



Terms and Conditions of Welcome Offer for New SME Banking client (Jan – Mar 2026) (the “Offer”)
2026年1月-3月新中小企業銀行部客戶之迎新獎賞（「獎賞計劃」）之條款及細則

1. The promotion period of this Offer runs from 2 January 2026 to 31 March 2026, both dates inclusive (the “**Promotion Period**”).
此獎賞計劃之推廣期為2026年1月2日至2026年3月31日（包括首尾兩日）（「**推廣期**」）。
2. The Offer is applicable to SME Banking clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) who have fulfilled the following requirements (the “**Eligible Clients**”):
此獎賞計劃適用於渣打銀行（香港）有限公司（「**本行**」）中小企業銀行部客戶，並達到以下要求（「**合資格客戶**」）：
 - a) successfully open a SME Banking Current and/or Savings Account (“**SME Account**”) with the Bank during the Promotion Period; and
於推廣期內於本行成功開設中小企業銀行部支票或儲蓄戶口（「**中小企戶口**」）；及
 - b) successfully register for Straight2Bank with the Bank in 6 months starting from the opening date of the SME Account; and
在成功開立中小企戶口當日計起6個月內於本行成功登記Straight2Bank；及
 - c) have not been a SME Banking client of the Bank in the preceding 12 months from the date of current sign-up for the SME Account
在申請開立中小企戶口當日前12個月內未曾成為本行中小企業銀行部客戶
3. The Offer is not applicable to Retail Banking individual clients, Corporate and Investment Banking clients and Private Banking clients of the Bank.
此獎賞計劃不適用於本行之個人銀行客戶、企業及投資銀行客戶及私人銀行客戶。
4. Eligible Client who fulfils the requirements set out in Clause 2 above will be offered with the Offer, comprising (a) the Deposit Offer, (b) the Foreign Exchange Offer, (c) the Instant Bank Funds Transfer (Faster Payment System) Fee Rebate Offer; and (d) the Payroll Transaction Fee Rebate Offer by way of cash reward or rebate (the “**Cash Reward/ Rebate**”):
合資格客戶符合條款2中所有條件，可以現金獎賞/回贈的方式享有優惠，包括(a)存款優惠，(b)外匯交易優惠，(c)跨行資金轉賬（快速支付系統）交易費用回贈優惠及(d)支薪服務交易費用回贈優惠（「現金獎賞/回贈」）：

(a) Deposit Offer

The Eligible Client will be entitled to a cash reward of HKD500 (or equivalent) for maintaining month-end balance on deposits of HKD1,000,000 or above (or equivalent) for consecutive 6 months starting from the next calendar month after opening the SME Account. The Eligible Client may be entitled to the Deposit Offer ONCE only during the Promotion Period.



(a) 存款優惠

合資格客戶於成功開立中小企戶口下一個曆月起計6個月內持續維持存款戶口期末餘額總值達港幣1,000,000元或其等值或以上，可享港幣500元或其等值現金獎賞。合資格客戶僅可在推廣期內享有一次存款優惠。

(b) Foreign Exchange Offer

The Eligible Client will be entitled to a cash reward of HKD500 (or equivalent) for every accumulated foreign exchange transactions of HKD1,000,000 (or equivalent) conducted via Straight2Bank channel in the 6 months starting from the next calendar month after opening the SME Account. The maximum cash rebate amount is HKD10,000 (or equivalent) per Eligible Client.

(b) 外匯交易優惠

合資格客戶於成功開立中小企戶口下一個曆月起計6個月內透過Straight2Bank進行外匯交易，每累積達到港幣1,000,000元或其等值，可享港幣500元或其等值現金獎賞。每位合資格客戶可獲上限港幣10,000元或其等值現金獎賞。

(c) Instant Bank Funds Transfer (Faster Payment System) Fee Rebate Offer

The Eligible Client will be entitled to a cash rebate of 100% of the service charge levied on Instant Bank Funds Transfer (Faster Payment System) to third-party bank account(s) for 6 months starting from the next calendar month after opening the SME Account. The maximum cash rebate amount is HKD500 (or equivalent) per Eligible Client.

(c) 跨行資金轉賬（快速支付系統）交易費用回贈優惠

合資格客戶於成功開立中小企戶口下一個曆月起計6個月內進行跨行資金轉賬（快速支付系統）至第三方銀行戶口，可享高達港幣500元或其等值之100%交易費用回贈優惠。

(d) Payroll Transaction Fee Rebate Offer

The Eligible Client will be entitled to a cash rebate of 100% of the service charge levied on payroll transactions for 6 months starting from the next calendar month after opening the SME Account. The maximum cash rebate amount is HKD500 (or equivalent) per Eligible Client.

(d) 支薪服務交易費用回贈優惠

合資格客戶於成功開立中小企戶口下一個曆月起計6個月內進行之支薪服務，可享高達港幣500元或其等值的100%交易費用回贈優惠。

5. The Cash Reward/ Rebate will be credited to the Eligible Client's Hong Kong Dollar SME Account maintained with the Bank in the following sequence: 1) Statement Savings, 2) Passbook Savings or 3) Current Account. If the Eligible Client has more than one account under the same account type, the Bank will select any one of the accounts with the latest account opening date for crediting at its discretion.



現金獎賞/回贈將會根據以下次序存入合資格客戶於本行之港幣中小企戶口：一) 月結單儲蓄戶口、二) 存摺儲蓄或三) 支票戶口。若合資格客戶擁有多於一個同一類別之戶口，本行將全權酌情決定任何一個最近期開立之戶口存入現金獎賞/回贈。

6. If the Eligible Client does not have any valid Hong Kong Dollar SME Account at the time when the Cash Reward/ Rebate is credited, the Bank will credit the Cash Reward/ Rebate to the Eligible Client's SME Account in other currencies with the latest account opening date in the sequence mentioned in Clause 5 above. The amount of the Cash Reward/ Rebate will be converted into the currency of the relevant SME Account based on the prevailing foreign exchange rate as determined by the Bank for crediting in its sole discretion.

若合資格客戶於存入現金獎賞/回贈時並沒持有任何有效的港幣中小企戶口，本行將依條款5所述順序將現金獎賞/回贈存入合資格客戶最近期開立的外幣中小企戶口。其現金獎賞/回贈金額將根據本行所決定之外匯兌換率兌換成有關外幣中小企戶口的貨幣，再作存入現金獎賞/回贈之用。

7. The Bank will credit the Cash Reward/ Rebate to the Eligible Client's SME Account maintained with the Bank on or before the date as specified in the table below. In case of failure in the crediting of the Cash Reward/ Rebate to the Eligible Client's SME Account maintained with the Bank on or before the specified date below for any reason beyond the Bank's control (including but not limited to if any of the fulfilment criteria has not been met), the Bank reserves the right to cancel or forfeit absolutely the Eligible Client's entitlement to the Cash Reward/ Rebate.

Periods in which the requirements set out in Clause 2 (both dates inclusive)	Cash Reward/ Rebate will be credited on or before
2 January 2026 to 31 March 2026	31 December 2026

本行將會在下列表格指定的日期或之前將現金獎賞/回贈存入合資格客戶於本行之中小企戶口。若本行因為任何超越本行可控制範圍內之原因（包括但不限於客戶未能符合條款所述之條件），而未能於指定日期或之前存入現金獎賞/回贈到合資格客戶於本行之中小企戶口內，本行保留權利取消或終止合資格客戶之現金獎賞/回贈。

符合條款2的要求的時期（包括首尾兩天）	現金獎賞/回贈將在以下日期或之前回贈給客戶
2026年1月2日至2026年3月31日	2026年12月31日

8. If the Eligible Client does not receive the Cash Reward/ Rebate by 8 January 2027, the Eligible Client shall contact the Bank by 31 January 2027. Otherwise, the Cash Reward/ Rebate may be forfeited, and the Eligible Client will not be compensated in any way.



如果合資格客戶在2027年1月8日仍未收到現金獎賞/回贈，合資格客戶須於2027年1月31日前通知本行。否則現金獎賞/回贈可能會被取消，合資格客戶將不會以任何方式獲得補償。

9. The SME Account maintained by the Eligible Client must still be valid and in good financial standing at the time when the Cash Reward/ Rebate is credited, otherwise, the Cash Reward/ Rebate may be forfeited in the Bank's sole discretion.

合資格客戶之中小企戶口必須於存入現金獎賞/回贈時仍然有效且財務狀況良好，否則本行可自行決定取消現金獎賞/回贈。

10. If the Eligible Client is entitled to the Offer in conjunction with other promotional offers, the Bank reserves the rights to grant the Eligible Client one or part of the entitled offers only at its sole discretion.

若合資格客戶同時獲享其他推廣優惠，本行保留批准合資格客戶之全部或部分推廣活動優惠之權利。

11. For non-HKD denominated transactions, the transaction amount will be converted into HKD based on the relevant prevailing foreign exchange rate as determined by the Bank at its sole discretion for calculation.

如交易金額為非港元，其交易金額將根據本行所決定之有關外匯兌換率兌換成港元後，再作計算之用。

12. The Bank reserves the right to determine the calculation methods applied under the Offer (including in ascertaining the number and amount of foreign exchange transactions), relevant transaction amount, and Cash Reward/ Rebate amount rewarded under the Offer, and the Bank's calculations and records shall be conclusive and final. The Bank has the sole and absolute discretion in determining the Eligible Client's eligibility to enjoy the Offer.

本行保留決定此獎賞計劃所適用之計算方法（包括確定外匯交易數目和金額），有關之交易金額和本獎賞計劃適用的現金獎賞/回贈金額的權利，有關計算和紀錄將以本行為準。本行有絕對決定權釐訂本優惠之合適計算方法以決定客戶是否符合資格獲享優惠。

13. The Bank reserves the right to vary, modify and terminate the Offer and to amend any of these terms and conditions at any time without any prior notice. In case of disputes, the decision of the Bank shall be final and binding.

本行保留隨時更改或終止以上獎賞計劃，以及修訂所述任何條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權，並具有約束力。

14. Each of the banking products or services set out in these terms and conditions is subject to the relevant eligibility, application process and product terms and conditions. For details, please refer to the Bank's website.



此等條款及細則中列出之每項銀行產品或服務均受相關資格、申請過程及產品條款和細則所約束。詳情可參閱本行網站。

15. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

上述條款及條件須受中華人民共和國香港特別行政區的法律所規管，並須依據有關法律詮釋。

16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

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。

Risk Disclosure Statement for Foreign Exchange

外匯風險聲明

Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that a client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

外匯買賣涉及風險。將外匯兌換為其他貨幣（包括港幣），外匯之升跌波幅或會令客戶賺取利潤或招致嚴重虧損。

Issued by Standard Chartered Bank (Hong Kong) Limited

由渣打銀行（香港）有限公司刊發