

SME Banking

# **An exclusive sign-up offer for Cyberport/Digital Transformation Support Pilot Programme members**



standard  
chartered

## Exclusive offer for SME Banking clients referred by Cyberport / the Digital Transformation Support Pilot Programme\*

由數碼港轉介或參與數碼轉型支援先導計劃(“DTSP”)計劃的中小企業銀行客戶專屬推廣優惠\*

Enjoy up to **HKD10,800** or equivalent reward by banking with us by 31 December 2025  
於2025年12月31日前開戶以專享高達**港幣10,800**等值優惠

Scan here to contact us  
for company account opening



Please choose “Others” under “Channel”  
and input in the “Please Specify” field:  
“Cyberport” (for companies referred by Cyberport)  
or “DTSP” (for companies under DTSP)  
請在「途徑」欄選填「其他」，並在「請註明」輸入  
「Cyberport」（若透過數碼港轉介），  
或「DTSP」（若為數碼轉型支援先導計劃成員）



Account opening fee waiver  
開戶費豁免



Maintenance fee rebate for 12 months  
12個月服務費回贈



Up to HKD 6,000 cash rebate upon loan drawdown  
提取貸款可享高達港幣6,000現金回贈

\*Terms and Conditions applies  
受條款與細則約束



**Terms and Conditions of Exclusive Offer for SME Banking Clients referred by Cyberport / The Digital Transformation Support Pilot Programme (the “Promotion”):**  
**由數碼港轉介或參與數碼轉型支援先導計劃(“DTSP”)計劃的中小企業銀行客戶專屬推廣優惠(「推廣優惠」)之條款及細則：**

This document sets out specific terms and conditions on which we agree to provide you with the Offer. You must read these terms and conditions in conjunction with the terms and conditions of the products or services referred to, including our General Banking Terms and Conditions and any other documents forming our banking agreement, all of which are also binding on you. The latest version of the General Banking Terms and Conditions is available to you on our website’s “Terms and Conditions for SME Banking” page. If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms as approved prevails.

本文件載列本行同意向閣下提供是次推廣優惠的特定條款及細則。閣下須將這些條款及細則與所提及的產品或服務的條款及細則包括本行的一般銀行業務條款及細則和構成本行銀行協議的任何其他文件一併閱讀所有這些條款及細則對閣下均具約束力。閣下可於本行網站的中小企業銀行部條款及細則頁面上瀏覽最新版本的一般銀行業務條款及細則。如果批核的條款(如適用)與本行銀行協議的任何其他部份有任何不一致，概以批核所載的條款為準。

1. The promotion period of the Promotion runs from 1 January 2025 to 31 December 2025, both dates inclusive (the “Promotion Period”).  
推廣期為2025年1月1日至2025年12月31日，包括首尾兩天(「推廣期」)。
2. The Promotion comprises the following offers (each an “Offer”):  
推廣優惠包含以下優惠(「優惠」)：  
    (a) the Account Opening Fee Offer;  
        開戶費優惠  
    (b) the Maintenance Fee Offer; and  
        服務費優惠；及  
    (c) the Loan Offer.  
        貸款優惠
3. Clients who are referred to Standard Chartered Bank (Hong Kong) Limited (the “Bank”) by Cyberport / the Digital Transformation Support Pilot Programme (the “DTSP”) and fulfil relevant requirements in these terms and conditions will be eligible to the relevant Offer(s) under this Promotion (each an “Eligible Client”).  
由數碼港或數碼轉型支援先導計劃(“DTSP”)計劃轉介至渣打銀行(香港)有限公司(「本行」)，並符合本條款與細則有關要求之客戶(「合資格客戶」)將可享有有關優惠。
4. In order to be entitled to the Account Opening Fee Offer and the Maintenance Fee Offer, the Eligible Client must fulfil all of the following requirements :  
如欲享有開戶費及服務費優惠，客戶須符合以下全部要求：  
    i. Successfully open a SME Banking Current and/or Savings Account (the “SME Account”) with the Bank during the Promotion Period; and  
        於推廣期內於本行成功開設中小企業銀行部支票或儲蓄戶口(「中小企業戶口」)；及  
    ii. Successfully register for Straight2Bank with the Bank during the Promotion Period; and  
        在推廣期內於本行成功登記Straight2Bank；及  
    iii. Has not been a SME Banking client of the Bank in the preceding 12 months from the date of sign-up for the SME Account.  
        在申請開立中小企業戶口當日前12個月內未曾成為本行中小企業銀行客戶。
5. Upon fulfilment of relevant requirements, the Eligible Client will be entitled to a waiver of the account opening fee on the account opening date of the SME Account (“Account Opening Fee Offer”). Where maintenance fees are chargeable on the SME Account, the Eligible Client will initially be charged with the maintenance fees for 12 months starting from the account opening date of the SME Account according to the Bank’s service charges booklet, which is available on <https://www.sc.com/hk/help/service-charges/>. However, the maintenance fees charged for such 12 months will be refunded to the Eligible Client by way of the cash rebate (“Maintenance Fee Offer”) in accordance with the table below:  
符合相關條款與細則有關要求之合資格客戶可於開戶日享有中小企業戶口開戶費豁免(「開戶費優惠」)。合資格客戶須根據本行網頁<https://www.sc.com/hk/zh/help/service-charges/>的服務費收費小冊子於成功開戶後首12個月先被扣除服務費。但被扣除服務費的合資格客戶可根據下表的日期或之前以現金回贈方式享獲開戶後首12個月服務費回贈(「服務費優惠」)：

Periods in which the requirements set out in Clause 4 (both dates inclusive)	Account Maintenance Fee Debited	Cash Rebate for Account Maintenance Fee Offer will be credited on or before
1 January to 31 March 2025	For first 6 months	30 November 2025
	For last 6 months	31 May 2026
1 April to 30 June 2025	For first 6 months	28 February 2026
	For last 6 months	31 August 2026
1 July to 30 September 2025	For first 6 months	31 May 2026
	For last 6 months	30 November 2026
1 October to 31 December 2025	For first 6 months	31 August 2026
	For last 6 months	28 February 2027

符合條款2的要求的時期(包括首尾兩天)	賬戶服務費之扣款	現金回贈將在以下日期或之前回贈給客戶
2025年1月1日至2025年3月31日	首六個月	2025年11月30日
	首六個月	2026年5月31日
2025年4月1日至2025年6月30日	首六個月	2026年2月28日
	首六個月	2026年8月31日
2025年7月1日至2025年9月30日	首六個月	2026年5月31日
	首六個月	2026年11月30日
2025年10月1日至2025年12月31日	首六個月	2026年8月31日
	首六個月	2027年2月28日

6. At least one valid SME Account must be held with the Bank by the Eligible Client at the time when the cash rebate under the Maintenance Fee Offer is credited. Otherwise, the cash rebate under the Maintenance Fee Offer will be forfeited absolutely and not be provided to the Eligible Clients through any other means. The Bank will credit the entitled amount of cash rebate, if applicable, under the Maintenance Fee Offer to the Eligible Client’s SME Account in the following sequence: 1) Statement Savings, 2) Passbook Savings or 3) Current Account. If the Eligible Client does not have any valid Hong Kong Dollar SME Account at the time when the Maintenance Fee Offer is rewarded, the Bank will reward the Maintenance Fee Offer to the Eligible Client’s SME Account in other currencies (the Bank has sole discretion to apply an appropriate exchange rate) with the latest account opening date in the aforesaid sequence. If the Eligible Client has more than one account under the same account type, the Bank will select any one of the accounts with the latest account opening date for rewarding at its sole discretion. No notification will be made to the Eligible Client upon the Maintenance Fee Offer is rewarded.

在存入服務費優惠現金回贈時，合資格客戶必須於本行持有最少一個有效之銀行戶口作存入現金回贈，否則，有關優惠將被取消，本行並不會從任何其他途徑把現金回贈給予合資格客戶。現金回贈將會根據以下次序存入合資格客戶於本行之港幣中小企業銀行部支票或儲蓄戶口(「中小企業戶口」)：一) 月結單儲蓄戶口、二) 存摺儲蓄或三) 支票戶口。若合資格客戶於存入現金回贈時並沒持有任何有效的港幣中小企戶口，本行將依上述順序將服務費優惠存入合資格客戶最近期開立的外幣中小企業戶口(本行保留決定權決定有關之適當匯率)。若合資格客戶擁有多於一個同一類別之戶口，本行將全權酌情決定任何一個最近期開立之戶口存入現金獎賞。本行存入服務費優惠後將不會發出通知予合資格客戶。

7. In order to be entitled to the Loan Offer, the Eligible Client must fulfil all of the following requirements (“Loan Eligible Client”):
- 如欲享有貸款優惠，客戶須符合以下全部要求(「貸款合資格客戶」)：
- i. Successfully submit an application for a Business Instalment Loan or a Business Instalment Loan under the SME Financing Guarantee Scheme (each a “Loan”) to the Bank during the Promotion Period; and 客戶必須於推廣期內經本行成功提交中小企業分期貸款或中小企融資擔保計劃下的中小企業分期貸款(「分期貸款」)；及
  - ii. Successfully drawdown the Loan with the Bank during the Promotion Period; and 客戶必須於推廣期內經本行成功提取分期貸款；及
  - iii. The drawdown amount of the Loan must be at least HKD 500,000 or above with a tenor of at least 24 months; and 所提取分期貸款金額為不少於港幣500,000元或以上及還款期須為不少於24個月；及
  - iv. Did NOT hold any lending products and services with the Bank in the preceding 12 months from the application date of the Loan. 客戶須於申請分期貸款當日前12個月內未曾於本行持有貸款產品及服務

8. Upon fulfilment of relevant requirements, a Loan Eligible Client will be entitled to the loan offer as follows (the “Loan Offer”):
- 符合相關條款與細則有關要求之貸款合資格客戶可享貸款優惠如下：

Loan Amount (HKD)	Cash Rebate (HKD) of the following value in total
HKD2,000,000 or below	HKD3,000
Above HKD2,000,000	HKD6,000

貸款金額 (港幣)	現金回贈總值金額 (港幣)
港幣2,000,000元或以下	港幣3,000元
超過港幣2,000,000元	港幣6,000元

9. The cash rebated under the Loan Offer (if applicable) will be credited to the Loan Eligible Client’s repayment account on or before 31 May 2026.
- 此貸款優惠之現金回贈(如適用)將2026年5月31日或之前存入貸款合資格客戶之還款戶口。
10. The Loan Eligible Client’s repayment account must be held with the Bank at the time when the cash rebate under the Loan Offer is credited. Otherwise, the cash rebate under the Loan Offer will be forfeited absolutely and not be provided to the Loan Eligible Clients through any other means. The Bank will credit the entitled amount of cash rebate, if applicable, to the Loan Eligible Client’s repayment account with the Bank on or before 31 May 2026. No notification will be made to the Loan Eligible Client upon the cash rebate is credited.
- 在存入貸款優惠之現金回贈時，貸款合資格客戶必須於本行持有有效之還款戶口，否則，有關貸款優惠之現金回贈將被取消，本行並不會從任何其他途徑把貸款優惠之現金回贈給予貸款合資格客戶。本行將於2026年5月31日或之前，將所獲享現金回贈金額(如適用)存入貸款合資格客戶於本行持有之還款戶口。本行存入現金回贈後將不會發出通知予貸款合資格客戶。
11. In the event that an Eligible Client is also entitled to other prevailing promotion offer(s) in conjunction with these Offers, the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion. For the avoidance of double, clients may only be eligible to any one of (i) these promotional offer(s) or privilege(s) or (ii) the preferential pricing. For details of preferential pricing, please contact your SME Banking Relationship Manager of the Bank.
- 若合資格客戶同時合資格獲享其他推廣優惠，本行保留只提供其中一項或部份優惠之絕對權利。為避免重複，客戶只可獲享(i)該優惠或其他推廣優惠或(ii)特定低息優惠中的任何一項。特定低息優惠詳情請向本行中小企業銀行部客戶經理查詢。
12. All banking products and services, including the Offers are subject to the relevant eligibility, application process and relevant terms and conditions. For further details, please refer to SME Banking Relationship Manager for assistance.
- 所有本行產品或服務須受對應合資格條件、申請程序、相關之條款及細則，詳情請向客戶經理查詢。
13. The Bank reserves the right to determine the entitlement of the Offers of the Eligible Client. In case of any disputes, the Bank’s decision shall be final and binding.
- 本行保留決定合資格客戶是否享有推廣優惠的權利，如有任何爭議，本行保留最終決定權並具有約束力。
14. Eligible Clients who have terminated their banking relationship with the Bank before the relevant Offers are rewarded will be disqualified from the Offers.
- 合資格客戶如在領取推廣優惠前已終止與本行的銀行業務關係，將會被取消獲得推廣優惠的資格。
15. The Bank reserves the right to vary, cancel, terminate and/or extend the Offers and to vary or modify any of the terms and conditions herein from time to time without prior notice. In case of any disputes, the Bank’s decision shall be final and binding.
- 本行保留隨時更改、取消、終止及/或延長推廣優惠，以及更改或修訂所述任何條款及細則之權利。如有任何爭議，本行保留最終決定權。
16. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
- 中英文版之內容如有任何歧義，在任何情況下概以英文版為準。

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The above products, services and offers are subject to the related terms and conditions. For the most updated information, please refer to Relationship Managers of Standard Chartered Bank (Hong Kong) Limited (the “Bank”) or our website [sc.com/hk/](https://www.sc.com/hk/). In case of any dispute, the decision of the Bank shall be final.

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The price of bonds/structured notes can and does fluctuate and the price of any individual bonds/structured notes may experience upward or downward movements and may even become valueless. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds/structured notes. Independent assessment of the risk and appropriateness of the transaction in light of your own objectives and circumstances, including the possible risks and benefits of entering into such transaction, should be considered before entering into any transaction.

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