioned in these Terms and Conditions are part of a promotional offer for Gift, Cash Rebate or Fee Waiver (as the case may be). They are not mandatory requirements which must be met before a client may apply and be granted any banking product or service. Any one of our products or services may be applied and be granted independently.

10. The Bank reserves the right to determine the calculation methods applied under the Offers (including in ascertaining the amount of any applicable balance requirement) and verify the client’s transaction record in considering the client’s eligibility for the Offers. In case of any disputes, the Bank’s decision shall be final and binding.

11. The Bank reserves the right to vary, amend or terminate any of the following Offer(s) and to modify any of the Terms and Conditions below from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.

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

B. First 4-quarter Maintenance Fee Waiver Offer (the “Fee Waiver Offer”)

1. To enjoy the Fee Waiver Offer, client must sign up for Personal Banking Privileged Plan during Promotion Period and fulfil all the requirements below (“**Eligible Client**”):

a) Taking up or holding HKD Savings Account, HKD Current Account (or any Foreign Currency Savings Account), Standard Chartered executive Credit Card, Standard Chartered ATM Card, and Online Banking Services (or Phone Banking Services) upon Personal Banking Privileged Plan sign-up. Client must complete the registration of Online Banking Services or use the Phone Banking Services at least once within 2 weeks from the date of signing up for Personal Banking Privileged Plan ; and

b) Meet the entry Relationship Balance (see Important Notes below) requirement within 2 weeks from the date of signing up for Personal Banking Privileged Plan, as follows:

Client Type	Entry Relationship Balance Requirement
Payroll# client with monthly salary HK\$20,000 or above	Waived
Mortgage client with loan drawdown amount of HK\$1.5 million or above	
Client has Securities Account with the Bank	HK\$50,000
Payroll# client with monthly salary below HK\$20,000	HK\$100,000
Mortgage client with loan drawdown amount below HK\$1.5 million	HK\$200,000
Client has neither payroll nor mortgage with the Bank	

New payroll client is required to start using the auto-payroll services with the Bank within 2 months from the Personal Banking Privileged Plan sign-up.

2. Eligible Client is required to maintain the Relationship Balance from the date of Personal Banking Privileged Plan sign-up, until the designated date specified below in order to enjoy the Fee Waiver Offer:

Personal Banking Privileged Plan sign-up date (Both dates inclusive)	Designated Date (Inclusive)
1-31 October 2015	31 January 2016
1-30 November 2015	29 February 2016
1-31 December 2015	31 March 2016

3. If the average daily Relationship Balance of the Client within the quarter falls below HK\$200,000 after the expiry of the maintenance fee waiver period under the Fee Waiver Offer, a maintenance fee of **HK\$360** 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 at our website sc.com/hk.

The Minimum Relationship Balance requirement is as follows:

Client Type	Minimum Relationship Balance Requirement
Client with mortgage loan drawdown amount of HK\$1.5 million or above	Waived
Client with mortgage loan drawdown amount of below HK\$1.5 million	
Payroll client with any payroll amount	HK\$200,000
Client has neither payroll nor mortgage with the Bank	

C. Terms and Conditions for New Funds Growth Offer (“New Funds Growth Offer”) – Privilege 1

1. Subject to the conditions below, New Funds Growth Offer will be given to Eligible Client (as defined in Clause 1 of Section B) in the form of Cash Rebate or Asia Miles as per table shown below according to the New Funds Growth Amount (as defined in Clause 2 of Section C) the Eligible Client may procure during the Promotion Period as compared to the Eligible Client’s Total Balance (see Important Notes below) at the Bank as of 31 August 2015:

New Funds Growth Amount (benchmark against the Total Balance as of 31 August 2015)	Cash Rebate or Asia Miles
HK\$500,000 or above	HK\$600 or 6,000 miles
HK\$200,000 – HK\$499,999	HK\$400 or 4,000 miles
Less than HK\$200,000	HK\$200 or 2,000 miles

2. Eligible Client has to deposit the new funds to the Bank within 2 weeks upon Personal Banking Privileged Plan sign-up (by cash, cheque/cashier’s order, inward CHATS, telegraphic transfer from other banks excluding any transfer of funds from any accounts within the Bank) to grow the Eligible Client’s Total Balance at the Bank (including the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder) (“**New Funds**”). Any amount of New Funds deposited by the Eligible Client as shown in excess of the Eligible Client’s Total Balance at the Bank as of 31 August 2015 shall be considered the “**New Funds Growth Amount**”. For client who did not hold any account with the Bank on 31 August 2015, his/her Total Balance on such date will be treated as zero. To check the amount of Total Balance as of 31 August 2015, please contact the Bank’s staff.

3. Eligible Client is required to maintain the new Total Balance (including the New Funds Growth Amount) until the designated date as stated in Clause 2 of Section B under these Terms and Conditions in order to be eligible for the New Funds Growth Offer. **If not, the Bank reserves the right to cancel or forfeit absolutely the entitlements under the New Funds Growth Offer.**

4. If Eligible Client chooses Cash Rebate as New Funds Growth Offer, the Bank will credit the relevant amount of Cash Rebate, if any, to the HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) under Eligible Client’s personal name as Primary Account Holder with the Bank in the following sequence: **i) Integrated Deposits Account; ii) Current Account; iii) Statement Savings Account and; iv) Passbook Savings Account by June 2016.** If Eligible Client has no valid HKD deposit account, the Bank will credit to Eligible Client’s USD deposit account as above sequence. For joint name account, only if the Eligible Client is the Primary Account Holder. If Eligible Client has more than one account under same account type, the Bank will select any one of the deposit accounts for the crediting at its discretions with the latest account opening date. Notification Letter will be mailed to the Eligible Client upon successful crediting of Cash Rebate.

5. If Eligible Client chooses Asia Miles as New Funds Growth Offer, Eligible Client must have an existing Asia Miles Membership Account or set up an Asia Miles Membership Account for the entitlement of Asia Miles Reward. Eligible Client must have successfully registered online within 2 weeks from the date of Personal Banking Privileged Plan sign-up with valid Asia Miles membership in the name of the Eligible Client at the Bank’s website at sc.com/hk to enjoy the relevant Asia Miles. Successful registration cannot be cancelled. The Bank will forward the relevant information, including valid Asia Miles membership number and English full name of the Eligible Client, as well as the entitled miles, if any, to Asia Miles **by June 2016**. Asia Miles will be credited into relevant account within 4 to 6 weeks thereafter. In case of information submitted is incorrect or insufficient as considered by the Bank, Cash Rebate will be made available in replacement of Asia Miles Reward to Eligible Client, and will be credited to Eligible Client’s HKD deposit account (according to the sequence as stated in Clause 4 of Section C) with related Terms and Conditions fulfilled **by July 2016** as the New Funds Growth Offer. For avoidance of doubt, Terms and Conditions of Asia Miles shall apply for mileage redemptions. For details, please visit www.asiamiles.com.

6. **If client terminates Personal Banking Privileged Plan within 12 months from the date of sign-up, the Bank**

reserves the right to charge the relevant client who has received the offer for the amount equivalent to the value of the New Funds Growth Offer as administration fee and debit the same from any of the client’s account with the Bank without prior notice.

D. Terms and Conditions for Standard Chartered executive Credit Card Welcome Offer – Privilege 2

1. The Credit Card Welcome Offer (the “**Cash Rebate**”) is applicable to applicants who are New Credit Card Clients and have submitted the application form during the Promotion Period and successfully applied for the Principal Card of Standard Chartered executive Credit Card (the “**Card Account**”).

2. New Credit Card Clients are applicants who currently do not hold and in the past 6 months have not cancelled any Principal Card of Standard Chartered Credit Card or MANHATTAN Credit Card from the time of Credit Card approval.

3. **Each New Credit Card Client will only be entitled to the Cash Rebate once** regardless of the number of approved card applications he/she has made and the number of times the requirements are met on one or more approved Credit Cards within the Promotion Period. The Bank reserves the right of final decision to the New Credit Card Client entitlement of Cash Rebate.

4. To be eligible for Cash Rebate or other Welcome Offers, New Credit Card Clients have to accumulate a total of HK\$5,000 or above eligible transactions (“**Eligible Transactions**” as defined in Clause 7 below) within the first 2 months from the date of Credit Card issuance.

5. New Credit Card Clients who meet the requirements and are entitled to the Cash Rebate will be credited with the above Cash Rebate to the respective Card Account within 5 months from the date of card issuance. The respective Card Account must be valid, non-delinquent and in good financial standing when the Cash Rebate is credited. If the Card Account is voluntarily/ involuntarily closed, all Cash Rebates, unused or not yet credited to the account will be immediately forfeited upon account closure.

6. Redemption letter of other welcome offers will be sent to eligible cardholders who meet the requirements and are entitled to this welcome offer, where applicable, within 5 months from the date of card issuance of the Eligible Card. Upon receiving the redemption letter, eligible cardholders can redeem the welcome offer by presenting the original copy of redemption letter and the Eligible Cards at the designated redemption centres. Details of the redemption procedures will be set out in the redemption letter.

7. Eligible Transactions are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase but do not include without limitation cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, unposted/cancelled/ refunded/falsified/unauthorized transactions.

8. In the event that any Cash Rebate has been credited to the account but subsequently, the transaction(s) that form(s) part of or all the Cash Rebate is cancelled or refunded, without prior notice to the New Credit Card Client, the Bank has the right to debit the Cash Rebate as an administration fee from the New Credit Card Client’s Card Account.

9. **New Credit Card Clients are required to keep the relevant original Credit Card sales slips or online purchase records for inspection and in case of disputes, for investigation by the Bank. All sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned to the New Credit Card Client.**

10. **If any New Credit Card Client, who has received the Cash Rebate, cancels the Card within one year from the date of card issuance, the Bank reserves the right to charge the New Credit Card Client an administration cost of HK\$500 for card cancellation.**

11. The Cash Rebate is not transferable, returnable or redeemable for cash.

12. Employees of the Bank **are not eligible for the Cash Rebate.**

E. Key Important Notes for Standard Chartered executive Credit Card Application

1. Clients of Standard Chartered executive Credit Card will be entitled to annual fee waiver as long as they are maintaining Personal Banking Privileged Plan with the Bank. Otherwise, the Bank will charge an annual fee of **HK\$250** on annual basis.

2. The Annualised Percentage Rates (“APR”) for Standard Chartered executive Credit Card are **33.41% (0.086%** per day) for retail purchases and **36.54% (0.086%** per day) for cash advance when Credit Card account is opened and it will be reviewed from time to time. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. APR is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). For details of Credit Card service fees and charges, it is available on the Bank’s website at sc.com/hk.

3. The approval of the Credit Card is subject to the final decision of the Bank.

4. The Bank will obtain a credit report on the client and any of its sureties from a credit reference agency in considering any application for credit. In the event the client or any of its sureties wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.

5. The Bank reserves the right to request the applicant to provide supporting document(s) for Credit Card approval purpose. The Bank reserves the right to offer an alternative type of Standard Chartered Credit Card instead of the Card clients apply, if relevant requirement(s) is/are not met.

6. If clients apply for multiple Credit Cards in the application form and the Bank rejects any one of the applications made, the Bank reserves the right to cease processing the remaining applications without further notice.

F. Terms and Conditions for Personal Banking Privileged Plan Member-Get-Member Offer – Privilege 3

Please refer to the Terms and Conditions as set out separately on the related promotion material of Member-Get-Member Referral Program.

G. Terms and Conditions for Salary BonusPack Offer – Privilege 4

For details, please refer to the Terms and Conditions as set out separately on the Salary BonusPack leaflet.

Risk Disclosure Statements and Important Notes:

Risk Disclosure Statement:

Investment involves risks. The prices of securities fluctuate, sometimes dramatically and may become valueless. Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives and risk tolerance level, and read the Terms and Conditions of relevant Securities Services before making any investment decision.

Notes:

• This leaflet does not constitute any offer, invitation or recommendation to any person to enter into any transaction described therein or any similar transaction, nor does it constitute any prediction of likely future price movements.

• Investor(s) should not only base on this leaflet to make investment decisions.

• This leaflet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Important Notes:

• Extract from the Bank’s Service Charges Booklets: Personal Banking Privileged Plan Clients – “Relationship Balance” includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered Credit Cards^ and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts.

^ Standard Chartered credit cards refer to Standard Chartered Credit Card, Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) and Standard Chartered co-branded Credit Card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.

• “Total Balance” includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance of the primary account holders under the Bank’s personal account.

Issued by Standard Chartered Bank (Hong Kong) Limited

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