



Terms and Conditions for Bonus Interest Rate Offer for Sustainable Savings Account Opening

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 Bonus Interest Rate Offer for Sustainable Savings Account Opening. **You must read it in conjunction with our Terms and Conditions of Standard Chartered Sustainable Savings Account, 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, Important notes on Priority Banking / Premium Banking / Easy Banking and New Accounts / Services application, 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 www.sc.com/hk .** If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

Meaning of words

Other than the defined terms here or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which define key words used in this document. For instance, please note:

You mean the person named as the “applicant” in the application. If there is more than one, you mean each person separately as well as every 2 or more of them jointly.

We (without limiting the meaning defined in **Client Terms**) or **Bank** means Standard Chartered Bank (Hong Kong) Limited in this document.

SCB Group or **SCB** means Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office).

A. General Terms and Conditions for Bonus Interest Rate Offer for Sustainable Savings Account Opening (the “Bonus Interest Rate Offer”)

1. The promotion period for the Bonus Interest Rate Offer is from 3 Jan 2022 to 31 Mar 2022 (both dates inclusive) (the “**Promotion Period**”)
2. To be eligible for the Bonus Interest Rate Offer, you must fulfil the following requirements (the “**Eligible Client**”):
 - i. must be a new client who does not hold any banking products or services with or distributed by the Bank (including but not limited to deposits account, investment service and insurance products underwritten by the third party insurer) except Standard Chartered credit cards in the past 12 months from the account opening date of the Designated Sustainable Savings Account; AND
 - ii. must successfully submit an application for and open a HKD / RMB / USD Sustainable Savings Account (the “**Designated Sustainable Savings Account**”) with the Bank during the Promotion Period.
3. Upon fulfilling the requirements, you may enjoy the following bonus interest rate for the deposit balance that exceeds the Sustainable Balance (with a cap of HKD/RMB1,000,000 or USD125,000) in your Designated Sustainable Savings Account for three months starting from the account opening date of the Designated Sustainable Savings Account. The corresponding savings rates (“**Corresponding Savings Rates**”) that apply according to the deposit balance in your Designated Sustainable Savings Account are as follows:-

Daily Balance in the Designated Sustainable Savings Account (in HKD)	Corresponding Savings Rates
First 200,000 (the “Sustainable Balance”)	Subject to Sustainable Savings Rates*: 0.001% p.a.
Above 200,000 – 1,000,000	0.78% p.a. (the “Bonus Interest Rate”)
Above 1,000,000	Subject to Board Rates* of savings account: 0.001% p.a.

Daily Balance in the Designated Sustainable Savings Account (in RMB)	Corresponding Savings Rates
First 200,000 (the “Sustainable Balance”)	Subject to Sustainable Savings Rates*: 0.100% p.a.
Above 200,000 – 1,000,000	2.88% p.a. (the “Bonus Interest Rate”)



Above 1,000,000	Subject to Board Rates* of savings account: 0.100% p.a.
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Daily Balance in the Designated Sustainable Savings Account (in USD)	Corresponding Savings Rates
First 25,000 (the "Sustainable Balance")	Subject to Sustainable Savings Rates*: 0.001% p.a.
Above 25,000 – 125,000	0.38% p.a. (the "Bonus Interest Rate")
Above 125,000	Subject to Board Rates* of savings account: 0.001% p.a.

*The Sustainable Savings Rates and Board Rates are quoted on 28 Dec 2021 and may change from time to time at the Bank's sole and absolute discretion. Please refer to the latest Sustainable Savings Rates and Board Rates available at any of our branches and website.

- During the Promotion Period, the interest of your Designated Sustainable Savings Account will be calculated based on the total daily balance and Corresponding Savings Rate of the respective currency. For Designated Sustainable Savings Account which is denominated in HKD, the interest will be calculated in simple interest and accrues daily on a 365-day or 366-day basis (for leap year). For any other currency, the interest will be calculated in simple interest and accrues daily on a 360-day basis.
- The Sustainable Balance will be referenced against assets held in aggregate by the SCB Group, whether existing as at the dates when the deposits are placed or in the future, that SCB deems as sustainable in accordance with SCB's externally verified Green and Sustainable Product Framework. The assets that are referenced against the Sustainable Balance shall be at least equal to or greater in value than the Sustainable Balance.
- Quota is limited and available on a first-come-first-served basis
- The banking products or services set out in these terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to our branches for assistance.
- Without limiting the above, our "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("**Ordinance**") and the Code of Practice on Consumer Credit Data" (the "**Notice**", which is available to you at any of our branches and/or on our website at www.sc.com/hk also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
- We reserve the right to vary, extend or terminate any of the rewards and to amend the terms and conditions or any other contents herein from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
- In the event that you are also entitled to other prevailing promotion offer(s) and/or 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.
- If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Issued by Standard Chartered Bank (Hong Kong) Limited



渣打可持續發展儲蓄戶口「額外賞」推廣優惠之條款及細則

務請細閱本文件

本文件載列本行同意向閣下提供任何渣打可持續發展儲蓄戶口「額外賞」推廣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渣打可持續發展儲蓄戶口條款及細則、客戶條款及客戶條款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、優先理財/Premium理財/快易理財及開立戶口/服務申請之重要提示、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對客戶具約束力。閣下可於本行任何分行索取及/或於本行網站www.sc.com/hk下載本行銀行協議。批核（如適用）與本行銀行協議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本條款。

詞語涵義

除本文件、產品章程或優惠條款(如適用)特別定下的涵義之外，謹請閣下同時參閱有關本文件所用關鍵詞定義的其他構成本行銀行協議的文件。例如，請閣下注意：

閣下 指此申請中稱為「申請人」的人士，如超過一名人士，則分別及共同指各申請人。

我們（在不局限客戶條款所定涵義的原則下）或**本行**就本申請而言，指渣打銀行（香港）有限公司。

「渣打集團」指渣打銀行集團及其附屬機構（包括每間分行或其他各地之代辦處）。

A. 渣打可持續發展儲蓄戶口「額外賞」推廣優惠(「本推廣」)之一般條款及細則

- 本推廣之推廣期為2022年1月3日至2022年3月31日(包括首尾兩天)（「推廣期」）。
- 閣下必須符合下列條件(「合資格客戶」)方合資格參與本推廣:
 - 客戶於成功開戶日過往12個月內未曾持有本行或由本行負責分銷之任何銀行產品或服務(包括但不限於存款戶口、投資服務及由第三者承保之保險產品)，而只持有渣打信用卡則除外；及
 - 於推廣期申請及成功開立港元/人民幣/美元可持續發展儲蓄戶口(「指定可持續發展儲蓄戶口」)。
- 符合相關條件，由閣下指定可持續發展儲蓄戶口之成功開戶日起計的3個月內，合資格客戶高於可持續發展餘額之存款(上限港幣/人民幣1,000,000元或美元125,000元)可享額外利息，並根據以下列表之戶口結存金額，享有相關貨幣之存款年利率優惠(「相關存款年利率」)。

指定可持續發展儲蓄戶口之每日結存(港幣)	結存金額之相關存款年利率
首200,000元(「可持續發展餘額」)	參考可持續發展儲蓄年利率*: 0.001%
200,000元以上至1,000,000元	0.78%(「額外賞年利率」)
1,000,000元以上	參考一般儲蓄存款年利率*: 0.001%

指定可持續發展儲蓄戶口之每日結存(人民幣)	結存金額之相關存款年利率
首200,000元(「可持續發展餘額」)	參考可持續發展儲蓄年利率*: 0.100%
200,000元以上至1,000,000元	2.88%(「額外賞年利率」)
1,000,000元以上	參考一般儲蓄存款年利率*: 0.100%



指定可持續發展儲蓄戶口之每日結存 (美元)	結存金額之相關存款年利率
首25,000元 (「可持續發展餘額」)	參考可持續發展儲蓄年利率*: 0.001%
25,000元以上至125,000元	0.38% (「額外賞年利率」)
125,000元以上	參考一般儲蓄存款年利率*: 0.001%

*直至2021年12月28日之可持續發展儲蓄年利率及一般儲蓄存款年利率。本行保留隨時修改現有可持續發展儲蓄年利率及一般儲蓄存款年利率的唯一及最終決定權。閣下可向本行職員查詢及瀏覽本行網站了解最新之現有可持續發展儲蓄利率及一般儲蓄存款年利率。

4. 於推廣期內，指定可持續發展儲蓄戶口利息以每日結存及相應貨幣的相關存款年利率逐日計算。如指定可持續發展儲蓄戶口的貨幣為港元，則本行按照一年365日（如屬閏年則為一年366日）以單利息計算。任何其他貨幣，則本行按照一年360日（或本行選擇的任何其他基準）以單利息計算。
5. 可持續發展餘額將參照渣打集團持有的累計資產總值，不論是否已在存款日期存在或以後存入，渣打集團將根據渣打集團認可的綠色及可持續發展產品框架歸納資產屬可持續發展。可持續發展餘額的資產應等於或大於可持續發展餘額。
6. 本推廣名額有限，先到先得，額滿即止。
7. 此條款及細則內的銀行產品或服務須受規限於相關資格，申請過程及產品條款及細則。有關詳情可於分行查詢。
8. 關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知(「通知」)構成本行銀行協議的一部份。通知可於本行任何分行索取及/或於本行網站 www.sc.com/hk 下載。本行可就閣下在申請時提供之資料用於通知所述之用途。
9. 本行保留隨時修訂、延長或終止任何優惠，及更改本文件之條款及細則和其他內容之權利而毋須事先通知。如有任何爭議，本行保留最終決定權。
10. 如客戶同時合資格享有其他推廣或優惠，本行保留只提供其中一項或部份優惠之絕對權利。
11. 中英文版之內容如有歧義，在任何情況下概以英文版本為準。

由渣打銀行(香港)有限公司刊發