

## 常見問題:

### 1. 是次的主要服務改動是甚麼?

現有客戶之優易綜合理財戶口(不論該戶口屬個人或聯名戶口)的「停止收取紙張月結單」設定將會**延伸至客戶現有及將來於銀行以個人名義開立之銀行賬戶**。

### 2. 是次改動所指的銀行賬戶包括甚麼戶口?

現階段銀行賬戶包括下列之戶口:

- 私人銀行戶口
- 綜合理財戶口：i-Account 綜合理財戶口、優易綜合理財戶口、Doraemon 綜合理財戶口、Hello Kitty i-Account 綜合理財戶口、VIP i-Account 綜合理財戶口及 Hello Kitty VIP i-Account 綜合理財戶口
- 證券戶口及投資戶口(如適用)
- 港元及外幣月結單儲蓄戶口(不包括存摺戶口)
- 港元及外幣支票戶口
- 「按揭 1+1」戶口
- 備用「快應錢」戶口
- 「至靈活」備用透支戶口

### 3. 是次改動有甚麼好處?

現時(即生效日前)、「停止收取紙張月結單」設定以單一戶口形式適用於優易綜合理財戶口，若客戶持有多於一個優易綜合理財戶口，須逐一設定。於生效日後，「**停止收取紙張月結單**」設定將作個人化，除了適用於優易綜合理財戶口外，更延伸至客戶**現有及將來於銀行開立之個人銀行賬戶**。客戶只需啟動其個人「停止收取紙張月結單」設定，上述戶口將一併生效，毋須逐一處理。

### 4. 若停止收取紙張月結單，有甚麼要求?

由於本行會透過電郵提示客戶最新之月結單已經備妥並可登入網上理財查閱，故客戶必須：

- i. 選擇停止收取紙張月結單
- ii. 向本行提供有效之電郵地址
- iii. 登記成為本行網上理財服務客戶

若為聯名戶口，**所有戶口持有人**均須符合以上所有條件，「停止收取紙張月結單」指示方為有效，銀行才會停止郵寄相關的月結單並以網上月結單代替。

### 5. 如我現持有一個個人名義之優易綜合理財戶口並已選擇了停止收取該戶口之紙張月結單，那麼於生效日後，我會否收到該戶口之紙張月結單? 而我的個人「停止收取紙張月結單」設定會有甚麼改變?

不會收到。由於客戶於生效日前已選擇了停止收取紙張月結單，銀行於生效日後將不會郵寄該戶口之紙張月結單給予客戶。

此外，於生效日後，銀行亦會根據客戶上述之個人「停止收取紙張月結單」的指示而自動停止郵寄客戶所有**現有及將來於銀行開立之個人銀行賬戶**之紙張月結單(如有)。

**6. 如我現只持有一個聯名優易綜合理財戶口並已選擇了停止收取該聯名戶口之紙張月結單，那麼於生效日後，我會否收到該聯名戶口之紙張月結單？而我的個人「停止收取紙張月結單」設定會有甚麼改變？**

如聯名戶口需停止收取紙張月結單，客戶之聯名戶口的所有戶口持有人須同時符合第 4 題所述之所有條件，方為有效，銀行才會停止郵寄相關的月結單並以網上月結單代替。倘若任何一名聯名戶口的戶口持有人未能符合第 4 題所述之所有條件，銀行仍然會郵寄該聯名戶口之紙張月結單給該等客戶。

而客戶於生效日後的個人「停止收取紙張月結單」設定將會有以下安排：

- 如客戶是聯名戶口的**基本戶口持有人**：

由於客戶於生效日前持有之聯名優易綜合理財戶口已選擇了停止收取紙張月結單，故此，於生效日後，客戶的個人「停止收取紙張月結單」設定將自動生效，客戶**現有及將來**於銀行開立之**個人銀行賬戶**將**不會收到紙張月結單**。

- 如客戶是聯名戶口的**其他戶口持有人**(即非基本戶口持有人)：

由於客戶於生效日前持有之聯名優易綜合理財戶口已選擇了停止收取紙張月結單，故此，於生效日後，客戶的個人「停止收取紙張月結單」設定將自動生效，客戶**現有及將來**於銀行開立之**個人銀行賬戶**將**不會收到紙張月結單**。

**7. 我現持有之個人優易綜合理財戶口已選擇停止收取紙張月結單，但我另有以聯名開立的優易綜合理財戶口，而該戶口卻未有選擇停止收取紙張月結單，那麼於生效日後，我會否收到該等戶口之紙張月結單？而我的個人「停止收取紙張月結單」設定會有甚麼改變？**

由於客戶所持有的個人優易綜合理財戶口於生效日前已選擇停止收取紙張月結單，故於生效日後，客戶的個人「停止收取紙張月結單」設定將自動生效，客戶**現有及將來**於銀行開立之**個人銀行賬戶**將**不會收到紙張月結單**，包括上述所提及的個人優易綜合理財戶口之紙張月結單。

而聯名戶口之紙張月結單的郵寄安排則視乎該聯名戶口的所有戶口持有人是否符合所有條件，詳情請見第 4 題。

**8. 如我現持的優易綜合理財戶口未有選擇停止收取紙張月結單，那麼於生效日後，我會否收到該戶口之紙張月結單？而我的個人「停止收取紙張月結單」設定會有甚麼改變？**

仍會收到。由於客戶所持的優易綜合理財戶口於生效日前未有選擇停止紙張月結單，故此，客戶**現有及將來**於銀行開立之**個人銀行賬戶**於生效日後將會**繼續收到由銀行發出之紙張月結單**，直至銀行收到客戶停止收取紙張月結單的指示或另行通知。

**9. 如我現於銀行同時持有多於一個的銀行賬戶，於生效日後，我可否只選擇部份戶口停止收取紙張月結單？**

不可以。於生效日後，每位客戶只有一個「停止收取紙張月結單」設定。如客戶於生效日前已選擇停止收取其優易綜合理財戶口之紙張月結單，此設定及指示將適用於生效日後客戶於銀行持有的**所有個人銀行賬戶**。

**10. 我可以透過甚麼途徑更改優易綜合理財戶口「停止收取紙張月結單」的設定？**

於生效日前，客戶可親臨任何一間大新銀行分行辦理更改「停止收取紙張月結單」設定的手續或於生效日後登入大新銀行之網上理財服務/手機流動理財服務更改設定。

## Frequently Asked Questions:

### 1. What are the key service enhancements brought by this arrangement?

The default setting of the “opt out for paper statement” for your existing YOU i-Account(s) (sole-named or joint-named) will be **extended to your existing and future sole-named banking accounts**.

### 2. Which banking accounts will be affected by this arrangement?

Currently, this arrangement is applicable to the following banking accounts:

- **Private Banking Account**
- **Integrated Accounts:** i-Account, YOU i-Account, Doraemon i-Account, Hello Kitty i-Account, VIP i-Account and Hello Kitty VIP i-Account
- **Securities Account and Investment Account** (if applicable)
- **HKD and Foreign Currency Savings Account** (not including Passbook Savings Account)
- **HKD and Foreign Currency Current Account**
- **Mortgage 1+1 Account**
- **FlexiMoney Overdraft Facility Account**
- **Easi-Cash Overdraft Facility Account**

### 3. What are the advantages of this arrangement?

Currently (Before the Effective Date), the “opt out for paper statement” default setting is applicable to YOU i-Account on a per-account basis. Customers who have more than one YOU i-Account are required to set up each YOU i-Account individually. However, starting from the Effective Date, **the “opt out for paper statement” default setting will become a personalised feature**, and hence will be extended from the YOU i-Account to all your existing and future sole-named banking accounts. The activation of the “opt out for paper statement” setting will be valid for all the accounts mentioned above, to spare you the hassles of setting it up individually.

### 4. What are the requirements for activating the “opt out for paper statement” default setting?

The Bank will notify you by email when the latest statement is issued and available to view at e-Banking, and you are required to:

- Opt out for paper statement
- Provide the Bank with a valid email address
- Register for our e-Banking Service

For joint accounts, the default setting of “Opt out for paper statement” to YOU i-Account will be successfully activated only after all the above requirements have been fulfilled by **all the account holders** of the same joint account. The Bank will then stop mailing paper statements for such accounts and will issue e-Statements instead.

### 5. If I hold a sole-named YOU i-Account with the “Opt out for paper statement” default setting activated, will I receive paper statements for such sole-named banking account after the Effective Date? Will there be any changes related to my “Opt out for paper statement” setting?

You will not receive any paper statement. As you have already activated the “Opt out for paper statement” default setting for the YOU i-Account before the Effective Date, the Bank will not mail any paper statement to you after the Effective Date.

Besides, after the Effective Date, the Bank will also automatically suppress mailing of paper statements (if applicable) for all your existing and future sole-named banking accounts according to your “Opt out for paper statement” default setting.

**6. If I hold a joint-named YOU i-Account with the “Opt out for paper statement” default setting activated, will I receive paper statements for such joint-named banking account after the Effective Date? Will there be any changes related to my “Opt out for paper statement” setting?**

For joint accounts, the default setting of “Opt out for paper statement” to YOU i-Account will be successfully activated only after all the requirements mentioned in Point No. 4 above have been fulfilled by all the account holders of the same joint account. The Bank will then stop mailing paper statements for such accounts and will issue e-Statements instead. However, if any one of the account holders of the same joint account fails to fulfill all the requirements mentioned in Point No. 4, the Bank will continue mailing paper statements for such joint account to all account holders.

After the Effective Date, the “Opt out for paper statement” default setting will take effect as follows:

- **If you are the primary account holder for a joint-named YOU i-Account:**  
As the “Opt out of paper statement” default setting has been activated for your existing joint-named i-Account before the Effective Date, your personal “Opt out of paper statement” default setting will take effect automatically thereafter. Hence, after the Effective Date, you will not receive any paper statements for all your existing and future sole-named banking accounts maintained with the Bank.
- **If you are an account holder other than the primary account holder for a joint-named YOU i-Account (referred to as non-primary account holder)**  
As the “Opt out of paper statement” default setting has been activated for your existing joint-named i-Account before the Effective Date, your personal “Opt out of paper statement” default setting will take effect automatically thereafter. Hence, after the Effective Date, you will not receive any paper statements for all your existing and future sole-named banking accounts maintained with the Bank.

**7. If I hold a sole-named YOU i-Account with the “Opt out for paper statement” default setting activated, and a joint-named i-Account with the setting NOT activated, will I receive paper statements for such banking accounts after the Effective Date? Will there be any changes related to my “Opt out for paper statement” setting?**

As the “Opt out of paper statement” default setting has been activated for your existing sole-named i-Account before the Effective Date, your personal “Opt out of paper statement” default setting will take effect automatically thereafter. Hence, after the Effective Date, you will not receive any paper statements for all your existing and future sole-named banking accounts maintained with the Bank, including the above-mentioned i-Account.

As for the joint account, the mailing arrangement for paper statements will depend on whether all the requirements detailed in Point No. 4 have been fulfilled by all the account holders.

**8. If I hold a sole-named YOU i-Account with the “Opt out for paper statement” default setting NOT activated, will I receive paper statements for such banking account after the Effective Date? Will there be any changes related to my “Opt out for paper statement” setting?**

You will continue to receive paper statements. As the “Opt out of paper statement” default setting has NOT been activated for your existing i-Account before the Effective Date, you will continue to receive paper statements for all your existing and future sole-named banking accounts maintained with the Bank after the Effective Date, until the Bank has received your instruction for opting out for paper statements or unless any further notice is made by the Bank.

**9. If I maintain more than one banking account with the Bank, can I choose to opt out for paper statement for certain accounts only?**

Sorry, you cannot do so. After the Effective Date, each customer may only have the same “Opt out for paper statement” default setting for all accounts. If you have chosen to opt out of paper statements for an i-Account before the Effective Date, such default setting will be automatically applied to all your personal banking accounts maintained with the Bank after the Effective Date.

**10. What are the channels available for changing the “Opt out for paper statement” default setting for the i-Account?**

Before the Effective Date, you may visit any branch of Dah Sing Bank to complete the procedure for changing the “Opt out for paper statement” default setting. After the Effective Date, please logon to our e-Banking Service/Mobile Banking Service to change the setting.