

The Hong Kong Deposit Protection Board ("the Board") is a statutory body established under the Deposit Protection Scheme Ordinance to oversee operation of the Deposit Protection Scheme ("the Scheme"). The purposes of the Scheme are to protect depositors and help to maintain stability of the banking system in Hong Kong.

How does the Scheme work?

Should a member bank fail, the Scheme would compensate affected depositors the amount of their deposits up to a maximum of HK\$100,000.

Who are members of the Scheme?

Unless exempted by the Board, all licensed banks in Hong Kong are members of the Scheme. Scheme members must display the below sign prominently at their relevant places of business. Exempted banks must inform their depositors that deposits taken by them are not protected by the Scheme. Restricted licence banks and deposit-taking companies are not members of the Scheme.



What does the Scheme cover?

Deposits in any currency held in Scheme members.

What are NOT covered by the Scheme?

Financial products not covered include:

- Financial products other than deposits (such as bonds, stocks, warrants, mutual funds, unit trusts and insurance policies)
- Time deposits with a maturity longer than 5 years
- Structured deposits (such as foreign currency linked and equity linked deposits)
- Secured deposits
- Bearer instruments (such as bearer certificates of deposit)
- Offshore deposits

You can find out from your bank whether your deposits are covered. A full list of deposits not covered by the Scheme can also be found on the Board's website.

How is the compensation amount calculated?

The compensation amount is the sum of eligible deposits less any money you owe the bank, and up to a maximum of HK\$100,000. Both the principal amount of the deposits and interests earned as well as liabilities are included in the calculation, and money owed to the bank includes loans (such as credit card balances and mortgage loans) and unpaid fees and charges.

For joint deposits, holders of the account are normally deemed to have an equal share in the deposit.

Examples (All amounts include principal and interest)

Example 1: Single depositor accounts

Depositor	Details	Amount (HK\$)
<u>Eligible deposits</u> Mr Chan Mr Chan	Savings Account	50,000
	Current Account	100,000
<u>Liabilities to the bank</u> Mr Chan	Overdraft	40,000
<u>Mr Chan</u> Net eligible deposits Compensation amount	(50,000+100,000) - 40,000	110,000 100,000

Example 2: Joint accounts

Depositor	Details	Amount (HK\$)
<u>Eligible deposits</u> Mr Lee and Mrs Lee (a joint account) Mrs Lee (a single depositor account)	Time Deposit	160,000
	Savings Account	50,000
<u>Liabilities to the bank</u> Nil	-	-
<u>Mr Lee</u> Net eligible deposits Compensation amount	160,000/2	80,000 80,000
<u>Mrs Lee</u> Net eligible deposits Compensation amount	(160,000/2) + 50,000	130,000 100,000

When will compensation be paid?

Compensation will be paid when:

- The Court issues a winding-up order to a Scheme member; or
- The Monetary Authority, after consultation with the Financial Secretary, instructs the Board to pay compensation to the depositors of a Scheme member.

The Board will notify affected depositors when compensation becomes payable.

If your bank fails, what should you do?

Depositors do not need to file claim with the Board. The Board will examine the records of the Scheme member to identify eligible depositors and calculate the compensation amounts.

Eligible depositors will be compensated as soon as possible and the Board may decide to make interim payments, if it is deemed necessary.

How is the Scheme funded?

The Scheme is funded by contributions paid by Scheme members. The Board has secured a standby credit facility from the Exchange Fund for paying compensation to depositors.

香港存款保障計劃

Hong Kong Deposit Protection Scheme

畀你十萬個信心

Save with confidence



香港存款保障委員會（“存保會”）是根據《存款保障計劃條例》成立的法定機構，負責存款保障計劃（“存保計劃”）的運作。設立存保計劃，是為了保障銀行存戶的利益，以及協助維持香港銀行體系的穩定。

存保計劃如何運作？

假如有成員銀行倒閉，存保會將向受影響的存款人發放最多十萬港元的補償。

哪些銀行是存保計劃的成員？

除已獲存保會豁免的銀行外，香港所有持牌銀行均屬存保計劃成員。存保計劃成員必須於相關營業地點當眼處展示以下標誌。獲豁免銀行必須知會存款人其存款不受存保計劃保障。有限牌照銀行及接受存款公司不是存保計劃成員。



哪些存款受存保計劃的保障？

存放於存保計劃成員任何貨幣的存款。

哪些金融產品不受存保計劃的保障？

不受保障的金融產品包括：

- 存款以外的金融產品（如債券、股票、窩輪、互惠基金、單位信託基金及保險單）
- 年期超過五年的定期存款
- 結構性存款（如股票掛鉤及外幣掛鉤存款）
- 用作抵押的存款
- 不記名票據（如不記名存款證）
- 海外存款

你可向銀行查詢你的存款是否受到保障。你亦可到存保會網站查閱不受存保計劃保障存款的類別。

如何計算補償金額？

補償金額的計算方法為將存款人合資格存款金額的總和，減去存款人欠銀行的債務總金額。補償金額以十萬港元為限。計算補償金額時將包括存款和債務的本金和利息。存款人欠銀行的債務包括貸款（如信用卡結欠和按揭貸款）和尚未償還的費用。就聯名帳戶而言，帳戶持有人一般被當作在有關存款中佔有相等份額。



例子（所有金額包括本金及利息）

例子一：單一存款人帳戶

存款人	存款/債務詳情	金額（港元）
<u>合資格存款</u> 陳先生 陳先生	儲蓄帳戶 往來帳戶	50,000 100,000
<u>欠銀行的債務</u> 陳先生	透支	40,000
<u>陳先生</u> 合資格存款淨額 獲得的補償金額	(50,000+100,000) - 40,000	110,000 100,000

例子二：聯名帳戶

存款人	存款/債務詳情	金額（港元）
<u>合資格存款</u> 李先生及李太太（聯名帳戶） 李太太（單一存款人帳戶）	定期存款 儲蓄帳戶	160,000 50,000
<u>欠銀行的債務</u> 無	—	—
<u>李先生</u> 合資格存款淨額 獲得的補償金額	160,000/2	80,000 80,000
<u>李太太</u> 合資格存款淨額 獲得的補償金額	(160,000/2) + 50,000	130,000 100,000



存保會何時發放補償？

存保會將於以下情況向存保計劃成員的存款人發放補償：

- 法庭就存保計劃成員頒佈清盤令；或
- 金融管理局於諮詢財政司司長後，指示存保會向存保計劃成員的存款人發放補償。

當存保會須發放補償時，存保會會通知受影響的存款人。

在發生銀行倒閉事故時，你應如何處理？

受影響的存款人毋須向存保會提出索償。存保會將查核倒閉存保計劃成員的紀錄，以識別合資格人士及計算其應獲得的補償金額。存保會將盡快向合資格存款人發放補償，並在有需要時向合資格人士發放中期補償。

存保計劃的資金來自哪裡？

存保計劃的資金來自存保計劃成員的供款。為確保有足夠資金發放補償，存保會已從外匯基金取得備用信貸。

本文件所載僅為一般資料，並非對規管存保計劃的有關法例及規則的法律詮釋。

其他資料

如欲索取更多有關存保計劃的資料，請

- 瀏覽本會網頁：www.dps.org.hk

- 致電本會熱線：1831 831
星期一至五 上午九時至下午六時

- 電郵查詢：dps_enquiry@dps.org.hk

- 致函本會查詢：香港存款保障委員會
香港中環金融街8號
國際金融中心2期78樓



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This document contains general information only. It does not provide legal interpretation of the laws and regulations governing the operation of the Deposit Protection Scheme.

Further information

To find out more about the Scheme, please

- visit our website at: www.dps.org.hk
- call our enquiry hotline at: 1831 831
Monday to Friday 9:00a.m.-6:00p.m.
- email us at: dps_enquiry@dps.org.hk

- write to us at: Hong Kong Deposit Protection Board
78/F., Two International Finance Centre,
8 Finance Street, Central, Hong Kong

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