

Terms and Conditions for Integrated Deposits Account Opening Cash Rebate Online Welcome Offer (the “Cash Rebate Offer”):

1. The promotion period for the Cash Rebate Offer is from 1 January 2020 to 30 June 2020, both dates inclusive (the "**Promotion Period**").
2. Clients who fulfil ALL of the requirements in sub-clauses (i) to (iv) below may be entitled to the Cash Rebate Offer (the "**Eligible Clients**"):
 - (i) Successfully submit an online application for opening an Integrated Deposits Account ("**IDA**") at the designated website(s) ("**Online Application**") of Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") during the Promotion Period; **AND**
 - (ii) Successfully open an IDA at any branch the Bank after submission of the Online Application during the Promotion Period; **AND**
 - (iii) Successfully sign up for Premium Banking during the Promotion Period; **AND**
 - (iv) Must be new clients who do not hold any deposit account(s), including Savings Account(s), Current/ Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s), with the Bank in the past 12 months from the date of submission of the Online Application.
3. In order to enjoy the Cash Rebate Offer, Eligible Clients must deposit New Funds of HK\$200,000 or above by the end of the next calendar month from the date of signing up for Premium Banking to grow the Eligible Client's Total Balance at the Bank and maintain the Total Balance until the corresponding date ("**Designated Date**") as set out below (or any other date determined by the Bank). "**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. "Total Balance" includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder.

Banking Plan sign up date (both dates inclusive)	Designated Date (Inclusive)
1 – 31 January 2020	30 April 2020
1 – 29 February 2020	31 May 2020
1 – 31 March 2020	30 June 2020
1 – 30 April 2020	31 July 2020
1 – 31 May 2020	31 August 2020
1 – 30 June 2020	30 September 2020

4. Eligible Client is entitled to HKD200 cash rebate. The Banking Plan and the newly opened IDA that the Eligible Client has signed up for must remain valid and in good financial standing at the time when the cash rebate is credited. Otherwise, the cash rebate will be forfeited absolutely at the Bank's sole discretion. Separate terms and conditions apply to the Banking Plan. For details, please refer to relevant terms and conditions or contact any of the Bank's staff at branches.
5. Each Eligible Client is entitled to the Cash Rebate Offer once only during the Promotion Period.
6. The relevant amount of cash rebate will be credited into a HKD deposit account (except MortgageOne® Account and Mortgage Saver Current Account) under the Eligible Client's personal name as primary account holder with the Bank **on or before 30 September 2020 (if the Banking Plan is signed up from 1 January – 31 March 2020) / 31 December 2020 (if the Banking Plan is signed up application submitted from 1 April – 30 June 2020)** in the following sequence:
 - (i) **Sub-account under IDA;**
 - (ii) **Current / Cheque Account;**
 - (iii) **Statement Savings Account;**
 - (iv) **Passbook Savings Account.**
 If an Eligible Client does not have a valid HKD deposit account, the Bank will credit the cash rebate to the Eligible Clients' USD deposit account at an exchange rate as determined by the Bank in the above sequence (For joint name account, only the primary account holder may be entitled to the Cash Rebate Offer if he/she is an Eligible Client).
7. If an Eligible Client does not have a valid IDA / HKD or USD Savings Account / HKD or USD Current Account on the date when the cash rebate is to be credited, the cash rebate shall be forfeited absolutely at the Bank's sole discretion and shall not be paid to the Eligible Client through any other means.
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 the avoidance of doubt, clients may only be eligible to any one of these welcome offers: (i) this Cash Rebate Offer, (ii) cash rebate offer for opening an IDA via SC Mobile, or (iii) Asia Miles offer for applying an Asia Miles Time Deposit Account and Asia Miles Mastercard online at the same time ("Asia Miles Offer"). If a new client has successfully opened an IDA (whether online or via SC Mobile) and applied for an Asia Miles Time Deposit Account and Asia Miles Mastercard online, he/she will only be rewarded Asia Miles under the Asia Miles Offer.
9. The Bank reserves the right to vary, modify and terminate the Cash Rebate 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. If there is any inconsistency or conflict between the English version and its Chinese translation, the English version shall prevail.

綜合存款戶口現金回贈網上迎新優惠之條款及細則 (「現金回贈優惠」):

- 現金回贈優惠推廣期為2020年1月1日至2020年6月30日(包括首尾兩天) (「推廣期」)。
- 如欲享有現金回贈優惠，客戶須符合以下條款(i)至(iv)之全部要求(「合資格客戶」):
 - 於推廣期內成功於渣打銀行(香港)有限公司(「本行」)指定網頁遞交綜合存款戶口網上申請表(「申請表」); 及
 - 網上遞交申請表後於推廣期內於本行之分行成功開立綜合存款戶口; 及
 - 於推廣期內成功開立「Premium理財」綜合理財服務; 及
 - 必須為過往12個月內(於渣打流動理財應用程式遞交開立綜合存款戶口申請表當日計算)未曾於本行持有存款戶口(即儲蓄戶口、往來/支票戶口、綜合存款戶口及定期存款戶口)之全新客戶。
- 如欲享有現金回贈優惠，合資格客戶須於開立「Premium理財」月份之後的第一個曆月內存入HK\$200,000或以上新資金以增長其於本行之總結存並維持總結存至以下列表之相關指定日期(「指定日期」) (或本行決定之任何其他日期)。「新資金」指經由其他銀行以現金、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「高息貨幣掛鉤存款」到期日轉賬而得的資金。「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。

綜合理財服務之開立日期(包括首尾兩天)	指定日期(包括全日)
2020年1月1日至1月31日	2020年4月30日
2020年2月1日至2月29日	2020年5月31日
2020年3月1日至3月31日	2020年6月30日
2020年4月1日至4月30日	2020年7月31日
2020年5月1日至5月31日	2020年8月31日
2020年6月1日至6月30日	2020年9月30日

- 合資格客戶可享HK\$200現金回贈。合資格客戶開立之綜合理財服務及新開立之綜合存款戶口必須於現金回贈存入時仍然有效。否則，有關現金回贈將按本行以絕對酌情權被取消。綜合理財服務受其條款及細則約束，詳情請參閱有關條款及細則或聯絡本行職員。
- 合資格客戶只可於推廣期內獲此現金回贈優惠一次。
- 有關之現金回贈將於**2020年9月30日或之前(如綜合理財服務於2020年1月1日至3月31日期間開立) / 2020年12月31日或之前 (如綜合理財服務於2020年4月1日至6月30日期間開立)**按以下次序存入有關合資格客戶以私人名義作為基本戶口持有人於本行持有之港元存款戶口(MortgageOne® 增值按揭戶口及「置慳息」往來存款戶口除外):
 - 綜合存款戶口之附屬戶口;
 - 往來 / 支票戶口;
 - 月結單儲蓄戶口;
 - 存摺儲蓄戶口
 若有關合資格客戶並無上述有效之港元存款戶口，本行將以不時釐定有關匯率用作計算，並根據以上次序將現金回贈存入有關合資格客戶之美元存款戶口(如戶口為聯名戶口，只有戶口之基本持有人有機會獲享現金回贈優惠(如戶口之基本持有人為合資格客戶))。
- 若合資格客戶於本行存入現金回贈時並未持有有效綜合存款戶口 / 港元、美元儲蓄戶口 / 港元、美元往來戶口，有關之現金回贈將按本行以絕對酌情權被取消，而本行將不會透過任何途徑存入有關現金回贈予合資格客戶。
- 如合資格客戶同時合資格享有其他推廣優惠或存款優惠，本行保留只提供其中一項或部份優惠之絕對權利。為免存疑，客戶只可獲得(i)本現金回贈優惠；(ii)透過渣打流動理財開之現金回贈優惠；(iii)經同一網上申請表格申請「亞洲萬里通」定期存款及亞洲萬里通萬事達卡之「亞洲萬里通」里數優惠其中一個迎新優惠。如新客戶成功開立綜合存款戶口 (透過網上或渣打流動理財)及同時於網上申請「亞洲萬里通」定期存款及亞洲萬里通萬事達卡，新客戶將只可獲得「亞洲萬里通」里數優惠。
- 本行保留隨時更改、更新或終止現金回贈優惠，以及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。
- 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。