



Terms and Conditions for Easy Banking Save and Invest Offer (“Offer”) – For New Easy Banking Clients

1. The promotion period for the Offer is from **1 February 2022 to 31 March 2022**, both dates inclusive (the “**Promotion Period**”).
2. The Offer is only applicable to New Easy Banking 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 and successfully sign up for Easy Banking Integrated Deposit Account (“**IDA**”) via SC Mobile during the Promotion Period (“**Eligible Clients**”).
3. Eligible Clients who have completed the transactions specified in section 4 (“**Eligible Transactions**”) during the Promotion Period may enjoy up to extra 2.4% p.a. interest rate on first HK\$100,000 monthly average balance of his/ her sub HKD Savings and Current Account(s) under the newly opened IDA (“**Designated Account(s)**”) for the entire Promotion Period.
4. **3 categories of Eligible Transactions:**
 - Category A: Set up Online Time Deposit with New Funds of HK\$10,000 or above or equivalent, subject to the designated threshold of each currency, e.g. HK\$10,000 or above for HKD Online Time Deposit, USD2,000 or above for USD Online Time Deposit within the Promotion Period *
 - Category B: Trade Online Foreign Exchange of accumulative HK\$10,000 or above or equivalent within the Promotion Period
 - Category C: Trade Online Investment Funds of accumulative HK\$10,000 or above or equivalent within the Promotion Period **

	Bonus Interest Booster
Completed Eligible Transactions in any ONE category	0.4% p.a.
Completed Eligible Transactions in any TWO categories	1.2 % p.a.
Completed Eligible Transactions in all THREE categories	2.4% p.a.

* Online Time Deposit refers to Time Deposit account set up under “Time Deposits” via SC Mobile or “Open an Account” via Online Banking and fulfilling the designated threshold and cap of the Time Deposit principal amount of its currency. Offer applies to new to Online Time Deposit clients, who have NOT set up any Online Time Deposit on or after 1 August 2021, only. “**New Funds**” refers to (i) monies newly deposited into the Bank from other banks within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of Time Deposit account via cash, cheque, cashier’s order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)),



Transfer through Faster Payment System (FPS) or Telegraphic Transfer from other banks or (ii) funds converted from any currency into the relevant currency of the Time Deposit account **within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the Time Deposit account** or (iii) Redemption funds of the following investment or insurance products that credited to your Standard Chartered accounts, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust **within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the Time Deposit account** excluding any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity, and the sum of principal amount of all Time Deposit(s) placed during the counting period.

**Only applicable to Class A funds (funds with subscription fee charged upon purchase and minimum subscription amount of HKD\$1000) via Online Channel. Fund switching, Monthly Investment Plans and subscription through any other channel will not be considered as Eligible Transactions for this Offer.

5. Each Eligible Client is entitled to this Offer **ONCE** only during the Promotion Period.
6. If an Eligible Client is eligible to enjoy this Offer and the Easy Banking 1.88% p.a. HKD Preferential Savings Rate Welcome Offer (“**the Welcome Offer**”) within the Promotion Period, the Welcome Offer will be applied to the first HK\$ 1 to HK\$50,000 daily balance in the Designated Account, while bonus interest rate of the Offer will be applied to the next HK\$ 50,001 to HK\$150,000 monthly average balance of the Designated Account.
7. During the Promotion Period, the bonus interest rate of the Offer will be calculated daily in simple interest instead of compound interest (i) based on the monthly average deposit balance of the Designated 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).
8. The Designated Account(s) and Easy Banking package of the Eligible Client must remain valid at the time when the bonus interest of the Offer is credited. Otherwise, the Offer will be forfeited absolutely at the Bank’s sole discretion.
9. If the Eligible Client has uplifted the newly set up Online Time Deposit as stated in Clause 4 before the bonus interest of the Offer is credited into the Eligible Client's account, such set up of Online Time Deposit will NOT be considered as an Eligible Transaction.
10. Additional terms and conditions apply to Easy Banking. For details, please refer to relevant terms and conditions or contact any of the Bank’s staff at branches.



11. The relevant amount of bonus interest of the Offer will be credited into the Eligible Client's account as primary account holder maintained with the Bank on or before **31 May 2022** in the following sequence:
 - I. Sub-account under IDA;
 - II. Current / Cheque Account;
 - III. Statement Savings Account;
 - IV. Passbook Savings Account.

12. If an Eligible Client does not have a valid HKD deposit account, the Bank will credit the interest to the Eligible Client's USD deposit account at an exchange rate as determined by the Bank in the above sequence. If the Eligible Client's account is a joint name account, the interest will only be credited to the joint name account where the Eligible Client is named as the primary account holder. Otherwise, the interest will be forfeited absolutely at the Bank's sole discretion and will not be paid to the Eligible Client through any other means.

13. 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 interest is to be credited, the interest shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Eligible Client through any other means.

14. 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.

15. For non-HKD denominated transactions, the transaction amount will be calculated based on the transaction amount converted into HKD using the prevailing foreign exchange rate on the relevant transaction date as determined by the Bank.

16. The banking products or services set out in these terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to our staff for assistance.

17. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us (including but not limited to the Online Time Deposit), or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so. We also reserve the right to approve or reject the opening or setting up of any Online Time Deposit at its own discretion. Should there be any disputes, our decision is final and conclusive.

18. This promotion material is related to the promotion offers only. Clients are advised to read the terms and conditions of the banking products or services concerned, which are available at our website at www.sc.com/hk which form part of the banking agreement between the clients and the Bank.



19. The relevant Investment Account(s) must still be valid at the time when the interest is credited, otherwise, the crediting of interest will be forfeited.
20. The Bank reserves the right to vary, modify and terminate the 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.
21. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

Risk Disclosure Statement for Foreign Exchange:

- Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that a client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

Risk Disclosure Statement for Unit Trust Investments:

- Investment involves risks. The prices of units/ shares of unit trusts or mutual funds fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. It is as likely that losses will be incurred rather than profit made as a result of buying and selling unit trusts or mutual funds. Past performance of any Investment Fund is no guide to its future performance.
- Investors should carefully read the relevant offering documents and in particular the Terms & Conditions contained therein, the investment policies and the risk factors and latest financial results information. It is desirable that the Investor seeks independent financial advice with respect to any investment decision.
- Investors should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective, investment experience, financial situation and risk tolerance level before making any investment decision.

Important Note:

Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours, but you should not invest in Investment Fund unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.



Notes

- This document does not constitute any prediction of likely future price movements.
- Investors should not make investment decisions based on this document alone.
- This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Issued by Standard Chartered Bank (Hong Kong) Limited



「快易理財」存款及投資優惠(「優惠」)之條款及細則 – 適用於全新「快易理財」客戶:

1. 優惠推廣期為 **2022 年 2 月 1 日至 2022 年 3 月 31 日**(包括首尾兩天) (「推廣期」)。
2. 優惠只適用於過往 12 個月內未曾於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)並於推廣期內成功透過渣打流動理財應用程式遞交「快易理財」綜合存款戶口申請之全新「快易理財」客戶(「合資格客戶」)。
3. 合資格客戶於推廣期間完成以下條款 4 所指定之交易(「合資格交易」)，可在新開立的綜合存款戶口之港幣儲蓄戶口及往來/支票戶口(「指定戶口」) 合計的每月平均結存存款首港幣 100,000 元，於整個推廣期間享額外 2.4%存款年利率。
4. 3 種類別之合資格交易如下:
 - **類別甲:** 於推廣期間以不少於港幣 10,000 元或等值之新資金開立網上定期存款，受每種貨幣的指定最低金額所限，例如，港元網上定期存款之最低金額為港幣 10,000 元、美元網上定期存款即為美元 2,000*
 - **類別乙:** 於推廣期間累積網上外匯交易額港幣 10,000 元以上或等值
 - **類別丙:** 於推廣期間累積網上基金交易額港幣 10,000 元以上或等值

	額外年利率優惠
完成任何一項上述交易類別	0.4% 年利率
完成其中兩項上述交易類別	1.2% 年利率
完成所有三項上述交易類別	2.4% 年利率

*網上定期存款指透過 SC Mobile 於「定期存款」或網上理財於「開立戶口」下開立定期存款戶口並符合該種貨幣的指定最低或最高定期存款本金金額。優惠只適用於未曾於 2021 年 8 月 1 日或之後開立任何網上定期存款的全新網上定期存款客戶。「新資金」之定義為於(i)定期存款戶口開立日及前 4 個工作天(不包括星期日及公眾假期)內透過現金、其他銀行支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATs))、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入本行戶口之全新資金或(ii)任何貨幣於定期存款戶口開立日及前 4 個工作天(不包括星期日及公眾假期)內兌換成定期存款戶口之相關貨幣的資金或(iii)只限於定期存款戶口開立日及前 4 個工作天(不包括星期日及公眾假期)內存入您的渣打戶口的以下投資或保險產品贖回資金，包括股票掛鈎投資、債券投資(債券及結構性票據)、保險、股票及基金，新資金不得為透過在本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」、「結構性存款」及「貨幣循環存款」到期日轉賬而得的資金並扣除在計算期內所有已開立的定期存款本金總額。



**只適用於 A 類基金(認購基金時需要繳付首次認購費及最低認購額為港幣 1,000 元) , 但不適用於基金轉換、月供基金計劃及以其他非網上理財途徑基金認購之交易。

5. 合資格客戶只可於推廣期內獲享優惠一次。
6. 若合資格客戶於推廣期同時享此優惠及「快易理財」1.88%港元特惠存款年利率迎新優惠(「迎新優惠」), 迎新優惠將會適用於其指定戶口之首港幣 1 元至 50,000 元之每日結存, 而此優惠將會適用於其指定戶口之及後港幣 50,001 元至 150,000 元之每月結存。
7. 於推廣期內, 指定港幣存款戶口之額外年利率優惠將(i)就指定港幣存款戶口內之每月總存款結存, 以上列條款 4 所列出之相關儲蓄存款年利率, (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。
8. 指定港幣存款戶口及「快易理財」必須於本行存入額外年利率優惠時仍然有效, 否則優惠將被取消, 而本行將不會透過任何途徑存入有關優惠予合資格客戶。
9. 合資格客戶若在優惠存入戶口前提取據條款 4 所載之新開立但未到期的網上定期存款, 該網上定期存款將不被視為合資格交易。
10. 「快易理財」須受有關條款及細則約束。詳情請參閱相關條款及細則或請向分行職員查詢。
11. 本行將於 **2022 年 5 月 31 日或之前**, 按以下次序存入優惠予合資格客戶之個人名義或以聯名戶口之基本戶口持有人名義於本行持有之綜合存款戶口:
 - i. 綜合存款戶口之附屬戶口;
 - ii. 支票戶口;
 - iii. 月結單儲蓄戶口;
 - iv. 存摺儲蓄戶口
12. 若合資格客戶並未持有上述有效之港元存款戶口, 本行將根據本行所決定之外幣兌換率, 按上述次序存入合資格客戶之美元存款戶口。如合資格客戶戶口為聯名戶口並為該戶口之基本持有人, 方可享此額外年利率優惠。否則, 有關優惠將被取消, 而本行將不會透過任何途徑存入有關優惠予合資格客戶。
13. 若合資格客在本行存入優惠時並無任何有效綜合存款戶口/港元或美元儲蓄戶口/ 港元或美元支票戶口, 有關優惠將被取消, 本行並不會從任何其他途徑給予合資格客戶優惠。
14. 如客戶同時合資格享有其他推廣或存款優惠, 本行保留只提供其中一項或部份優惠之絕對權利。
15. 如客戶之交易金額為非港元, 其交易金額將根據本行於交易日當天所決定之有關外幣兌換率換成港元後計算。
16. 本條款及細則載列之銀行產品或服務須受其相關規限、申請程序、產品條款及細則所規限。如有需要, 請到分行查詢。



17. 本行保留釐定閣下申請有關產品和服務之規定及準則(包括但不限於網上定期存款), 或婉拒批核有關產品和服務申請之權利而毋須事先通知或給予任何解釋。本行保留隨時批准或拒絕開立定期存款戶口之權利。如有任何爭議, 本行保留最終決定權。
18. 本推廣文件只是宣傳有關推廣優惠, 建議客戶閱讀有關產品和服務之條款及細則(可在本行網站 www.sc.com/hk 得到)及構成銀行和客戶之間的部分協議。
19. 合資格客戶相關之投資服務戶口必須於存入優惠時仍然有效, 否則客戶將不能享有優惠。
20. 本行保留隨時更改、更新或取消任何優惠, 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。
21. 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。

外匯買賣之風險聲明:

- 外匯買賣涉及風險。將外幣兌換為其他貨幣(包括港幣), 外匯之升跌波幅或會令客戶賺取利潤或招致嚴重虧損。

基金投資服務之投資風險聲明:

- 投資涉及風險。單位信託或互惠基金的單位/股份價格有時可能會非常波動, 在最壞的情況下, 投資者可能損失全部的投資的款項。買賣單位信託或互惠基金未必一定能夠賺取利潤, 反而很可能會招致虧損。過往的基金表現並非其將來表現的指引。
- 投資者在作出任何投資決定之前, 應審慎閱讀有關銷售文件, 尤其是當中所載的條款及條件、投資政策和風險因素, 以及最新之財務業績資料, 而投資者就任何投資決定尋求獨立的財務意見是可取的。
- 投資者在作出任何投資決定之前, 應確保其完全明白單位信託或互惠基金所附帶的風險, 亦應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。

重要提示:

- 基金乃投資產品而部分基金涉及金融衍生工具。投資決定是由閣下自行作出的。除非中介人於銷售該產品時已向閣下解釋並經考慮閣下的財務狀況、投資經驗及目標後而該產品是適合閣下的, 否則閣下不應投資基金。

註:

- 本宣傳單張並不構成對未來價格變動的任何預測。
- 投資者不應只單憑本宣傳單張而作出投資決定。
- 本宣傳單張未經證券及期貨事務監察委員會或香港任何監管機構審閱。