

客戶重要通知

Important Notice to Customers



百分百存款擔保屆滿後推行之優化存款保障計劃 內受保障存款產品之披露

存款保障計劃乃根據香港《存款保障計劃條例》(香港法例第 581 章)(「存保條例」)而設立,目的是為存款人提供存款保障及協助維持香港銀行體系的穩定性。

存款保障計劃於二零零六年九月二十五日起實施,為存放於持牌銀行(獲豁免參與存款保障計劃之金融機構除外)的合資格存款提供每位存款人高達 100,000 港元的保障。

為鞏固存款人對香港銀行體系的信心,財政司司長於二零零八年十月十四日宣佈,運用外匯基金就存放於香港所有認可機構(包括中國建設銀行(亞洲)股份有限公司(「本行」))的合資格存款提供擔保(「百分百存款擔保」)。百分百存款擔保的有效期直至二零一零年年底。

隨著《二零一零年存款保障計劃(修訂)條例》於二零一零年六月制定,並將於二零一一年一月一日起生效。屆時存款保障計劃的保障額上限將由現時的每位存款人 100,000 港元提高至 500,000 港元。

作為存款保障計劃成員銀行,本行現根據香港存款保障委員會所發出之指引就《存款保障計劃(計劃成員及受存保計劃保障的金融產品的申述)規則》(香港法例第 581A 章),通知客戶本行之下列存款產品為受保障存款,受到存款保障計劃的保障:

- 港元雙息存款
- 月息定期存款
- 優閒定存
- 「零存進富」儲蓄計劃
- 可贖回存款
- 「息得自在」活期存款戶口
- 一般定期存款
- 優悅存款
- 「HIBOR+定期存款」
- 「步步高息」定期存款
- 儲蓄及支票戶口

儘管上文所述,於《存保條例》附表 1 中所定義之豁免人士的存款不受存款保障計劃的保障。該等豁免人士包括但不限於(如存款人為個人)本行或其關連公司的董事或高級行政人員,(如存款人為機構)銀行或本行的關連公司。

如欲查詢存款保障計劃詳情,請致電本行「查詢熱線」277 95533。

客戶亦可登入香港存款保障委員會網頁 www.dps.org.hk 或致電委員會查詢熱線 1831 831 索取更多資料。

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Disclosure of Deposit Products Protected by the Enhanced Deposit Protection Scheme upon Expiry of the Full Deposit Guarantee

Established under the Deposit Protection Scheme Ordinance (Cap. 581 of the Laws of Hong Kong) (the "Ordinance"), the Deposit Protection Scheme (the "DPS") serves the purposes of protecting depositors and helping to maintain stability of the banking system in Hong Kong.

On September 25, 2006, the DPS was launched to offer protection for all eligible deposits taken by licensed banks (except for those financial institutions exempted from participating in the DPS), up to a limit of HKD100,000 per depositor.

To further strengthen public confidence in Hong Kong's banking system, the Financial Secretary announced on October 14, 2008 the use of the Exchange Fund to provide guarantee (the "Full Deposit Guarantee") for the repayment of eligible deposits held with all authorized institutions (collectively the "AIs") in Hong Kong, including China Construction Bank (Asia) Corporation Limited (the "Bank"). As you may aware, the Full Deposit Guarantee will expire at the end of 2010.

Following the enactment of the Deposit Protection Scheme (Amendment) Ordinance 2010 in June 2010, the protection limit of the DPS will be increased from HKD100,000 per depositor to HKD500,000 per depositor with effect from January 1, 2011.

As a DPS member bank, the Bank, pursuant to the guideline regarding the Deposit Protection Scheme (Representation on Scheme Membership and Protection of Financial Products under Scheme) Rules (Cap. 581A) issued by the Hong Kong Deposit Protection Board, hereby inform our customers that the following deposit products maintained with the Bank are deposits qualified for protection by the DPS:

- HKD Smart Savings Account
- Monthly Interest Time Deposit
- Prime-Linked Time Deposit
- Fixed Rate Target Savings
- Callable Deposit
- Interest Plus Savings Account
- General Time Deposit
- Prime-Linked Savings Deposit
- HIBOR Plus Time Deposit
- Step Up Time Deposit
- Savings and Checking Account

Notwithstanding the aforesaid, deposits held by and for excluded persons as defined in Schedule 1 to the Ordinance, including in particular and not limited to (if the depositor is an individual) directors and the senior management of the Bank and of its related companies and (if the depositor is an institution) banks and related companies of the Bank, are not protected by the DPS.

For details of the Deposit Protection Scheme, please contact our Enquiry Hotline at 277 95533.

Additional information can be obtained from the Hong Kong Deposit Protection Board's Web site at www.dps.org.hk or by calling the Board's Enquiry Hotline at 1831 831.