永明強積金香港特區公務員專享優惠

大新銀行 DAH SING BANK

未來規劃，步步有策！永明金融除強積金保障外，更攜手大新銀行提供尊享理財服務禮遇，助您退休規劃錦上添花。

由 2026 年 8 月 1 日起，凡參與永明強積金計劃之香港特區公務員只需向大新銀行分行職員出示永明強積金會員卡，並開立以下 VIP 銀行服務、優易理財或其他服務，可尊享較現行客戶推廣更優越的專屬禮遇！

VIP銀行服務專屬禮遇

專屬禮遇	現行及專屬額外獎賞/優惠	專屬額外獎賞/優惠		現行獎賞/優惠 (有效期至 2026 年 12 月 31 日)
開戶禮遇	高達港元 74,200	港元 300 現金禮券	+	高達港元 73,900
	18 個月免最低結存	18 個月免最低結存		/
定期存款	特優港元定存年利率	特優港元定存年利率		/
證券禮遇	存入合資格證券[1]可獲高達港元 38,500 現金回贈	存入累計 500,000 港元(或等值)之合資格證券[1]可獲港元 500 現金回贈	+	存入每滿 100,000 港元(或等值)之合資格證券[1]可獲港元 200現金回贈(上限為 38,000 港元)
	1 年證券交易免佣無上限[2]	1年證券交易免佣無上限[2]		/
	豁免證券保管費	豁免證券保管費		/
	豁免股票投資儲蓄計劃手續費	豁免股票投資儲蓄計劃手續費		/
	12 個月證券孖展年利率 0%[3]	12 個月證券孖展年利率 0%[3]		/
其他投資禮遇	轉入基金累積每 300,000 港元(或等值)可享 1,200港元現金回贈(無上限)	轉入基金累積每 300,000 港元(或等值)可享 300港元現金回贈(無上限)	+	轉入基金累積每 300,000 港元(或等值)可享 900 港元現金回贈(無上限)
	首 800,000 港元(或等值)合資格基金[7]交易金額享 0% 認購費優惠[4]	首 500,000 港元(或等值)合資格基金[7]交易金額享 0% 認購費優惠[4]	+	首 300,000 港元(或等值)合資格基金[7]交易金額享 0% 認購費優惠[4]
	可享外匯賞優惠(豁免最低合資格外幣兌換交易[5]金額要求)	首 500,000 港元(或等值)累積合資格外幣兌換交易[5]金額同享外匯賞優惠	+	累積合資格外幣兌換交易[5]金額達 500,000 港元(或等值)可享外匯賞優惠

優易理財專屬禮遇

專屬禮遇	現行及專屬額外獎賞/優惠	專屬額外獎賞/優惠		現行獎賞/優惠 (有效期至 2026 年 12 月 31 日)
開戶禮遇	高達 30,400 港元	100 港元現金禮券	+	高達 30,300 港元
定期存款	特優港元定存年利率	特優港元定存年利率		/
證券禮遇	存入合資格證券[1]可獲高達港元 10,300 現金回贈	存入累計 500,000 港元(或等值)之合資格證券[1]可獲港元 300 現金回贈	+	存入每滿 100,000 港元(或等值)之合資格證券[1]可獲港元 100 現金回贈(上限為 10,000 港元) 其他迎新禮遇: 1. 首 6 個月[2]證券交易免佣無上限 2. 豁免首次證券保管費 3. 6 個月證券孖展年利率 0%[3] 4. 交易新手賞高達 3,800 港元現金回贈
其他相關投資禮遇	轉入基金累積每 300,000 港元(或等值)可享 500 港元現金回贈(上限為 10,000港元)	轉入基金累積每 300,000 港元(或等值)可享 50 港元現金回贈(上限為 1,000 港元)	+	轉入基金累積每 300,000 港元(或等值)可享 450 港元現金回贈(上限為 9,000港元) 其他迎新禮遇: 1. 首 100,000 港元(或等值)合資格基金[7]交易金額享0% 認購費優惠[4]

私人貸款禮遇

專屬禮遇	專屬獎賞/優惠總值	專屬額外獎賞/優惠		現行獎賞/優惠 (不定時更新)
分期「快應錢」禮遇	1. 高達港元 17,300 現金回贈 2. 兩個月還款假期 3. 實際年利率低至 1.03%	1. 港元 300 現金回贈 2. 兩個月還款假期 3 實際年利率低至 1.03%	+	高達港元17,000現金回贈

優惠受相關條款及細則約束。

1.「合資格證券」是指經中央結算及交收系統存入（實貨存入除外）香港上市證券及／或「滬股通」上海 A 股及／或「深股通」深圳 A 股及／或美國證券交易所上市並以美元結算的證券。
2. 只適用於全新證券客戶。
3. 只適用於全新證券孖展客戶。
4. 只適用於在 2025 年 7 月 1 日至 2026 年 6 月 30 日（包括首尾兩天）或 2026 年 1 月 1 日至 2026 年 12 月 31 日（包括首尾兩天）期間未曾以單名或聯名戶口透過本行認購或轉換任何基金之客戶。
5. 經本行網上理財或流動理財或本行任何分行以單名綜合理財戶口成功進行以港幣兌換指定外幣及／或以指定外幣兌換港幣之交易。
6. 指定外幣為澳元、加元、歐羅、英鎊、日圓、紐元、人民幣、瑞士法郎及美元。
7.「合資格投資基金」是指以定額認購基金之投資，不適用於基金轉換及基金投資儲蓄計劃。基金獎賞一合資格客戶仍需繳付所有其它有關基金之收費，包括但不限於轉換費、贖回費及管理費。

風險披露聲明：

證券服務

投資涉及風險。證券價格可升可跌，有時可能會非常波動，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。投資前客戶應考慮其本身的投資經驗、投資目標及風險承受程度，並參閱相關證券投資服務的條款及細則。有關滬港通及深港通的資料，請參閱關於滬港通及深港通的資訊（當中載有有關透過滬港通及深港通作投資的主要風險）。

在香港以外地方收取或持有的客戶資產的風險披露聲明

大新銀行有限公司（「本行」）在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》（香港法例第 571 章）及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。客戶亦應就任何進行海外投資時可能涉及之稅務責任，自行尋求相關專業意見。

保證金（孖展）買賣的風險

藉存放抵押品而為交易取得融資的虧損風險可能極大。客戶所蒙受的虧蝕可能會超過客戶存放於本行作為抵押品的現金及任何其他資產。市場情況可能使備用交易指示，例如「止蝕」或「限價」指示無法執行。客戶可能會在短時間內被要求存入額外的保證金款額或繳付利息。假如客戶未能在指定的時間內支付所需的保證金款額或利息，客戶的抵押品可能會在未經客戶的同意下被出售。此外，客戶將要為他的帳戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，客戶應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合自己。

提供將客戶的證券抵押品等再質押的授權書的風險

向本行提供授權書，容許其按照某份證券借貸協議書使用客戶的證券或證券抵押品、將客戶的證券抵押品再質押以取得財務通融，或將客戶的證券抵押品存放為用以履行及清償其交收責任及債務的抵押品，存在一定風險。

假如客戶的證券或證券抵押品是由本行在香港收取或持有的，則上述安排僅限於客戶已就此給予書面同意的情況下方行有效。此外，除非客戶是專業投資者，客戶的授權書必須指明有效期，而該段有效期不得超逾 12 個月。若客戶是專業投資者，則有關限制並不適用。此外，假如本行在有關授權的期限屆滿前最少14日向客戶發出有關授權將被視為已續期的提示，而客戶對於在有關授權的期限屆滿前以此方式將該授權延續不表示反對，則客戶的授權將會在沒有客戶的書面同意下被視為已續期。

現時並無任何法例規定客戶必須簽署這些授權書。然而，本行可能需要授權書，以便例如向客戶提供保證金貸款或獲准將客戶的證券或證券抵押品借出予第三方或作為抵押品存放於第三方。本行應向客戶闡釋將為何種目的而使用授權書。倘若客戶簽署授權書，而客戶的證券或證券抵押品已借出予或存放於第三方，該等第三方將對客戶的證券或證券抵押品具有留置權或作出押記。雖然本行根據客戶的授權書而借出或存放屬於客戶的證券或證券抵押品須對客戶負責，但本行的違責行為可能會導致客戶損失他的證券或證券抵押品。

本行提供不涉及證券借貸的現金帳戶。假如客戶毋需使用保證金貸款，或不希望本身證券或證券抵押品被借出或遭抵押，則切勿簽署上述的授權書，並應要求開立該等現金帳戶。

基金服務

投資涉及風險。基金價格可升可跌，有時可能會非常波動，甚至變成毫無價值。買賣基金未必一定能夠賺取利潤，反而可能會招致損失。過往的表現並非其將來表現的指引。投資者在作出任何投資決定之前，應考慮其本身的投資經驗、投資目標及風險承受程度，並審慎閱讀有關銷售文件所載的條款、條件及風險因素。如閣下就投資產品之性質及有關之風險有任何疑問，應先獲取任何必要及合適的專業意見。

外匯買賣

外匯買賣涉及風險。外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港元或其他外幣時，可能受外幣匯率變動而蒙受虧損。外幣匯率可能有損有關投資之價值、價格或收入。本文件並不擬指出有關投資項目可能涉及的所有風險。投資者作出任何投資決定前，敬請細閱及明白該等投資的所有發售文件，包括但不限於其所列載的風險披露聲明及風險警告。

投資產品重要提示：

基金乃投資產品，部分基金乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但除非本行於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的，否則閣下不應投資在有關投資產品。

除非情況另有所指，否則本文件並不構成對任何人士提出進行任何投資／證券／外匯交易的招攬、邀請或建議，亦不構成對未來任何投資產品／證券／外匯價格變動的任何預測。

本文件未經證券及期貨事務監察委員會或香港任何監管機構審閱。

永明強積金
香港特區公務員
專享優惠條款及細則

相關現行優惠條款及細則

VIP 銀行服務

優易理財

證券服務

投資服務

分期「快應錢」

借定唔借？還得到先好借！
切勿貪心搵快錢，戶口借人洗黑錢。
投資前敬請細閱相關條款及細則及風險披露聲明。
投資及外匯買賣涉及風險。以上優惠受相關條款及細則約束。如欲了解有關優惠、服務詳情及其條款或細則，以及詳細風險披露聲明，請掃描上方之二維碼。
本文提及的服務／產品並不是以歐洲聯盟的人士為目標。

大新銀行
DAH SING BANK

Sun Life MPF – HKSAR Civil Servants Exclusive Promotions

Plan for your future with confidence. You are invited to discover Dah Sing Bank's holistic wealth management solutions plus a range of exclusive banking offers and privileges.

Effective 1 August 2026, eligible Hong Kong SAR Civil Servants participating in the Sun Life MPF Program may access exclusive privileges through VIP Banking, YOU Banking, and other designated services, with benefits exceeding those available under prevailing offers.

VIP Banking Exclusive Privileges

Exclusive Privileges	Prevailing and exclusive top up privileges	Exclusive top up privileges		Prevailing privileges (Valid until 31 Dec, 2026)
Account Opening	Up to HKD 74,200	HKD 300 cash coupons	+	Up to HKD 73,900
	18 months below balance fee waiver	18 months below balance fee waiver		/
Fixed Deposit	Preferential Fixed Deposit Rate	Preferential Fixed Deposit Rate		/
Securities	Deposit Eligible Securities[1] to enjoy up to HKD 38,500 cash rebate	Enjoy HKD 500 cash rebate for HKD 500,000 aggregate market value of Eligible Securities[1] deposited	+	Enjoy HKD 200 cash rebate (cap at HKD 38,000) for every HKD 100,000 aggregate market value of Eligible Securities[1] deposited
	Unlimited Buy & Sell Brokerage Fee Waiver for 1 year[2]	Unlimited Buy & Sell Brokerage Fee Waiver for 1 year[2]		/
	Custody fee waiver	Custody fee waiver		/
	Stocks Investment Savings Plan handling fee waiver	Stocks Investment Savings Plan handling fee waiver		/
	Margin securities interest rate of 0%[3] p.a. for 12 months	Margin securities interest rate of 0%[3] p.a. for 12 months		/
Other Investment Privileges	HKD 1,200 cash rebate for every accumulated investment fund transaction amount of HKD 300,000 (or its equivalent) transferred in (no cap)	HKD 300 cash rebate for every accumulated investment fund transaction amount of HKD 300,000 (or its equivalent) transferred in (no cap)	+	HKD 900 cash rebate for every accumulated investment fund transaction amount of HKD 300,000 (or its equivalent) transferred in (no cap)
	0% subscription fee for the first HKD 800,000 (or equivalent) accumulated Eligible Investment Fund[7] transaction[4]	0% subscription fee for additional HKD 500,000 (or equivalent) accumulated Eligible Investment Fund[7] transaction[4]	+	0% subscription fee for first HKD 300,000 (or equivalent) accumulated Eligible Investment Fund[7] transaction[4]
	FX Club rewards (no minimum Eligible Foreign Currency Exchange Transaction[5] amount required)	FX Club rewards for the first HKD 500,000 Eligible Foreign Currency Exchange Transaction[5] amount	+	FX Club rewards for accumulating HKD 500,000 Eligible Foreign Currency Exchange Transaction[5] amount

YOU Banking Exclusive Privileges

Exclusive Privileges	Prevailing and exclusive top up privileges	Exclusive top up privileges		Prevailing privileges (Valid until 31 Dec, 2026)
Account Opening	Up to HKD 30,400	HKD 100 cash coupons	+	Up to HKD 30,300
Fixed Deposit	Preferential Fixed Deposit Rate	Preferential Fixed Deposit Rate		/
Securities	Deposit Eligible Securities[1] to enjoy up to HKD 10,300 cash rebate	Enjoy HKD 300 cash rebate for HKD 500,000 aggregate market value of Eligible Securities[1] deposited	+	Enjoy HKD 100 cash rebate (cap at HKD10,000) for every HKD 100,000 aggregate market value of Eligible Securities[1] deposited Other welcome privileges: 1. Unlimited Buy & Sell Brokerage Fee Waiver for first 6 months[2] 2. First-Time Custody Fee Waiver 3. Margin Securities Interest Rate of 0% p.a. for 6 months[3] 4. New Trader Reward of up to HKD 3,800
Other Investment Privileges	HKD 500 cash rebate for every accumulated investment fund transaction amount of HKD 300,000 (or its equivalent) transferred in (cap at HKD 10,000)	HKD 50 cash rebate for every accumulated investment fund transaction amount of HKD 300,000 (or its equivalent) transferred in (cap at HKD 1,000)	+	HKD 450 cash rebate for every accumulated investment fund transaction amount of HKD 300,000 (or its equivalent) transferred in (cap at HKD 9,000) Other welcome privileges: 1. 0% subscription fee for first HKD 100,000 (or equivalent) accumulated Eligible Investment Fund[7] transaction[4]

Personal Loan Privileges

Exclusive Privileges	Prevailing and exclusive top up privileges	Exclusive top up privileges		Prevailing privileges (Updated irregularly)
Express Money privileges	1. Up to HKD 17,300 cash rebate 2. 2-month Payment Holiday 3. Annualized Percentage Rate as low as 1.03%	1. HKD 300 cash rebate 2. 2-month Payment Holiday 3. Annualized Percentage Rate as low as 1.03%	+	Up to HKD 17,000 cash rebate

Terms and conditions apply.

1. Eligible Securities refer to Hong Kong Listed Securities deposited via the Central Clearing and Settlement System ("CCASS") and / or Shanghai A Shares via the Shanghai-HK Stock Connect and / or Shenzhen A Shares via the Shenzhen-HK Stock Connect and / or US Listed Securities (settled in USD).
2. Only applicable to New Securities Customers.
3. Only applicable to New Securities Margin Customers.
4. Only applicable to customers who have not subscribed to any Investment Fund or investment fund switching in either single name or joint name via the Bank during the period from 1 July 2025 to 30 June 2026 (both dates inclusive) or 1 January 2026 to 31 December 2026 (both dates inclusive).
5. Eligible Foreign Currency Exchange Transactions refers to foreign exchange transactions with the conversion from HK dollars to one of the Designated Foreign Currencies and / or the conversion from one of the Designated Foreign Currencies to HK dollars conducted under an Eligible Customer's sole-named account(s) via the Bank's Online Banking, Mobile Banking, or at any branch.
6. "Designated Foreign Currencies" refer to AUD, CAD, EUR, GBP, JPY, NZD, RMB, CHF and USD.
7. "Eligible Investment Funds" refers to a lump sum subscription of Investment Funds, excluding funds switching and subscription of Investment Funds Savings Plan. Eligible Customers must settle all other charges applicable to the relevant fund(s) subscription transaction(s), including but not limited to switching fees, redemption fees and management fees.

RISK DISCLOSURE:

Securities Services

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move up or down and may become valueless. Losses may be incurred rather than profits made as a result of buying and selling securities. Customers should carefully consider whether the investment products or services mentioned herein are appropriate for them in view of their investment experience, objectives and risk tolerance level, and read the terms and conditions of relevant Securities Services before making any investment decision. For the information of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, please read the Information on Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (containing a section of Risks of investing through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect).

Risks of client assets received or held outside Hong Kong

Client assets received or held by Dah Sing Bank, Limited outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571 of the Laws of Hong Kong) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong. Customers should also seek relevant professional advice on any tax obligations that might arise from investing in overseas products.

Risk of Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. The Customer may sustain losses in excess of his cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The Customer may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, his collateral may be liquidated without his consent. Moreover, the Customer will remain liable for any resulting deficit in his account and interest charged on his account. The Customer should therefore carefully consider whether such a financing arrangement is suitable in light of his own financial position and investment objectives.

Risk of Providing an Authority to Repledge Securities Collateral etc.

There is risk if the Customer provides the Bank with an authority that allows it to apply his securities or securities collateral pursuant to a securities borrowing and lending agreement, repledge his securities collateral for financial accommodation or deposit his securities collateral as collateral for the discharge and satisfaction of its settlement obligations and liabilities.

If the Customer's securities or securities collateral are received or held by the Bank in Hong Kong, the above arrangement is allowed only if the Customer consents in writing. Moreover, unless the Customer is a professional investor, his authority must specify the period for which it is current and be limited to not more than 12 months. If the Customer is a professional investor, these restrictions do not apply. Additionally, the Customer's authority may be deemed to be renewed (i.e. without his written consent) if the Bank issues him a reminder at least 14 days prior to the expiry of the authority, and he does not object to such deemed renewal before the expiry date of his then existing authority.

The Customer is not required by any law to sign these authorities. But an authority may be required by the Bank, for example, to facilitate margin lending to him or to allow his securities or securities collateral to be lent to or deposited as collateral with third parties. The Bank should explain to the Customer the purposes for which one of these authorities is to be used. If the Customer signs one of these authorities and his securities or securities collateral are lent to or deposited with third parties, those third parties will have a lien or charge on his securities or securities collateral. Although the Bank is responsible to the Customer for securities or securities collateral lent or deposited under his authority, a default by it could result in the loss of his securities or securities collateral.

A cash account not involving securities borrowing and lending is available from the Bank. If the Customer does not require margin facilities or does not wish his securities or securities collateral to be lent or pledged, do not sign the above authorities and ask to open this type of cash account.

Investment Fund Service

Investment involves risks. The price of funds fluctuates, sometimes dramatically. The price of fund may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling funds. Past performance is no guide to future performance. Before making any investment decision, investors should consider their investment experience, objectives and risk tolerance level and read carefully the terms and conditions and the risk factors contained in the relevant offering documents. If investors are in doubt about the nature of or the risks associated with this investment product, investors should obtain any necessary and appropriate professional advice before investing.

Foreign Currency Trading

Foreign currency trading involves risks. Foreign currency investments are subject to exchange rate fluctuation which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this document. This document does not purport to identify all the risks that may be involved in the product or investments referred to in this document. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted to the risk disclosure statement and health warning.

Important notes for Investment Products:

Investment Fund are investment products. Some Investment Funds are structured products involving derivatives. This investment decision is yours but you should not invest in this product unless the bank, has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any investment / securities / foreign currency transaction nor does it constitute any prediction of likely future movements in prices of any investment products / securities / funds / foreign currencies.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Sun Life MPF HKSAR Civil Servants Exclusive Promotions Terms and Conditions

Terms and Conditions of Relevant Current Offers

VIP Banking

YOU Banking

Securities Services

Investment Services

Express Money

To borrow or not to borrow? Borrow only if you can repay!
Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.
Before making any investment decision, you should read carefully the relevant Terms and Conditions and risk disclosures.
In case of any discrepancies between the English and Chinese versions of this document, the English version shall prevail.
Investments and Foreign Currency Exchange involve risks. All offers are subject to the relevant Terms and Conditions. For the offers, services, Terms and Conditions and detailed risk disclosures, please scan the QR code above.
The service(s) / product(s) mentioned herein is / are not targeted at customers in the European Union.