

外幣聯繫保本投資存款——指示性報價

(截至 2025 年 6 月 13 日上午 09:00 的報價及僅供參考)

Currency Linked Principal Guaranteed Deposit ("CLPGD") — Indicative quotation

(Quoted as at 13-6-2025 09:00am and for reference only)

產品編號 Product Code	存款貨幣 ¹ Deposit Currency ¹	投資期 Tenor	年利率/ 潛在年利率 ² Interest Rate / Potential Interest Rate (p.a.) ²
GD25020178	港元 HKD	12 個月 month	2.40% / 2.50%

本文件提供所有於 2025 年 6 月 13 日於大新數碼理財服務可供申購之外幣聯繫保本投資存款。上表所示的外幣聯繫保本投資存款乃根據產品編號順序排列。此外，上表的息率為指示性報價以作說明用途並僅供參考，並可能根據當前市場狀況而改變。有關本行外幣聯繫保本投資存款的最新息率報價，請聯絡本行職員及 / 或瀏覽本行手機銀行應用程式。

請注意: 可供申購之外幣聯繫保本投資存款之申購配額有限，如配額已滿將不另行通知。如需申購除以上所列之外幣聯繫保本投資存款產品，請聯繫本行職員。

This document provides all CLPGDs that are available for subscription via Dah Sing Digital Banking Service on 13-6-2025. The CLPGDs in the above table are listed in order of the Product Code. Besides, the interest rates quoted in the table above are indicative quotation for illustrative and reference only, and may be subject to change as per prevailing market conditions. For the latest interest rate quotation of our Bank's CLPGDs, please contact our staff and / or visit our Bank's Mobile Banking App.

Attention: The subscription quota for the available CLPGDs is limited. If the quota is full, no further notice will be given. For other tranches of CLPGDs in addition to the above, please contact our Bank staff.

1 外幣聯繫保本投資存款可供選擇的存款貨幣包括歐羅、澳元、紐元、美元、日圓、加元、英鎊、瑞士法郎、人民幣

*及港幣 (本行有權決定所提供的貨幣)，以上資料只供參考。

Available Deposit Currency of CLPGD includes EUR, AUD, NZD, USD, JPY, CAD, GBP, CHF, CNY* and HKD (availability is at the Bank's discretion). The above information is for reference only.

2 上表所示的利率以年利率報價計算，並按照本產品的產品條款中的條件而釐定，詳情請參閱本產品的產品條款。上述所報的年利率並不代表其他不同條款的外幣聯繫保本投資存款及 / 或未來不同時間所報的年利率。

The interest rates quoted in the above table are quoted on a per annum basis and are determined in accordance with the condition(s) as stated in the Term Sheet of the product. Please refer to the Term Sheet of the product for details. The interest rates (p.a.) quoted in the above may not be indicative of the interest rates (p.a.) to be quoted for other CLPGDs with different terms and / or at different time in the future.

*人民幣匯率參照離岸市場報價，稱為「離岸人民幣」(即"CNH")或「人民幣(香港)」(即"CNY(HK)")。

Exchange rate of CNY refers to the rate quoted in offshore market, known as "CNH" or "CNY(HK)"

重要提示 Important Notes:

- 外幣聯繫保本投資存款為結構性投資產品，並只在到期時保本。閣下在投資外幣聯繫保本投資存款前應參閱相關之銷售文件並了解此投資產品之性質及風險。外幣聯繫保本投資存款不同於一般定期存款，亦不應被視為一般定期存款之代替品。外幣聯繫保本投資存款並非受保障存款，不受香港的存款保障計劃保障。

Currency Linked Principal Guaranteed Deposit ("CLPGD") is a structured investment product and it is principal protected at maturity only. You should refer to the relevant offering documents and understand the nature and risks involved in this investment product before investing in CLPGD. CLPGD is not equivalent to time deposit and should not be regarded as a substitute for time deposit. It is not a protected deposit and not protected by the Deposit Protection Scheme in Hong Kong.

- 外幣聯繫保本投資存款乃涉及金融衍生工具的結構性投資產品。投資決定是由閣下自行作出的，但除非大新銀行有限公司於銷售本產品時已向閣下解釋經考慮閣下的財政狀況、投資經驗及目標後，本產品是適合閣下的，否則閣下不應投資在有關投資產品。

CLPGD is a structured investment product involving derivatives. The investment decision is yours but you should not invest in this product unless Dah Sing Bank, Limited has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

- 本文件並不構成對任何人士提出進行任何投資交易的招攬、邀請或建議，亦不構成對未來任何投資產品價格變動的任何預測。

This document does not constitute any offer, invitation or recommendation to any person to enter into any investment transaction nor does it constitute any prediction of likely future movements in prices of any investment products.

- 閣下不應僅依賴本文件所包含的資料作出投資決策。在作出任何投資決策前，閣下必須仔細閱讀並理解相關銷售文件。有關外幣聯繫保本投資存款的詳情請[按此](#)，了解相關產品重要資料概要請[按此](#)。閣下如有任何疑問，應徵詢獨立專業意見。

You should not rely solely on the information contained on this document to make investment decisions. You must carefully read and understand the relevant offering documents before making any investment decision. For details of CLPGD, please [click here](#). For Important Facts Statement of relevant CLPGD, please [click here](#). If you are in any doubt, you should obtain independent professional advice.

風險披露聲明

主要風險聲明

以下為關於外幣聯繫保本投資存款之主要風險並無意披露有關閣下所認購指定外幣聯繫保本投資存款之全部有關風險。如閣下就此投資產品之性質及有關之風險有任何疑問，應在決定投資前獲取必要及合適的專業意見。

僅於到期時保本

外幣聯繫保本投資存款只於持有至到期時的情況下才享有本金保證。

衍生工具風險（不適用於外幣聯繫保本投資存款-定息系列）

外幣聯繫保本投資存款內含貨幣期權及貨幣掉期（如適用）。期權交易涉及風險。就購入期權，若市場走勢與閣下的預期並不相符，期權可能會完全失去價值。一般而言，掉期交易受市場風險、信貸風險、流動性風險、法律風險及結算風險影響。

衍生工具風險（只適用於外幣聯繫保本投資存款-定息系列）

外幣聯繫保本投資存款-定息系列內含貨幣掉期。一般而言，掉期交易受市場風險、信貸風險、流動性風險、法律風險及結算風險影響。

非受保障存款

外幣聯繫保本投資存款不同於一般定期存款，亦不應被視為一般定期存款之代替品。外幣聯繫保本投資存款並非受保障存款，不受香港的存款保障計劃保障。

外匯風險（不適用於外幣聯繫保本投資存款-定息系列）

外幣聯繫保本投資存款的回報跟參考匯率的表現掛鈎。外匯市場瞬息萬變，受複雜的政治及經濟因素影響，閣下要承受因匯價波動而引致虧損的風險。倘存款貨幣並非閣下的本土貨幣而閣下於到期後選擇將其兌換成閣下的本土貨幣，則閣下可能因匯率波動而獲得收益或招致虧損。

外匯風險（只適用於外幣聯繫保本投資存款-定息系列）

外幣聯繫保本投資存款-定息系列的回報跟存款貨幣兌掛鈎貨幣的即期匯率及遠期匯率的差異掛鈎。外匯市場瞬息萬變，受複雜的政治及經濟因素影響。倘存款貨幣並非閣下的本土貨幣而閣下於到期後選擇將其兌換成閣下的本土貨幣，則閣下可能因匯率波動而獲得收益或招致虧損。

外匯管制

對於受相關政府外匯管制的貨幣，例如人民幣，其匯率或較容易因政府政策改變而被影響。這些貨幣可能在不同市場有不同的匯率報價。舉例而言，人民幣的匯率於在岸及離岸市場報價，在岸人民幣匯率被稱為"CNY"及離岸人民幣匯率（即在香港交易時）被稱為"CNH"。儘管 CNY 及 CNH 代表同一種貨幣，它們不一定具有相同的匯率，並且未必向同一方向移動。

潛在回報設有上限

投資於外幣聯繫保本投資存款不等同直接投資於參考貨幣組合。即使參考匯率的市場走勢跟閣下預期相符，外幣聯繫保本投資存款的最高潛在回報上限僅為預先訂定的利息金額。

信貸風險

外幣聯繫保本投資存款並無任何抵押或擔保作為保障。外幣聯繫保本投資存款是依賴本行的信譽。若在本行的外幣聯繫保本投資存款未到期的期間，本行出現無力償債或清盤情況，或違反本行在外幣聯繫保本投資存款下的責任，閣下對本行追討權的優先次序將與無抵押債權人相同。在最壞的情況下，不論外幣聯繫保本投資存款的條款如何，閣下均可能損失全部本金。

流通性風險

外幣聯繫保本投資存款為持有至到期而設計。外幣聯繫保本投資存款沒有在任何交易所上市，並無二手市場，亦不能轉讓。任何於到期前終止、取消或提取將會由本行全權決定並必須事先獲得本行的同意。如閣下提前終止、取消或提取，閣下可能會蒙受重大的代價或虧損。

調整及提早終止

本行有權（但無責任）在發生若干事件時調整外幣聯繫保本投資存款之條款或提早終止外幣聯繫保本投資存款。如本行調整外幣聯繫保本投資存款之條款或提早終止外幣聯繫保本投資存款，閣下可能會就本產品蒙受重大損失。請參閱重要資料概要「本行可否調整條款或提早終止本產品」。

利益衝突

本行、本行的附屬公司及或其聯屬公司在外幣聯繫保本投資存款可能扮演著不同的角色，因而可能導致利益衝突產生。本行及或其附屬公司及或其聯屬公司可能訂立、修改或解除與相關貨幣有關的交易，不論是為其本身或其附屬公司或其聯屬公司自營賬戶或為管理下之賬戶或為代表閣下完成交易或其他原因。在履行上述角色時，本行以至其附屬公司及或其聯屬公司的經濟利益均有機會與閣下在外幣聯繫保本投資存款的利益產生衝突。

不受投資者賠償基金保障

外幣聯繫保本投資存款並無在任何證券交易所上市，亦不受香港的投資者賠償基金所保障。

結算風險

閣下在投資外幣聯繫保本投資存款後，即承擔有關本行未能於結算日或結算日前後結算外幣聯繫保本投資存款的所有結算風險。

適合性

此乃涉及衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在外幣聯繫保本投資存款，除非中介人於銷售此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，此產品是適合閣下的。

適用於交易結算款項為其他投資交易將會收到之結算款項

如本行未能準時收到閣下於另一投資交易將會收到之結算款項及閣下無足夠款項支付交易結算款項，本行有權取消該交易。閣下將承擔由此而引致之一切費用，收費及損失。

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外幣聯繫保本投資存款交易的招攬、邀請或建議，亦不構成對未來任何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。

本文件提及的服務 / 產品並不是以歐洲聯盟的人士為目標。

Risk Disclosures

Key Risks Warning

The key risks associated with CLPGD set out below do not represent all possible risks associated with a particular CLPGD for which you are going to invest. **If you are in doubt about the nature of or the risks associated with this investment product, you should obtain any necessary and appropriate professional advice before investing in this product.**

Principal Guaranteed at Maturity Only

The principal guaranteed feature is only applicable if CLPGD is held to maturity.

Derivative Risk (Not applicable to CLPGD – Fixed Rate Series)

CLPGD is embedded with currency option(s) and a currency swap (if applicable). Option transactions involve risks. When you buy an option, the option value might become worthless if the market moves against your expectation. Generally, swap transaction is subject to market risk, credit risk, liquidity risk, legal risk and settlement risk.

Derivative Risk (Only applicable to CLPGD – Fixed Rate Series)

CLPGD – Fixed Rate Series is embedded with currency swap(s). Generally, swap transaction is subject to market risk, credit risk, liquidity risk, legal risk and settlement risk.

Not a Protected Deposit

CLPGD is not equivalent to time deposit and should not be regarded as a substitute for time deposit. CLPGD is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Foreign Exchange Risk (Not applicable to CLPGD – Fixed Rate Series)

The return of CLPGD is linked to the performance of the reference exchange rate(s). Movements in exchange rates can be sudden and drastic, and affected by complex political and economic factors. You will be exposed to a risk of loss arising from exchange rate fluctuations. If the deposit currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.

Foreign Exchange Risk (Only applicable to CLPGD – Fixed Rate Series)

The return of CLPGD – Fixed Rate Series is linked to the difference between the spot rate and forward rate of the deposit currency and linked currency. Movements in exchange rates can be sudden and drastic, and affected by complex political and economic factors. If the deposit currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.

Exchange Control

For currencies subject to exchange controls imposed by the relevant governments, such as renminbi (RMB), the exchange rates may be easily affected by change in government policies. Such currencies may have different exchange rates quoted in different markets. For example, exchange rates of RMB are quoted in onshore and offshore markets; the onshore rate of RMB is being referred as "CNY" and the offshore rate (i.e. when traded in Hong Kong) is being referred as "CNH". Although CNY and CNH represent the same currency, they do not necessarily have the same exchange rate and may not move in the same direction.

Limited Potential Return

Investing in CLPGD is not the same as investing in the reference currency pair directly. Even if your view of the market movement of the reference exchange rate(s) is correct, the maximum potential return is limited to the pre-determined interest amount for the CLPGD.

Credit Risk

CLPGD is not supported by any collateral or guarantee. CLPGD is subject to the creditworthiness of the Bank. If the Bank becomes insolvent or goes into liquidation or defaults on its obligations under the CLPGD while it is still outstanding, you will

rank as an unsecured creditor of the Bank and could, in the worst case, lose your entire principal irrespective of the terms of the CLPGD.

Liquidity Risk

CLPGD is designed to be held until maturity. CLPGD is not listed on any exchange, has no secondary market and is not transferable. Any termination, cancellation or withdrawal prior to maturity is subject to the sole discretion and consent of the Bank. You may incur significant costs or losses as a result of early termination, cancellation or withdrawal.

Adjustment and Early Termination

The Bank has the right (but not the obligation) to adjust the terms of or to early terminate the CLPGD upon occurrence of certain events. If the terms of CLPGD are adjusted or the CLPGD is terminated by the Bank early, you may suffer a substantial loss under this product. See "Can the Bank adjust the terms or early terminate this product?" in the Important Facts Statement.

Conflicts of Interest

Potential conflicts of interest may arise from the different roles played by the Bank, its subsidiaries and/or its affiliates in connection with the CLPGD. The Bank and/or its subsidiaries and/or its affiliates may enter into, adjust or unwind transactions relating to the relevant currencies, whether for its or its subsidiaries' or its affiliates' proprietary accounts or for account under management or to facilitate transactions on behalf of you or otherwise. In carrying out these roles, the Bank's economic interests and those of its subsidiaries and/or its affiliates are potentially adverse to your interest in the CLPGD.

Not Covered by the Investor Compensation Fund

The CLPGD is not listed on any stock exchange and is not covered by the Investor Compensation Fund in Hong Kong.

Settlement Risk

Upon entering into the CLPGD, you shall assume all settlement risks relating to the Bank failing to settle the CLPGD on, before or after the maturity date.

Suitability

This is a structured product involving derivatives. The investment decision is yours but you should not invest in CLPGD unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

For Settlement Fund of the Order Sourced from To-be-received Funds

The Bank has the right to cancel an order if it fails to receive the funds to be received by you from another investment transaction on time and there is no sufficient fund placed by you for settlement. Any cost, charges and losses incurred as a result thereof shall be borne by you.

Unless the context requires otherwise, this document does not constitute any offer, invitation or recommendation to any person to enter into any Currency Linked Principal Guaranteed Deposit transaction nor does it constitute any prediction of likely future movements in prices of any foreign currencies.

This document has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong. These services / products mentioned herein are not targeted at customers in the European Union.