

Terms and Conditions for Integrated Deposits Account Opening via SC Mobile Cash Rebate Offer (the "Cash Rebate Offer"):

1. The promotion period for the Cash Rebate Offer is from 1 January – 28 February 2021, both dates inclusive (the "**Promotion Period**").
2. The Cash Rebate Offer is only applicable to new clients ("**Clients**") who did 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 are required to fulfil **ALL** of the requirements in sub-clauses (i) to (iv) below in order to enjoy the Cash Rebate Offer ("**Eligible Client**"):
 - 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 Priority Banking or Premium Banking via SC Mobile during the Promotion Period; AND
 - iv. Deposit New Funds (refer to clause 4 below for definition) of no less than HKD100,000 or equivalent into the newly opened IDA by the end of the next calendar month from the date of signing up for Priority Banking or Premium Banking respectively to grow the Eligible Client's Total Balance with the Bank and maintain the Total Balance until the corresponding Designated Date as set out below (or any other date as determined by the Bank).

New Funds amount (HKD or HKD equivalent)	Cash Rebate Amount (HKD)
Priority Banking: HKD100,000 to less than HKD1,000,000 Premium Banking: HKD100,000 to less than HKD200,000	HKD100
Priority Banking: HKD1,000,000 or above Premium Banking: HKD200,000 or above	HKD200

Banking Plan Sign Up date (both dates inclusive)	Designated Date (Inclusive)
1 – 31 January 2021	30 April 2021
1 – 28 February 2021	31 May 2021

4. "**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.
5. The newly opened IDA and Banking Plan that the Eligible Client has signed up for must remain valid at the time when the Cash Rebate Amount is credited. Otherwise, the Cash Rebate Amount will be forfeited absolutely at the Bank's sole discretion. Separate terms and conditions apply to the Banking Plan. For details, please refer to relevant terms and conditions or contact any of the Bank's staff at branches.
6. The relevant Cash Rebate Amount 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 31 August 2021** in the following sequence:
 - i. Sub-account under IDA;
 - ii. Current / Cheque Account;
 - iii. Statement Savings Account;
 - iv. Passbook Savings Account.
 If an Eligible Client does not have a valid HKD deposit account, the Bank will credit the Cash Rebate Amount 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 Amount will be forfeited absolutely at the Bank's sole discretion and will not be paid to the Eligible Client through any other means.
7. 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 Amount is to be credited, the Cash Rebate Amount shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Eligible Client through any other means.
8. 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 eligible to any one of these welcome offers: (i) this Cash Rebate Offer or (ii) the cash rebate offer for opening an IDA via online application form. If a new Client has successfully opened an IDA via online application form, he/she will only be rewarded this Cash Rebate Offer.
9. The Bank reserves the right to vary, modify and terminate the Cash Rebate 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.
10. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

透過渣打流動理財開立綜合存款戶口現金回贈優惠之條款及細則(「現金回贈優惠」):

- 現金回贈優惠推廣期為2021年1月1日至2月28日(包括首尾兩天)(「推廣期」)。
- 現金回贈優惠只適用於過往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」)。
- 客戶須符合以下條款(i)至(iv)之全部要求,方可享此現金回贈優惠(「合資格客戶」):
 - 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
 - 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
 - 於推廣期內成功於渣打流動理財應用程式開立「優先理財」或「Premium理財」;及
 - 於開立「優先理財」或「Premium理財」月份之後的第一個曆月內存入HK\$100,000或以上新資金(參閱下列條款4之定義)以增長其於本行之總結存並維持總結存至以下列表之相關指定日期(「指定日期」)(或本行決定之任何其他日期)。

新資金金額(HK\$或HK\$等值)	現金回贈金額(HK\$)
「優先理財」: HK\$100,000至少於HK\$1,000,000 「Premium理財」: HK\$100,000至少於HK\$200,000	HK\$100
「優先理財」: HK\$1,000,000或以上 「Premium理財」: HK\$200,000或以上	HK\$200

綜合理財服務之開立日期(包括首尾兩天)	指定日期(包括全日)
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

- 「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。
- 合資格客戶新開立之綜合存款戶口及綜合理財服務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。
- 有關之現金回贈將於**2021年8月31日或之前**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):
 - 綜合存款戶口之附屬戶口;
 - 往來/支票戶口;
 - 月結單儲蓄戶口;
 - 存摺儲蓄戶口。
 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。)
- 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。
- 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)本現金回贈優惠;(ii)透過網上開立綜合存款戶口之現金回贈優惠;其中一個迎新優惠。如新客戶成功透過網上開立綜合存款戶口,新客戶將只可獲得此現金回贈優惠。
- 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。
- 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。