

G. Terms and Conditions for Promotional Savings Interest Rate Offer for New-to-Bank Clients:

1. The Promotional Savings Interest Rate Offer is only available to Eligible Client who has not maintained any deposit account whether in his/her sole name or jointly with others with the Bank in the preceding 12 months prior to the commencement date of Promotion Period (“**New-to-Bank Client**”).
2. New-to-Bank Client must successfully sign up for Priority Banking or Premium (“**Designated Banking Plan**”) at the time of sign up of Salary BonusPack with the Bank during the Promotion Period. Separate terms and conditions apply to Designated Banking Plan. For details, please refer to the relevant terms and conditions or contact any of the Bank’s staff at branches.
3. Depending on the Designated Banking Plan signed up, New-to-Bank Client may enjoy HKD Promotional Savings Interest Rate (“**Promotional Savings Interest Rate**”) for his/her BP Account for the period specified below (“**Promotional Rate Period**”) for deposit balance of up to HKD5,000,000 starting from the next business day after the New-to-Bank Client has first used the BP Account for **auto-payroll services (NOT applicable to clients who have payroll deposit through any types/means of Standing Instruction)** with the Bank. The Preferential Savings Interest Rate as stipulated in Section B of Salary BonusPack Important Notes and Terms and Conditions shall apply to the part of deposit balance over HKD5,000,000.

Designated Banking Plan	HKD Promotional Savings Interest Rate and Promotional Rate Period
Priority Banking	1% p.a. for the first 6 months
Premium	

4. After the end of the Promotional Rate Period and as long as New-to-Bank Client uses the BP Account for auto-payroll services, the Preferential Savings Interest Rate as stipulated in Section B of Salary BonusPack Important Notes and Terms and Conditions shall apply to the BP Account.
5. If New-to-Bank Client fails to use the BP Account for auto-payroll services within the first 2 months from the BP Account opening date or ceases to use the BP Account for auto-payroll services during the Promotional Rate Period, the Promotional Savings Interest Rate will not apply to the BP Account notwithstanding the commencement or resumption of the use of BP Account for auto-payroll service thereafter. In such case, the Bank’s prevailing interest rate for ordinary Hong Kong Dollar savings account shall apply to the BP Account during the Promotional Rate Period.
6. Promotional Savings Interest Rate is not guaranteed. We reserve the right to make any adjustment to such Promotional Savings Interest Rate from time to time at our sole and absolute discretion.

「出糧升級組合」
重要提示及條款細則

Salary BonusPack
Important Notes and
Terms and Conditions

「出糧升級組合」重要提示及條款細則

務請審閱本文件

本文件載列本行同意向閣下提供任何出糧升級組合下之產品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或綜合存款戶口(如適用)條款及如閣下申請出糧升級組合基本服務、信用卡條款、產品手冊、重要提示及優惠條款(如適用))和其他任何文件一併閱讀。**閣下可於本行任何分行索取及/或於本行網站<http://www.sc.com/hk>下載本行銀行協議。批核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，則不適用於本條款。

詞語涵義

除本文件、產品手冊或優惠條款(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。

重要提示

1. 「**出糧升級組合**」包括以下產品(「**基本服務**」):
 - i. 「渣打紅利出糧戶口」，即港元儲蓄戶口或「綜合存款戶口」之港元儲蓄戶口(「**戶口**」)以及以下自選產品及服務(「**自選服務**」):
 - ii. 渣打信用卡
 - iii. 「優先理財」/「Premium理財」/「快易理財」服務(「**理財服務**」)
 - iv. 渣打「優先理財」信用卡
 - v. 渣打提款卡
 - vi. 網上理財服務
 - vii. 私人貸款
 - viii. 樓宇按揭計劃
 - ix. 強積金服務
 2. 要設立自動轉賬出糧服務，閣下須獲得其僱主授權將其薪金經由本行指定之電子出糧轉賬方式進誌於戶口內。成功設立自動轉賬出糧服務後，本行將根據該授權而行事。電子出糧方式不包括海外電匯、本地電子付款、支票或現金。
 3. 渣打信用卡購物簽賬之實際年利率為**31.73%**起至**33.41%**；年費由**HK\$1,800**起至**HK\$2,400**。實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他費用與收費。

4. 如閣下於申請表上申請多於一張信用卡而其中一張未能成功批核，本行保留權利不處理餘下的申請而毋須預先通知。
5. 信用卡之批核須視乎本行之最終決定。
6. **本行在申請批核時，將多於一次(若本行認為需要)向信貸資料服務機構索取有關閣下及其擔保人的信貸報告。假如閣下或擔保人有意索取有關報告，可要求本行提供有關信貸資料服務機構的聯絡詳情。**
7. 本行保留隨時修訂「出糧升級組合」有關產品之內容及所有條款及細則之權利(不限於理財服務及信用卡)，或不批核有關產品申請而毋須事先通知。本行保留權利在其認為適當的情況下將閣下之信用卡申請類別視為另一信用卡類別處理，並為閣下發出相關類別之信用卡。
8. 閣下已閱讀並理解本行「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**」)，通知可於本行任何分行及/或本行網站www.sc.com/hk下載，且構成本行銀行協議的一部份。閣下同意，所有由閣下在申請時提供之資料(包括個人資料)，可用於其中所述用途及向其中所述人士(不論在香港境內或境外)披露。
9. 本行保留隨時修訂、更改或終止重要提示所有條款及細則之權利。優惠/禮物數量有限，一旦換罄，本行有權以其他禮物取代而毋須事先通知。如有任何爭議，本行保留最終決定權。
10. 中英文版之內容如有歧義，概以英文版為準。

「出糧升級組合」優惠之條款及細則

A. 一般條款及細則：

1. 除特別訂明外，客戶須於**2018年7月1日至2018年12月31日**，包括首尾兩天，(「**推廣期**」)內成功開立「出糧升級組合」基本服務(如重要提示段落1所定義)(包括**全新「渣打紅利出糧戶口」**)，並為戶口之基本持有人及須透過該戶口一直使用本行自動轉賬出糧服務(「**合資格客戶**」)，方可獲享「出糧升級組合」優惠(「**組合優惠**」)。
2. 組合優惠包括以下優惠及須受相關條款及細則約束：
 - a. 特惠儲蓄存款年利率優惠；
 - b. 「渣打紅利出糧戶口」迎新獎賞；
 - c. 綜合理財服務優惠；
 - d. 自動轉賬繳費服務迎新獎賞；
 - e. 信用卡迎新禮遇；
 - f. 全新渣打客戶推廣儲蓄年利率優惠
3. 組合優惠只適用於戶口開立當日或之後。本行職員則不能獲享組合優惠。
4. **合資格客戶須於緊接開戶日期當日後兩個月內，透過戶口使用本行自動轉賬出糧服務。若戶口被暫時終止運作或結束，或合資格客戶停止透過戶口使用本行自動轉賬出糧服務，則客戶由戶口暫時終止運作、結束、或停止使用有關服務之生效日當天(或本行按其絕對酌情權所釐定之其他任何日子)起將不再符合資格獲享組合優惠。而其戶口亦將由「渣打紅利出糧戶口」轉為一個一般港幣儲蓄存款戶口。**

5. 若合資格客戶同時合資格享用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的絕對權利。
6. 每項銀行產品/服務須受相關之合資格條件、申請程序、產品之條款及細則及其他銀行協議約束，詳情請向分行職員查詢。
7. 有關所述之存入及維持結餘要求為禮品、現金回贈或費用減免推廣之一部份，客戶毋須符合此要求亦可申請或獲批核任何銀行產品或服務。客戶可選擇更改或終止申請任何一種產品並獲批核/開立個別之產品。
8. 本行保留隨時更改或終止下列優惠，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。
9. **合資格客戶確認從「出糧升級組合」優惠所獲贈之「亞洲萬里通」里數將由亞洲萬里通有限公司存入客戶之「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，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換。如欲查詢有關里數及其條款及細則，請聯絡亞洲萬里通有限公司及/或瀏覽「亞洲萬里通」網頁 asiamil.com。**
10. 里數換領及/或使用須受有關之條款及細則約束，詳情請參閱 asiamil.com。本行毋須負上任何責任通知閣下任何有關亞洲萬里通有限公司之改變或最新消息。**合資格客戶明白及接納本行並非所提供「亞洲萬里通」會員賬戶或提供「亞洲萬里通」里數之供應商。因此有關「亞洲萬里通」會員賬戶或各項「亞洲萬里通」里數的各方面(包括但不限於質素、供應量、「亞洲萬里通」會員賬戶及里數之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或亞洲萬里通有限公司之僱員、負責人或代理人之不良營商手法)，本行毋須負上任何責任。**
11. 中英文版之條款及細則如有歧義，概以英文版為準。

B. 特惠儲蓄存款年利率優惠之條款及細則：

1. 合資格客戶須符合以下條件，方可獲享**特惠儲蓄存款年利率優惠**：
 - i. 開立出糧戶口日期前12個月內從未使用本行自動轉賬出糧服務；及
 - ii. 須為戶口之基本持有人，於緊接開戶日期當日後兩個月內，透過出糧戶口使用本行自動轉賬出糧服務。
2. 合資格客戶符合本部份條款1所述條件及首次成功透過戶口使用本行自動轉賬出糧服務後第二個工作天起，可獲享本部份條款3所述之特惠儲蓄存款年利率。若合資格客戶於開立戶口日期前12個月內曾使用本行自動轉賬出糧服務，則不可獲享特惠儲蓄存款年利率。
3. 特惠儲蓄存款年利率為計算利息當日本行當時最高分層或0.05%港元活期儲蓄存款年利率(以較高者為準)。
4. 特惠儲蓄存款年利率並非保證，本行保留隨時更改特惠儲蓄存款年利率之絕對權利。一般港幣儲蓄存款戶口之活期存款年利率可向分行職員查詢。
5. 若合資格客戶並未於開戶當日後兩個月內透過戶口使用本行自動轉賬出糧服務或停止透過戶口使用本行自動轉賬出糧服務，即使日後成功使用或重新使用有關服務，特惠儲蓄存款年利率亦將不適用。而該戶口可享有之活期存款年利率將轉為一般港幣儲蓄存款戶口之活期存款年利率。

C. 「渣打紅利出糧戶口」迎新獎賞之條款及細則：

1. 「渣打紅利出糧戶口」迎新獎賞(「迎新獎賞」)即為C部份條款5所列之出糧現金獎賞(「**出糧現金獎賞**」)及條款8所列之出糧「亞洲萬里通」里數獎賞(「**出糧「亞洲萬里通」里數獎賞**」)。
2. 合資格客戶只可從出糧現金獎賞或出糧「亞洲萬里通」里數獎賞之中選擇其中一個獎賞。如欲選擇出糧「亞洲萬里通」里數獎賞之客戶必須透過指定本行網頁登記「亞洲萬里通」里數獎賞優惠。成功登記後將不能取消或更改。客戶於2018年7月1日至2018年10月31日(如開立有關「渣打紅利出糧戶口」之日期為2018年7月1日至2018年9月30日)或2018年10月1日至2019年1月31日(如開立有關「渣打紅利出糧戶口」之日期為2018年10月1日至2018年12月31日)，包括首尾兩天(「**渣打紅利出糧戶口**」**登記期**)未登記「亞洲萬里通」里數獎賞將被視為選擇出糧現金獎賞。
3. 合資格客戶只可於推廣期內獲享迎新獎賞一次。若客戶於戶口開立日期前12個月內曾使用本行自動轉賬出糧服務，則不可獲享迎新獎賞。
4. 如欲獲享迎新獎賞，「出糧升級組合」內之所有戶口必須於領取優惠或獎賞時，仍維持有效及良好財政狀況。
5. **出糧現金獎賞**
 - a. 根據C部份條款6，合資格客戶首次使用本行自動出糧服務，並符合下列條款，將獲得現金回贈如下：

平均每月薪金金額(HK\$) (首3個月內)	出糧現金獎賞(HK\$)
80,000或以上	600
20,000至80,000以下	300
5,000至20,000以下	100

6. a. 如欲享有高達HK\$600現金回贈，合資格客戶須於緊接戶口開立日後2個月內，透過戶口使用本行自動轉賬出糧服務。存款為發自其他非本行的本地銀行之常行指示之合資格客戶亦可獲享出糧現金獎賞。每月實際以常行指示方式存入戶口的存款金額將被視作客戶之每月薪金金額，用以計算出糧現金獎賞。
- b. 獎賞金額將以實際存入渣打紅利出糧戶口之月薪金額計算。如果合資格客戶之月薪金額每月不同，獎賞金額將按當中戶口開立後首3個月內其戶口平均月薪金額計算，每名合資格客戶之月薪金額及交易數目將按本行之紀錄為準。如有任何爭議，本行將保留具約束力之最終決定權。
- c. **現金回贈將於合資格客戶符合本條款細則中有關之條件後於下表所指定的日期內存入合資格客戶之戶口，合資格客戶並會於存入有關現金回贈後一個月內收到短訊通知。有關出糧現金獎賞之計算曆如下：**

戶口開立日期	於下列日期前透過戶口使用本行自動轉賬出糧服務支薪	於下列日期前存入合資格客戶之戶口
2018年7月1日至2018年9月30日	緊接戶口開立日後2個月內	2019年3月31日
2018年10月1日至2018年12月31日	緊接戶口開立日後2個月內	2019年6月30日

7. 若合資格客戶之戶口於C部份條款6(c)列表所述之現金回贈存入時被暫時終止運作或結束，或合資格客戶停止透過戶口使用本行自動轉賬出糧服務，合資格客戶將不會獲享出糧現金獎賞。

8. 出糧「亞洲萬里通」里數獎賞

a. 合資格客戶首次使用本行自動出糧服務，並符合下列條款，將獲得「亞洲萬里通」里數獎賞如下：

平均每月薪金金額(HK\$)(首3個月內)	出糧「亞洲萬里通」里數獎賞
80,000或以上	6,000里數
20,000至80,000以下	3,000里數
5,000至20,000以下	1,000里數

9. a. 如欲享有出糧「亞洲萬里通」里數獎賞，合資格客戶須於緊接戶口開立日後2個月內，透過戶口使用本行自動轉賬出糧服務。存款為發自其他非本行的本地銀行之常行指示之合資格客戶亦可獲享出糧「亞洲萬里通」里數獎賞。每月實際以常行指示方式存入戶口的存款金額將被視作客戶之每月薪金金額，用以計算出糧「亞洲萬里通」里數獎賞。

b. 出糧「亞洲萬里通」里數獎賞將以實際存入渣打紅利出糧戶口之月薪金額計算。如果合資格客戶之月薪金額每月不同，獎賞金額將按戶口開立後首3個月內其戶口平均月薪金額計算，每名合資格客戶之月薪金額及交易數目將按本行之紀錄為準。如有任何爭議，本行將保留具約束力之最終決定權。

c. 選擇出糧「亞洲萬里通」里數獎賞之合資格客戶須持有有效「亞洲萬里通」會員賬戶，否則須向亞洲萬里通有限公司申請賬戶。合資格客戶必須於「渣打紅利出糧戶口」登記期，透過指定本行網頁，以合資格客戶名下持有之有效「亞洲萬里通」會員賬戶成功登記「亞洲萬里通」里數獎賞。成功登記後將不能取消或更改。若合資格客戶於網上遞交多次登記，本行只取用客戶最後一次登記資料作存入「亞洲萬里通」里數用途。本行將會於**2019年3月31日之前**(如開立有關之「渣打紅利出糧戶口」之日期為2018年7月1日至2018年9月30日)或**2019年6月30日之前**(如開立有關之「渣打紅利出糧戶口」之日期為2018年10月1日至2018年12月31日)，轉交合資格客戶所登記之「亞洲萬里通」會員資料，姓氏、名字及所獲享之里數(如適用)予亞洲萬里通有限公司作存入「亞洲萬里通」里數用途。亞洲萬里通有限公司將於收到本行提交之相關資料後，於**2019年3月31日或2019年6月30日後之4至6星期內**(詳情請參考條款9(d)所列之計算曆)存入相關「亞洲萬里通」里數獎賞予合資格客戶之「亞洲萬里通」會員賬戶。若合資格客戶於登記優惠時所提交之資料不足或不完整作存入「亞洲萬里通」里數用途，或未能符合相關條款，有關「亞洲萬里通」里數獎賞將會被終止，而不予通知。

d. 有關出糧「亞洲萬里通」里數獎賞之計算曆如下：

戶口開立日期	於下列日期前透過戶口使用本行自動轉賬出糧服務支薪	出糧「亞洲萬里通」里數獎賞之過戶日期
2018年7月1日至2018年9月30日	緊接戶口開立日後2個月內	2019年3月31日後之4-6星期內
2018年10月1日至2018年12月31日	緊接戶口開立日後2個月內	2019年6月30日後之4-6星期內

10. 若合資格客戶之戶口於C部份條款9(d)列表所述之「亞洲萬里通」里數存入月份被暫時終止運作或結束，或合資格客戶停止透過戶口使用本行自動轉賬出糧服務，合資格客戶將不會獲享出糧「亞洲萬里通」里數獎賞。

D. 綜合理財服務優惠之條款及細則：

1. 合資格客戶只可從綜合理財服務優惠之現金回贈或「亞洲萬里通」里數獎賞選擇其中一個獎賞。若合資格客戶於戶口開立日期前12個月內曾持有本行綜合理財服務，則不可獲享綜合理財服務優惠，詳情如下：

i. 「優先理財」：只適用於開立「優先理財」日期起計的過往12個月內未曾持有「優先理財」之客戶。

ii. 「Premium理財」：只適用於開立「Premium理財」日期起計的過往12個月內未曾持有「優先理財」或「Premium理財」之客戶。

iii. 「快易理財」：只適用於開立「快易理財」日期起計的過往12個月內未曾持有「優先理財」、「Premium理財」或「快易理財」之客戶。

詳情請參閱「優先理財」、「Premium理財」或「快易理財」宣傳單張內之條款及細則。

2. 如欲選擇「亞洲萬里通」里數獎賞之合資格客戶必須透過指定本行網頁於2018年7月1日至2018年10月31日(如開立綜合理財服務日期為2018年7月1日至2018年9月30日)或2018年10月1日至2019年1月31日(如開立綜合理財服務日期為2018年10月1日至2018年12月31日)，包括首尾兩天(「綜合理財服務登記期」)登記「亞洲萬里通」里數獎賞。成功登記後將不能取消或更改。客戶於綜合理財服務登記期內未登記「亞洲萬里通」里數獎賞將被視為選擇現金回贈。

3. 合資格客戶須於推廣期內成功開立理財服務並於開立日起兩星期內達到以下總結餘要求以獲享服務費豁免優惠(「服務費豁免優惠」)及相關綜合理財服務優惠：

合資格客戶於綜合理財服務優惠推廣期內開立之綜合理財服務	客戶類別	開立綜合理財服務之總結餘*要求	服務費豁免優惠	綜合理財服務優惠
「優先理財」	每月薪金金額達HK\$80,000或以上之合資格客戶	首四季豁免		HK\$300現金回贈或3,000「亞洲萬里通」里數

合資格客戶於綜合理財服務優惠推廣期內開立之綜合理財服務	客戶類別	開立綜合理財服務之總結餘*要求	服務費豁免優惠	綜合理財服務優惠
「Premium理財」	每月薪金金額達HK\$20,000或以上之合資格客戶	首四季豁免	永久服務費豁免優惠(2019年1月1日起生效)	HK\$200現金回贈或2,000「亞洲萬里通」里數
「快易理財」	任何每月薪金金額之合資格客戶	豁免	永久服務費豁免優惠	不適用

客戶須維持開立綜合理財服務之適用總結餘要求至指定日期：

如理財服務開立於以下日期	指定日期
2018年7月1日至2018年7月31日	2018年10月31日(包括當日)
2018年8月1日至2018年8月31日	2018年11月30日(包括當日)
2018年9月1日至2018年9月30日	2018年12月31日(包括當日)
2018年10月1日至2018年10月31日	2019年1月31日(包括當日)
2018年11月1日至2018年11月30日	2019年2月28日(包括當日)
2018年12月1日至2018年12月31日	2019年3月31日(包括當日)

4. 於服務費豁免期過後或戶口被暫時終止運作或結束、或客戶停止透過戶口使用本行自動轉賬出櫃服務後，如客戶於季度內之每日平均總結餘低於本行不時決定之金額，客戶須向本行支付當季度之服務費。有關詳情，請參閱服務收費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。

	季度內之每日平均總結餘低於	當季度之服務費
「優先理財」	HK\$1,000,000	HK\$900
「Premium理財」	HK\$200,000	HK\$360
「快易理財」	HK\$10,000	HK\$120

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(原有理財計劃以外)。

5. 合資格客戶須於開立相關綜合理財服務後兩個月內使用本行自動轉賬出櫃服務，方可獲享此優惠。若合資格客戶同時獲享上述綜合理財服務優惠及其他推廣優惠，本行保留只提供一項或部份當時優惠或其他優惠之權利。為免存疑，若合資格客戶於推廣期間成功開立「優先理財」或「Premium理財」並獲享相關綜合理財服務之迎新優惠(包括但不限於新資金增長獎賞及財富管理產品獎賞)，將不可獲享D部份條款3列表中所述之綜合理財服務優惠(「優先理財」及「Premium理財」之迎新優惠受有關條款及細則約束，詳情請向分行職員查詢)。
6. 有關綜合理財服務現金回贈，如適用，本行將於**2019年3月31日或之前**(如開立有關綜合理財服務之日期為2018年7月1日至

2018年9月30日)或**2019年6月30日或之前**(如開立有關綜合理財服務之日期為2018年10月1日至2018年12月31日)，根據以下次序存入有關合資格客戶以私人名義或聯名戶口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「置愜息」往來存款戶口除外)：**i)綜合存款戶口；ii)支票戶口；iii)月結單儲蓄；iv)存摺簿儲蓄**。若有關客戶並無上述有效之港元存款戶口，本行將根據以上次序存入有關客戶之美元存款戶口。若客戶擁有多於一個同一類別之存款戶口，將由本行全權酌情決定任何一個最近期開立之戶口存入現金回贈。本行成功存入綜合理財服務現金回贈後將以專函通知有關客戶。

7. 選擇出櫃「亞洲萬里通」里數獎賞之合資格客戶須持有有效「亞洲萬里通」會員賬戶，否則須向亞洲萬里通有限公司申請賬戶。合資格客戶必須於綜合理財服務登記期，透過指定本行網頁，以合資格客戶名下持有之有效「亞洲萬里通」會員賬戶成功登記「亞洲萬里通」里數獎賞。成功登記後將不能取消或更改。若合資格客戶於網上遞交多次登記，本行只取用客戶最後一次登記資料作存入「亞洲萬里通」里數用途。本行將會於**2019年3月31日之前**(如開立有關綜合理財服務之日期為2018年7月1日至2018年9月30日)或**2019年6月30日之前**(如開立有關綜合理財服務之日期為2018年10月1日至2018年12月31日)，轉交合資格客戶所登記之「亞洲萬里通」會員資料，姓氏、名字及所獲享之里數(如適用)予亞洲萬里通有限公司作存入「亞洲萬里通」里數用途。亞洲萬里通有限公司將於收到本行提交之相關資料後，於**2019年3月31日**(如開立有關綜合理財服務之日期為2018年7月1日至2018年9月30日)或**2019年6月30日**(如開立有關綜合理財服務之日期為2018年10月1日至2018年12月31日)後之**4至6星期內**存入相關「亞洲萬里通」里數獎賞予合資格客戶之「亞洲萬里通」會員賬戶。若合資格客戶於登記優惠時所提交之資料不足或不完整作存入「亞洲萬里通」里數用途，或未能符合相關條款，有關「亞洲萬里通」里數獎賞將會被終止，而不予通知。
8. 如合資格客戶於開立「優先理財」服務或「Premium理財」後12個月內終止有關服務，本行保留權利向客戶收取相等於已獲取之綜合理財服務現金回贈獎賞金額作為行政費，而毋須另行通知。

注意事項：

- * 摘錄自本行之服務收費一覽表：如為「優先理財」及「Premium理財」之客戶，「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。如為「快易理財」之客戶，則只有客戶於本行以私人名義單獨持有或作為主要戶口持有人聯名持有的結餘會被計算在總結餘內。
- [^] 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。

E. 自動轉賬繳費服務迎新獎賞之條款及細則：

1. 自動轉賬繳費服務迎新獎賞(「繳費迎新獎賞」)即為E部份所列之現金回贈及「亞洲萬里通」里數獎賞。

2. 合資格客戶只可從現金回贈或「亞洲萬里通」里數獎賞之中選擇其中一個獎賞。如欲選擇「亞洲萬里通」里數獎賞之客戶必須透過指定本行網頁登記「亞洲萬里通」里數獎賞。成功登記後將不能取消或更改。客戶於2018年7月1日至2018年10月31日(如開立有關「渣打紅利出糧戶口」服務日期為2018年7月1日至2018年9月30日)或2018年10月1日至2019年1月31日(如開立有關「渣打紅利出糧戶口」服務日期為2018年10月1日至2018年12月31日)，包括首尾兩天(「自動轉賬繳費服務登記期」)內未登記「亞洲萬里通」里數獎賞將被視為選擇現金回贈。

3. 合資格客戶須於緊接戶口開立日後2個月內，成功開立自動轉賬繳費服務。

4. 自動轉賬繳費服務，包括客戶透過授權其他銀行發出對客戶的儲蓄/活期賬戶之成功存款指示。但並不包括信用卡及私人貸款自動轉賬繳費服務。

5. 現金回贈及「亞洲萬里通」里數獎賞詳情如下：

成功申請自動轉賬繳費服務之項目	5項或以上	4項	3項	2項	1項
「亞洲萬里通」里數獎賞	6,000里數	4,000里數	3,000里數	2,000里數	1,000里數
或					
現金回贈(HK\$)	600	400	300	200	100

6. 現金回贈將於合資格客戶符合本條款細則中有關之條件後本行將會於2019年3月31日或2019年6月30日內存入合資格客戶之戶口，有關現金回贈之計算曆如下：

戶口開立日期	於下列日期前存入合資格客戶之戶口
2018年7月1日至2018年9月30日	2019年3月31日
2018年10月1日至2018年12月31日	2019年6月30日

7. 選擇出糧「亞洲萬里通」里數獎賞之合資格客戶須持有有效「亞洲萬里通」會員賬戶，否則須向亞洲萬里通有限公司申請賬戶。合資格客戶必須於自動轉賬繳費登記期，透過指定本行網頁，以合資格客戶名下持有之有效「亞洲萬里通」會員賬戶成功登記「亞洲萬里通」里數獎賞。成功登記後將不能取消或更改。若合資格客戶於網上遞交多次登記，本行只取用客戶最後一次登記資料作存入「亞洲萬里通」里數用途。本行將會於**2019年3月31日之前**(如開立有關「渣打紅利出糧戶口」之日期為2018年7月1日至2018年9月30日)或**2019年6月30日之前**(如開立有關「渣打紅利出糧戶口」之日期為2018年10月1日至2018年12月31日)，轉交合資格客戶所登記之「亞洲萬里通」會員資料，姓氏、名字及所獲享之里數(如適用)予亞洲萬里通有限公司作存入「亞洲萬里通」里數用途。亞洲萬里通有限公司將於收到本行提交之相關資料後，於**2019年3月31日或2019年6月30日後之4至6星期內**(詳情請參考以下計算曆)存入相關「亞洲萬里通」里數獎賞予合資格客戶之「亞洲萬里通」會員

賬戶。若合資格客戶於登記優惠時所提交之資料不足或不完整作存入「亞洲萬里通」里數用途，或未能符合相關條款，有關「亞洲萬里通」里數獎賞將會被終止，而不予通知。有關「亞洲萬里通」里數獎賞之計算曆如下：

戶口開立日期	「亞洲萬里通」將根據以下時間存入相關「亞洲萬里通」會員賬戶
2018年7月1日至2018年9月30日	2019年3月31日後之4-6個星期內
2018年10月1日至2018年12月31日	2019年6月30日後之4-6個星期內

8. 現金回贈及「亞洲萬里通」里數獎賞將根據自動轉賬繳費服務開立及繳費的銀行紀錄計算。如有任何爭議，本行將保留具約束力之最終決定權。

F. 信用卡迎新禮遇之條款及細則：

詳情請參閱「申請渣打信用卡之重要資料及條款及細則」單張或向本行職員查詢。

G. 全新渣打客戶推廣儲蓄年利率優惠之條款及細則：

- 推廣儲蓄年利率優惠只適用於合資格客戶在推廣期首天起計過去12個月內並未持有任何本行存款戶口(不論以個人名義或以聯名戶口持有名義)(「全新渣打客戶」)。
- 全新渣打客戶須於推廣期間在本行同時開立「出糧升級組合」及「優先理財」或「Premium理財」(「指定綜合理財服務」)。指定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。
- 根據所開立之指定綜合理財服務，全新渣打客戶首次成功透過戶口使用本行自動轉賬出糧服務(不適用於透過任何形式的常行指示存入之出糧款項)後第二個工作天起，其戶口之存款結存為HK\$5,000,000或以下在下表所示之期間(「推廣利率優惠期」)可享港元推廣儲蓄年利率(「推廣儲蓄年利率」)。其戶口之存款結存為HK\$5,000,000以上可享「出糧升級組合」重要提示及條款細則B部份所述之特惠儲蓄存款年利率。

指定綜合理財服務的客戶	港元推廣儲蓄年利率及推廣利率優惠期
「優先理財」	1%年利率長達6個月
「Premium理財」	

- 於推廣利率優惠期完結後，如果全新渣打客戶繼續透過戶口使用本行自動轉賬出糧服務，其戶口將可享「出糧升級組合」重要提示及條款細則B部份所述之特惠儲蓄存款年利率。
- 倘若全新渣打客戶並未於開戶當日後兩個月內透過戶口使用本行自動轉賬出糧服務或於推廣利率優惠期內停止透過戶口使用本行自動轉賬出糧服務，即使日後成功使用或重新使用有關服務，推廣儲蓄存款年利率亦將不適用，而該戶口則將享一般港幣儲蓄存款戶口之活期存款年利率。
- 推廣儲蓄存款年利率並非保證，本行保留隨時更改推廣儲蓄存款年利率之絕對權利。

Salary BonusPack Important Notes and Terms and Conditions

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 Salary BonusPack. **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, and where applicable, the Integrated Deposits Account Terms; and if you are applying for Basic Services of Salary BonusPack, also Credit Card 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 <http://www.sc.com/hk>. If there is any inconsistency between the approval and any other part of our banking agreement, then the terms in the approval prevail. 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 means the person named as the “applicant” in the application. If there is more than one, **you** means 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 for this application.

Important Notes

1. **Salary BonusPack** includes the following basic product (“**Basic Services**”):
 - i. Bonus Payroll Account, being either a HKD statement savings account or HKD savings account with an Integrated Deposits Account (“**BP Account**”) and the following optional products and services (“**Optional Services**”):
 - ii. Standard Chartered Credit Card
 - iii. Priority Banking/Premium programme (“**Premium**”)/Easy Banking (“**Banking Plan**”)
 - iv. Standard Chartered Priority Banking Credit Card
 - v. Standard Chartered ATM card
 - vi. Online Banking Services
 - vii. Personal Loan Services
 - viii. Mortgage Loan Services
 - ix. MPF Services
2. To set up auto-payroll services for the BP Account, you will need to get authorization from your employer for crediting the BP Account automatically with your salary through the automatic payment arrangements as we specify. Once the auto-payroll services have been successfully set up, we will act in accordance with such authorization. Electronic payroll payment does not include overseas TT, local CHATS, Cheque or Cash.

3. Annualised Percentage Rate (“**APR**”) of Standard Chartered Credit Cards for retail purchase ranges from **31.73%** to **33.41%**; annual fee ranges from **HKD1,800** to **HKD2,400**. 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.
4. If you apply for multiple credit cards in the application form and the Bank rejects any one of the applications made, the Bank reserves the right to cease processing the remaining applications without prior notices.
5. The approval of credit card(s) is subject to the final decision of the Bank.
6. **The Bank will obtain credit report on you and any of its sureties, on more than one occasion (if the Bank considers necessary), from a credit reference agency when considering any application for credit. In the event you or any of its sureties wishes to access the credit report, upon request, the Bank will advise the contact details of the relevant credit reference agency.**
7. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services under Salary BonusPack (including but not limited to the Banking Plans and credit cards), or to decline your application in its entirety or of each such products and services meanings without giving you any reason for doing so. We also reserve the right to treat your credit card application for a certain card type(s) as application for another card type(s) and grant you the relevant type(s) of credit card as the Bank sees fit.
8. Without limiting the above, our “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data” (“**Notice**”, which is available to you at any of our branches and/or on our website at <http://www.sc.com/hk>) also forms part of the banking agreement. You agree that all information provided by you in connection with this application (including personal information) may be used and disclosed to such persons (whether in or outside Hong Kong) and for such purposes as set out in the Notice.
9. We reserve the right to amend the important notes, terms and conditions or any other contents here at any time. Any benefit, promotional offer or welcome gift for successful application is subject to availability and we may change such offer at our discretion from time to time without notice to you. In case of any disputes, our decision shall be final and conclusive.
10. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Promotional Terms and Conditions for Salary BonusPack

A. General Terms and Conditions:

1. Unless otherwise specified, to be eligible for the promotional offers for Salary BonusPack (“**Salary Package Offers**”), client must be the primary account holder who successfully signs up for the Basic Services (as defined in paragraph 1 of the Important Notes) of Salary BonusPack (including a **newly opened BP Account**) between **1 July 2018 and 31 December 2018**, both dates inclusive, (“**Promotion Period**”) and is required to continuously use such BP Account for auto-payroll services with us (“**Eligible Client**”).

2. The Salary Package Offers comprise the following promotional offers, which are subject to respective terms and conditions:
 - a. Preferential Savings Interest Rate Offer;
 - b. BP Account Welcome Offer;
 - c. Banking Plan Offer;
 - d. Autopay Bill Payment Services Set Up Welcome Offer;
 - e. Credit Card Welcome Offer; and
 - f. Promotional Savings Interest Rate Offer for New-to-Bank Clients
 3. The Salary Package Offers will only become effective on or after the opening date of the BP Account. Employees of the Bank are not entitled to the Salary Package Offers.
 4. Eligible Client has to use the BP Account for our auto-payroll services within the first 2 months since the opening date of the BP Account. If the BP Account is suspended or terminated or if the Eligible Client ceases to use the BP Account for auto-payroll services, from the effective date of such suspension, termination or cessation (or any other date which we may specify at our sole and absolute discretion), the Eligible Client will no longer be entitled to any of the Salary Package Offers and the BP Account will be converted into an ordinary Hong Kong Dollar Savings Account.
 5. In the event that the Eligible Client is also entitled to other prevailing promotional offer(s) or deposit privilege(s), we reserve the right to provide only one or some of the offer(s) and/or privilege(s) at our discretion.
 6. Each of the banking products and services set out in these terms and conditions is subject to respective eligibility, application process and product terms and conditions or other banking agreement. For details, please contact the Bank's staff.
 7. The deposit and/or balance maintenance requirement mentioned in these terms and conditions are part of a promotion offer for gift, cash rebate or fee waiver. They are not mandatory requirements which must be met before any client may apply and be granted any banking product or service. Any one of our products or services may be applied and granted independently.
 8. The Bank reserves the right to terminate any of the following offer(s) and to amend any of the terms and conditions below from time to time. In case of disputes, the decision of the Bank shall be final and binding.
 9. **Eligible Client acknowledges that the Asia Miles earned under the Salary BonusPack Offers 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 website at asiamiles.com.
 10. Terms and conditions of Asia Miles apply for redemption and/or use of Asia Miles. For details, please visit asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements Asia Miles Limited. **Eligible Client understands and accepts that the Bank is not the supplier of the Asia Miles membership account or 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 the 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, its employees, officers or agents.**
 11. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.
- B. Terms and Conditions for Preferential Savings Interest Rate Offers:**
1. To be eligible for **Preferential Savings Interest Rate Offer**, Eligible Client must fulfil the following requirements:
 - i. have not used the Bank's auto-payroll services within the past 12 months prior to the date of signing up for the BP Account; and
 - ii. successfully open a BP Account as the primary account holder and use the BP Account for our auto-payroll services within the first 2 months since the opening date of the BP Account.
 2. Eligible Client who fulfils the requirements in Clause 1 of this Section may enjoy the Preferential Savings Interest Rate Offer as stipulated in Clause 3 of this Section ("**Preferential Savings Interest Rate**") for the BP Account of the Eligible Client starting from the next business day on which the Eligible Client has first used the BP Account for auto-payroll services with us. Eligible Client who have used our auto-payroll services during the previous 12 months prior to the date of signing up for the BP Account is NOT eligible for the Preferential Savings Interest Rate Offer.
 3. The Preferential Savings Interest Rate shall be the Bank's prevailing highest tiered interest rate for Hong Kong Dollar Savings Account as at the interest calculation date or 0.05% p.a., whichever is higher.
 4. The Preferential Savings Interest Rate is not guaranteed. We reserve the right to make any adjustment to the Preferential Savings Interest Rate from time to time at our sole and absolute discretion. The Bank's prevailing interest rate for ordinary Hong Kong Dollar Savings Account can be obtained from any of our branches.
 5. If the Eligible Client has failed to use the BP Account for auto-payroll services within the first 2 months from the BP Account opening date or ceases to use the BP Account for auto-payroll services anytime, even if the Eligible Client uses or resumes of using auto-payroll services thereafter, the Preferential Savings Interest Rate will no longer be applicable to the BP Account again. Applicable interest rate for the BP Account will subsequently be changed to prevailing interest rate of ordinary Hong Kong Dollar Savings Account.

C. Terms and Conditions for BP Account Welcome Offer:

1. BP Account Welcome Offer (“**Welcome Offer**”) refers to New Payroll Service Client Cash Rebate Offer (“**Payroll Cash Rebate Offer**”) as set out in clause 5 of Section C or Asia Miles Offer (“**Payroll Asia Miles Offer**”) as set out in clause 8 of Section C.
2. Eligible Client may only enjoy Payroll Cash Rebate Offer or Payroll Asia Miles Offer. Eligible Clients who select Payroll Asia Miles Offer must complete online registration via designated webpage of the Bank to enjoy the Payroll Asia Miles Offer. Once the online registration is successfully completed, it cannot be cancelled or modified. Eligible Clients who have not registered for the Payroll Asia Miles Offer during the period from 1 July 2018 to 31 October 2018 (if the BP Account is signed up between 1 July 2018 and 30 September 2018) or 1 October 2018 to 31 January 2019 (if the BP Account is signed up between 1 October 2018 and 31 December 2018), both dates inclusive (“**BP Account Registration Period**”) shall be deemed to have chosen Payroll Cash Rebate Offer.
3. Eligible Clients are only entitled to the Welcome Offer once during the Promotion Period. Clients who have used our auto-payroll services during the previous 12 months prior to the opening date of the BP Account are NOT ELIGIBLE for the Welcome Offer.
4. To be eligible for the Welcome Offer, all the accounts opened under the Salary BonusPack must be in good financial standing at the time the relevant Offer or Reward is awarded or credited to the client.
5. **Payroll Cash Rebate Offer**

- a. Subject to clause 6 of Section C, depending on the actual amount of monthly salary credited, Eligible Clients will be rewarded with cash rebate in the BP Account as follows:

Average Monthly Salary Range (HKD) (Within the first 3 months)	Payroll Cash Rebate Offer (HKD)
80,000 or above	600
20,000 to below 80,000	300
5,000 to below 20,000	100

- a. To be eligible for up to HKD600 cash rebate, Eligible Client must use the BP Account for our auto-payroll services within the first 2 months since the opening date of the BP Account. Eligible Clients who make the payroll deposit through standing instruction from local banks other than the Bank are also eligible for the Payroll Cash Rebate Offer. The actual monthly amount of deposit made through standing instruction into the BP Account would be regarded as the client’s monthly salary for the purpose of calculating Payroll Cash Rebate Offer.
- b. Reward amount is calculated according to the actual payroll deposited into the BP Account. If the monthly payroll amount varies from month to month, the reward amount shall be calculated according to the Eligible Client’s average monthly payroll amount within the first 3 months after BP Account is first used. The Bank’s records of the Eligible Client’s payroll amount and number of payroll transactions are final and conclusive evidence on the matters. In case of disputes, the Bank’s decision shall be final and binding.

- c. **Cash rebate will be credited to the BP Account by the date specified in the table below.** A Notification SMS for the relevant cash rebate will be sent to the Eligible Client within one month after the posting of cash rebate. The counting period and credit month for Payroll Cash Rebate Welcome Offer are as below:

BP Account Opening Date	Commence the use of BP Account for our auto-payroll services	Cash rebate to be posted by the date below
1 July 2018 to 30 September 2018	Within the first 2 months since the opening date of the BP Account	31 March 2019
1 October 2018 to 31 December 2018	Within the first 2 months since the opening date of the BP Account	30 June 2019

7. If the BP Account is suspended or terminated or if the Eligible Client ceases to use the BP Account for auto-payroll services at the time the cash rebate being posted to Eligible Client as specified in the table under clause 6(c) of Section C, the Eligible Client will not be entitled to the Payroll Cash Rebate Offer.
8. **Payroll Asia Miles Offer**
 - a. Depending on the actual amount of monthly salary credited, Eligible Clients will be rewarded with Asia Miles as follows:

Average Monthly Salary Range (HKD) (Within the first 3 months)	Asia Miles
80,000 or above	6,000 Miles
20,000 to below 80,000	3,000 Miles
5,000 to below 20,000	1,000 Miles

- a. To be eligible for Payroll Asia Miles Offer, Eligible Client must use the BP Account for our auto-payroll services within the first 2 months since the opening date of the BP Account. Eligible Clients who make the payroll deposit through standing instruction from local banks other than the Bank are also eligible for the Payroll Asia Miles Offer. The actual monthly amount of deposit made through standing instruction into the BP Account would be regarded as the client’s monthly salary for the purpose of calculating Payroll Asia Miles Offer.
- b. The Asia Miles to be awarded is calculated according to the actual payroll deposited into the BP Account. If the monthly payroll amount varies from month to month, the Asia Miles shall be calculated according to the Eligible Client’s average monthly payroll amount within the first 3 months after BP Account is first used. The Bank’s records of the Eligible Client’s payroll amount and number of payroll transactions are final and conclusive evidence on the matters. In case of disputes, the Bank’s decision shall be final and binding.

- c. Eligible Client must have an existing Asia Miles membership account. Otherwise Eligible Client has to set up an Asia Miles membership account through Asia Miles Limited. Eligible Client must successfully register online during BP Account Registration Period with valid Asia Miles membership account in the name of the Eligible Client via designated webpage of the Bank to enjoy the relevant Asia Miles. Successful registration cannot be cancelled or modified. For Eligible Client who has made multiple online registration submissions, only the latest registration record will be taken by the Bank for the purpose of crediting of Asia Miles. The Bank will provide the Eligible Client's Asia Miles membership, surname, given name, membership number and the number of Asia Miles earned, if any, to Asia Miles Limited by **31 March 2019** (if the BP Account is opened between 1 July 2018 and 30 September 2018) or **30 June 2019** (if the BP Account is opened between 1 October 2018 and 31 December 2018) for the purpose of crediting of Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client's Asia Miles membership account **within 4 to 6 weeks after 31 March 2019 or 30 June 2019** (please refer to the time schedule in clause 9(d) below). In case of information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited or if any of the criteria relating to this Offer has not been met, the Bank reserves the right to cancel or forfeit absolutely the entitlement under this Offer.
- d. The counting period and credit months for Payroll Asia Miles Offer are as below:

BP Account Opening Date	Commence the use of BP Account for our auto-payroll services	Asia Miles credited into relevant account
1 July 2018 to 30 September 2018	Within the first 2 months since the opening date of the BP Account	Within 4-6 weeks after 31 March 2019
1 October 2018 to 31 December 2018	Within the first 2 months since the opening date of the BP Account	Within 4-6 weeks after 30 June 2019

10. If the BP Account is suspended or terminated or if the Eligible Client ceases to use the BP Account for auto-payroll services at the time when the Asia Miles are rewarded as specified in the table under clause 9(d) of Section C, the Eligible Client will not be entitled to the Payroll Asia Miles Offer.

D. Terms and Conditions for Banking Plan Offer:

1. Eligible Clients may only enjoy Cash Rebate or Asia Miles under the Banking Plan Offer. Eligible Clients who have used our auto-payroll services during the previous 12 months prior to the opening date of the BP Account are NOT ELIGIBLE for the Banking Plan Offer, details below:

- i. Priority Banking: Only applicable to client who has not been a Priority Banking client in the preceding 12 months from the date of Priority Banking sign-up.
- ii. Premium: Only applicable to client who has not been a Premium or Priority Banking client in the preceding 12 months from the date of Priority Banking or Premium sign-up.
- iii. Easy Banking: Only applicable to client who has not been an Easy Banking, Premium or Priority Banking client in the preceding 12 months from the date of Priority Banking or Premium or Easy Banking sign-up.

For details, please refer to the Terms and Conditions as set out separately on the Priority Banking, Premium and Easy Banking.

2. Eligible Clients who select Asia Miles must complete online registration via designated webpage of the Bank during the period from 1 July 2018 to 31 October 2018 (if the relevant Banking Plan is signed up between 1 July 2018 and 30 September 2018) or 1 October 2018 to 31 January 2019 (if the relevant Banking Plan is signed up between 1 October 2018 and 31 December 2018), both dates inclusive ("Banking Plan Registration Period"). Once the online registration is successfully completed, it cannot be cancelled or modified. Clients who have not registered for the Asia Miles during the Banking Plan Registration Period shall be deemed to have chosen Cash Rebate.
3. The Fee Waiver Offer ("**Fee Waiver Offer**") and Banking Plan Offer are available to Eligible Client who has signed up for a Banking Plan during the Promotion Period and meets the entry Relationship Balance requirement within 2 weeks upon the date of sign-up as follows:

Banking Plan signed up during Banking Plan Promotion Period	Client Eligibility	Entry Relationship Balance* Requirement	Fee Waiver Offer	Banking Plan Offer
Priority Banking	Eligible Clients with monthly salary HKD80,000 or above	Waived for First 4-quarter		HKD300 Cash Rebate Or 3,000 Asia Miles
Premium	Eligible Clients with monthly salary HKD20,000 or above	Waived for First 4-quarter	Perpetual Maintenance Fee Waiver (Effective from 1 January 2019)	HKD200 Cash Rebate Or 2,000 Asia Miles
Easy Banking	Eligible Clients with monthly salary of any amount	Waived	Perpetual Maintenance Fee Waiver	N/A

Eligible Clients have to maintain the applicable entry Relationship Balance requirement until the following designated date:

If Banking Plan is signed up during the following period	Designated Date
1 July 2018 – 31 July 2018	31 October 2018 (the day inclusive)
1 August 2018 – 31 August 2018	30 November 2018 (the day inclusive)
1 September 2018 – 30 September 2018	31 December 2018 (the day inclusive)
1 October 2018 – 31 October 2018	31 January 2019 (the day inclusive)
1 November 2018 – 30 November 2018	28 February 2019 (the day inclusive)
1 December 2018 – 31 December 2018	31 March 2019 (the day inclusive)

4. After the expiry of the maintenance fee waiver period or the client's BP Account is suspended or terminated or if the client ceases to use the BP Account for auto-payroll services, a quarterly maintenance fee will be charged if the average daily Relationship Balance of the Client within the quarter falls below the amount determined by the Bank. For details, please refer to the Service Charges and Banking Terms & Conditions which can be obtained at any of our branches or at our website sc.com/hk.

	Average Daily Relationship Balance within the quarter falls below	Quarterly Maintenance Fee
Priority Banking	HKD1,000,000	HKD900
Premium	HKD200,000	HKD360
Easy Banking	HKD10,000	HKD120

The Bank reserves the right to, upon prior notification to the client, provide another banking plan (other than existing Banking Plan) with a different minimum Relationship Balance requirement that would better suit the banking needs of the client.

5. Eligible Clients are required to start using the auto-payroll services with the Bank within 2 months from the date of signing up for the Banking Plan. If the Eligible Client is entitled to the above Banking Plan Offer as well as other promotional offers, the Bank reserves the right to grant the client one or part of the prevailing offer or other offers. For avoidance of doubt, Eligible Clients who sign up for Priority Banking or Premium are entitled to corresponding welcome offers (including but not limited to the New Funds Growth Offer and Wealth Management Product Reward) are NOT entitled to the Banking Plan Offer as specified in the table under clause 3 of Section D. (Priority Banking Welcome Offers and Premium Welcome Offers are subject to separate terms and conditions. Please check with the Bank's staff for details).
6. The Bank will credit the Cash Rebate of Banking Plan Offer, if applicable, to the HKD deposit account (exclude MortgageOne® Account and Mortgage Saver Current Account) held by Eligible Client in sole name or in the capacity as Primary Account Holder for joint account with the Bank in the following

sequence: **i) Integrated Deposits Account; ii) Current Account; iii) Statement Savings and; iv) Passbook Savings.** If Eligible Clients have no valid HKD deposit account, the Bank will credit to Eligible Clients' USD deposit account in the above sequence **on or before 31 March 2019** (if the relevant Banking Plan is signed up between 1 July 2018 and 30 September 2018) or **on or before 30 June 2019** (if the relevant Banking Plan is signed up between 1 October 2018 and 31 December 2018). If Eligible Client has more than one account under same account type, the Bank will select any one of the deposit accounts for the crediting at its discretions with the latest opening date. Notification will be mailed to the Eligible Client upon successful crediting of Cash Rebate of the Banking Plan Offer.

7. Eligible Client must have an existing Asia Miles membership account. Otherwise Eligible Client has to set up an Asia Miles membership account through Asia Miles Limited. Eligible Client must successfully register online during Banking Plan Registration Period with valid Asia Miles membership account in the name of the Eligible Client via designated webpage of the Bank to enjoy the relevant Asia Miles. Successful registration cannot be cancelled or modified. For Eligible Client who has made multiple online registration submissions, only the latest registration record will be taken by the Bank for the purpose of crediting of Asia Miles. The Bank will provide the Eligible Client's Asia Miles membership, surname, given name, membership number and the number of Asia Miles earned, if any, to Asia Miles by **31 March 2019** (if the relevant Banking Plan is signed up between 1 July 2018 and 30 September 2018) or **30 June 2019** (if the relevant Banking Plan is signed up between 1 October 2018 and 31 December 2018) for the purpose of crediting of Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client's Asia Miles membership account **within 4 to 6 weeks after 31 March 2019** (if the relevant Banking Plan is signed up between 1 July 2018 and 30 September 2018) or **30 June 2019** (if the relevant Banking Plan is signed up between 1 October 2018 and 31 December 2018). In case of information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited or if any of the criteria relating to this Offer has not been met, the Bank reserves the right to cancel or forfeit absolutely the entitlement under this Offer.
8. If client terminates Priority Banking or Premium within 12 months from the date of sign-up, the Bank reserves the right to charge the relevant client who has received the offer for the amount equivalent to the value of Banking Plan Offer or entitlement as administration fee and debit the same from any of the client's account with the Bank without prior notice.

Important Notes:

- * Extract from the Bank's Service Charges: For Priority Banking and Premium 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 you maintain with the Bank under personal accounts. For Easy Banking clients, only relationship balance under personal accounts in sole name or joint names as primary account holder will be counted.

^ 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.

E. Terms and Conditions for Autopay Bill Payment Services Set Up Welcome Offer:

1. Autopay Bill Payment Services Set Up Welcome Offer (“**Bill Payment Welcome Offer**”) refers to Cash Rebate Offer or Asia Miles Offer as set out in Section E.
2. Eligible Client may only enjoy Cash Rebate Offer or Asia Miles Offer. Eligible Clients who select Asia Miles Offer as Bill Payment Welcome Offer must complete online registration. Once the online registration is successfully completed, it cannot be cancelled or modified. Clients who have not registered for the Asia Miles Offer during the period from 1 July 2018 to 31 October 2018 (if the relevant Banking Plan is signed up between 1 July 2018 and 30 September 2018) or 1 October 2018 to 31 January 2019 (if the relevant Banking Plan is signed up between 1 October 2018 and 31 December 2018), both dates inclusive (“Autopay Bill Payment Services Registration Period”) shall be deemed to have chosen Cash Rebate Offer.
3. To be eligible for Bill Payment Welcome Offer, Eligible Client must successfully set up Autopay Bill Payment Services within the first 2 months since the opening date of the BP Account.
4. Autopay Bill Payment Services includes successful instructions registered by the Eligible Client to authorise the Bank to effect transfers from the Eligible Client’s Savings/Current Account to beneficiaries. This DOES NOT include Credit Card and Personal Loan Direct Debit Authorization.
5. The reward of Cash Rebate Offer and Asia Miles Offer are as below:

Number of Autopay Bill Payment Services Successfully Set Up	5 or above	4	3	2	1
	Eligible Asia Miles Offer	6,000 Miles	4,000 Miles	3,000 Miles	2,000 Miles
OR					
Eligible Cash Rebate Offer (HKD)	600	400	300	200	100

6. For Eligible Client who selects Cash Rebate as Bill Payment Welcome Offer, **Cash rebate will be credited to the BP Account by 31 March 2019 or 30 June 2019.** The counting period and credit date for Cash Rebate Offer are as below:

BP Account Opening Date	Cash rebate to be posted by the date below
1 July 2018 to 30 September 2018	31 March 2019
1 October 2018 to 31 December 2018	30 June 2019

7. Eligible Client must have an existing Asia Miles membership account. Otherwise Eligible Client has to set up an Asia Miles membership account through Asia Miles Limited. Eligible Client must successfully register online during Autopay Bill Payment Services Registration Period with valid Asia Miles membership account in the name of the Eligible Client via designated webpage of the Bank to enjoy the relevant Asia Miles. Successful registration cannot be cancelled or modified. For Eligible Client who has made multiple online registration submissions, only the latest registration record will be taken by the Bank for the purpose of crediting of Asia Miles. The Bank will provide the Eligible Client’s Asia Miles membership, surname, given name, membership number and the number of Asia Miles earned, if any, to Asia Miles Limited by **31 March 2019** (if the BP Account is opened between 1 July 2018 and 30 September 2018) **or 30 June 2019** (if the BP Account is opened between 1 October 2018 and 31 December 2018) for the purpose of crediting of Asia Miles. Upon receiving such information from the Bank, Asia Miles Limited will credit the Asia Miles earned to the respective Eligible Client’s Asia Miles membership account **within 4 to 6 weeks after 31 March 2019 or 30 June 2019** (please refer to the time schedule below). In case of information submitted is incorrect or insufficient for the purpose of crediting of Asia Miles as considered by the Bank or Asia Miles Limited or if any of the criteria relating to this Offer has not been met, the Bank reserves the right to cancel or forfeit absolutely the entitlement under this Offer. The counting period and credit month for Asia Miles Offer are as below:

BP Account Opening Date	Period of Asia Miles crediting into relevant account by Asia Miles Limited
1 July 2018 to 30 September 2018	Within 4-6 weeks after 31 March 2019
1 October 2018 to 31 December 2018	Within 4-6 weeks after 30 June 2019

8. The Cash Rebate and Asia Miles to be rewarded will be calculated according to the Bank’s records of the client’s Autopay Bill Payment Services successfully set up. In case of disputes, the Bank’s decision shall be final and binding.

F. Terms and Conditions for Credit Card Welcome Offer:

Please refer to the “Important Information and Terms and Conditions for Application of Standard Chartered Credit Card” leaflet or contact the Bank’s staff for details.