Marathon Savings Account Promotion Important Notes and Terms and Conditions

You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Marathon Savings Account Promotion ("Promotion"). You must read it in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement. 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.

Meaning of words

Other than the defined terms here or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which define key words used in this document. For instance, please note: you means the person named as the “applicant” in the application. If there is more than one, you means each person separately as well as every 2 or more of them jointly. We (without limiting the meaning defined in Client Terms (formerly known as Customer Terms) or Bank means Standard Chartered Bank (Hong Kong) Limited for this application.

Important Notes

1. Marathon Savings Account is available in Hong Kong Dollar ("HKD Marathon Savings Account") only during the Promotion Period (as defined in Clause 1 of Section B). HKD Marathon Savings Account is a Hong Kong Dollar Statement Savings Account. It will be shown as a general Hong Kong Dollar Statement Savings Account on the monthly statement.
2. The minimum opening balance of the Marathon Savings Account is HK$100,000 or equivalent for each Marathon Savings Account.
3. Apart from the initial deposit during opening of the Marathon Savings Account, further deposit to the Marathon Savings Account by all and any means are not allowed on or before 31 January 2016, except deposit of Initial Public Offering ("IPO") refunded cheques drawn payable to the account holder (applicable to HKD Marathon Savings Account only). Deposit to the HKD Marathon Savings Account for IPO refunded cheques can be made over-the-counter(s) at the Bank or by depositing the cheque via the Bank’s cheque collection boxes. Clients have to write “Marathon Savings Account” and the account number on the back of the cheque before putting the IPO refunded cheque into the Bank’s cheque collection boxes. In normal cases, if the IPO refunded cheque is lodged into the Bank’s cheque collection boxes before the clearing cut-off time, the cheque will be credited to the HKD Marathon Savings Account on the next working day. After the Bonus Period (as defined in Clause 2 of Section B), deposit will be accepted again. The HKD Marathon Savings Account will be operated and treated in the same way as a general Hong Kong Dollar Statement Savings Account.
4. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us (including but not limited to the Marathon Savings Account and our Banking Plans (i.e. Priority Banking, Personal Banking Privileged Plan or Easy Banking) as defined in the Terms and Conditions applicable to Priority Banking, Personal Banking Privileged Plan and Easy Banking), or to decline your application in its entirety or of each such products and services in them without given you any reason for doing so.
5. Without limiting the above, our “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data” (the “Notice”, which is available to you at any of our branches and/or on our website at www.sc.com/hk) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.

6. We reserve the right to amend the important notes, terms and conditions or any other contents here at any time. Any benefit, promotional offer or welcome gift for successful account opening is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any dispute, our decision shall be final and conclusive.

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

Terms and Conditions relating to the Marathon Savings Account Promotion (“Promotion”)

A. General Terms and Conditions for Preferential Savings Rate Offers for Marathon Savings Account

1. The below Marathon Savings Account related offers are only applicable to our Banking Plan clients who open the Marathon Savings Account with New Funds (as defined in Clause 2 of Section A) during the period between 2 October 2015 and 31 October 2015, both dates inclusive (“Account Sign Up Period”).

2. In respect of opening a new HKD Marathon Savings Account under the Promotion, New Funds refer to the net growth in the client’s total deposit balance of all designated HKD saving and current accounts with the Bank as at the opening date of such new account, when compared with the client’s total balance of all such designated deposit accounts as at 30 September 2015. Such deposit balance shall take into account the balance under any savings sub-account and current sub-account under an Integrated Deposits Account, but exclude the balance under any time deposits (including any funds transferred into any savings account upon maturity) and any joint name account of which the client is not the primary account holder.

3. Employees of the Bank are not eligible to open HKD Marathon Savings Account and not entitle to preferential savings rate under the Promotion.

4. The Bank has the sole and final discretion to determine and amend the end date of the Promotion Period/Account Sign Up Period without prior notice. Quota is limited and on a first-come-first-served basis. For the avoidance of doubt, the deposit balance of Marathon Savings Account will not be counted in the total balance of designated deposit accounts for entitlement of the relevant gifts (if applicable) under 2015 “My Dream Account” Promotion. For details of “My Dream Account” Promotion, please refer to “My Dream Account” promotional leaflet and terms and conditions or contact our branch staff.

5. The Promotion is applicable to clients with Easy Banking or above. If the average daily Relationship Balance of the Easy Banking Client within the quarter falls below HKD10,000, a maintenance fee of HKD120 will be charged for the quarter. For details, please refer to the Services Charges booklet.
B. Terms and Conditions for Preferential Savings Interest Rate Offer for Marathon Savings Account

1. The Promotion is valid from 2 October 2015 to 31 January 2016 (both dates inclusive) (“Promotion Period”). To be eligible for the preferential savings interest rate for the respective phases as set out in Clause 2 of Section B below, the following requirements must be fulfilled:

(a) Being clients with Banking Plan (i.e. Priority Banking, Personal Banking Privileged Plan or Easy Banking)
(b) Sign-up for Marathon Savings Account during the Account Sign Up Period as stipulated in Clause 1 of Section A
(c) Deposit New Funds to Marathon Savings Account on the account opening date

2. Subject to Clause 3 of Section B below, during the period between the opening date of the Marathon Savings Account and 31 January 2016 (“Bonus Period”), the Marathon Savings Account opened during the Account Sign Up Period will be entitled to a preferential savings interest rate as follows:

<table>
<thead>
<tr>
<th>Bonus Period</th>
<th>Preferential Savings Interest Rate (per annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marathon Savings Account</td>
<td></td>
</tr>
<tr>
<td>Phase 1: Opening date of the Marathon Savings Account to 30 Nov 2015, both dates inclusive</td>
<td>0.5%</td>
</tr>
<tr>
<td>Phase 2: 1 Dec to 31 Dec 2015, both dates inclusive</td>
<td>1.0%</td>
</tr>
<tr>
<td>Phase 3: 1 Jan to 31 Jan 2016, both dates inclusive</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

3. The preferential savings interest rates as stipulated in Clause 2 of Section B are for reference only and are not guaranteed. Preferential savings interest rates are subject to change from time to time and at our sole and absolute discretion. The prevailing preferential savings interest rate can be obtained from any of our branches or from the Bank’s website www.sc.com/hk. After the Bonus Period, the Bank’s prevailing savings interest rates will apply to the relevant account.

4. Interest of the HKD Marathon Savings Account during the Bonus Period will be calculated based on the total deposit balance of the HKD Marathon Savings Account and the relevant preferential savings interest rate as stipulated in Clause 2 of Section B, and will be compounded daily on a 365-day or 366-day basis (for leap year).

C. Terms and Conditions for Marathon Savings Account Online Promotion Offer of HK$200 Cash Reward (the “Online Offer”)

1. Clients who fulfill ALL of i. to iv. below within the Promotion Period may be eligible for the Online Offer (“Eligible Online Client”):
   i. Submit an Online Application Form for Marathon Savings Account (“Online Application”);
   ii. Successfully open a Marathon Savings Account (“MSA”) and register as Standard Chartered Online Banking client at branch within 2 weeks after Online Application submission;
   iii. Sign up for any Banking Plan (Priority Banking/ Personal Banking Privileged Plan/ Easy Banking);
   iv. Hold a valid Hong Kong Permanent Identity Card

2. Each Eligible Online Client is entitled to the Online Offer once only during the Promotion Period.

3. In the event that Eligible Online Client is also entitled to other prevailing promotional offers or deposit privileges, including but not limited to RMB Preferential Savings Interest Rate, the Standard Chartered Bank (Hong Kong) Limited (the “Bank”) reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion. For avoidance of doubt, client who is eligible
for Integrated Deposits Account ("IDA") Online Promotion Offer 2,000 Miles Reward or IDA Promotion Offer HK$200 Cash Reward during the Promotion Period will not be eligible for this MSA Online Promotion Offer HK$200 Cash Reward.

4. HK$200 Cash Reward is only applicable to new client who does not hold any deposit account, including Savings Account(s), Current Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), with the Bank in preceding 12 months from the date of Online Application submission ("New Client").

5. For a joint named MSA Account, only primary account holder can be entitled to HK$200 Cash Reward.

6. HK$200 Cash Reward will be credited into the HKD deposit account under Eligible Online Client’s personal name as primary account holder with the Bank at the sole discretion of the Bank on or before 29 February 2016 in the following sequence: i) HKD sub-account under IDA; ii) HKD Current Account; iii) HKD Statement Savings Account and; iv) HKD Passbook Savings Account. If clients have no valid HKD deposit account, the Bank will credit to Eligible Online Clients’ USD deposit account as above sequence (For joint name account, only if client has more than one account under same account type).

7. If New Client does not have a valid sole named IDA / HKD or USD Savings Account / HKD or USD Current Account by 31 October 2015, the relevant Cash Reward shall be forfeited absolutely and shall not be paid to the New Client through any other means.

Issued by Standard Chartered Bank (Hong Kong) Limited