



Terms & Conditions for Foreign Exchange Welcome Offer for Priority Private and Priority Banking Clients

1. This Welcome Offer is applicable to Priority Private and Priority Banking clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), namely, clients whose account(s) is /are opened in his / her sole name or joint names (the “**Clients**”).
2. The promotion period for this offer is from 1 July 2021 to 30 September 2021, both dates inclusive (“**Promotion Period**”).
3. Clients who have fulfilled all the following requirements during the Promotion Period will be eligible for HKD200 cash reward under the Welcome Offer (“**Eligible Clients**”).
 - i. successfully complete Eligible Foreign Exchange Transaction(s); and
 - ii. are Green member of the Foreign Exchange platform; and
 - iii. Accumulated Transaction Amount during the Promotion Period reaches a minimum of HKD10,000 or its equivalent.
4. Eligible Foreign Exchange Transaction means any successful foreign exchange transaction performed via Standard Chartered Online Banking (under “Foreign Exchange” menu) or Mobile Banking (under “Foreign Exchange” menu) (collectively, the “**Foreign Exchange platform**”) or via Relationship Manager at branches and FX Dedicated Hotline through the Foreign Exchange platform.
5. For non-HKD denominated transactions, the transaction amount will be converted into Hong Kong Dollars based on the relevant prevailing foreign exchange rate determined by the Bank for calculation.
6. The Accumulated Transaction Amount will be automatically calculated after you have successfully performed an Eligible Foreign Exchange Transaction.
7. During the Promotion Period, Client can enjoy Welcome Offer only once regardless the Client has upgraded from Green to Blue/Silver/Gold/ Platinum Member.
8. The cash rebate will be credited to Eligible Clients’ HKD account either in sole name or joint names, in the following sequence: i) Integrated Deposits Account, ii) Statement Savings, iii) Passbook Savings or iv) Current Account on or before 30 November 2021. 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.
9. The HKD account mentioned in Clause 8 must still be valid and client should maintain in Priority Private or Priority Banking of the Bank at the time when the cash rebate is credited, otherwise the credit of the cash reward will be forfeited.
10. The Bank reserves the right to determine the calculation methods applied under this Welcome Offer.
11. This Welcome Offer is not applicable to any party who enjoys staff rate privileges. Eligible Client of this Welcome Offer will be mutually exclusive from the \$100 Welcome Offer of existing FX Membership Program.
12. The Bank reserves the right to vary, modify and terminate this Welcome 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 and the Chinese versions, the English version shall prevail.

Risk Disclosure Statement

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



「優先理財」客戶外匯迎新優惠之條款及細則

1. 此迎新優惠只適用於渣打銀行(香港)有限公司(「**本行**」)之「優先私人理財」和「優先理財」客戶，即客戶以個人名義、聯名形式開立之戶口(「**客戶**」)。
2. 此優惠之推廣期為2021年7月1日至2021年9月30日，包括首尾兩天(「**推廣期**」)。
3. 合資格外匯交易即任何透過渣打網上理財(「外匯交易」選項)或流動理財(「外匯交易」選項) (統稱「**外匯交易平台**」) 或透過分行之客戶經理及經外匯專線於外匯交易平台完成之外匯交易。
4. 如客戶之交易金額為非港元，其交易金額將根據本行所決定之有關外幣兌換率兌換成港元後，再作計算之用。
5. 累積交易金額將於您每次成功進行合資格外匯交易後自動計算。
6. 於推廣期內符合以下所有條件之客戶，均可享迎新優惠之港元200現金獎賞(「**合資格客戶**」)。
 - i. 成功完成合資格外匯交易；及
 - ii. 此外匯交易平台之綠星會員；及
 - iii. 於推廣期內累積交易金額達至最少港元10,000或其等值之外幣。
7. 於推廣期內，無論客戶由綠星會員晉升至藍星/銀星/金星/白金會員，只可享迎新優惠一次。
8. 本行將於**2021年11月30日或之前**根據以下次序將現金回贈存入合資格客戶之個人或聯名港幣戶口：i) 綜合存款戶口、ii) 月結單戶口、iii) 存摺儲蓄或iv) 支票戶口。若合資格客戶擁有多於一個同一類別之戶口，本行將選擇最近期開立之戶口。
9. 第8項條款中提及之港幣戶口必須於存入現金回贈時仍然有效及仍為本行之「優先私人理財」或「優先理財」客戶，否則客戶將不能享有現金獎賞。
10. 本行保留決定本迎新優惠的計算方法之權利。
11. 此迎新優惠不適用於享有職員優惠匯率之人士。此迎新優惠之合資格客戶將不能同時享有現有外匯會員計劃之港元100迎新優惠。
12. 本行保留隨時更改或終止該迎新優惠，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。

投資風險聲明

- 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。
- 投資涉及風險。證券價格有時可能會非常波動，在最壞之情況下，投資者可能損失全部的投資款項。
- 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之條款及細則。