香港所有持牌銀行（除獲豁免）都是存款保障計劃成員，必須在營業地點及電子平台展示相關標誌。**大家要認住這兩個標誌!**

All licensed banks in Hong Kong (unless exempted) are members of the Deposit Protection Scheme. They must display relevant membership signs at their places of business and electronic platforms.

LOOK OUT FOR THESE TWO MEMBERSHIP SIGNS!

營業地點
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$800,000。

[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$800,000 per depositor.

電子銀行平台(包括網站和流動應用程式)*
Electronic Banking Platforms (including websites and mobile apps)*

存款保障計劃成員
DEPOSIT PROTECTION SCHEME MEMBER

* 由2025年1月1日開始
Starting from 1 January 2025

想知多啲升級版存保計劃？
Want to know more about the enhanced DPS?

www.dps.org.hk　1831831　@ dps_enquiry@dps.org.hk

小提示 REMINDER

自2025年1月1日起，銀行併購後至少6個月內，受影響存戶可獲額外存款保障，詳情請參閱存保會網站。
From 1 January 2025, affected customers of a bank merger receive at least 6 months of extra deposit protection. Please refer to the HKDPB website.

升級保障 More Confidence
存得更安心 With Greater Protection

每位存款人於每間銀行享有的**存款保障額已提高至80萬港元**
Your bank **deposits** are now protected up to **HK$800,000** per depositor per bank

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

2024年10月1日版　Edited 1 October 2024

你的銀行存款自動受法例保障，毋須申請。

No application is required as your bank deposits are automatically protected by law.

存放於存款保障計劃成員銀行的各類常見存款均受保障!

Most of the commonly placed deposits with member banks of the Deposit Protection Scheme are protected!

- 儲蓄戶口存款
  deposits in savings accounts
- 支票戶口存款
  deposits in current accounts
- 定期存款(年期五年或以下)
  time deposits (with a maturity not exceeding five years)
- 港元、人民幣或其他貨幣的存款
  deposits denominated in Hong Kong dollars, renminbi or other currencies
- 個人、聯名 # 及公司戶口的存款
  deposits in personal, joint# and company accounts
- 用作抵押的存款
  secured deposits

留意以下產品是不受存款保障計劃保障!

Beware that the following products are not protected by the Deposit Protection Scheme!

- 離岸存款
  offshore deposits
- 結構性存款
  structured deposits
- 不記名存款證
  bearer certificates of deposit
- 定期存款(年期超過五年)
  time deposits (with a maturity longer than five years)
- 非存款類產品(如債券、股票、窩輪、互惠基金、單位信託基金、保險產品和虛擬資產)
  non-deposit products (such as bonds, stocks, warrants, mutual funds, unit trusts, insurance policies and virtual assets)
- 儲值支付工具
  stored value facilities

聯名戶口持有人會被視為於有關存款中佔有相等的份額。
Holders of a joint account are deemed to have an equal share in the affected deposits.