

Terms and Conditions for New Funds Growth Offer for signing up Easy Banking via SC Mobile (“New Funds Growth Offer”)

1. The promotion period for the New Funds Growth Offer is from 1 December 2020 to 28 February 2021, both dates inclusive (the "**Promotion Period**").
2. The New Funds Growth Offer is only applicable to new clients ("**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 from the date of submission of an application for an Integrated Deposit Account ("**IDA**") via SC Mobile.
3. Clients who signs up for Easy Banking during Promotion Period are required to fulfil **ALL** of the requirements in Clause 14 below in order to enjoy this New Funds Growth Offer ("**Eligible Client**"). For this New Funds Growth Offer:

"**New Funds**" refer to monies deposited by cash, cheque/cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), telegraphic transfer from other banks or transfer-in Investment Funds, Debt Securities or Securities from other banks or financial institutions to the investment product account held with the Bank excluding renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Deposit upon maturity.

"**Total Balance**" includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder.

4. Each Eligible Client is entitled to the New Funds Growth Offer **ONCE** only during the Promotion Period.
5. The newly opened IDA and Easy Banking that the Eligible Client has signed up for must remain valid at the time when the cash rebate is credited. Otherwise, the cash rebate will be forfeited absolutely at the Bank's sole discretion. Separate terms and conditions apply to the Easy Banking. For details, please refer to relevant terms and conditions or contact any of the Bank's staff at branches.
6. The relevant amount of cash rebate will be credited into a HKD deposit account (except MortgageOne® Account and Mortgage Saver Current Account) under the Eligible Client's personal name as primary account holder with the Bank on or before 30 June 2021 (for sign up between 1 December – 31 December 2020) and 30 September 2021 (for sign up between 1 January – 28 February 2021) in the following sequence:
 - (i). Sub-account under IDA;
 - (ii). Current / Cheque Account;
 - (iii). Statement Savings Account;
 - (iv). Passbook Savings Account.
7. If an Eligible Client does not have a valid HKD deposit account, the Bank will credit the cash rebate to the Eligible Clients' 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 cash rebate will only be credited to the joint name account where the Eligible Client is named the primary account holder. Otherwise, the cash rebate will be

- forfeited absolutely at the Bank's sole discretion and will not be paid to the Eligible Client through any other means.
8. 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 cash rebate is to be credited, the cash rebate shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Eligible Client through any other means.
 9. 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 entitled to any one of these welcome offers: (i) this New Funds Growth Offer, or (ii) Asia Miles offer for applying an Asia Miles Time Deposit Account and Asia Miles Mastercard online at the same time ("Asia Miles Offer"). If a new Client has successfully opened an IDA (whether online application form or via SC Mobile) and applied for an Asia Miles Time Deposit Account and Asia Miles Mastercard online, he/she will only be rewarded Asia Miles under the Asia Miles Offer.
 10. For receiving the Asia Miles under this New Fund Growth Offer, Eligible Clients must register via designated webpage sc.com/hk/AM of the Bank and log into Online Banking to submit accurate Asia Miles membership information within the period from 1 December 2020 to 31 January 2021 (for sign up between 1 December and 31 December 2020) or from 1 January to 30 April 2021 (for sign up between 1 January and 28 February 2021). Relevant Asia Miles will be credited directly to the Eligible Client's Asia Miles membership account. In cases where information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles under New Fund Growth Offer as considered by the Bank or Asia Miles Limited or where Asia Miles are not credited to clients' Asia Miles membership account for any reason beyond the Bank's control, the Bank reserves the right to forfeit the Asia Miles absolutely.
 11. The Bank will provide the Eligible Client's Asia Miles membership, surname, given name, membership number, and the number of Asia Miles earned, if any, to Asia Miles Limited for the crediting of Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client's Asia Miles membership accounts within 4 to 6 weeks after 30 June 2021 (for sign up between 1 December – 31 December 2020) and within 4 to 6 weeks after 30 September 2021 (for sign up between 1 January – 28 February 2021).
 12. The Bank reserves the right to vary, modify and terminate the New Fund Growth 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.
 13. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.
 14. Clients who fulfil **ALL** of the requirements in sub-clauses (i) to (vi) below will be entitled to a cash rebate of HKD100 and 5,000 Asia Miles under this New Funds Growth 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 via SC Mobile within 30 days after submitting the application; AND
 - (iii). Successfully sign up for Easy Banking via SC Mobile during the Promotion Period; AND
 - (iv). Deposit New Funds of no less than HK\$50,000 or equivalent into the newly opened IDA by the end of the next calendar month from the date of signing up for Easy Banking; AND

- (v). Maintain the Total Balance until the Designated Date as set out below (or any other date as determined by the Bank); AND

Easy Banking sign up date (both dates inclusive)	Designated Date (Inclusive)
1 – 31 December 2020	31 March 2021
1 – 31 January 2021	30 April 2021
1 – 28 February 2021	31 May 2021

- (vi). Transfer via SC Pay (FPS) or “Scan & Pay” or “SC Keyboard” and set the Bank’s account as the default account with requirements as below:
- Successfully performed a third-party fund transfer from registered Proxy ID on SC Pay (FPS) or “Scan & Pay” or “SC Keyboard” during the Promotion Period, with a minimum single transaction amount of HKD50 or equivalent per transfer; AND
 - Maintain FPS default receiving account with the Bank under the same registered Proxy ID throughout the Promotion Period.

透過渣打流動理財開立「快易理財」之新資金增長獎賞之條款及細則(「新資金增長獎賞」):

1. 新資金增長獎賞優惠推廣期為 2020 年 12 月 1 日至 2021 年 2 月 28 日(包括首尾兩天)(「推廣期」)。
2. 新資金增長獎賞優惠只適用於過往 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表當日計算)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. 客戶於推廣期內開立「快易理財」須符合條款 14 之全部要求，方可享相關之新資金增長獎賞優惠(「合資格客戶」)。「新資金」指經由其他銀行以現金、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))或電匯存入戶口，或從其他銀行或金融機構轉出基金、債券或股票，並將之轉入至本行之投資戶口內之全新資金，並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「高息貨幣掛鉤存款」到期日轉賬而得的資金。「總結存」包括客戶以私人名義作為基本戶口持有人於本行持有的存款、投資、指定保險產品之累積保費。
4. 每位合資格客戶於推廣期內只可享新資金增長獎賞優惠一次。
5. 合資格客戶新開立之綜合存款戶口及「快易理財」必須於現金回贈存入時仍然有效。否則，有關現金回贈將按本行以絕對酌情權被取消。綜合理財服務受其條款及細則約束，詳情請參閱有關條款及細則或聯絡本行職員。
6. 如新開立之綜合存款戶口 / 綜合理財服務於 2020 年 12 月 1 日至 12 月 31 日期間開立，有關之現金回贈將於 2021 年 6 月 30 日或之前及 2021 年 9 月 30 日或之前，如新開立之綜合存款戶口 / 綜合理財服務於 2021 年 1 月 1 日至 2 月 28 日期間開立，按以下次序存入有關合資格客戶以私人名義作為基本戶口持有人於本行持有之港元存款戶口 (MortgageOne®增值按揭戶口及「置慳息」往來存款戶口除外)：
 - (i). 綜合存款戶口之附屬戶口；
 - (ii). 往來 / 支票戶口；
 - (iii). 月結單儲蓄戶口；
 - (iv). 存摺儲蓄戶口。
7. 若有關合資格客戶並無上述有效之港元存款戶口，本行將以不時釐定有關匯率用作計算，並根據以上次序將現金回贈存入有關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，方可享此現金回贈優惠。否則，有關之現金回贈將按本行以絕對酌情權被取消，而本行將不會透過任何途徑存入有關現金回贈予合資格客戶。)
8. 若合資格客戶於本行存入現金回贈時並未持有有效綜合存款戶口 / 港元、美元儲蓄戶口 / 港元、美元往來戶口，有關之現金回贈將按本行以絕對酌情權被取消，而本行將不會透過任何途徑存入有關現金回贈予合資格客戶。
9. 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) 新資金增長獎賞優惠；(ii)經同一網上申請表格申請「亞洲萬里通」定期存款及亞洲萬里通萬事達卡之「亞洲萬里通」里數優惠其中一個迎新優惠。如新客戶成功開立綜合存款戶口(透過網上或渣打流動理

財)及同時於網上申請「亞洲萬里通」定期存款及亞洲萬里通萬事達卡，新客戶將只可獲得「亞洲萬里通」里數優惠。

10. 於新資金增長獎賞獲取「亞洲萬里通」里數的合資格客戶必須於 2020 年 12 月 1 日至 2021 年 1 月 31 日內(如於 2020 年 12 月 1 日至 31 日開立)或 2021 年 1 月 1 日至 2021 年 4 月 30 日內(如於 2021 年 1 月 1 日至 2 月 28 日開立)，透過本行指定網頁 sc.com/hk/zh/am 登記並登入渣打網上理財提交準確的「亞洲萬里通」會員資料，相關「亞洲萬里通」里數將直接存入合資格客戶的「亞洲萬里通」會員賬戶。根據本行或亞洲萬里通有限公司之定義，若客戶於登記「亞洲萬里通」會員賬戶時所提交之資料不正確或不足而未能作里數存入符合新資金增長獎賞，或因任何原因超越本行可控制範圍而未能存入「亞洲萬里通」里數至客戶的「亞洲萬里通」會員賬戶，本行保留絕對權利取消有關之里數。
11. 本行將會轉交合資格客戶之「亞洲萬里通」會員資料、姓氏、名字、會員號碼及所獲享之里數(如適用)予亞洲萬里通有限公司作為存入里數獎賞之用。轉交以上資料後，亞洲萬里通有限公司里數獎賞將於 2021 年 6 月 30 日隨後 4 至 6 個星期內存入相關里數獎賞於合資格客戶之「亞洲萬里通」會員賬戶內，如新開立之綜合存款戶口 / 綜合理財服務於 2020 年 12 月 1 日至 12 月 31 日期間開立；及於 2021 年 9 月 30 日隨後 4 至 6 個星期內存入相關里數獎賞於合資格客戶之「亞洲萬里通」會員賬戶內，如新開立之綜合存款戶口 / 綜合理財服務於 2021 年 1 月 1 日至 2 月 28 日期間開立。
12. 本行保留隨時更改、更新或終止現金回贈優惠，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。
13. 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。
14. 如欲享有新資金增長獎賞優惠之 **HK\$100** 現金回贈及 **5,000** 「亞洲萬里通」里數，客戶須符合以下條款(i)至(vi)之全部要求：
- (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表(「**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「快易理財」；及
 - (iv). 合資格客戶須於開立「快易理財」月份之後的第一個曆月內存入不少於 **HK\$50,000** 新資金以增長其於本行之總結存；及
 - (v). 並維持以上存款金額至以下列表之指定日期) (或本行決定之任何其他日期)；及

開立「快易理財」日期(包括首尾兩天)	指定日期(包括全日)
2020 年 12 月 1 日至 31 日	2021 年 3 月 31 日
2021 年 1 月 1 日至 31 日	2021 年 4 月 30 日

2021 年 2 月 1 日至 28 日

2021 年 5 月 31 日

(vi). 使用 SC Pay 「轉數快」或「掃描支付」或「SC Keyboard」轉賬並符合以下要求：

- 以已登記之識別代碼由 SC Pay 「轉數快」或「掃描支付」或「SC Keyboard」進行第三者轉賬至少一次，而每次轉賬最低金額為 HK\$50 或等值；
- 及於整個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

由渣打銀行(香港)有限公司刊發