

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

- The promotion period for the Cash Rebate Offer is from 1 July to 31 December 2020, both dates inclusive (the “Promotion Period”).
- The Cash Rebate 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.
- Clients are required to fulfil **ALL** of the requirements in Clause 1 of Section A or Clause 1 of Section B in order to enjoy the respective Cash Rebate (“Eligible Client”).
- “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.
- Each Eligible Client is entitled to the Cash Rebate Offer 1 (as defined in Section A) **OR** Cash Rebate Offer 2 (as defined in Section B) **ONCE** only during the Promotion Period.
- 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 is credited. Otherwise, the cash rebate 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.
- 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 **31 March 2021 in the case if the Successful Account Opening / Banking Plan is signed up from 1 July – 30 September, 2020 and 30 June 2021 in the case if the Successful Account Opening / Banking Plan is signed up from 1 October – 31 December 2020** in the following sequence:
 - Sub-account under IDA;
 - Current / Cheque Account;
 - Statement Savings Account;
 - Passbook Savings Account.
 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.
- 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.
- 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, (ii) cash rebate offer for opening an IDA via online application form, or (iii) 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.
- 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.
- If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

A. Terms and Conditions for Integrated Deposits Account Opening via SC Mobile HKD100 Cash Rebate Offer (the “Cash Rebate Offer 1”):

- Clients who fulfil **ALL** of the requirements in sub-clauses (i) to (iii) below may be entitled to the HKD100 Cash Rebate Offer:
 - Successfully submit an application for, and open, an IDA via SC Mobile during the Promotion Period; AND
 - When the IDA has been successfully opened, complete the account setup via SC Mobile within 30 days after submitting the application; AND
 - Deposit New Funds 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 successful account opening, and maintain the abovementioned balance until the Designated Date as set out below (or any other date as determined by the Bank).

Account Opening Date (both dates inclusive)	Designated Date (Inclusive)
1 – 31 July 2020	31 October 2020
1 – 31 August 2020	30 November 2020
1 – 30 September 2020	31 December 2020
1 – 31 October 2020	31 January 2021
1 – 30 November 2020	28 February 2021
1 – 31 December 2020	31 March 2021

B. Terms and Conditions for Integrated Deposits Account Opening via SC Mobile HKD200 Cash Rebate Offer for Priority Banking and Premium Banking (the “Cash Rebate Offer 2”):

- Clients who fulfil **ALL** of the requirements in sub-clauses (i) to (iii) below may be entitled to the HKD200 Cash Rebate Offer:
 - Successfully submit an application for, and open, an IDA via SC Mobile during the Promotion Period; AND
 - Successfully sign up for Priority Banking or Premium Banking via SC Mobile during the Promotion Period; AND
 - The requirements under Clause 2 below.
- In order to enjoy the Cash Rebate Offer 2, Eligible Clients must deposit New Funds of HKD1,000,000 or above (in the case of Priority Banking clients) / HKD200,000 or above (in the case of Premium Banking clients) 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 date (“Designated Date”) as set out below (or any other date as determined by the Bank).

Banking Plan sign up date (both dates inclusive)	Designated Date (Inclusive)
1 – 31 July 2020	31 October 2020
1 – 31 August 2020	30 November 2020
1 – 30 September 2020	31 December 2020
1 – 31 October 2020	31 January 2021
1 – 30 November 2020	28 February 2021
1 – 31 December 2020	31 March 2021

- Eligible Clients who enjoy Cash Rebate Offer 2 will not be entitled to Cash Rebate Offer 1 at the same time.

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2020年7月1日至12月31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A部分條款1或B部分條款1之全部要求，方可享相關之現金回贈優惠(「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。
- 每位合資格客戶於推廣期內只可享現金回贈優惠 1 (定義請見 A 部分條款)或現金回贈優惠 2 (定義請見B部分條款)一次。
- 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3月31日或之前，如新開立之綜合存款戶口 / 綜合理財服務於2020年7月1日至9月30日期間開立及2021年6月30日或之前，如新開立之綜合存款戶口 / 綜合理財服務於2020年10月1日至12月31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):
 - 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；(iii)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。
- 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。

A. 透過渣打流動理財開立綜合存款戶口HK\$100現金回贈優惠之條款及細則 (「現金回贈優惠 1」):

- 如欲享有 HK\$100 現金回贈優惠，客戶須符合以下條款(i)至(iii)之全部要求：
 - 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
 - 於成功開戶月份之後的第一個曆月內存入不少於 HK\$100,000 新資金於新開立之綜合存款戶口，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)。

戶口開立日期 (包括首尾兩天)	指定日期 (包括全日)
2020年7月1日至31日	2020年10月31日
2020年8月1日至31日	2020年11月30日
2020年9月1日至30日	2020年12月31日
2020年10月1日至31日	2021年1月31日
2020年11月1日至30日	2021年2月28日
2020年12月1日至31日	2021年3月31日

B. 透過渣打流動理財開立「優先理財」及「Premium 理財」綜合存款戶口 HK\$200 現金回贈優惠之條款及細則 (「現金回贈優惠 2」):

- 如欲享有 HK\$200 現金回贈優惠，客戶須符合以下條款(i)至(iii)之全部要求：
 - 於推廣期內成功遞交手機開戶申請並成功開立綜合存款戶口；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
 - 符合下列條款 2 之要求。
- 如欲享有現金回贈優惠2，合資格客戶須於開立「優先理財」或「Premium理財」月份之後的第一個曆月內存入 HK\$1,000,000 或以上(適用於「優先理財」客戶) / HK\$200,000 或以上(適用於「Premium 理財」客戶) 新資金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)。

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)
2020年7月1日至31日	2020年10月31日
2020年8月1日至31日	2020年11月30日
2020年9月1日至30日	2020年12月31日
2020年10月1日至31日	2021年1月31日
2020年11月1日至30日	2021年2月28日
2020年12月1日至31日	2021年3月31日

- 如合資格客戶獲享現金回贈優惠 2，將不會同時獲享現金回贈優惠 1。