

Important Notes and General Terms and Conditions

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 Time Deposits Promotion. You must read it in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer 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. 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.

Exclusive Time Deposit Interest Rate Offer Terms and Conditions

1. Standard Chartered Bank (Hong Kong) Limited 渣打銀行（香港）有限公司("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 below Interest Rate Offers are only applicable to time deposit setup through branches or dedicated hotline.
3. The time deposit interest rate is valid on the date as specified on the relevant promotion webpage only. The interest rates are for reference only and are not guaranteed. The Bank reserves the right to make any adjustment to the interest rates from time to time at its sole absolute discretion.
4. 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.
5. **"New Funds"** in these Terms and Conditions refers to monies newly deposited into the Bank within 3 working days (including Monday to Friday, excluding Saturday, Sunday and public holidays) before Time Deposit Account opening date via cash, cheque, cashier's order, inward CHATs or Telegraphic Transfer from other banks. It excludes the renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Deposits upon maturity.
6. The relevant interest rate set out in the table in the promotional webpage shall apply to the corresponding Hong Kong Dollars or designated foreign currenc(ies) time deposit of a particular tenor.
7. The equivalent amount in HKD for the designated foreign currenc(ies) will be calculated based on the exchange rate determined at the sole discretion of the Bank.
8. 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.

9. This promotional material is related to promotion offers only. Clients are advised to read the terms and conditions of the banking products or services concerned, (for Business Clients, also the "Conditions for Accounts (Hong Kong)", which are available at our website at www.sc.com/hk) which form part of the banking agreement between the clients and the Bank.
10. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms and Conditions for Exclusive Time Deposit Interest Rate Offer (For Personal Clients)

1. The Exclusive Time Deposit Interest Rate Offer (For Personal Clients) is applicable to personal clients who successfully set up time deposit with New Funds in HK\$100,000 or above or the equivalent in designated foreign currenc(ies).

Terms and Conditions for Exclusive Time Deposit Interest Rate Offer (For Business Clients)

1. The Exclusive Time Deposit Interest Rate Offer (For Business Clients Customers) is applicable to Business Clients customers who successfully set up time deposit with New Funds in HK\$100,000 or above or the equivalent in designated foreign currenc(ies).

Risk Disclosure Statements 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 the client subsequently converts RMB to another currency (including Hong Kong dollars); 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.

Foreign Exchange Risk Disclosure Statement

- 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 client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).