

Hong Kong Deposit Protection Board
Video for the 20th Anniversary of the Deposit Protection Scheme

Voice-over: The Deposit Protection Scheme (the Scheme) has played a vital role
as the “Guardian of Deposits” for the past 20 years

The Hong Kong Deposit Protection Board (the Board), as an independent
statutory body

manages the operation of the Scheme

providing depositors with reliable protection

Over the past 20 years, society has undergone continuous changes

To ensure that the Scheme keeps pace with the times

the Board has continuously enhanced the deposit protection regime

Let’s review

the 20-year journey of the Scheme with Hong Kong

SUPER: Launch of the Deposit Protection Scheme

Voice-over: In 2006, the Scheme was introduced under the Deposit Protection Scheme
Ordinance

At that time, the protection limit was HK\$100,000 per depositor per bank

SUPER: Increase of Deposit Protection Limit

Voice-over: In 2011, the protection limit was increased to HK\$500,000

In 2024, after a comprehensive review and public consultation

the Board further enhanced the Scheme

by raising the protection limit to HK\$800,000

providing full protection to more than 90% of bank depositors

The enhancement has effectively reinforced

public confidence in Hong Kong’s banking system

SUPER: Enhancement of Payout Process Flow

Voice-over: Let’s review the development of the payout regime

In addition to optimising the level of protection
the Board has consistently enhanced the payout regime of the Scheme

In 2016, the Board enhanced its payout process flow
significantly reducing the target payout timeframe from 42 days
to 7 days

Following the fintech development in Hong Kong
the Board introduced electronic payment channels in 2021
to enable faster payout

Furthermore, the Board conducts regular payout rehearsals and drills
to ensure readiness and operational efficiency
for any potential payout situation

SUPER: “Hongkongers’ Sense of Security in Savings” Survey

Voice-over: In 2018
the Board conducted
“Hongkongers’ Sense of Security in Savings” survey for the first time
to gain deeper insights into the public’s saving and financial management
habits

The data over the years shows that
the public has attached increasing importance to savings
reinforcing the Scheme’s role as the “Guardian of Deposits”

Over the years
the Board has proactively promoted the Scheme and
carried out a variety of community education initiatives
to enhance public awareness

The promotional initiatives have become increasingly diverse

spanning multi-media advertising

social media promotion

wagon campaigns

large-scale public events

DPS Talks

DPS Board Game Workshops, etc.

These efforts aim to bring the messages of deposit protection

to every corner of the community and

further embed the familiar slogan

“With Deposit Protection, Everyone Can Save With Confidence.”

In the Board’s annual public opinion survey

public awareness of the Scheme has consistently remained at a high level

According to the most recent survey

public confidence in the Scheme has reached a record high

Over the past 20 years

the Board has continuously enhanced the deposit protection regime

to provide depositors with reliable and effective protection

This milestone

is not only a testament to its commitment to safeguarding deposits

but also the beginning of a new chapter

Looking ahead

the Scheme will continue to safeguard everyone’s bank deposits

reinforcing depositors’ confidence in Hong Kong’s banking system and

move forward steadily

with the community

20 Years of Deposit Protection Committed to a Secure Future

SUPER: 