

存款保障計劃通知

根據《存款保障計劃條例》（第 581 章）（「《存款保障計劃條例》」）設立的存款保障計劃（「計劃」）於 2006 年 9 月 25 日推出。

計劃由香港存款保障委員會設立及維持，旨在向存款人提供存款保障。在若干情況下，計劃將會就計劃成員銀行所維持的存款向存款人支付補償金。

興業銀行股份有限公司（「本行」）（於中國註冊成立的股份有限公司）為計劃成員之一。閣下存於本行的合資格存款受計劃保障，最高保障額為每位存款人 800,000 港元。本行接受的下列存款，是符合計劃保障資格的存款：

- 往來帳戶存款；
- 儲蓄帳戶存款；
- 定期存款（包括用作抵押的存款）。

根據《存款保障計劃條例》，下列金融產品不受計劃保障：

- 存款以外的金融產品（如債券、股票、認股權證、互惠基金、單位信託等）。
- 年期超過五（5）年的定期存款。
- 結構性存款（如貨幣掛鈎存款、股票掛鈎存款等）。
- 不記名票據（如不記名存款證）。
- 香港以外的分行或辦事處的存款。

上述並非詳盡列表，且可能會不時改變（特別是在引入新產品時）。

如閣下對計劃存有任何疑問，請聯絡閣下的客戶經理。閣下亦可瀏覽香港存款保障委員會的網站 www.dps.org.hk 或致電其查詢熱線 1831 831，以獲取更多資料。閣下可向客戶經理要求索取存款保障計劃資料單張的副本。

（若本《存款保障計劃通知》的中英文版本有任何不一致的地方，概以英文版本為準。）

Deposit Protection Scheme Notice

The Deposit Protection Scheme ("the Scheme"), established under the Deposit Protection Scheme Ordinance (Cap. 581) (the "Deposit Protection Scheme Ordinance"), was launched on 25 September 2006.

The Scheme, established and maintained by the Hong Kong Deposit Protection Board, aims to provide deposit protection to depositors. Compensation will be paid to depositors under certain circumstances in respect of deposits maintained with banks that are members of the Scheme.

Industrial Bank Co., Ltd. (the "Bank") (a joint stock company incorporated in the P.R.C. with limited liability) is a member of the Scheme. Eligible deposits that you place with the Bank are protected by the Scheme up to a maximum limit of HK\$800,000 per depositor. The following types of deposits maintained with the Bank and deposits qualified for protection by the Scheme:

- deposits placed under the Current Account;
- deposits placed under the Savings Account;
- time deposits (including secured deposit).

According to the Deposit Protection Scheme Ordinance, the following financial products are excluded from the protection of the Scheme:

- Financial products other than deposits (such as bonds, stocks, warrants, mutual funds, unit trusts, etc.).
- Time deposits with a maturity longer than five (5) years.
- Structured deposits (such as currency-linked deposits, equity linked deposits, etc.).
- Bearer instruments (such as bearer certificates of deposit).
- Deposits booked to a branch or office outside Hong Kong.

The above list is not exhaustive and is subject to change from time to time (especially when new financial products are introduced).

If you have any queries in relation to the Scheme, please contact your relationship manager. You may also visit the website of the Hong Kong Deposit Protection Board at www.dps.org.hk or call its enquiry hotline at 1831 831 for more information. A copy of the Deposit Protection Scheme leaflet may be obtained from your relationship manager on request.

(In case of inconsistency between the English and Chinese versions of this Deposit Protection Scheme Notice, the English version shall prevail.)