

Deposits qualified for protection by the Deposit Protection Scheme in Hong Kong

Bank SinoPac is a member of the Deposit Protection Scheme (“the Scheme”) in Hong Kong. Eligible deposits taken by Bank SinoPac are protected by the Scheme. The protection limit of the Scheme is increased from HK\$500,000 per depositor to HK\$800,000 per depositor on and from 1 October 2024. The following types of deposit maintained with Bank SinoPac Hong Kong Branch or Kowloon Branch are deposits qualified for protection by the Scheme in Hong Kong:

- Savings Deposit
- Current Deposit
- Fixed Deposit (with a term not more than 5 years)
- Secured / pledged deposits

The above qualified deposits include deposit denominated in any currency you placed at our Bank.

Please note that the types of deposits not protected by the Scheme include, but not limited to:

- Structured deposits(e.g. foreign currency linked deposits and equity link deposits)
- Bearer instruments
- Term deposits with a maturity exceeding 5 years
- Deposits the repayment of which are secured on the assets of the Scheme member
- Off-shore deposits(e.g. deposits with overseas / mainland China offices of a Scheme member)
- Deposits held for the account of the Exchange Fund
- Deposits held or owned by an Excluded Person^{Note}

If you have any enquiries regarding the above, please contact our Customer Service Hotline at (852) 2907-6968. For further information in relation to the Scheme in Hong Kong, you may visit Hong Kong Deposit Protection Board’s website at www.dps.org.hk or call the Board’s Enquiry Hotline at 1831 831.

Note: According to the Hong Kong Deposit Protection Scheme Ordinance, several types of persons (the Excluded Persons) are not protected by the Scheme:

- A related company of the Scheme member
- A multilateral development bank as defined in section 2(1) of the Banking Ordinance
- An authorized institution, i.e. licensed banks, restricted license banks and deposit-taking companies
- A foreign bank which is not an authorized institution in Hong Kong
- The senior management, controllers and directors of the Scheme member and its related companies