

### 三步解除「智安存」 Three Steps to Release “Money Safe” Protection



阿安即將結婚並需動用存款，於是：

- 1) 他親臨分行
- 2) 銀行職員與他面對面進行核實程序，幫他想清楚有沒有受騙<sup>[註1]</sup>
- 3) 銀行完成核實後，他便可以提取原本受保護的存款<sup>[註2]</sup>

Will is getting married and needs to use his savings, so:

- 1) he visits the branch
- 2) bank staff conducts face-to-face verification with him to assist him to identify potential scam risks<sup>[Note 1]</sup>
- 3) he can withdraw the protected deposit once the bank has completed the verification<sup>[Note 2]</sup>



備註：  
Notes:

[註1] 如客戶在特殊情況下未能到銀行而又急需動用資金，客戶可聯絡銀行安排其他核實方式。

[註2] 個別銀行所需處理時間或有不同，請向你的銀行查詢。

[Note 1] If a customer is unable to visit the bank in person due to special circumstances but needs to withdraw the protected deposits urgently, the customer may contact the bank to arrange alternative verification methods.

[Note 2] Processing time may vary across banks. Please check with your own bank.

不同銀行提供「智安存」的細節或有不同  
請即向你的銀行查詢

The implementation details of “Money Safe” may vary across banks  
For more information, please contact your bank

「智安存」  
簡介



Intro. to  
“Money Safe”

即使使用了「智安存」，仍要時刻保持警覺，  
保護自己，免墮騙局。

You must stay vigilant at all times to protect yourself from  
scams even you have used “Money Safe”.

# 防騙新法寶 智安存

NEW ANTI-SCAM TOOL  
MONEY SAFE



HONG KONG MONETARY AUTHORITY  
香港金融管理局



「智安存」是香港金融管理局與銀行推出給個人客戶的防騙法寶，守護你的存款。使用「智安存」猶如在銀行帳戶內設置保險箱，讓你為存款加多一重保護。

### 「智安存」特點

- 適用於港元和主要非本地貨幣的往來、儲蓄和定期存款戶口
- 不影響所享有的利息和優惠
- 受保護的存款將不能夠被轉出或提取
- 完成面對面核實程序後即可取用存款

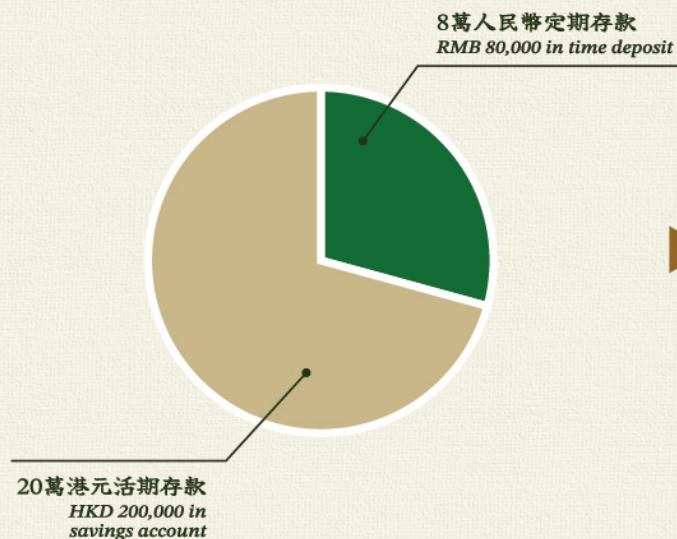


### 應用例子

阿安留意到銀行推出的「智安存」能夠讓自己保護存款，他便向銀行職員了解詳情。考慮到要預留資金應付日常及突發所需，他決定這樣分配：

### 阿安的銀行存款

#### Will's Bank Deposits



“Money Safe” is an anti-scam tool introduced by the Hong Kong Monetary Authority and banks for individual customers to safeguard their deposits. Using “Money Safe” is like setting up a safe within your bank account to add an extra layer of protection to your deposits.

### Key Features of “Money Safe”

- Applicable to current, savings and time deposit accounts of Hong Kong Dollar and major non-local currencies
- Does not affect the interest earned or other benefits
- Protected deposits cannot be transferred or withdrawn
- Protected deposits can be released after completing a face-to-face verification process

### Application Example

Will has noticed “Money Safe” introduced by banks, which can help customers protect their deposits from scams. He therefore asks his bank for details. Considering the need to maintain liquidity to meet daily and unexpected needs, he decides to allocate as follows :

### 阿安以「智安存」保護存款

#### Will Protects Deposits with “Money Safe”

