



務請細閱本文件。

本文件載列本行同意向客戶提供**網上新資金定期存款**下之產品和服務所依據的特定條款及細則。本文件須與構成本行銀行協議的本行的客戶條款及客戶條款 A 部份所述的相關文件(包括往來/支票/儲蓄及定期存款戶口條款、產品章程、重要提示及優惠條款(如適用)) 和任何其他文件一併閱讀並對客戶具有約束力。客戶可於本行任何分行索取及/或於本行網站 www.sc.com/hk 下載本行銀行協議。如果批核(如適用)與本行銀行協議的任何其他部份有任何不符, 概以批核所載的條款為準。客戶與本行之間的任何已有產品或服務(如適用)的其他條款及細則, 則不適用於本條款。

詞語涵義

除本文件、產品章程或優惠條款(如適用)特別定下的涵義之外, 謹請客戶同時參閱有關本文件所用關鍵詞定義的其他構成本行銀行協議的文件。例如, 請客戶注意:

客戶指此申請中稱為「申請人」的人士, 如超過一名人士, 則分別及共同指各申請人。

我們(在不局限客戶條款所定涵義的原則下)或本行就本申請/推廣而言, 指渣打銀行(香港)有限公司 Standard Chartered Bank (Hong Kong) Limited。

網上新資金定期存款之條款及細則

1. 渣打銀行(香港)有限公司(「本行」)保留隨時更改或終止任何優惠(包括特惠儲蓄年利率), 以及修訂任何有關條款及細則之權利而毋須事先通知。如有任何爭議, 本行保留最終決定權。
2. 本行保留隨時批准或拒絕開立任何定期戶口及更改或取消以上優惠或有關條款及細則之權利。如有任何爭議, 本行保留最終決定權。
3. 「**資金類別**」被定義為新資金或現有資金:
 - (a) 「**新資金**」是指在開立指定戶口當日及**前4個工作天(不包括星期日及公眾假期)**由其他銀行存入合資格客戶於本行戶口之資金:
 - (i) 透過現金、其他銀行支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算, 又稱結算所自動轉賬系統(CHATS))、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入本行戶口之全新資金; 或
 - (ii) 於本行兌換之任何貨幣; 或
 - (iii) 以下投資或保險產品贖回資金, 包括股票掛鈎投資、債券投資(債券及結構性票據)、保險、股票及基金。
新資金不得為本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」、「結構性存款」及「貨幣循環存款」到期日轉賬而得的資金並扣除在計算期內所有已開立的定期存款戶口及「高息馬拉松活期存款」戶口之存款本金總額。
 - (b) 「**現有資金**」之定義為除條款3(a)中定義之新資金外, 在客戶於本行持有之戶口中的其他資金。
4. 透過 SC Mobile 於「定期存款」或網上理財於「開立戶口」下開立的每個港元或指定外幣定期存款之最低本金金額於相關推廣網頁內所列明。
5. 相關推廣網頁內所列明的定期存款年利率只適用於港元或指定外幣定期存款之特定存款期。



6. 定期存款年利率只適用於相關推廣網頁內所列明之日期。利率只供參考而並非保證。本行保留隨時更改以及修訂有關優惠之權利，本優惠之定期存款年利率會因應當時市場情況而有所更改。
7. 本優惠不能與其他外幣兌換或定期存款推廣同時使用。如客戶同時合資格享有其他推廣或優惠，本行保留只提供其中一項或部份優惠之絕對權利。
8. 本行可酌情允許到期前提取定期存款，客戶須繳付罰款及費用。罰款金額將按下列算式計算：
 定期存款本金 x (最優惠利率[^] - 定期存款利率) x 尚餘到期日數 / 一年總日數；
 注意：客戶提前提取任何款項須得到本行允許。本行可能不支付所有應計的利息。此外，扣除提前提款費用後，亦可能令客戶未能取回本金金額。
[^] 備註：最優惠利率將根據本行不時之決定而釐定。
9. 本條款及細則載列之銀行產品或服務須受其相關規限、申請程序、產品條款及細則所規限。如有需要，請到分行查詢。
10. 本行保留釐定閣下申請有關產品和服務之規定及準則(包括但不限於定期存款戶口及本優惠)，或婉拒批核有關產品和服務申請之權利而毋須事先通知或給予任何解釋。本行保留隨時批准或拒絕開立定期存款戶口之權利。如有任何爭議，本行保留最終決定權。
11. 本推廣文件只是宣傳有關推廣優惠，建議客戶閱讀有關產品和服務之條款及細則(可在本行網站 www.sc.com/hk 得到)及構成銀行和客戶之間的部分協議。
12. 「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知」(「通知」)構成本行銀行協議的一部份。通知可於本行任何分行索取及/或於本行網站 www.sc.com/hk 下載。本行可就閣下在申請時提供之資料用於通知所述之用途。
13. 本行保留隨時更改、延長或終止任何優惠，或修訂所述任何條款及細則之權利而不作另行通知。如有任何爭議，本行保留最終決定權。
14. 中英文版之內容如有歧義，在任何情況下概以英文版本為準。

人民幣存款風險聲明:

- 人民幣匯率，如同其他貨幣一樣，有機會受廣泛因素影響而導致波動。客戶於兌換人民幣至其他貨幣(包括港幣)時，將可能受匯率波動而帶來利潤或損失；及
- 人民幣現時並非自由兌換的貨幣；同時透過香港銀行兌換人民幣須不時受本行所定或監管要求限制。實際的兌換安排須依據當時的限制而定。

外匯買賣風險聲明:

- 外匯買賣涉及風險。將外幣兌換為其他貨幣(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。



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 the **Online Preferential New Fund Time Deposit**. 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 of Online Preferential New Fund Time Deposit

1. The Bank reserves the right to vary, modify or terminate any of the offers (including the preferential savings interest rates) and to amend the applicable terms and conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
2. The Bank reserves the right to approve or reject the set up of any time deposit at its own discretion and to alter or terminate the offer and the relevant terms and conditions at anytime. Should there be any disputes, the Bank's decision is final and conclusive.
3. **“Fund Types”** refer to New Funds or Existing Funds where:
 - (a) **“New Funds”** refers to the below funds credited to the Eligible Client's Standard Chartered accounts **within 4 working days (excluding Sunday and Public Holiday) before and until the opening date of the Time Deposit account:**
 - (i) monies newly deposited into the Bank from other banks via cash, cheque, cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House



Automated Transfer System (CHATs)), Transfer through Faster Payment System (FPS) or Telegraphic Transfer from other banks; or

- (ii) funds converted from any currency held with the Bank; or
- (iii) redemption funds of the following investment or insurance products, including Equity Linked Investment, Debt Securities (Bonds and Structured Notes), Insurance, Securities and Unit Trust.

New Funds exclude any renewal or rollover of existing time deposits, transfer of funds from any account within the Bank, any currency converted from Premium Deposits, Structured Deposits and Currency Switching upon maturity, and the sum of principal amount of all Time Deposit(s) and Marathon Savings Account(s) placed during the counting period.

- (b) **"Existing Funds"** refers to any monies in your account(s) with the Bank other than New Funds as defined in Clause 3 (a).

4. The minimum principal amount of each Time Deposit account set up under "Time Deposits" via SC Mobile or "Open an Account" via Online Banking is set out in the table on the promotional webpage and shall apply to the corresponding Hong Kong Dollars or designated foreign currenc(ies) time deposit.
5. The relevant interest rate set out in the table on the promotional webpage shall apply to the corresponding Hong Kong Dollars or designated foreign currenc(ies) time deposit of a particular tenor.
6. **The time deposit interest rates are valid on the date as specified on the relevant promotion webpage only 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 absolute discretion, as per prevailing market conditions.
7. 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.
8. **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. However, 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 at its sole discretion.

9. 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.
10. 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 Offer), or to decline your



application in its entirety or for each of such products and services 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.

11. This promotion material is related to the promotion offers 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.
12. 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.
13. 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.
14. 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).