



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 **Foreign Exchange Time Deposit Offer**. 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, 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 defines 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 two 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.

Terms and Conditions for Foreign Exchange Time Deposit Offer (“Offer”)

1. The promotion period for the Offer is from 1 September 2025 until 30 September 2025, both dates inclusive (“**Promotion Period**”).
2. During the Promotion Period, personal clients of the Bank who make Eligible FX Transaction (as defined in Clause 3) of designated currency and place the Eligible FX Transaction amount to Foreign Exchange Time Deposit **under the same account at the same time** (“**FXTD**”) (where the instruction has been successfully received and executed by the Bank) can enjoy the relevant preferential Time Deposit interest rate (p.a.) in accordance with the table below.

Time Deposit Tenor	Eligible FX Transaction	FXTD Preferential Interest Rate (p.a.) of Designated Currency						
		HKD	USD	RMB	AUD	NZD	CAD	GBP
7 days	Conducted by clients: (1) who have the Platinum FX Membership; (2) who are Priority Private clients; (3) via SC Mobile App; (4) or via Standard Chartered Online Banking	5.5 %	8 %	8 %	13 %	13.8 %	13 %	13 %



	Others	5 %	7.5 %	7.5 %	12 %	12.5 %	12 %	12 %
14 days	Conducted by clients: (1) who have the Platinum FX Membership; (2) who are Priority Private clients; (3) via SC Mobile App; (4) or via Standard Chartered Online Banking	3.5 %	5.5 %	5.5 %	7 %	7 %	7 %	7 %
	Others	3 %	5.4 %	5.4 %	6.8 %	6.8 %	6.8 %	6.8 %

- Eligible FX Transaction means any successful foreign exchange transaction performed via Standard Chartered Online Banking, SC Mobile App, at branches or via telephone instruction handled by branch or your Relationship Manager.
- For Eligible FX Transactions conducted via SC Mobile App or Standard Chartered Online Banking, both the Eligible FX Transactions and the FXTD must be placed under “Foreign Exchange Time Deposit Account” via “Time Deposits” menu in SC Mobile App or “Open a Time Deposit” menu in Standard Chartered Online Banking in order to enjoy this Offer.
- Unless otherwise specified, the required minimum opening balance and the maximum balance of FXTD are as follows:

Channel	Required minimum opening balance for FXTD	Maximum balance for FXTD
Standard Chartered Online Banking / SC Mobile App	HKD/RMB: HKD/RMB 10,000 Other designated currencies: 2,000 in original currency	HKD20,000,000 or equivalent in other designated currencies
Branch / “My RM” platform	HKD100,000 or equivalent in other designated currencies	

- The FXTD interest rates as shown above and on the relevant promotion materials are quoted with reference to interest rates offered by the Bank as of 1 September 2025 and are not guaranteed.** The Bank reserves the right to make any adjustment to the time deposit interest rate of the Offer from time to time at its sole and absolute discretion, as per prevailing market conditions. **You may approach our branch staff/visit SC Mobile App or Standard Chartered Online Banking to enquire about the interest rate applied on the FXTD for this Offer.**
- Clients can enjoy the FXTD Preferential Interest Rate more than once. The Offer cannot be used in conjunction with any other FX offers or Time Deposit interest rate offers. In the event that clients are also entitled to other prevailing promotion offers or privileges, the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion.
- Early uplift of the Time Deposit is subject to the Bank’s discretion, penalty and charges.** The penalty will be calculated based on the following formula:



Time Deposit Principal x (Best Lending Rate[^] - Time Deposit Interest Rate) x Number of Days Due to Maturity/ Total Number of Days in A Year; in some circumstances, the Bank may allow an early uplift. The Bank may not pay all the interest accrued if you make an early uplift and you may result in getting less than the principal amount of deposit.

[^] Remark: The Best Lending Rate will be determined by the Bank from time to time.

9. Joint-name account is not allowed for FXTD set up via SC Mobile App or Standard Chartered Online Banking.
10. If the Time Deposit matures on a day which is not a business day, then the mature day will be extended to the next business day.
11. Employees of the Bank are not eligible for the Offer.
12. 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.
13. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us (including but not limited to the Time Deposit account and the Offer), or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so. We also reserve the right to approve or reject the opening or setting up of any Time Deposit account at its own discretion. Should there be any disputes, our decision is final and conclusive.
14. This promotion material is related to the Offer only. Clients are advised to read the terms and conditions of the banking products or services concerned, which are available at our website at www.sc.com/hk which form part of the banking agreement between the clients and the Bank.
15. 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" (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.
16. We reserve the right to vary, extend or terminate any of the Offer 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.
17. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.



Risk Disclosure Statement for RMB Deposit Services:

- Renminbi (“**RMB**”) exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that you subsequently convert RMB to another currency (including Hong Kong Dollar); and
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Risk Disclosure Statement for Foreign Exchange:

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

Issued by Standard Chartered Bank (Hong Kong) Limited