



Investment Account Opening Reward

Clients who have successfully signed up for the **designated investment accounts** can enjoy the following offer:

Banking Plan	Designated investment accounts opened during Promotion Period	Cash Rebate Reward
Priority Banking or Priority Private Clients	All of the following: <ul style="list-style-type: none"> Investment Funds Securities Equity Linked Investment Debt securities 	HKD350
Premium Banking Clients	All of the following: <ul style="list-style-type: none"> Investment Funds Securities 	HKD200

Promotion Period: 2 – 31 January 2026

Terms and Conditions apply.

Terms and Condition for Investment Account Opening Reward (the “Offer”):

- The promotion period runs from 2 - 31 January 2026, both dates inclusive (the “**Promotion Period**”).
- Clients are required to fulfil ALL of the requirements in sub-clauses (i), (ii) and (iii) below (“**Eligible clients**”) in order to be eligible to enjoy the Cash Rebate as reward:
 - Successfully sign up for or maintain a designated banking plan with Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), which may be Priority Private, Priority Banking or Premium Banking (the “**Designated Banking Plan**”) during the Promotion Period; AND
 - Have not held any Investment Funds account, Securities account, Equity Linked Investment or Debt securities account in sole name with the Bank in the past 12 months prior to the current account opening during the Promotion Period; AND
 - Successfully open the investment accounts in **their sole name** as specified in the table below with the Bank during the Promotion Period:

Designated Banking Plan	Designated investment accounts to open	Cash Rebate
Priority Banking / Priority Private	<ul style="list-style-type: none"> Investment Funds Account AND Securities Account AND Equity Linked Investment Account AND Debt securities Account 	HKD350
Premium Banking	<ul style="list-style-type: none"> Investment Funds Account AND Securities Account 	HKD200

3. Eligible Clients must maintain the Designated Banking Plan and the relevant Investment Funds, Securities, Equity Linked Investment and Debt Securities Accounts must remain valid and not be suspended at the time when the Cash Rebate Reward is awarded. Otherwise, the Cash Rebate will be forfeited absolutely and that the Eligible Client will not be compensated in any way.
4. The Cash Rebate, if entitled, will be credited to Eligible Clients' HKD / USD account either in sole name or joint names, in the following sequence: 1) Integrated Deposits Account, 2) Statement Savings, 3) Passbook Savings or 4) Current Account **on or before 30 May 2026**. If Eligible Clients have more than one account under the same account type, the Bank will select the one with the earliest account opening date.
5. If a client is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, the Bank reserves the right to grant to the client all or part of the entitled offer at its sole discretion.
6. Eligible Client will be entitled to the Cash Rebate reward once only during the Promotion Period.
7. The Bank reserves the right to vary, extend, terminate and/or cancel the Offer or to amend any of the terms and conditions herein from time to time without prior notice. In case of any disputes, the Bank's decision shall be final and binding.
8. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Important Note

Equity Linked Investments and Structured Notes are structured products involving derivatives. Investment Fund is an investment product and some Investment Funds would involve derivatives. The investment decision is yours, but you should not invest in that investment product 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.

Important Notes of Online Securities Trading and SC Equities

- The Bank will not be liable for any loss or damage to you as a result of making the Online Securities Trading Services available to you, unless the loss or damage is directly caused by our negligence or our wilful default.
- For more details and the risks involved, please refer to the Securities Services Terms and Conditions or contact our branch staff.

Risk Disclosure Statement for Investment Fund Services

- Investment involves risks. The prices of units / shares of unit trusts or mutual funds fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount. It is as likely that losses will be incurred rather than profit made as a result of buying and selling unit trusts or mutual funds. Past performance of any Investment Fund is no guide to its future performance.
- Investors should carefully read the relevant offering documents and in particular the Terms & Conditions contained therein, the investment policies and the risk factors and latest financial results information. It is desirable that the Investor seeks independent financial advice with respect to any investment decision.
- Investors should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective, investment experience, financial situation and risk tolerance level before making any investment decision.

Risk Disclosure Statement for Securities Services

- Investment involves risks. The prices of securities fluctuate, sometimes dramatically and the worst case may result in loss of your entire investment amount.
- Past performance of any securities is no guide to its future performance. Investors should consider their own investment objectives, investment experience, financial situation, risk tolerance level and carefully read the Terms and Conditions of relevant Securities Services before making any investment decision.

Risk Disclosure Statement for Equity Linked Investment Services

- The price or value of the Equity Linked Investments (ELIs) fluctuates, sometimes dramatically. The price or value of the ELIs may move up or down, and may even become valueless. It is as likely that losses will be incurred rather than profit made as a result of subscribing for, buying and selling the ELIs. Investors should therefore carefully consider whether such transactions are suitable in light of their financial position and investment objectives before entering into such transactions.
- Not principal protected: ELIs are not principal protected. You may suffer a loss if the prices of the underlying asset(s) of an ELI go against your view. In extreme cases, you could lose your entire investment.
- Limited potential gain: The potential return on your ELI may be capped at a predetermined level specified by the issuer.
- Credit risk of the issuer: When you purchase an ELI, you rely on the credit-worthiness of the issuer. In case of default or insolvency of the issuer, you will have to rely on your distributor to take action on your behalf to claim as an unsecured creditor of the issuer regardless of the performance of the reference asset(s).
- No collateral: ELIs are not secured on any assets or collateral.
- Limited market making: Issuers may provide limited market making arrangement for their ELIs. However, if you try to terminate an ELI before maturity under the market making arrangement provided by the issuer, you may receive an amount which is substantially less than your original investment amount.

- Investing in an ELI is not the same as investing in the reference asset(s): During the investment period, you have no rights in the reference asset(s). Changes in the market price of such reference asset(s) may not lead to a corresponding change in the market value and/or potential payout of the ELI.
- Conflicts of interest: Issuer of an ELI may also play different roles, such as the arranger, the market agent and the calculation agent of the ELI. Conflicts of interest may arise from the different roles played by the issuer, its subsidiaries and affiliates in connection with the ELI.

Risk Disclosure Statement for Debt Securities Services

- Investment involves risks. The price of Structured Notes and Bond fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. There is an inherent risk that losses may be incurred rather than profits made as a result of trading Structured Notes and Bond.

Notes

- This document/webpage does not constitute any prediction of likely future price movements.
- Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level.
- Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product / service before making any investment decision
- Investors should not make investment decisions based on this document / webpage alone.
- This document/webpage has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.



投資戶口開戶獎賞

成功開立指定投資戶口的客戶可享有以下獎賞：

綜合理財服務	於推廣期內開立的指定投資戶口	現金獎賞
優先私人理財或 優先理財客戶	以下所有投資戶口： <ul style="list-style-type: none"> 基金 股票 股票掛鈎投資 債券 	HK\$350
「Premium 理財」客戶	以下所有投資戶口： <ul style="list-style-type: none"> 基金 股票 	HK\$200

推廣期：2026 年 1 月 2 日至 31 日

優惠須受條款及細則約束。

投資戶口開戶獎賞之條款及細則（「優惠」）：

- 推廣期為 2026 年 1 月 2 日起至 31 日止(包括首尾兩日)（「推廣期」）。
- 客戶必須符合下述(i)、(ii)及(iii)項所述的**所有**條件，方可享有現金回贈獎賞優惠（「合資格客戶」）：
 - 於推廣期內成功申請或維持於渣打銀行(香港)有限公司(「本行」)的指定理財方案，可為優先私人理財、優先理財或「Premium 理財」（「指定綜合理財服務」）；及
 - 於推廣期開立投資戶口前的 12 個月內，並未以個人名義持有本行之任何基金戶口、股票、股票掛鈎投資或債券戶口；及
 - 於推廣期內，以個人名義於本行成功開立下表所列之投資戶口：

指定綜合理財服務	指定開立的投資戶口	現金回贈
優先私人理財或 優先理財	<ul style="list-style-type: none"> 基金投資戶口；及 股票戶口；及 股票掛鈎投資戶口；及 債券戶口 	HK\$350
「Premium 理財」	<ul style="list-style-type: none"> 基金投資戶口；及 股票戶口 	HK\$200

3. 合資格客戶之指定綜合理財服務及相關之基金投資、股票、股票掛鈎投資及債券戶口必須於存入現金回贈時仍然有效及沒有被停止運作。否則，現金回贈將被取消，本行亦不會從任何其他途徑把獎賞給予合資格客戶。
4. 如符合資格，現金回贈將於 **2026 年 5 月 30 日或之前**根據以下次序存入戶口：一)綜合存款戶口、二)月結單儲蓄、三)存摺簿儲蓄或四)支票戶口。若合資格客戶擁有多於一個同類別之戶口，本行將選擇最早期開立之戶口。
5. 若客戶同時獲享其他推廣優惠，本行保留批准客戶之全部或部分優惠之權利
6. 合資格客戶只可於推廣期內獲享現金回贈獎賞一次。
7. 本行保留隨時更改或終止上述優惠及更改上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。
8. 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。

重要提示

股票掛鈎投資及結構性票據乃涉及金融衍生工具的結構性產品。基金乃投資產品而部分基金涉及金融衍生工具。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，否則閣下不應投資該產品。

網上及 SC Equities 手機程式股票交易之重要提示

- 本行對於客戶因透過網上股票交易平台進行交易而招致任何形式之損失或損害，本行無須承擔責任。除非有關損失或損害是因本行疏忽或蓄意失責直接引致。
- 查詢更多詳情及所涉及之風險，請參閱股票投資服務條款及細則或與本行職員聯絡。

基金投資服務之投資風險聲明

- 投資涉及風險。單位信託或互惠基金的單位/股份價格有時可能會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。買賣單位信託或互惠基金未必一定能夠賺取利潤，反而很可能會招致虧損。過往的基金表現並非其將來表現的指引。
- 投資者在作出任何投資決定之前，應審慎閱讀有關銷售文件，尤其是當中所載的條款及條件、投資政策和風險因素，以及最新之財務業績資料，而投資者就任何投資決定尋求獨立的財務意見是可取的。
- 投資者在作出任何投資決定之前，應確保其完全明白單位信託或互惠基金所附帶的風險，亦應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。

股票投資服務之投資風險聲明

- 投資涉及風險。證券價格有時可能會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。
- 過往表現並非其將來表現的指引。投資前投資者應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度，並審慎閱讀相關股票投資服務的條款及細則。

股票掛鈎投資之投資風險聲明

- 股票掛鈎投資產品價格或價值有時會大幅波動。股票掛鈎投資產品價格或價值可升亦可跌，甚至會變得毫無價值。股票掛鈎投資產品的認購、買賣未必會賺取利潤，反而可能會招致虧損。因此，投資者在進行股票掛鈎投資產品交易之前，應仔細考慮本身的財務狀況及投資目標，以確定該等交易是否適合。
- 非保本：股票掛鈎投資產品並不保本。假如參考資產的價格與您所預期背道而馳，您將蒙受損失。在極端的情況下，您可能損失全部投資款項。
- 潛在回報有上限：股票掛鈎投資產品的潛在回報可能限於發行商所預設的一個上限。
- 發行商的信用風險：當您買入股票掛鈎投資產品，您倚賴其發行商的信用可靠性。假如發行商違債或無償債能力，不論參考資產的表現如何，您只能倚賴您的分銷商，代您以無抵押債權人身份向發行商提出申索。
- 並無抵押品：股票掛鈎投資產品並無以任何資產或抵押品作抵押。
- 有限度的莊家活動：發行商可能為其股票掛鈎投資產品提供有限度的莊家活動。但假如您嘗試於到期前，透過發行商所提供的莊家活動出售有關股票掛鈎投資產品，您所收取的款項可能遠低於最初的投資金額。
- 與投資參考資產並不一樣：於投資期內，您對參考資產無任何權利。參考資產的市價變動，未必會導致股票掛鈎投資產品的市值及/或潛在分派，出現相應變動。
- 利益衝突：股票掛鈎投資產品的發行商可能擔當不同的角色，例如：安排人、市場代理人及計算代理。該發行商、其附屬公司及其附屬公司所擔當的不同角色，可能會引致利益衝突。

債券投資(包括債券及結構性票據)之投資風險聲明

- 投資涉及風險。債券 / 結構性票據之價格有時會非常波動，在最壞的情況下，投資者可能損失全部的投資的款項。債券 / 結構性票據買賣具有其潛在風險，故未必一定能夠賺取利潤，反而可能會招致損失。

註

- 本文件/網頁並不構成對未來價格變動的任何預測。
- 投資者應考慮其本身的投資目標、投資經驗、財務狀況及風險承受程度。

- 投資者在作出任何投資決定之前，應審慎閱讀有關銷售文件，尤其是當中所載的條款及條件、投資政策和風險因素，以及最新之財務業績資料，而投資者就任何投資決定尋求獨立的財務意見是可取的。
- 投資者不應只單憑本文件/網頁而作出投資決定。
- 本文件/網頁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。