

認住成員銀行標誌，有保障！

Look out for this membership sign for protection!

香港所有持牌銀行（除非獲豁免）均為存款保障計劃成員，並須於營業地點的當眼處展示以下標誌。

All licensed banks in Hong Kong (unless exempted) are members of the Deposit Protection Scheme. Scheme members must display the sign below prominently at their places of business.




存款保障計劃
DEPOSIT
PROTECTION
SCHEME


[計劃成員名稱]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。


[Name of the Scheme member] 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.

香港存款保障委員會
Hong Kong Deposit Protection Board

聯絡資料 Contact Information

 www.dps.org.hk

 1831 831

 dps_enquiry@dps.org.hk



Multi-language version available on website.

本單張所載僅為一般資料，並非對規管存保計劃的有關法例及規則的法律詮釋。
This leaflet contains general information only. It does not provide legal interpretation of the laws and regulations governing deposit protection in Hong Kong.

你的存款有保障
最高港幣五十萬元

Your deposits are protected to
a maximum of

HK\$500,000



銀行存摺 Passbook

存得安心！

Save with confidence!



香港存款保障委員會
HONG KONG DEPOSIT
PROTECTION BOARD



你的銀行存款，自動受保障！
Your bank deposits are automatically protected!

存款保障計劃為你的銀行存款提供法定保障，你毋須申請或支付任何費用。萬一有銀行倒閉，每名存款人於每家銀行可獲：

最高保障

港幣五十萬元

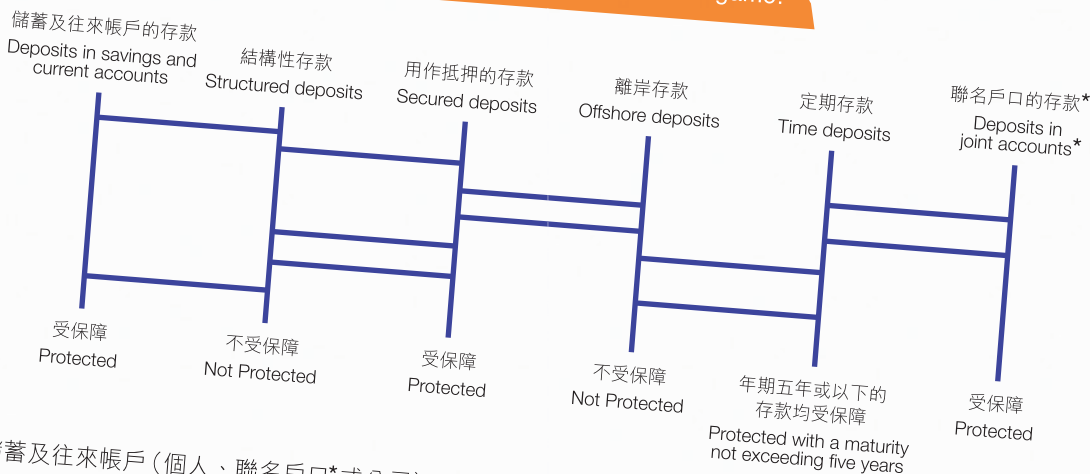
Deposit Protection Scheme offers statutory protection to your bank deposits. You do not need to apply or pay for the protection. In case a bank closes down, the protection is up to HK\$500,000 per depositor per bank.

無論港幣、人民幣或其他貨幣的銀行存款，同樣有保障！
Bank deposits denominated in Hong Kong dollars, renminbi or any other currencies are protected!



你的存款是否有保障？一畫就知道真相！

Which of your deposits are protected? Simply find out with the ladder game!



受保障：儲蓄及往來帳戶（個人、聯名戶口*或公司）的存款、年期五年或以下的定期存款，以及用作抵押的存款。

Protected: Deposits in savings and current accounts (personal, joint* or companies), time deposits with a maturity not exceeding five years and secured deposits.

*聯名戶口的持有人會被當作於有關存款中佔有相等份額。

*Holders of a joint account are deemed to have an equal share in the deposits concerned.

不受保障：年期超過五年的定期存款、結構性存款、離岸存款及非存款類產品（如債券、股票、窩輪、互惠基金、單位信託基金及保險產品）。

Not protected: Time deposits with a maturity longer than five years, structured deposits, offshore deposits and non-deposit products (such as bonds, stocks, warrants, mutual funds, unit trusts and insurance policies).