

**Important Note:**

Premium Deposit, Equity Linked Investments and Structured Investment Series are structured products involving derivatives. Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in that investment product 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.

## Exclusive Offer for Premium Deposit, Equity Linked Investments and Structured Investment Series

**Eligible Clients** who make the transactions in one or more of the designated investment products can enjoy the following offer:

Cash Reward	Remarks
<p style="text-align: center;"><b>HKD450</b> (for every accumulated eligible transaction amount of the combined Designated Investment Product(s) of HK\$300,000)</p>	<ul style="list-style-type: none"> <li>• Clients can enjoy the cash reward when taking up any one or more of the Designated Investment Products and meeting the specific product requirements during the Promotion Period.</li> <li>• Accumulated eligible transaction amount refers to the total sum of <b>all</b> eligible transactions in all the Designated Investment Product(s) during the Promotion Period.</li> <li>• Each Eligible Client can enjoy the offer more than once during the Promotion Period.</li> <li>• There is <b>NO CAP</b> to the cash reward amount earned during the Promotion Period.</li> </ul>

**Promotion Period: 2 October – 31 December 2019**

Terms and conditions apply.

## General Terms and Conditions

1. The promotion period for the offers described in the Sections below is from 2 October to 31 December 2019, 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-HKD denominated transactions, the transaction amount will be converted into HKD on the transaction date based on the relevant prevailing foreign exchange rate determined by the Bank for calculation of offer entitlement.
4. Clients can enjoy the offers more than once during the Promotion Period. 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 part 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 Exclusive Offer for Premium Deposit, Equity Linked Investments and Structured Investment Series

1. Subject to clause 2, to be eligible to this offer, clients must procure one or more of the following Designated Investment Product(s) specified in below table of this Section as one or more of the eligible transaction(s) (“**Eligible Transaction(s)**”) during the Promotion Period (the “**Eligible Clients**”):

Designated Investment Product	Eligible Transaction
Premium Deposit	• Total accumulated transaction amount with <u>new funds</u> (excluding the renewal of existing Premium Deposit)
Equity Linked Investments	• Total accumulated <u>subscription</u> amount
Structured Investment Series	• Total accumulated <u>subscription</u> amount

2. Eligible Clients will be entitled to HK\$450 cash reward for EVERY accumulated transaction/subscription amount of the combined Designated Investment Product(s) of HK\$300,000 (or HKD equivalent) during the Promotion Period. There is NO cap on the cash reward amount earned during the Promotion Period.
3. The cash reward 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 29 February 2020. 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. For Eligible Clients under the Capital Investment Entrant Scheme, the cash reward will be credited to the designated settlement accounts of such Clients on or before 31 March 2020.
5. The relevant investment product account(s) must still be valid at the time when the cash reward is credited, otherwise the credit of the cash reward will be forfeited.

## Risk Disclosure Statement for Premium Deposit

- Investment involves risks. The worst case will result in loss of your entire investment amount.
- Principal Loss Risk / Currency Risk – This product is not principal-protected and the return of which will be dependent on movements in some specified currency exchange rates which are affected by a wide range of factors and may rise or fall rapidly.
- Liquidity Risk / Early Withdrawal Risk / Cancellation Risk – Any cancellation or withdrawal prior to maturity is subject to the consent of the Bank. With these risks, investors may incur significant costs or losses.

## Not Protected under Deposit Protection Scheme

- Premium Deposit is NOT an alternative to ordinary saving or time deposit and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

## Risk Disclosure Statement for Equity Linked Investment Services

- The price or value of the Equity Linked Investments (ELIs) fluctuates, 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 subscribing for, buying and selling the ELIs. Investors should therefore carefully consider whether such transactions are suitable in light of their financial position and investment objectives before entering into such transactions.
- Not principal protected: ELIs are not principal protected. You may suffer a loss if the prices of the underlying asset(s) of an ELI go against your view. In extreme cases, you could lose your entire investment.
- Limited potential gain: The potential return on your ELI may be capped at a predetermined level specified by the issuer.

- Credit risk of the issuer: When you purchase an ELI, you rely on the credit-worthiness of the issuer. In case of default or insolvency of the issuer, you will have to rely on your distributor to take action on your behalf to claim as an unsecured creditor of the issuer regardless of the performance of the reference asset(s).
- No collateral: ELIs are not secured on any assets or collateral.
- Limited market making: Issuers may provide limited market making arrangement for their ELIs. However, if you try to terminate an ELI before maturity under the market making arrangement provided by the issuer, you may receive an amount which is substantially less than your original investment amount.
- Investing in an ELI is not the same as investing in the reference asset(s): during the investment period, you have no rights in the reference asset(s). Changes in the market price of such reference asset(s) may not lead to a corresponding change in the market value and/or potential payout of the ELI.
- Conflicts of interest: Issuer of an ELI may also play different roles, such as the arranger, the market agent and the calculation agent of the ELI. Conflicts of interest may arise from the different roles played by the issuer, its subsidiaries and affiliates in connection with the ELI.

#### **Risk Disclosure Statement for Structured Investment Series**

- Structured Investment Series carries risks not normally associated with ordinary bank deposits and are generally not the same as and not a suitable substitute for ordinary savings or time deposits. Investor should not invest in Structured Investment Series unless he/she has sufficient funds or liquidity so as to enable him/her to keep the investment until the maturity date. The principal amount of the investment under Structured Investment Series is protected only if held to the agreed maturity date without being cancelled or withdrawn by the investor. Any such cancellation or withdrawal prior to the maturity date is subject to the consent of the Bank, and may incur costs or losses to the investor which may even result in a negative rate of return. Where investor holds the investment until the maturity date, the interest or yield on the investment may also be affected by movements in the relevant reference value of the underlying asset. The total return on the investment may be zero or significantly less than the return which might be obtained on a normal time deposit in the event of an adverse movement in the relevant reference value of the underlying asset. This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit, and is NOT being protected under the Deposit Protection Scheme in Hong Kong.

#### **Notes**

- This document/webpage does not constitute any prediction of likely future price movements.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product / service before making any investment decision.
- Investors should not make investment decisions based on this document/webpage alone.
- This document/webpage has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.