

**Important Note:** Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in that investment product 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.



## Employee Banking Program Offers for

For Selected Clients

As you are our selected client (“**Selected Client**”), from **1 April 2016 to 30 June 2016** (“**Promotion Period**”), you can enjoy the following enticing privileges upon fulfilling the relevant requirements:

### Employee Banking Program

Privileges for Eligible Selected Client	
<b>Privilege 1</b> Investment Fund Services Offer <sup>1</sup>	<b>0%</b> subscription fee for subscription transaction
<b>Privilege 2</b> Offer for New-to-Bank Clients – HKD Promotional Savings Interest Rate <sup>2</sup>	<b>1%</b> p.a. for the first <b>3</b> years
<b>Privilege 3</b> Credit Card Welcome Offer <sup>3,4</sup> and Features	Up to <b>2%</b> CashBack <sup>4</sup> and <b>HK\$400</b> Cash Rebate or Other Welcome Offers
<b>Privilege 4</b> Banking Plan Fee Waiver Offer + Instant Coupon Offer	<b>First 4-quarter</b> Maintenance Fee Waiver + <b>HK\$50</b> Cash Coupon for Priority Banking or Personal Banking Privileged Plan or Easy Banking

What’s more, if you successfully sign up for **Bonus Payroll Account** and have auto-payroll transaction performed via this account, subject to fulfilling other requirements, you can enjoy the following privileges which total up to **A\$15,000**:

Privileges	Asia Miles		Cash Rebate
<b>Privilege 5</b> Bonus Payroll Account Welcome Offer <sup>6</sup>	Up to A\$6,000	<b>OR</b>	Up to HK\$600
<b>Privilege 6</b> Banking Plan Offer <sup>7</sup>	Up to A\$3,000		Up to HK\$300
<b>Privilege 7</b> Autopay Bill Payment Set Up Welcome Offer <sup>8</sup>	Up to A\$6,000		Up to HK\$600



<b>Privilege 8</b> <b>Instant Reward</b>	Up to HK\$200 Cash Coupon
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**Privilege 1****Investment Fund Services Offer<sup>1</sup> –  
0% subscription fee**

Selected Clients are entitled to 0% subscription fee for the first day subscription transaction(s) made via Relationship Managers at branches, capped at HKD500,000 or equivalent.

**Privilege 2****1% p.a. HKD Promotional Savings Interest Rate offer for the first  
3 years for New-to-Bank Clients<sup>2</sup>**

New-to-Bank Clients who sign up for HKD statement savings account/Integrated Deposits Account/Bonus Payroll Account and designated banking plan, and apply for Standard Chartered executive platinum Credit Card/Standard Chartered executive Credit Card may enjoy:

Promotional Rate Period	HKD Promotional Savings Interest Rate
First 3 years starting from the date on which the Designated Account was successfully opened	1% p.a. OR the Bank's prevailing interest rate for Ordinary Hong Kong Dollar Savings Account as at the interest calculation date, whichever is higher

**Privilege 3****Irresistible Credit Card Offers**

- **Credit Card Welcome Offer<sup>3</sup>:**

New Credit Card Clients who successfully apply for the Standard Chartered executive platinum Credit Card or Standard Chartered executive Credit Card<sup>5</sup> can enjoy a welcome offer of HK\$400 Cash Rebate or other welcome offer.



**Remarks:** To be eligible for the welcome offer, New Cardholders are required to accumulate Eligible Transactions of HK\$5,000 or above with the newly approved Eligible Card within the first 2 months from the date of issuance of this card. Terms and Conditions apply to the welcome offer. Please refer to the "Important Information and Terms and Conditions for Application of Standard Chartered Credit Card" for details.

- **Up to 2% CashBack<sup>4</sup>:**

Cardholders of Standard Chartered executive platinum Credit Card or Standard Chartered executive Credit Card can enjoy up to 2% CashBack on your credit card spending without a rebate limit all year-round.

**Privilege 4****Banking Plan Fee Waiver Offer + Instant Coupon Offer –  
First 4-quarter fee waiver + HK\$50 Cash Coupon**

Successfully sign up for a HKD statement savings account or Integrated Deposits Account and newly sign up for Priority Banking or Personal Banking Privileged Plan or Easy Banking to enjoy the **first 4-quarter maintenance fee waiver** and an instant reward of HK\$50 cash coupon.

**Privilege 5** **Bonus Payroll Account Welcome Offer<sup>6</sup> –**  
**Up to 6,000 Asia Miles<sup>9</sup> or Up to HK\$600 Cash Rebate**

Selected Client must use the Bonus Payroll Account for our auto-payroll services within the first 2 months since the opening date of the Bonus Payroll Account, and fulfill the monthly payroll requirements.

Monthly Salary Range (HK\$)	\$80,000 or above	\$50,000 to below \$80,000	\$20,000 to below \$50,000	\$5,000 to below \$20,000
<b>Asia Miles Offer</b>	▲6,000	▲4,000	▲3,000	▲1,000
OR				
<b>Cash Rebate Offer (HK\$)</b>	\$600	\$400	\$300	\$100

**Privilege 6** **Banking Plan Offer<sup>7</sup> –**  
**Up to 3,000 Asia Miles<sup>9</sup> or Up to HK\$300 Cash Rebate**

Newly sign up for the banking plan to enjoy the following offers:

- (i) **3,000** Asia Miles or **HK\$300** Cash Rebate for Priority Banking clients;
- (ii) **2,000** Asia Miles or **HK\$200** Cash Rebate for Personal Banking Privileged Plan clients;
- (iii) **Perpetual Maintenance Fee Waiver** for Easy Banking clients.

**Privilege 7** **Autopay Bill Payment Services Set Up Welcome Offer<sup>8</sup> –**  
**Up to 6,000 Asia Miles<sup>9</sup> or Up to HK\$600 Cash Rebate**

Successfully set up the new Autopay Bill Payment Services and you will enjoy the following welcome offer:

Number of Autopay Bill Payment Service Successfully Set Up	5 or above	4	3	2	1
<b>Asia Miles Offer</b>	▲6,000	▲4,000	▲3,000	▲2,000	▲1,000
OR					
<b>Cash Rebate Offer (HK\$)</b>	\$600	\$400	\$300	\$200	\$100

**Privilege 8****Instant Reward –  
Up to HK\$200 Cash Coupon**

Successfully sign up for Bonus Payroll Account and a designated banking plan and you will enjoy an instant reward of up to HK\$200 cash coupon.

<b>Banking Plan</b>	<b>Instant Reward</b>
Priority Banking	<b>HK\$200 Cash Coupon</b>
Personal Banking Privileged Plan	<b>HK\$100 Cash Coupon</b>
Easy Banking	<b>HK\$50 Cash Coupon</b>

**Please bring along the original of the following documents for account opening and credit card application:**

- Identification Document bearing your photograph
- Residential Address Proof Document with your name
- Your Income Proof (if applicable)

**For appointment or details of the promotion, please don't hesitate to contact**

**or visit us for Employee Banking Program sign up at**

EBRM Staff ID:

**Remarks:**

- <sup>1</sup> Selected Client must not hold any Deposit Account or Investment Fund Services Account with the Bank (either in sole name, joint names as primary or secondary account holder, Commercial Banking Clients or Business Banking Clients entities) within the past 12 months prior to sign up for the relevant investment fund services account.
- <sup>2</sup> Only available to Selected Client who has not maintained any deposit account whether in his/her sole name or jointly with others with the Bank in preceding 12 months prior to the commencement date of Promotional Period and opens a HKD statement savings account or Integrated Deposits Account or Bonus Payroll Account and designated banking plan during the Promotion Period, a HKD Promotional Savings Interest Rate of 1% p.a. OR the Bank's prevailing interest rate for Ordinary Hong Kong Dollar Savings Account as at the interest calculation date (whichever is higher) will be offered to such account for the first 3 years from the date on which the account successfully was opened.
- <sup>3</sup> The Credit Card Welcome Offer is only applicable to applicant who currently does not hold in the past 6 months and has not cancelled any Principal Card of Standard Chartered Credit Card or MANHATTAN Credit Card from the date of credit card approval ("New Cardholder").
- <sup>4</sup> Cardholders of Standard Chartered executive platinum Credit Card can enjoy 2% basic CashBack for overseas retail purchases, 1% basic CashBack for local retail purchases and 0.5% basic CashBack for insurance payment. Cardholders of Standard Chartered executive Credit Card can enjoy 0.5% basic CashBack for overseas and local retail purchases.
- <sup>5</sup> Annualised Percentage Rate ("APR") for retail purchases is **33.41%**; annual fee ranges from **HK\$250 to HK\$1,800**. 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.
- <sup>6</sup> Selected Client must use the Bonus Payroll Account for our auto-payroll services within first 2 months since the opening date of Bonus Payroll Account, and fulfill the monthly payroll requirements as defined in Section F of Terms and Conditions for Employee Banking Program.
- <sup>7</sup> Selected Client must use the Bonus Payroll Account for auto-payroll services with the Bank within the first 2 months from the opening date of the Bonus Payroll Account and the joining date of the banking plan.
- <sup>8</sup> Selected 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.
- <sup>9</sup> Selected Client must submit accurate Asia Miles™ membership information via online registration form on [sc.com/hk/AM](http://sc.com/hk/AM) within 2 weeks since the sign up date of the Bonus Payroll Account and/or Banking Plan. Relevant Asia Miles will be credited directly to the Selected Client's Asia Miles account.

**Risk Disclosure Statement for Investment Fund Services**

- Investment involves risks. The prices of units / shares of unit trust or mutual funds fluctuate, sometimes dramatically and may become valueless. Investors may not get back the amount they have invested. 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 is no guide to its future performance.
- Investors should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and are advised to seek independent professional advice before making 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 and risk tolerance level.

**Notes:**

- This document 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 should not make investment decisions based on this document alone.
- This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Terms and Conditions apply. For details, please refer to the enclosed Important Notes and Terms and Conditions.