

### 關於 DS-Direct 企業網上/流動理財銀行轉數快服務之修訂通知

由 2020 年 12 月 6 日（「生效日期」）起，大新銀行有限公司（「本行」）提供之 DS-Direct 企業網上/流動理財銀行轉數快服務將作出修訂。所有現有及新轉數快客戶（已成功登記為「商戶客戶」之客戶除外）將由生效日期起於轉數快客戶類型中被設定為「公司客戶」，而部份相關之轉數快服務及轉數快名稱及標誌之使用\*亦將有相應更改，修改詳情如下：

DS-Direct 企業 網上銀行/流動 理財銀行轉數 快服務	現有轉數快服務	於生效日期起提供的轉數快服務	
	轉數快客戶	公司客戶	商戶客戶 (須預先登記)
<b>轉數快相關收款服務</b>			
<ul style="list-style-type: none"> <li>轉數快匯入交易</li> </ul>	<ul style="list-style-type: none"> <li>可透過轉數快匯入交易收取款項，而其交易可支援付款者使用賬單編號/參考</li> </ul>	<ul style="list-style-type: none"> <li>可透過轉數快匯入交易收取款項，但其交易並不支援付款者使用賬單編號/參考</li> </ul>	<ul style="list-style-type: none"> <li>可透過轉數快匯入交易收取款項，而其交易可支援付款者使用賬單編號/參考</li> <li>可分辨付款者是否以二維碼付款方式作轉數快匯入交易，但視乎付款者之銀行有沒有提供相關交易資料予本行</li> </ul>
<ul style="list-style-type: none"> <li>進行電子直接付款授權登記後的轉數快收款服務</li> </ul>	<ul style="list-style-type: none"> <li>可於進行電子直接付款授權登記後，透過輸入付款人參考編號以及付款者之賬戶號碼，以轉數快服務收取款項</li> </ul>	<ul style="list-style-type: none"> <li>可於進行電子直接付款授權登記後，透過輸入付款人參考編號以及付款者之賬戶號碼或轉數快識別碼，以轉數快服務收取款項</li> </ul>	<ul style="list-style-type: none"> <li>可於進行電子直接付款授權登記後，透過輸入付款人參考編號以及付款者之賬戶號碼或轉數快識別碼，以轉數快服務收取款項</li> </ul>

\*「轉數快名稱」包括轉數快的全名，即“Faster Payment System”（英文）及「快速支付系統」（中文）以及其行銷名稱，即“FPS”（英文）及「轉數快」（中文），「轉數快標誌」則指所有轉數快標誌，而「轉數快名稱」及「轉數快標誌」兩者統稱為「轉數快名稱及標誌」。

DS-Direct 企業 網上銀行/流動 理財銀行轉數快 服務	現有轉數快服務		於生效日期起提供的轉數快服務	
	轉數快客戶		公司客戶	商戶客戶 (須預先登記)
<ul style="list-style-type: none"> <li>轉數快相關收款服務之收費</li> </ul>	<ul style="list-style-type: none"> <li>就轉數快收款交易而言，不收取任何費用</li> </ul>		<ul style="list-style-type: none"> <li>就與公司類交易相關之轉數快收款交易而言，不收取任何費用</li> </ul>	<ul style="list-style-type: none"> <li>商戶客戶須按本行之「銀行服務費用」所列之固定金額/訂明費率為每筆與商戶類交易相關之轉數快收款交易繳付費用<sup>^</sup></li> </ul>
<b>二維碼收款易</b>				
<ul style="list-style-type: none"> <li>建立單次二維碼</li> </ul>	<ul style="list-style-type: none"> <li>可建立單次二維碼進行收款，並支援賬單編號/參考的使用</li> </ul>		<ul style="list-style-type: none"> <li>可建立單次二維碼進行收款，並不支援賬單編號/參考的使用</li> </ul>	<ul style="list-style-type: none"> <li>服務維持不變</li> </ul>
<ul style="list-style-type: none"> <li>建立批量二維碼</li> </ul>	<ul style="list-style-type: none"> <li>可透過企業網上銀行建立批量二維碼透過企業網上銀行進行收款，並支援使用賬單編號/參考</li> </ul>		<ul style="list-style-type: none"> <li>批量二維碼建立將不適用</li> </ul>	<ul style="list-style-type: none"> <li>服務維持不變</li> </ul>
<ul style="list-style-type: none"> <li>二維碼下載中心</li> </ul>	<ul style="list-style-type: none"> <li>所有現存已建立的二維碼可從「二維碼下載中心」被下載及使用</li> </ul>		<ul style="list-style-type: none"> <li>二維碼下載中心內所有現存並於生效日期前建立的二維碼將被刪除且不得被下載或再次使用。如有需要，請於生效日期或之後重新建立相關二維碼以進行交易。</li> </ul>	<ul style="list-style-type: none"> <li>服務維持不變</li> </ul>

<sup>^</sup> 有關服務之收費詳情，請從本行網頁參閱本行之《銀行服務收費》（「銀行服務收費」→「商業銀行服務收費」→「DS-Direct 企業網上銀行」）。

DS-Direct 企業網上銀行/流動理財服務 - 「轉數快服務」	現有轉數快服務	於生效日期起提供的轉數快服務	
	轉數快客戶	公司客戶	商戶客戶 (須預先登記)
<ul style="list-style-type: none"> <li>於二維碼下方顯示的轉數快名稱及標誌及付款者就賬單編號/參考的使用</li> </ul>	<ul style="list-style-type: none"> <li>二維碼的下方有顯示轉數快名稱和標誌顯示在二維碼代碼下方，支援付款者使用賬單號/參考</li> </ul>	<ul style="list-style-type: none"> <li>二維碼的下方將不會顯示轉數快名稱及標誌，亦將不支援付款者使用賬單編號/參考</li> </ul>	<ul style="list-style-type: none"> <li>服務維持不變</li> </ul>
<b>其他轉數快服務</b>			
<ul style="list-style-type: none"> <li>轉數快登記、轉數快付款及電子直接付款授權登記</li> </ul>	<ul style="list-style-type: none"> <li>可使用這些服務</li> </ul>	<ul style="list-style-type: none"> <li>服務維持不變</li> </ul>	<ul style="list-style-type: none"> <li>服務維持不變</li> </ul>
<ul style="list-style-type: none"> <li>轉數快名稱及標誌的使用</li> </ul>	<ul style="list-style-type: none"> <li>可使用轉數快名稱及標誌作轉數快收款服務之用</li> </ul>	<ul style="list-style-type: none"> <li>無論是作內部或對外用途，均不得使用任何轉數快名稱或轉數快標誌或有顯示轉數快名稱及標誌的二維碼</li> <li>如果任何公司客戶在生效日期或之後繼續使用轉數快名稱、轉數快標誌及/或有顯示轉數快名稱及標誌的二維碼，本行有權可隨時暫停或終止相關公司客戶使用本行提供的全部或部分與轉數快相關的服務，而不須另行通知相關公司客戶。</li> </ul>	<ul style="list-style-type: none"> <li>可使用轉數快名稱及標誌及有顯示轉數快名稱及標誌的二維碼，但只限於向其客戶表示其接受轉數快作為其收款方式之用，而此等使用不得暗示或明示與香港金融管理局(「<b>金管局</b>」)或香港銀行同業結算有限公司有任何贊助、認可或隸屬之關係。</li> <li>不得在其廣告及/或其他推廣材料中使用任何轉數快名稱及標誌，以突顯及錯誤地引導公眾認為其業務、產品及服務甚至公司本身可能與金管局或香港銀行同業結算有限公司有關聯或受當局或該公司認可或監管。</li> <li>香港銀行同業結算有限公司可能不時更改轉數快名稱及標誌。當收到本行發出有關轉數快名</li> </ul>

			<p>稱及標誌之更改的通知/資料後，商戶客戶應相應地以最新的轉數快名稱及標誌更新其相關材料。</p> <ul style="list-style-type: none"> <li>- 商戶客戶一旦退出轉數快，必須從其所有相關材料刪除所有轉數快名稱及標誌。</li> <li>- 如任何轉數快名稱及標誌未被正確使用，香港銀行同業結算有限公司擁有終止或修改相關商戶客戶使用轉數快名稱及標誌的權利，而本行亦有權隨時暫停或終止相關商戶客戶使用本行提供的全部或部分與轉數快相關的服務，而不須另行通知相關商戶客戶。</li> </ul>
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請注意，閣下有權通知本行終止有關服務及/或戶口，藉此拒絕上述修訂。若閣下於生效日期或之後繼續使用有關服務及/或保留有關戶口，上述更改即對閣下具有約束力。若閣下不接受上述修訂，本行將可能無法繼續為閣下提供相關服務。

如 貴公司欲申請成為轉數快商戶客戶以享用全面的轉數快相關收款服務及「二維碼收款易」服務，請於辦公時間內致電本行客戶服務熱線 2507 6800 (如集團編號以 DSHK 開始) / (852) 2507 6245 (如集團編號以 DSES 開始)。

大新銀行有限公司

二零二零年十月

此修訂通知之中、英文版本如有任何歧異，一概以英文版本為準。

**Notice of Amendments in relation to the FPS Services of DS-Direct Internet / Mobile Banking**

With effect from 6 December 2020 (“Effective Date”), the FPS Services of DS-Direct Internet / Mobile Banking of Dah Sing Bank, Limited (“Bank”) will be amended. All existing and new FPS customers, except those who have successfully registered as a “Merchant Customer”, will each be set as “Corporate Customers” from the Effective Date while part of the relevant FPS Services and the usage of the FPS Names and Logos\* will be revised accordingly. Please refer to the amendment details below:

FPS Services of DS-Direct Internet / Mobile Banking	Existing FPS Services	Available FPS Services From the Effective Date	
	FPS Customer	Corporate Customer	Merchant Customer <i>(need to register in advance)</i>
<b><u>FPS Related Collection Services</u></b>			
<ul style="list-style-type: none"> <li>▪ <b>Inward FPS transactions</b></li> </ul>	<ul style="list-style-type: none"> <li>- Can collect payments via inward FPS transactions which support the use of bill number / reference by payer</li> </ul>	<ul style="list-style-type: none"> <li>- Can collect payments via inward FPS transactions, but such transactions will not support the use of bill number / reference by payer</li> </ul>	<ul style="list-style-type: none"> <li>- Can collect payments via inward FPS transactions which support the use of bill number / reference by payer</li> <li>- Can distinguish whether a payer has used QR code to make an inward FPS transaction, subject to the relevant transaction information provided by the payer’s bank to our Bank</li> </ul>
<ul style="list-style-type: none"> <li>▪ <b>FPS collection services after conducting eDDA registration</b></li> </ul>	<ul style="list-style-type: none"> <li>- Can collect payments after conducting eDDA registration by inputting the debtor reference and also the account number from payer via the FPS Services</li> </ul>	<ul style="list-style-type: none"> <li>- Can collect payments after conducting eDDA registration by inputting the debtor reference and either the account number <b>or</b> the FPS ID from payer via the FPS Services</li> </ul>	<ul style="list-style-type: none"> <li>- Can collect payments after conducting eDDA registration by inputting the debtor reference and either the account number <b>or</b> the FPS ID from payer via the FPS Services</li> </ul>

\* The full name of FPS, i.e. “Faster Payment System” in English and “快速支付系統” in Chinese and the marketing name of FPS, i.e. “FPS” in English and “轉數快” in Chinese are each referred to as the “FPS Name” while the logos of FPS are each referred to as the “FPS Logo” and they are collectively referred to as the “FPS Names and Logos”.

FPS Services of DS-Direct Internet / Mobile Banking	Existing FPS Services	Available FPS Services From the Effective Date	
	FPS Customer	Corporate Customer	Merchant Customer <i>(need to register in advance)</i>
<ul style="list-style-type: none"> <li>Charges for FPS related collection transactions</li> </ul>	<ul style="list-style-type: none"> <li>No charges for FPS collection transactions</li> </ul>	<ul style="list-style-type: none"> <li>No charges for FPS corporate related collection transactions</li> </ul>	<ul style="list-style-type: none"> <li>Merchant Customer is required to pay charges<sup>^</sup> in such fixed amount / at such rate as set out in the “Bank Service Charges” of the Bank for each FPS merchant related collection transaction</li> </ul>
<b>Easy Collect via QR Code</b>			
<ul style="list-style-type: none"> <li>Single QR Code Generation</li> </ul>	<ul style="list-style-type: none"> <li>Can generate single QR code for collection purpose, and support the use of bill number / reference</li> </ul>	<ul style="list-style-type: none"> <li>Can generate single QR code for collection purpose but the use of bill number / reference is not allowed</li> </ul>	<ul style="list-style-type: none"> <li>No change</li> </ul>
<ul style="list-style-type: none"> <li>Multiple QR Code Generation</li> </ul>	<ul style="list-style-type: none"> <li>Can generate multiple QR codes at DS-Direct Internet Banking, and the use of bill number / reference is supported</li> </ul>	<ul style="list-style-type: none"> <li>Multiple QR code generation will not be applicable</li> </ul>	<ul style="list-style-type: none"> <li>No change</li> </ul>
<ul style="list-style-type: none"> <li>QR Code Download Centre</li> </ul>	<ul style="list-style-type: none"> <li>All existing generated QR codes can be downloaded from the QR Code Download Centre and can be used</li> </ul>	<ul style="list-style-type: none"> <li>All existing QR codes in the QR Code Download Centre which are generated before the Effective Date will be removed and must not be downloaded or used again. If necessary, Corporate Customers should re-generate QR codes for transactions on or after the Effective Date.</li> </ul>	<ul style="list-style-type: none"> <li>No change</li> </ul>

<sup>^</sup> Please refer to the “Bank Service Charges” from the Bank’s website (“Bank Service Charges” → “Commercial Banking Service Charges” → “DS-Direct Corporate Internet Banking”) for the details of the relevant service charges.

FPS Services of DS-Direct Internet / Mobile Banking	Existing FPS Services	Available FPS Services From the Effective Date	
	FPS Customer	Corporate Customer	Merchant Customer (need to register in advance)
<ul style="list-style-type: none"> <li>▪ <b>Display of the FPS Names and Logos below QR codes and use of bill number / reference by payer</b></li> </ul>	<ul style="list-style-type: none"> <li>- FPS Name(s) and Logo(s) are shown below QR codes, which support the use of bill number / reference by payers</li> </ul>	<ul style="list-style-type: none"> <li>- No FPS Names and Logos will be shown below QR codes and the use of bill number / reference by payer will no longer be supported</li> </ul>	<ul style="list-style-type: none"> <li>- No change</li> </ul>
<b>Other FPS Services</b>			
<ul style="list-style-type: none"> <li>▪ <b>FPS Registration, FPS Payment and eDDA Registration</b></li> </ul>	<ul style="list-style-type: none"> <li>- Can use these services</li> </ul>	<ul style="list-style-type: none"> <li>- No change</li> </ul>	<ul style="list-style-type: none"> <li>- No change</li> </ul>
<ul style="list-style-type: none"> <li>▪ <b>Usage of FPS Names and Logos</b></li> </ul>	<ul style="list-style-type: none"> <li>- Can use the FPS Logos and Names for FPS payment service</li> </ul>	<ul style="list-style-type: none"> <li>- Must not use any FPS Name or FPS Logo or any QR code displaying the FPS Names and Logos, whether for internal or external purposes</li> <li>- The Bank may suspend or terminate any Corporate Customer's right to use any services related to FPS provided by the Bank in whole or in part at any time without giving notice if the relevant Corporate Customer continues using FPS Name(s), FPS Logo(s) and/or QR code(s) displaying the FPS Names and Logos on or after the Effective Date.</li> </ul>	<ul style="list-style-type: none"> <li>- Can use the FPS Names and Logos solely as an indication for its customers that it accepts FPS as a payment channel and such use should not imply or suggest any sponsorship from, endorsement by, or affiliation with the Hong Kong Monetary Authority ("<b>HKMA</b>") or Hong Kong Interbank Clearing Limited ("<b>HKICL</b>")</li> <li>- Must not use any of the FPS Names and Logos in its advertisements and/or any other promotion materials to give undue prominence and wrong perception to the general public that its businesses, products and services and even the company itself may be associated</li> </ul>

			<p>with, have been endorsed or is regulated by the HKMA or HKICL</p> <ul style="list-style-type: none"><li>- HKICL may from time to time make changes to the FPS Names and Logos. Upon receipt of notification/ information regarding changes to the FPS Names and Logos from the Bank, Merchant Customer should update its related materials with the latest FPS Names and Logos accordingly.</li><li>- Once a Merchant Customer has withdrawn from FPS, it must remove all the FPS Names and Logos from all of its related materials.</li><li>- If any of the FPS Names and Logos is not used properly, HKICL may terminate or modify the relevant Merchant Customer's right to use the FPS Names and Logos and the Bank reserves the right to suspend or terminate the relevant Merchant Customer's right to use any services related to FPS provided by the Bank in whole or in part at any time without giving notice to such Merchant Customer.</li></ul>
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Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant services and/or account(s). Otherwise, the above amendments shall be binding on you if you continue to use the relevant services and/or maintain the relevant account(s) on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the relevant services if you do not accept the above amendments.

If you would like to apply to be an FPS Merchant Customer in order to enjoy the comprehensive FPS related collection services and "Easy Collect via QR Code" services, please feel free to call our Customer Service Hotline at 2507 6800 (for Group ID starts with DSHK) / (852) 2507 6245 (for Group ID starts with DSES) during office hours.

**Dah Sing Bank, Limited**

October 2020

In case of any discrepancy between the English and Chinese versions of this Notice of Amendments, the English version shall prevail.