

渣打電子理財獎賞

於 **2020 年 4 月 1 日至 7 月 31 日** (包括首尾兩天)，客戶透過以下電子理財途徑完成每項指定項目可享 **HK\$20** 現金獎賞，一共可獲享高達 **HK\$200** 現金獎賞，立即行動 [^]。



= SC Mobile 應用程式



= 網上理財

指定項目		
1. 經無卡提款服務「QR Cash」提取現金	●	
2. 使用 SC Pay「轉數快」轉賬 (包括「SC Keyboard」或「掃描支付」)，並設定本行戶口為預設收款戶口	●	
3. 新增賬單收款人並繳付賬單*	●	●
4. 新增並轉賬至第三者或其他本地銀行戶口 (港元)*	●	●
5. 於 SC Mobile 應用程式啟動推送訊息	●	
6. 開立股票投資服務戶口		●
7. 開立基金投資服務戶口		●
8. 完成 / 更新「客戶投資取向」問卷	●	●
9. 啟動 ATM 海外交易設定服務		●
10. 使用渣打信用卡透過電子錢包 Apple Pay/ Google Pay/ Samsung Pay 完成交易	●	

[^] 優惠須受有關條款及細則約束。投資涉及風險。有關個別優惠詳情以及投資風險聲明，請參閱相關之宣傳單張。

* 新增收款人只可於網上理財進行。

掃描以了解更多



立即掃描下載 SC Mobile 應用程式。



註：App Store 為 Apple Inc. 之服務商標。Google Play 為 Google Inc. 之商標。本文件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。

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。

渣打電子理財獎賞推廣 (「推廣」) 之條款及細則：

1. 推廣期由 **2020 年 4 月 1 日至 2020 年 7 月 31 日** (包括首尾兩天) (「推廣期」)。

2. 除非另有說明，本推廣只適用於 2020 年 4 月 1 日至 2020 年 6 月 30 日 (包括首尾兩天) 開立「Premium 理財」或「快易理財」之渣打銀行 (香港) 有限公司 (「本行」) 客戶，及於 (i) 於推廣期內首次開立「Premium 理財」日期起計的過往 12 個月內未曾持有「Premium 理財」或「優先理財」服務之客戶；或 (ii) 於推廣期內首次開立「快易理財」日期起計的過往 12 個月內未曾持有「快易理財」、「Premium 理財」或「優先理財」服務之客戶 (「客戶」)。

3. 於推廣期內，客戶須透過網上理財或 SC Mobile 應用程式或電子錢包 (包括 Apple Pay/Google Pay/Samsung Pay) 成功完成以下指定項目 (「指定項目」) 並符合每項指定項目之要求 (定義見下列條款 7) (「合資格客戶」)，每項指定項目可獲享價值 HK\$20 現金獎賞 (「推廣優惠」)。

4. 如客戶於推廣期內首次開立「Premium 理財」或「快易理財」之月份起計前六個月內曾完成指定項目，有關完成指定項目將不能獲享此推廣優惠，唯下列第 7 項之表列中的第 1 項指定項目 (經無卡提款服務「QR Cash」提取現金)、第 2 項指定項目 (使用 SC Pay「轉數快」轉賬，並設定本行戶口為預設收款戶口) 及第 10 項指定項目 (使用渣打信用卡透過電子錢包 Apple Pay/Google Pay/Samsung Pay 完成交易) 除外。

5. 於推廣期內，如客戶成功完成同一指定項目多於一次，亦只會視作成功符合一次指定項目以計算有關推廣優惠。客戶完成指定項目時必須為「Premium 理財」或「快易理財」之客戶。

6. 本行保留決定客戶指定項目合資格的絕對權利。

7. 指定項目為： (每指定項目可獲享之現金獎賞為 HK\$20)

指定項目	每指定項目必須符合以下要求
1. 經無卡提款服務「QR Cash」提取現金	經無卡提款「QR Cash」成功完成現金提款
2. 使用 SC Pay「轉數快」(包括「SC Keyboard」或「掃描支付」) 轉賬	<ul style="list-style-type: none"> 以已登記之識別代碼由 SC Pay「轉數快」(包括「SC Keyboard」或「掃描支付」) 轉賬至少一次，而每次轉賬最低金額為 HK\$50 或等值；及 於推廣期內維持本行的戶口為已登記識別代碼的預設賬戶
3. 新增賬單收款人並繳付賬單	新增賬單收款人並成功繳交賬單而單項交易最低金額為 HK\$100
4. 新增並轉賬至第三者或其他本地銀行戶口 (港元)	新增並成功轉賬至以下戶口而單項交易最低金額為 HK\$100： <ul style="list-style-type: none"> 本行第三者儲蓄存款戶口或支票戶口；或 於推廣期內維持本行的戶口為已登記識別代碼的轉數快預設收款戶口
5. 於 SC Mobile 應用程式啟動推送訊息	推廣期內於 SC Mobile 應用程式成功啟動推送訊息，並維持不變
6. 開立股票投資服務戶口	成功開立股票投資服務戶口
7. 開立基金投資服務戶口	成功開立基金投資服務戶口
8. 完成 / 更新「客戶投資取向」問卷	完成或更新「客戶投資取向」問卷
9. 啟動 ATM 海外交易設定服務	成功啟動 ATM 海外交易設定服務
10. 使用渣打信用卡透過電子錢包 Apple Pay/ Google Pay/ Samsung Pay 完成交易	成功將渣打信用卡 * 加入 Apple Pay/Google Pay/ Samsung Pay 至相關流動電話，並完成至少 1 項最低金額為 HK\$100 之交易

* 以下由本行發行之信用卡均可使用 Apple Pay/Google Pay/ Samsung Pay：渣打信用卡及其聯營卡、MANHATTAN 信用卡及其聯營卡 (不包括渣打 WorldMiles 卡、渣打銀聯信用卡、渣打公司卡及渣打商務卡)。

8. 若相關交易金額以外幣計值，相關之交易金額將以本行不時釐定有關匯率用作計算外幣兌換至港幣之等值，以計算應得之推廣優惠。

9. 合資格客戶之「Premium 理財」或「快易理財」服務必須於送出推廣優惠時仍然有效。否則，有關推廣優惠將被取消，本行並不會從任何其他途徑將推廣優惠給予客戶。

10. 於推廣期內，每位合資格客戶可最高獲享 HK\$200 之現金獎賞。

11. 本行將於 **2020 年 10 月 31 日或之前**，按以下次序存入現金獎賞予合資格客戶以個人名義或以聯名戶口之基本戶口持有名義於本行持有之港元存款戶口 (MortgageOne[®] 增值按揭戶口及「置恆息」往來存款戶口除外)：

- 綜合存款戶口之附屬戶口；
- 支票戶口；
- 月結單儲蓄戶口；
- 存摺簿儲蓄戶口

若合資格客戶並無上述有效之港元存款戶口，本行將根據以上次序存入合資格客戶之美元存款戶口。若合資格客戶擁有多於一個同一類別之存款戶口，將由本行全權酌情決定任何一個最近期開立之戶口存入現金獎賞。

12. 合資格客戶如有任何盜用、舞弊或欺詐成份，本行會即時取消該客戶的獎賞資格。如發現有任何懷疑盜用、舞弊或欺詐，本行保留取消客戶得到獎賞的絕對權利而毋須另行通知及提供任何理由。

13. 本行並不是 Apple Pay/Google Pay/Samsung Pay 的供應商，我們不能保 Apple Pay/Google Pay/Samsung Pay 能有效使用。本行並不會因使用上的任何延誤或未能使用 Apple Pay/Google Pay/Samsung Pay 作任何交易而負上任何責任。閣下明白透過 Apple Pay/Google Pay/Samsung Pay 使用提款卡時或會在本行不能控制的情況下被干擾或中止，本行不會為閣下透過 Apple Pay/Google Pay/Samsung Pay 使用 (或未能使用) 提款卡而產生的索償負上任何責任。本行不會因 Apple Pay/Google Pay/Samsung Pay 的表現或閣下與第三方跟 Apple Pay/Google Pay/Samsung Pay 相關的安排及協議負責任。閣下的互聯網速度及可靠性或流動連接僅依賴閣下相關的互聯網及 / 或流動服務供應商，本行同樣不會負上責任。

14. 推廣優惠之計算方法 (包括相關戶口結餘之計算) 及其相關之合資格交易或優惠之準則由本行全權酌情決定。

15. 本行保留隨時更改、延長或終止推廣，以及修訂所述任何條款及細則之權利，而不予事先通知。如有任何爭議，本行保留最終決定權。

16. 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。

「客戶投資取向」重要提示：

• 投資客戶必須完成「客戶投資取向」，以助您及我們評估您是否適合作出投資買入 / 轉入交易*。因此，請緊記於投資前完成問卷，以免引起任何不便。

* 股票投資交易除外

網上及 SC Equities 手機程式股票交易之重要提示：

• 本行對於客戶因透過網上股票交易平台進行交易而招致任何形式之損失或損害，本行無須承擔責任。除非有關損失或損害是因本行疏忽或蓄意失責直接引致。

• 查詢更多詳情及所涉及之風險，請參閱股票投資服務條款及細則或與本行職員聯絡。

基金投資風險聲明：

• 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。

股票投資服務之投資風險聲明：

• 投資涉及風險。證券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。

• 過往表現並非其將來表現的指引。投資前投資者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，並審慎閱讀相關股票投資服務的條款及細則。

註：

• 本宣傳單張並不構成對未來價格變動的預測。

• 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。

Go Digital Promotion

From **1 April to 31 July 2020** (both dates inclusive), client can earn **HKD20** by completing each Designated Transaction listed in below table through digital banking channels and can receive up to **HKD200** cash reward. Act Now ^.



= SC Mobile App



= Online Banking

Designated Transactions	SC Mobile App	Online Banking
1. Withdraw cash via cardless withdrawal "QR Cash"	•	
2. Transfer via SC Pay (FPS) including "SC Keyboard" or "Scan & Pay" and set the Bank's account as the default account	•	
3. Newly add bill payee and perform bill payment*	•	•
4. Newly add and transfer to third party or other local bank account (HKD)*	•	•
5. Enable push notification in SC Mobile	•	
6. Sign up for the account of Securities Services		•
7. Sign up for the account of Investment Fund Services		•
8. Complete/Update Customer Investment Profile	•	•
9. Activate Overseas ATM withdrawal limit		•
10. Complete transaction with Standard Chartered Credit Card through Apple Pay/Google Pay/Samsung Pay in your Mobile Wallet	•	

^ Terms and Conditions apply. Investment involves risks. For details of specific offer and risk disclosure statement, please refer to the relevant promotion leaflet.

* Adding payee can only be performed via Online Banking.

Scan to learn more



Scan to download our SC Mobile App now.



Remark: App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

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.

Go Digital Promotion ("Promotion") Terms and Conditions:

- The promotion period is from **1 April 2020 to 31 July 2020** (both dates inclusive) (the "Promotion Period").
- Unless otherwise specified, the Promotion is applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the "Bank") who have signed up for the Premium Banking or Easy Banking from 1 April 2020 to 30 June 2020 (both dates inclusive) and who (i) have not been Premium Banking or Priority Banking clients in the preceding 12 months from the sign-up date of Premium Banking; or (ii) have not been Easy Banking, Premium Banking or Priority Banking clients in the preceding 12 months from the sign-up date of Easy Banking (as the case may be) (the "Clients").
- During the Promotion Period, Clients who successfully **complete any Designated Transactions as specified in Clause 7 below ("Designated Transactions") through Online Banking or SC Mobile App or Mobile Wallets (including Apple Pay, Google Pay or Samsung Pay)** and fulfil the requirements as specified in Clause 7 below ("**Eligible Clients**"), will be entitled to HKD20 cash reward for each Designated Transaction (the "Offer").
- If Clients have ever completed a Designated Transaction in the preceding 6 months from the first sign-up month of Premium Banking or Easy Banking during the Promotion Period, the Offer will not be awarded to Clients for completing the same type of Designated Transaction during the Promotion Period, except for item 1 (Withdraw cash via cardless withdrawal "QR CASH"), item 2 (Transfer via SC Pay (FPS) including "SC Keyboard" or "Scan & Pay" and set the Bank's account as the default account) and item 10 (Complete transaction with your Standard Chartered through Apple Pay/Google Pay/Samsung Pay in Mobile Wallet) listed in the table of Clause 7 below.
- During the Promotion Period, if Clients successfully complete the same type of Designated Transactions more than once, it will only be counted as one Eligible Designated Transaction in calculating for the entitlement to the Offer; Clients must be enrolled in the Premium Banking or Easy Banking when the Designated Transactions are completed.
- The Bank reserves the absolute right to determine the eligibility of the Designated Transactions completed by Clients and their entitlement to the Offer.

- Designated Transactions are:
(HKD20 Cash Reward earned for each Designated Transaction)

Designated Transactions	Requirements
1. Withdraw cash via cardless withdrawal "QR Cash"	Successfully withdraw cash via cardless withdrawal "QR Cash"
2. Transfer via SC Pay (FPS) including "SC Keyboard" or "Scan & Pay"	<ul style="list-style-type: none"> Successfully transfer money via the registered Proxy ID on SC Pay (FPS) including "SC Keyboard" or "Scan & Pay" at least once, with a minimum single transaction amount of HKD50 or equivalent per transfer; AND Maintain the Default Account with the Bank under the registered Proxy ID throughout the Promotion Period
3. Newly add bill payee and perform bill payment	Newly add bill payee and successfully settle a bill with a minimum single transaction amount of HKD100
4. Newly add and transfer to third party or other local bank account (HKD)	Newly add and successfully transfer with a minimum single transaction amount of HKD100 to: <ul style="list-style-type: none"> a Standard Chartered Savings/Current account (HKD) of the third party; or other local bank Savings/Current account (HKD)
5. Enable Push Notification in SC Mobile	Successfully enable push notification in SC Mobile and remain unchanged during the promotion period
6. Sign up for the account of Securities	Successfully sign up for the account of Securities Services
7. Sign up for the account of Investment Fund Services	Successfully sign up for the account of Investment Fund Service
8. Complete/Update Customer Investment Profile	Complete/Update a Customer Investment Profile questionnaire
9. Activate Overseas ATM withdrawal limit	Successfully activate Overseas ATM withdrawal limit
10. Complete transaction or with Standard Chartered Credit Card* through Apple Pay/Google Pay/Samsung Pay in Mobile Wallet	Successfully complete at least 1 transaction with a minimum single transaction of HKD100 through Apple Pay/Google Pay/Samsung Pay which Standard Chartered Credit Card* is added in the relevant mobile device

* The following cards issued by the Bank are eligible to use for Apple Pay/Google Pay/Samsung Pay: Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered WorldMiles Card, Standard Chartered UnionPay Credit Card, Standard Chartered Business Card and Standard Chartered Corporate Card).

- If the amount of the relevant Designated Transaction is denominated in foreign currency, for the purpose of calculating any entitlement of the Offer, the Bank's exchange rate quoted at its discretion from time to time will be adopted for converting the relevant transaction amount from the foreign currency to HKD equivalent, which will then be used for calculating the Offer entitlement.
- Eligible Client's Premium Banking or Easy Banking must remain valid at the time when the Cash Reward is credited to the client. Otherwise, the Offer will be forfeited absolutely and will not be provided to the client through any other means.**
- During the Promotion Period, an Eligible Client can enjoy up to HKD200 Cash Reward.
- The Bank will credit the relevant amount of Cash Reward to respective HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by the Eligible Client in sole name or in the capacity as primary account holder for joint account by **31 October 2020** in the following sequence: (i. Sub-account under Integrated Deposits Account; ii. Current Account; iii. Statement Savings Account; iv. Passbook Savings Account) If Eligible Client has no valid HKD deposit account, the Bank will credit to Eligible Client's USD deposit account in the above sequence. If Eligible Client has more than one account under same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at its discretions.
- Fraud and abuse will result in forfeiture of an Eligible Client's entitlement of the Offer. In case there is any suspicious abuse, misuse or fraud, the Bank reserves the absolute right to forfeit the client's entitlement to the Offer without prior notice and providing any reasons.
- The Bank is not the provider of Apple Pay/Google Pay/Samsung Pay and it does not give any warranty over the use of Apple Pay/Google Pay/Samsung Pay. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in using Apple Pay/Google Pay/Samsung Pay for any transaction. You acknowledge that your use of the card through Apple Pay/Google Pay/Samsung Pay may be disrupted or terminated for reasons outside of the Bank's 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/Google Pay/Samsung Pay. The Bank is not responsible for the performance of Apple Pay/Google Pay/Samsung Pay or any other third parties regarding any arrangement or agreement you enter into with them in relation to Apple Pay/Google Pay/Samsung Pay. The speed and reliability of service of your internet or mobile connection are dependent solely on your respective internet and/or mobile service providers.
- The Bank reserves the right to determine the calculation methods applied under the Promotion and verify the Client's transaction records in considering the Client's eligibility for the Promotion. In case of any disputes, the Bank's decision shall be final and binding.
- The Bank reserves the right to vary, extend or terminate this Promotion and to amend any of the Terms and Conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
- If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions and any details of the promotional offers, the English version shall prevail.

Important Note for Customer Investment Profile:

- Having a "Customer Investment Profile" will be a prerequisite for investors and for us to assess suitability of all investment subscriptions/switch-in transactions*. Therefore, please remember to complete the questionnaire before investing to avoid any inconvenience.

*excluding securities trading

Important Notes of Online Securities Trading and SC Equities:

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

Risk Disclosure Statement for Investment Funds:

- 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.

Risk Disclosure Statement for Securities:

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.
- Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms & Conditions of relevant Securities Services before making any investment decision.

Notes:

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

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