

**2019 Standard Chartered Toy Story 4 Promotion Terms and Conditions (“these Terms and Conditions”)**

**You need to read this document.**

**Meaning of words**

Other than the defined terms here or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which defines key words used in this document. For instance, please note:

**You** means the person named as the “applicant” in the application. If there is more than one, **you** means each person separately as well as every two or more of them jointly.

**We** (without limiting the meaning defined in Client Terms (formerly known as Customer Terms) or **Bank** means Standard Chartered Bank (Hong Kong) Limited for this application.

This document sets out specific terms and conditions on which we agree to provide you with any of the products and services under the 2019 Standard Chartered Toy Story 4 Promotion (“**Promotion**”). **You must read it in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at [www.sc.com/hk](http://www.sc.com/hk). If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These Terms and Conditions do not apply to any existing product(s) or service(s) (if any) you have with us to the extent that they are subject to separate terms and conditions.**

**General Terms and Conditions**

1. 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 Standard Chartered Disney ATM Card, Teens ATM Card, Deposit Card and our Banking Plans (i.e. Priority Banking, Premium Banking or Easy Banking as defined in the Terms and Conditions applicable to Priority Banking, Premium Banking and Easy Banking), or to decline your application in its entirety or of each such products and services in them without given you any reason for doing so.
2. The Bank reserves its absolute right to vary, modify or terminate any of the following Banking Services (as defined below) and to amend or terminate any of these Terms and Conditions at any time without prior notice. Any benefit, promotional offer

or welcome gift for successful account opening is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the decision of the Bank shall be final and binding.

3. You are responsible for all the uses of the Standard Chartered Disney ATM Card, Teens ATM Card and Deposit Card which cards are issued by the Bank at your request and all the withdrawals and transactions made from their use.
4. Without limiting the above, our “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“**Ordinance**”) and the Code of Practice on Consumer Credit Data” (the “**Notice**”, which is available to you at any of our branches and/or on our website at [www.sc.com/hk](http://www.sc.com/hk)) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
5. The use of the Standard Chartered Disney ATM Card, Teens ATM Card and Deposit Card is subject to our banking agreement and these Terms and Conditions. You must read these Terms and Conditions in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at [www.sc.com/hk](http://www.sc.com/hk). If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevail. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.
6. You need to refer to our banking agreement which also defines key words used in these Terms and Conditions. If a word defined in these Terms and Conditions is also defined in our banking agreement, the definition in these Terms and Conditions applies for the purposes of the Standard Chartered Disney ATM Card, Teens ATM Card and Deposit Card.
7. A Teens ATM Card and a Deposit Card must be linked to the My Dream Account that you open or hold with the Bank.
8. Unless otherwise specified, a client who holds a My Dream Account in relation to his/her child aged 11 or above and below 18 is eligible to apply for a Teens ATM Card.
9. The Teens ATM Card is a card which you and/or your child (in case it is linked to My Dream Account in relation to your child) may make payments by direct debit from an account, and may access an account by an ATM, together with the relevant PIN/password.
10. Unless otherwise specified, a client who holds a My Dream Account in relation to his/her child aged below 11 is eligible to apply for a Deposit Card. However, if we permit you to apply for a Deposit Card though your child who is above the age of 11, it does not affect our rights under our banking agreement.

11. The Deposit Card is a card which enables you and/or your child (in case it is linked to My Dream Account in relation to your child), at ATM locations, only to make deposits (if the ATM accepts deposits) and verify account balance, together with the relevant PIN/password, with such cards having no withdrawal, purchase or payment capabilities.
12. Upon successfully opening a Teens ATM Card and/or Deposit Card, clients may be automatically enrolled in all the banking services (the “**Banking Services**”) along with the Teens ATM Card and/or Deposit Card which the Bank may vary from time to time and at its sole discretion to include or exclude from the Teens ATM Card and/or Deposit Card (including such services as may from time to time be re-named, replaced, supplemented or varied by the Bank). Clients of the Teens ATM Card and/or Deposit Card agree that each of the Banking Services is made available by the Bank subject to the applicable terms and conditions regulating each of the Banking Services and agree to be bound by them.
13. If you request us to issue a Teens ATM Card or a Deposit Card where My Dream Account in relation to the child is being linked, you authorize us to disclose to your child the information of your My Dream Account in relation to your child and you authorize your child to access the information of your My Dream Account in relation to your child through any means made available by us. You also agree and understand that the Teens ATM Card and/or Deposit Card and the Personal Identification Number (PIN) for use for the Teens ATM Card and/or Deposit Card are deemed to have been issued to you. You are responsible for all the uses of the Teens ATM Card and/or Deposit Card which cards are issued by the Bank at your request and all the withdrawals and transactions made from the use of the Teens ATM Card.
14. Each Designated Account may be linked to one Teens ATM Card or Deposit Card only regardless of the number of applications submitted.
15. We reserve the right to determine at our sole discretion the criteria and requirements applicable to each of the Teens ATM Card and Deposit Card that you apply with us, or to decline your application in its entirety or of each such Teens ATM Card and Deposit Card without given you any reason for doing so.
16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

#### **Terms and Conditions of Standard Chartered Disney ATM Card**

1. You may apply for a Standard Chartered Disney ATM Card (“**Disney ATM Card**”) in the form of a UnionPay single currency Standard Chartered ATM Card (if you are an Easy Banking, Premium Banking or non-banking plans client of the Bank) or a UnionPay single currency Priority Banking Card (if you are a Priority Banking client of the Bank) or a Teens ATM Card or Deposit Card. The payment clearing network of the Disney ATM Card is UnionPay.
  2. You may choose the card design of the Disney ATM Card that is available at the time of your application. However, the Bank reserves the right to issue any card design of the Disney ATM Card in its own discretion and replace your Disney ATM Card with another card design of ATM Card at any time as the Bank sees fit.
3. The Disney ATM Card must be linked to at least one bank account that you open or hold at the Bank. There may be restrictions on the type of account(s) that can be tied to or linked to the Disney ATM Card and you accept that certain types of account(s) may not be set as the primary account of the Disney ATM Card. In case of disputes, the Bank has the sole and final discretion to determine the primary account that is linked to or tied to the Disney ATM Card.
  4. If the primary account is jointly owned, only the primary account holder could apply for the Disney ATM Card.
  5. All Disney ATM Cards are subject to its availability. Quota is limited and is available on a first-come-first-served basis. The Bank has the sole and final discretion to determine and amend the expiry date of the Disney ATM Card without prior notice.
  6. You expressly acknowledge and agree that the Bank may terminate the Disney ATM Card at any time with prior written notice. Upon termination of such Disney ATM Card, the Bank may issue any ATM card to you at its own discretion to replace the Disney ATM Card.

#### **A. General Terms and Conditions for 2019 Standard Chartered Toy Story 4 Promotion**

1. Unless otherwise specified, the Promotion commences on 17 June 2019 and ends on 31 August 2019 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion consists of the offers set out in Sections B, C, D and E below (each an “**Offer**”, and collectively, the “**Offers**”).
3. Unless otherwise specified, clients must fulfil the following in order to be eligible for the Promotion (each an “**Eligible Client**”, and collectively, the “**Eligible Clients**”):
  - i. For new client who DOES NOT hold any deposit account, including Savings Account(s), Current Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), with the Bank in the preceding 12 months from 17 June 2019, he/she successfully applies for a Standard Chartered Disney ATM Card (“**Disney ATM Card**”) and opens an account for this Promotion in his/her sole name or jointly with others or in relation to his/her child below the age of 18 (“**Child**”) during the Promotion Period (“**Designated Account**”); For clients who successfully open a Designated Account and apply for a Disney ATM Card via Standard Chartered Mobile Banking App (“**Mobile App**”) will be automatically enrolled in this Promotion; OR
  - ii. For existing client who holds any bank account before 17 June 2019 in his/her sole name or jointly with others or in relation to his/her Child, including client who:
    - a) does not hold a Disney ATM Card, which he/she must successfully apply for a Disney ATM Card during the Promotion Period; OR
    - b) is holding a valid Disney ATM Card,
      - To enjoy both Preferential Savings Rate (as defined below) and Deposit Growth Offer (as defined below), he/she must visit branch to open a Designated Account during the Promotion Period; OR

- To enjoy only the Deposit Growth Offer (as defined below), he/she must complete online registration at [sc.com/hk/register/ts4](http://sc.com/hk/register/ts4) during the Promotion Period with a valid proof of identity in his/her name (“**Registration**”). For clients with multiple online registration submissions, the Bank reserves the right to take the first registration as the record. In cases where information submitted is incorrect or insufficient or any reasons beyond the Bank’s control for the purpose of fulfilment as considered by the Bank, the Bank reserves the right to forfeit the Offers absolutely.

If client signs up multiple times for the Promotion, the Bank reserves the right to regard the month of the first sign-up as the sign-up month for the Deposit Growth Offer.

4. Provided that the requirements are met, each Eligible Client is entitled to the Offers under Sections B, C, D and E below ONCE only regardless of the number of the Disney ATM Card or the number of account he/she successfully opens or holds at the Bank in his/her sole name or in relation to his/her Child. If a primary account is jointly owned, only the primary account holder is entitled to the Promotion. To be eligible for the Offers, the Eligible Client must continue to be a Priority Banking, Premium Banking or Easy Banking client, and the relevant Disney ATM Card and the account(s) in the card must remain valid until the time of respective fulfilment.
5. During the Promotion Period, each client can apply for ONE Disney ATM Card only. If you apply for more than one Disney ATM Card or you currently hold a valid Disney ATM Card and you apply for another Disney ATM Card, the Bank reserves the right not to process or reject all your subsequent application(s) for the Disney ATM Card. Replacement of a Disney ATM Card is subject to the respective service charges.
6. During the Promotion Period, if a client chooses to replace his/her existing non-Disney ATM Card with the Disney ATM Card, the Eligible Client could enjoy fee waiver for the replacement of any existing non-Disney ATM Card issued by the Bank with the Disney ATM Card once.
7. For the purpose of calculating the total balance of all Designated Deposit Accounts (as defined below) and Valid Growth Deposit Accounts (as defined below) maintained by an Eligible Client, deposit balance in RMB Savings Account(s)/ Current Account(s) and other Foreign Currency Savings Account(s)/Current Account(s) will be calculated in Hong Kong Dollar based on the foreign currency exchange rate(s) determined at the sole discretion of the Bank.
8. **The gifts offered under the Offer(s) are available on a first-come-first-served basis, while stocks last.** Photos on the relevant promotional leaflet are for reference only.
9. Instant Gift and Early Bird Offer are only applicable to New Clients (as defined below) who open a Designated Account, apply for a Disney ATM Card at branch and fulfil the specified requirements. Otherwise, the Bank will debit administration fee(s) from any of his/her deposit account(s) with the Bank without prior notice (refer to Clause 15 of this section).
10. The Bank reserves the right to offer any alternatives if the specified gifts under the Offer(s) are not available. Such gifts awarded are not returnable or redeemable for cash, exchangeable or transferable. Acceptance and usage of such gifts are subject to the terms and conditions stipulated by the manufacturer(s), merchant(s) or issuer(s), as the case may be. You assume sole and full responsibility in conjunction with the acceptance and use of such gifts provided by such manufacturer(s), merchant(s) or issuer(s).
11. The Walt Disney Company, Pixar and each of their respective parent, affiliates and subsidiaries are not responsible for the Promotion, administration or execution of the Promotion.
12. You understand and accept that the Bank and The Walt Disney Company (including its parent, affiliates or subsidiaries) are not the supplier of the gifts provided under or in connection with the Offer(s) under the Promotion. The Bank and The Walt Disney Company (including its parent, affiliates or subsidiaries) shall have no liability relating to any aspect of the gifts, in connection with the gifts provided by the supplier(s), their employees, officers or agents. The gifts may be subject to additional terms and conditions of the suppliers.
13. The Bank and The Walt Disney Company (including its parent, affiliates or subsidiaries) shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting or using any of the Offers.
14. In the event that a client is entitled to any of the Offer(s) under the Promotion, and other prevailing promotion 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. **If an Eligible Client has redeemed the Offer(s) but thereafter cancels the relevant Disney ATM Card or fails to fulfil the respective requirements (as stipulated in Sections B, C and E below), and at the Bank’s discretion, an administration fee of HKD200 or equivalent (applicable to the redemption of one unit of the Limited Edition Disney and Pixar’s Toy Story 4 Stainless Steel Straw Set (offered under Section B)), HKD400 or equivalent (applicable to the redemption of two pieces of Disney and Pixar’s Toy Story 4 Movie Exchange Coupon or HKD200 supermarket coupon (offered under Section C below)), HKD800 or equivalent (applicable to the redemption of one unit of Limited Edition Disney and Pixar’s Toy Story 4 Dinnerware Set for 2 persons (offered under Section E below)) will be debited from any of his/her deposit account(s) with the Bank without prior notice.**
16. Each of the banking products or services set out in the relevant 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.
17. Any spending or balance growth requirements mentioned in the terms and conditions herein are part of a promotional offer for gifts (as the case may be). They are not mandatory requirements which must be met before a client may apply and be granted the Disney ATM Card.

18. The Promotion is applicable to clients with Easy Banking, Premium Banking or Priority Banking only. If the average daily Relationship Balance of the client within the quarter falls below the amount determined by the Bank, the quarterly maintenance fee will 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](http://www.sc.com/hk).

Banking Plan	Average Daily Relationship Balance within the quarter falls below	Quarterly Maintenance Fee
Priority Banking	HKD1,000,000	<u>HKD900</u>
Premium Banking	HKD200,000	<u>HKD360</u>
Easy Banking	HKD10,000	<u>HKD180</u>

#### B. Terms and Conditions for Instant Gift

1. Eligible Client who fulfils the following criteria during the Promotion Period (as defined in Clause 1 of Section A) is entitled to one Limited Edition Disney and Pixar's Toy Story 4 Stainless Steel Straw Set ("**Instant Gift**"):
  - i. Eligible Client fulfils the requirements in Clause 3(i) of Section A above; AND
  - ii. Eligible Client DOES NOT hold any deposit account, including Savings Account(s), Current Account(s), Integrated Deposits Account(s) and Time Deposit Account(s) with the Bank in the preceding 12 months before 17 June 2019 ("**New Client**"); AND
  - iii. Eligible Client signs up for Priority Banking/Premium Banking during the Promotion Period; AND
  - iv. To be entitled to the Instant Gift, Eligible Client deposits New Funds into his/her Designated Account on the day of account opening, and the amount of New Funds should be no less than HKD10,000 or equivalent. Eligible Client who will be entitled to one Instant Gift may collect it at the branch on the day upon account opening.
2. Instant Gift is only applicable to **the eligible New Clients who open a Designated Account, apply for a Disney ATM Card at branch and fulfil the requirements in Clause 1 of this Section.**

#### C. Terms and Conditions for Early Bird Offer

1. Eligible Client who fulfils the following criteria during 17 June to 31 July 2019 is entitled to two pieces of Disney and Pixar's Toy Story 4 Movie Exchange Coupon OR HKD200 supermarket coupon ("**Early Bird Offer**"):
  - i. Eligible Client fulfils the requirements in Clause 1 of Section B above; AND
  - ii. **Only applicable to Eligible Clients who open a Designated Account and apply for a Disney ATM Card at branch.**

#### D. Terms and Conditions for HKD Preferential Savings Interest Rate

1. The Preferential Savings Interest Rate ("**Preferential Savings Rate**") is available in Hong Kong Dollar and applicable to HKD Designated Account only.
2. To be eligible for the Preferential Savings Rate, an Eligible Client must fulfil the following requirements ("**Eligible Preferential Rate Client**"):
  - i. Eligible Client fulfils the requirements in Clause 3 of Section A above; AND
  - ii. Eligible Client who successfully signs up for Priority Banking/Premium Banking/Easy Banking at the time of signing up for this offer with the Bank. Separate terms and conditions apply to Priority Banking/Premium Banking/Easy Banking; AND
  - iii. Eligible Client who opens a Designated Account at branch or via Mobile App; AND
  - iv. Deposits New Funds (as defined below) into the Designated Account upon account opening.
3. Eligible Preferential Rate Client may enjoy 1.60%p.a. Preferential Savings Rate for his/her Designated Account for deposit balance below HKD2,000,000 for the period from the account opening date to 31 December 2019 (both dates inclusive) ("**Preferential Rate Period**") with the Bank. For the eligible New Clients who open a Designated Account via Mobile App, the Preferential Savings Rate will be applicable from the third business days after successful account opening to 31 December 2019 (both dates inclusive).
4. "**New Funds**", for the purposes of these Terms and Conditions, refers to (i) new funds in excess of the total deposit balance in all of the Eligible Client's Designated Deposit Account(s) with the Bank as of the Benchmark Date of Fund Growth (as defined below) or (ii) funds converted from any currency into the relevant currency of the Designated Account on the same day of the opening of the Designated 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.
5. For Eligible Clients who are existing clients as described in Clause 3(ii) of Section A, apart from the New Funds initially deposited into the Designated Account upon account opening, further deposit of HKD to the same Designated Account by any means are not allowed on or before 31 December 2019. Deposit withdrawals from the Designated Account is allowed during the Preferential Rate Period. After 31 December 2019, deposits into the Designated Account will be accepted again and the Designated Account will be operated and treated in the same way as a general Hong Kong Dollar Statement Savings Account.
6. During the Preferential Rate Period, the interest of the Designated Account will be calculated based on the total deposit balance of the Designated Account at the relevant interest rate as stipulated in this Section, and will be calculated in simple interest and on a 365-day or 366-day basis (for

leap year). After the Preferential Rate Period, the interest of the Designated Account will be calculated based on the total deposit balance of the Designated Account and the Bank's prevailing interest rate as at the interest calculation day for ordinary Hong Kong Dollar Savings Account. The interest will be calculated in compound interest and accrues daily on a 365-day or 366-day basis (for leap year).

7. Each Eligible Preferential Rate Client can enjoy the offer ONCE only during the Promotion Period. Preferential Savings Rate is not guaranteed. We reserve the right to make any adjustment to such Preferential Savings Rate from time to time at our sole and absolute discretion. The Bank's prevailing interest rate for Ordinary Hong Kong Dollar Savings Account can be obtained from any of our branches.

#### E. Terms and Conditions for Deposit Growth Offer

1. Eligible Client who fulfils all the following criteria is entitled to one Limited Edition Disney and Pixar's Toy Story 4 Dinnerware Set for 2 persons ("**Deposit Growth Offer**"):
  - i. Eligible Client fulfils the requirements in Clause 3 of Section A above; AND
  - ii. Eligible Client deposits New Funds into any of his/her Valid Growth Deposit Accounts (as defined below) with the Bank upon opening of the Designated Account or upon Registration, Eligible Client must maintain no less than HKD500,000 new funds growth for the Deposit Growth Offer (the "**Growth**"),

Amount of Growth will be calculated based on the following formula:

**Amount of Growth = Daily total balance of Valid Growth Deposit Accounts – Total balance of Designated Deposit Accounts on Benchmark Date of Fund Growth; AND**

- iii. Eligible Client maintains the Growth in the Valid Growth Deposit Accounts till the Respective Designated End Date according to his/her Sign-up Month.

Sign-up Month	Benchmark Date of Fund Growth	Respective Designated End Date
June 2019	31 May 2019	31 December 2019
July 2019		
August 2019		

"**Designated Deposit Account(s)**" means any of the following accounts the Eligible Client has with the Bank which is valid and existing: HKD Savings Account/Current Account, RMB Savings Account/Current Account and Foreign Currency Savings Account/Current Account.

- Including HKD Statement/Passbook Savings/Current Account, Click-a-Count, My Dream Account, Integrated Deposits Account, Savings Account/Current Account in RMB, US Dollar, Pound Sterling, Euro, Australian Dollar, New Zealand Dollar, Canadian Dollar, Swiss Franc, Japanese Yen and Singapore Dollar, if any; AND

- **Excluding any MortgageOne® account, Mortgage Saver, Marathon Savings Account, Asia Miles Savings Account, Time Deposit Account, Bonus Payroll Account and any joint name account of which the Eligible Client is not the primary account holder.**

Deposit balance in RMB Savings Account(s)/Current Account(s) and other Foreign Currency Savings Account(s)/Current Account(s) will be calculated in Hong Kong Dollar based on the foreign currency exchange rate(s) determined at the sole discretion of the Bank. In the event that the deposit account is in negative balance or the Eligible Client has not maintained any deposit account in his/her sole name (or in the capacity of primary account holder in case of joint-name account or in relation to his/her child) with the Bank on the Benchmark Date of Fund Growth, zero amount will be counted for the calculation.

"**Valid Growth Deposit Account(s)**" means any of the following accounts the Eligible Client has with the Bank which is valid and existing: HKD Savings Account/Current Account, RMB Savings Account/Current Account and Foreign Currency Savings Account/Current Account.

- Including HKD Statement/Passbook Savings/Current Account, Click-a-Count, My Dream Account, Integrated Deposits Account, Savings Account/Current Account in RMB, US Dollar, Pound Sterling, Euro, Australian Dollar, New Zealand Dollar, Canadian Dollar, Swiss Franc, Japanese Yen and Singapore Dollar, if any); AND

- **Excluding Certificate of Deposit, MortgageOne® Account, Mortgage Saver, Bonus Payroll Account, FamilyLink, Time Deposit Account, Premium Deposit Account, Marathon Savings Account, Asia Miles Savings Account, MoneyBuilder Account and joint-name account of which the Eligible Client is not the primary account holder.** For the avoidance of doubt, if an Eligible Client is entitled to other prevailing promotion offer(s) for his/her account(s), such account(s) may be excluded under this Promotion. Please contact our branch staff for details.

2. Each set of Limited Edition Disney and Pixar's "Toy story 4" Dinnerware Set for 2 persons includes 2 pieces of plate, bowl and spoon.
3. In case of failure in the fulfilment of the Deposit Growth Offer for any reason beyond the Bank's control, the Bank reserves the right to cancel or forfeit absolutely the entitlement of the Deposit Growth Offer.
4. You understand and accept that the Bank is not the supplier of the gift provided under or in connection with the Deposit Growth Offer under the Promotion. The Bank shall have no liability relating to any aspect of the gift provided by the supplier. The gift may be subject to additional terms and conditions of the supplier.
5. To the extent permitted by law, the Bank and The Walt Disney Company (including its parent, affiliates or subsidiaries) shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting or using any of the gift provided under or in connection with the Offers.

6. Our calculations and records shall be conclusive for the total balance of Designated Deposit Accounts and Valid Growth Deposit Accounts and relevant transactions entered into by the clients with us. In case of disputes, our decision shall be final and binding.
7. Eligible Clients who are entitled to the Deposit Growth Offer will receive a notification by post on or before 31 May 2020. Redemption procedures and available dates of the gift will be detailed in the notification letter and may be subject to additional terms and conditions as set out in the notification and redemption letter.
8. Notification and redemption letter for the Deposit Growth Offer will be posted to the Eligible Client's address in the Bank's record and will be issued once and will not be reissued under any circumstances (e.g. including loss or damage to the letter). Photocopies of the redemption letter will not be accepted.
9. Eligible Clients who are entitled to the Deposit Growth Offer shall notify the Bank if they do not receive the notification letter for the Deposit Growth Offer on or before 15 June 2020; Otherwise, the Bank accepts no liability and will not be liable for any compensation.

**Term and Condition for Integrated Deposits Account Opening via Mobile App Cash Rebate Offer (the "Cash Rebate Offer")**

1. Cash rebate of HKD300 (for Priority Banking clients) or HKD200 (for Premium Banking clients) will be applicable to New Clients who open a Designated Account and sign up for Premium Banking or Priority Banking **via Mobile App**, maintain the total balance amount of the relevant Banking Plan (refer to table A below) until the corresponding designated date ("**Designated Date**") (refer to table B below). The cash rebate will be credited to client's account on or before 31 March 2020.

**A. Total Balance Amount**

Banking Plan	Total Balance Amount (HKD)
Priority Banking	1,000,000 or above
Premium Banking	200,000 or above

**B. Designated Date**

Banking Plan Sign-up Date (both dates inclusive)	Designated Date (Inclusive)
17 – 30 June 2019	30 September 2019
1 – 31 July 2019	31 October 2019
1 – 31 August 2019	30 November 2019

2. For details and Terms and Conditions of the Cash Rebate Offer, please visit [sc.com/hk/mobile\\_acct\\_tnc/](http://sc.com/hk/mobile_acct_tnc/).

**Terms and Conditions for Premium Banking and Priority Banking Promotion**

1. For details and Terms and Conditions of Premium Banking Promotion, please visit [sc.com/hk/premium](http://sc.com/hk/premium).
2. For details and Terms and Conditions of Priority Banking Promotion, please visit [sc.com/hk/pbwelcomeoffer](http://sc.com/hk/pbwelcomeoffer).

**Terms and Conditions of 1% Cash Rebate Offer via Apple Pay ("Apple Pay Cash Rebate Offer")**

1. The Apple Pay Cash Rebate Offer commences on 17 June 2019 and ends on 31 December 2019 (both dates inclusive) (the "**Cash Rebate Promotion Period**").
2. Eligible cardholders ("**Eligible Cardholders**") of any ATM Card with the UnionPay network ("**Eligible Cards**") issued by the Bank are eligible for the Apple Pay Cash Rebate Offer. Any ATM Card that is only linked to account(s) in Business Banking or any credit card (which may or may not access any account by an ATM) issued by the Bank are not eligible for the Apple Pay Cash Rebate Offer.
3. To be eligible for the Apple Pay Cash Rebate Offer, Cardholders are required to fulfil all of the following requirements (the "**Eligible Apple Pay Clients**"):
  - (i) Add the Eligible Cards in the Eligible Device (as defined in Clause 4 of this Section) that supports Apple Pay during the Cash Rebate Promotion Period; and
  - (ii) Complete Apple Pay Transactions (as defined in Clause 4 of this Section) in Hong Kong Dollars, which must be settled and paid from the first account (the "**Primary Account**") tied to or linked to the Eligible Cards (the "**Eligible Transactions**") within the Cash Rebate Promotion Period.
4. "**Eligible Device**" refers to any iPhone, iPad or Apple Watch that supports Apple Pay. "**Apple Pay Transactions**" refers to the retail or in app transactions through Apple Pay. For the avoidance of doubt, any transactions that are paid by and transacted with Cardholders' physical Eligible Cards will not be entitled to the Apple Pay Cash Rebate Offer. Other transactions, including but not limited to mail and telephone orders, other transactions without sales slip (except in app transactions) and any cancelled/refunded/falsified/unposted/unauthorized transactions are also not applicable for the Apple Pay Cash Rebate Offer.
5. Eligible Apple Pay Client who fulfils Clause 3 of this Section above will be entitled to 1% cash rebate on the total transaction amount of Eligible Transactions made within each Transaction Period as specified in Clause 7 of this Section. Our calculations and records shall be conclusive for the Eligible Transactions made by Eligible Apple Pay Clients. In case of disputes, our decision shall be final and binding.
6. The maximum cash rebate that can be earned under this Apple Pay Cash Rebate Offer is capped at HKD5,000 each month for each Eligible Apple Pay Client. If multiple cards were registered for this Apple Pay Cash Rebate Offer and Eligible Transactions were made, the cash rebate earned for these Eligible Transactions will be calculated cumulatively across the Eligible Cards. Once the cap is met, no rebate will be offered to other Eligible Transactions within the same month.

7. The entitled amount of cash rebate will be credited in the bank account as specified in Clause 8 of this Section by the fulfilment date (“**Fulfilment Date**”) as specified in the table below.

<b>Transaction Period</b>	<b>Fulfilment Date</b>
From 1 May 2019 to 31 July 2019	By 30 September 2019
From 1 August 2019 to 31 October 2019	By 31 December 2019
From 1 November 2019 to 31 December 2019	By 29 February 2020

8. The entitled amount of cash rebate will be given in Hong Kong Dollars and credited to the Primary Account of the Eligible Cards. The Primary Account must be valid at the time of the relevant Fulfilment Date. In case the Primary Account is for any reason invalid for the above crediting as determined by the Bank in our absolute discretion, the entitled amount of cash rebate will be credited to the account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by Eligible Client (in case the Primary Account of Eligible Card is in sole name) or in the capacity as primary account holder (in case the Primary Account of Eligible Cards is in joint name) at the Bank in the following sequence:

- a. Sub-account under Integrated Deposits Account
- b. Current Account
- c. Statement Savings Account
- d. Passbook Savings Account

If Eligible Client has more than one account under the same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting in our absolute discretion. In the event that an Eligible Client does not hold any valid account mentioned in this clause, the relevant cash rebate will be forfeited by the Bank without prior notice.

9. Eligible Apple Pay Client shall notify the Bank if they do not receive the relevant cash rebate within 1 month after the relevant Fulfilment Date; otherwise, the Bank accepts no liability and will not be liable for any compensation.
10. The Bank reserves the right to determine the calculation methods applied under the Apple Pay Cash Rebate Offer and verify the client’s transaction records in considering the client’s eligibility for the Apple Pay Cash Rebate Offer. In case of any disputes, the Bank’s decision shall be final and binding.
11. In case of any disputes, Eligible Apple Pay Client is required to present the relevant original sales receipts and ATM Card sales slips for further investigation by the Bank.
12. The Bank is not the provider of Apple Pay and we do not give any warranty over the use of Apple Pay. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in using Apple Pay for any transaction. You acknowledge that your use of the card through Apple Pay may be disrupted or terminated for reasons outside of our control, and the Bank will not be liable for any claim arising from or

related to your use of (or failure to use) the card through Apple Pay. The Bank is not responsible for the performance of Apple Pay or any other third parties regarding any arrangement or agreement you enter into with them in relation to Apple Pay. The speed and reliability of service of your internet or mobile connection is dependent solely on your respective internet and/or mobile service providers.

13. The Bank reserves the right to amend the terms and conditions or any other contents here at any time. Any benefit, promotional offer or welcome gift is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the Bank’s decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.