



華南商業銀行 香港分行
HUA NAN COMMERCIAL BANK, LTD.
(INCORPORATED IN TAIWAN, WITH LIMITED LIABILITY)
HONG KONG BRANCH

2019.07.26

華南商業銀行股份有限公司(下稱：本行)是香港的存款保障計劃的成員。

本行的港元及外幣存款(年期超過五年的定期存款除外)是符合香港的存款保障計劃保障資格的存款。

本行接受的合資格存款受存保計劃保障，最高保障額為每名存款人港幣 500,000 元。

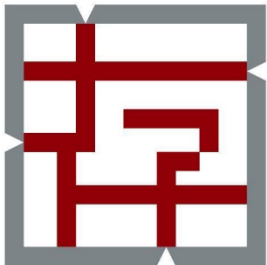
HUA NAN COMMERCIAL BANK LTD., HONG KONG BRANCH is a member of the Deposit Protection Scheme.

The Bank's Hong Kong dollar and foreign currency deposits (excluding time deposits with a term of more than five years) are eligible deposits for the Hong Kong Deposit Protection Scheme.

Eligible deposits taken by this Bank are protected by the Scheme up to a limit of HK\$500,000 per depositor.

在此申請的戶口內的存款是符合香港的存款保障計劃保障資格的存款。但年期超過 5 年的定期存款或貨幣循環存款服務中任何遠期外匯合約項目下的存款將不受該計劃保障。

Deposit(s) in the Account(s) applied for hereunder is (are) deposit(s) qualified for protection under the Deposit Protection Scheme in Hong Kong. However, a time deposit with a tenor exceeding 5 years or deposit subject to any foreign exchange forward contract under Currency Switching services NOT be protected under the Scheme.



存款保障計劃
DEPOSIT
PROTECTION
SCHEME

華南商業銀行股份有限公司是存款保障計劃的成員。本銀行接受的合資格存款受存保計劃保障，最高保障額為每名存款人HK\$500,000。

HUA NAN COMMERCIAL BANK, LTD., is a member of the Deposit Protection Scheme. Eligible deposits taken by this bank are protected by the Scheme up to a limit of HK\$500,000 per depositor.



有關閣下於華南商業銀行(股份)有限公司(華南銀行) 香港分行的存款保障

Deposit Protection Scheme for HUA NAN COMMERCIAL BANK, LTD.

香港存款保障委員會是根據《存款保障計劃條例》成立之獨立法定機構，負責管理存款保障計劃（「存保計劃」）的運作。存保計劃為存放於計劃成員銀行的存款提供具有法律效力的保障。

The Hong Kong Deposit Protection Board is a statutory body established under the Deposit Protection Scheme Ordinance to oversee the operations of the Deposit Protection Scheme. The objectives of the Scheme are to protect depositors and to help maintain the stability of Hong Kong's banking system.

合資格存款可享最高港幣五十萬的保障 Eligible deposits held with Scheme members are legally protected by the DPS , up to a limit of HKD500,000 per depositor

「存保計劃」於2006年9月25日實施，華南商業銀行(股份)有限公司 香港分行(本分行)亦係「存保計劃」成員之一。因此，凡於本分行承辦而被定義為「合資格存款」（包括港幣及外幣存款），均受存保計劃保障，最高保障額為每名存款人港幣五十萬元。

On September 25, 2006, the DPS was launched to offer protection for all eligible deposits taken by licensed banks (except for those financial institutions exempted from participating in the DPS), up to a limit of HKD500,000 per depositor

受存保計劃保障的存款種類 The following types of deposits are protected:

根據「存保計劃」的現行制度，金融產品(如債券、股票、窩輪「即「認股證」」、互惠基金、單位信託基金及保險單均不受存保計劃保障。)，以及某些存款(如存款期超過五年的定期存款、結構性存款、不記名票據及海外存款)均不受保障。

Deposits such as term deposits with a maturity longer than five years, structured deposits, bearer instruments, offshore deposits and non-deposit products such as bonds, stocks, warrants, mutual funds, unit trusts and insurance policies, fall outside the scope of DPS protection.

本分行現時獲存保計劃保障的存款 Protected by the DPS :

1. 儲蓄戶口、往來帳戶及年期不多於五年的定期存款
Deposits in savings,current accouts and Protected with a maturity not exceeding five years
2. 個人帳戶及聯名帳戶 Personal,joint account, for example:
3. 公司持有的存款帳戶 Deposits in companies.
4. 於本行用作抵押的存款(例如抵押予本行以獲得信貸的存款) Secured / pledged deposits

不獲存保計劃保障的存款 Not protected by the DPS:

1. 結構性存款(structured deposits)；例如股票掛鈎及外幣掛鈎存款 ex.deposits are foreign currency linked deposits and equity linked deposits.
2. 年期超過五年的定期存款 term deposits with a maturity exceeding 5 years
3. 以計畫成員的資產作為償還存款的保證的存款



deposits the repayment of which are secured on the assets of the Scheme member

4. 不記名票據 bearer instruments
5. 本行於海外的存款 off-shore deposits
6. 為外匯基金帳戶持有的存款 deposits held for the account of the Exchange Fund
7. 豁免人士[®]持有的存款 deposits held by an excluded person
8. 存款以外的金融產品(如債券、股票、窩輪「即“認股證”」、互惠基金、單位信託基金及保險單均不受存保計劃保障。)

financial products other than deposits. Such as as bonds, stocks, warrants, mutual funds, unit trusts and insurance policies are not protected by the DPS.

◎《存保條例》附表 1 中所定義之豁免人士的存款不受存款保障計劃的保障。該等豁免人士包括但不限於(如存款人為個人)本行或其關連公司的董事或高級行政人員，(如存款人為機構)銀行或本行的關連公司。

Deposits held by and for excluded persons as defined in Schedule 1 to the Ordinance, including in particular and not limited to (if the depositor is an individual) directors and the senior management of the Bank and of its related companies and (if the depositor is an institution) banks and related companies of the Bank, are not protected by the DPS.

如欲查詢存款保障計劃詳情，請致電本行 2828 4868。客戶亦可登入香港存款保障委員會網頁 www.dps.org.hk 或致電委員會查詢熱線 1831 831 索取更多資料。

For details of the Deposit Protection Scheme, please contact our Enquiry Hotline at 2828 4868. Additional information can be obtained from the Hong Kong Deposit Protection Board's Web site at www.dps.org.hk or by calling the Board's Enquiry Hotline at 1831 831.