



Terms and Conditions for HKD Preferential Savings Interest Rate Offer for Integrated Deposits Account Opening via SC Mobile (the "Preferential Savings Interest Rate Offer"):

1. The promotion period for the Preferential Savings Interest Rate Offer is from 3 May 2021 to 30 June 2021, both dates inclusive (the "**Promotion Period**").
2. The Preferential Savings Interest Rate Offer is only applicable to new clients ("**Clients**") who did 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 the current submission of an application for an Integrated Deposit Account ("**IDA**") via SC Mobile.
3. Clients are required to fulfil **ALL** of the requirements in sub-clauses (i) to (iii) below ("**Eligible Client**") in order to enjoy the Preferential Savings Interest Rate Offer:
 - i. Successfully submit an application for, and open, an IDA via SC Mobile during the Promotion Period; AND
 - ii. When the IDA has been successfully opened, complete the account setup and select the Preferential Savings Interest Rate Offer via SC Mobile within 30 days after submitting the application; AND
 - iii. Successfully sign up for Priority Banking or Premium Banking or Easy Banking via SC Mobile during the Promotion Period.
4. An Eligible Client may enjoy the corresponding savings rate for his/ her sub HKD Saving Account under IDA which is opened via SC Mobile within the Promotion Period ("**Designated HKD Savings Account**") according to the deposit balance below for three months starting from the third business days after successfully signing up for Priority Banking or Premium Banking or Easy Banking via SC Mobile:

Daily balance in the Designated HKD Savings Account (HKD)	Savings rate applicable to the corresponding balance tier
1 to 50,000	Preferential Savings Rate: 1.88% p.a. (" Preferential Savings Rate ")
Above 50,000	*Prevailing Savings Rate: 0.001% p.a.

*The above Prevailing Savings Rate for HKD is quoted on 3 May 2021, which is 0.001% p.a. It is for reference only and is subject to change from time to time and at the Bank's sole and absolute discretion. The latest Prevailing Savings Rate is the Bank's prevailing interest rate for ordinary Hong Kong Dollar Savings Account, which can be obtained from any of our branches.

5. During the Promotion Period, interest of the Designated HKD Savings Account will be calculated daily in simple interest instead of compound interest (i) based on the total daily deposit balance of the Designated HKD Savings Account and the relevant savings rate as provided in Clause 4 above and (ii) on a 365-day basis (a 366-day basis in the case of a leap year). After the Promotion Period, the interest of the Designated HKD Savings Account will be calculated (i) based on the total daily deposit balance of the Designated HKD Savings Account and the Bank's prevailing interest rate for ordinary Hong Kong Dollar Savings Account as at the interest calculation day and calculated (ii) in compound interest and accrues daily on a 365-day (a 366-day basis in the case of a leap year).
6. If the Designated HKD Savings Account become invalid on the date when the Preferential Interest Savings Rate Offer is to be credited, the Preferential Saving Interest Rate Offer shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Eligible Client through any other channel.



7. The Promotion is applicable to clients with Priority Banking, Premium Banking or Easy Banking. If the average daily Relationship Balance of the client within the quarter falls below the amount determined by the Bank, quarterly maintenance fee may be charged. For details, please refer to Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at our website www.sc.com/hk.

Banking Plan	Average daily Relationship Balance within the quarter falls below	Quarterly maintenance fee
Priority Banking	HKD1,000,000	HKD900
Premium Banking	HKD200,000	No Maintenance Fee
Easy Banking	HKD10,000	No Maintenance Fee

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. For the avoidance of doubt, clients may only be eligible to any one of these welcome offers: (i) this Preferential Savings Interest Rate Offer or (ii) the cash rebate offer for opening an IDA via online application form. If a new Client has successfully opened an IDA via online application form, he/she will only be entitled to and rewarded the cash rebate offer for opening an IDA via online application form.
9. The Bank reserves the right to vary, modify and terminate the Preferential Savings Interest Rate 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之港元特惠存款年利率優惠之條款及細則 (「特惠存款年利率優惠」):

1. 特惠存款年利率優惠推廣期為 2021 年 5 月 3 日至 2021 年 6 月 30 日(包括首尾兩天) (「**推廣期**」)。
2. 特惠存款年利率優惠只適用於過往 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(「**客戶**」)。
3. 客戶須符合以下條款(i)至(iii)之全部要求(「**合資格客戶**」), 方可享此特惠存款年利率優惠:
 - i. 於推廣期內成功透過渣打流動理財應用程式遞交開立綜合存款戶口申請 (「**手機開戶申請**」)並成功開立綜合存款戶口; 及
 - ii. 成功開立綜合存款戶口後, 於遞交手機開戶申請的 30 天內透過渣打流動理財選擇特惠存款年利率優惠及完成個人化戶口設定; 及
 - iii. 於推廣期內成功於渣打流動理財應用程式開立「**優先理財**」或「**Premium 理財**」或**快易理財**;
4. 合資格客戶可於其在推廣期內透過渣打流動理財應用程式開立的綜合存款戶口之附屬港幣存款戶口(「**指定港幣存款戶口**」)由成功於渣打流動理財開立「**優先理財**」或「**Premium 理財**」或**快易理財**後3個工作天起計之3個月, 根據以下表所列之戶口結存金額享特惠存款年利率優惠:

指定港幣存款戶口之每日結存 (港幣)	結存金額之相關儲蓄存款年利率
1元至50,000元	特惠存款年利率: 1.88% (「 特惠存款年利率 」)
50,000元以上	*現有一般儲蓄存款年利率: 0.001% (「 現有一般儲蓄存款年利率 」)

*以本行2021年5月3日之現有一般港幣儲蓄存款年利率, 即0.001%作參考。本行保留隨時修改現有一般儲蓄存款年利率的唯一及最終決定權。最新之現有一般儲蓄存款年利率, 即本行一般港元儲蓄存款戶口之活期存款年利率可向本行職員查詢。

5. 於推廣期內, 指定港幣存款戶口之利息將(i)就指定港幣存款戶口內之每日總存款結存以上列條款4所列出之相對儲蓄存款年利率, (ii)以每年365日或366日(閏年)為基準按日以單利息計算而不是複式計算。於推廣期後, 指定港幣存款戶口之利息將(i)根據計算利息當日之一般港元儲蓄存款戶口之活期存款年利率, 就指定港幣活期存款戶口內之每日總存款結存, (ii)以每年365日或366日(閏年)為基準按日以複式計算。
6. 若指定港幣存款戶口於本行存入特惠存款年利率時無效, 有關之特惠存款年利率優惠將按本行以絕對酌情被取消, 而本行將不會透過任何途徑存入有關特惠存款年利率優惠予合資格客戶。
7. 本推廣適用於「**優先理財**」、「**Premium理財**」或**快易理財**客戶。如客戶於季度內之每日平均總結餘低於本行不時決定之金額, 客戶須向本行支付當季度之服務費。有關詳情, 請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於www.sc.com/hk下載。



綜合理財服務	季度內之每日平均總結餘低於	當季度之服務費
「優先理財」	港幣1,000,000元	港幣900元
「Premium理財」	港幣200,000元	不適用
快易理財	港幣10,000元	不適用

8. 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。為免存疑，客戶只可獲得(i)本特惠存款年利率優惠；(ii)透過網上表格開立綜合存款戶口之現金回贈優惠；其中一個優惠。如新客戶成功透過網上表格開立綜合存款戶口，新客戶將只可獲得透過網上表格開立綜合存款戶口之現金回贈優惠。
9. 本行保留隨時更改、更新或終止特惠存款年利率優惠，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。
10. 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

由渣打銀行(香港)有限公司刊發