

香港理工大學教職員協會 Hong Kong Polytechnic University Staff Association

Date: 16 Sep 2019 (Mon) & 17 Sep 2019 (Tue)

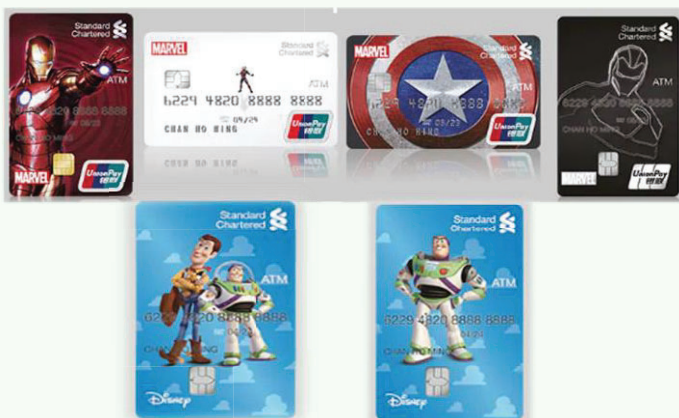
Time: 11 am – 5 pm

Venue: Room VA204, PUSA office

Welcome to visit us!

Exciting offers from Standard Chartered

限量版 Limited Edition ATM 卡



Asia Miles 亞洲萬里通 Master 信用卡

迎新禮遇高達

Welcome Offer Up to



40,000

消費低至每港幣
Spending as low as

\$4 = 1



樓宇按揭優惠 Mortgage privileges


置業息按揭計劃 Deposit-link mortgage

存款可享有與相同的按揭貸款年利率 Deposit interest rate matches to mortgage interest rate



出糧升級組合 Salary Bonus Pack

開立「出糧升級組合」可享高達 20,000  或 \$2,000 現金回贈 (無需額外消費)

Up to 20,000  or \$2,000 rebate with Salary (without extra spending)

豁免戶口最低結存

No Minimum balance requirement

- 推薦摯友賺取 -

Member-Get-Member Reward

成功推薦客戶每位可獲高達 1,000  或 HK\$100



Simply Cash Visa 信用卡

迎新禮遇高達

Welcome offer up to

\$1,000



高達 2% 無上限簽帳回贈
Up to 2% unlimited cash rebate

自動轉賬出糧永久豁免信用卡年費

Perpetual waiver of annual fee for auto-payroll clients

「優先理財」 Priority Banking

Welcome Privileges Priority Banking Plan to earn up to  **160,000 or \$1,600**

❖ 每成功推薦一位「優先理財」客戶可獲高達

 **10,000 or HKD1,000**

cash rebate per successful referral on Priority Banking Plan



Salary BonusPack Offer for PUSA

From 15 July 2019 to 30 September 2019, both dates inclusive (“**Promotion Period**”), upon successfully signing up for Bonus Payroll Account and using the Bonus Payroll Account for our auto-payroll services, you can enjoy the following enticing privileges:

Privileges

Privilege 1

Promotional Savings
Interest Rate offer for
New-to-Bank Clients

Up to **1.68% p.a.**
for up to 6 months

Privilege 2

Bonus Payroll Account
Welcome Offer

Up to **¥7,000**

OR

Up to **HKD700**
Cash Rebate

Privilege 3

Banking Plan Fee Waiver
Offer and Banking Plan
Offer

**First 4-quarter
Maintenance Fee
Waiver**

Privilege 4

Welcome Privileges for
Banking Plan

Up to **¥80,000**

OR

Up to
HKD8,000
Cash Rebate

Privilege 5

Payroll Reward

Up to **¥10,000**
OR

Up to
HKD1,000
Cash Rebate

Privilege 6

Standard Chartered
Simply Cash Visa Card
Welcome Offer and
Top-up Offer

Up to **HKD1,000**
CashBack and
0% Interest Rate

+
HKD100
CashBack

Privilege 7

Mortgage Refinancing
Offer

Additional **0.1%**
Subsidy

Privilege 1 – Promotional Savings Interest Rate offer for New-to-Bank Clients^{1,2,3,4}

Up to **1.68% p.a.** for up to 6 months



By signing up for a Banking Plan and Bonus Payroll Account with the Bank simultaneously, you may enjoy **up to 1.68% p.a. HKD Promotional Savings Interest Rate** for the Bonus Payroll Account:

Banking Plan	HKD Promotional Savings Interest Rate
Priority Banking	1.68% p.a.*
Premium Banking	1% p.a.*
Easy Banking	

* For deposit balance of up to HKD5,000,000 in the Bonus Payroll Account for the first 6 months starting from the next business day after the client has first used the Bonus Payroll Account for auto-payroll services with the Bank.

Privilege 2 – Bonus Payroll Account Welcome Offer^{1,2,5}

Enjoy up to **7,000 Asia Miles⁶** or up to **HKD700 Cash Rebate**



Banking Plan	Monthly Salary Range (HKD)		
	80,000 or above	20,000 to below 80,000	5,000 to below 20,000
Asia Miles or Cash Rebate (HKD)			
Priority Banking	¥7,000 or HKD700	¥3,000 or HKD300	¥1,000 or HKD100
Premium Banking	¥3,000 or HKD300		¥1,000 or HKD100
Easy Banking	¥1,000 or HKD100		

Privilege 3 – Banking Plan Fee Waiver Offer and Banking Plan Offer^{1,2,5,7,11,13}

Enjoy **First 4-quarter Maintenance Fee Waiver**



Newly sign up for the Banking Plan to enjoy the following Maintenance Fee Waiver:

- (i) **First 4-quarter Maintenance Fee Waiver** for Priority Banking clients⁸
- (ii) **Perpetual Maintenance Fee Waiver** for Premium Banking clients⁹
- (iii) **Perpetual Maintenance Fee Waiver** for Easy Banking clients¹⁰

Privilege 4 – Welcome Privileges for Banking Plan^{7,12,13}

Up to **80,000 Asia Miles⁶** or up to **HKD8,000 Cash Rebate**

- (i) Welcome Privileges of up to **80,000 Asia Miles** or **HKD8,000 cash rebate** for Priority Banking clients who fulfil specified requirements
- (ii) Welcome Privileges of up to **6,000 Asia Miles** or **HKD600 cash rebate** for Premium Banking clients who fulfil specified requirements

Privilege 5 – Payroll Reward

Up to **10,000 Asia Miles⁶** or up to **HKD1,000 Cash Rebate**



Banking Plan	Payroll Reward
Priority Banking	¥10,000 or HKD1,000 Cash rebate
Premium Banking	¥3,000 or HKD300 Cash rebate
Easy Banking	¥500 or HKD50 Cash rebate

Privilege 6 – Standard Chartered Simply Cash Visa Card Welcome Offer and Top-up Offer



New Cardholders¹⁴ who submit an application for the Standard Chartered Simply Cash Visa Card¹⁵ and fulfil relevant requirements can enjoy **up to HKD1,000 CashBack** and **0% Interest Rate** as welcome offer¹⁶.

New Cardholders¹⁴ who newly sign up for Online Banking and complete the first login within the first 2 months from the date of card issuance can get extra HKD100 CashBack¹⁷.

Privilege 7 – Mortgage Refinancing Offer^{18,19,20,21,22,23}

Enjoy an additional **0.1%** drawdown subsidy for Refinancing or Cash out refinancing

Clients who successfully sign up for Bonus Payroll Account will be entitled to an additional **0.1%** drawdown subsidy for refinancing or cash out refinancing application with a loan amount not less than HKD3,000,000 and subsequent drawdown on or before 30 September 2019. This offer does not apply to applications referred by any intermediaries.

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

Ms Inin Cheung at 2282 7448

or visit us for Salary BonusPack opening at

EBRM Staff ID:

To borrow or not to borrow? Borrow only if you can repay!

Remarks:

1. Only applicable to client who has not used the auto-payroll services of Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") within the past 12 months prior to the date of signing up for the Bonus Payroll Account ("**BP Account**").
2. Only applicable to client who uses the BP Account for our auto-payroll services within the first 2 months from the opening date of the BP Account.
3. This offer is only applicable to client who does not maintain any deposit account whether in his/her sole name or jointly with others with the Bank in the preceding 12 months prior to the commencement date of the Promotion Period.
4. This Offer is not applicable to payroll deposit through any types/means of standing instruction.
5. Client must fulfil the Monthly Salary requirement.
6. Client must successfully register on the Designated Webpage with a valid Asia Miles membership account in the name of client and other details as required within 1 July 2019 to 31 October 2019. (If the BP Account or the relevant Banking Plan is signed up between 1 July 2019 and 30 September 2019), both dates inclusive.
7. Client must sign up for the relevant Banking Plan.
8. Only applicable to client who has not been a Priority Banking client in the preceding 12 months from the date of signing up for Priority Banking.
9. Only applicable to client who has not been a Priority Banking or Premium Banking client in the preceding 12 months from the date of signing up for Premium Banking.
10. Only applicable to client who has not been a Priority Banking or Premium Banking or Easy Banking client in the preceding 12 months from the date of signing up for Easy Banking.
11. Priority Banking Clients who fulfil specified requirement and deposit less than HKD1,000,000 New Funds will be entitled to 3,000 Asia Miles or HKD300 cash rebate as Banking Plan Offer. Premium Banking Clients who fulfil specified requirement and deposit less than HKD50,000 New Funds will be entitled to 2,000 Asia Miles or HKD200 cash rebate as Banking Plan Offer.

12. Priority Banking Clients who fulfil specified requirements and deposit at least HKD1,000,000 New Funds will be entitled to up to 80,000 Asia Miles or HKD8,000 cash rebate as Welcome Privileges. Please refer to table below.

New Funds amount (HKD)	Asia Miles		Cash Rebate(HKD)
8,000,000 or above	80,000	OR	8,000
5,000,000 to 7,999,999	60,000		6,000
3,000,000 to 4,999,999	40,000		4,000
1,000,000 to 2,999,999	25,000		2,500

Premium Banking Clients who fulfil specified requirements and deposit at least HKD50,000 New Funds will be entitled to up to 6,000 Asia Miles or HKD600 cash rebate as Welcome Privileges. Please refer to table below.

New Funds amount (HKD)	Asia Miles		Cash Rebate(HKD)
500,000 or above	6,000	OR	600
200,000 to 499,999	4,000		400
50,000 to 199,999	2,000		200

13. For the avoidance of doubt, Client who signs up for Priority Banking or Premium Banking and is entitled to corresponding Welcome Privileges (including but not limited to the New Funds Growth Offer and Wealth Management Product Reward) is NOT entitled to the Banking Plan Offer as specified in Remark 11. Priority Banking Welcome Privileges and Premium Banking Welcome Privileges are subject to separate terms and conditions. Please check with the Bank's staff for details.
14. "New Cardholders" are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank in the past 6 months from the date of their current application for a principal card of Standard Chartered Simply Cash Visa Card.
15. Annualised Percentage Rate ("APR") for retail purchase is **35.70%**; annual fee is **HKD2,000**. 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.
16. Standard Chartered Simply Cash Visa Card Welcome Offer is subject to the relevant terms and conditions. For details, please refer to the "Important Information and Terms and Conditions for Application of Standard Chartered Credit Card" leaflet or contact any of the Bank's staff.
17. The top-up offer is only applicable to New Cardholders who have never signed up for Online Banking with the Bank on or before 14 July 2019.
18. Mortgage interest rate as low as the Bank's Hong Kong Dollar Prime Rate minus 3.0%p.a. or 1-month Hong Kong Interbank Offered Rate plus 1.24%p.a. Rate quoted is indicative information only.

Terms & Conditions for Mortgage Refinancing Offer:

19. For each eligible mortgage loan, the maximum amount of rebate for all prevailing offers is capped at 1% of the mortgage loan amount, or normal permissible loan to value (LTV) ceilings of the net purchase price or the valuation of the property, whichever is lower. If the sum of the rebate is greater than 1% of the aforesaid amount, the rebate will be included in the loan amount for the calculation of LTV ratio.
20. Mortgage Refinancing Offer is only applicable to the clients who submit a mortgage refinancing application within 6 months after successfully signing up for the BP account.
21. The amount of additional 0.1% of drawdown subsidy will be rounded up to nearest HKD100 and delivered in the form of supermarket vouchers. The redemption letters will be sent by surface mail to qualified customers to their correspondence address as written on the Mortgage Application Form within 4 months after loan drawdown with the Bank.
22. If the client is entitled to the Mortgage Refinancing Offer in conjunction with other promotional offers, the Bank reserves the right to grant the client one of or part of the entitled offers.
23. The Bank reserves the right to terminate the promotion offers and vary or modify any of the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.

Terms and Conditions apply. For details, please refer to the promotional materials and related Terms and Conditions.