



Terms and Conditions of 2021 Disney and Pixar's Promotion Account Opening via SC Mobile (the "Promotion")

A. Terms and Conditions of the Preferential Savings Interest Rate Offer (the "Preferential Savings Interest Rate Offer")

1. The promotion period of the Preferential Savings Interest Rate Offer is from 1 September to 3 October 2021, both dates inclusive (the "**Promotion Period**").
2. The Preferential Savings Interest Rate 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 the current submission of an application for an Integrated Deposits Account ("**IDA**") via SC Mobile.
3. Clients are required to fulfil **ALL** of the requirements in sub-clauses (i) to (iv) below ("**Eligible Client**") in order to enjoy the Preferential Savings Interest Rate Offer:
 - 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 and sign up for this Promotion via SC Mobile within 30 days after submitting the application; AND
 - iii. Successfully sign up for Priority Banking or Premium Banking or Easy Banking via SC Mobile during the Promotion Period; AND
 - iv. Successfully apply for a Disney ATM Card ("**Disney ATM Card**").
4. An Eligible Client may enjoy the corresponding savings rate for his/ her sub HKD Saving Account under IDA which is opened via SC Mobile within the Promotion Period ("**Designated HKD Savings Account**") according to the deposit balance below for three months starting from the third business days after successfully signing up for this Promotion via SC Mobile:

Daily balance in the Designated HKD Savings Account (HKD)	Savings rate applicable to the corresponding balance tier
1 to 50,000	Preferential Savings Rate: 1.88% p.a. (" Preferential Savings Rate ")
Above 50,000	*Prevailing Savings Rate: 0.001% p.a.

*The above Prevailing Savings Rate for HKD is quoted on 31 August 2021, which is 0.001% p.a. It is for reference only and is subject to change from time to time and at the Bank's sole and absolute discretion. The latest Prevailing Savings Rate is the Bank's prevailing interest rate for ordinary Hong Kong Dollar Savings Account, which can be obtained from any of our branches.

5. During the Promotion Period, interest of the Designated HKD Savings Account will be calculated daily in simple interest instead of compound interest (i) based on the total daily deposit balance of the Designated HKD Savings Account and the relevant savings rate as provided in Clause 4 above and (ii) on a 365-day basis (a 366-day basis in the case of a leap year). After the Promotion Period, the interest of the Designated HKD Savings Account will be calculated (i) based on the total daily deposit balance of the Designated HKD Savings Account and the Bank's prevailing interest rate for ordinary Hong Kong Dollar Savings Account as at the interest calculation day and calculated (ii) in compound interest and accrues daily on a 365-day (a 366-day basis in the case of a leap year).
6. If the Designated HKD Savings Account become invalid on the date when the Preferential Interest Savings Rate Offer is to be credited, the Preferential Saving Interest Rate Offer shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Eligible Client through any other channel.
7. The Promotion is applicable to clients with Priority Banking, Premium Banking or Easy Banking. If the average daily Relationship Balance of the client within the quarter falls below the amount determined by the Bank, quarterly maintenance fee may be charged. For details, please refer to Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at our website www.sc.com/hk.



Banking Plan	Average daily Relationship Balance within the quarter falls below	Quarterly maintenance fee
Priority Banking	HKD1,000,000	HKD900
Premium Banking	HKD200,000	No Maintenance Fee
Easy Banking	HKD10,000	No Maintenance Fee

- 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 Preferential Savings Interest Rate 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 entitled to and rewarded the cash rebate offer for opening an IDA via online application form.
- The Bank reserves the right to vary, modify and terminate the Preferential Savings Interest Rate 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.

B. Terms and Conditions of 5% Cash Rebate Offer (“Cash Rebate Offer”)

- The Cash Rebate Offer commences on 2 July 2021 and ends on 30 September 2021 (both dates inclusive) (the “Cash Rebate Promotion Period”).
- The Cash Rebate Offer is applicable to cardholders of any Standard Chartered Disney ATM Card (“Eligible Cards”) issued by the Bank who have successfully signed up for the Promotion via SC Mobile (“Eligible Cardholders”) as the eligibility requirements are set out in clause 3.
- To be eligible for the Cash Rebate Offer, Eligible Cardholders are required to complete an Eligible Transaction (as defined in Clause 4 of this Section) in Hong Kong Dollars during the Cash Rebate Promotion Period which must be paid by the Eligible Cards. (the “Eligible Cash Rebate Clients”).
- “Eligible Transactions” refers to retail or in app transactions via UnionPay network. Other transactions, including but not limited to mail and telephone orders, other transactions without sales slip (except in app transactions) and any cancelled / refunded/ falsified/ unposted/ unauthorized transactions are not eligible for the Cash Rebate Offer.
- Each Eligible Cash Rebate Client will be entitled to 5% cash rebate on the total transaction amount of Eligible Transactions, such rebate is capped at HKD200 per calendar month and up to HKD600 during the Cash Rebate Promotion Period as referred to in the table below. Depending on the successful sign-up date of the Promotion, the eligible periods of Cash Rebate Offer (“Eligible Cash Rebate Period”) for each Eligible Cash Rebate Client may vary as per the table below:

Promotion sign-up period	Monthly Maximum Eligible Spending Amount (HKD#)	Maximum Eligible Cash Rebate (HKD) in the whole Cash Rebate Promotion Period
July 2021	\$4,000	\$600
August 2021	\$4,000	\$400
September 2021	\$4,000	\$200

*For Eligible Transactions made via Eligible Cards which are debited in HKD, the Bank will calculate the Monthly Maximum Eligible Spending Amount and Eligible Cash Rebate based on the HKD amount provided in the monthly statement.

- If Eligible Cash Rebate Clients are entitled to this Cash Rebate Offer, he/she will not be eligible to enjoy cash rebate privileges of other Standard Chartered Disney / MARVEL ATM Card offer(s) at the same time.
- The entitled amount of cash rebate for each Eligible Cash Rebate Client will be credited into the bank account as specified in Clause 9 below by 31 December 2021 (“Fulfilment Date”).
- Once the rebate cap is met, no rebate will be offered to other Eligible Transactions within the same month.
- The entitled amount of cash rebate will be given in Hong Kong Dollars and credited to the Primary Account of the Eligible Cards. The Primary Account must be valid at the time of the relevant Fulfilment Date. In case the Primary Account is for any reason invalid for the above crediting as determined by the Bank in our absolute discretion, the entitled amount of cash rebate will be credited to the account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by Eligible Cash Rebate



Clients (in case the Primary Account of Eligible Card is in sole name) or in the capacity as primary account holder (in case the Primary Account of Eligible Cards is in joint name) at the Bank in the following sequence:

- a. Sub-account under Integrated Deposits Account
- b. Current Account
- c. Statement Savings Account
- d. Passbook Savings Account

If client 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 our absolute discretion. In the event that a client does not hold any valid account mentioned in this clause, the relevant cash rebate will be forfeited by the Bank without prior notice.

10. Eligible Cash Rebate Client shall notify the Bank if they do not receive the relevant cash rebate within 1 month after the Fulfilment Date; otherwise, the Bank accepts no liability and will not be liable for any compensation.
11. The Bank reserves the right to determine the calculation methods applied under the Cash Rebate Offer and verify the client's transaction records in considering the client's eligibility for the Cash Rebate Offer. In case of any disputes, the Bank's decision shall be final and binding.
12. In case of any disputes, Eligible Cash Rebate Client is required to present all the relevant original sales receipts and Standard Chartered ATM Card sales slips for further investigation by the Bank.
13. The Bank reserves the right to amend the terms and conditions or any other contents here at any time. Any benefit, promotional offer or welcome gift is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.