



Terms and Conditions for Online Member-Get-Member Referral Program

A. General Terms and Conditions for Online Member-Get-Member Referral Program

1. The promotion periods are from **1 July 2021 to 30 September 2021 and 1 October 2021 to 31 December 2021**, both dates inclusive (each a **"Promotion Quarter"**).
2. The Online Member-Get-Member Referral Program consists of the Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program, Easy Banking Online Member-Get-Member Referral Program AND Salary BonusPack Online Member-Get-Member Referral Program (each an **"Online Referral Program"**, collectively, the **"Online Referral Programs"**). Additional Terms and Conditions apply to each of these Online Referral Programs. There may also be additional requirements to be fulfilled under each of the Online Referral Programs. For details, please refer to the Additional Terms and Conditions in the Sections below or check with our Bank's staff.
3. To be eligible to participate in the Online Referral Programs, the referrer (**"Referrer"**) must be an existing client of Standard Chartered Bank (Hong Kong) Limited (the **"Bank"**), save and except that Business Banking clients, Private Bank clients, clients holding Standard Chartered Business Card or Standard Chartered Corporate Card, and staff of the Bank are not eligible as a Referrer under the Online Referral Programs.
4. To be eligible to participate in the Priority Banking Online Member-Get-Member Referral Program, Premium Banking Online Member-Get-Member Referral Program or Easy Banking Online Member-Get-Member Referral Program, the Referee (as defined in Clause 7 of this Section):
 - (a) must NOT hold any product or service with or distributed by the Bank (including but not limited to deposit account, investment services and insurance products underwritten by third party insurer) in the past 12 months from the date of signing up for the New Service(s) (as defined in Clause 6 of this Section); and
 - (b) must be the Primary Account Holder either in sole name or joint name of the New Service(s). For the avoidance of doubt, the requirement in Clause 4 of this Section does not apply to the Salary BonusPack Online Member-Get-Member Referral Program. For the purposes of Clause 4 of this Section, holders of Standard Chartered Credit Cards (as defined in Clause 5 of this Section) will not be deemed as holders of products or services with or distributed by the Bank.
5. **"Standard Chartered Credit Cards"** refer to Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card.
6. **"New Service(s)"** refers to newly applied Priority Banking, Premium Banking, Easy Banking or Salary BonusPack plans with the Bank.
7. In order for a Referrer to enjoy an Online Referral Offer (as defined in Clause 8 of this Section), Referrer must make a successful referral of an individual (**"Referee"**) to sign up for the New Service(s) during the Promotion Quarter with the following requirements having been fulfilled (**"Successful Referral"**):
 - (a) Referrer must complete the Online Member-Get-Member Referral Registration Form (the **"Online Registration Form"**) at sc.com/hk during the Promotion Quarter and prior to the Referee signs up for the New Service(s) (unless otherwise specified). Upon successful submission of the Online Registration Form, a confirmation page with hyperlink and a Referral Number relating to the Online Referral Programs will be shown. Referrer must forward that hyperlink and the Referral Number to Referee; and
 - (b) Referee must successfully complete the Referee Online Registration Form (the **"Referee Online Registration Form"**) through designated web page which can be accessed via the hyperlink received from and forwarded by Referrer, and input the Referral Number at the time of submission of the Referee Online Registration Form during the Promotion Quarter; and
 - (i) Referee may choose to download SC Mobile App and complete the account opening process through SC Mobile App upon successful submission of the Referee Online Registration Form or visit any of the Bank's branches to complete the account opening process; and
 - (ii) Additional requirements specified in the Additional Terms and Conditions of the respective Online Referral Programs in the Sections below must be satisfied.
8. **"Online Referral Offer"** refers to an offer in each of the Online Referral Programs under which a Referrer will be entitled to upon fulfilment of the relevant requirements in these Terms and Conditions. Each Referrer will only be entitled to a maximum of 10 Online Referral Offers under each of the Online Referral Programs during the Promotion Quarter even if the total number of Successful Referrals made under any of the Online Referral Programs during the Promotion Quarter is more than 10.
9. If, according to the Bank's records, any requirements in Clause 7 above is not met and/or the Referral Number of the Referrer cannot be successfully recorded in the Bank's system, or the Referral Number recorded is incorrect for whatever reasons, the Referrer will not be entitled to any Online Referral Offer for that referral.
10. Referrer may choose either Asia Miles™ or cash rebate as the reward for all Online Referral Offers. For the avoidance of doubt, Referrer may not choose Asia Miles for some of the Online Referral Offers and cash rebate for other Online Referral Offers. The amount of Asia Miles or cash rebate that Referrer/Selected Referrer may be entitled to under an Online Referral Program is specified in the Sections below.
11. If Referrer chooses Asia Miles as Online Referral Offer for all Online Referral Programs during the Promotion Quarter:
 - (a) Referrer must have an existing Asia Miles membership account. Otherwise, Referrer has to set up an Asia Miles membership account through Asia Miles Limited. Referrer must successfully register with a valid Asia Miles membership account in the name of the Referrer and other details as required in the Online Registration Form (**"Asia Miles Reward Registration"**). For the avoidance of doubt, valid Asia Miles membership account must be held by Referrer and the Bank does not accept any Asia Miles membership accounts that are not held by Referrer for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled or modified.

- (b) The Bank will provide, and Referrer agrees to the Bank to provide, Referrer's Asia Miles membership, surname, given name, membership number, and the amount of Asia Miles earned, if any, to Asia Miles Limited for the crediting of the Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Referrer Asia Miles membership accounts during the period as set out below ("**Asia Miles Fulfilment Date**"):

| Promotion Quarter (both dates inclusive) | Asia Miles Fulfilment Date |
|--|---|
| 1 July 2021 to 30 September 2021 | Within 4 to 6 weeks after 31 March 2022 |
| 1 October 2021 to 31 December 2021 | Within 4 to 6 weeks after 30 June 2022 |

- (c) In cases where information submitted is incorrect or insufficient as considered by the Bank or Asia Miles Limited, cash rebate will be made available in replacement of Asia Miles to Referrer, and will be credited to Referrer's HKD deposit account (according to the sequence as stated in Clause 12(b) below) as the reward for the Online Referral Offer(s) under the relevant Online Referral Program(s) without any prior notice.
- (d) Referrer acknowledges that the Asia Miles earned shall be credited to his/her Asia Miles membership account by Asia Miles Limited. The Bank will use its best endeavor to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Asia Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Asia Miles to the Referrer/Selected Referrer's Asia Miles membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Asia Miles, including but not limited to the expiry date, usage and redemption. For enquiries relating to crediting of the Asia Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles Limited website at www.asiamiles.com.
- (e) Terms and Conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit www.asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. Referrer understands and accepts that the Bank is not the supplier of the Asia Miles membership account or the Asia Miles provided. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account or the Asia Miles, including without limitation, the supply, the descriptions of the Asia Miles membership account and the Asia Miles provided by merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account or the Asia Miles provided by the merchant, its employees, officers or agents.
- (f) Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
12. If Referrer chooses cash rebate as Online Referral Offer for any of the Referral Programs or does not submit the Asia Miles Reward Registration or any information submitted via online registration is incorrect or insufficient for the purpose of crediting of Asia Miles (as mentioned in Clause 11(c) above):

- (a) the reward for the Online Referral Offer will be available to Referrer in the form of cash rebate upon fulfilment of all the relevant requirements in these Terms and Conditions and the respective Additional Terms and Conditions in the Sections below.
- (b) The Bank will credit the cash rebate to respective HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by Referrer in sole name or in the capacity as primary account holder for joint account by the Cash Rebate Fulfilment Date (as defined in Clause 12(d) below) in the following sequence:
- Sub-account under Integrated Deposits Account;
 - Current Account;
 - Statement Savings;
 - Passbook Savings.

If Referrer has no valid HKD deposit account, the Bank will credit to Referrer's USD deposit account in the above sequence. If Referrer 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 discretion.

- (c) If Referrer has no valid accounts as stated in Clause 12(b) above, the Bank will credit the relevant amount of cash rebate to his/her Standard Chartered Credit Cards except supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card which is provided by Referrer. If Referrer holds more than one Standard Chartered Credit Card except supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card, the Bank reserves the right to credit the cash rebate into any one single card account as selected by the Bank.
- (d) The Bank will credit the cash rebate by the date as specified in the table below ("**Cash Rebate Fulfilment Date**") without prior notice:

| Promotion Quarter (both dates inclusive) | Cash Rebate Fulfilment Date |
|--|-----------------------------|
| 1 July 2021 to 30 September 2021 | On or before 30 April 2022 |
| 1 October 2021 to 31 December 2021 | On or before 31 July 2022 |

13. "**New Funds**", for the purposes of Sections B, C and D, 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)) or 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.
14. "**Total Balance**", for the purposes of Sections B, C and D, includes the aggregate balance of deposit, investments and accumulated premiums of selected insurance under personal account as primary account holder.
15. When the Online Referral Offer is to be credited to the relevant account as specified above, (i) Referrer must continue to be an existing client of the Bank and maintain valid deposit or credit card account, and (ii) New Service(s) applied by Referees and the relevant banking products and services mentioned in the Additional Terms and Conditions of the respective Online Referral Programs in the Sections below and their banking services with the Bank must remain valid; otherwise, the Bank has the right to forfeit the Online Referral Offer without prior notice, and no other reward/offer will be provided to Referrer through any other means.
16. Referrer cannot refer themselves as Referee. Referrer and Referee who refer each other to sign up for any of the New Service(s) will not be eligible for the Online Referral Programs. A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer Selected Referrer or other Referrer(s). A Referee who has been repeatedly referred by more than one Referrer, all Referrer of the same Referee will not be eligible for the Online Referral Program.

17. If Referrer is entitled to the Online Referral Offer under the Online Referral Programs as well as other promotional offers, the Bank reserves the right to grant the Referrer one of or part of the Online Referral Offer or other offers. Please check with the Bank's staff for details.
18. For Referee who has successfully signed up for Priority Banking, if the average daily Relationship Balance of Referee within the quarter falls below HKD1,000,000, a maintenance fee of HKD900 will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of the Bank's branches or at our website sc.com/hk.
19. All Online Referral Offers cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
20. The Bank reserves the right to vary, modify or terminate any of the Online Referral Programs, and to amend any of these Terms and Conditions herein from time to time without prior notice. Referrer's eligibility to the Online Referral Offer, including but not limited to the calculation of Referee's Total Balance at the Bank, and the calculation methods of Online Referral Offer, is to be determined by the Bank based on the Bank's latest record. In case of any disputes, including the interpretation of these Terms and Conditions, the Bank's decision and record shall be final and binding.
21. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Additional Terms and Conditions for Priority Banking Online Member-Get-Member Referral Program (“Priority Banking Online Referral Program”)

Important Notes: Please also read the General Terms and Conditions for Online Member-Get-Member Referral Program in the above Section A.

1. Referrer will be entitled to the Online Referral Offer in the Priority Banking Online Referral Program upon fulfilment of all the following requirements:
 - (a) All the relevant requirements as set out in the above Section A are fulfilled; and
 - (b) Referee must:
 - (i) Complete the “Customer Investment Profile” questionnaire on or before the Designated Date as specified in Clause 1(b)(v) below; and
 - (ii) Deposit New Funds of not less than HKD1,000,000 with the Bank by the relevant date as set out in Clause 1b(v) below to grow the Referee’s Total Balance at the Bank; and
 - (iii) Take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) at the time of signing up for Priority Banking; and
 - (iv) Maintain the Total Balance (including the New Funds amount) from the date of signing up for Priority Banking, until the corresponding Designated Date specified below.
 - (v) Corresponding dates for fulfilling respective requirements:

| Priority Banking sign-up date (both dates inclusive) | Deadline to deposit New Funds | Designated Date (inclusive) |
|--|-------------------------------|-----------------------------|
| 1 - 31 July 2021 | 31 August 2021 | 31 October 2021 |
| 1 - 31 August 2021 | 30 September 2021 | 30 November 2021 |
| 1 - 30 September 2021 | 31 October 2021 | 31 December 2021 |
| 1 - 31 October 2021 | 30 November 2021 | 31 January 2022 |
| 1 - 30 November 2021 | 31 December 2021 | 28 February 2022 |
| 1 - 31 December 2021 | 31 January 2022 | 31 March 2022 |

2. Subject to the fulfilment of the requirements in Clause 1 of this Section, Asia Miles or cash rebate will be available to Referrer as per the table below:

| Total Number of Successful Referral(s) in a Promotion Quarter | Asia Miles (For each Successful Referral if Asia Miles were chosen as the Referral Offer) | Cash Rebate (For each Successful Referral if Cash Rebate were chosen as the Referral Offer) |
|---|---|---|
| 1 - 10 | 10,000 miles | HKD1,000 |

C. Additional Terms and Conditions for Premium Banking Online Member-Get-Member Referral Program (“Premium Banking Online Referral Program”)

Important Notes: Please also read the General Terms and Conditions for Online Member-Get-Member Referral Program in Section A above.

1. Referrer will be entitled to the Online Referral Offer in the Premium Banking Online Referral Program upon fulfilment of all the following requirements:
 - (a) All the relevant requirements as set out in Section A above are fulfilled; and
 - (b) Referee must:
 - (i) Complete the “Customer Investment Profile” questionnaire on or before the Designated Date as specified in Clause 1(b)(v) below; and
 - (ii) Deposit New Funds of not less than HKD200,000 with the Bank by the relevant date as set out in Clause 1(b)(v) below to grow the Referee's Total Balance at the Bank; and
 - (iii) Take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) at the time of signing up for Premium Banking; and
 - (iv) Maintain the Total Balance (including the New Funds amount) from the date of signing up for Premium Banking, until the corresponding Designated Date specified below.

- (v) Corresponding dates for fulfilling respective requirements:

| Premium Banking sign-up date (both dates inclusive) | Deadline to deposit New Funds | Designated Date (inclusive) |
|---|-------------------------------|-----------------------------|
| 1 - 31 July 2021 | 31 August 2021 | 31 October 2021 |
| 1 - 31 August 2021 | 30 September 2021 | 30 November 2021 |
| 1 - 30 September 2021 | 31 October 2021 | 31 December 2021 |
| 1 - 31 October 2021 | 30 November 2021 | 31 January 2022 |
| 1 - 30 November 2021 | 31 December 2021 | 28 February 2022 |
| 1 - 31 December 2021 | 31 January 2022 | 31 March 2022 |

2. Subject to the fulfilment of the requirements in Clause 1 of this Section, Asia Miles or cash rebate will be available to Referrer as per the table below:

| Total Number of Successful Referral(s) in a Promotion Quarter | Asia Miles (For each Successful Referral if Asia Miles were chosen as the Referral Offer) | Cash Rebate (For each Successful Referral if Cash Rebate were chosen as the Referral Offer) |
|---|---|---|
| 1 - 10 | 3,000 miles | HKD300 |

D. Additional Terms and Conditions for Easy Banking Online Member-Get-Member Referral Program (“Easy Banking Online Referral Program”)

Important Notes: Please also read the General Terms and Conditions for Online Member-Get-Member Referral Program in Section A above.

1. Referrer will be entitled to the Online Referral Offer in the Easy Banking Online Referral Program upon fulfilment of all the following requirements:
- All the relevant requirements as set out in Section A above are fulfilled; and
 - Referee must:
 - Meet the entry Relationship Balance requirement of HKD10,000 by the end of the next calendar month from the date of signing up for Easy Banking; and
 - Deposit the New Funds to the Bank by the end of the next calendar month from the date of signing up for Easy Banking to grow the Referee’s Total Balance at the Bank; and
 - Take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) at the time of signing up for Easy Banking; and
 - Maintain the new Total Balance (including the New Funds amount) from the date of signing up for Easy Banking, until the corresponding designated date specified below:

| Easy Banking sign-up date (both dates inclusive) | Designated Date (inclusive) |
|--|-----------------------------|
| 1 - 31 July 2021 | 31 October 2021 |
| 1 - 31 August 2021 | 30 November 2021 |
| 1 - 30 September 2021 | 31 December 2021 |
| 1 - 31 October 2021 | 31 January 2022 |
| 1 - 30 November 2021 | 28 February 2022 |
| 1 - 31 December 2021 | 31 March 2022 |

2. Subject to the fulfilment of the requirements in Clause 1 of this Section, Asia Miles or cash rebate will be available to Referrer as per the table below:

| Total Number of Successful Referral(s) in a Promotion Quarter | Asia Miles (For each Successful Referral if Asia Miles were chosen as the Referral Offer) | Cash Rebate (For each Successful Referral if Cash Rebate were chosen as the Referral Offer) |
|---|---|---|
| 1 - 10 | 2,000 miles | HKD200 |

E. Additional Terms and Conditions for Salary BonusPack Online Member-Get-Member Referral Program (“Salary BonusPack Online Referral Program”)

Important Notes: Please also read the General Terms and Conditions for Online Member-Get-Member Referral Program under the Section A above.

1. Referrer will be entitled to the Online Referral Offer in the Salary BonusPack Online Referral Program upon fulfilment of all the following requirements:
- All the relevant requirements as set out in Section A above are fulfilled; and
 - Referee must:
 - Apply and successfully sign up for the New Service(s) which must include Salary BonusPack; and
 - NOT have used any auto-payroll services with the Bank in the past 12 months prior to the date of signing up for the Bonus Payroll Account (“**BP Account**”); and
 - Use the BP Account for the Bank’s auto-payroll services within the first 2 months since the opening date of the BP Account.
2. The amount of monthly salary that is credited to the BP Account (the “**Monthly Salary**”) within the first 3 months from the opening date of the BP Account must be HKD5,000 or above per month.

3. For the purpose of calculating the Monthly Salary:
 - (a) Only the payroll actually deposited into the BP Account within the first 3 months from the opening date of the BP Account will be counted; and
 - (b) The actual amount of deposits made through auto-payroll service or standing instruction into the BP Account will be regarded as the Monthly Salary; and
 - (c) If the monthly payroll amount varies from month to month, the Referee's average monthly payroll amount within the first 3 months from the opening date of the BP Account will be regarded as the Monthly Salary.
4. Subject to the fulfilment of the requirements in Clause 1 of this Section, cash rebate or Asia Miles will be available to Referrer as per the table below:

| Total Number of Successful Referral(s) in a Promotion Quarter | Asia Miles (For each Successful Referral if Asia Miles were chosen as the Referral Offer) | Cash Rebate (For each Successful Referral if Cash Rebate were chosen as the Referral Offer) |
|--|--|--|
| 1 - 10 | 1,000 miles | HKD100 |

5. Promotional offers, other than the Referral Offer, may be available for Referees in Salary BonusPack Online Referral Program which will be subject to separate terms and conditions. Please check with the Bank's staff for details.

Notes:

- This webpage does not constitute any offer, invitation or recommendation to any person to enter into any transaction described therein or any similar transaction, nor does it constitute any prediction of likely future price movements.
- Investor(s) should not make investment decision based on this webpage alone.
- This webpage has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.



網上客戶推薦計劃之條款及細則

A. 網上客戶推薦計劃之一般條款及細則

- 推廣期為2021年7月1日至2021年9月30日及2021年10月1日至2021年12月31日，包括首尾兩天(每一「**推廣季度**」)。
- 網上客戶推薦計劃指「優先理財」網上客戶推薦計劃、「Premium理財」網上客戶推薦計劃、「快易理財」網上客戶推薦計劃及「出糧升級組合」網上客戶推薦計劃(「**網上客戶推薦計劃**」)。另外，附加條款及細則適用於每個網上客戶推薦計劃，並須符合每個網上客戶推薦計劃下所制定之附加條款及細則以獲享推薦獎賞。詳情請參閱以下部分之附加條款及細則或向本行職員查詢。
- 如欲參與此網上客戶推薦計劃，推薦人必須為渣打銀行(香港)有限公司(「**本行**」)之現有客戶(「**推薦人**」)。中小企業理財客戶、私人銀行客戶、持有渣打商務卡或渣打公司卡客戶，及本行職員均不能於此網上客戶推薦計劃中成為推薦人。
- 如欲參與「優先理財」網上客戶推薦計劃、「Premium理財」網上客戶推薦計劃或「快易理財」網上客戶推薦計劃並作為被推薦客戶，被推薦客戶(定義如下列條款第7項所列)必須：
 - 於開立新服務(定義如下列條款第6項所列)當日前12個月內未曾持有本行或由本行負責分銷之任何銀行產品或服務(包括但不限於存款戶口、投資服務及由第三者承保之保險產品)；為免存疑，本條款並不適用於「出糧升級組合」客戶推薦計劃；及
 - 為所申請新服務之個人戶口或聯名戶口之基本戶口持有人。為免存疑，本條款第4項並不適用於「出糧升級組合」客戶推薦計劃。此部分第4項意旨，渣打銀行信用卡持有(定義如下列條款第5項所列)將不被視為本行所發行之產品或服務的持有人。
- 「**渣打信用卡**」指由本行發行之渣打信用卡或MANHATTAN信用卡，包括附屬卡、渣打商務卡及渣打公司卡。
- 「**新服務**」指於本行新開立之「優先理財」、「Premium理財」、「快易理財」或「出糧升級組合」。
- 如欲獲享網上推薦獎賞(定義如下列條款第8項所列)，每一位被推薦客戶(「**被推薦客戶**」)必須被推薦人於推廣季度內成功推薦開立新服務並符合以下所有要求(「**成功推薦**」)：
 - 推薦人須在推廣季度內並於被推薦客戶開立新服務之前，透過sc.com/hk完成網上推薦登記表格(「**網上登記表格**」)(除特別註明外)。於成功遞交網上登記表格後，附有連結及與網上客戶推薦計劃有關之推薦號碼(「**推薦號碼**」)的確認頁面將會顯示。推薦人須轉發此連結及推薦號碼予被推薦客戶；及
 - 被推薦客戶須於推廣季度內透過由推薦人轉發之連結內的指定網頁，成功遞交被推薦客戶網上登記表格(「**被推薦客戶網上登記表格**」)，並於提交網上登記表格時輸入推薦號碼；及
 - 被推薦客戶可選擇於成功遞交網上登記表格後下載SC Mobile App及於SC Mobile App完成開戶手續或親臨任何一間分行完成有關開戶手續；及
 - 必須符合相關網上客戶推薦計劃之附加條款及細則。
- 就網上客戶推薦計劃內，推薦人符合個別有關條件下，所獲享的獎賞，合稱為網上推薦獎賞(「**網上推薦獎賞**」)。於推廣季度內不論成功推薦人數多寡，每位合資格推薦人於每個網上客戶推薦計劃內最多只可獲贈網上推薦獎賞10次。
- 若推薦人未能完成上述條款第7項所列之要求，及/或推薦人之推薦號碼未能成功紀錄到本行系統內，或因任何原因推薦號碼與本行紀錄不符，推薦人則不合資格並不可享有任何網上推薦獎賞。
- 推薦人可選擇以「亞洲萬里通」里數或現金回贈作為所有網上推薦獎賞。為免存疑，推薦人不可選擇「亞洲萬里通」里數作為部分網上推薦獎賞及現金回贈作為另一部分網上推薦獎賞。有關推薦人於各網上客戶推薦計劃中可享之「亞洲萬里通」里數或現金回贈之詳情，請參閱以下各部分。
- 於推廣季度內，若推薦人選擇以「亞洲萬里通」里數作為所有網上客戶推薦計劃之網上推薦獎賞：
 - 推薦人須持有有效「亞洲萬里通」會員賬戶，否則推薦人須向「亞洲萬里通」申請賬戶以獲享相關里數獎賞。推薦人必須於網上登記表格以推薦人名下持有之有效「亞洲萬里通」會員賬戶及其他所需資料登記「亞洲萬里通」里數獎賞(「**亞洲萬里通獎賞登記**」)。為免存疑，本行只接受推薦人名下持有之有效「亞洲萬里通」會員賬戶作為獎賞用途及並不接納存入里數予任何非推薦人持有之「亞洲萬里通」會員賬戶。成功登記後將不能取消或更改。
 - 推薦人同意本行將會轉交相關資料(包括推薦人所登記之「亞洲萬里通」會員資料，包括姓氏、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獎賞用途。轉交以上資料後，亞洲萬里通有限公司將於以下列表之指定日期(「**亞洲萬里通里數存入日期**」)存入「亞洲萬里通」里數於推薦人之相關「亞洲萬里通」戶口內。

| 推廣季度(包括首尾兩天) | 「亞洲萬里通」里數存入日期 |
|------------------------|-------------------|
| 2021年7月1日至2021年9月30日 | 2022年3月31日後4至6星期內 |
| 2021年10月1日至2021年12月31日 | 2022年6月30日後4至6星期內 |

- (c) 若本行或亞洲萬里通有限公司就推薦人於登記優惠時所提交之資料不足或不完整，本行將以現金回贈取代有關里數獎賞，而現金回贈將根據以下部分條款第12(b)項所述之次序存入推薦人之戶口，而不予通知。
- (d) 推薦人確認所獲贈之「亞洲萬里通」里數將由亞洲萬里通有限公司存入推薦人之「亞洲萬里通」會員賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於推薦人的「亞洲萬里通」會員賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換。如欲查詢有關里數及其條款及細則，請聯絡亞洲萬里通有限公司及/或瀏覽「亞洲萬里通」網頁 asiamiles.com。
- (e) 里數換領及/或使用須受有關之條款及細則約束，詳情請參閱 asiamiles.com。本行毋須負上任何責任通知閣下任何有關亞洲萬里通有限公司之改變或最新消息。推薦人明白及接納本行並非所提供「亞洲萬里通」會員賬戶或提供「亞洲萬里通」里數之供應商。因此有關「亞洲萬里通」會員賬戶或各項「亞洲萬里通」里數的各方面(包括但不限於質素、供應量、「亞洲萬里通」會員賬戶及里數之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或亞洲萬里通有限公司之僱員、負責人或代理人之不良營商手法)，本行毋須負上任何責任。
- (f) 所賺取的「亞洲萬里通」里數不可轉讓或不可轉換為積分或現金回贈。
12. 若推薦人選擇以現金回贈作為網上客戶推薦計劃之網上推薦獎賞或沒有提交「亞洲萬里通」獎賞登記或於登記「亞洲萬里通」里數獎賞時所提交之資料不足或不完整(定義如上述條款第11(c)項所列)：
- (a) 若推薦人符合所有條款及細則，網上推薦獎賞將以現金回贈形式給予推薦人。
- (b) 本行將於條款第12(d)項所列之現金回贈日期，按以下次序將現金回贈存入推薦人以個人名義或以聯名戶口之基本戶口持有人名義於本行持有之港元存款戶(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) 支票戶口；
- (iii) 月結單儲蓄戶口；
- (iv) 存摺儲蓄戶口
- 若合資格推薦人/特選推薦人並無上述有效之港元存款戶口，本行將根據以上次序將美元等值金額存入合資格推薦人之美元存款戶口。若合資格推薦人/特選推薦人擁有多於一個同一類別之戶口，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回贈。
- (c) 如推薦人並未持有本條款第12(b)項所定列之有效戶口，本行將根據推薦人所提供之渣打信用卡號碼存入相關現金回贈，若推薦人擁有多於一張渣打信用卡(但不包括附屬卡、渣打商務卡及渣打公司卡)，本行有權選擇將現金回贈存入其中一張由本行選擇之信用卡戶口內(但不包括附屬卡、渣打商務卡及渣打公司卡)
- (d) 本行將按以下列表所指定之日期(「現金回贈日期」)存入現金回贈：
- | 推廣季度(包括首尾兩天) | 現金回贈日期 |
|------------------------|---------------|
| 2021年7月1日至2021年9月30日 | 2022年4月30日或之前 |
| 2021年10月1日至2021年12月31日 | 2022年7月31日或之前 |
13. 於以下B部分、C部分及D部分所定義之「新資金」指由其他銀行以現金、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「高息貨幣掛鈎存款」到期日轉賬而得的資金。
14. 於以下B部分、C部分及D部分所定義之「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、投資及指定保險產品之累積保費。
15. 當網上推薦獎賞存入以上所述之有關戶口時，(i)推薦人必須為本行現有客戶並維持有效之銀行及/或信用卡服務，及(ii)被推薦人所選用之新服務及相關銀行產品於各網上客戶推薦計劃之附加條款及細則以及與本行的銀行服務必須有效；否則，有關網上獎賞將被取消而不予通知，本行並不會從任何其他途徑把網上推薦獎賞回贈給予推薦人。
16. 推薦人不能推薦自己成為被推薦客戶。推薦人與被推薦客戶不可互相推薦開立任何新服務。成功被推薦客戶不能重複被同一推薦人推薦或被其他推薦人推薦。被推薦客戶若被多於一位推薦人推薦，同一被推薦客戶的所有推薦人將不會獲推獎賞。
17. 若推薦人同時獲享其他推廣優惠，本行保留只提供一項或部分網上推薦獎賞或其他優惠之權利。詳情請向本行職員查詢。
18. 被推薦客戶成功開立「優先理財」後，如於季度內之每日平均總結餘低於HK\$1,000,000，被推薦客戶須繳付HK\$900作當季度之服務費。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於 sc.com/hk 下載。
19. 除非另有註明，所有網上推薦獎賞不可轉讓他人、退回、轉換或兌換為現金。
20. 本行保留隨時更改、更新或終止任何網上客戶推薦獎賞，以及修訂所述任何條款及細則之權利，而不予事先通知。推薦人之網上推薦獎賞資格，包括但不限於被推薦客戶於本行之總結存之計算，及網上推薦獎賞之計算方法，由本行全權決定，並以本行最近紀錄為準。如有任何爭議，包括條款及細則之傳譯，本行保留最終決定權。
21. 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。

B. 「優先理財」網上客戶推薦計劃之附加條款及細則(『「優先理財」網上客戶推薦計劃』)

重要提示：請同時細閱上述A部分之網上客戶推薦計劃之一般條款及細則。

1. 欲於「優先理財」網上客戶推薦計劃中享有網上推薦獎賞，推薦人須符合以下所有要求：

- (a) 推薦人須符合以上A部分訂下之所有條件；及
- (b) 被推薦客戶須：
 - (i) 於本條款1b(v)所示之指定日期或以前完成「客戶投資取向」指定問卷；及
 - (ii) 於本條款1b(v)所示之相關日期前存入不少於HK\$1,000,000之指定新資金金額，以增長其於本行之總結存；及
 - (iii) 開立「優先理財」時持有或開立港元儲蓄戶口及港元支票戶口(或任何外幣儲蓄戶口)；及
 - (iv) 於開立「優先理財」日期起，維持其包括新資金金額之總結存至下列之相關指定日期。
- (v) 符合有關要求之相關日期如下：

| 「優先理財」開立日期(包括首尾兩天) | 存入新資金之限期 | 指定日期(包括全日) |
|--------------------|-------------|-------------|
| 2021年7月1日至31日 | 2021年8月31日 | 2021年10月31日 |
| 2021年8月1日至31日 | 2021年9月30日 | 2021年11月30日 |
| 2021年9月1日至30日 | 2021年10月31日 | 2021年12月31日 |
| 2021年10月1日至31日 | 2021年11月30日 | 2022年1月31日 |
| 2021年11月1日至30日 | 2021年12月31日 | 2022年2月28日 |
| 2021年12月1日至31日 | 2022年1月31日 | 2022年3月31日 |

2. 符合此部分條款第1項要求之前提下，「亞洲萬里通」里數或現金回贈將根據下表所列給予「優先理財」網上客戶推薦計劃之推薦人：

| 推廣季度內總成功推薦人數 | 每位成功推薦之「亞洲萬里通」里數 (若選擇「亞洲萬里通」里數為推薦獎賞) | 每位成功推薦之現金回贈 (若選擇現金回贈為推薦獎賞) |
|--------------|---|-------------------------------|
| 1位 - 10位 | 10,000里數 | HK\$1,000 |

C. 「Premium理財」網上客戶推薦計劃之附加條款及細則(『「Premium理財」網上推薦計劃』)

重要提示：同時細閱上述A部分之網上推薦計劃之一般條款及細則。

1. 欲於「Premium理財」網上推薦計劃中享有網上推薦獎賞，推薦人須符合以下要求：

- a. 推薦人須符合以上A部分訂下之所有條件；及
- b. 被推薦客戶須：
 - (i) 於本條款1b(v)所示之指定日期或以前完成「客戶投資取向」問卷；及
 - (ii) 於本條款1b(v)所示之相關日期前存入不少於HK\$200,000之指定新資金金額以增長其於本行之總結存；及
 - (iii) 開立「Premium理財」時持有或開立港元儲蓄戶口、港元支票戶口(或任何外幣儲蓄戶口)；及
 - (iv) 於開立「Premium理財」日期起，維持其包括新資金金額之總結存至下列相關指定日期。
- (v) 符合有關要求之相關日期如下：

| 「Premium理財」開立日期(包括首尾兩天) | 存入新資金之限期 | 指定日期(包括全日) |
|-------------------------|-------------|-------------|
| 2021年7月1日至31日 | 2021年8月31日 | 2021年10月31日 |
| 2021年8月1日至31日 | 2021年9月30日 | 2021年11月30日 |
| 2021年9月1日至30日 | 2021年10月31日 | 2021年12月31日 |
| 2021年10月1日至31日 | 2021年11月30日 | 2022年1月31日 |
| 2021年11月1日至30日 | 2021年12月31日 | 2022年2月28日 |
| 2021年12月1日至31日 | 2022年1月31日 | 2022年3月31日 |

2. 符合此部分條款第1項要求之前提下，「亞洲萬里通」里數或現金回贈將根據下表所列給予「Premium理財」網上推薦計劃之推薦人：

| 推廣季度內總成功推薦人數 | 每位成功推薦之「亞洲萬里通」里數 (若選擇「亞洲萬里通」里數為推薦獎賞) | 每位成功推薦之現金回贈 (若選擇現金回贈為推薦獎賞) |
|--------------|---|-------------------------------|
| 1位 - 10位 | 3,000里數 | HK\$300 |

D. 「快易理財」網上客戶推薦計劃之附加條款及細則(『「快易理財」網上推薦計劃』)

重要提示：同時細閱上述A部分之網上推薦計劃之一般條款及細則。

1. 欲於「快易理財」網上推薦計劃中享有網上推薦獎賞，推薦人須符合以下要求：

- a. 推薦人須符合以上A部分訂下之所有條件；及
- b. 被推薦客戶須：
 - (i) 於開立「快易理財」月份之後的第一個曆月內達到開立服務之HK\$10,000或等值總結餘要求；及
 - (ii) 於開立「快易理財」月份之後的第一個曆月內存入新資金以增長其於本行之總結存；及
 - (iii) 開立「快易理財」時持有或開立港元儲蓄戶口及港元支票戶口(或任何外幣儲蓄戶口)；及
 - (iv) 於開立「快易理財」日期起，維持其總結存(包括新資金增長金額)至下列指定日期：

| 「快易理財」開立日期(包括首尾兩天) | 指定日期(包括全日) |
|--------------------|-------------|
| 2021年7月1日至31日 | 2021年10月31日 |
| 2021年8月1日至31日 | 2021年11月30日 |
| 2021年9月1日至30日 | 2021年12月31日 |
| 2021年10月1日至31日 | 2022年1月31日 |
| 2021年11月1日至30日 | 2022年2月28日 |
| 2021年12月1日至31日 | 2022年3月31日 |

2. 符合此部分條款第1項要求之前提下，「亞洲萬里通」里數或現金回贈將根據下表所列給予「快易理財」網上推薦計劃之推薦人：

| 推廣季度內總成功推薦人數 | 每位成功推薦之「亞洲萬里通」里數 (若選擇「亞洲萬里通」里數為推薦獎賞) | 每位成功推薦之現金回贈 (若選擇現金回贈為推薦獎賞) |
|--------------|---|-------------------------------|
| 1位 - 10位 | 2,000里數 | HK\$200 |

E. 「出糧升級組合」網上客戶推薦計劃之附加條款及細則(『「出糧升級組合」網上推薦計劃』)

重要提示：請同時細閱上述A部分網上推薦計劃之一般條款及細則。

1. 欲於「出糧升級組合」網上推薦計劃中享有「亞洲萬里通」里數或現金回贈，推薦人須符合以下要求：

- a. 推薦人須符合A部分訂下之所有條件；及
- b. 被推薦客戶須：
 - (i) 申請及成功開立新服務，當中必須包括「出糧升級組合」；及
 - (ii) 必須於開立「渣打紅利出糧戶口」(「出糧戶口」)日期前12個月內未曾使用本行自動轉賬出糧服務；及
 - (iii) 於緊接開戶日期當日後兩個月內，透過出糧戶口使用本行自動轉賬出糧服務。

2. 合資格被推薦客戶於出糧戶口開立日後首3個月存入出糧戶口之每月薪金金額(「每月薪金」)須達HK\$5,000或以上。

3. 每月薪金的計算將：

- a. 只計算於出糧戶口開立日後首3個月存入出糧戶口之出糧款項；及
- b. 透過自動轉賬或發自其他非本行的本地銀行之常行指示存入出糧戶口之出糧款項亦視為每月薪金；及
- c. 如果合資格客戶之每月薪金金額不同，將按於出糧戶口開立日後首3個月存入出糧戶口之平均每月薪金金額計算。

4. 須符合此部分條款第1項要求之前提下，「亞洲萬里通」里數或現金回贈將根據下表所列給予「出糧升級組合」網上推薦計劃之推薦人：

| 推廣季度內總成功推薦人數 | 每位成功推薦之「亞洲萬里通」里數 (若選擇「亞洲萬里通」里數為推薦獎賞) | 每位成功推薦之現金回贈 (若選擇現金回贈為推薦獎賞) |
|--------------|---|-------------------------------|
| 1位 - 10位 | 2,000里數 | HK\$200 |

5. 「出糧升級組合」網上推薦計劃之被推薦客戶可獲享之「出糧升級組合」優惠須受有關條款及細則約束，詳情請向本行職員查詢。

註：

- 本網頁並不構成對任何人士提出進行上述任何交易或任何類似交易的招攬、邀請或建議，亦不構成對未來價格變動的任何預測。
- 投資者不應只單憑本網頁而作出投資決定。
- 本網頁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。