



Terms and Conditions for Promotion of Integrated Deposits Account Opening via SC Mobile (the "Promotion")

A. 1.88%p.a. HKD Preferential Savings Interest Rate Offer (the "Preferential Savings Interest Rate Offer"):

1. The promotion period for the Preferential Savings Interest Rate Offer is from 20 September 2021 to 31 March 2022, both dates inclusive (the "**Promotion Period**").
2. The Preferential Savings Interest Rate Offer is only applicable to new clients ("**Clients**") who did not hold any deposit account(s), including Savings Account(s), Current/ Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), with Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") in the past 12 months from the date of the current submission of an application for an Integrated Deposit Account ("**IDA**") via SC Mobile.
3. Clients are required to fulfil **ALL** of the requirements in sub-clauses (i) to (iii) below ("**Eligible Client**") in order to enjoy the Preferential Savings Interest Rate Offer:
 - i. Successfully submit an application for, and open, an IDA via SC Mobile during the Promotion Period; AND
 - ii. When the IDA has been successfully opened, complete the account setup and sign up for the Promotion via SC Mobile within 30 days after submitting the application; AND
 - iii. Successfully sign up for Priority Banking or Premium Banking or Easy Banking via SC Mobile during the Promotion Period.
4. Upon fulfilling the clause 3 above, an Eligible Client can enjoy the corresponding savings rate for his/ her sub HKD Saving Account under IDA which is opened via SC Mobile within the Promotion Period ("**Designated HKD Savings Account**") according to the deposit balance below for three months ("Benefit Period") starting from the third business days after successfully signing up for Priority Banking or Premium Banking or Easy Banking via SC Mobile:

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

*The above Prevailing Savings Rate for HKD is quoted on 20 September 2021, which is 0.001% p.a. It is for reference only and is subject to change from time to time and at the Bank's sole and absolute discretion. The latest Prevailing Savings Rate is the Bank's prevailing interest rate for ordinary Hong Kong Dollar Savings Account, which can be obtained from any of our branches.

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



maintenance fee may be charged. For details, please refer to Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at our website www.sc.com/hk.

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

8. In the event that an Eligible Client is also entitled to other prevailing promotional offer(s) or deposit privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion. For Eligible Clients who have successfully opened an IDA account via SC Mobile and signed up for this Promotion, he/she will not be entitled to the "2021 Disney and Pixar's Promotion Account Opening via SC Mobile" offer, the "HKD Preferential Savings Interest Rate Offer for Bonus Payroll Account Opening via SC Mobile" offer and the "Salary BonusPack Promotion" offer.
9. The Bank reserves the right to vary, modify and terminate the Preferential Savings Interest Rate Offer and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.
10. Additional terms and conditions apply to each of Priority Banking, Premium Banking and Easy Banking. For details, please refer to relevant terms and conditions or contact any of the Bank's staff at branches.
11. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

B. Easy Banking Lucky Draw of up to HK\$10,000 Klook e-gift card (the "Lucky Draw"):

1. The promotion period for the Lucky Draw is from 20 September 2021 to 31 December 2021, both dates inclusive (the "**Promotion Period**").
2. The Lucky Draw is only applicable to new clients ("**Clients**") who did not hold any deposit account(s), including Savings Account(s), Current/ Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), with Standard Chartered Bank (Hong Kong) Limited (the "Bank") in the past 12 months from the date of the current submission of an application for an Integrated Deposit Account ("**IDA**") via SC Mobile.
3. Clients are required to fulfil **ALL** of the requirements in sub-clauses (i) to (iii) below ("**Eligible Client**") in order to enjoy the Lucky Draw:
 - i. Successfully submit an application for, and open, an IDA via SC Mobile during the Promotion Period; AND
 - ii. Successfully sign up for **Easy Banking** via SC Mobile during the Promotion Period; and
 - iii. Maintain a balance of not less than HKD50,000 in the newly opened IDA for the first 3 months from the date of signing up for Easy Banking with the Bank.
4. A total of 42 Lucky Draw Winners ("**Winners**") will be randomly drawn by a computer system of the Bank from Eligible Clients after Promotion Period
5. Each Winner will be entitled to one of the following lucky draw prizes (the "**Lucky Draw Prizes**")



Klook e-gift card value	Quota of Winners
HKD10,000	2
HKD2,000	10
HKD800	30

6. The result of the Lucky Draw will be announced on the Bank's website at sc.com/hk/en/easy after the Promotion Period by 31 May 2022.
7. Notification email will be sent to Winners within 4 weeks after the result announcement on the Bank's website. The Lucky Draw Prizes will be sent to Winners in the form of e-gift card in the same email. Winners must have a valid email record at the Bank and must maintain opt-in for the Bank's email notification to receive the Lucky Draw Prizes.
8. Winners shall notify the Bank if they do not receive the notification for the Lucky Draw Prize on or before 30 June 2022; Otherwise, the Bank accepts no liability and will not be liable for any compensation.
9. The newly opened IDA and Easy Banking that the Eligible Client has signed up for must remain valid by the time of the Lucky Draw result announcement. Otherwise, the Bank reserve the right to disqualify client from the Lucky Draw without prior notice.
10. Each Eligible Client is entitled to be a Winner and win a Lucky Draw Prize **ONCE** only during the Promotion Period.
11. The Lucky Draw Prizes are non-transferable or nonexchangeable for cash or other products or services and are subject to availability. The Bank reserves the right to offer an alternative prize as replacement in case of shortage without prior notice.
12. The Bank is not the supplier of the offer provided under or in connection with the Lucky Draw Prizes. The Bank shall have no liability relating to any aspect of the Lucky Draw Prizes provided by the supplier. The Lucky Draw Prizes are subject to additional terms and conditions stipulated by the supplier. Each Winner assumes sole and full responsibility in conjunction with the use of the Lucky Draw Prizes provided by such supplier(s).
13. Fraud and abuse will result in forfeiture of an Eligible Client's eligibility to participate in the Lucky Draw. In case there is any suspected abuse, misuse or fraud which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Eligible Client's eligibility to participate in the Lucky Draw and/or entitlement to the Lucky Draw Prize without prior notice.
14. The Bank reserves the right to vary, modify and terminate the above Lucky Draw and to amend any of these terms and conditions at any time without any notice. In case of disputes in relation to the Lucky Draw, the decision of the Bank shall be final and binding.
15. Additional terms and conditions apply to Easy Banking. For details, please refer to relevant terms and conditions or contact any of the Bank's staff at branches.
16. If there is any inconsistency or conflict between the English and Chinese version, the English version shall prevail.