

General Terms and Conditions

1. The promotion period is from 2 October to 31 December 2018, both dates inclusive (the “**Promotion Period**”).
2. Offers are applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) whose account(s) is / are opened in his / her sole name or joint names or Business Banking clients, but excluding Commercial Banking clients and Private Banking clients of the Bank (the “**Clients**”).
3. For non-HK dollar denominated transactions, the transaction amount will be converted into Hong Kong dollars on the transaction date based on the relevant prevailing foreign exchange rate determined by the Bank for calculation of the offer entitlement.
4. Clients can enjoy the offers **more than once** during the Promotion Period, excluding Investment Funds Switching Fee Cash Rebate Offer. For the avoidance of doubt, **only the primary account holder will be entitled to the offers if the account(s) is / are set up in joint names.**
5. If Clients are entitled to the offers in conjunction with other promotional offers, the Bank reserves the right to grant the Clients one of or part of the entitled offers only.
6. Each of the banking products or services set out in these terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.
7. The Bank reserves the right to determine the calculation methods applied under the product / services offers.
8. The Bank reserves the right to terminate any of the offers and vary or modify any of the terms and conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
9. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms and Conditions of Investment Fund Services Offer

1. The Investment Fund Services Offer consists of Offer 1 – Subscription Cash Rebate Offer, Offer 2 – Transfer-in Cash Rebate Offer and Offer 3 – Switching Fee Cash Rebate Offer.
2. The cash rebate will be credited to Eligible Clients’ HKD / USD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account on or before 28 February 2019. If the Clients have more than one account under the same account type, the Bank will select the one with the latest account opening date.
3. The relevant Investment Fund Services Account(s) must still be valid at the time when the cash rebate is credited, otherwise the credit of the cash rebate will be forfeited.

Offer 1 – Subscription Cash Rebate Offer (“Subscription Offer”)

1. The Subscription Offer is applicable to existing Clients who had signed up for Investment Fund Services Account on or before 30 September 2018 (the “**Eligible Clients**”).
2. In order to be entitled to the Subscription Offer, Eligible Clients of Investment Fund Services must subscribe to any investment funds specified in clause 3 of this Section with daily accumulated subscription(s) reaching the aggregated subscription amount of HKD300,000 (or HKD equivalent) in the same Investment Fund Services Account during the Promotion Period. For every accumulated subscription amount of investment funds of HKD100,000 (or HKD equivalent), Eligible Clients will be entitled to HKD150 cash rebate.
3. This Subscription Offer is applicable to all Class A funds (subscription of HKD300,000 or above with a minimum subscription fee of 1.8%). Monthly Investment Plans and online subscription are NOT eligible for this Subscription Offer.
4. Investment fund subscription amount is calculated on a single day basis. For illustration purpose, if the single day subscription amount of a client reach HKD20,000,000 or above and with a minimum subscription fee of 1.8%, the client will be eligible for HKD30,000 cash rebate.

Offer 2 – Transfer-in Cash Rebate Offer (“Transfer-in Offer”)

1. In order to be entitled to the Transfer-in Offer, Clients must apply and complete transfer-in of investment funds specified in clause 2 of this Section successfully from other banks or financial institution(s) during the Promotion Period (the “**Eligible Clients**”).
2. This Transfer-in Offer is applicable to open-ended funds or capital guaranteed funds distributed by the Bank, excluding Class B funds, funds not authorised by the Securities and Futures Commission in Hong Kong and funds specified by the Bank from time to time.
3. Eligible Clients may not be able to subsequently subscribe for (or further transfer in) the transferred-in investment funds via the Bank in case the relevant investment fund(s) is / are no longer open for subscription from the Bank.
4. Eligible Clients will be entitled to HKD200 cash rebate for every cumulative transfer-in of investment funds of HKD100,000 (or HKD equivalent) during the Promotion Period.
5. The latest unit price available to the Bank as of the date the Bank receives the transferred-in fund unit will be used to calculate the accumulated value of the investment funds amount of transfer-in funds. For non-HK dollar denominated transfer-in fund unit, the accumulated value of the designated investment fund amount transferred-in will be converted into Hong Kong dollars based on relevant prevailing foreign exchange rate determined by the Bank for calculation of the offer entitlement.
6. If Eligible Clients partially / fully transfer out the transferred-in investment fund(s) on or before 28 February 2019, the Bank reserves the right to forfeit the cash rebate of this Transfer-in Offer.

Offer 3 – Switching Fee Cash Rebate Offer (“0% Switching Fee Offer”)

1. 0% Switching Fee Offer is applicable to the following Clients (collectively, the “**Selected Eligible Clients**”):
 - i. Clients who have signed up for Investment Fund Services Accounts with fund holdings on or before 30 September 2018 and have not made any investment fund subscription or switching transaction for any 6 consecutive calendar months between April and November 2018; or
 - ii. Clients who have signed up for Investment Fund Services Accounts with fund holdings and have never trade on or before 30 September 2018.
2. Selected Eligible Clients are entitled to 0% switching fee (where switching fee levied on the eligible switching transactions will be waived in the form of subsequent cash rebate) for any switching transaction(s) of Class A funds carried out on the **SAME DAY** when such clients conduct the relevant transaction(s) for the **first time** during the Promotion Period online or via Relationship Manager at branches, **excluding transactions specific below**:
 - a. Class B fund switching;
 - b. UT Monthly Investment Plan;
 - c. any subsequent switch-out transactions of fund(s) being subscribed in the same quarter;
 - d. Switching transactions of the same fund
 - i. where the only difference is cross currency or cross share class with the respect to the same fund; or
 - ii. where the same fund is being switched-in and switched-out in the same quarter.

For the avoidance of doubt, any subsequent switching transactions after the transaction(s) on the first day will not be eligible for the other.

Terms and Conditions of Premium Deposit Offer

1. Existing Clients of Premium Deposit can enjoy the additional Premium Deposit interest rate offer with the single transaction reaching the designated amount with new funds (excluding the renewal of existing Premium Deposit) within the Promotion Period (the “**Eligible Clients**”). For illustration purpose, if the transaction amount reaches HKD10,000,000 or above, the client will be eligible for an additional 2% p.a. Premium Deposit interest rate. For the additional Premium Deposit interest rate of other transaction amounts, please contact Relationship Managers of the Bank for details.
2. The offers cannot be enjoyed in conjunction with the offers for new and selected Premium Deposit clients.
3. The additional Premium Deposit interest rate amount will be credited to Eligible Clients’ HKD / USD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account on or before 28 February 2019. If Eligible Clients have more than one account under the same account type, the Bank will select the one with the latest account opening date.
4. The relevant Premium Deposit Account(s) must still be valid at the time when the additional Premium Deposit interest rate is credited, otherwise the credit of the additional Premium Deposit interest rate will be forfeited.

Terms and Conditions of Foreign Exchange Trading Service Offer

1. This offer is only applicable to order placement via Relationship Manager at branches or FX Dedicated Hotline.
2. This offer is only applicable to same day settlement.
3. Foreign currency transactions for USD / HKD are excluded.
4. Monthly accumulated transaction amount is the total sum of all eligible transactions during the Promotion Period.
5. The eligible Foreign Exchange Trading Services Clients can enjoy the cash rebate **OR** Asia Miles with a monthly accumulated transaction amount reaching the designated amount within the Promotion Period (the “**Eligible Clients**”). Cash rebate will be made available to Eligible Clients as an alternative if he / she does not register for the Asia Miles reward. For illustration purpose, if the monthly accumulated transaction amount reaches HKD30,000,000 or above, the client will be eligible for HKD12,888 cash rebate **OR** 12,888 Asia Miles. For the amount of cash rebate **OR** Asia Miles of other transaction amounts, please contact Relationship Managers of the Bank for details.
6. For reward of Asia Miles, Eligible Clients must have an existing Asia Miles membership account or he / she must set up an Asia Miles membership account for the entitlement of Asia Miles. Eligible Clients must have successfully registered with valid Asia Miles membership information in the name of Eligible Clients at the Bank’s website at sc.com/hk/AM on or before 11 January 2019 to enjoy the relevant Asia Miles. Successful registration cannot be cancelled. The Bank will forward the relevant information, including valid Asia Miles membership number and English full name of Eligible Clients, as well as the entitled amount of miles, if any, to Asia Miles Limited by 28 February 2019. Miles will be credited into the relevant account within 4 to 6 weeks thereafter. If information submitted is incorrect or insufficient as considered by the Bank or Asia Miles Limited or if any of the criteria relating to this reward has not been met, the Bank reserves the right to cancel or forfeit absolutely the entitlement under this reward.
7. Terms and Conditions of Asia Miles apply for redemption and / or use of Asia Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles. Eligible Clients understand and accept that the Bank is not supplier of the redeemed items (including Asia Miles). The Bank shall bear no liability relating to any aspect of the Asia Miles and / or redeemed items, including without limitation, their quality, the supply, the descriptions provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles and / or redeemed items provided by the supplier, its employees, officers or agents.
8. The cash rebate will be credited to Eligible Clients’ HKD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account on or before 28 February 2019. If Eligible Clients have more than one account under the same account type, the Bank will select the one with the latest account opening date.
9. The relevant Foreign Exchange Account(s) must still be valid at the time when the cash rebate or Asia Miles is / are credited, otherwise the credit of the cash rebate or Asia Miles will be forfeited.

Terms and Conditions of Equity Linked Investment Services Offer

1. Existing Client of Equity Linked Investment Services can enjoy an additional 1-month coupon distribution at bonus interest rate for daily accumulated Equity Linked Investments transaction amount reaching the designated amount within the Promotion Period (the “**Eligible Clients**”). For illustration purpose, if the daily accumulated transaction amount reaches HKD3,000,000 or above, the client will be eligible for the additional 2.8% p.a. Equity Linked Investments interest rate. For the additional Equity Linked Investments interest rate of other transaction amounts, please contact Relationship Managers of the Bank for details.
2. The additional Equity Linked Investments interest rate amount will be credited to Eligible Clients’ HKD / USD account either in sole name or joint names in the following sequence: 1) Settlement Account, 2) Integrated Deposits Account, 3) Statement Savings, 4) Passbook Savings or 5) Current Account on or before 28 February 2019.
3. The relevant Equity Linked Investment Services Account(s) must still be valid at the time when the additional Equity Linked Investments interest rate amount is credited, otherwise the credit of the additional Equity Linked Investments interest rate amount will be forfeited.

Terms and Conditions of Debt Securities Services Offer

1. In order to be entitled to this offer, Clients must apply and complete transfer-in of bond specified in clause 2 of this Section successfully from other banks or financial institution(s) during the Promotion Period (the “**Eligible Clients**”).
2. This offer is only applicable to bonds approved by the Bank.
3. Eligible Clients will be entitled to HKD200 cash rebate for every cumulative transfer-in of bond of HKD500,000 (or HKD equivalent) during the Promotion Period.
4. The face value of the transferred-in bond will be used to calculate the accumulated value of the bond amount of transferred-in bond. For non-HK dollar denominated transferred-in bond, the accumulated value of the designated bond amount transferred-in will be converted into Hong Kong dollars based on relevant prevailing foreign exchange rate determined by the Bank on the date the Bank receives the transferred-in bond, for calculation of the offer entitlement.
5. If Eligible Clients partially / fully transfers out the transferred-in bond on or before 28 February 2019, the Bank reserves the right to forfeit the cash rebate of this offer.
6. The cash rebate will be credited to Eligible Clients’ HKD / USD account either in sole name or joint names, in the following sequence: 1) Settlement Account, 2) Integrated Deposits Account, 3) Statement Savings, 4) Passbook Savings or 5) Current Account on or before 28 February 2019.
7. The relevant Debt Securities Account(s) must still be valid at the time when the cash rebate is credited, otherwise the credit of the cash rebate will be forfeited.