

➤ Stay control of higher interest rates with great flexibility.

Important Note:
Premium Deposit is a structured product involving derivatives. The investment decision is yours but you should not invest in Premium Deposit 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.

Standard Chartered established Premium Deposit to make your journey easier when you invest in foreign exchange markets, with the goal of providing you with potentially higher interest income.

Choose from a variety of currencies for higher potential returns.



What can Premium Deposit do for you?

- Provide potentially higher interest income.

How does it work for you?

On the deposit set up date, you select:

- a deposit currency, and
- an alternate currency, and
- a deposit tenure. The conversion rate is based on your selections to come up with an agreed interest rate.

On the fixing date[§], Standard Chartered will compare the conversion rate with the relevant market rate to determine whether the principal and interest will be repaid in the deposit currency or your alternate currency.

[§] Fixing date will be indicated on the deposit confirmation.

What options can you enjoy with Premium Deposit?

You can choose from 11 currencies – AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, SGD, USD and RMB as your deposit or alternate currency and set the tenure according to your needs. The minimum deposit amount is just USD10,000 or its equivalent.

Return and risk analysis of Premium Deposit

The example below illustrates a case with USD200,000 as deposit currency with AUD as alternate currency:

Deposit Currency	USD
Deposit Amount	USD200,000
Deposit Tenure	1 month
Alternate Currency	AUD
Market Rate (AUD against USD)	0.747
Conversion Rate (AUD against USD)	0.735
Interest Rate	4.50% p.a.
Principal + Interest (P+I) on Maturity	USD200,750.00 (If the market exchange rate of AUD against USD appreciates, P+I will be paid in deposit currency) or AUD273,129.25 (If the market exchange rate of AUD against USD depreciates or is the same as the conversion rate, P+I will be paid in alternate currency at the conversion rate)

Note: The rates shown in the above example are quoted on 15 June 2018.

The above is for illustration only. In the worst scenario, you may lose all the investments.

	Principal + Interest	Fixing Rate [*]	Return & Risk Analysis	
			If Converted to Deposit Currency at Fixing Rate [^]	Net Return
Scenario 1 AUD appreciates against USD	USD 200,750.00	0.745	N/A	Gain USD750
Scenario 2 AUD against USD is the same as the conversion rate	AUD 273,129.25	0.735	USD 200,750.00	Gain USD750
Scenario 3 AUD depreciates against USD	AUD 273,129.25	0.725	USD 198,018.71	Loss USD 1,981.29

[^] Fixing rate refers to the prevailing market rate as quoted by the Bank on the fixing date.

Note: The examples/scenarios shown are for illustration only and shall not constitute any representation or guarantee by the Bank in respect of any possible gains or losses.

Risk Disclosure Statement:

- Investment involves risks. The worst case will result in loss of your entire investment.
- 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.

Risk Disclosure Statement for RMB Investment:

- Risk relating to Renminbi – You should note that the value of Renminbi against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between Renminbi and foreign currencies), which may adversely affect your return under this product when you convert Renminbi into your home currency. Renminbi is not a freely convertible currency. Any conversion of Renminbi through banks in Hong Kong may be subject to certain restrictions prevailing at the relevant time.

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.

Note:

- This leaflet does not constitute any offer, invitation or recommendation to any person to enter into any transaction described therein or any similar transaction, nor does it constitute any prediction of likely future price movements. All figures appearing are for illustration purposes only. Investors should not make investment decision based on this leaflet alone. This leaflet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

外幣投資可自訂高息 讓您靈活出擊

重要提示：

「高息貨幣掛鈎存款」乃金融衍生工具的結構性產品。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「高息貨幣掛鈎存款」。

「高息貨幣掛鈎存款」助您自定利息回報，享有更高潛在利息收入，理財目標更輕易達成。

多種貨幣可供選擇，盡享潛在高息

「高息貨幣掛鈎存款」可助您：

- 享有較高的潛在回報。

「高息貨幣掛鈎存款」如何運作？

當開立「高息貨幣掛鈎存款」，您需要選擇：

- 存款貨幣及
- 掛鈎貨幣及
- 存款期、協定匯率及根據您所選擇而議定一個較一般定期存款為高的利息。

渣打將會在結算日[§]比較協定匯率及市場當時的匯率決定以存款貨幣或掛鈎貨幣支付本息給您。

[§] 結算日將會訂明於存款確認書上。

「高息貨幣掛鈎存款」有何選擇？

您可在澳元、加元、瑞士法郎、歐羅、英鎊、港元、日圓、紐西蘭元、新加坡元、美元及人民幣11種貨幣中，選擇其中兩種分別作為存款貨幣及掛鈎貨幣；存款期則可視乎個人需要而設定，而最低存款額為10,000美元或等值貨幣。

「高息貨幣掛鈎存款」回報與風險分析

以下例子以200,000美元為存款貨幣及澳元為掛鈎貨幣：

存款貨幣	美元
存款金額	200,000美元
存款期	一個月
掛鈎貨幣	澳元
當日市場匯率 (澳元兌美元)	0.747
協定匯率 (澳元兌美元)	0.735
年息率	4.50%
到期日可獲本息	200,750.00美元 (若澳元兌美元上升，本息將以美元支付) 或 273,129.25澳元 (若澳元兌美元疲弱或等於協定匯率，本息將以協定匯率兌換以澳元支付)

註：以上例子之市場匯率及年息率均引用2018年6月15日之利率。

以上例子僅作為說明用途，在最壞的情況下，投資者可能損失全部的投資。

	可獲本息	結算匯率 [^]	回報與風險分析	
			如以結算匯率 [^] 兌換為存款貨幣	本金以外之回報
情況1 澳元兌美元上升	200,750.00 美元	0.745	不適用	賺取 750美元
情況2 澳元兌美元等於協定匯率	273,129.25 澳元	0.735	200,750.00 美元	賺取 750美元
情況3 澳元兌美元下跌	273,129.25 澳元	0.725	198,018.71 美元	虧損 1,981.29 美元

[^] 結算匯率是於結算日由本行公佈之當日市場匯率。

註：以上例子/情況僅作為說明用途，並不代表本行將保證會有任何收益或損失。

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。
- 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早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。

人民幣之投資風險聲明：

- 有關人民幣的風險—謹請閣下注意，人民幣兌其他外幣的價值會有波動，並將受(其中包括)中華人民共和國政府的管制(例如，中華人民共和國政府規管人民幣與外幣之間的兌換)所影響，而有關管制可能會在閣下將人民幣兌換閣下的本土貨幣時對閣下於本產品的回報有不利影響。人民幣現時並非自由兌換的貨幣，而在香港兌換人民幣須受當時的若干限制所規限。

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。

註：

- 本單張並不構成對任何人士提出進行上述任何交易或任何類似交易的招攬、邀請或建議；亦不構成對未來價格變動的任何預測。所有數字僅供說明之用。投資者不應只單憑本單張而作出投資決定。本單張並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。