

A. General Terms and Conditions:

1. Unless otherwise specified, the promotion period is from 23 July 2019 – 31 August 2019, both dates inclusive (the “**Promotion Period**”).
2. Client who signs up for specified products or services at any branch (“**Branch**”) of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period will be entitled to the rewards as specified under Section B below (each an “**Reward**”, collectively “**Rewards**”), subject to the terms and conditions set out in the Rewards Section below.
3. Each client is eligible to enjoy the Rewards as specified under Section B below ONCE only during the Promotion Period irrespective of the number of times they meet the eligibility requirements. If clients use or set up the relevant banking service account in joint name, only the primary account holder will be eligible to enjoy the Reward(s).
4. If the client is entitled to the Rewards in conjunction with other promotional offers during Promotion Period, the Bank reserves the right to grant to the client all of or part of the entitled offers at its sole discretion.
5. New Clients refer to those who do NOT hold any products or services with or distributed by the Bank (including but not limited to any deposit accounts, investment services and insurance products underwritten by third party insurer and distributed by the Bank) except Standard Chartered credit cards[#] in the preceding 12 months from the date of Priority Banking sign up (“**New Clients**”).
6. Clients understand and accept that the Bank is not the supplier of the gifts offered in this promotion. The Bank shall bear no liability relating to any aspect of the gifts, including without limitation, their quality, supply, descriptions provided by the suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the gifts provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the gifts is subject to the terms and conditions as stipulated by the suppliers (if applicable). The expression “**gifts**” or “**gift**” in this clause means Dyson Pure Cool™ Purifying Tower Fan, Le Creuset Oval Casserole 25cm set and Shopping Coupons, as the case may be.
7. All gifts are not exchangeable for cash and can only be collected at the designated redemption center as notified by the Bank in writing. **Quantity is limited and all the gifts are provided on a first-come-first-served basis.** The Bank reserves the right to replace the gifts with other items at any time without prior notice.
8. If the relevant account balance (or premium under any life assurance basic plans) is denominated in foreign currency, for the purpose of calculating any entitlement under the Reward(s), the Bank’s exchange rate (or exchange rate determined by Prudential Hong Kong Limited (a member of Prudential plc group) for insurance premium) quoted at its discretion from time to time will be adopted for converting the relevant account balance (or insurance premium) from the foreign currency to HKD equivalent, which will then be used to calculate the relevant Reward(s) entitlement.
9. Each of the banking products or services set out in these terms and conditions is subject to respective eligibility, application process and product terms and conditions. For details, please contact our Branch staff.
10. The deposit and balance maintenance requirements mentioned in these terms and conditions are set for purposes of determining the entitlement to the Rewards, as may be applicable. They are not mandatory requirements which must be met before a client may apply for and be granted any banking product or service. Any one of our products or services may be applied for and be granted independently.
11. The Bank reserves the right to determine the calculation methods applied under the Rewards (including in ascertaining the amount of any applicable balance requirement) and verify the client’s transaction records in considering the client’s eligibility for the Rewards at its sole discretion. In case of any disputes, the Bank’s decision shall be final and binding.
12. 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 (“**New Funds**”). Please refer to the relevant promotion leaflet and terms and conditions or contact our Branch staff for details.
13. Total Balance refers to the aggregate balance of deposits, investments and accumulated premiums of selected insurance of the primary account holders under the Bank’s personal account.
14. If the average daily Relationship Balance (as defined in the Important Notes below) of the client within the quarter falls below HKD1,000,000 for Priority Banking, a maintenance fee of **HKD900** will be charged for the quarter. For details, please refer to the Service Charges booklet and Banking terms and conditions which can be obtained at any of our Branches or at our website sc.com/hk.
15. The Bank reserves the right to vary, amend or terminate any of the Reward(s) and to modify any of these terms and conditions from time to time without prior notice at its sole discretion. In case of any disputes, the decision of the Bank shall be final and binding.
16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall apply and prevail.

B. Terms and Conditions for Priority Banking Extra Welcome Reward:

1. Priority Banking Extra Welcome Reward comprises the following rewards and with the following conditions (the “Extra Welcome Programme”):

PriNew Funds (HKD or HKD equivalent)	Extra Welcome Reward (worth: “reference value”)		
5,000,000 or above	Dyson Pure Cool™ Purifying Tower Fan (White Silver) (Worth: HKD 5,480)	OR	HKD2,500 Shopping Coupons
2,500,000 to 4,999,999	Le Creuset Oval Casserole 25cm set (Worth: HKD 3,922)		HKD1,000 Shopping Coupons

2. The Extra Welcome Programme is only applicable to New Clients (as defined in Clause 5 under Section A) who have presented a valid SMS received from the approved merchant and successfully signed up for Priority Banking at the Branch during the Promotion Period and fulfilled all the following requirements:
- Take up or hold HKD Savings Account, HKD Current Account (or any Foreign Currency Savings Account), upon signing up for Priority Banking;
 - Complete the registration for Online Banking Services within 2 weeks from the date of signing up for Priority Banking;
 - Complete a “Customer Investment Profile” questionnaire on or before the Designated Date;
 - Meet the entry Relationship Balance (see Important Notes below) requirement of HKD 2,500,000 or above by the relevant date as stated in the table below;
 - Deposit New Funds (as defined in Clause 12 under Section A) to the Bank by the relevant date as stated in the table below to grow the New Client’s Total Balance (as defined in Clause 13 under Section A) at the Bank; and
 - Maintain the New Funds until the relevant Designated Date below in order to be eligible for the Priority Banking Extra Welcome Reward. **If not, the Bank reserves the right to cancel or forfeit absolutely, or charge back if the entitlement has already been given, the entitlement under the Priority Banking Extra Welcome Reward.**

Priority Banking sign up period (both dates inclusive)	Deadline to fulfil the entry Relationship Balance / deposit New Funds	Designated Date (Inclusive)
23 – 31 July 2019	31 August 2019	31 October 2019
1 – 31 August 2019	30 September 2019	30 November 2019

- If the New Client terminates Priority Banking within 12 months from the date of sign-up, the Bank reserves the right to charge the client, who has received the Priority Banking Extra Welcome Reward under the Extra Welcome Programme, for the amount equivalent to its “reference value” as administration fee and debit the same from any of the New Client’s account with the Bank without prior notice.
- The Bank shall notify New Clients to collect the gift at the designated redemption center on or before 31 March 2020. New Client shall notify the relevant Branch if they do not receive any gift collection notification before 30 April 2020; otherwise, the gifts will be forfeited and the Bank accepts no liability and will not be liable for any compensation.
- New Client’s subscription for Priority Banking and such banking products and services as mentioned under Clause 2 above must remain valid at the time of when the Priority Banking Extra Welcome Reward under the Extra Welcome Programme is delivered to the New Client. Otherwise, the Priority Banking Extra Welcome Reward will be forfeited absolutely and will not be provided to the New Client through any other means.

Important Notes:

- Priority Banking – “Relationship Balance” includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilized amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards[#] and outstanding balances of Standard Chartered Personal Loans you maintain with the Bank under personal accounts.

With effect from 6 August 2018, the Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

[#] Standard Chartered credit cards refer to Standard Chartered Credit Card, Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) and Standard Chartered co-branded Credit Card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.

“Customer Investment Profile”:

- Investment involves risks. This document is for your reference only. It does not constitute any invitation or recommendation of any product.
- Having a “Customer Investment Profile” will be a prerequisite for investors and for us to assess suitability of investment subscriptions/switch-in transactions*. Therefore, please remember to complete the questionnaire before investing to avoid any inconvenience.
* excluding securities trading and transactions conducted via Online Unit Trusts.

Others:

- This document 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 solely on this document.

A. 一般條款及細則：

1. 除非另有說明，優惠推廣期為2019年7月23日至2019年8月31日，包括首尾兩天（「**推廣期**」）。
2. 客戶於推廣期內在渣打銀行（香港）有限公司（「**本行**」）之分行開立指定銀行產品/服務，可獲享下列B部（「**禮遇**」）所指之禮遇，須受下列禮遇部份之有關條款及細則約束。
3. 客戶於推廣期內只限獲享下列B部份所指之禮遇一次，若客戶以聯名形式選用或開立相關之銀行產品戶口，只有戶口基本持有人可獲享禮遇。
4. 若客戶於推廣期內同時獲享其他推廣優惠，本行保留只提供一項或部分優惠之權利。
5. 全新客戶指客戶於開立「優先理財」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），而只持有渣打信用卡#之客戶則除外（「**全新客戶**」）。
6. 客戶明白及接受本行並非Dyson Pure Cool二合一智能空氣淨化風扇 座地式、Le Creuset 橢圓形琺瑯鑄鐵鍋25厘米套裝及購物禮券（「**禮品**」）之供應商，因此，有關供應商、其員工或代理人所提供之禮品的各方面，包括但不限於質素、供應量、供應商的禮品說明、虛假商品說明、不實的陳述、誤導、遺漏、未獲授權的陳述、不良營商手法或誘導，本行毋須負上任何責任。禮品之使用須受有關供應商所訂定之條款及細則約束（如適用）。
7. 禮品均不可兌換現金及只可於本行指定換領中心領取。**禮品名額有限，先到先得，額滿即止**。本行有權以其他禮品取代而不作另行通知。
8. 若相關戶口結餘（或於計算有關人壽保險基本計劃之保費時）以外幣計值，則相關戶口之結餘（或人壽保險保費）將以本行不時釐定有關匯率（或保誠保險有限公司（英國保誠集團成員）釐定之匯率用作人壽保險保費計算）用作計算外幣兌換至港幣之等值，以計算應得之相關禮遇。
9. 本條款及細則所載之銀行產品及服務須受有關申請資格、申請程序及條款約束。詳情請向本行分行職員查詢。
10. 有關所述之存款及維持結餘要求為禮遇（視情況而定）之一部份，客戶毋須符合此要求亦可申請或獲批核任何銀行產品或服務。客戶可選擇申請任何一種產品並獲批核/開立個別之產品。
11. 禮品之計算方法（包括相關戶口結餘之計算）及其相關之合資格交易或產品之準則由本行全權酌情決定。如有任何爭議，本行保留最終決定權。
12. 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（「**新資金**」）。詳情請參閱有關宣傳單張及條款及細則或向分行職員查詢。
13. 總結存包括客戶以私人名義於本行持有的存款、投資及指定保險產品之累積保費（「**總結存**」）。
14. 如「優先理財」客戶於季度內之每日平均總結餘低於港幣1,000,000元，將須繳付**港幣900元**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。
15. 本行保留隨時更改、更新或終止下列禮遇，以及修訂所述任何條款及細則之權利，而不予事先通知。如有任何爭議，本行保留最終決定權。
16. 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」額外迎新禮遇之條款及細則：

1. 額外迎新禮遇指符合以下條件所獲享之禮遇（「額外迎新禮遇」）：

新資金 (港幣或港幣等值)	額外迎新禮遇 (價值：「參考價值」)		
5,000,000元或以上	Dyson Pure Cool二合一智能空氣淨化風扇 座地式(銀白色) (價值：港幣5,480元)	或	港幣2,500元購物禮券
2,500,000元至4,999,999元	Le Creuset橢圓形琺瑯鑄鐵鍋25厘米套裝 (價值：港幣3,922元)		港幣1,000元購物禮券

2. 「優先理財」額外迎新禮遇只適用於全新客戶於推廣期內在分行出示由認可商戶所發出的有效短訊並成功開立「優先理財」，並須符合以下所有條款及細則條件：

- 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
- 客戶須於開立「優先理財」後兩星期內完成網上理財服務之登記程序；及
- 於指定日期或之前完成「客戶投資取向」問卷；及
- 於以下列表所列之相關日期前達到港幣2,500,000元總結餘(詳見下列之重要提示)要求；及
- 全新客戶須於開立「優先理財」後相關日期前存入新資金(定義如A部份第12項所列)以增長其於本行之總結存(定義如A部份第13項所列)；及
- 如欲獲享「優先理財」額外迎新禮遇，全新客戶須維持所列之新資金至以下列表所列之指定日期。**否則，本行保留權利取消所獲享之「優先理財」額外迎新禮遇。**

「優先理財」開立日期 (包括首尾兩天)	達到總結餘/ 存入新資金之限期	指定日期 (包括全日)
2019年7月23日至2019年7月31日	2019年8月31日	2019年10月31日
2019年8月1日至2019年8月31日	2019年9月30日	2019年11月30日

- 如合資格客戶於開立「優先理財」後12個月內終止有關服務，本行保留權利向客戶之銀行戶口扣除相等於已獲取的額外迎新禮遇之參考價值作為行政費，而毋須另行通知。
- 本行職員將於2020年3月31日或之前通知客戶於本行之指定分行領取禮品換領通知書，並到指定換領中心領取。如客戶於2020年4月30日前仍未收到領取禮品通知，客戶必須通知本行之分行；否則禮品將被沒收，而本行恕不承擔有關責任，也不會作任何賠償。
- 全新客戶之「優先理財」服務及上述條款2所列之銀行產品及服務必須於禮遇送贈時仍然有效。否則，有關禮遇將被取消，本行並不會從任何其他途徑把禮遇給予全新客戶。

重要提示：

- 「優先理財」客戶 — 「總結餘」包括客戶以私人名義於本行持有的存款、投資、指定保險產品之累積保費、已動用之透支額(包括有抵押及無抵押之透支服務)、渣打信用卡*結欠及渣打私人貸款之貸款結欠。

閣下以私人名義開立的銀行帳戶總結餘並包括宏利環球精選強積金計劃下的強積金戶口結餘，閣下須另行授權及同意銀行接收閣下的強積金戶口資料(2018年8月6日起生效)。

* 渣打信用卡指由本行所發出之渣打信用卡、渣打WorldMiles卡(前名為渣打American Express®卡)及渣打聯營卡(包括附屬及公司卡)。附屬卡之結欠將納入主卡持有人的總結餘內。

「客戶投資取向」重要提示：

- 投資涉及風險。本文件只供參考，並不構成對任何產品買賣之邀約或推介。
- 投資客戶必須完成「客戶投資取向」，以助您及我們評估您是否適合作出投資買入/轉入交易*。因此，請緊記於投資前完成問卷，以免引起任何不便。

* 股票投資交易及經「網上基金交易平台」進行之交易除外。

註：

- 本文件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文件而作出投資決定。