



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 Private/Priority Banking/Premium 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 which are also binding on you. 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 for Priority Private/Priority Banking/
Premium Banking Promotion**

I. General Terms and Conditions

1. The promotion comprises of the offers provided under Sections II – V (each an “Offer”, collectively “Offers”) and the promotion period for the Offers is from 1 March 2021 to 30 June 2021, both dates inclusive (the “Promotion Period”).
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 Offer under Section II is applicable to client who signs up for Priority Banking during the Promotion Period and has not been a Priority Private or Priority Banking client in the preceding 12 months from the date of the current sign up for Priority Banking (“**PB Eligible Client**”);
 - (b) the Offer under Sections III and IV are applicable to (i) client who signs up for Priority Private during the Promotion Period and has not been a Priority Private or Priority Banking client in the preceding 12 months from the date of the current sign up for Priority Private or client who signs up for Priority Private on or before the last day of the next calendar month from the date of signing up for Priority Banking during the Promotion Period (“**PP Eligible Client**”); (ii) the PB Eligible Client and (iii) client who signs up for Premium Banking during the Promotion Period and has not been a Premium Banking, Priority Banking or Priority Private client in the preceding 12 months from the date of the current sign up for Premium Banking (“**Premium Eligible Client**”) (which, together with the PP Eligible Client and PB Eligible Client, the “**Eligible Client**”); and
 - (c) the Offer under Section V is applicable to PB Eligible Client and PP Eligible Client who did NOT, in the past 12 months from the date of the current sign up for Priority Private/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 Private/Priority Banking/Premium Banking and application for such banking products and services as mentioned under an Offer must remain in effect at the time when the corresponding Offer is awarded or delivered to the Eligible Client. Otherwise, the reward will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
6. If (i) after the Offer under Section II is awarded or delivered to the PB Eligible Client, (ii) after the Offers under Sections III and IV are awarded or delivered to the Eligible Client, (iii) after the Offer under Section V is awarded or delivered to the PB Eligible Client or PP Eligible Client, the relevant Eligible Client terminates Priority Private/Priority Banking/Premium Banking within 12 months from the date of the current sign 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 relevant 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 participates in the Offer(s) under Section III or Sections III and V below (“**Section III/V Eligible Client**”) may choose to have either cash rebate or Asia Miles as the reward. Section III/V Eligible Client may choose to have Asia Miles as the reward on the Bank’s designated webpage at sc.com/hk/AM and log into Online Banking (“**Designated Webpages**”). If a Section III/V Eligible Client does not submit Asia Miles Reward Registration to the Bank within the Registration Period (as defined in Clause 11(c) of Section I below) 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 below), cash rebate will be made available to the Section III/V Eligible Client. The amount of cash rebate or number of Asia Miles that a Section III/V Eligible Client may be entitled to is specified in Sections III and V below respectively.
11. If a Section III/V Eligible Client chooses Asia Miles as the reward preference on the Designated Webpages:
 - (a) The reward for the Offer(s) under Section III or both the Sections III and V (as the case may be) will be made available to the Section III/V Eligible Client

in the form of Asia Miles upon fulfilment of all the relevant requirements in these Terms and Conditions;

- (b) The Section III/V Eligible Client must have an existing Asia Miles™ membership account. Otherwise, the Section III/V Eligible Client has to set up an Asia Miles membership account through Asia Miles Limited by the Registration Period (as defined below);
- (c) The Section III/V Eligible Client must successfully register on the Designated Webpages with a valid Asia Miles membership account in the name of Section III/V 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 Private/Priority Banking/Premium Banking sign-up date (both dates inclusive)	Registration Period (both dates inclusive)
1 March 2021 to 31 March 2021	1 March 2021 to 30 April 2021
1 April 2021 to 30 June 2021	1 April 2021 to 31 July 2021

- (d) For the avoidance of doubt, valid Asia Miles membership account must be held by the Section III/V Eligible Client and the Bank does not accept any Asia Miles membership accounts that are not held by the Section III/V Eligible Client for the purpose of crediting of Asia Miles. Successful registration cannot be cancelled or modified. For a Section III/V 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/V 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/V Eligible Client’s Asia Miles membership accounts during the period as set out in the table below (“**Asia Miles Fulfilment Date**”):

Priority Private/Priority Banking/Premium Banking sign-up date (both dates inclusive)	Period within which Asia Miles will be credited into the Section III/V Eligible Client’s Asia Miles membership account by Asia Miles Limited
1 March 2021 - 31 March 2021	Within 4 to 6 weeks after 30 September 2021
1 April 2021 - 30 June 2021	Within 4 to 6 weeks after 31 December 2021

- (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 the Section III/V Eligible Client, and will be credited to the Section III/V Eligible Client’s HKD deposit account (according to the sequence as stated in Clause 12(c) of this Section) **on or before 31 October 2021** (if Priority Private/Priority Banking/Premium Banking is signed up between 1 March 2021 and 31 March 2021) or **on or before 31 January 2022** (if Priority Private/Priority Banking/Premium Banking is signed up between

1 April 2021 and 30 June 2021) as the reward for the Offer(s) under Section III or both Sections III and V (as the case may be).

- (g) Each Section III/V Eligible Client 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 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 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. 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, misstatement, 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.
- (i) Asia Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.
12. If a Section III/V Eligible Client does not submit 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 V (as the case may be) will be available to Section III/V 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 Private/Priority Banking/Premium Banking sign-up date (both dates inclusive)	Period during which the Cash Rebate will be credited
1 March 2021 to 31 March 2021	On or before 30 September 2021
1 April 2021 to 30 June 2021	On or before 31 December 2021

- (c) The Bank will credit the cash rebate to respective HKD deposit account (exclude MortgageOne® Account and Mortgage Saver Current Account) held by the Section III/V 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 the Section III/V Eligible Client has no valid HKD deposit account, the Bank will credit to the Section III/V Eligible Client's USD deposit account in the above sequence. If the Section III/V 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. 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.
14. 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") (applicable to PB Eligible Client only)

1. PB 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 the current sign up for Priority Banking; and
 - ii. Complete the registration of Online Banking within 2 weeks from the date of the current sign up for Priority Banking.
2. PB 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 PB Eligible 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 PB Eligible 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 PB Eligible Client.
3. PB 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 (the "New Funds Growth Offer") (applicable to PP Eligible Client, PB Eligible Client and Premium Eligible Client)

1. Eligible Client who fulfils all of the following requirements will be entitled to the New Funds Growth Offer. The respective requirement dates are set out below:
 - i. (in the case of a PP Eligible Client) Fulfil the entry Total Balance requirement of HKD8,000,000 or above upon signing up as a Priority Private client, or (in the case of a PB Eligible Client) fulfil the entry Relationship Balance requirement of HKD1,000,000 or above before the deadline as referred to the table below after signing up as a Priority Banking client, or (in the case of a Premium Eligible Client) fulfil the entry Relationship Balance requirement of HKD200,000 or above before the deadline as referred to the table below after signing up as a Premium Banking client; and
 - ii. **Complete "Customer Investment Profile" questionnaire within the designated date** as referred to the table below (the "Designated Date I");

- iii. (in the case of a PP Eligible Client) Deposit New Funds of not less than HKD8,000,000 to the Bank upon signing up as a Priority Private client. For client who firstly signs up for Priority Banking and then upgraded to Priority Private on or before the last day of the next calendar month from the date of signing for Priority Banking, deposit New Funds of not less than HKD8,000,000 to the Bank by the last day of the next calendar month from the date of signing up for Priority Banking, or (in the case of a PB Eligible Client) deposit New Funds of not less than HKD1,000,000 to the Bank by the relevant dates as referred to the table below after signing up as a Priority Banking client, or (in the case of a Premium Eligible Client) deposit New Funds of not less than HKD200,000 to the Bank by the relevant dates as referred to the table below after signing up as a Premium Banking client; and
- iv. Maintain the new Total Balance at or above the New Funds Amount until at least the relevant corresponding Designated Date I stated in the table below:

Priority Private/ Priority Banking/ Premium Banking sign-up date (both dates inclusive)	Deadline for fulfilling the entry Relationship Balance/ depositing the New Funds (inclusive) (applicable to PB Eligible Client and Premium Eligible Client)	Designated Date I (inclusive)
1 March 2021 to 31 March 2021	30 April 2021	30 June 2021
1 April 2021 to 30 April 2021	31 May 2021	31 July 2021
1 May 2021 to 31 May 2021	30 June 2021	31 August 2021
1 June 2021 to 30 June 2021	31 July 2021	30 September 2021

2. New Funds Growth Offer will be made available to Eligible Client in the form of cash rebate or Asia Miles. Subject to the fulfilment of the requirements set out in Clause 1 of Section III above, cash rebate or Asia Miles will be made available to Eligible Client as per table shown below depending on the New Funds Amount requirement that the Eligible Client fulfilled:

New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD)	OR	Asia Miles Rewards
Priority Private			
8,000,000 or above	20,000		200,000
Priority Banking			
5,000,000 or above	7,000		70,000
3,000,000 to less than 5,000,000	5,000		50,000
1,000,000 to less than 3,000,000	3,500		35,000
Premium Banking			
800,000 or above	900		9,000
500,000 to less than 800,000	700		7,000
200,000 to less than 500,000	500		5,000

3. Where (i) an Existing Client signs up for Premium Banking during the Promotion Period and fulfils all the requirements under Clause 1 of Section III except that the New Funds Amount is less than HKD200,000 or (ii) an Existing Client signs up for Priority Banking during the Promotion Period and fulfils all the requirements under Clause 1 of Section III except that the New Funds Amount is less than HKD1,000,000 or (iii) an Existing Client (except an existing Priority Banking client) signs up for Priority Private during the Promotion Period and fulfils all the requirements under Clause 1 of Section III except that the New Funds Amount is less than HKD8,000,000, cash rebate or Asia Miles will still be available to such client as per the table shown below depending on the New Funds Amount requirement that such client fulfilled:

New Funds Amount (HKD or HKD equivalent)	Cash Rebate (HKD)	OR	Asia Miles Rewards
Priority Private			
5,000,000 to less than 8,000,000	7,000		70,000
3,000,000 to less than 5,000,000	5,000		50,000
1,000,000 to less than 3,000,000	3,500		35,000
Priority Banking			
Less than 1,000,000	300		3,000
Premium Banking			
Less than 200,000	200		2,000

4. For PP Eligible Client who fulfils all the requirements under Clause 1 of Section III except that the Total Balance of HKD8,000,000 or above was not maintained until the Designated Date I, cash rebate or Asia Miles will still be available to such PP Eligible Client as per table shown below depending on the Total Balance that the PP Eligible Client maintained until the Designated Date I. If the Total Balance during the period between Priority Private sign up date and the Designated Date I is different, the cash rebate or Asia Miles will be credited based on the lowest Total Balance during such period.

Total Balance (HKD or HKD equivalent)	Cash Rebate (HKD)	OR	Asia Miles Rewards
5,000,000 to less than 8,000,000	7,000		70,000
3,000,000 to less than 5,000,000	5,000		50,000
1,000,000 to less than 3,000,000	3,500		35,000

5. For the purposes of this New Funds Growth 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 Private/Priority Banking/Premium Banking sign-up date (both dates inclusive)	Benchmark Date
1 March 2021 to 31 March 2021	30 November 2020
1 April 2021 to 30 June 2021	28 February 2021

- (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 clients 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 the current sign up for Priority Private/Priority Banking/Premium 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 the current sign up for Priority Private/Priority Banking/Premium Banking is not considered as an “Existing Client” for the purpose of this Offer.
6. Eligible Client will be entitled to the New Funds Growth Offer once only during the Promotion Period.

IV. Terms and Conditions for New Funds Growth Offer Extra Reward (“Extra Reward”) (applicable to PP Eligible Client, PB Eligible Client and Premium Eligible Client)

- Subject to the fulfilment of the requirements set out in Clause 2 of Section IV below, clients who sign up for Priority Private, Priority Banking or Premium Banking can enjoy extra reward set out in Clause 3 of Section IV below on top of the cash rebate or Asia Miles enjoyed under the New Funds Growth Offer under Section III (**“Extra Reward”**). Whether the Extra Reward will be in the form of cash rebate or Asia Miles depends on the reward selection made by the clients under the New Funds Growth Offer under Section III.
- Extra Reward is only applicable to clients who (i) sign up for Priority Private, Priority Banking or Premium Banking within the Promotion Period and (ii) are entitled to the New Funds Growth Offer under Section III and (iii) continue to maintain the new Total Balance which include the New Funds until the Designated Date II stated in the table shown below (inclusive).

Priority Private/Priority Banking/Premium Banking sign-up date (both dates inclusive)	Designated Date II (inclusive)
1 March 2021 to 31 March 2021	30 September 2021
1 April 2021 to 30 April 2021	31 October 2021
1 May 2021 to 31 May 2021	30 November 2021
1 June 2021 to 30 June 2021	31 December 2021

- Subject to the fulfilment of the requirements set out in Clause 2 of Section IV above, Extra Reward will be made available to Eligible Client as per the table shown below:

Banking Plan	Cash Rebate (HKD)	OR	Asia Miles Rewards
Priority Private	3,888		38,880
Priority Banking	888		8,880
Premium Banking	188		1,880

4. The Bank will credit the relevant amount of Cash Rebate of Extra Reward to the same deposit account received the New Funds Growth Offer under Section III held by the Eligible Client **by 30 November 2021** (if Priority Private/Priority Banking/Premium Banking is signed up between 1 March 2021 and 31 March 2021) or **by 28 February 2022** (if Priority Private/Priority Banking/Premium Banking is signed up between 1 April 2021 and 30 June 2021).
5. If the Eligible Client chose and earned in form of Asia Miles for the New Funds Growth Offer under Section III, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client's Asia Miles membership accounts **within 4 to 6 weeks after 30 November 2021** (if Priority Private/Priority Banking/Premium Banking is signed up between 1 March 2021 and 31 March 2021) or **within 4 to 6 weeks after 28 February 2022** (if Priority Private/Priority Banking/Premium Banking is signed up between 1 April 2021 and 30 June 2021).

V. Terms and Conditions for Wealth Management Product Reward (the "Reward") (applicable to PP Eligible Client and PB Eligible Client)

1. The Reward is only applicable to PP Eligible Client or PB Eligible Client who is also a New Client and is subject to the conditions specified in this Section below.
2. New Client who signs up for Priority Private/Priority Banking during the Promotion Period and fulfils all of the following requirements will be entitled to the Reward:
 - i. All requirements set out in Clause 1 of the above Section III; and
 - ii. The Total Product Balance and/or Accumulated Transaction Amount (for foreign exchange only) requirements for the Designated Product(s) as illustrated below under the personal account of the PP Eligible Client or PB Eligible Client that is in his/her sole name or held in the capacity as a primary account holder where the "**Total Product Balance**" of a Designated Product refers to the total value of that Designated Product and the "**Accumulated Transaction Amount**" of a Designated Product means the total amount of transactions of that Designated Product on a cumulative basis.

Banking Plan	Total Product Balance and/or Accumulated Transaction Amount for the Designated Product(s) (HKD or HKD equivalent)
Priority Private	4,000,000 or above
Priority Banking	500,000 or above

- iii. Designated Product(s) refers to the following:

Designated Product(s)	Total Product Balance and/or Accumulated Transaction Amount of the Designated Product(s) for the purpose of determining the eligibility of the Reward
Bonds*	• Total Product Balance as of the Designated Date I (as defined in Clause 1(ii) of Section III).
Structured Notes*	• Total product balance as of the Designated Date I (as defined in Clause 1(ii) of Section III).
Equity Linked Investments	• Total Product Balance as of the Designated Date I (as defined in Clause 1(ii) of Section III).
Investment Fund Services	• Total Product Balance as of the Designated Date I (as defined in Clause 1(ii) of Section III).

Designated Product(s)	Total Product Balance and/or Accumulated Transaction Amount of the Designated Product(s) for the purpose of determining the eligibility of the Reward
Foreign Exchange	• Total Accumulated Transaction Amount of all foreign exchange transactions performed via the Foreign Exchange Service Platform at Standard Chartered Online Banking or SC Mobile App (under "Foreign Exchange" menu) or via Relationship Manager at branches from the date of the current sign up for Priority Private or Priority Banking until the Designated Date I (as defined in Clause 1(ii) of Section III).
Premium Deposit	• Total Product Balance as of the Designated Date I (as defined in Clause 1(ii) of Section III).

* Bond and Structured Notes are only applicable to Professional Investors.

3. New Client who fulfils the requirements in Clause 2 of this Section V above will be entitled to the Reward in the form of cash rebate or Asia Miles as shown in the table below:

Banking Plan	Total Product Balance or Accumulated Transaction Amount of Designated Product(s) (as specified in Clause 2(iii) of this Section V)	Cash Rebate (HKD)	OR	Asia Miles Rewards
Priority Private	HKD4,000,000 or above	20,000		200,000
Priority Banking	HKD500,000 or above	2,500		25,000

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

VI. Terms and Conditions for Salary BonusPack Privileges

For details of Salary BonusPack Privileges please refer to sc.com/hk/sbp and the Terms and Conditions of the reward set out on the website.

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

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

VIII. Terms and Conditions for Online Foreign Exchange Promotion and FX Member-Get-Member Referral Program

For details of Online Foreign Exchange Promotion and FX Member-Get-Member Referral Program, please refer to the Bank's website sc.com/hk/investment/foreign-exchange/ and the Terms and Conditions of the reward set out on the website.

IX. Terms and Conditions for Online Unit Trusts Promotion

For Online Unit Trusts Promotion details, please refer to the Bank's website sc.com/hk/investment/investment-fund-services/ and the terms and conditions of the reward set out on the website.

X. Terms and Conditions for Allianz General Insurance Offers

For Allianz General Insurance offer details, please refer to the Bank's website sc.com/hk/insurance/general-insurance/ and the Terms and Conditions of the offers set out on the website.

XI. Terms and Conditions for Prudential Life Insurance Plans

The offer is subject to terms and conditions. For details, please contact our branch staff.

Important Notes:

Important Note for Priority Private:

- To be a Priority Private Client, you need to maintain the average Total Balance with the Bank at HKD8,000,000 or above. After the first 12 months following the issuance date of the welcome letter, your eligibility as Priority Private Client will be reviewed twice annually in the months of June and December. At the time of review, your average Total Balance with the Bank should be maintained at HKD8,000,000 or above for the preceding 3 months in order to maintain the Priority Private status for the next 12 months. **"Total Balance"** includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as the primary account holder.

Important Note 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 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 Premium Banking:

- Premium Banking Clients – "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 the clients 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 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 Note for Premium Deposit, Equity Linked Investments, Structured Investment Series, Structured Notes and Investment Fund Services:

- Premium Deposit, Equity Linked Investments, Structured Investment Series and Structured Notes are structured products involving derivatives. Investment Fund is an investment product 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.

Important Note for Customer Investment Profile:

- Having a "Customer Investment Profile" will be a prerequisite for investors and for us to assess suitability of all investment subscriptions/switch-in transactions*. Therefore, please remember to complete the questionnaire before investing to avoid any inconvenience.

* excluding securities trading

Important Notes of Online Securities Trading and SC Equities:

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

Important Notes for Life Insurance:

- The life assurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (a member of Prudential plc group) ("**Prudential**"). Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.
- If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by Prudential at 8/F., Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 days after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.
- The Bank is an insurance agent of Prudential.
- As the issuer of the life assurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of the Bank.

This leaflet is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. The Bank does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall the Bank be held liable in any manner whatsoever in relation to your contract of insurance.

- This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential and the Bank do not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions. This leaflet does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.
- Whether to apply for insurance coverage is your own individual decision. **During the sales process, this leaflet should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.**
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between SCBHK and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved directly between Prudential and the customer.

Risk Disclosure Statements:

Risk Disclosure Statement for Debt Securities Services:

- Investment involves risks. The price of bonds and structured notes fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds and structured notes.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/ service before making any investment decision.

Risk Disclosure Statement for Equity Linked Investment Services

- The price or value of the Equity Linked Investments ("ELIs") fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. 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.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/ service before making any investment decision

Risk Disclosure Statement for Investment Fund Services:

- Investment involves risks. The prices of units/shares of unit trusts or mutual funds fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. 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 of any Investment Fund is no guide to its future performance.
- Investors should carefully read the relevant offering documents and in particular the Terms & Conditions contained therein, the investment policies and the risk factors and latest financial results information. It is desirable that the Investor seeks independent financial advice with respect to any investment decision.
- Investors should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective, investment experience, financial situation and risk tolerance level before making any investment decision.

Risk Disclosure Statement for Securities Services:

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.
- Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms & Conditions of relevant Securities Services before making any investment decision.

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 a client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

Risk Disclosure Statement for Premium Deposit:

- Investment involves risks. The worst case will result in loss of your entire investment amount.
- 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.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

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 Structured Investment Series:

- Structured Investment Series carries risks not normally associated with ordinary bank deposits and are generally not the same as and not a suitable substitute for ordinary savings or time deposits. Investor should not invest in Structured Investment Series unless he/she has sufficient funds or liquidity so as to enable him/her to keep the investment until the maturity date. The principal amount of the investment under Structured Investment Series is protected only if held to the agreed maturity date without being cancelled or withdrawn by the investor. Any such cancellation or withdrawal prior to the maturity date is subject to the consent of the Bank and may incur costs or losses to the investor which may even result in a negative rate of return. Where investor holds the investment until the maturity date, the interest or yield on the investment may also be affected by movements in the relevant reference value of the underlying asset. The total return on the investment may be zero or significantly less than the return which might be obtained on a normal time deposit in the event of an adverse movement in the relevant reference value of the underlying asset. This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit, and is NOT being protected under the Deposit Protection Scheme in Hong Kong.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product/service before making any investment decision.

Notes:

- This leaflet does not constitute any prediction of likely future price movements.
- 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.

To borrow or not to borrow? Borrow only if you can repay!



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私人理財/「優先理財」/「Premium理財」優惠下之產品和服務所依據的特定條款及細則。閣下須將本文件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))和任何其他文件一併閱讀，並受其約束。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。

優先私人理財/「優先理財」/「Premium理財」推廣之條款及細則

I. 一般條款及細則

1. 此推廣包括下列II至V部份所指之優惠(「優惠」)，而優惠之推廣期為2021年3月1日至2021年6月30日，包括首尾兩天(「推廣期」)。
2. 以聯名形式開立之戶口，只有戶口基本持有人可獲享優惠。
3. 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。
4. 除非另有說明：
 - (a) 下列II部份所指之優惠適用於客戶於推廣期內開立「優先理財」及於此次開立「優先理財」當日前12個月內未曾成為優先私人理財/「優先理財」客戶(「**優先理財**合資格客戶」)；
 - (b) 下列III及IV部份所指之優惠適用於(i)客戶於推廣期內開立優先私人理財及於此次開立優先私人理財當日前12個月內未曾成為優先私人理財/「優先理財」客戶或客戶於推廣期內開立「優先理財」後的第一個曆月之最後一天或之前開立優先私人理財(「**優先私人理財**合資格客戶」)；及(ii)「優先理財」合資格客戶；及(iii)客戶於推廣期內開立「Premium理財」及於此次開立「Premium理財」當日前12個月內未曾成為「Premium理財」/「優先理財」/優先私人理財客戶(「**Premium理財**合資格客戶」)(連同優先私人理財合資格客戶及「優先理財」合資格客戶，統稱「**合資格客戶**」)；及
 - (c) 下列V部份所指之優惠適用於此次開立優先私人理財/「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「優先理財」合資格客戶及優先私人理財合資格客戶，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。

5. 合資格客戶開立之優先私人理財/「優先理財」/「Premium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，本行亦不會從任何其他途徑把獎賞給予合資格客戶。
6. 如相關合資格客戶於此次開立優先私人理財/「優先理財」/「Premium理財」後12個月內終止有關服務，(i)而有關於下列II部份之優惠已獎賞或已送贈予「優先理財」合資格客戶，(ii)而有關於下列III及IV部份之優惠已獎賞或已送贈予合資格客戶，(iii)而有關於下列V部份之優惠已獎賞或已送贈予「優先理財」合資格客戶或優先私人理財合資格客戶，本行保留權利向相關合資格客戶收取相等於已獲取優惠之金額作為行政費，並直接從相關合資格客戶於本行之任何一個戶口扣除，而毋須另行通知。
7. 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應得之優惠。如有任何爭議，本行保留最終決定權。
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，以計算應得之相關優惠。
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。詳情請向分行職員查詢。
10. 合資格客戶若參與以下III部份或III及V部份之優惠(「**III/V部份之合資格客戶**」)，可選擇以現金回贈或「亞洲萬里通」里數作為獎賞。III/V部份之合資格客戶若選擇「亞洲萬里通」里數作為獎賞，可透過渣打網頁sc.com/hk/zh/AM及登入渣打網上理財(「**指定網頁**」)登記。若III及V部份之合資格客戶於登記期內未有向本行提交獎賞登記(如以下條款I部份11(c)所列)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(如以下I部份條款11(f)所列)，本行將存入現金回贈予III/V部份之合資格客戶。III/V部份之合資格客戶可享之現金回贈或「亞洲萬里通」里數已分別列明於III及V部份。
11. 若III/V部份之合資格客戶於指定網頁選擇以「亞洲萬里通」里數作為獎賞：
 - (a) III部份或III及V部份之優惠(視乎情況而定)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/V部份之合資格客戶；

(b) III/V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/V部份之合資格客戶須於登記期內(詳列如下)向亞洲萬里通有限公司申請會員賬戶；

(c) III/V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)，成功透過指定網頁提交以III/V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。

優先私人理財/「優先理財」/ 「Premium理財」開立日期 (包括首尾兩天)	登記期 (包括全日)
2021年3月1日至 2021年3月31日	2021年3月1日至 2021年4月30日
2021年4月1日至 2021年6月30日	2021年4月1日至 2021年7月31日

(d) 為免存疑，III/V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/V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/V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。

(e) 本行將會轉交相關資料，包括III/V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/V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/V部份之合資格客戶之「亞洲萬里通」會員賬戶。

優先私人理財/「優先理財」/ 「Premium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/V部份 之合資格客戶之相關 「亞洲萬里通」會員 賬戶之日期
2021年3月1日至 2021年3月31日	2021年9月30日隨後 4至6星期內
2021年4月1日至 2021年6月30日	2021年12月31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/V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/V部份之合資格客戶，並於**2021年10月31日或之前(如於2021年3月1日至2021年3月31日開立優先私人理財/**

「優先理財」/「Premium理財」)或2022年1月31日或之前(如於2021年4月1日至2021年6月30日開立優先私人理財/「優先理財」/「Premium理財」)存入符合相關條款及細則之III/V部份之合資格客戶之港元存款戶口(根據本部份條款12(c)所列之次序)作為III部份或III及V部份優惠之獎賞(視乎情況而定)。

(g) III/V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、使用及兌換，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」里數之兌換及/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。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/V部份之合資格客戶未能於登記期內提交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(如本部份條款11(f)所列)：

(a) III部份或III及V部份之優惠(視乎情況而定)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/V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。

優先私人理財/「優先理財」/ 「Premium理財」開立日期 (包括首尾兩天)	現金回贈日期
2021年3月1日至 2021年3月31日	2021年9月30日 或之前
2021年4月1日至 2021年6月30日	2021年12月31日 或之前

(c) 本行將按以下次序存入現金回贈予III/V部份之合資格客戶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/V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/V部份之合資格客戶之美元存款戶口。若III/V部份之合資格客戶持有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. 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。
- 14. 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（只適用於「優先理財」合資格客戶）

- 1. 「優先理財」合資格客戶符合以下所有要求，可獲享服務費豁免優惠：
 - i. 於此次開立「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
 - ii. 於此次開立「優先理財」後兩星期內完成網上理財服務之登記程序。
- 2. 「優先理財」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「優先理財」合資格客戶於季度內之每日平均總結餘低於HK\$1,000,000，將須繳付**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。然而，本行亦保留權利，在預先向客戶發出通知下，提供「優先理財」合資格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. 「優先理財」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（「新資金增長獎賞」）之條款及細則（適用於優先私人理財合資格客戶、「優先理財」合資格客戶及「Premium理財」合資格客戶）

- 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。而符合各個有關要求之相關日期詳列如下：
 - i. (若為優先私人理財合資格客戶)於開立優先私人理財時達到HK\$8,000,000或以上之總結存要求，或(若為「優先理財」合資格客戶)於開立「優先理財」後，按以下列表所示之限期內達到「優先理財」HK\$1,000,000或以上之總結餘要求，或(若為「Premium理財」合資格客戶)於開立「Premium理財」後，按以下列表所示之限期內達到「Premium理財」HK\$200,000或以上之總結餘要求；及

- ii. 於以下列表所示之指定日期(「指定日期I」)完成「客戶投資取向」問卷；及
- iii. (若為優先私人理財合資格客戶)於開立優先私人理財時存入不少於HK\$8,000,000新資金至本行。如客戶首先開立「優先理財」後再開立優先私人理財，須於開立「優先理財」後的第一個曆月之最後一天或之前存入不少於HK\$8,000,000新資金至本行，或(若為「優先理財」合資格客戶)於開立「優先理財」後，按以下列表所示之相關日期存入不少於HK\$1,000,000新資金至本行，或(若為「Premium理財」合資格客戶)於開立「Premium理財」後，按以下列表所示之相關日期存入不少於HK\$200,000新資金至本行；及
- iv. 維持新資金金額或以上之總結存最短至以下列表所示之相關指定日期I。

優先私人理財/ 「優先理財」/ 「Premium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 (包括全日)(適用 於「優先理財」 合資格客戶及 「Premium理財」 合資格客戶)	指定日期I (包括全日)
2021年3月1日至 2021年3月31日	2021年4月 30日	2021年6月 30日
2021年4月1日至 2021年4月30日	2021年5月 31日	2021年7月 31日
2021年5月1日至 2021年5月31日	2021年6月 30日	2021年8月 31日
2021年6月1日至 2021年6月30日	2021年7月 31日	2021年9月 30日

- 2. 新資金增長獎賞將以現金回贈或「亞洲萬里通」里數形式贈予合資格客戶。合資格客戶若符合以上III部份條款1所述之要求，將按其符合之新資金金額要求，獲享如以下列表所示之現金回贈或「亞洲萬里通」里數：

新資金金額 (HK\$或HK\$等值)	現金回贈 (HK\$)	或	「亞洲萬里通」 里數獎賞
優先私人理財			
8,000,000或以上	20,000		200,000
「優先理財」			
5,000,000或以上	7,000		70,000
3,000,000至 5,000,000以下	5,000		50,000
1,000,000至 3,000,000以下	3,500		35,000

新資金金額 (HK\$或HK\$等值)	現金回贈 (HK\$)	或	「亞洲萬里通」 里數獎賞
「Premium理財」			
800,000或以上	900		9,000
500,000至 800,000以下	700		7,000
200,000至 500,000以下	500		5,000

3. 若(i)現有客戶於推廣期內開立「Premium理財」並符合以上III部份條款1所述之所有要求但其新資金金額少於HK\$200,000之等值，或(ii)現有客戶於推廣期內開立「優先理財」並符合以上III部份條款1所述之所有要求但其新資金金額少於HK\$1,000,000之等值，或(iii)現有客戶(除現有「優先理財」客戶外)於推廣期內開立優先私人理財並符合以上III部份條款1所述之所有要求但其新資金金額少於HK\$8,000,000之等值，將按其符合之新資金金額要求，獲享如以下列表所示之現金回贈或「亞洲萬里通」里數：

新資金金額 (HK\$或HK\$等值)	現金回贈 (HK\$)	或	「亞洲萬里通」 里數獎賞
優先私人理財			
5,000,000至 8,000,000以下	7,000		70,000
3,000,000至 5,000,000以下	5,000		50,000
1,000,000至 3,000,000以下	3,500		35,000
「優先理財」			
1,000,000以下	300		3,000
「Premium理財」			
200,000以下	200		2,000

4. 若優先私人理財合資格客戶符合以上III部份條款1所述之所有要求但未能於指定日期內維持HK\$8,000,000或以上之總結存，該優先私人理財合資格客戶可根據以下列表所示之總結存獲享現金回贈或「亞洲萬里通」里數。若優先私人理財合資格客戶於開立優先私人理財至指定日期I期間之總結存不相同，現金回贈或「亞洲萬里通」里數將根據較低之總結存回贈予優先私人理財合資格客戶。

總結存 (HK\$或HK\$等值)	現金回贈 (HK\$)	或	「亞洲萬里通」 里數獎賞
5,000,000至 8,000,000以下	7,000		70,000
3,000,000至 5,000,000以下	5,000		50,000
1,000,000至 3,000,000以下	3,500		35,000

5. 此新資金增長獎賞之用：

- (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：

優先私人理財/「優先理財」/ 「Premium理財」開立日期 (包括首尾兩天)	總結存對比日期
2021年3月1日至 2021年3月31日	2020年11月30日
2021年4月1日至 2021年6月30日	2021年2月28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))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任何本行之銀行戶口，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個月內曾持有任何本行之產品或服務(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。

6. 合資格客戶只可於推廣期內獲享新資金增長獎賞一次。

IV. 新資金增長額外獎賞(「額外獎賞」)之條款及細則(適用於優先私人理財合資格客戶、「優先理財」合資格客戶及「Premium理財」合資格客戶)

1. 開立優先私人理財、「優先理財」或「Premium理財」之客戶若符合以下IV部份條款2所列之要求，除可從III部份新資金增長獎賞獲享現金回贈或「亞洲萬里通」里數外，更可獲享以下IV部份條款3所述之額外獎賞(「額外獎賞」)。額外獎賞將根據客戶於新資金增長獎賞所選擇之獎賞類別以現金回贈或「亞洲萬里通」里數形式回贈。

2. 額外獎賞只適用於(i)推廣期內開立優先私人理財、「優先理財」或「Premium理財」及(ii)符合資格獲享III部份新資金增長獎賞及(iii)繼續維持其包括新資金之總結存至以下列表所示之指定日期II(包括全日)之客戶。

優先私人理財/「優先理財」/ 「Premium理財」開立日期 (包括首尾兩天)	指定日期II (包括全日)
2021年3月1日至2021年3月31日	2021年9月30日
2021年4月1日至2021年4月30日	2021年10月31日
2021年5月1日至2021年5月31日	2021年11月30日
2021年6月1日至2021年6月30日	2021年12月31日

3. 符合上述IV部份條款2所列之所有要求，合資格客戶將可根據以下列表獲享額外獎賞：

綜合理財服務	現金回贈 (HK\$)	或	「亞洲萬里通」 里數獎賞
優先私人理財	3,888		38,880
「優先理財」	888		8,880
「Premium理財」	188		1,880

4. 本行將於**2021年11月30日或之前**(如於2021年3月1日至2021年3月31日開立優先私人理財/「優先理財」/「Premium理財」)或**2022年2月28日或之前**(如於2021年4月1日至2021年6月30日開立優先私人理財/「優先理財」/「Premium理財」)，按合資格客戶獲取III部份新資金增長獎賞之存款戶口存入額外獎賞之現金回贈。

5. 如合資格客戶於III部份新資金增長獎賞所選擇之獎賞為「亞洲萬里通」里數形式回贈，亞洲萬里通有限公司將於**2021年11月30日隨後4至6個星期內**(如於2021年3月1日至2021年3月31日開立優先私人理財/「優先理財」/「Premium理財」)或**2022年2月28日隨後4至6個星期內**(如於2021年4月1日至2021年6月30日開立優先私人理財/「優先理財」/「Premium理財」)存入相關里數獎賞於合資格客戶之「亞洲萬里通」會員賬戶內。

V. 財富管理產品獎賞(「獎賞」)之條款及細則(適用於優先私人理財合資格客戶及「優先理財」合資格客戶)

1. 獎賞受以下部份所指定之條件限制並只適用於同時為優先私人理財合資格客戶或「優先理財」合資格客戶之全新客戶。
2. 全新客戶於推廣期內開立優先私人理財/「優先理財」及符合以下所有要求，將可獲享獎賞：
- i. 符合以上III部份條款1所列之所有條件；及

- ii. 優先私人理財合資格客戶或「優先理財」合資格客戶以個人名義或以聯名戶口之基本持有人名義，在其戶口中符合以下指定財富管理產品的總結餘及/或累積交易金額(僅適用於外匯交易服務)的條件。其中指定產品的「總結餘」指該指定產品的總價值，而指定產品的「累積交易金額」是指該指定產品的交易累積總金額：

綜合理財服務	指定財富管理產品之總結餘金額及/或累積交易金額 (HK\$或HK\$等值)
優先私人理財	4,000,000或以上
「優先理財」	500,000或以上

- iii. 指定產品如下：

指定產品	可納入計算獎賞的指定財富管理產品之總結餘金額及/或累積交易金額
債券*	• 指定日期I(如III部份條款1(ii)所列)之總結餘金額。
結構性票據*	• 指定日期I(如III部份條款1(ii)所列)之總結餘金額。
股票掛鈎投資服務	• 指定日期I(如III部份條款1(ii)所列)之總結餘金額。
基金投資服務	• 指定日期I(如III部份條款1(ii)所列)之總結餘金額。
外匯交易服務	• 優先私人理財/「優先理財」開立日期至指定日期I(如III部份條款1(ii)所列)期間透過渣打網上理財/SC Mobile 應用程式(「外匯交易」選項)之外匯交易平台或透過分行之客戶經理完成的總累積外匯交易金額。
「高息貨幣掛鈎存款」	• 指定日期I(如III部份條款1(ii)所列)之總結餘金額。

* 債券及結構性票據只提供給「專業投資者」。

3. 全新客戶若符合以上V部份條款2所列之要求，將獲享如以下列表所示之現金回贈或「亞洲萬里通」里數：

綜合理財服務	指定產品 (如以上V部份 條款2(iii)所列) 之總結餘或 累積交易金額	現金回贈 (HK\$)	或	「亞洲萬里通」 里數獎賞
優先私人理財	HK\$4,000,000 或以上	20,000		200,000
「優先理財」	HK\$500,000 或以上	2,500		25,000

4. 全新客戶只可於推廣期內獲享此獎賞一次。

VI. 「出糧升級組合」禮遇之條款及細則

詳情請參閱本行網頁sc.com/hk/zh/sbp及網頁內的條款及細則。

VII. 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。

VIII. 渣打網上外匯交易獎賞及外匯會員推薦計劃之條款及細則

有關渣打網上外匯交易獎賞及外匯會員推薦計劃詳情，請參閱本行網頁sc.com/hk/zh/investment/foreign-exchange/及網頁內的獎賞條款及細則。

IX. 渣打網上基金投資服務之條款及細則

有關渣打網上基金投資服務詳情，請參閱本行網頁sc.com/hk/zh/investment/investment-fund-services/及網頁內的獎賞條款及細則。

X. 安聯一般保險優惠之條款及細則

有關安聯一般保險優惠詳情，請參閱本行網頁sc.com/hk/zh/insurance/general-insurance/及網頁內相關優惠的條款及細則。

XI. 保險禮遇之條款及細則

上述推廣活動須受所有條款及細則約束。詳情請與分行職員聯絡。

重要提示：

優先私人理財之重要提示：

- 優先私人理財客戶須於本行維持等值HK\$8,000,000或以上之平均總結存。由迎新函發出日起首12個月後，本行將於每年6月及12月對優先私人理財客戶的資格進行審核。在審核時，優先私人理財客戶須於過往3個月在本行維持等值HK\$8,000,000或以上之平均總結存，以維持未來12個月優先私人理財客戶的身份。「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。

「優先理財」之重要提示：

- 「優先理財」客戶之「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。

「Premium理財」重要提示：

- 「Premium理財」客戶之「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之總結餘內。

「高息貨幣掛鈎存款」、股票掛鈎投資、「結構性投資系列」、結構性票據及基金投資服務重要提示：

- 「高息貨幣掛鈎存款」、股票掛鈎投資、「結構性投資系列」及結構性票據乃涉及金融衍生工具的結構性產品。基金乃投資產品而部份基金涉及金融衍生工具。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產品。

「客戶投資取向」重要提示：

- 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。
- *股票投資交易除外

網上及SC Equities手機程式股票交易之重要提示：

- 本行對於客戶因透過網上股票交易平台進行交易而招致任何形式之損失或損害，本行無須承擔責任。除非有關損失或損害是因本行疏忽或蓄意失責直接引致。
- 查詢更多詳情及所涉及之風險，請參閱股票投資服務條款及細則或與本行職員聯絡。

人壽保險之重要提示：

保險之重要提示：

- 人壽保險計劃乃由保誠保險有限公司(英國保誠集團成員) (「保誠」)承保之人壽保險產品及非銀行存款。部份人壽保險計劃可能含有儲蓄成份，但並非儲蓄存款或定期存款。部份的保費付作保險及相關費用。

- 若閣下不滿意保單，閣下有權在冷靜期內取消保單，並獲退回已扣除任何曾提取現金金額後(如適用)之任何已繳交的保費，惟本保單須未曾作出任何理賠。閣下需將書面通知於冷靜期內送達保誠設於香港九龍尖沙咀廣東道21號海港城港威大廈英國保誠保險大樓8樓之辦事處(即由保單交付予閣下或閣下代表後，或發出有關通知書(以說明本保單已經備妥及冷靜期的屆滿日期)予閣下或閣下代表後，起計的21天內，以較先者為準)。冷靜期結束後，若閣下在期滿前取消保單，預計的總現金價值(如適用)可能少於閣下已付的保費總額。如閣下對此有任何疑問，應盡快與保誠聯絡。
- 本行為保誠之保險代理。
- 作為保單繕發人，保誠會負責處理一切關於保障及賠償事宜。保誠並非本行之聯營或附屬機構。此宣傳單張乃資料摘要，只供參考之用，並不構成任何保險合約。有關計劃之詳細條款及細則，概以保單為準。對保誠所提供之資料或任何有關該公司保單條文之歧義或缺漏；及對閣下之保單內容，本行概毋須負責。
- 此宣傳單張僅旨在香港派發，並不能詮釋為在香港境外提供、出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠及本行不會在該司法管轄區提供或出售該保險產品。此宣傳單張並不構成跟任何人之保單合約或任何提議、邀請或建議簽訂此宣傳單張所說明之任何保險合約或任何交易或類似之交易。
- 閣下投保與否乃個人之獨立決定。**在銷售過程中此宣傳單張必須與有關產品冊子一起閱讀。有關保險計劃之產品條款、細則及風險披露，請仔細閱讀有關計劃之產品冊子及保單文件。**
- 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，本行將與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由保誠與客戶直接解決。

投資風險聲明：

債券投資之投資風險聲明：

- 投資涉及風險。債券及結構性票據之價格有時會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。債券及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，反而可能會招損失。

- 投資者應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。
- 投資者作出投資決定前應審慎閱讀有關銷售文件及相關產品/服務的條款及條件。

股票掛鈎投資之投資風險聲明：

- 股票掛鈎投資產品價格或價值有時會有時會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。股票掛鈎投資產品的認購、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鈎投資產品交易之前，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：股票掛鈎投資並不保本。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：股票掛鈎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：當您買入股票掛鈎投資產品，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：股票掛鈎投資產品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鈎投資產品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鈎投資產品，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，未必會導致股票掛鈎投資產品的市值及/或潛在分派，出現相應變動。
- 利益衝突：股票掛鈎投資產品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。
- 投資者應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。
- 投資者作出投資決定前應審慎閱讀有關銷售文件及相關產品/服務的條款及條件。

基金投資服務之投資風險聲明：

- 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，在最壞的情況下，投資者可能損失全部的投資的款項。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。過往的基金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，尤其是當中所載的條款及條件、投資政策和風險因素，以及最新之財務業績資料，而投資者就任何投資決定尋求獨立的財務意見是可取的。
- 投資者在作出任何投資決定之前，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、投資經驗、財務狀況及風險承受程度。

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，在最壞的情況下，投資者可能損失全部的投資的款項。
- 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投資目標、投資經驗、財務狀況及風險承受程度，並審慎閱讀相關股票投資服務的條款及細則。

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。

「高息貨幣掛鈎存款」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款項。
- 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。
- 投資者應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。
- 投資者作出投資決定前應審慎閱讀有關銷售文件及相關產品/服務的條款及條件。

不受存款保障計劃保障：

- 「高息貨幣掛鈎存款」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。

「結構性投資系列」之投資風險聲明：

- 附帶有普通銀行存款所沒有的風險，不宜代替日常儲蓄或定期存款。除非投資者有充足的資金或變現能力，將可以持有此投資產品至到期日，否則投資者不應投資於結構性投資系列」。只有在投資者一直持有本金額至到期日而投資者並未取消或提取的情況下，本金額才可享受有保本保障。於到期日前取消或提前提取的存款須由本行同意，而該等取消或提取可能引致投資者蒙受損失，並可能引致負回報率。假若投資者將持有此產品至到期日，有關之掛鈎資產參考價值的變動亦會對存款的利息或收益造成影響，而有關參考價值出現逆轉時，可以變為零或遠少於正常定期存款所可獲得的回報。此產品並不同亦不應被視為定期存款的替代品，並不受香港的存款保障計劃所保障。
- 投資者應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。
- 投資者作出投資決定前應審慎閱讀有關銷售文件及相關產品/服務的條款及條件。

註：

- 本宣傳單張並不構成對未來價格變動的任何預測。
- 投資者不應只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監管機構審閱。

借定唔借？還得到先好借！