

**Terms and Conditions for Integrated Deposits Account Opening via SC Mobile Cash Rebate Offer (the “Cash Rebate Offer”):**

1. The promotion period for the Cash Rebate Offer is from 17 June 2019 to 30 September 2019, both dates inclusive (the "**Promotion Period**").
2. Clients who fulfil ALL of the requirements in sub-clauses (i) to (iv) below may be entitled to the Cash Rebate Offer (the "**Eligible Clients**"):
  - (i) Successfully submit an application for opening an Integrated Deposits Account ("**IDA**") via SC Mobile during the Promotion Period; **AND**
  - (ii) Successfully open an IDA during the Promotion Period; **AND**
  - (iii) Successfully sign up for a Banking Plan (Priority Banking or Premium Banking) during the Promotion Period; **AND**
  - (iv) Must be new clients who do not hold any deposit account(s), including Savings Account(s), Current/ Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), with Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") in the past 12 months from the date of submission of the application for an IDA via SC Mobile.
3. Eligible Clients must maintain a Total Balance of HKD1,000,000 or above (for Priority Banking clients) or HKD200,000 or above (for Premium Banking clients) until the corresponding date ("**Designated Date**") as set out below (or any other date determined by the Bank). "**Total Balance**" includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder.

<b>Banking Plan sign up date (both dates inclusive)</b>	<b>Designated Date (Inclusive)</b>
17 – 30 June 2019	30 September 2019
1 – 31 July 2019	31 October 2019
1 – 31 August 2019	30 November 2019
1 – 30 September 2019	31 December 2019

4. The amount of cash rebate that an Eligible Client is entitled to under this Cash Rebate Offer will depend on the Banking Plan signed up by the Eligible Client during the Promotion Period according to the following table. The Banking Plan and the newly opened IDA that the Eligible Client has signed up for must remain valid at the time when the cash rebate is credited. Otherwise, the cash rebate will be forfeited absolutely at the Bank’s sole discretion. Separate terms and conditions apply to the Banking Plan. For details, please refer to relevant terms and conditions or contact any of the Bank’s staff at branches.

<b>Banking Plan</b>	<b>Cash Rebate Entitled</b>
Priority Banking	HKD300
Premium Banking	HKD200

5. Each Eligible Client is entitled to the Cash Rebate Offer once only during the Promotion Period.
6. The relevant amount of cash rebate will be credited into a HKD deposit account (except MortgageOne® Account and Mortgage Saver Current Account) under the Eligible Client’s personal name as primary account holder with the Bank **on or before 31 March 2020** in the following sequence:
  - (i) **Sub-account under IDA;**
  - (ii) **Current / Cheque Account;**
  - (iii) **Statement Savings Account;**
  - (iv) **Passbook Savings Account.**
 If an Eligible Client does not have a valid HKD deposit account, the Bank will credit the cash rebate to the Eligible Clients’ USD deposit account at an exchange rate as determined by the Bank in the above sequence (For joint name account, only the primary account holder may be entitled to the Cash Rebate Offer if he/she is an Eligible Client).
7. If an Eligible Client does not have a valid IDA / HKD or USD Savings Account / HKD or USD Current Account on the date when the cash rebate is to be credited, the cash rebate shall be forfeited absolutely at the Bank’s sole discretion and shall not be paid to the Eligible Client through any other means.
8. In the event that an Eligible Client is also entitled to other prevailing promotional offer(s) or deposit privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.
9. The Bank reserves the right to vary, modify and terminate the Cash Rebate Offer and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
10. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

**透過渣打流動理財開立綜合存款戶口現金回贈優惠之條款及細則 (「現金回贈優惠」):**

- 現金回贈優惠推廣期為2019年6月17日至2019年9月30日(包括首尾兩天) (「推廣期」)。
- 如欲享有現金回贈優惠，客戶須符合以下條款(i)至(iv)之全部要求(「合資格客戶」):
  - 於推廣期內成功於渣打流動理財應用程式遞交開立綜合存款戶口申請表(「手機開戶申請」); 及
  - 遞交手機開戶申請後於推廣期內成功開立綜合存款戶口; 及
  - 於推廣期內成功開立綜合理財服務(「優先理財」或「Premium理財」); 及
  - 必須為過往12個月內(於渣打流動理財應用程式遞交開立綜合存款戶口申請表當日計算)未曾於渣打銀行(香港)有限公司(「本行」)持有任何存款戶口(即儲蓄戶口、往來/支票戶口、綜合存款戶口及定期存款戶口)之全新客戶。
- 合資格客戶須維持HK\$1,000,000或以上(適用於「優先理財」客戶)或HK\$200,000或以上(適用於「Premium理財」客戶)之總結存至以下列表之相關指定日期(「指定日期」)(或本行決定之任何其他日期)。「總結存」包括客戶以私人名義作為基本戶口持有人於本行持有的存款、投資、指定保險產品之累積保費。

綜合理財服務之開立日期(包括首尾兩天)	指定日期(包括全日)
2019年6月17日至6月30日	2019年9月30日
2019年7月1日至7月31日	2019年10月31日
2019年8月1日至8月31日	2019年11月30日
2019年9月1日至9月30日	2019年12月31日

- 合資格客戶所享之現金回贈優惠將取決於合資格客戶在推廣期內開立之綜合理財服務，詳情如下表所示。合資格客戶開立之綜合理財服務及新開立之綜合存款戶口必須於現金回贈存入時仍然有效。否則，有關現金回贈將按本行以絕對酌情權被取消。綜合理財服務受其條款及細則約束，詳情請參閱有關條款及細則或聯絡本行職員。

綜合理財服務	可享之現金回贈
「優先理財」	HK\$300
「Premium理財」	HK\$200

- 合資格客戶只可於推廣期內獲此現金回贈優惠一次。
- 有關之現金回贈將於**2020年3月31日或之前**按以下次序存入有關合資格客戶以私人名義作為基本戶口持有人於本行持有之港元存款戶口(MortgageOne®增值按揭戶口及「置慳息」往來存款戶口除外):
  - 綜合存款戶口之附屬戶口;
  - 往來/支票戶口;
  - 月結單儲蓄戶口;
  - 存摺儲蓄戶口
 若有關合資格客戶並無上述有效之港元存款戶口，本行將以不時釐定有關匯率用作計算，並根據以上次序將現金回贈存入有關合資格客戶之美元存款戶口(如戶口為聯名戶口，只有戶口之基本持有人有機會獲享現金回贈優惠(如戶口之基本持有人為合資格客戶))。
- 若合資格客戶於本行存入現金回贈時並未持有有效綜合存款戶口/港元、美元儲蓄戶口/港元、美元往來戶口，有關之現金回贈將按本行以絕對酌情權被取消，而本行將不會透過任何途徑存入有關現金回贈予合資格客戶。
- 如合資格客戶同時合資格享有其他推廣優惠或存款優惠，本行保留只提供其中一項或部份優惠之絕對權利。
- 本行保留隨時更改、更新或終止現金回贈優惠，以及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。
- 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。