

Important Note: Premium Deposit and Equity Linked Investments are structured products involving derivatives and some Investment Funds would involve derivatives. The investment decision is yours but you should not invest in that investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Priority Banking Promotion. You must read it in conjunction with our Client Terms, and the applicable documents referred to in Part A of Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement. The banking agreement is available to you at any of our branches or our website at sc.com/hk. If there is any inconsistency between the approval (if any) and any other part(s) of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) and service(s) you have with us to the extent that they are subject to separate terms and conditions.

Terms and Conditions

I. General Terms and Conditions

1. The promotion period for the offers under Sections II – IV is from 1 July 2019 to 31 December 2019, both dates inclusive (the “**Promotion Period**”). The promotion comprises of the offers provided under Sections II – IV (each an “**Offer**”, collectively “**Offers**”).
2. For joint account(s), only the primary account holder will be eligible to enjoy the Offer(s).
3. If the client is entitled to the Offers in conjunction with other promotional offers during the Promotion Period, Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right to grant the client one of or part of the entitled Offers.
4. Unless otherwise specified:
 - (a) the Offers under Sections II and III are applicable to client who signs up for Priority Banking during the Promotion Period and has not been a Priority Banking client in the preceding 12 months from the date of signing up for Priority Banking (“**Eligible Client**”); and
 - (b) the Offer under Section IV is applicable to Eligible Client who (i) fulfils the requirements in Clause 4(a) above and (ii) did NOT in the past 12 months from the date of signing up for Priority Banking 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 the third party insurer) except Standard Chartered credit cards (“**New Client**”). “**Standard Chartered Credit Cards**” refer to Standard Chartered Credit Card, Standard Chartered Co-branded Card, MANHATTAN Credit Card and MANHATTAN Co-branded Card issued by the Bank, including supplementary cards, Standard Chartered Business Card and Standard Chartered Corporate Card.
5. Eligible Client’s enrollment in Priority Banking and application for such banking products and services as mentioned under an Offer must remain valid at the time when the corresponding Offer is awarded or delivered to the Eligible Client. Otherwise, the reward will be forfeited absolutely and will not be provided to the Eligible Client through any other means.
6. If after the Offer(s) under Sections II to IV is/are awarded or delivered to the Eligible Client, the Eligible Client terminates Priority Banking within 12 months from the date of signing up, the Bank reserves the right to charge an amount equivalent to the value of the Offer(s) as administration fee and debit the same

amount from any of the Eligible Client’s account with the Bank without prior notice.

7. The Bank reserves the right to determine the calculation methods applied under the Offers (including in ascertaining the amount of any applicable balance requirement) and verify the Eligible Client’s transaction records in considering the Eligible Client’s eligibility for the Offers. In case of any disputes, the Bank’s decision shall be final and binding.
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 Offer(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 Offer(s) entitlement.
9. Each of the banking products or services set out in these terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to branch staff for assistance.
10. Eligible Client who will participate in the Offer(s) under Section III or Sections III and IV below (“**Section III/IV Eligible Client**”) may choose to have either Asia Miles or cash rebate as the reward. The number of Asia Miles or cash rebate that Section III/IV Eligible Client may be entitled to is specified in Sections III and IV respectively.
11. If Section III/IV Eligible Client chooses Asia Miles as the reward:

- (a) The reward for the Offer(s) under Section III or both Sections III and IV (as the case may be) will be available to Section III/IV Eligible Client in the form of Asia Miles upon fulfilment of all the relevant requirements in these terms and conditions.
- (b) Section III/IV Eligible Client must have an existing Asia Miles™ membership account. Otherwise, Section III/IV Eligible Client has to set up an Asia Miles membership account through Asia Miles Limited.
- (c) Section III/IV Eligible Client must successfully register Asia Miles as the reward via sc.com/hk/AM and log into Online Banking (“**Designated Webpages**”) to submit valid Asia Miles membership account in the name of Section III/IV Eligible Client and other details as required (the “**Asia Miles Reward Registration**”) within the following period (the “**Registration Period**”) (or such period as informed by the Bank).

Priority Banking sign-up date (both dates inclusive)	Registration Period (both dates inclusive)
1 July 2019 to 30 September 2019	1 July 2019 to 31 October 2019
1 October 2019 to 31 December 2019	1 October 2019 to 31 January 2020

- (d) For the avoidance of doubt, valid Asia Miles membership account must be held by Section III/IV Eligible Client and the Bank does not accept any Asia Miles membership accounts that are not held by Section III/IV Eligible Client for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled or modified. For Section III/IV Eligible Client who has submitted multiple rewards registrations, only the latest Asia Miles Reward Registration record made within Registration Period will be taken by the Bank for the purpose of crediting of Asia Miles.
- (e) The Bank will provide the Section III/IV Eligible Client’s Asia Miles membership information, including surname, given name, membership number, and the number 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 Section III/IV Eligible Client’s Asia Miles membership accounts during the period as set out in the table below (“**Asia Miles Fulfilment Date**”):

Priority Banking sign-up date (both dates inclusive)	Period within which Asia Miles will be credited into the Eligible Section III/IV Eligible Client's Asia Miles membership account by Asia Miles Limited
1 July 2019 – 30 September 2019	Within 4 to 6 weeks after 31 March 2020
1 October 2019 – 31 December 2019	Within 4 to 6 weeks after 30 June 2020

(f) In cases where information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited, upon fulfilment of all the relevant requirements in these terms and conditions, cash rebate will be made available in replacement of Asia Miles to Section III/IV Eligible Client, and will be credited to Section III/IV Eligible Client's HKD deposit account (according to the sequence as stated in Clause 12(c) of this Section) **on or before 30 April 2020** (if Priority Banking is signed up between 1 July 2019 and 30 September 2019) or **on or before 31 July 2020** (if Priority Banking is signed up between 1 October 2019 and 31 December 2019) as the reward for the Offer(s) under Section III or both Sections III and IV (as the case may be).

(g) Section III/IV Eligible Clients acknowledge that the Asia Miles earned shall be credited to their Asia Miles membership account by Asia Miles Limited. The Bank will use its best endeavour 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 Section III/IV Eligible Client'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.

(h) 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. Section III/IV Eligible Clients understand and accept that the Bank is not the supplier of the Asia Miles membership account of 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, , their respective employees, officers or agents.

(i) Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.

12. If Section III/IV Eligible Client does not submit Asia Miles Reward Registration to the Bank within the Registration Period or any information submitted via the Designated Webpages is incorrect or insufficient for the purpose of crediting of Asia Miles (as mentioned in Clause 11(f) of this Section):

(a) the reward for the Offer(s) under Section III or both Sections III and IV (as the case may be) will be available to Section III/IV Eligible Client in the form of cash rebate upon fulfilment of all the relevant requirements in these terms and conditions.

(b) the Bank will credit the cash rebate by the date as specified in the table below ("**Cash Rebate Fulfilment Date**") without prior notice:

Priority Banking sign-up date (both dates inclusive)	Period during which the Cash Rebate will be credited
1 July 2019 – 30 September 2019	On or before 31 March 2020
1 October 2019 – 31 December 2019	On or before 30 June 2020

(c) The Bank will credit the cash rebate to respective HKD deposit account (exclude MortgageOne® Account and Mortgage Saver Current Account) held by Section III/IV Eligible Client in sole name or in the capacity as primary account holder for joint account in the following sequence:

- i. **Sub-account under Integrated Deposits Account;**
- ii. **Current Account;**
- iii. **Statement Savings;**
- iv. **Passbook Savings**

If Section III/IV Eligible Client has no valid HKD deposit account, the Bank will credit to the Section III/IV Eligible Client's USD deposit account in the above sequence. If the Section III/IV Eligible 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 its discretion.

13. Notification will be made to Section III/IV Eligible Client upon successful crediting of Asia Miles or cash rebate under the relevant Offer(s).

14. The Bank reserves the right to vary, extend, terminate and/or cancel any of the Offer(s) or to amend any of the terms and conditions herein from time to time. In case of any disputes, the Bank's decision shall be final and binding.

15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

II. Terms and Conditions for First 2-quarter Maintenance Fee Waiver Offer (the "Fee Waiver Offer")

1. Eligible Client who fulfils all the requirements below may enjoy the Fee Waiver Offer:

- i. Take up or hold HKD Savings Account and HKD Current Account (or any Foreign Currency Savings Account) upon signing up for Priority Banking; and
- ii. Complete the registration of Online Banking within 2 weeks from the date of signing up for Priority Banking.

2. Eligible Client is entitled to the first 2 quarters maintenance fee waiver for Priority Banking maintenance fee (instead of one quarter fee waiver under the Bank's service charge structure of Priority Banking upon fulfilment of the minimum Relationship Balance requirement). After the expiration of the first 2 quarters maintenance fee waiver, if the average daily Relationship Balance of the client 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 and Conditions which can be obtained at any of our branches or at our website sc.com/hk. The Bank reserves the right to, upon prior notification to the client, provide another banking plan (other than Priority Banking) with a different minimum Relationship Balance requirement that would better suit the banking needs of the client.

3. Eligible Client will be entitled to the Fee Waiver Offer once only during the Promotion Period.

III. Terms and Conditions for New Funds Growth Offer

1. Eligible Client who fulfils all of the following requirements will be entitled to the New Funds Growth Offer:

- i. Fulfil the entry Relationship Balance requirement of HKD1,000,000 or above by the relevant date as set out in Clause 1(v) below; and
- ii. **Complete "Customer Investment Profile" questionnaire** on or before the Designated Date; and
- iii. Deposit designated amount of New Funds to the Bank by the relevant date as set out in Clause 1(v) below (or any other date determined by the Bank) to grow the Eligible Client's Total Balance at the Bank; 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 fulfil the entry Relationship Balance/deposit New Funds	Designated Date (inclusive)
1 July 2019 – 31 July 2019	31 August 2019	31 October 2019
1 August 2019 – 31 August 2019	30 September 2019	30 November 2019
1 September 2019 – 30 September 2019	31 October 2019	31 December 2019
1 October 2019 – 31 October 2019	30 November 2019	31 January 2020
1 November 2019 – 30 November 2019	31 December 2019	29 February 2020
1 December 2019 – 31 December 2019	31 January 2020	31 March 2020

2. New Funds Growth Offer will be made available to Eligible Client in the form of Asia Miles or cash rebate. Subject to the terms and conditions above, Asia Miles will be available to Eligible Client as per table shown below according to the New Funds Amount requirement that the Eligible Client fulfilled:

New Funds Amount (in HKD or HKD equivalent)	Asia Miles Rewards
8,000,000 or above	80,000
5,000,000 to 7,999,999	60,000
3,000,000 to 4,999,999	40,000
1,000,000 to 2,999,999	25,000

3. Where an Existing Client signs up for Priority Banking during the Promotion Period, fulfils all the requirements under Clause 1 of Section III and selects Asia Miles as the reward for the New Funds Growth Offer in the Designated Webpages, and the New Funds Amount is less than HKD1,000,000, the Existing Client will be entitled to 3,000 Asia Miles.

4. If Eligible Client does not submit Asia Miles Reward Registration to the Bank within the Registration Period or any information submitted via the Designated Webpages is incorrect or insufficient for the purpose of crediting of Asia Miles (as stated in Clause 11(f) of Section I above), cash rebate will be available to Eligible Client as per table shown below according to the New Funds Amount requirement that the Eligible Client fulfilled:

New Funds Amount (in HKD or HKD equivalent)	Cash Rebate (HKD)
8,000,000 or above	8,000
5,000,000 to 7,999,999	6,000
3,000,000 to 4,999,999	4,000
1,000,000 to 2,999,999	2,500

5. Where an Existing Client signs up for Priority Banking during the Promotion Period and fulfils all the requirements under Clause 1 of Section III, and does not submit the Asia Miles Reward Registration to the Bank within the Registration Period or any information submitted via the Designated Webpages is incorrect or insufficient for the purpose of crediting of Asia Miles (as stated in Clause 11(f) of Section I above), and the New Funds Amount is less than HKD1,000,000, Eligible Client will be entitled to HKD300 cash rebate.

6. For the purposes of this Offer:

(a) “**New Funds Amount**” means the amount of credit balance in New Funds deposited by Eligible Client in excess of his/her Total Balance at the Bank as of the following date (“**Benchmark Date**”).

Priority Banking sign-up date (both dates inclusive)	Benchmark Date
1 July 2019 – 30 September 2019	31 May 2019
1 October 2019 – 31 December 2019	31 August 2019

(b) “**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.

(c) “**Total Balance**” includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder. For client who did not hold any account with the Bank as of the Benchmark Date, his/her Total Balance will be treated as zero. To check Total Balance as of the Benchmark Date, please contact our branch staff.

(d) “**Existing Client**” refers to a client who held any products or services with or distributed by the Bank (including but not limited to deposit account, investment services and insurance products underwritten by the third party insurer) in the past 12 months from the date of signing up for Priority Banking; and a client who only held Standard Chartered credit card(s) issued by the Bank in the past 12 months from the date of signing up for Priority Banking is not considered as an “Existing Client” for the purpose of this Offer.

7. Eligible Client will be entitled to the New Funds Growth Offer once only during the Promotion Period.

IV. Terms and Conditions for Wealth Management Product Reward (the “Reward”)

1. The Reward is only applicable to New Client and is subject to the conditions specified in this Section below.

2. New Client who signs up for Priority Banking during Promotion Period and fulfils all of the following requirements will be entitled to the Reward:

- Fulfil all requirements set out in the above Section III; and
- Procure any one or more of the following products or services at the Bank (“Designated Product”)** under his/her personal account in sole name or in the capacity as primary account holder with a total balance or accumulated transaction amount of HKD500,000 or above (as illustrated below):

Designated Product	Total Balance or Accumulated Transaction to be Calculated under the Reward
Bonds	<ul style="list-style-type: none"> Total amount of Bonds subscribed minus the total amount of Bonds redeemed from the date of signing up for Priority Banking until Designated Date. Applicable to Bonds purchase transaction in secondary market only.
Equity Linked Investments	<ul style="list-style-type: none"> Total accumulative transaction amount during the Promotion Period.
Investment Fund Services	<ul style="list-style-type: none"> Total amount of Investment Funds subscribed minus the total amount of Investment Funds redeemed from the date of signing up for Priority Banking until Designated Date. Total amount of Class A (with minimum subscription fee charged at 2.0%) subscriptions of lump sum orders, as well as the subscription amount of Monthly Investment Plan will be counted but switching and transfer-in amount from other banks will be excluded.
Online Foreign Exchange Service	<ul style="list-style-type: none"> Total accumulated transaction amount of all foreign exchange transactions performed via Standard Chartered Online Banking or Mobile Banking through the Foreign Exchange Platform from the date of signing up for Priority Banking until the Designated Date.

Designated Product	Total Balance or Accumulated Transaction to be Calculated under the Reward
Online Securities Services	<ul style="list-style-type: none"> Total accumulated transaction amount of all securities BUY transaction performed via Online Banking or SC Equities from the date of signing up for Priority Banking until the Designated Date.
Premium Deposit	<ul style="list-style-type: none"> Daily total Premium Deposit balance from the first Premium Deposit transaction until the corresponding Designated Date ("Transaction Period") divided by the number of calendar days of the Transaction Period. By way of example (for illustration only): Client completes the first Premium Deposit transaction with an amount of HKD2,000,000 and tenure of 28 days upon signing up for Priority Banking on 15 July 2019 and without any other Premium Deposit transactions made during Transaction Period. Corresponding balance to be calculated under the Reward will be HKD513,761.47 $(=(HKD2,000,000 \times 28 \text{ days} + HKD0 \times 81 \text{ days}) \div 109 \text{ calendar days (counted from the first Premium Deposit transaction date of 15 July 2019 until Designated Date of 31 October 2019))$. Please note that the above example is for illustration of the entitlement under the Reward only and does not reflect the actual costs incurred from the Premium Deposit transaction and must not be relied on as a reference for calculation of return for any Premium Deposit transaction or an indication of the actual return from the Premium Deposit transaction. In case of any disputes, the Bank's decision shall be final and binding.

3. New Client who fulfils the requirements in Clause 2 of this Section IV will be entitled to multiply the reward that New Client is entitled to under the Priority Banking New Funds Growth Offer (under Section III above) (which is in the form of Asia Miles or cash rebate (as the case may be)) by the figure shown in the table below:

Total Balance or Accumulated Transaction Amount of Designated Product(s) (as specified in Clause 2(ii) of this Section IV)	Multiplied Reward of Priority Banking New Funds Growth Offer (as specified in Section III)
HKD500,000 or above	2 times

For example, for New Client who deposits New Funds in the sum of HKD8,500,000 and fulfils all the requirements in Section III (including depositing New Funds of HKD8,000,000 or above), and Section IV (including taking up a Designated Product with HKD500,000 or above) during the Promotion Period, the total reward of Asia Miles (if the reward under Section III will be given in the form of Asia Miles, see example 1 below) or cash rebate (if the reward under Section III will be given in the form of cash rebate, see example 2 below) will be calculated as follows:

Example 1 – Asia Miles Rewards for New Funds Growth Offer and Wealth Management Product Reward

New Funds Growth Offer	Wealth Management Product Reward	Total Reward of Asia Miles
80,000 Asia Miles	x 2 times	= 160,000 Asia Miles

Example 2 – Cash Rebate for New Funds Growth Offer and Wealth Management Product Reward

New Funds Growth Offer	Wealth Management Product Reward	Total Reward of Cash Rebate
HKD8,000 Cash Rebate	x 2 times	= HKD16,000 Cash Rebate

4. New Clients will be entitled to the Reward once only during the Promotion Period.

V. Terms and Conditions for Member-Get-Member Referral Program

Please refer to the relevant promotion leaflet or contact our branch staff for details.

VI. Terms and Conditions for Online Foreign Exchange Promotion

The promotion period of the Online Foreign Exchange Promotion is from 1 July 2019 until 31 December 2019 (both dates inclusive). For details, please refer to the Bank's website sc.com/hk/fx and the Terms and Conditions of the reward set out on the website.

VII. Terms and Conditions for Priority Banking 360° Rewards

Please refer to the relevant promotion leaflet or contact our branch staff for details.

Important Notes:

Important Notes for Priority Banking:

- Priority Banking Client – "Relationship Balance" includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised 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.

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.

Important Notes for Credit Card:

- Cardholder of Priority Banking Credit Card will be entitled to annual fee waiver for Priority Banking Credit Card as long as he/she is maintaining Priority Banking with the Bank. Otherwise, the Bank will charge an annual fee of **HKD2,400** on annual basis.
- The Annualised Percentage Rates ("APR") for Priority Banking Credit Card are **35.70% (0.0914%** per day) for retail purchases and **39.09% (0.0914%** per day) for cash advance when credit card account is opened and it will be reviewed from time to time. The APR for Standard Chartered Asia Miles Mastercard are **35.70% (0.0914%** per day) for retail purchases and **39.09% (0.0914%** per day) for cash advance when credit card account is opened and it will be reviewed from time to time. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate, APR is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). For details of credit card services fee and charges, it is available on our website at sc.com/hk.

Risk Disclosure Statements:

Risk Disclosure Statement for Bonds:

- The price of bonds can and does fluctuate and the price of any individual bonds may experience upward or downward movements and may even become valueless. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds. Independent assessment of the risk and appropriateness of the transaction in light of your own objectives and circumstances, including the possible risks and benefits of entering into such transaction, should be considered before entering into any transaction.

Risk Disclosure Statement for Equity Linked Investments:

- The price or value of the Equity Linked Investments (ELIs) fluctuates, sometimes dramatically. The price or value of the ELIs may move up or down, and may even become valueless. It is as likely that losses will be incurred rather than profit made as a result of subscribing for, buying and selling the ELIs. Investors should therefore carefully consider whether such transactions are suitable in light of their financial position and investment objectives before entering into such transactions.
- Not principal protected: ELIs are not principal protected. You may suffer a loss if the prices of the underlying asset(s) of an ELI go against your view. In extreme cases, you could lose your entire investment.
- Limited potential gain: the potential return on your ELI may be capped at a predetermined level specified by the issuer.
- Credit risk of the issuer: when you purchase an ELI, you rely on the credit-worthiness of the issuer. In case of default or insolvency of the issuer, you will have to rely on your distributor to take action on your behalf to claim as an unsecured creditor of the issuer regardless of the performance of the reference asset(s).
- No collateral: ELIs are not secured on any assets or collateral.
- Limited market making: issuers may provide limited market making arrangement for their ELIs. However, if you try to terminate an ELI before maturity under the market making arrangement provided by the issuer, you may receive an amount which is substantially less than your original investment amount.
- Investing in an ELI is not the same as investing in the reference asset(s): during the investment period, you have no rights in the reference asset(s). Changes in the market price of such reference asset(s) may not lead to a corresponding change in the market value and/or potential payout of the ELI.
- Conflicts of interest: issuer of an ELI may also play different roles, such as the arranger, the market agent and the calculation agent of the ELI. Conflicts of interest may arise from the different roles played by the issuer, its subsidiaries and affiliates in connection with the ELI.

Risk Disclosure Statement for Foreign Exchange:

- Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the client converts deposit from the foreign currency to another currency (including Hong Kong Dollars).

Risk Disclosure Statement for Renminbi Deposits and Trading:

- Renminbi (“RMB”) exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the client subsequently converts RMB to another currency (including Hong Kong Dollars); and
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Risk Disclosure Statement for Investment Funds:

- Investment involves risks. The prices of units/shares of unit trusts or mutual funds fluctuate, sometimes dramatically and may become valueless. Investor(s) may not get back the amount they have invested. It is as likely that losses will be incurred rather than profit made as a result of buying and selling unit trusts or mutual funds. Past performance is no guide to its future performance.

- Investor(s) should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and are advised to seek independent professional advice before making any investment decision.
- Investor(s) should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective and risk tolerance level.

Risk Disclosure Statement for Premium Deposit:

- Investment involves risks. The worst case will result in loss of your entire investment.
- Principal Loss Risk/Currency Risk – This product is not principal-protected and the return of which will be dependent on movements in some specified currency exchange rates which are affected by a wide range of factors and may rise or fall rapidly.
- Liquidity Risk/Early Withdrawal Risk/Cancellation Risk – Any cancellation or withdrawal prior to maturity is subject to the consent of the Bank. With these risks, investors may incur significant costs or losses.
- Risks relating to Renminbi – You should note that the value of Renminbi against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government’s control (for example, the PRC government regulates conversion between Renminbi and foreign currencies), which may adversely affect your return under this product when you convert Renminbi into your home currency. Renminbi is not a freely convertible currency. Any conversion of Renminbi through banks in Hong Kong may be subject to certain restrictions prevailing at the relevant time.

Not Protected under Deposit Protection Scheme:

- Premium Deposit is NOT an alternative to ordinary saving or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

Risk Disclosure Statement for Securities Services:

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and may become valueless. Past performance of any securities is no guide to its future performance. Investors should consider their own financial situation, investment experience, investment objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision.

Risk Disclosure Statement for all Investment Products:

- Investment involves risks. The price of investment products may move up or down and the worse case will result in loss of your entire investment. Investors should consider their own investment objective, investment experience, financial situation and risk tolerance level; and also read the terms and conditions of the relevant investment services/offering documents including the risk disclosures, and are advised to seek independent professional advice before making any investment decision.

Notes:

- This leaflet does not constitute any invitation or recommendation to any person to enter into any transaction of financial products. Investors should not make investment decisions based on this leaflet alone. This leaflet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.



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重要提示：「高息貨幣掛鈎存款」及股票掛鈎投資服務乃涉及金融衍生工具的結構性產品，而部分基金亦涉及金融衍生工具。投資決定是由閣下自行作出的。除非中介人於銷售該產品時已向閣下解釋並經考慮閣下的財務狀況、投資經驗及目標後而該產品是適合閣下的，否則閣下不應投資在該投資產品/單位信託或互惠基金。

務請細閱本文件

本文件載列本行同意向閣下提供任何「優先理財」優惠下之產品和服務所依據的特定條款及細則。本文件須與構成本行銀行協議的本行的客戶條款A部所述的相關文件(包括往來/支票/儲蓄及定期存款戶口條款、產品章程、重要提示及優惠條款(如適用))和其他文件一併閱讀。閣下可於本行任何分行索取及/或於本行網站sc.com/hk下載本行銀行協議。批核服務(如適用)與本行銀行協議下的任何其他部份如有任何不符，概以批核所載的條款為準。閣下與本行之間的任何已有的產品或服務(如適用)其他條款及細則不適用於本條款。

條款及細則

I. 一般條款及細則

- 優惠II至IV部份之推廣期為2019年7月1日至2019年12月31日，包括首尾兩天(「**推廣期**」)。推廣優惠包括下列II至IV部份(「**優惠**」)。
- 以聯名形式開立之戶口，只有戶口基本持有人可獲享優惠。
- 若客戶於推廣期內同時獲享其他推廣優惠，渣打銀行(香港)有限公司(「**本行**」)保留只提供一項或部份優惠之權利。
- 除非另有說明：
 - 下列II及III部份所指之優惠適用於客戶於推廣期內開立「優先理財」及於開立「優先理財」當日前12個月內未曾成為「優先理財」客戶(「**合資格客戶**」)；及
 - 下列IV部份所指之優惠適用於(i)符合上列條款4(a)之要求及(ii)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)之合資格客戶，而只持有渣打信用卡之客戶則除外(「**全新客戶**」)。**渣打信用卡**指由本行發行之渣打信用卡、渣打聯營卡、MANHATTAN信用卡及MANHATTAN聯營卡，包括附屬卡、渣打商務卡及渣打公司卡。
- 合資格客戶持有之「優先理財」及申請有關優惠條款所列之銀行產品及服務必須於優惠存入或送贈時仍然有效。否則，有關優惠將被取消，本行並不會從任何其他途徑把獎賞給予合資格客戶。
- 如合資格客戶於開立「優先理財」後12個月內終止有關服務，而有關下列II至IV部份之優惠已存入合資格客戶之戶口或已送贈予合資格客戶，本行保留權利向合資格客戶收取相等於已獲取優惠之金額作為行政費，直接於合資格客戶之任何一個於本行之戶口扣除，而毋須另行通知。

- 本行保留權利決定優惠之計算方法(包括相關戶口結餘之計算)及核實合資格客戶之交易紀錄以計算合資格客戶可應得之優惠。如有任何爭議，本行保留最終決定權。
- 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，以計算應得之相關優惠。
- 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。詳情請向分行職員查詢。
- 合資格客戶若參與以下III部份或III及IV部份之優惠(「**III/IV部份之合資格客戶**」)，可選擇以「亞洲萬里通」里數或現金回贈作為獎賞。III/IV部份之合資格客戶可享之「亞洲萬里通」里數或現金回贈已列明於III及IV部份。
- 若III/IV部份之合資格客戶選擇以「亞洲萬里通」里數作為獎賞：
 - III部份或III及IV部份(視乎情況而定)之優惠將以「亞洲萬里通」里數方式贈予符合本條款及細則所載之相關要求之III/IV部份之合資格客戶；
 - III/IV部份之合資格客戶必須持有有效之「亞洲萬里通」會員賬戶，否則，III/IV部份之合資格客戶須向亞洲萬里通有限公司申請會員賬戶。
 - III/IV部份之合資格客戶必須於以下列表所述之登記期內(「**登記期**」)(或本行通知之日期)，成功透過網頁sc.com/hk/AM及登入渣打網上理財(「**指定網頁**」)提交以III/IV部份之合資格客戶名下持有之有效「亞洲萬里通」會員賬戶及其他所需資料(『**亞洲萬里通**里數獎賞登記
』)成功登記以「亞洲萬里通」里數作為獎賞。

「優先理財」開立日期 (包括首尾兩天)	登記期(包括全日)
2019年7月1日至 2019年9月30日	2019年7月1日至 2019年10月31日
2019年10月1日至 2019年12月31日	2019年10月1日至 2020年1月31日

- 為免存疑，III/IV部份之合資格客戶必須持有有效之「亞洲萬里通」會員賬戶及本行並不接納存入里數予任何非III/IV部份之合資格客戶持有之「亞洲萬里通」會員賬戶。成功登記後將不能取消或更改。III/IV部份之合資格客戶若提交多次獎賞登記，本行只取用於登記期內最後一次之「亞洲萬里通」里數獎賞登記作存入里數之用。
- 本行將會轉交相關資料，包括III/IV部份之合資格客戶之「亞洲萬里通」會員資料，包括姓氏、名字、會員號碼及所獲享之「亞洲萬里通」里數，如適用，予亞洲萬里通有限公司，「亞洲萬里通」里數將如下表所列之期間存入III/IV部份之合資格客戶之相關「亞洲萬里通」會員賬戶。亞洲萬里通有限公司收取本行轉交之資料後，將根據以下列表所指定之日期(『**亞洲萬里通**里數存入日期
』)存入獲享之「亞洲萬里通」里數予III/IV部份之合資格客戶之「亞洲萬里通」會員賬戶。

「優先理財」開立日期(包括首尾兩天)	亞洲萬里通有限公司存入「亞洲萬里通」里數予III/IV部份之合資格客戶之相關「亞洲萬里通」會員賬戶之日期
2019年7月1日至2019年9月30日	2020年3月31日隨後4至6星期內
2019年10月1日至2019年12月31日	2020年6月30日隨後4至6星期內

(f) 若本行或亞洲萬里通有限公司就III/IV部份之合資格客戶所提交之資料不正確或不足夠作存入里數之用，本行將會以現金回贈方式取代「亞洲萬里通」里數獎賞贈予III/IV部份之合資格客戶，並於**2020年4月30日或之前**(如於2019年7月1日至2019年9月30日開立「優先理財」)或**2020年7月31日或之前**(如於2019年10月1日至2019年12月31日開立「優先理財」)存入符合相關條款及細則之III/IV部份之合資格客戶之港元存款戶口(根據本條款12(c)所列之次序)作為III部份或III及IV部份優惠之獎賞(視乎情況而定)。

(g) III/IV部份之合資格客戶明白獲得的里數將由亞洲萬里通有限公司存入閣下的「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III/IV部份之合資格客戶的「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，本行毋須負上任何責任。本行對於包括但不限於里數之到期日、使用及換領，毋須負上任何責任。就有關存入里數及相關條款及細則，請聯絡亞洲萬里通有限公司或請瀏覽www.asiamiles.com。

(h) 「亞洲萬里通」里數之換領及/或使用須受「亞洲萬里通」條款及細則約束。詳情請瀏覽www.asiamiles.com。本行不會就有關亞洲萬里通有限公司之任何改變或最新公佈通知閣下。III/IV部份之合資格客戶明白及接納本行並非獎賞(包括里數)之供應商。因此，有關供應商、其員工或代理人所提供之獎賞的各方面，包括但不限於質素、供應量、供應商的獎賞說明、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。

(i) 獲享之「亞洲萬里通」里數不能兌換積分或現金回贈及不能轉讓。

12. 若III/IV部份之合資格客戶未能於登記期內提交「亞洲萬里通」里數獎賞登記或於指定網頁內提交之資料不正確或不足夠用作存入「亞洲萬里通」里數(如本條款11(f)所列)：

(a) III部份或III及IV部份(視乎情況而定)之優惠將以現金回贈方式贈予符合本條款及細則所載之相關要求之III/IV部份之合資格客戶。

(b) 本行將按以下列表所指定之日期(「現金回贈日期」)存入現金回贈而不作另行通知。

「優先理財」開立日期(包括首尾兩天)	現金回贈日期
2019年7月1日至2019年9月30日	2020年3月31日或之前
2019年10月1日至2019年12月31日	2020年6月30日或之前

(c) 本行將按以下次序存入現金回贈予III/IV部份之合資格客戶之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口(MortgageOne®增值按揭戶口及「置愜息」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III/IV部份之合資格客戶並未持有上述有效之港元存款戶口，本行將根據上述次序存入III/IV部份之合資格客戶之美元存款戶口。若III/IV部份之合資格客戶持有或多於一個同一類別之戶口，本行將全權酌情決定任何一個最近期開立之戶口存入現金回贈。

13. 若相關優惠之「亞洲萬里通」里數或現金回贈成功存入相關「亞洲萬里通」會員賬戶或銀行戶口，本行將發通知予III/IV部份之合資格客戶。

14. 本行保留隨時更改、延長、終止及/或取消任何優惠，或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。

15. 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。

II. 首兩季服務費豁免優惠(「服務費豁免優惠」)之條款及細則

1. 合資格客戶符合以下所有要求，可獲享服務費豁免優惠：

- 於開立「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
- 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。

2. 合資格客戶可享豁免首兩季「優先理財」服務費(而根據本行「優先理財」之收費準則，符合最低總結餘要求可獲豁免一季之服務費)。於服務費豁免優惠期過後，如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。然而，本行亦保留權利，在預先向客戶發出通知下，提供客戶能符合相關最低總結餘要求之其他銀行計劃(「優先理財」以外)。

3. 合資格客戶只可於推廣期內獲享服務費豁免優惠一次。

III. 新資金增長獎賞之條款及細則

1. 合資格客戶符合以下所有要求，將可獲享新資金增長獎賞：

- 於以下條款1(v)所示之相關日期前達到港幣1,000,000元或以上相關總結餘之要求；及
- 於指定日期或之前完成「**客戶投資取向**」問卷；及
- 於以下條款1(v)所示之相關日期前(或本行決定之任何其他日期)存入指定新資金金額，以增長其於本行之總結存；及
- 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)	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1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
2019年9月1日至2019年9月30日	2019年10月31日	2019年12月31日
2019年10月1日至2019年10月31日	2019年11月30日	2020年1月31日
2019年11月1日至2019年11月30日	2019年12月31日	2020年2月29日
2019年12月1日至2019年12月31日	2020年1月31日	2020年3月31日

2. 新資金增長獎賞將以「亞洲萬里通」里數或現金回贈形式贈予合資格客戶。受上述條款及細則約束，合資格客戶將按其符合之新資金金額要求，獲享如以下列表所示之「亞洲萬里通」里數：

新資金金額(港幣或港幣等值)	「亞洲萬里通」里數獎賞
8,000,000元或以上	80,000
5,000,000元至7,999,999元	60,000
3,000,000元至4,999,999元	40,000
1,000,000元至2,999,999元	25,000

3. 現有客戶於推廣期內開立「優先理財」並符合上述條款III部1之所有要求及於指定網頁內選擇以「亞洲萬里通」里數為新資金增長獎賞，若其新資金金額少於港幣1,000,000元之等值，將可獲享3,000「亞洲萬里通」里數。
4. 若合資格客戶於登記期內未有向本行提交「亞洲萬里通」里數獎賞登記或於指定網頁內提供之任何資料不正確或不足夠作存入里數之用(如上述條款I部11(f)所列)，本行將根據合資格客戶符合之新資金金額要求，按以下列表所示存入現金回贈予合資格客戶：

新資金金額(港幣或港幣等值)	現金回贈(港幣)
8,000,000元或以上	8,000元
5,000,000元至7,999,999元	6,000元
3,000,000元至4,999,999元	4,000元
1,000,000元至2,999,999元	2,500元

5. 現有客戶於推廣期內開立「優先理財」並符合上述條款III部1之所有要求，卻於登記期內未有向本行提交「亞洲萬里通」里數獎賞登記或於指定網頁內提供之任何資料不正確或不足夠作存入里數之用(如上述條款I部11(f)所列)，若其新資金金額少於港幣1,000,000元之等值，現有客戶可獲享港幣300元現金回贈。

6. 本優惠之用：

(a)「新資金金額」之定義為合資格客戶存入新資金後之總結存，對比其於以下日期(「總結存對比日期」)之總結存。

「優先理財」開立日期(包括首尾兩天)	總結存對比日期
2019年7月1日至2019年9月30日	2019年5月31日
2019年10月1日至2019年12月31日	2019年8月31日

- (b)「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。
- (c)「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(「總結存」)。合資格客戶如於總結存對比日期並未持有本行之銀行戶口，其於當日之總結存則為零。有關客戶於總結存對比日期之總結存金額，請向本行職員查詢。
- (d)「現有客戶」指於過去12個月內曾持有本行之產品或服務(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)，而只持有由本行發行之渣打信用卡之客戶則並非現有客戶。

7. 合資格客戶只可於推廣期內獲享新資金增長獎賞一次。

IV. 財富管理產品獎賞(「獎賞」)之條款及細則

1. 獎賞受以下條款指定之條件限制並只適用於全新客戶。
2. 全新客戶於推廣期內開立「優先理財」及符合以下所有要求，將可獲享獎賞：
- 符合以上條款III部份之所有條件；及
 - 透過持有本行以下其中一項或多項銀行服務或產品(「指定產品」)，總結餘或累積交易金額達港幣500,000元或以上(以個人名義或以聯名戶口之基本持有人名義於本行持有)(說明如下)：

指定產品	可納入計算獎賞之總結餘或累積交易金額
債券	<ul style="list-style-type: none"> 「優先理財」開立日期至指定日期期間之債券投資總認購金額減去債券投資總贖回金額。 只適用於二手市場買入債券之交易。
股票掛鈎投資服務	<ul style="list-style-type: none"> 於推廣期內總累積交易金額。
基金投資服務	<ul style="list-style-type: none"> 「優先理財」開立日期至指定日期期間之基金投資總認購金額減去基金投資總贖回金額。 A類基金(基金認購費不少於2.0%)之總認購金額以及月供基金計劃供款將納入計算獎賞。期內轉換基金或從其他銀行轉入基金之交易金額將不計算在內。
網上外匯交易服務	<ul style="list-style-type: none"> 於「優先理財」開立日期至指定日期期間透過渣打網上理財或流動理財內的外匯交易平台完成的總累積外匯交易金額。

指定產品	可納入計算獎賞之總結餘或累積交易金額
網上股票投資服務	<ul style="list-style-type: none"> 於「優先理財」開立日期至指定日期期間之透過渣打網上理財或SC Equities之買入股票總累積交易金額。
「高息貨幣掛鈎存款」	<ul style="list-style-type: none"> 「高息貨幣掛鈎存款」首日交易至相關指定日期內(「交易期」)之「高息貨幣掛鈎存款」每日結存總和，除以交易期曆日日數。 例子(僅供說明用途)：客戶於2019年7月15日開立「優先理財」並於當日完成首次「高息貨幣掛鈎存款」交易，而相關交易金額及存款期分別為港幣2,000,000元及28天。除是次交易外，客戶於交易期內沒作其他「高息貨幣掛鈎存款」交易。可納入計算獎賞之相關結存將為港幣513,761.47元(=港幣2,000,000元 x 28天 + 港幣0元 x 81天) ÷ 109天曆日日數(由首次「高息貨幣掛鈎存款」交易日即2019年7月15日起計算至指定日期即2019年10月31日之曆日日數)。 請注意上述例子僅供說明獎賞計算用途，並不反映相關「高息貨幣掛鈎存款」交易實際所產生之費用，及不得賴以作為計算任何「高息貨幣掛鈎存款」交易回報之參考或指標。如有任何爭議，本行保留最終決定權。

3. 全新客戶符合條款IV部2列明之要求將獲享「優先理財」新資金增長獎賞(即上述條款III部所列)之倍數獎賞。獎賞將以「亞洲萬里通」里數或現金回贈(視乎情況而定)如以下列表所示贈予全新客戶：

指定產品(如以上條款IV部2(ii)所列)之總結餘或累積交易金額	「優先理財」新資金增長獎賞(如條款III部所列)之倍數獎賞
港幣500,000元或以上	2倍

假設，於推廣期間，全新客戶存入新資金合共港幣8,500,000元並符合條款III部之要求(包括存入港幣8,000,000元新資金)及條款IV部之要求(包括選用指定財富管理產品達港幣500,000元或以上)，所獲享之「亞洲萬里通」里數(若條款III部之獎賞將以「亞洲萬里通」里數作為獎賞，參考以下例子1)或現金回贈(若條款III部之獎賞將以現金回贈作為獎賞，參考以下例子2)之總數將計算如下：

例子1 – 新資金增長獎賞與財富管理產品獎賞之「亞洲萬里通」里數獎賞

新資金增長獎賞	財富管理產品獎賞	「亞洲萬里通」里數總數
80,000里數	x 2倍	= 160,000里數

例子2 – 新資金增長獎賞與財富管理產品獎賞之現金回贈獎賞

新資金增長獎賞	財富管理產品獎賞	現金回贈總數
港幣8,000元現金回贈	x 2倍	= 港幣16,000元現金回贈

4. 全新客戶只可於推廣期內獲享此獎賞一次。

V. 客戶推薦計劃之條款及細則

詳情請參閱有關宣傳單張或向分行職員查詢。

VI. 渣打網上外匯交易獎賞之條款及細則

渣打網上外匯交易獎賞之推廣期由2019年7月1日至2019年12月31日(包括首尾兩天)，有關詳情請參閱本行網頁sc.com/hk/fx及網頁內的獎賞條款及細則。

VII. 優先理財「360°全面賞」之條款及細則

詳情請參閱有關宣傳單張或向分行職員查詢。

重要提示：

「優先理財」之重要提示：

- 「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賬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。

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

信用卡之重要提示：

- 「優先理財」信用卡客戶須同時持有「優先理財」，方可享「優先理財」信用卡年費豁免優惠。否則本行每年將收取**港幣2,400元**之年費。
- 「優先理財」信用卡客戶於開立信用卡賬戶時，購物簽賬實際年利率為**35.70%**(每日**0.0914%**)，而透支現金實際年利率則為**39.09%**(每日**0.0914%**)。渣打亞洲萬里通萬事達卡客戶於開立信用卡賬戶時，購物簽賬實際年利率為**35.70%**(每日**0.0914%**)，而透支現金實際年利率則為**39.09%**(每日**0.0914%**)。本行會定時檢討費用。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。實際年利率乃根據《銀行營運守則》所載之指引計算，僅供參考，而透支現金之實際年利率已將透支現金手續費計算在內(如適用)。有關信用卡服務收費之詳情，可於本行網站sc.com/hk下載。

投資風險聲明：

債券之投資風險聲明：

- 債券/結構性票據之價格可能會及確實會波動，而個別債券/結構性票據之價格可升亦可跌，甚至變成毫無價值。債券/結構性票據買賣具有其潛在風險，故未必一定能夠賺取利潤，反而可能會招致損失。在決定買賣前，投資者應先瞭解交易的風險及性質，並考慮個人能承受的風險、期望回報、整體要求及其他情況。

股票掛鉤投資之投資風險聲明：

- 股票掛鉤投資產品價格或價值有時會大幅波動。股票掛鉤投資產品價格或價值可升亦可跌，甚至會變得毫無價值。股票掛鉤投資產品的認購、買賣未必會賺取利潤，反而可能會招致虧損。因此，投資者在進行股票掛鉤投資產品交易之前，應仔細考慮本身的財務狀況及投資目標，以確定該等交易是否適合。
- 非保本：股票掛鉤投資並不保本。假如參考資產的價格與您所預期背道而馳，您將蒙受損失。在極端的情況下，您可能損失全部投資款項。
- 潛在回報有上限：股票掛鉤投資的潛在回報可能限於發行商所預設的一個上限。
- 發行商的信用風險：當您買入股票掛鉤投資，您倚賴其發行商的信用可靠性。假如發行商違債或無償債能力，不論參考資產的表現如何，您只能倚賴您的分銷商，代您以無抵押債權人身份向發行商提出申索。
- 並無抵押品：股票掛鉤投資並無以任何資產或抵押品作抵押。
- 有限度的莊家活動：發行商可能為其股票掛鉤投資提供有限度的莊家活動。但假如您嘗試於到期前，透過發行商所提供的莊家活動出售有關股票掛鉤投資，您所收取的款項可能遠低於最初的投資金額。
- 與投資參考資產並不一樣：於投資期內，您對參考資產無任何權利。參考資產的市價變動，未必會導致股票掛鉤投資的市值及/或潛在分派，出現相應變動。
- 利益衝突：股票掛鉤投資的發行商可能擔當不同的角色，例如：安排人、市場代理人及計算代理。該發行商、其附屬公司及其聯屬公司所擔當的不同角色，可能會引致利益衝突。

外匯買賣之風險聲明：

- 外匯買賣涉及風險。將外幣兌換為其他貨幣(包括港幣)，外匯之升跌波幅或會令客戶賺取利潤或招致嚴重虧損。

人民幣存款及買賣之風險聲明：

- 人民幣匯率，如同其他貨幣一樣，有機會受廣泛因素影響而導致波動。客戶於兌換人民幣至其他貨幣(包括港幣)時，將可能受匯率波動而帶來利潤或損失；及
- 人民幣現時並非自由兌換的貨幣；同時透過香港銀行兌換人民幣須不時受本行所定或監管要求限制。實際的兌換安排須依據當時的限制而定。

基金之投資風險聲明：

- 投資涉及風險。單位信託或互惠基金的單位/股份價格有時可能會非常波動，甚至會變得毫無價值，而投資者未必可取回其所投資的款項。買賣單位信託或互惠基金未必一定能夠賺取利潤，反而很可能會招致虧損。過往的表現並非其將來表現的指引。

- 投資者在作出任何投資決定之前，應審慎閱讀有關銷售文件所載的條款及條件，尤其是投資政策和風險因素，以及最新之財務業績資料，並諮詢獨立的財務意見。
- 投資者應確保其完全明白單位信託或互惠基金所附帶的風險，亦應考慮其本身的投資目標及風險承受程度。

「高息貨幣掛鉤存款」之投資風險聲明：

- 投資涉及風險，在最壞的情況下，投資者可能損失全部的投資。
- 本金虧損風險/外匯風險 — 此產品並非「保本」存款。其回報會視乎某些特定的外幣匯率之多種因素而受影響，而匯率價格可暴升或暴跌。
- 流動性風險/提早提款風險/取消風險 — 此產品於到期日前取消投資或提前提款須得到銀行同意。該等風險可導致投資者蒙受重大損失或須繳付有關費用。
- 有關人民幣的風險 — 謹請閣下注意，人民幣兌其他外幣的價值會有波動，並將受(其中包括)中華人民共和國政府的管制(例如，中華人民共和國政府規管人民幣與外幣之間的兌換)所影響，而有關管制可能會在閣下將人民幣兌換為閣下的本土貨幣時對閣下於本產品的回報有不利影響。人民幣現時並非可自由兌換貨幣，而在香港兌換人民幣須受當時的若干限制所規限。

不受存款保障計劃保障：

- 「高息貨幣掛鉤存款」不應被視為一般存款或定期存款，亦非受保障存款，並不受香港的存款保障計劃保障。

股票投資服務之投資風險聲明：

- 投資涉及風險。證券價格有時可能會非常波動，甚至變得毫無價值。過往表現並非其將來表現的指引。投資前投資者應考慮其本身的財務狀況、投資經驗、投資目標及風險承受程度，並參閱相關股票投資服務的條款及細則。

投資風險聲明(所有投資產品適用)：

- 投資涉及風險。投資產品價格有時可能會非常波動，可升亦可跌，甚至變成毫無價值。投資者未必一定能夠賺取利潤，反而很可能會招致虧損。過往表現並非其將來表現的指引。投資者在作出任何投資決定之前，應審慎閱讀有關銷售文件所載的條款及條件，尤其是投資政策和風險因素，以及最新之財務業績資料，並諮詢獨立的財務意見。

註：

- 本宣傳單張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。投資者不應單憑本宣傳單張而作出投資決定。本宣傳單張未經證券及期貨事務監察委員會或香港任何機構審閱。



本單張採用再造紙印刷