

體驗尊貴銀行服務，迎新獎賞高達HKD12,800！ Experience our top-class premium banking services, and receive rewards up to HKD12,800!

1. 優惠港元定存利率 Preferential HKD Time Deposit Rate

3個月港元定存 3-month HKD Time Deposit

年利率高達 Interest rate up to*

1.3% p.a.

2. 新資金獎賞 New Funds Rewards

全新資金金額 New Funds Amount

新資金獎賞 New Funds Cash Rewards

HKD1,000,000 – HKD7,999,999

HKD1,000

HKD8,000,000 or above 或以上

HKD6,000

3. 理財產品優惠 Wealth Management Product Rewards

選用指定產品

Subscribe designated Products

高達
Up to **HKD6,800** 現金回贈[^]
Cash Rebate[^]

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 anz.com/hongkong

註：以上優惠須受條款及細則約束，詳情請參閱背頁及聯絡本行職員。

Note: Offers above are subject to terms and conditions. Please refer to overleaf for details.

* 1.3%年利率只適用於本行以指定金額開立港元3個月定期存款之合資格客戶。上述年利率乃本行2013年9月2日之年利率，年利率只供參考及隨時被調整而不作事先通知。

The 1.3% p.a. preferential rate is applicable to eligible clients who set up a 3-month HKD Time Deposit with designated amount at the Bank. The rate is quoted as of 2 September 2013, which is for reference only and subject to change without prior notice.

[^]現金回贈包括HKD4,800之互惠基金優惠/股票掛鈎投資優惠的現金回贈及HKD2,000之外幣雙機賬戶優惠的現金回贈。

Cash Rebate is the sum of HKD4,800 Mutual Fund Offer / Equity Linked Investment Offer and HKD2,000 Dual Currency Investment Offer.

We live in your world

ANZ  SIGNATURE
PRIORITY BANKING

一般條款及細則：

以下之優惠(「優惠」)只適用於澳新銀行集團有限公司，香港分行(「本行」)之客戶(「客戶」)。

- 「推廣期」指優惠之有效期為2013年9月1日至2013年9月30日(包括首尾兩天)，除非以下特定之條款及細則中對有關推廣期有其他定義；如有，則以特定之條款及細則的定義為準。
- 如要獲享優惠，客戶必須於推廣期內(「合資格客戶」)：
 - 開立全新ANZ Signature Priority Banking賬戶；
 - 向客戶關係經理登記及將已簽署的保留資金同意書並於推廣期內交回本行；及
 - 履行其他下列優惠之特別條款及細則。
- 優惠並不適用於：
 - 以全新ANZ Signature Priority Banking賬戶開立當日計算，任何現有ANZ Signature Priority Banking賬戶的客戶(包括任何聯名賬戶之個人客戶)；及
 - 由開立全新ANZ Signature Priority Banking賬戶當日起計，曾於過往12個月內結束戶口之前ANZ Signature Priority Banking客戶。
- 「全新資金」指
 - 由本行收取之電匯、CHATS、現鈔或任何其他銀行的本票/支票存入之資金，但並不包括從本行任何賬戶轉賬之資金，不管是於香港或其他地方的澳新私人銀行、商業金融及企業及機構銀行之賬戶；
 - 由其他銀行轉存至本行的投資產品之市值；或使用存入本行之存款所選用之投資產品之市值；及
 - 使用存入本行之存款所選用之保險產品之現金價值。
- 優惠並不可與本行其他推廣優惠一同使用。
- 若賬戶屬於聯名賬戶，優惠只適用於基本賬戶持有人。
- 本行保留隨時修訂本條款及細則及/或修訂或終止優惠之權利而毋須事先通知。如有任何爭議，本行保留最終之決定權。
- 如客戶違反本條款及細則或本行其他適用之一般條款及細則(不論是否與存款賬戶或其他賬戶有關)，即使客戶已符合優惠之所有條件，本行亦有絕對酌情權拒絕授予客戶優惠或從客戶任何賬戶中扣除已給予客戶之優惠等值之款項。
- 中英文版本如有歧異，概以英文本為準。

特別條款及細則：

A. 新資金獎賞

- 合資格客戶可享的新資金獎賞將根據合資格客戶所存入的全新資金金額而釐定，詳情如下：

| 所需全新資金金額 | 新資金獎賞 |
|-----------------------------|----------|
| HKD1,000,000 - HKD7,999,999 | HKD1,000 |
| HKD8,000,000或以上 | HKD6,000 |

- 合資格客戶須根據下表維持所需的全新資金金額於其ANZ Signature Priority Banking賬戶，方可獲迎新資金獎賞：

| 最後存入全新資金的日期 (DD/MM/YYYY) | 全新資金須保留至(「指定日期」) (DD/MM/YYYY) |
|-----------------------------|----------------------------------|
| 01/09/2013 - 15/09/2013 | 15/01/2014 |
| 16/09/2013 - 30/09/2013 | 31/01/2014 |

- 有關新資金獎賞將於合資格客戶成功履行上列A1-2部分之條款及細則後10週內存入各合資格客戶之賬戶內。

B. 理財產品優惠

- 「推廣期」指理財產品獎賞之有效期為2013年8月12日至2013年9月30日(包括首尾兩天)。
- 理財產品優惠(「理財產品優惠」)為：
 - 外幣雙機賬戶優惠；
 - 互惠基金優惠；及
 - 股票掛鈎投資優惠。
- 外幣雙機賬戶優惠
於推廣期內，客戶如符合下列兩個條件任何之一，每HKD300,000合資格金額，將可獲取HKD200現金獎賞：
 - 條件一：如客戶自2013年1月1日起與本行沒有任何新外幣雙機賬戶交易，則合資格用以計算現金獎賞的金額為推廣期內成功交易之外幣雙機賬戶(不計年期少於一個月)總交易金額。
 - 條件二：如客戶於推廣期內錄得外幣雙機賬戶結餘淨增長*(「淨增長額」)，則合資格用以計算現金獎賞的金額為所有外幣雙機賬戶交易的總金額，惟該等外幣雙機賬戶交易年期必須至少達1個月，且該總金額必須少於淨增長額。
*淨增長額是以比較客戶在2013年8月9日及2013年9月30日之外幣雙機賬戶結餘為計算準則。
- 有關外幣雙機賬戶優惠之現金獎賞之性質為外幣雙機賬戶交易的手續費或收費之折扣或減免。現金獎賞將於推廣期完結後8週內存入客戶之HKD賬戶內。
- 互惠基金優惠及股票掛鈎投資優惠
於推廣期內，客戶於本行進行合資格互惠基金交易及/或合資格股票掛鈎投資交易將可獲得現金回贈，詳情如下：

| 互惠基金/股票掛鈎投資總額 | 現金回贈金額 |
|-----------------------------|----------|
| HKD500,000 - HKD1,499,999 | HKD350 |
| HKD1,500,000 - HKD2,999,999 | HKD850 |
| HKD3,000,000 - HKD4,999,999 | HKD1,800 |
| HKD5,000,000 或以上 | HKD4,800 |

- 「合資格互惠基金」指客戶於推廣期間在本行成功完成任何互惠基金(貨幣基金除外)的認購交易。客戶需投資最少HKD500,000方享有現金回贈。
- 「互惠基金投資總額」為整個推廣期間之互惠基金總投資額，基金轉換除外。
- 「合資格股票掛鈎投資」指客戶於推廣期間在本行成功完成任何股票掛鈎投資的認購交易。客戶需投資最少HKD500,000方享有現金回贈。
- 「股票掛鈎投資總額」為整個推廣期間之股票掛鈎投資總投資額。
- 有關現金回贈之性質為互惠基金及股票掛鈎投資交易的手續費或收費之折扣或減免。現金獎賞將於推廣期完結後8週內存入客戶之HKD賬戶內。
- 本行員工不可享受本部分之理財產品優惠。

General Terms & Conditions:

The below offers (the "Offers") are only applicable to clients ("Client") of Australia and New Zealand Banking Group Limited, Hong Kong Branch (the "Branch").

- The promotion period of the Offers ("Promotion Period") is from 1 September 2013 to 30 September 2013 (both dates inclusive). Unless any specific promotion period is stated in the Specific Terms & Conditions, in which case, such promotion period in the Specific Terms & Conditions shall prevail for that particular Offer.
- To be eligible for the Offers, Clients must, within the Promotion Period ("Eligible Clients"):
 - Open a new ANZ Signature Priority Banking account;
 - Register to receive the Offers with his/her Relationship Manager by signing a Fund Maintenance Form and returning it to the Bank; and
 - Fulfill the specific offer terms and conditions for each Offer as set out below.
- The Offers are NOT applicable to:
 - Any current ANZ Signature Priority Banking account holders (including joint account holder), as of the date Client opens a new ANZ Signature Priority Banking account; and
 - Any previous ANZ Signature Priority Banking account holders who have closed their account within 12 months from the date of opening a new ANZ Signature Priority Banking account.
- "New Funds" includes:
 - the funds received by the Bank through telegraphic transfer (T/T), CHATS, cash deposits or any other bank's cheque/cashier's order but do not include funds transferred from any other accounts maintained with the Bank (regardless of whether it is a Private Banking, Commercial Banking and Corporate and Institutional Banking account of the Bank in Hong Kong or elsewhere);
 - market value of investments holdings transferred from other banks to the Bank or market value of investment products subscribed with funds transferred from other banks to the Bank; and
 - the cash value of any insurance policies subscribed by client with funds transferred from other banks to the Bank.
- The Offers cannot be used in conjunction with any other promotion offers of the Bank.
- For any joint accounts, only the primary account holder will be eligible to the Offers.
- The Bank reserves the right to amend these terms and conditions and/or modify or discontinue any of the Offers from time to time without prior notice and reserves the right of final decision in the case of any disputes.
- Should a Client be in breach of these terms and conditions or any other of the Bank's general terms and conditions (whether in relation to a deposit account or otherwise), the Bank may at its sole discretion refuse to grant the Offers or deduct the equivalent value of any granted Offers from the Client's account with the Bank regardless of whether the Client has fulfilled the specific conditions of the Offers.
- In the case of any discrepancies between the English and Chinese versions, the English version shall prevail to the extent of such inconsistency.

Specific Offer Terms & Conditions:

A. New Funds Cash Rewards

- The New Funds Cash Rewards entitled by Eligible Client is calculated according to the Required New Fund Amount deposited by Eligible Client as set out in the table below:

| Required New Funds Amount | New Funds Cash Rewards |
|-----------------------------|------------------------|
| HKD1,000,000 – HKD7,999,999 | HKD1,000 |
| HKD8,000,000 or above | HKD6,000 |

- Eligible Client is required to maintain the Required New Funds Amount in the ANZ Signature Priority Banking account as per table below to enjoy the New Funds Cash Rewards:

| Last deposit date of New Funds (DD/MM/YYYY) | Designated Date to which New Funds have to be maintained ("Designated Date") (DD/MM/YYYY) |
|---|---|
| 01/09/2013 – 15/09/2013 | 15/01/2014 |
| 16/09/2013 – 30/09/2013 | 31/01/2014 |

- The New Fund Cash Rewards will be credited to the Eligible Client's deposit account within 10 weeks from the Designated Date upon successful fulfillment of Clause A1-2.

B. Wealth Management Products Rewards

- The promotion period of the Wealth Management Products Rewards ("Promotion Period") is from 12 August 2013 to 30 September 2013 (both dates inclusive).
- Wealth Management Products Rewards ("Wealth Management Products Rewards") consist of the following: a) Dual Currency Investment Offer ("DCI Offer"); b) Mutual Fund Offer ("MU Offer"); and c) Equity Linked Investment Offer ("ELI Offer").

3. DCI Offer

During the Promotion Period, clients will be entitled to a cash rebate of HKD200 for every HKD300,000 Eligible Amount if any one of the 2 following conditions is fulfilled:

- Condition 1: If a Client does not have any new DCI transaction with the Bank since 1 January 2013, the eligible amount for cash rebate will be the total DCI transaction amount (excluding rollover or those transactions with tenor less than 1 month) successfully concluded during the Promotion Period.
- Condition 2: If a Client achieves a net growth in DCI balance during the Promotion Period* (the "Net Growth Amount"), the eligible amount for cash rebate will be the total amount of all DCI transactions (which are made during the Promotion Period and have a tenor of at least 1 month), but its maximum amount should not exceed the Net Growth Amount.

* The Net Growth Amount is calculated by comparing the DCI balance as of 9 August 2013 with that as of 30 September 2013.

- The DCI Offer is in its nature a discount or reduction of fees or charges applicable to a DCI transaction. It will be credited to the clients' HKD account within 8 weeks after the end of Promotion Period.

5. MU Offer and ELI Offer

During the Promotion Period, clients will be entitled to a cash rebate calculated in accordance with the table below for an Eligible Mutual Fund Subscription Transaction and/or Eligible Equity Linked Investment Subscription Transaction with the Bank.

| Subscription Amount of Mutual Fund/ Equity Linked Investment | Cash Rebate Amount |
|--|--------------------|
| HKD500,000 - HKD1,499,999 | HKD350 |
| HKD1,500,000 - HKD2,999,999 | HKD850 |
| HKD3,000,000 – HKD4,999,999 | HKD1,800 |
| HKD5,000,000 or above | HKD4,800 |

- An "Eligible Mutual Fund Subscription Transaction" means any Mutual Fund subscription (except money fund) concluded by the client with the Bank within the Promotion Period with a minimum investment amount of HKD500,000.
- The subscription amount of Mutual Fund will be calculated on an accumulative basis during the whole Promotion Period, switching excluded.
- An "Eligible Equity Linked Investment Subscription Transaction" means any Equity Linked Investment subscription concluded by the client with the Bank within the Promotion Period with a minimum investment amount of HKD500,000.
- The subscription amount of Equity Linked Investment will be calculated on an accumulative basis during the whole Promotion Period.
- The MU Offer and/or ELI Offer will be provided in the form of a discount or reduction on fees/charges applicable to a Mutual Fund and/or Equity Linked Investment transaction and not as a cash payment. Commission fees will be charged at the time of the Mutual Fund transaction and/or Equity Linked Investment transaction and the cash rebate will be credited to the Customers' HKD account within 8 weeks following the Promotion Period.
- The Bank's staff cannot enjoy the Wealth Management Products Rewards set out here.