



Terms and Conditions of Standard Chartered Sustainable Savings Account

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 Standard Chartered Sustainable Savings Account. **You must read it in conjunction with our Client Terms, and the applicable documents referred to in Part A of the Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, 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) (if any) 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 define key words used in this document. For instance, please note:

You mean the person named as the “applicant” in the application. If there is more than one, **you** mean each person separately as well as every 2 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.

SCB Group or SCB means Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office).

A. General Terms and Conditions of Standard Chartered Sustainable Savings Account

1. Sustainable Savings Account are available only in Hong Kong Dollar (“**HKD**”), Renminbi (“**RMB**”) and United States Dollar (“**USD**”).
2. The eligibility and minimum initial deposit requirement for opening Sustainable Savings Account are set out on our website at www.sc.com/hk or contact our staff for information.
3. The first HKD200,000, RMB200,000 and USD25,000 in your respective Sustainable Savings Account is defined as Sustainable Balance (“**Sustainable Balance**”) and subject to the published interest rate for Sustainable Savings Account (“**Sustainable Savings Rates**”). The deposit balance exceed the Sustainable Balance (“**Remaining Balance**”) is subjected to the applicable interest rate for savings account of the respective currency (“**Board Rates**”).
4. Sustainable Savings Rates may be equal to or lower than the Board Rates. We reserve the right to modify the Sustainable Balance and the Sustainable Saving Rates from time to time with or without any prior notice or giving any reason (and we shall not be obliged to disclose our reasons).
5. If you have a credit balance in your Sustainable Savings Account, you may be entitled to receive interest. The interest of your Sustainable Savings Account will be calculated based on the total daily Sustainable Balance and the applicable Sustainable Savings Rates of the respective currency plus the daily Remaining Balance and the applicable interest rate for savings account of the respective currency. For Sustainable Savings Account which is denominated in HKD, the interest will be calculated in simple interest and accrues daily on a 365-day or 366-day basis (for leap year). For any other currency, the interest will be calculated in simple interest and accrues daily on a 360-day basis.
6. The Sustainable Balance will be referenced against assets held in aggregate by the SCB Group, whether existing as at the dates when the deposits are placed or in the future, that SCB deems as sustainable in accordance with SCB's externally verified Green and Sustainable Product Framework. The assets that are referenced against the Sustainable Balance shall be at least equal to or greater in value than the Sustainable Balance.
7. We reserve the right to determine the criteria and requirements applicable to the Sustainable Savings Account that you apply for with us and the approval of the Sustainable Savings Account application is subject to the sole and final decision of the Bank.
8. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Risk Disclosure Statement of Foreign Exchange and Renminbi Service:

1. Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the customer converts deposit from the foreign currency to another currency (including Hong Kong Dollar).
2. Renminbi 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 the customer subsequently converts RMB to another currency (including Hong Kong dollars); and
3. 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.



渣打可持續發展儲蓄戶口條款及細則

務請細閱本文件

本文件載列本行同意向閣下提供任何渣打可持續發展儲蓄戶口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部所述的相關文件（包括往來/支票/儲蓄戶口及定期存款戶口條款、優先理財/Premium理財/快易理財及開立戶口/服務申請之重要提示、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約束力。閣下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。閣下與本行之間的任何已有的產品或服務（如適用）受制於其他條款及細則，而非本條款及細則。

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，謹請閣下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，請閣下注意：

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

我們（在不局限於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。

「渣打集團」指渣打銀行集團及其附屬機構（包括每間分行或其他各地之辦處）。

A. 渣打可持續發展儲蓄戶口之一般條款及細則

1. 可持續發展儲蓄戶口只有港元、人民幣和美元可供選擇。
2. 有關可持續發展儲蓄戶口之申請要求及最低開戶金額，可參閱我們的網站www.sc.com/hk或與本行職員聯絡。
3. 可持續發展餘額是指您的相應貨幣可持續發展儲蓄戶口中首港幣200,000元、人民幣200,000元或美元25,000元（「可持續發展餘額」）及享有可持續發展儲蓄戶口公佈之利率（「可持續發展儲蓄利率」）。高於「可持續發展餘額」的存款（「剩餘餘額」）則享有相應貨幣儲蓄戶口的現行利率（「存款利率」）。
4. 「可持續發展儲蓄利率」將等於或低於「存款利率」。本行可隨時更改「可持續發展餘額」及「可持續發展儲蓄利率」而不作任何事先通知及披露其原因（及本行沒有義務披露其原因）。
5. 如果閣下的可持續發展儲蓄戶口內有正數戶口結餘，閣下或有權收取利息。可持續發展儲蓄戶口利息以「可持續發展餘額」及相應貨幣的「可持續發展儲蓄利率」加上「剩餘餘額」及相應貨幣儲蓄戶口的現行利率逐日計算。如可持續發展儲蓄戶口的貨幣為港元，則本行按照一年365日（如屬閏年則為一年366日）以單利息計算。任何其他貨幣，則本行按照一年360日（或本行選擇的任何其他基準）以單利息計算。
6. 可持續發展餘額將參照渣打集團持有的累計資產總值，不論是否已在存款日期存在或以後存入，渣打集團將根據渣打集團認可的綠色及可持續發展產品框架歸納資產屬可持續發展。可持續發展餘額的資產應等於或大於可持續發展餘額。
7. 本行可保留決定適用於您向我們申請的可持續發展儲蓄戶口的標準和要求的權利及可持續發展儲蓄戶口的申請是否被批准，取決於本行的最終決定。
8. 如中英文版本有任何差異，概以英文版本為準。

B. 外匯買賣及人民幣服務之風險聲明

1. 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。
2. 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
3. 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。