


**Terms and Conditions for Standard Chartered Payroll Clients Monthly “Double Pay” Lucky Draw (the “Lucky Draw”)**

1. The promotion period runs from 1 October 2024 to 31 December 2025, both dates inclusive (the “**Promotion Period**”).
2. The Lucky Draw is only applicable to clients of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) who fulfil the below requirements (“**Lucky Draw Eligible Clients**”):
  - i. Using the Standard Chartered Banking Account (“**Banking Account**”) for Auto Payroll Service for at least 12 consecutive months immediately before a respective designated period as set out in clause 7 (each a “**Designated Period**”); AND
  - ii. Maintaining a banking plan with the Bank, which may include Easy Banking, Premium Banking, Priority Banking or Priority Private (“**Banking Plan**”) in the relevant Designated Period.
3. Lucky Draw Eligible Clients will be entitled to **one** Lucky Draw Chance (“**Lucky Draw Chance**”) for a Designated Period upon fulfilling the requirements in clause 2 for that Designated Period. The maximum number of Lucky Draw Chances for a Lucky Draw Eligible Client in each Designated Period is **one**. No registration is required for this Lucky Draw.
4. Two winners (each a “**Winner**”) will be randomly drawn by a computer system of the Bank from Lucky Draw Eligible Clients in the month immediately after each Designated Period who will be entitled to the prize as listed in the table below (“**Prize**”).

<b>Prize (HKD)</b>	<b>Number of Winners</b>
Double up the Monthly Salary of Winner (capped at HKD50,000)	2

5. “**Monthly Salary**” refers to the Winner’s average monthly salary amount actually credited to his/her Banking Account by Auto-Payroll Service in past 12 months from the Designated Period concerned.
6. “**Auto-Payroll Service**” means the automatic crediting of salary to a Banking Account on a monthly basis by (a) the client’s employer through automatic payment arrangements as specified by the Bank from time to time or (b) standing instruction with transaction narrative containing “SALARY”, “SALARIES”, “WAGE”, “WAGES”, “PAYROLL” from other local banks (other than the Bank). “Auto-Payroll Service” does not include payment through overseas telegraphic transfer, Clearing House Automated Transfer System (CHATS), cheque or cash.
7. Lucky Draw Eligible Clients who have fulfilled the requirements under these terms and conditions will be enrolled in the Lucky Draw automatically without further registration and are deemed to consent to participate in the Lucky Draw. The result of the Lucky Draw will be announced on the Bank’s website at [sc.com/hk](http://sc.com/hk) after the Prize having been credited to Winners, which may include the partial name of the Winners and the first 4 digits of the Winner’s mobile phone number on the Bank’s record.
8. Winner acknowledges that the Prize shall be credited to respective HKD deposit account (excluding MortgageOne® Account and Mortgage Mortgage Saver Current Account) held by the Winner in sole name or in the capacity as primary account holder for joint account in the following sequence on the respective Fulfilment Dates based on the Designated Period set out below in which the Winner wins the Prize:
  - i. Sub-account under Integrated Deposits Account;
  - ii. Current Account;
  - iii. Statement Savings;
  - iv. Passbook Savings.

<b>Designated Period</b>	<b>Fulfilment Date</b>
1 – 31 October 2024	On or before 15 December 2024
1 – 30 November 2024	On or before 15 January 2025
1 – 31 December 2024	On or before 15 February 2025
1 – 31 January 2025	On or before 15 March 2025
1 – 28 February 2025	On or before 15 April 2025
1 – 31 March 2025	On or before 15 May 2025
1 – 30 April 2025	On or before 15 June 2025
1 – 31 May 2025	On or before 15 July 2025
1 – 30 June 2025	On or before 15 August 2025
1 – 31 July 2025	On or before 15 September 2025
1 – 31 August 2025	On or before 15 October 2025
1 – 30 September 2025	On or before 15 November 2025
1 – 31 October 2025	On or before 15 December 2025
1 – 30 November 2025	On or before 15 January 2026
1 – 31 December 2025	On or before 15 February 2026

9. Winner's Banking Plan status must remain valid at the time when the Prize is credited to the Winner. Otherwise, the Prize will be forfeited absolutely and not be provided to the Winner through any other means.
10. The Bank's records of the Winner's Monthly Salary are final and conclusive. In case of disputes, the Bank's decision shall be final and binding.
11. If the Banking Account is suspended or terminated or if the Winner ceases to use the Banking Account for Auto-Payroll Service at the time when the Prize is credited to the Winner, the Prize will be absolutely forfeited.
12. The Bank will send to each Winner a notification SMS after the Lucky Draw result is announced. Such SMS will be sent to the mobile phone number of the Winners based on the Bank's record.
13. Each Lucky Draw Eligible Client is entitled to be a Winner and win a Prize ONCE only under the Lucky Draw.
14. Staff of the Bank are not entitled to participate in the Lucky Draw.
15. The Bank, its employees and other attendees (including any agency, contractor or third party service provider appointed by the Bank) at the prize presentation may take photos and/or video and/or audio recordings of all or part of the presentation and related activities.
16. Any photo and/or video and/or audio recording featuring the Winners may be used by Standard Chartered group in any medium and/or through any channel of distribution in its original format or edited or altered in any way which Standard Chartered group deems appropriate.
17. The whole of the copyright and other intellectual property rights in the photo and/or video and/or audio recording belong to Standard Chartered Group and Winners would have no claim to them or the rights therein. Standard Chartered Group will not consult Winners, provide notice or seek approval from Winners before using the photo and/or video and/or audio recording.
18. Fraud, abuse and cancellation of the eligible requirements (as specified in clause 2 above) will result in forfeiture of a Lucky Draw Eligible Client's eligibility to participate in the Lucky Draw. In case there is any suspected abuse, misuse or fraud which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Lucky Draw Eligible Client's eligibility to participate in the Lucky Draw and/or entitlement to the Prize without prior notice.
19. 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.
20. The Bank reserves the right to vary, modify and terminate the Lucky Draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes in relation to the means of the Lucky Draw, eligibility requirements, number of chances attained for the Lucky Draw, details of the Prize and any matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and binding.
21. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Issued by Standard Chartered Bank (Hong Kong) Limited.



### 渣打出糧客戶月月雙糧大抽獎(「抽獎」)之條款及細則

1. 推廣期為2024年10月1日至2025年12月31日，包括首尾兩天（「推廣期」）。
2. 是次抽獎只適用於符合下列要求之渣打銀行（香港）有限公司（「本行」）客戶（「抽獎合資格客戶」）：
  - i. 在各個指定時期前(描述見下列條款 7)（「指定時期」）的連續至少12個月，透過渣打銀行戶口（「銀行戶口」）使用自動轉賬出糧服務；及
  - ii. 於相關指定時期須維持綜合理財服務，包括 Easy Banking 或「Premium 理財」或「優先理財」或優先私人理財（「綜合理財服務」）；及
3. 抽獎合資格客戶於各個指定時期符合條款2之要求以獲取一次抽獎機會（「抽獎機會」），並且最多可獲一次抽獎機會，而本抽獎毋須登記。
4. 於每個指定時期過後的月份，本行會以電腦系統從所有抽獎合資格客戶中隨機抽取兩位得獎者（「得獎者」）。得獎者可獲以下列表所示之抽獎獎金一份（「抽獎獎金」）。

抽獎獎金 (港幣)	得獎名額
雙倍的得獎者之每月薪金（上限為港幣50,000元）	2

5. (「**每月薪金**」)指得獎者於所屬的指定時期前12個月內透過本行自動轉賬出糧服務所收到的每月平均薪金金額。
6. **自動轉賬出糧服務**指每月透過 (a) 客戶之僱主經由本行指定之電子出糧轉賬方式 或 (b) 發自其他非本行的本地銀行之指定常行指示（交易說明必須包含「SALARY」、「SALARIES」、「WAGE」、「WAGES」或「PAYROLL」）將薪金自動轉賬於銀行戶口內。自動轉賬出糧服務不包括海外電匯、本地電子付款、支票或現金。
7. 符合有關條款及細則之抽獎合資格客戶將被視為同意參加本抽獎，而毋須登記。本行會於抽獎獎金存入得獎者戶口後，將抽獎結果於本行網頁 [sc.com/hk/zh](http://sc.com/hk/zh) 公佈，其中可能包括得獎者於本行紀錄之部分姓名及手提電話號碼之首4個數字。
8. 如得獎者得獎，須明白抽獎獎金會於下表所列各個指定時期之存入日期存入閣下以個人名義或聯名戶口第一持有人身份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）：
  - i. 綜合存款戶口之附屬戶口；
  - ii. 支票戶口；
  - iii. 月結單儲蓄戶口；
  - iv. 存摺儲蓄戶口

指定時期	存入日期
2024年10月1日至10月31日	2024年12月15日或之前
2024年11月1日至11月30日	2025年1月15日或之前
2024年12月1日至12月31日	2025年2月15日或之前
2025年1月1日至1月31日	2025年3月15日或之前
2025年2月1日至2月28日	2025年4月15日或之前

2025年3月1日至3月31日	2025年5月15日或之前
2025年4月1日至4月30日	2025年6月15日或之前
2025年5月1日至5月31日	2025年7月15日或之前
2025年6月1日至6月30日	2025年8月15日或之前
2025年7月1日至7月31日	2025年9月15日或之前
2025年8月1日至8月31日	2025年10月15日或之前
2025年9月1日至9月30日	2025年11月15日或之前
2025年10月1日至10月31日	2025年12月15日或之前
2025年11月1日至11月30日	2026年1月15日或之前
2025年12月1日至12月31日	2026年2月15日或之前

9. 得獎者之綜合理財服務必須於抽獎獎金存入得獎者戶口時仍然有效。否則，抽獎獎金將被取消，本行亦不會從任何其他途徑把抽獎獎金給予得獎者。
10. 得獎者之薪金額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。
11. 若銀行戶口於抽獎獎金存入得獎者戶口時被暫時終止運作或結束、或得獎者停止透過銀行戶口使用本行自動轉賬出糧服務，抽獎獎金將被取消。
12. 本行會在抽獎結果公佈後發送短訊通知予各得獎者。該短訊將會發送至得獎者於本行紀錄之電話號碼。。
13. 此抽獎每位抽獎合資格客戶最多只可成為得獎者一次及獲享一份抽獎獎金。
14. 本行員工不符合資格參與此抽獎活動。
15. 本行、其員工、及其他出席者（包括本行指定的任何機構、承包商或第三方服務提供商）可於兌換禮品及相關活動的全部或部分過程中進行拍攝及/或錄影及/或錄音。
16. 渣打銀行可於任何媒體及/或任何分銷渠道，以原始格式或渣打銀行認為適當的任何方式編輯或修改，使用含有得獎者本人的任何相片及/或視頻及/或錄音。
17. 相片及/或視頻及/或錄音中的全部版權和其他知識產權均屬於渣打銀行，得獎者對其或其中的權利不提出任何申索。在使用相片及/或視頻及/或錄音之前，渣打銀行不會諮詢得獎者、發出通知或徵求得獎者本人同意。
18. 欺詐、濫用及取消有關之合資格條件(定義見上述條款2)將導致抽獎合資格客戶喪失參與本抽獎的資格。如有任何懷疑濫用、誤用或欺詐行為，本行保留絕對決定權及權利取消抽獎合資格客戶參與本抽獎及/或獲取抽獎禮金的資格，恕不另行通知。
19. 優惠推廣之條款及細則所載之銀行產品及服務須受有關申請資格、申請程序及條款約束。
20. 本行保留更改、修改及終止上述抽獎的權利，並可隨時修改上述任何條款及細則，恕不另行通知。如有關於本抽獎之爭議，本行保留最終決定權，並具有約束力。
21. 中英文版本之內容如有任何歧義，在任何情況下概以英文版本為準。

由渣打銀行(香港)有限公司刊發