

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)\***

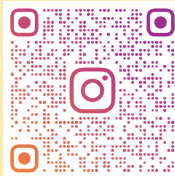


存款保障計劃成員  
DEPOSIT PROTECTION  
SCHEME MEMBER

\* 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](http://www.dps.org.hk)    📞 1831831    @ [dps\\_enquiry@dps.org.hk](mailto: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

**HK\$800,000**



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

# 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<sup>#</sup>及公司戶口的存款  
deposits in personal, joint<sup>#</sup> 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



<sup>#</sup> 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.