

# 環境、社會及管治報告

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT



### 關於本報告

作為一家紮根於香港逾70年的知名金融服務集團，大新金融集團有限公司（「本公司」或「本集團」或「大新集團」）一直支持我們業務的可持續發展，履行我們的社會責任，旨在成為良好的企業公民。本集團致力通過尊重道德價值觀及尊重我們的市民、我們的社區及環境，為創造共同的社會價值作出貢獻。

根據於香港聯合交易所有限公司（「香港交易所」）頒佈之主板上市規則附錄27之《環境、社會及管治報告指引》，本環境、社會及管治報告提供本集團於2019年在可持續發展表現之最新情況。

我們旨在適切地呈列本集團在香港、澳門及中國內地主要市場的銀行及保險核心業務在四大範疇——市場、工作環境、社區及環境項下的環境、社會及管治方面的重大事宜。本報告涵蓋本公司及其主要附屬公司的營運。與2018年環境、社會及管治報告相比，本報告的範圍並無重大變動。

本環境、社會及管治報告應與企業管治報告一併閱讀，兩者均作為本集團2019年年報之一部份。本報告亦可在大新銀行網站 [www.dahsing.com](http://www.dahsing.com) 閱覽。

本報告已於2020年3月獲取審計委員會之認可及董事會之批准。

### 環境、社會及管治的理念

大新集團的環境、社會及管治理念貫徹在日常營運中。我們致力於在經濟增長與公司發展及社區利益與環境保護之間取得平衡，更將可持續發展視為對本集團長遠發展策略及營運上的重要一環。

### ABOUT THIS REPORT

As a renowned financial services group with a history deeply rooted in Hong Kong for over 70 years, Dah Sing Financial Holdings Limited (the “Company” or the “Group” or “Dah Sing Group”) seeks to support sustainable growth of our businesses and embraces our social responsibilities and desire to be a good corporate citizen. The Group strives to contribute to the creation of shared social values through honouring ethical values and respecting our people, our communities and the environment.

This Environmental, Social and Governance (“ESG”) Report gives an annual update of the Group’s sustainability performance for the 2019 calendar year in accordance with the ESG Reporting Guide under Appendix 27 of the Main Board Listing Rules published by the Stock Exchange of Hong Kong Limited (“SEHK”).

We aim to provide a balanced presentation of the Group’s material ESG matters under the four cornerstones — Marketplace, Workplace, Community and Environment, and initiatives across the Group’s core operations in banking and insurance at its key markets in Hong Kong, Macau and Mainland China. The Report covers the operations of the Company and its key subsidiaries. There is no significant change in the scope of the Report from that of the 2018 ESG Report.

This ESG Report should be read in conjunction with the Corporate Governance Report. Both reports are included as part of the Group’s 2019 Annual Report. This report is also accessible via the website of Dah Sing Bank at [www.dahsing.com](http://www.dahsing.com).

This Report was endorsed by the Audit Committee and approved by the Board in March 2020.

### Our Philosophy in ESG

The ESG philosophy of Dah Sing Group is embedded in our day-to-day operations. It is about striving to reach a balance between economic and company growth, community interest and environmental protection, and treating sustainability both strategically and operationally on importance, and for the long-term development of the Group.



## 關於本報告(續)

### 環境、社會及管治的理念(續)

董事會授權由高級管理層成員及本集團若干業務及支援部門主管組成之企業社會責任委員會負責所有企業社會責任相關事宜。企業社會責任委員會之角色和職責主要為本集團之企業社會責任／環境、社會及管治措施制定方針，監督其發展及實施，適時對環境、社會及管治相關風險的性質及範圍進行評估及審閱。我們已制定風險管理及內部監控系統，以管理及控制風險以實現業務目標並已制定營商原則和價值觀的標準，把可持續發展承諾貫徹在日常業務營運之中。我們亦設有企業社會責任政策，為本集團企業社會責任與業務營運之間取得平衡策略發展提供指引。

企業社會責任委員會審閱、批核、督導及監察各地業務部門推行環境、社會及管治的措施及活動，定期分析各地匯報在環境、社會及管治的表現，以提高意識及提升其表現。本年度，我們已優化本報告所披露環境關鍵績效指標之比較數據的透明度，提供更全面數據，促進績效管理及檢討。

我們堅信可持續發展乃公司業務與持份者之間之共同責任，我們的願景為與社區、客戶、員工及環境攜手合作，創造更美好的未來。

### 持份者參與及重要性評估

就決定環境、社會及管治工作的優先次序，我們需要與持份者保持密切溝通，當中包括員工、客戶、股東、供應商、監管機構及社會大眾。於2019年，我們繼續與持份者保持開放的對話，以檢視及更新已識別為對本集團業務而言屬重要的主要範疇。此舉有助於制定切合業務策略的可持續發展工作。

## ABOUT THIS REPORT (Continued)

### Our Philosophy in ESG (Continued)

The Board has delegated the day-to-day responsibility for all CSR related matters to the Corporate Social Responsibility Committee (“CSR Committee”), which comprises members of senior management and certain heads of Business and Support functions of the Group. The CSR Committee’s role and responsibilities focus on providing direction on and overseeing the development and implementation of the Group’s CSR/ESG initiatives. The nature and extent of ESG related risks are evaluated and reviewed whenever appropriate. Risk management and internal control systems are in place to manage and control the risk of failure to achieve business objectives. Standards are in place that ride on our Guiding Principles and Values, and thus embodying our sustainability commitment in our daily business operations. A CSR Policy has also been established to provide guidance to the Group in aligning the strategic development of CSR and business operations.

ESG related initiatives and activities implemented by our local business units are reviewed, approved, supervised and monitored by the CSR Committee. Our ESG performance is analysed and reported on a regular basis to raise awareness and encourage improvement. This year, we have improved the transparency of comparative data of environmental key performance indicators (“KPIs”) disclosed in this report, which should provide a more comprehensive outlook to facilitate performance management and review.

With the-firm belief that sustainability is a shared responsibility between our businesses and our stakeholders, our vision is to work hand-in-hand with our communities, customers, employees and the environment as a whole towards a brighter future.

### Stakeholder Engagement and Materiality Assessment

Addressing our ESG priorities requires close communication with our stakeholders including our employees, customers, shareholders, suppliers, regulators and the wider communities. In 2019, we continued to maintain an open dialogue with our stakeholders to review and update the key areas identified as important to our businesses. This helps to align our sustainability priorities with our business strategy.



## 關於本報告(續)

### 持份者參與及重要性評估(續)

下表概述各類持份者的各種參與渠道：

主要持份者	參與渠道
員工	<ul style="list-style-type: none"> <li>• 表現評核</li> <li>• 培訓、講座及簡介會</li> <li>• 大新績FUN CLUB</li> <li>• 僱員援助計劃</li> <li>• 員工溝通</li> <li>• 員工網站／內聯網</li> <li>• 康樂及義工活動</li> </ul>
客戶	<ul style="list-style-type: none"> <li>• 客戶關係經理拜訪</li> <li>• 企業網站、手機應用程式及社交媒體平台</li> <li>• 客戶服務熱線</li> <li>• 服務品質組回應客戶意見</li> <li>• 客戶及行業協會講座及研討會</li> </ul>
股東	<ul style="list-style-type: none"> <li>• 股東週年大會及其他股東大會</li> <li>• 投資者及新聞發佈會及簡介會</li> <li>• 企業網站</li> <li>• 企業通訊，包括公告、通函、中期報告及年報</li> </ul>
供應商	<ul style="list-style-type: none"> <li>• 會議及溝通</li> <li>• 對供應商進行定期檢討</li> <li>• 供應商管理</li> </ul>
監管機構	<ul style="list-style-type: none"> <li>• 定期會議及溝通</li> <li>• 實地審察</li> <li>• 合規報告</li> </ul>
社區	<ul style="list-style-type: none"> <li>• 義工活動</li> <li>• 贊助及捐贈</li> <li>• 社區參與</li> </ul>

我們認為對各持份者屬最重要的環境、社會及管治事宜概述於以下重大議題矩陣中及於本報告以下部分進一步闡述。

## ABOUT THIS REPORT (Continued)

### Stakeholder Engagement and Materiality Assessment (Continued)

The table below outlines our various engagement channels with different types of stakeholders:

Key Stakeholders	Engagement Channels
Employees	<ul style="list-style-type: none"> <li>• Performance management</li> <li>• Training, seminars and briefing sessions</li> <li>• Dah Sing Staff Club</li> <li>• Employee Assistance Programme</li> <li>• Staff communications</li> <li>• People portal/intranet</li> <li>• Recreational and volunteer activities</li> </ul>
Customers	<ul style="list-style-type: none"> <li>• Relationship manager visits</li> <li>• Corporate websites, mobile apps and social media platforms</li> <li>• Customer service hotlines</li> <li>• Service Quality unit to respond to customer feedback</li> <li>• Customer and industry association talks and seminars</li> </ul>
Shareholders	<ul style="list-style-type: none"> <li>• Annual General Meeting and other general meetings</li> <li>• Investor and press conferences and briefings</li> <li>• Corporate websites</li> <li>• Corporate communications including announcements, circulars, interim and annual reports</li> </ul>
Suppliers	<ul style="list-style-type: none"> <li>• Meetings and communications</li> <li>• Regular supplier reviews</li> <li>• Supplier management</li> </ul>
Regulators	<ul style="list-style-type: none"> <li>• Regular meetings and communications</li> <li>• On-site reviews</li> <li>• Compliance reports</li> </ul>
Communities	<ul style="list-style-type: none"> <li>• Volunteer activities</li> <li>• Sponsorships and donations</li> <li>• Community outreach</li> </ul>

The ESG aspects considered as most critical to our stakeholders are outlined in the materiality matrix below and addressed in further detail in the rest of this report.



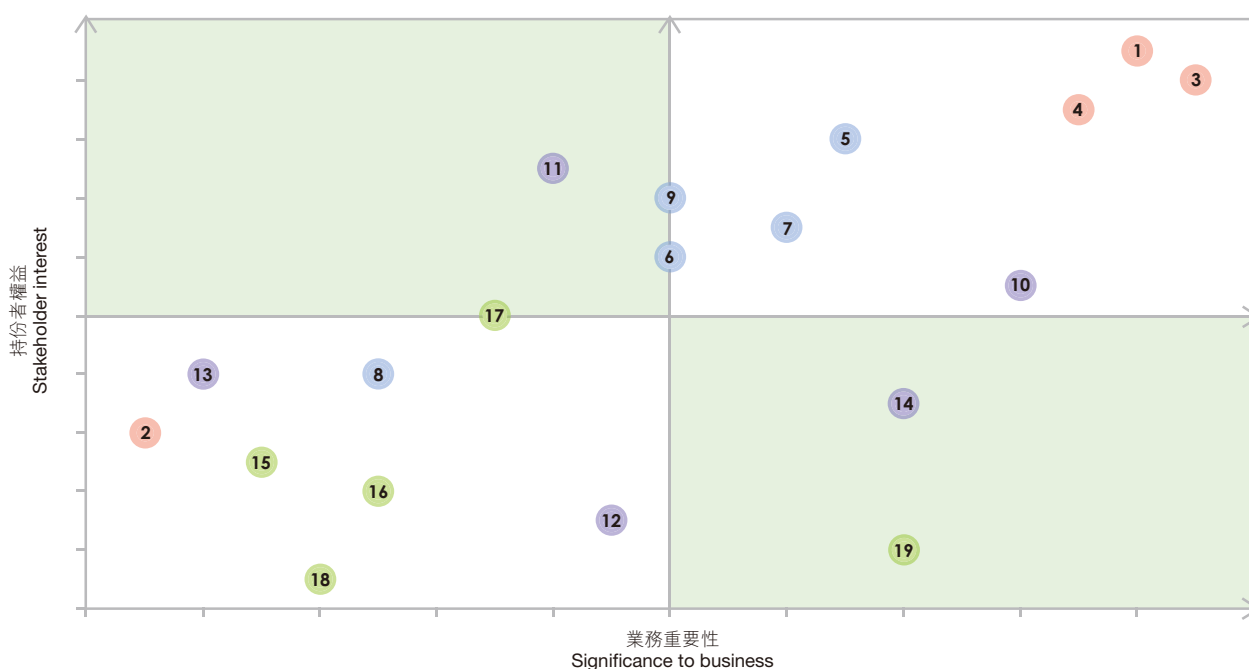
關於本報告(續)

ABOUT THIS REPORT (Continued)

持份者參與及重要性評估(續)

Stakeholder Engagement and Materiality Assessment (Continued)

大新集團的重大議題矩陣  
Dah Sing Group Materiality Matrix



重要事宜 Material matters			
市場 Marketplace	工作環境 Workplace	社區 Community	環境 Environment
1. 負責任的產品及服務 Responsible Products and Services	5. 僱傭 Employment	10. 支持中小企業(「中小企」) Supporting Small and Medium Enterprises ("SMEs")	15. 能源及溫室氣體排放管理 Energy and Greenhouse Gas Emission Management
2. 供應鏈管理 Supply Chain Management	6. 健康及安全 Health and Safety	11. 培育青少年 Nurturing Youth	16. 減少及回收廢物 Waste Reduction and Recycling
3. 客戶資料私隱 Customer Data Privacy	7. 培訓及發展 Training and Development	12. 推廣體育及支持有需要人士 Promoting Sports and Supporting Those in Need	17. 無紙化 Going Paperless
4. 道德操守、反洗錢及反貪污 Ethical behaviour/Anti-money Laundering and Anti-corruption	8. 多元化及平等機會 Diversity and Equal Opportunity	13. 環保 Environmental Conservation	18. 降低用水量 Reducing Water Use
	9. 勞工準則 Labour Standards	14. 金融普惠 Financial Inclusion	19. 支持綠色金融 Supporting Green Finance



## 關於本報告(續)

### 持份者參與及重要性評估(續)

與去年一致，負責任的產品及服務、客戶資料私隱及道德操守、反洗錢及反貪污對我們的業務及持份者而言屬最重要事宜。本年度，我們注意到有更多聲音及持份者反映關注支持綠色金融、支持中小企及培育青少年的期望。這些主要考慮因素與本集團涵蓋市場、工作環境、社區及環境的營商原則及核心價值一致，在本報告內有進一步陳述。

## 市場

作為本地一間資深銀行，我們重視與客戶之間的長久關係及信任，並努力成為一家體貼入微的金融服務機構。為此，我們高度重視為客戶帶來卓越的服務體驗，維持高水平的誠信及道德操守標準，並持續保障客戶資料的私隱及資訊科技系統的安全水平之穩健性。

### 產品責任及對客戶的承諾

#### 負責任的產品及服務

為客戶提供優質產品及服務為我們企業價值觀及原則的核心部分，我們努力不懈提供清晰及不偏不倚的信息，協助客戶作出明智的決定。

本集團之風險政策—產品政策及審批，為新推出的產品及服務提供關於客戶風險評估及減低風險指引。我們對客戶之財務需求及目標的深入理解並提供卓越服務取得良好聲譽。員工透過日常與客戶接觸，了解客戶及其需要，從而提供卓越的客戶服務。我們亦於年內恒常地為前線員工提供在職培訓，使彼等具備提供優質客戶服務的知識及技巧。

## ABOUT THIS REPORT (Continued)

### Stakeholder Engagement and Materiality Assessment (Continued)

Consistent with last year, Responsible Products and Services, Customer Data Privacy and Ethical Behaviour, Anti-money Laundering and Anti-corruption are the most material matters to our businesses and our stakeholders. This year we noticed more voices and stakeholder expectation on Supporting Green Finance, Supporting SMEs and Nurturing Youth. These key considerations, aligned with the Group's Guiding Principles and Values encompassing Marketplace, Workplace, Community and Environment, are further addressed in this report.

## MARKETPLACE

As a bank with a rich local legacy, we value lasting relationships and trust with customers, and strive to be a financial services provider with a personal touch. To this end, we place a high priority on creating excellent customer experiences, upholding high standards of integrity and ethics, and continuously safeguarding both customer data privacy and robustness of our IT system security.

### Product Responsibility and Customer Commitment

#### Responsible Products and Services

Providing quality products and services to our customers forms a core part of our corporate values and principles, and is underpinned by our tireless efforts to provide clear and unbiased information to enable customers to make informed decisions.

Our Group Risk Policy governing Product Policy and Approval provides guidelines on customer risk assessment and risk mitigation when launching new products and services. Our reputation for service excellence is underpinned by our deep understanding of customers' financial needs and objectives. We require our employees to know our customers and their needs through day-to-day interactions in order to deliver excellent client service. On-the-job training is provided to our frontline employees throughout the year to equip them with the essential customer service knowledge and soft skills.



市場(續)

產品責任及對客戶的承諾(續)

負責任的產品及服務(續)

我們鼓勵客戶透過多種溝通渠道提供意見，包括透過分行代表、客戶熱線、電子通訊及公司網頁。我們非常重視客戶的意見及投訴並作為參考以不斷提高我們的產品及服務質素。專責員工按照既定程序及規章制度處理客戶投訴並提供即時的跟進及客戶服務支援。收到口頭及書面投訴後分別在1至2個工作天內確認收悉，並於30天內給予投訴人答覆。

隨著數碼銀行產品及服務日益流行(例如網上及流動銀行以及網上信用卡交易)，我們在現行技術規劃下謹慎確保數碼渠道的安全，以保障客戶免受潛在網絡犯罪威脅或詐騙。我們使用最新安全措施持續提升數碼銀行產品及服務。於2019年，我們採用若干最新生物科技技術，提升網上及流動銀行服務的安全性及易用性。公司加強網上銀行服務的SWIFT(環球銀行金融電信協會)交易的狀態更新亦提高交易的透明度和客戶安全性。

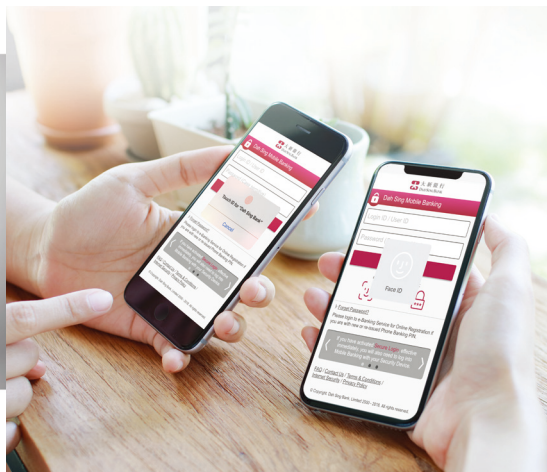
MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Responsible Products and Services (Continued)

We encourage customer feedback through multiple communication channels, including branch representatives, customer hotlines, e-communications and corporate web pages. We see customer feedback and complaints as important inputs and references for ongoing quality enhancements for our products and services. Procedures and protocols are in place for designated employees to handle customer complaints and to provide timely follow up and customer support. Verbal and written complaints are acknowledged within 1 and 2 working day(s) respectively upon receipt, while final replies to complainants are delivered within 30 calendar days.

With the increase in popularity for digital banking products and services, such as internet and mobile banking as well as online credit card transactions, we are vigilant in ensuring security across our digital channels in the current technological landscape to protect our customers from possible online crime or fraud. Our digital banking products and services are continually updated with the latest security measures. In 2019, we adopted some of the latest biometric technologies to enhance security and user-friendliness of our online and mobile banking services. Enhanced status updates for SWIFT (Society for Worldwide Interbank Financial Telecommunication) transactions for corporate online banking services also improved transaction transparency and customer security.



採用最新生物科技技術，提升網上及流動銀行服務的安全性及易用性

Latest biometric technology to enhance the security and user-friendliness of our online and mobile banking products



## 市場(續)

### 產品責任及對客戶的承諾(續)

#### 負責任的產品及服務(續)

所有產品及服務在提供予客戶前，均須通過法律法規的合規審查及產品審核。我們的網上商業銀行系統DS-Direct就是成功的證明，成功通過公司資訊科技團隊及用戶團隊嚴格的審查及測試。我們致力於改善客戶體驗及產品安全性，年內我們亦進行多項有關DS-Direct的項目，其中包括更新培訓視頻，為客戶提供優化信息，引入全新通知功能以通知客戶SWIFT交易狀態，以提高其資金流的透明度，以及延長DS-Direct付款截止時間以更適切滿足客戶需求。

我們在制訂產品文件過程中恪守法律法規準則及行業指引，確保客戶通訊及營銷資料清晰準確，以保障客戶的權益。銷售財富管理產品的員工必須持有相關牌照，而向客戶提供與投資決定有關的信息時，必須考慮客戶的投資需要及風險承受能力。

## MARKETPLACE (Continued)

### Product Responsibility and Customer Commitment (Continued)

#### Responsible Products and Services (Continued)

All products and services are put through a development and product approval cycle where essential checks on legal and regulatory compliance must be undertaken before they are offered to customers. DS-Direct, our online commercial banking system, is a good case in point which successfully passed through rigorous checking and testing by our IT and user teams. We also undertook a number of projects on DS-Direct during the year as part of our on-going efforts to improve customer experience and product security. These included the updating of training videos with improved information for customers, the introduction of a new notification function to inform customers of their SWIFT transaction status for better transparency on their fund flows, and the extension of DS-Direct payment cut-off time to better suit customer needs.

We uphold the highest standards in compliance with legal, regulatory and industry guidelines in our product documentation process, and ensure clarity and accuracy in customer communications and marketing materials to protect customer interests. Only licensed staff members are permitted to perform wealth management product selling, and we only allow fair information to be presented to customers for decision making in line with their investment needs and risk appetite.



我們為客戶提供優質產品及服務，並透過清晰準確的產品資訊，協助客戶作出明智的決定

We provide quality products and services with clear and accurate information to help our customers make informed decisions



## 市場(續)

### 產品責任及對客戶的承諾(續)

#### 供應鏈管理

本集團會選擇與提倡環保、社會及道德責任的供應商合作。透過合作，提高彼等對可持續發展的意識，並透過篩選及持續監察，評估供應商之表現。供應商須遵守我們的環境、社會及管治準則。服務供應商須提供綠色證書，證明其營運中的節能標準。

環保及社會風險管理準則亦納入本集團之採購程序。供應商在可持續發展的過往表現是我們甄選供應商的重要評估準則。競標者須提供相關環保認證，如ISO 14001、3R(「減少廢物」、「廢物利用」及「循環再造」)的準則及成績以及避免產生有害物料的政策，以支持其建議。於2019年，超過28家為大新銀行提供服務之供應商已取得ISO 14001或森林管理委員會認證。

#### 客戶資料私隱

本集團擁有穩固的合規文化，並致力遵守資料私隱法規，以保障客戶的個人資料及敏感資料。我們嚴謹制定了符合香港《個人資料(私隱)條例》及澳門《個人資料保護法》的客戶資料保障政策及程序。該等政策及程序清楚載列有關收集、使用及保留資料的指引。我們定期檢討及更新該等政策及程序，以切合業務發展的需要、監管指引及新出現的威脅。

本集團的客戶資料受多重的裝置、電子及程序的保障。這些保障措施按監管規定或比監管規定更嚴格的要求而制定。保障資料的規定透過多種途徑，例如透過入職計劃及年度重溫培訓課程傳達至所有員工。

年內舉行了15次簡報會或研討會，以提升員工對彼等相關之職責的法律及法規知識。培訓主題包括整體合規、網絡安全、反洗錢、客戶盡職審查及員工誠實品行。

## MARKETPLACE (Continued)

### Product Responsibility and Customer Commitment (Continued)

#### Supply Chain Management

The Group selects and works with suppliers that act in an environmentally, socially and ethically responsible manner. We interact with suppliers to raise their awareness of sustainability and evaluate their performances through screening and on-going monitoring. Suppliers are expected to adhere to our ESG standards, and service providers are required to present green certificates to demonstrate energy saving standards in their operations.

Environmental and social risk management standards are also embedded in the Group's procurement process. Vendors' sustainability track record is a key evaluation criterion in the procurement process. Tenderers are required to support their proposals with relevant environmental certifications such as ISO 14001, 3R ("Reduce", "Reuse" and "Recycle") standards and achievements, and policies on avoidance of hazardous materials. In 2019, more than 28 key service providers for Dah Sing Bank ("DSB") are certified with ISO 14001 or by the Forest Stewardship Council.

#### Customer Data Privacy

The Group has a strong compliance culture and is committed to adhering to data privacy laws and regulations to safeguard customers' personal data and sensitive information. Customer data protection policies and procedures in compliance with Personal Data (Privacy) Ordinance in Hong Kong and the Personal Data Protection Act in Macau are in place. Guidelines on data collection, usage and retention are clearly set out in the policies and procedures. These are reviewed and updated on a regular basis to reflect the evolving business needs, regulatory guidance, and emerging threats.

Our customer data is protected by a number of physical, electronic and procedural safeguards that are either in line with or exceed the regulatory requirements. Data protection requirements are communicated to all employees through various channels, such as induction programmes and annual refresher training sessions.

15 briefings or seminars were held during the year to enhance staff knowledge of laws and regulations that relate to their duties. Training topics include general compliance, cybersecurity, anti-money laundering, customer due diligence and general integrity.





## 市場(續)

### 產品責任及對客戶的承諾(續)

#### 客戶資料私隱(續)

全體僱員須於日常工作中遵守客戶資料私隱(包括收集、使用、保留及保護客戶個人資料)。該要求已於僱傭合約中以及於入職時向其派發之員工操守守則中明確闡明。

只有獲授權之員工才可按需要查閱有關客戶資料。我們會通知客戶將會怎樣使用其資料並給予客戶有關選擇權。在數碼化及科技迅速發展的大趨勢下，本集團不斷尋找機會利用有關技術精簡程序及提升客戶體驗，並同時致力保障客戶免受網絡犯罪威脅。

#### 道德操守、反洗錢及反貪污

本集團時刻以公平的方式經營業務，並已採取措施致力打擊各種金融罪行、貪污及洗黑錢的活動。

我們已採納具有明確目標及責任的風險管治框架，並於所有業務及營運部門培養穩固的合規文化及風險管理思維。

我們的第一道防線建基於員工努力及內部監控措施。由不同管理層層面的風險管理委員會、反洗錢委員會、集團合規委員會、營運風險及內部監控委員會、管理委員會以及董事會層面的風險管理及合規委員會監督的風險監控及合規職能組成第二道防線。本集團的內部審核部門擔當第三道防線，透過評估現行的管治、風險管理及內部監控的有效性，提供獨立意見。

## MARKETPLACE (Continued)

### Product Responsibility and Customer Commitment (Continued)

#### Customer Data Privacy (Continued)

All employees are required to observe customer data privacy in their daily work, including the collection, use, retention and security of customers' personal data. Such requirement is clearly stipulated in their employment contracts as well as the Code of Conduct for Staff distributed to them upon joining.

Access to customer data is strictly limited to authorised personnel on a need-to-know basis. Customers are notified and are given choices regarding how their information may be used. Leveraging the megatrend of digitalisation and development of technologies, the Group has been exploring opportunities to streamline processes and enhance customer experience whilst protecting customers from cybercrimes.

#### Ethical behaviour/Anti-money Laundering and Anti-corruption

The Group always conducts its businesses in a fair manner and has adopted measures to fight against any form of financial crimes, corruption and money laundering.

We have adopted a risk governance framework with well-defined goals and responsibilities, and have cultivated a strong compliance culture and risk management mind-set throughout all our business and operational units.

Our first line of defence is formed based on a combination of our workforce's efforts and existing internal control measures. Our risk control and compliance functions, supervised by our different management level risk committees, Anti-money Laundering Committee, Group Compliance Committee, Operational Risk and Internal Control Committee, Management Committee, and the Board-level Risk Management and Compliance Committee, operate as the second line of defence. The Group's internal audit function serves as the third line of defence, and provides independent assurances through assessing the effectiveness of existing governance, risk management, compliance and internal controls.



## 市場(續)

### 產品責任及對客戶的承諾(續)

#### 道德操守、反洗錢及反貪污(續)

為加強員工在道德操守方面的教育，本集團採用香港廉政公署(「廉政公署」)刊發的有關「理財有道」的電子通訊，向員工提供貪污個案及防貪指引的最新資料。本集團亦安排廉政公署工作人員舉辦關於「理財有道」的定期簡報會，以提高員工對反賄賂及貪污行為的警覺及警惕性。逾70名員工出席於2019年9月舉辦之簡報會。

我們的業務須達致高水平的道德操守標準，及我們的營商原則和價值觀要求員工「時刻做正確的事」。我們的操守守則載列道德價值及員工操守準則，全體員工須予遵從，當中包括反貪污政策、標準及程序，提供指引防止任何形式的貪污，包括勒索及賄賂。

所有員工須全面遵守員工操守守則並熟悉有關規定。違反員工操守守則的員工可能須接受內部紀律程序。

我們制訂了整個集團均須遵守的反洗錢及反恐怖分子融資政策及程序，以符合本地及國際的反洗錢及反恐怖分子融資相關的監管框架及準則。該等政策要求所有員工主動查察及報告任何可疑交易及違規行為。

我們設有舉報途徑及政策，讓員工或其他持份者以保密的形式舉報涉嫌違規個案。所舉報的個案會由合規或內部審核部門即時調查。確認違規的個案會向審核委員會匯報，確保已採取足夠的補救措施。

## MARKETPLACE (Continued)

### Product Responsibility and Customer Commitment (Continued)

#### Ethical behaviour/Anti-money Laundering and Anti-corruption (Continued)

To better educate employees on ethical behaviours, the Group leverages the e-newsletter published by the Hong Kong Independent Commission Against Corruption (“ICAC”) regarding “Bank on Integrity” to update our employees on corruption cases and corruption prevention tips. The Group also arranges regular briefings by ICAC officers on “Bank Staff Integrity” to enhance employees’ alertness and vigilance in relation to anti-bribery and corruption practices. More than 70 employees attended the briefing in September 2019.

Our businesses are required to meet high ethical standards, and our guiding principles and values require our employees to “do what is right, even when no one is looking”. Our Code of Conduct lays out clear guidelines on the ethical values and standard of conduct that all employees are expected to adhere to. These include anti-corruption policies, standards and procedures which provide guidelines to curb corruption of all forms, including extortion and bribery.

All employees are required to fully comply with the Code of Conduct for Staff and familiarise themselves with the relevant requirements. Employees who breach the Code of Conduct for Staff may be subject to internal disciplinary procedures.

The Group-wide anti-money laundering and counter-financing of terrorism (“AML/CFT”) policies and procedures are in place to allow the Group to comply with relevant local and international AML/CFT regulatory frameworks and standards. These policies require all employees to take ownership in detecting and reporting any suspicious transactions and irregularities.

Whistle-blowing channels and policies are set up for our employees or other stakeholders to confidentially report any suspected case of non-compliance. Cases reported will be investigated by the compliance or internal audit departments in a timely manner. Confirmed cases are reported to the Audit Committee to ensure adequate remedial actions are being taken.



## 市場(續)

### 產品責任及對客戶的承諾(續)

### 道德操守、反洗錢及反貪污(續)

我們深明員工在打擊金融犯罪及任何形式的不當行為中擔當關鍵角色，並定期舉辦培訓、研討會及工作坊以提高員工對相關監管規定的意識。員工須完成關於員工操守守則的年度重溫培訓。其他為所有員工提供之培訓計劃包括制定金融犯罪風險內容，以加強員工在其職責範圍內的相關能力，以及有關反賄賂及貪污、反洗錢及制裁的網上學習計劃。

員工在日常工作中亦須採取嚴格的盡職審查程序，以降低受到金融詐騙或不當行為所產生的內外風險。我們所有員工應遵守個人行為和誠信的典範標準，並以本集團的最佳利益行事。

有關我們企業管治實施的更多資料，請參閱本年報中的「企業管治報告」。

## 工作環境

本集團的業務成功實有賴於其超過3,000名員工的辛勤工作及努力。我們致力透過相互承諾、培養共融工作環境、促進工作健康、安全及福利，以及提供人才發展及職業發展機會，與員工一起成長。年內，我們聘請獨立顧問就員工對本集團營商原則及價值觀的理解及看法進行銀行文化調查，取得令人滿意的結果。

## MARKETPLACE (Continued)

### Product Responsibility and Customer Commitment (Continued)

### Ethical behaviour/Anti-money Laundering and Anti-corruption (Continued)

We understand that our people play a crucial role in combating financial crimes and any forms of malpractices, and have been organising regular trainings, seminars and workshops to raise employees' awareness of the relevant regulatory requirements. Staff members are required to complete the annual refresher training on our Code of Conduct for Staff. Other comprehensive all-staff training programmes including tailored financial crime risk content to strengthen employees' relevant competences within their roles, as well as an e-learning programme on anti-bribery and corruption, anti-money laundering and sanctions.

Our employees are also required to undertake rigorous due diligence procedures in their daily work to mitigate risks of internal and external financial frauds or malpractices. All staff are expected to observe exemplary standards in personal conduct and integrity and to act in the best interests of the Group.

For more information regarding our corporate governance practices, please refer to the "Corporate Governance Report" in this Annual Report.

## WORKPLACE

The Group's business success is attributable to the hard work and endeavours of its workforce of more than 3,000 employees. We are dedicated to grow with our people through mutual commitment, fostering a cohesive workplace, promoting health, safety and well-being at work, and providing opportunities for talent development and career progression. During the year, we engaged an independent consultant to conduct a bank-wide culture survey on our employees' understanding and perception of the Group's Guiding Principles and Values with satisfactory results.



### 工作環境(續)

#### 僱傭

今年我們推出全新的僱主品牌及座右銘「你的銀行。家。」，其兩個主要目標：培養工作以外的成就感，並為員工營造溫暖如家的環境。我們的核心價值在於關懷員工、團隊合作及進步。



我們深信員工為客戶提供優質產品及服務，是令集團之業務持續增長的關鍵因素。我們致力優化人力資源管理、建立能積極投入參與及知識廣博的團隊以及營造和諧的工作環境。

### WORKPLACE (Continued)

#### Employment

Our new employer brand and motto “NOT JUST A BANK. A HOME.” was launched this year with two main objectives: To nurture a sense of pride in achieving beyond just a job, and to create an environment where our employees feel the warmth of a home. Our currency lies in people caring, teamwork and progressiveness.

We believe that our employees are our key success factor in delivering quality products and services to our customers and in driving continued business success. Our pledge to our staff is to improve our human resources management, build an engaged and knowledgeable workforce and create a friendly work environment.



我們的核心價值在於關懷員工、團隊合作及進步  
Our currency lies in people caring, teamwork and progressiveness

本集團的人力資源政策及程序全面遵守有關法例及規例，以管理有關聘用、晉升、報酬、工時、平等機會、解僱、員工福利及其他人才管理實務。

The Group's human resources policies and procedures are fully compliant with relevant laws and regulations to govern hiring, promotion, compensation, working hours, equal opportunity, dismissal, employee welfare and other talent management practices.



## 工作環境(續)

### 僱傭(續)

本集團每年從各大學招募適合的年青人才，並為他們投身本集團作長遠事業發展提供支持。年內，我們努力將培訓生計劃升級為管理層培訓生計劃。我們還參加由香港金融管理局(「金管局」)與私人財富管理公會及香港應用科技研究院聯合舉辦的「私人財富管理先導人才培訓計劃」及「金融科技人才培育計劃」，為大學生提供財富管理及銀行業的實習機會。

## WORKPLACE (Continued)

### Employment (Continued)

Every year, the Group seeks to attract suitable young talents from various universities and support them in developing a long-term, rewarding career with the Group. This year, we enhanced our efforts by revamping our Graduate Trainee Programme to a Management Trainee Programme. We also participated in the Pilot Apprenticeship Programme for Private Wealth Management and the Fintech Career Accelerator Scheme, organised by the Hong Kong Monetary Authority (“HKMA”) with the Private Wealth Management Association and Hong Kong Applied Science and Technology Research Institute respectively to provide internship opportunities in the wealth management and banking sectors to university students.



本集團向大學生提供財富管理及銀行業的實習機會，並為他們投身本集團作長遠事業發展提供支持  
The Group provides internship opportunities in wealth management and banking to university students, and supports them in joining the Group for long-term career development

作為卓越僱主，本集團持續審閱並優化僱員福利及薪酬。我們根據「按表現計酬」作為有關僱員報酬的指標。我們的目標是所提供的浮動薪酬處於市場中位數至上四分位值水平，並按良好表現作出獎勵。僱員的職責如需特別技術或因業務需要而須在一般辦公時間以外工作或須按照特別安排工作，我們會向該等人員提供津貼。於2019年，本集團透過增加員工服務獎勵及退休獎勵以及擴大集團醫療保險福利範圍以惠及全體僱員的家屬，展現了對員工的關懷。自2018年4月起，產假福利已延長至14週，本集團成為香港特別行政區政府即將頒佈的《產假修訂法案》的早期採用者，該法案預計於2021年生效。我們亦設有其他福利包括退休福利及為員工開立特惠利率存款賬戶等。

As an employer of choice, the Group continuously reviews and enhances our employee benefits and remuneration. “Pay for performance” is our guiding principle for employee remuneration. We aim to pay variable remuneration from market median to upper quartile level to differentiate and reward good performance. Allowance is offered to eligible employees who perform duties that require specific skills, work beyond normal hours for business needs, or work under special arrangements. In 2019, the Group demonstrated its care for its employees by enhancing our employee service award and retirement award as well as extending group medical insurance benefits to cover dependents of all employees. Maternity leave entitlements has been extended to 14 weeks since April 2018, making the Group an early adopter of the Hong Kong SAR Government’s upcoming maternity leave amendment bill anticipated to come into effect by 2021. Other benefits available include retirement benefits and staff deposit accounts with preferential rates.



## 工作環境(續)

### 僱傭(續)

為支持需要在個人及家庭承擔與工作之間取得平衡的員工，本集團靈活處理個別員工提出的特別要求，如由全職轉為兼職的工作安排。

為進一步切合員工的工作與生活平衡，本集團於2019年繼續「靈活工作在夏日」的安排並進一步推行「靈活工作親子讀」的安排，讓員工根據個人需要靈活分配工作及休息時間，尤其是在暑假及子女學校考試期間，需要更多時間照顧子女或其他的家庭需要。

此外，為照顧員工的需要及響應「母乳育嬰齊和應」運動，我們現時設有兩個授乳室。

### 健康及安全

本集團承諾為員工提供安全、健康及舒適的工作環境。本集團制訂了職業安全及衛生指引，讓員工認識到辦公室內若干潛在危害健康及安全的資料以及相關預防措施。

本集團亦有其他有關健康及安全的政策，涵蓋員工健康及工作與生活平衡、安全風險評估及管理，以及員工健康福利等方面。制訂及實施該等政策體現本集團於日常營運中為員工創造安全及健康工作環境的承諾。

## WORKPLACE (Continued)

### Employment (Continued)

In support of employees to balance their personal and family commitments with work, the Group is flexible in accommodating special requests raised by individual employees such as conversion from full-time to part-time work arrangement.

To further cater to our employees' work-life balance, the Group continued its Summer Flexi arrangement in 2019 and further introduced the Exam Flexi arrangement. These arrangements allow employees to reschedule their working hours and rest time based on their personal needs, especially if they require more time to take care of their children or attend to other family needs during summer and children's examination period.

Additionally, we now have two lactation support facilities, affirming the Group's employee care endeavours and aligning with our "Say Yes to Breastfeeding" Campaign.

### Health and Safety

The Group is committed to creating a safe, healthy and comfortable working environment for its employees. The Guidelines on Occupational Safety and Health were established to inform employees of potential health and safety hazards in the workplace as well as the corresponding preventative measures.

The Group also has other policies relating to health and safety, covering areas such as employee wellness and work-life balance, safety risk assessment and management, and the provision of employee health benefits. These are developed and operated to reflect the Group's commitment to creating a safe and healthy work place for employees in our day-to-day operations.



你的銀行。家。x 生活與工作平衡週2019員工合照  
Happy moments in "NOT JUST A BANK. A HOME. x Work-Life Balance Weeks 2019"



## 工作環境(續)

### 健康及安全(續)

為提高員工對健康生活的意識，我們繼續於「健康週」及「你的銀行。家。x 生活與工作平衡週 2019」舉辦一系列活動，其中包括辦公室裝飾比賽、健康與育兒講座、捐血活動、義工服務及頭肩部按摩等。大新銀行(中國)有限公司(「大新銀行(中國)」)亦每週為員工舉辦體育活動。

同時，我們於裝修或重新佈置辦公室後進行的工作間風險評估，乃遵照《職業安全及健康(顯示屏幕設備)規例》的條文進行，並旨在確保工作間符合人體工學原則及相關監管規定。本集團亦非常重視其辦公室的安全，於辦公室及分行物業內嚴禁吸煙、飲酒及吸食毒品。

我們在各業務地點制定了應變計劃，列明在災難導致業務中斷時員工應採取的程序，維持業務正常運作。

本集團深明精神健康的重要性，自2001年起，本集團已制定僱員支援計劃，協助員工識別及解決其個人問題或工作上的焦慮。所有員工均可透過該計劃，以保密的形式獲得獨立及專業的個人輔導服務。

我們成立了健康及安全工作組，作為員工與管理層之間的橋樑，收集本集團員工的意見，以改善並發展健康及安全的管理。工作小組舉行定期會議，檢視健康及安全措施，並提出新計劃的方案。

## WORKPLACE (Continued)

### Health and Safety (Continued)

In terms of promoting awareness of a healthy lifestyle amongst employees, we continued to organise a series of activities as part of the Healthy Week and “NOT JUST A BANK. A HOME. x Work-Life Balance Weeks 2019”. These included an office decoration competition, health and parenting talks, blood donation, volunteering work, head and shoulder massage sessions etc.. Dah Sing Bank (China) Limited (“DSB China”) in Mainland China also organised sports events for staff on a weekly basis.

Meanwhile, an example of workplace safety is our post-renovation or office restacking risk assessment of workstations. This is performed in compliance with the provisions of the Occupational Safety and Health (Display Screen Equipment) regulation, and aims to make sure workstations are set up in line with ergonomic principles and relevant regulatory requirements. We also put great emphasis on the security of Group premises and strictly prohibit smoking, use of alcohol and drugs in our office and branch premises.

Across different business locations, contingency plans are in place which set out the procedures that employees should undertake to maintain business continuity in case of business disruptions due to disaster situations.

Last but not least, the Group understands the importance of mental health. The Group’s Employee Assistance Programme has been in place since 2001 to help employees identify and resolve their personal issues or anxieties at work. The programme provides all employees with free access to independent professional counselling in a confidential manner.

As a bridge between employees and management, a working group on health and safety has been formed to consolidate feedback across the Group’s workforce to drive improvements and develop events in health and safety management. The working group holds regular meetings to review health and safety initiatives, and draw up proposals for upcoming programmes.



## 工作環境(續)

### 培訓及發展

本集團人力資源管理策略中的一個重要核心是員工的培訓及發展以及提供晉升的機會。

我們的內部培訓計劃按員工的需要及配合本集團業務的發展而制定。新員工會參加為期一天的入職培訓，以互動遊戲及活動形式提供有關本集團的願景、使命、營商原則及價值觀，以及其業務部門及員工等基礎知識。

本集團亦提供網上學習平台，讓不同業務地點的員工均可參加培訓課程及取得學習資料。課程涵蓋多方面的主題，包括產品、業務程序、內部監控及監管合規。於年內，網上學習平台提供了超過46%的培訓時數。

為提倡深化價值精神，大新銀行頒發年度「大新之星」獎，以鼓勵員工的積極行為及獎勵其傑出表現。自2016年項目啟動以來，逾360個獎項已頒發予不同部門的個別員工及團隊，以表揚彼等的優異及傑出表現與貢獻。

除了業務知識及技巧，我們還為員工提供工作上所需的技巧，讓員工工作好準備以應付業務發展中不斷變化的挑戰及風險。於2019年，我們啟動「企業領導力計劃」，為即將參與新項目及計劃日後將推動企業發展的員工作出培訓。資訊科技及營運部門約有80名員工參與該計劃。我們還推出「區塊鏈」及「Fintech for You」的兩部份金融科技計劃，向我們的員工提供有關金融行業技術發展的最新知識。約有80名來自不同業務部門員工參加該等計劃。

## WORKPLACE (Continued)

### Training and Development

Training and development of our people and providing them with upward mobility are an important focus of our human capital management strategy.

Our internal training programmes are tailored to suit the needs of our employees and to support our business development. All new joiners will join a one-day induction programme which engages them in highly interactive games and exercises to gain foundational knowledge about the Group's Vision, Mission, Guiding Principles and Values, its business functions and people.

We also provide e-learning platforms to enable employees from different business locations to attend training sessions and access learning materials. Our courses cover a wide range of topics, including products, business processes, internal control and regulatory compliance. During the year, over 46% of training hours were delivered via the e-learning platforms.

As part of our value reinforcement initiatives, DSB organises the "Dah Sing Star Awards" annually to recognise positive staff behaviours and performance excellence. Since its inception in 2016, over 360 awards have been presented to individuals and teams from different divisions to reward their superior and excellent performance and contribution.

Apart from business knowledge and skills, we also equip our people with the necessary skills to prepare for the evolving challenges and risks in the ever-changing business environment. In 2019, a "Corporate Leadership Programme" was launched for employees who were identified to drive corporate changes in the future through their participation in upcoming new projects and initiatives. Approximately 80 employees from the IT and operations departments attended the programme. We also launched a two-part Fintech Series, on "Blockchain" and "Fintech for You", to update our employees on the latest knowledge on technology developments in the financial industry. Approximately 80 employees across various business functions attended the series.





## 工作環境(續)

### 培訓及發展(續)

為向管理人員提供所需管理知識及潛在領導技巧，我們更新了大新管理人員計劃系列，並提供兩項新課程，針對初級管理人員的「Creative Problem Solving with Lego® Serious Play®」及針對資深管理人員的「5 Habits of Highly Effective Leaders」。

我們亦為高級管理人員提供發展機會，由上而下加強我們的人才隊伍。高管培訓計劃於2019年啟動，5名高級管理人員參加了歐洲工商管理學院 (INSEAD) 在新加坡舉辦的「Innovation by Design」計劃。

## WORKPLACE (Continued)

### Training and Development (Continued)

To equip managers at all levels with the necessary knowledge and potential leadership skills, the Dah Sing Manager Programme Series was revamped with two new courses, namely, “Creative Problem Solving with Lego® Serious Play®” targeting relatively junior managers, and “5 Habits of Highly Effective Leaders” targeting more experienced managers.

We also provide development opportunities for senior executives to strengthen our talent bench from top to bottom. An Executive Education Programme was launched in 2019, with 5 senior executives attending the “Innovation by Design” programme conducted by Institut Européen d’Administration des Affaires (European Institute of Business Administration) (INSEAD) in Singapore.



高級管理人員參加了歐洲工商管理學院 (INSEAD) 在新加坡舉辦的「Innovation by Design」計劃  
Senior executives attending the “Innovation by Design” programme conducted by the European Institute of Business Administration (INSEAD) in Singapore

我們亦資助員工參加外部培訓計劃，旨在幫助彼等獲得學術或專業資格，以增強其技能及能力，從而應對未來的工作挑戰。本集團的專業獎勵計劃進一步獎勵取得註冊會計師、認可財務策劃師及特許財務分析師等認可專業資格或會員資格的員工，慶賀彼等取得專業成績。

Employees can also avail themselves to sponsorship support to participate in external training programmes. This is intended to help them attain academic or professional qualifications to enhance their skills and capabilities for future job challenges. This is further enhanced by the Group’s Professional Award Scheme for staff members who attain recognised professional qualifications or memberships, such as Chartered Certified Accountant, Certified Financial Planner and Chartered Financial Analyst, to celebrate their professional achievements.



## 工作環境(續)

### 培訓及發展(續)

本集團於2019年連續四年獲《JobMarket求職廣場》頒發「卓越僱主大獎」。其他獎項包括香港財務策劃師學會頒發的「優質財策企業」及「企業理財教育領袖一金獎」、香港銀行學會頒發的「HKIB人才發展獎(I類獎)2019」、CTgoodjobs頒發的「企業形象影片大獎」及僱員再培訓局授予的「人才企業」名銜。

### 多元化及平等機會

本集團致力於為員工營造共融的環境，並致力消除任何影響共融的障礙。我們的政策與有關法例及規例一致，絕不容許員工因性別、婚姻狀況、懷孕、殘疾、家庭狀況或種族等任何理由而受到歧視、騷擾、受害或誹謗。

有關招募、聘請、調職及晉升的決定均根據個別員工的資格及優點而作出。我們鼓勵公開溝通，並設有申訴機制，讓員工可表達其關注，並確保員工的意見可以上達。

### 勞工準則

本集團嚴格遵照勞工法例及規例營運業務，並禁止使用童工及強迫勞動。我們設有監察及預防措施，任何潛在違規將及時調查及跟進。

## WORKPLACE (Continued)

### Training and Development (Continued)

In 2019, the Group was honoured with “The Employer of Choice Award” from JobMarket for the fourth consecutive year. Other awards included the “Accredited Professional Financial Planning Firm” and “Corporate Financial Education Leadership – Gold Award” from the Institute of Financial Planners of Hong Kong, “Category I: The HKIB Talent Development Award 2019” by the Hong Kong Institute of Bankers, the “Best Employer Branding Video Award” by CTgoodjobs, and the “Manpower Developer” status awarded by the Employee Retraining Board.

### Diversity and Equal Opportunity

The Group is committed to creating an inclusive environment for its employees and is devoted to removing any barriers to inclusion. In line with relevant laws and regulations, our policies have zero tolerance for discrimination, harassment, victimisation or vilification on any grounds including gender, marital status, pregnancy, disability, family status or race.

All decisions made with respect to recruiting, hiring, transferring and promotion are made based on the individual’s qualifications and merits. We encourage open communication and have set up grievance mechanisms for employees to express their concerns and to make sure that their voices are heard.

### Labour Standards

The Group operates in strict compliance with labour laws and regulations and prohibits the use of child labour or forced labour. Monitoring and preventive measures are in place. Any potential breach will be investigated and followed up in a timely manner.



## 社區

我們懷著與所服務社區共同進步和發展的目標，致力為建設一個更強大和共容的社會作出貢獻。我們鼓勵員工參與義工服務及慈善活動。

於2019年，本集團繼續與若干組織合作，支持香港、澳門及中國內地中小企發展、青年教育、體育活動及慈善工作、環境保護及提高金融知識。

### 支持中小企

除創造就業機會外，中小企對經濟有重要貢獻，並為創新及科技發展的重要推動者。協助中小企參與主流經濟不單是我們的業務理念，亦有助提升本地經濟的競爭力，繼而可為我們創造更多業務機遇。

年內，我們繼續支持香港及大灣區的中小企，透過培訓、資訊分享及財務支援，協助中小企建立營商能力。本集團第七次贊助由香港中小型企業總商會及香港貿易發展局舉辦的國際中小企高峰論壇。我們亦繼續與工業貿易署及香港中小型企業總商會合作舉辦研討會，分享大灣區計劃的最新發展及香港中小企可預見的潛在機遇。

## COMMUNITY

With a vision to progress and prosper with the communities we serve, we are committed to giving back by contributing to a stronger and more inclusive society. We encourage and facilitate our employees to participate in volunteer services and charitable activities.

In 2019, the Group continued to collaborate with a number of organisations to support the development of SMEs, youth education, sports and charity, environmental protection and promotion of financial literacy in Hong Kong, Macau and Mainland China.

### Supporting SMEs

SMEs are important contributors to the economy and one of the key drivers for innovation and technological advancement, in addition to creating job opportunities. Helping SMEs participate in the mainstream economy not only forms a part of our business ethos, but also helps enhance the competitiveness of the local economy, which in turn creates more business opportunities for us.

During the year, we continued to support the SME communities in Hong Kong and the Greater Bay Area by helping them build capacity through training, information sharing, and financial support. For the seventh time, the Group sponsored the World SME Summit, organised by the Hong Kong General Chamber of Small and Medium Business (“HKGC SMB”) and the Hong Kong Trade Development Council. We also continued to partner with the Trade and Industry Department and HKGC SMB on a seminar to share the latest developments in the Greater Bay Area initiatives and the foreseeable potential opportunities for SMEs in Hong Kong.



本集團贊助了國際中小企高峰論壇  
Our group sponsored the World SME Summit



社區(續)

支持中小企(續)

我們亦提升了產品及服務，以加強對中小企及初創企業的支持。透過改善328營商理財提供的服務，大新銀行將開戶時間縮短至最少2個工作天。此外，我們還提供不同的貸款方案，使中小企客戶更有效地獲得更多資金。我們將服務數碼化，方便中小企客戶透過其手機應用程式及智能終端使用多種支付方式。此等措施不僅簡化中小企的付款流程，亦有助擴大本集團的客戶群。



大新銀行贊助了「鵬程中小企青年創意創業獎」的獲獎者，透過都市日報宣傳其產品及服務。贊助計劃中，獎項獲獎者在「Young Talents; Innovative Startups」節目中接受採訪，在Facebook及Youtube等各網上渠道分享其產品及服務的想法。

同時，我們在澳門與澳門青年創業孵化中心保持密切合作關係。澳門商業銀行股份有限公司(「澳門商業銀行」)行政總裁應邀參加CEO午餐交流會，並委任內部審核部主管作為其顧問。此外，澳門商業銀行與澳門保險股份有限公司(「澳門保險」)合辦有關政府補貼計劃及中小企貸款的分享會，有超過20位成員參加。

COMMUNITY (Continued)

Supporting SMEs (Continued)

We also enhanced our products and services to strengthen our support to both SMEs and start-ups. Through improving the services provided by 328 Business Banking, DSB shortened the account opening time to a minimum of 2 working days. In addition, different loan offerings were proposed in order to allow our SME customers to gain access to additional funding in a more efficient manner. We digitalised our services, so that our SME clients could benefit from diversified payment methods with their mobile applications and smart terminals. These measures not only simplified the payment process for SMEs but also assisted the expansion of the Group's customer base.

大新銀行iSME及企業網上業務推廣宣傳廣告  
DSB iSME and DS-Direct promotion

DSB sponsored the winners of “Bright Future SME’s Youth Creative Entrepreneur Award” to promote their products and services through Metro Daily. In this sponsored programme, winners of the award were interviewed in the “Young Talents; Innovative Startups” programme to share ideas about their products and services on various online channels, including Facebook and Youtube.

Meanwhile in Macau, we have a close working relationship with the Macao Young Entrepreneur Incubation Centre. The Chief Executive of Banco Comercial de Macau (“BCM”) was invited to take part in the CEO Sharing Luncheon and the Head of Internal Audit Department was appointed as their consultant. In addition, BCM and Macau Insurance Company Limited (“MIC”) co-organised a sharing session to over 20 members regarding topics on government subsidy programmes and SME loans.



## 社區(續)

### 培育青少年

本集團認為教育是維持社區成長及發展的基石。我們的目標是培養青少年成為傑出領袖，而更重要的是支持終身學習的積極社會價值。為此，本集團年內與多個學術及社會機構合作，支持青少年發展。

於2019年5月，大新銀行與香港中華基督教青年會合辦「STEAM with Kids」母親節禮物製作工作坊活動。20位大新義工出席活動，協助20名來自香港中華基督教青年會的小朋友學習製作晶體天氣瓶及太陽能風扇心意咭，作為獻給母親的愛心禮物。小朋友能夠學習更多有關太陽能電板原理、天氣瓶的來源及天氣瓶在溫度改變下的化學反應，以及使用天氣瓶化學物質的安全守則。

## COMMUNITY (Continued)

### Nurturing Youth

The Group views education as the cornerstone for maintaining growth and development in our communities. Our goal is to support youths to become outstanding leaders and, more importantly, lifelong learners who embrace positive social values. To that end, the Group collaborated with a number of academic and social institutions during the year to support youth development.

In May 2019, DSB co-organised the “STEAM with Kids” Mother’s Day Workshop with YMCA. 20 Dah Sing volunteers attended workshop to assist 20 children from YMCA to learn how to make storm glasses and gift cards with mini solar-powered fans as loving gifts to their mothers. The children were able to learn more about the principles of solar panels, the history of storm glass and its temperature-induced chemical reactions, and safety regulations that govern chemicals used in storm glass.



大新銀行與香港中華基督教青年會聯合舉辦「STEAM with Kids」工作坊  
DSB and YMCA jointly organised the “STEAM with Kids” Workshop

於2019年10月，大新銀行與《南華早報》的Posties合作，為小學生設計並推出名為「大新銀行 x Hello Kitty儲蓄 • 夢同行」的理財教育計劃。憑藉Hello Kitty誕生45週年，舉辦網上繪畫比賽，提高小朋友對負責任儲蓄及資金管理重要性的認識。繪畫比賽的獲獎作品現於指定的大新銀行分行展出，直至2020年4月止。

In October 2019, DSB collaborated with Posties of South China Morning Post to design and launch a financial education programme targeting primary school students under the name of “DSB x Hello Kitty • Saving For Your Dreams”. Leveraging on Hello Kitty’s 45th birthday, the programme featured an online drawing competition to raise children’s awareness of the importance of responsible savings and money management. Winning entries from the drawing competition are currently on display at selected DSB branches until April 2020.



## 社區(續)

### 培育青少年(續)

此外，本集團另一間附屬公司大新保險(1976)有限公司(「大新保險」)年內繼續支持基督教香港信義會社會服務部(「香港信義會社會服務部」)的多項青少年發展計劃。大新保險與香港信義會社會服務部的天恩培訓及發展中心(「天恩中心」)合作，第三年支持「青年插畫師計劃」。該計劃旨在為培養本地青年插畫師及提供工作機會，委聘設計年曆卡、利是封及各種宣傳品。

大新保險亦贊助香港信義會社會服務部的「三代同途 • 理財有道2019」，為青少年一代提供人生規劃及理財教育。該計劃分為3項個別活動，即「銀髮廚房」、「同行『紙皮 • 黃金』路—親子理財體驗」及「三代同堂手作坊及送暖行動」。該等活動為青少年參與者提供第一手經驗，學習年輕時進行人生規劃及理財的重要性，亦提高彼等的環保意識，鼓勵青少年關懷有需要人士。此外，是項活動更教授貧困長者傳統小吃的做法，使彼等掌握額外技能，獲得其他收入來源以提高彼等的生活質素。

## COMMUNITY (Continued)

### Nurturing Youth (Continued)

Separately, the Group's other subsidiary, Dah Sing Insurance Company (1976) Limited ("DSI"), continued to support the Evangelical Lutheran Church of Hong Kong ("ELCHK") in a number of youth development initiatives during the year. Working with ELCHK's Grace Training and Development Centre ("GTDC"), DSI supported the "Young Illustrator Programme" for the third year. The initiative aims to nurture and provide working opportunities for local young illustrators through commissions to design calendar cards, red packet envelopes and different promotional materials.

DSI also sponsored ELCHK's "Cross Generational Financial Management Programme 2019" to provide life planning and financial management education to the younger generation. The programme featured 3 separate events, namely, "Training Kitchen for the Senior", "Parent-Child Cardboard Scavenge Experience Tour" and "Cross Generational Home-made Snacks Workshop and Warmth Giving Programme". These events provided first-hand experiences to young participants to learn the importance of life planning and financial management at a young age. It also raised their awareness of environmental protection and encouraged them to show care and concern to people in need. Additionally, it provided training to poor elderly people on traditional snack making to equip them with additional skills and an alternative income source to improve their living standards.



大新保險與香港信義會社會服務部聯合舉辦「三代同途 • 理財有道2019」  
DSI and ELCHK jointly organised the "Cross Generational Financial Management Programme 2019"



## 社區(續)

### 培育青少年(續)

礦山挑戰賽2019是大新保險年內支持香港信義會社會服務部的第三個活動。此籌款活動旨在保護礦山社區遺產，有助提高環境保護及文化保護意識。大新保險贊助由其員工組成之2隊隊伍及1隊由弱勢社群組成的隊伍參加該項活動。參加隊伍於完成指定任務之同時亦可欣賞馬鞍山的自然美景及文化遺產。

大新保險亦致力於培養香港的大學生及贊助香港大學商業案例分析比賽2019。比賽旨在為學生提供有關一般保險市場的認識，並為彼等提供實用的商業經驗。參賽隊伍需要分析一般保險公司的業務案例，並提出提高盈利能力、增長及競爭力的市場推廣方案。19支參賽隊伍中的得獎隊伍獲得獎金，而冠軍隊伍的成員更獲得於大新保險進行暑期實習的機會。

### 推廣體育及支持有需要人士

大新銀行本年度的標誌性體育贊助為香港「M」品牌認可活動之一的世界海岸賽艇錦標賽，於2019年11月在享負盛名的維多利亞港舉行。香港是第一個舉辦是項比賽的亞洲城市，吸引了超過450名來自28個國家的世界頂級海岸賽艇選手以及超過9,000名觀眾、運動員、媒體及公眾參與。超過170位大新銀行員工亦獲邀出席，見證這一全球盛事。



大新銀行贊助及呈獻2019世界海岸賽艇錦標賽

DSB was the presenting sponsor of the 2019 World Rowing Coastal Championships

## COMMUNITY (Continued)

### Nurturing Youth (Continued)

Mine Challenge 2019 was the third ELCHK initiative supported by DSI during the year. This fund-raising activity supports the preservation of the mine community heritage, and helps to raise awareness of environmental protection and cultural conservation. DSI sponsored the event through the participation of 2 teams formed by its staff members and 1 team formed by disadvantaged groups. Team members were also able to appreciate Ma On Shan's natural landscape and cultural heritage while working together on the assigned tasks.

DSI also focused on nurturing university students in Hong Kong and sponsored the Business Analytics Case Competition 2019 at the University of Hong Kong. The competition was designed to provide students with insights into the general insurance market and to equip them with practical commercial sector experience. Participating teams were required to analyse the business case of a general insurance company and to recommend a marketing campaign to increase profitability, growth and competitiveness. Winners from the 19 competing teams were awarded cash prizes while members of the top performing team were offered summer internship opportunities in DSI.

### Promoting Sports and Supporting Those in Need

DSB's signature sports sponsorship this year was the World Rowing Coastal Championships, an "M" Mark event in Hong Kong that was held against the magnificent backdrop of the iconic Victoria Harbour held in November 2019. Hong Kong was the first Asian City to host this race, and it attracted the participation of over 450 of the world's top coastal rowers from 28 countries and over 9,000 spectators, athletes, media and members of the public. Over 170 DSB staff members were also invited to attend the race to witness this global event.





社區(續)

推廣體育及支持有需要人士(續)

同時，大新銀行亦致力將關愛送給有需要的人士。於2019年1月，我們贊助香港中華基督教青年會舉辦的義工活動，與社區長者一起慶祝農曆新年。大新義工隊與香港中華基督教青年會的小朋友一同制作農曆新年福袋，於探訪期間送給區內長者，用農曆新年工藝品佈置長者家居。



大新義工隊與香港中華基督教青年會的小朋友為長者送上祝福  
Dah Sing Volunteer Team and children from YMCA sent blessings to the elderly

年內第一季度，大新銀行支持香港銀行公會(「香港銀行公會」)與香港小童群益會攜手合辦的理財互動劇場活動。大新義工隊分享經驗，並為學生提供理財規劃及個人儲蓄方面的建議。彼等亦幫助視障學童參與活動及攤位遊戲，並一起透過台上理財互動劇場表演學習理財知識，別具意義。

COMMUNITY (Continued)

Promoting Sports and Supporting Those in Need (Continued)

Meanwhile, DSB also dedicated efforts to extend the care to those in need. In January 2019, we sponsored a volunteer event organised by YMCA to celebrate the Lunar New Year with local elderly residents. The Dah Sing Volunteer team worked with children from YMCA to make Lunar New Year gift packs. These were gifted to elderly residents during visits by the volunteers to decorate their homes with Lunar New Year crafts.

Also in the first quarter of the year, DSB supported a Fun Day at Ebenezer School that was jointly organised by the Hong Kong Association of Banks (“HKAB”) and the Boys’ and Girls’ Club Association. The Dah Sing Volunteer team shared their experiences and advised the students on financial planning and personal savings. They also helped visually impaired students to participate in a range of activities and enjoyed a drama which encouraged students to learn more about financial management and help disabled children to learn new skills in a fun atmosphere.



本集團舉辦「大新慈善籃球挑戰賽2019」作為第七年支持「愛心聖誕大行動」的活動  
The Group organised the “Dah Sing Charity Score Challenge 2019” as part of its support for OSC for the seventh year





## 社區(續)

### 推廣體育及支持有需要人士(續)

於2019年12月，大新銀行連續第七年支持「愛心聖誕大行動」，舉辦籃球友誼賽及挑戰賽，為香港慈善及弱勢社群籌款。約130名員工及24名來自基層家庭的小朋友參加活動。

在澳門，澳門商業銀行與澳門民政總署合作，在農曆新年期間向氹仔及路環的長者捐贈了合共50萬澳門元的利息。

於2019年5月，澳門商業銀行支持樂施米義賣大行動，協助樂施會義工在9個賣米攤位上籌款。透過賣米及企業贊助共籌集約50萬澳門元，並存入樂施會於澳門商業銀行新開設的賬戶，作為非政府機構的持續營運資金。

## COMMUNITY (Continued)

### Promoting Sports and Supporting Those in Need (Continued)

In December 2019, DSB supported “Operation Santa Claus” (“OSC”) for the seventh consecutive year by hosting a basketball event with friendly match and challenge games to raise funds for Hong Kong charities and the underprivileged. The event engaged around 130 staff members and 24 children from low income families.

In Macau, BCM joined forces with the Instituto para os Assuntos Cívicos e Municipais (“IACM”) to donate a total of MOP500,000 in red packets distributed to the elderly in Taipa and Coloane during Chinese New Year.

In May 2019, BCM supported the Oxfam Rice Selling drive by assisting Oxfam volunteers to raise donation at 9 rice selling stalls. A total of around MOP500,000 was raised through rice selling and corporate sponsorships, and was placed in Oxfam’s newly opened account in BCM as the non-government organisation’s ongoing operating capital.



澳門商業銀行支持樂施米義賣大行動  
BCM supported the Oxfam Rice Selling initiative

澳門商業銀行繼續贊助及支持澳門樂施競跑旅遊塔。義工隊在旅遊塔終點提供協助的同時，合共3個接力隊及4名同事參加了比賽，並在半塔比賽中獲得第一及第二名的成績。

BCM also repeated its sponsorship for Oxfam’s annual Tower Run in Macau. While a team of volunteers assisted at the finishing line of the Tower, a total of 3 relay teams and 4 colleagues participated in the races and finished with the first and second runners-up results in the Half Tower race.



## 社區(續)

### 推廣體育及支持有需要人士(續)

除捐款外，澳門商業銀行於2019年7月及11月配合救世軍的捐贈活動，贈送了向員工及其親友所收集逾90公斤的衣物、書籍及玩具等。

同時，大新銀行(中國)參加了一系列社會福利活動，包括植樹、捐血活動、肥皂回收及照顧自閉症兒童。上海分行分別於2019年5月及12月舉辦了慈善活動，以提高對自閉症及環境的認識。

## 環保

大新銀行的6支公司隊伍連續第五年參加「柯尼卡美能達綠色音樂會」暨「單車歌王爭霸戰」，活動的目的是透過挑戰參賽者的體能極限，提高大眾的環保意識以及為慈善組織籌款。本年度亦參與為善學慈善基金的「善學晨曦行動」籌款活動，支持特殊教育需要的學生及其家人。



本集團參加「柯尼卡美能達綠色音樂會」暨「單車歌王爭霸戰」  
The Group joined the "Konica Minolta Green Concert cum King of Singing Bike Battle"

本集團繼續利用社交網絡平台傳播低碳生活意識及有效地向大眾傳達「綠色」信息。員工在Facebook撰寫網誌，指出我們面對的環境問題，並提出家居減廢方法的建議。此外，大新保險以「大新保險與您守護地球2019之Show環保So環保」的名義舉辦了一個Facebook有獎遊戲，提高大眾對低碳生活及節能意識。

## COMMUNITY (Continued)

### Promoting Sports and Supporting Those in Need (Continued)

Monetary donations aside, BCM also coordinated donation drives to the Salvation Army in Macau in July and November 2019 and gave away over 90 kg of clothing, books and toys, etc. collected from staff members, their relatives and friends.

Meanwhile, DSB China participated in a series of social welfare activities including tree planting, blood donation, soap recycling, and caring for autistic children. The Shanghai branch also held charity events to raise awareness of autism and the environment in May and December 2019 respectively.

## Environmental Conservation

For the fifth consecutive year, 6 corporate teams from DSB participated in the "Konica Minolta Green Concert cum King of Singing Bike Battle". The event aims to raise public awareness of environmental protection by challenging contestants' physical limits and raising funds for a charitable organisation. This year, the event raised funds for the "Rising Sun Project" of Sheen Hok Charitable Foundation to support Special Educational Needs students and their families.

The Group continued to leverage social networking platforms to spread awareness of low carbon living and effectively communicate the "green" message to the public. Our staff members wrote blogposts on Facebook to highlight the environmental issues we are facing and gave suggestions on how households can contribute to waste reduction. Moreover, a Facebook Wall Game was launched in the name of "Save Our Environment and Earth — Show Green, So Green" to improve public awareness of low carbon living and energy saving.



## 社區(續)

### 環保(續)

此外，為推動素食對環境及健康的益處，大新保險再次邀請素菜烹飪書作家李美怡小姐編製3款素菜食譜，附有由本地年輕藝術家設計的生動插圖。該等食譜上載於大新保險的Facebook頁面、公共網站及內聯網，與員工及大眾共享。

### 金融普惠

本集團參與金管局的《公平待客約章》並通過豁免徵收低額結存服務月費及不動戶收費以支持弱勢社群客戶，例如長者、未成年人士、低收入人士及殘疾人士。

為了支持香港銀行公會的社區教育活動「善用網上銀行服務」，大新銀行與其他五家銀行的義工於2019年11月與本地社會服務機構合辦理財教育活動。該活動旨在鼓勵對科技知識較弱的目標群體（例如年齡在40-65歲之間的中年人）透過善用網上銀行的提示及實用信息而受惠於數碼生活的便利。

## 環境

環境的可持續性是本集團履行社會責任的重要一環。於2019年，我們實施一項全面計劃，邀請員工對本集團提升環境可持續性發表意見。在100多個構思中，有10個被選為未來的實施方案，並向作出貢獻的員工頒發獎項。在提交的方案中，無紙化為共同主題，下文詳列實現該目標而採取的持續措施。

在我們企業社會責任政策的指引下，我們致力透過控制能源消耗及製造廢物以及提倡綠色融資，減低我們直接及間接對環境造成的影響。

## COMMUNITY (Continued)

### Environmental Conservation (Continued)

Separately, in order to promote the environmental and health benefits of a vegetarian diet, DSI again invited vegan cookbook writer Ms. Cathy Lee to compile 3 vegetarian recipes with delightful illustrations by young local artists. These were posted on DSI Facebook page, public website and intranet portal to share with our staff and the general public.

### Financial Inclusion

The Group participates in HKMA's "Treat Customers Fairly Charter" and supports disadvantaged customers, such as the elderly, minors, low income groups and physically or mentally challenged customers, by providing waivers for low balance maintenance and dormant account fees.

In support of HKAB's community education campaign, "Smart Use of Online Banking", volunteers from DSB along with five other banks participated in a financial education workshop held in partnership with local social service organisations in November 2019. The workshop was designed to encourage less tech-savvy target groups, for example the young old (aged 40-65), to reap the benefits of digital life through tips and practical information on smart use of online banking.

## ENVIRONMENT

Environmental sustainability is a key part of the Group's social responsibility effort. In 2019, we implemented a bank-wide programme inviting ideas from employees on how the Group could enhance our environmental sustainability. Out of over 100 ideas received, 10 were shortlisted for future implementation and prizes were awarded to the contributing employees. Paperless was a common theme among the submitted proposals, and ongoing measures towards that goal are detailed in the following sections.

Guided by our CSR Policy, we strive to minimise our direct and indirect impact to the environment by containing our energy consumption and waste generation, as well as advocating green finance.





## 環境(續)

### 能源及溫室氣體排放管理

本集團在所有營運部門明確優先選用能源效益較高的電器及設備。本集團已逐步採用LED燈替換現有的光管及天花射燈。於2019年，澳門商業銀行採用LED燈替換現有187條光管，而大新銀行(中國)在上海的新辦公室亦有採用LED燈。透過使用LED燈，照明耗電量節省40%。大新銀行(中國)在上海的新辦公室亦採用智能能源管理，例如，在洗手間使用計時設備有助於在非工作時間減少80%的照明耗電。

為減少能源消耗及相關溫室氣體排放，我們採用「源頭減廢」方法。例如，大新銀行(中國)鼓勵員工利用公共交通工具或甚至步行代替乘坐私家車上班。

澳門商業銀行參加了由能源業發展辦公室舉辦的節能週2019，與澳門其他參與者一起，關閉澳門商業銀行大廈內所有不必要的照明燈一小時。

### 減少及回收廢物

本集團致力減廢及鼓勵循環再用。我們在辦公室設置回收箱及分類回收箱，促進廢物處理，在2019年回收了約133,937公斤廢紙進行循環再用。

我們提倡在需要列印文件時採用雙面印刷。我們使用FSC認證的複印紙進行常規文件印刷及利是封印刷並以環保循環紙張印製我們的名片及信紙。這些措施實現我們對減廢及循環再用的承諾。

## ENVIRONMENT (Continued)

### Energy and Greenhouse Gas Emission Management

The Group adopts an express preference for energy efficient electronic appliances and equipment in all our operations. We have been progressively replacing existing fluorescent tubes and downlights in offices with LED lights. In 2019, BCM replaced 187 fluorescent tubes with LED tubes and LED tubes are used in DSB China's new offices in Shanghai. The use of LED lights contributed to a 40% savings in power consumption for lighting. DSB China's new offices in Shanghai also adopted smart energy management, for instance, the use of timing devices helped reduce restroom lighting by 80% during non-working hours.

To reduce energy consumption and associated greenhouse gas emissions, we have opted for the "Reduce at Source" approach. For example, DSB China encourages employees to make use of public transportation or even go to office on foot instead of commuting by private cars.

BCM participated in the Macao Energy Conservation Week 2019 organised by the Office for the Development of the Energy Sector whereby all unnecessary lights in the BCM building were turned off for one hour alongside other participants in Macau.

### Waste Reduction and Recycling

The Group endeavours to reduce waste generation and encourage recycling. Recycling bins and waste separation bins have been installed in our premises to facilitate responsible waste management, approximately 133,937 kg of used paper was collected for recycling in 2019.

We advocate double-sided printing at work where paper materials are to be prepared. We use FSC certified copy paper for general document printing and red packet printing as well as eco-friendly recycled paper for our business cards and letterheads to affirm our commitment to waste reduction and recycling.



## 環境(續)

### 減少及回收廢物(續)

大新銀行持續收集及運送可回收物料予非政府組織作回收用途。於2019年，大新銀行分別收集及運送超過254公斤的利是封及381本書籍至綠領行動及救世軍供重用及循環再造。

我們再次榮獲香港環境運動委員會授予「卓越級別」減廢證書，認可我們的廢物管理措施。

在澳門，澳門商業銀行參加了澳門環境保護局於2019年2月及9月舉辦的利是封及月餅盒回收活動，成功收集合計逾8,000個新舊利是封及約60個月餅盒供循環再用。

澳門商業銀行亦與影印機供應商及佳能澳門合作回收打印機墨盒。於2019年，共有72盒/28.8公斤佳能碳粉被送回香港進行回收。此外，澳門商業銀行與其供應商合作回收了1.06噸資訊科技設備，並獲得科域國際有限公司頒發回收證書。

### 無紙化

無紙化是我們減少環境足跡的重要一步。在可行的情況下，本集團會投放資源在無紙化理念及採納無紙化程序。我們持續將網上銀行平台升級，客戶可透過該等平台以電子方式查閱銀行結單、通知書及銀行提示。客戶亦可以在自動櫃員機選擇電子收據，減少紙張消耗。

截至2019年底，我們已將超過8,000張信用卡及VIP銀行客戶的結單轉用電子結單發送，每年節省約331,000張紙。此外，逾90%股東已選擇電子通訊服務，從而節省了約125萬張紙。

## ENVIRONMENT (Continued)

### Waste Reduction and Recycling (Continued)

DSB continues its efforts to collect and send recyclable materials to non-governmental organisations for recycling. In 2019, DSB collected and sent more than 254 kg of red packet envelopes and 381 books to Greeners Action and the Salvation Army respectively for reuse and recycling.

We received again the “Wastewi\$e Certificate – Excellent Level” issued by the Environmental Campaign Committee in Hong Kong in recognition of our responsible waste management practices.

In Macau, BCM joined the recycling of red packets and moon cake boxes event organised by the Environmental Protection Bureau of Macau in February and September 2019, where a total of over 8,000 new and old red packets and around 60 moon cake boxes were collected for recycling.

BCM also worked with Copier Vendor and Canon Macau to recycle printer cartridges. A total of 72 pcs/28.8 kg of Canon toner were sent back to Hong Kong for recycling in 2019. In addition, BCM worked with its vendors to recycle 1.06 tons of IT equipment, and was awarded the Certificate of Recycling issued by Vannex International Limited.

### Going Paperless

Going paperless is an important step that we have taken to reduce our environmental footprint. The Group invests in and adopts paperless processes where possible. We continue to upgrade our internet banking platforms through which customers can get access to bank statements, advice and bank alerts electronically. Customers can also opt for e-receipts at ATMs to reduce paper consumption.

By end-2019, we have migrated a total of more than 8,000 credit card and VIP Banking customers to e-statements, resulting in savings of approximately 331,000 pieces of paper per annum. In addition, over 90% of our shareholders have opted for e-communication services, resulting in savings of approximately 1,250,000 pieces of paper.





## 環境(續)

### 無紙化(續)

在澳門，澳門商業銀行推出其網上結單及賬戶查詢服務，幫助並鼓勵客戶登記網上註冊服務並檢索電子結單。

同時，澳門保險的電子保單系統有助客戶網上購買旅行及家居保險，並在交易完成後將電子版的保單發送給客戶，大大減少紙張使用量。

在辦公室內，我們以電子報告取代若干紙張報告，並於業務中廣泛採用電子表格及電子傳真，共用及傳送行政文件。我們已在各辦公室及分行配置超過200台掃描器，以便將各種記錄數碼化，並鼓勵客戶節約用紙及紙製品。

於2019年，大新銀行舉行了「歡樂綠色生活」活動，大新銀行管理層向全體大新銀行員工送出小禮物－可重複使用及可清洗的鋼飲管，以表示謝意，並推廣減少使用一次性塑料的重要性。

### 降低用水量

水是重要的資源。本集團提倡節約用水，並在我們辦公室採取實際的用水效益措施。我們提醒員工節約用水以減少浪費食水，並且安裝節省用水量的水龍頭，可以減少用水量約80%。

我們在中國內地子公司的深圳總部採用完善的環境管理及監督系統，每層樓均安裝獨立的水錶，以監控及整理終端用戶的用水習慣。我們希望透過有效利用此類數據獲得進一步的成功。

## ENVIRONMENT (Continued)

### Going Paperless (Continued)

In Macau, BCM launched its eEnquiry service to enable and encourage customers to register online for services and to retrieve e-statements.

Meanwhile, MIC's e-Policy system enables customers to buy travel and household insurance policies online, with electronic copies of the policies sent to customers upon transaction completion to minimise paper usage.

At the workplace, we have replaced certain paper-based reports with electronic copies and widely adopted e-forms and e-fax in our business for administrative document sharing and transfer. More than 200 scanning devices have been deployed at our offices and branches to facilitate digitisation of records and to engage our customers in saving paper and paper products.

In 2019, DSB held a "Happy & Green Life" event whereby DSB management sent a small gift – reusable and washable steel straws – to all DSB staff as a token of thanks as well as to promote the importance of reducing use of single-use plastic.

### Reducing Water Use

Water is a vital resource. The Group advocates water conservation and has launched practical water-efficiency measures in its premises. Employees are reminded to save water and reduce wastage. Certified water-efficient faucets and taps have been installed which can reduce water usage by around 80%.

We have adopted a well-developed environmental management and supervision system in the Shenzhen headquarters of our subsidiary in Mainland China, where individual water meters are installed on each floor to monitor and consolidate end-user water consumption habits. We wish to obtain further success with the productive use of such data.



## 環境(續)

### 支持綠色金融

本集團支持全球經濟體系趨向更綠色及低排放量。為此，本集團於中國內地的銀行業務進一步提升信貸評估及審批準則，拒絕能源密集及污染行業從業者的貸款申請，如有全面補救方案則作別論。我們支持生產環保能源、環保產品的項目及創新的可持續發展解決方案。

於2019年5月，本集團參加金管局綠色金融論壇，討論綠色金融對香港金融服務業的影響及機遇。我們支持金管局為促進香港綠色金融發展而採取的3套措施：加強綠色及可持續銀行業務，採納負責任的投資以及建立綠色金融中心。此外，我們預期透過綠色貸款支持綠色金融將為我們銀行服務帶來商機。

### 監管合規

本集團致力確保其業務經營遵守當地法律及國際法律及法規。我們亦會定期與香港交易所、金管局及保險業監管局等監管機構溝通，在監管方面緊貼市場趨勢，以確保我們了解並準備好應對有關要求，如管理與氣候及環境有關的風險。為此，我們正準備識別及減少氣候相關的重大事宜的流程及相關的披露。

## ENVIRONMENT (Continued)

### Supporting Green Finance

The Group supports the transition to a green, low-emission global economy with a smaller environmental footprint. To that end, our banking operations in Mainland China have further enhanced credit assessment and approval criteria to reject loan application from energy-intensive and polluting industry players without a full remediation plan. We are supportive of projects that produce greener energy, eco-friendly products and innovative sustainable solutions.

In May 2019, the Group participated in HKMA's Green Finance Forum to discuss the implications and opportunities of green finance for Hong Kong's financial services sector. We support HKMA's 3 sets of measures to promote Hong Kong's green finance development: to enhance green and sustainable banking, to adopt responsible investments, and to establish a Centre for Green Finance. Moreover, we anticipate that there will be business opportunities in our banking services to support green finance through green lending.

### REGULATORY COMPLIANCE

The Group is committed to ensuring its businesses operate in compliance with relevant local and international laws and regulations. We also regularly engage with regulators including the SEHK, the HKMA and the Insurance Authority to stay abreast of market trends at the regulatory front so as to ensure we are aware and prepared for relevant requirements such as managing climate and environmental-related risks. In view of this, we readily position ourselves to prepare disclosures on our processes to identify and mitigate significant climate-related issues.



### 監管合規(續)

本集團合規處不時密切關注與本集團相關的監管變化，亦進行廣泛的合規檢討，並向業務及支援單位提供建議，以加強其內部監控及監管合規成效。本集團已制定一套完善的政策及程序為我們的營運提供指引，旨在有效監控環境及監管合規。本集團會在必要時進行培訓，以協助員工了解本集團業務及監管期望的最新情況。除預防措施外，本集團還致力於確保採取監控及偵查措施以確保合規。

本集團明白於香港及海外市場所有業務及營運的管治、風險及合規的重要性。本集團風險管理部監察我們的整體風險狀況，包括風險計量、監督及控制，以支持我們的業務營運及確保風險管理符合業務、風險管理策略及風險偏好框架，以及監管準則及期望。我們的內部審核處提供獨立核證職能，除審閱包含業務、監控及支持職能的本集團內部監控機制所有方面外，並審閱合規及風險管理運作和評估監控成效。

我們的業務、營運、風險管理、合規及內部監控的進展及成效以及監管機構作出的推薦意見定期呈報予各管理層委員會、董事會委員會或董事會。

於報告期內，我們並無獲悉任何因違反有關環保、僱傭及勞工常規、營運常規、反洗錢、客戶資料保護、待客及網絡安全等法律及法規而對本集團造成重大影響的事件。

### REGULATORY COMPLIANCE (Continued)

Our Group Compliance Division takes steps to stay close to the regulatory changes relevant to the Group. It also conducts a wide variety of compliance reviews, and offers advice and recommendations to business and support units to enhance their internal control and regulatory compliance effectiveness. A comprehensive set of policies and procedures is in place to guide our operations to achieve an effective control environment and regulatory compliance. Trainings are conducted where necessary to assist our people to keep up-to-date with the understanding of the Group's operations and regulatory expectations. In addition to preventive measures, the Group also dedicates efforts to ensure there are monitoring and detective measures to enable regulatory compliance.

The Group understands the significance of governance, risks and compliance covering all of our businesses and operations in Hong Kong and the overseas markets. Our Group's risk function oversees our overall risk positions, including risk measurement, monitoring and control, to serve our business purposes and to ensure that our risk exposures are managed in line with our business and risk management strategies, risk appetite framework, and regulatory standards and expectations. Our Internal Audit provides an independent assurance function to review our compliance and risk management operations, in addition to reviewing all aspects of the Group's internal control mechanism covering our business, control and support functions, and to assess control effectiveness.

The progress and results of our business, operational, risk management, compliance and internal control, and recommendations given by our regulators, are regularly reported to respective management-level committees, Board-level committees or the Board.

During the reporting period, we were not aware of any non-compliance with laws and regulations that could have a significant impact on the Group relating to areas such as environmental protection, employment and labour practices, operational practices, AML, customer data protection, treatment of customers, and cybersecurity.





## 獎項及成就

以下是本集團在2019年獲得的主要獎項及成就：

類別	獎項
市場	<ul style="list-style-type: none"> <li>香港銀行學會頒發之第十二屆傑出財富管理師大獎之「銀獎」及「最佳提名機構獎」</li> <li>新城財經台頒發之香港企業領袖品牌 2019之「卓越銀行私人貸款服務品牌」、「卓越銀行流動證券服務品牌」及「卓越銀行聯營信用卡服務品牌」</li> <li>《都市日報》及《都市盛世》頒發都市卓越品牌大獎之「卓越商業銀行」</li> <li>香港中小型企業總商會頒發之「2019中小企業最佳拍檔獎」</li> <li>天高管理發展有限公司頒發 2018-19年天高服務獎之「持續超卓表現機構」及「持續超卓表現分店(沙田分行)」</li> <li>《資本雜誌》頒發資本卓越銀行及金融大獎2019之「資本卓越網上銀行服務大獎」、「資本卓越新世代銀行服務大獎」及「資本卓越初創微企服務大獎」</li> <li>《晴報》頒發銀行及金融服務大獎 2019之「傑出高端理財服務大獎」及「傑出企業交易銀行服務大獎」</li> <li>《華富財經》頒發華富財經傑出企業大獎 2019之「傑出企業交易銀行服務 2019」及「傑出保險公司(產險業務)2019」</li> <li>香港銀行學會頒發 2019 香港資訊及通訊科技獎：金融科技獎(銀行業務、保險及資本市場)(銅獎)</li> </ul>

## AWARDS AND RECOGNITIONS

The following are the major awards and recognitions received by the Group in 2019:

Category	Award
Marketplace	<ul style="list-style-type: none"> <li>“Silver Award” and “Top Nomination Award” under The 12th HKIB Outstanding Financial Management Planner Awards by the Hong Kong Institute of Bankers</li> <li>“Excellent Brand of Personal Loan Service”, “Excellent Brand of Mobile Securities Services” and “Excellent Brand of Co-branded Credit Card” under Hong Kong Leaders’ Choice 2019 by Metro Finance</li> <li>“Best Commercial Banking” under Metro Awards for Brand Excellence by Metro Daily and Metro Prosperity</li> <li>“Best SME’s Partner Award 2019” by Hong Kong General Chamber of Small and Medium Business</li> <li>“Persistently Outstanding Service Company” and “Persistently Outstanding Service Outlet (Shatin Branch)” under TipTop Service Award 2018-19 by TipTop Consultants Limited</li> <li>“Internet Banking Service Award”, “Merits of New Generation Banking Service” and “Merits of Small Start-up and Micro Businesses Services” under Capital Merits of Achievement in Banking and Finance 2019 by CAPITAL magazine</li> <li>“Excellence Award for High-end Financial Management” and “Best Corporate Transaction Banking Service Award” under Banking &amp; Finance Awards 2019 by Sky Post</li> <li>“Outstanding Enterprise Transaction Banking Services 2019” and “Outstanding Insurance Company (General Business) 2019” under Quamnet Outstanding Enterprises Awards 2019 by Quamnet</li> <li>FinTech Award (Banking, Insurance &amp; Capital Market) (Bronze Award) under the Hong Kong ICT Awards 2019 by Hong Kong Institute of Bankers</li> </ul>



獎項及成就(續)

類別	獎項
工作環境	<ul style="list-style-type: none"> <li>獲《JobMarket 求職廣場》頒發「卓越僱主大獎」</li> <li>僱員再培訓局授予「人才企業」</li> <li>香港財務策劃師學會頒發理財教育領袖大獎2019之「優質財策企業」及「企業理財教育領袖—金獎」</li> <li>香港銀行學會頒發香港銀行業人才發展獎勵計劃之「HKIB人才發展獎 (I類獎)2019」</li> <li>CTgoodjobs 頒發「企業品牌形象影片大獎」</li> <li>強制性公積金計劃管理局頒發「積金好僱主5年」、「電子供款獎」及「積金推廣獎」獎項</li> <li>香港中華基督教青年會頒發「運動友善計劃」之「企業嘉許狀」</li> </ul>
社區	<ul style="list-style-type: none"> <li>超過連續15年獲香港社會服務聯會的商界展關懷計劃頒發為「商界展關懷」企業</li> <li>《資本雜誌》頒發之「企業社會責任大獎」2019</li> <li>香港中華基督教青年會頒發Y-Care 企業伙伴計劃的「新晉企業夥伴」獎項</li> <li>澳門青年創業孵化中心頒發「無償會計及稅務諮詢服務感謝狀」</li> <li>樂施競跑旅遊塔2019「主要贊助商感謝狀」及「企業義工隊伍感謝狀」</li> </ul>

AWARDS AND RECOGNITIONS (Continued)

Category	Award
Workplace	<ul style="list-style-type: none"> <li>“The Employer of Choice Award” by JobMarket</li> <li>“Manpower Developer” by the Employee Retraining Board</li> <li>“Accredited Professional Financial Planning Firm” and “Corporate Financial Education Leadership – Gold Award” under Financial Education Leadership Awards 2019 by the Institute of Financial Planners of Hong Kong</li> <li>“Category I: The HKIB Talent Development Award 2019” under Hong Kong Banking Industry Talent Development Awards Programme by the Hong Kong Institute of Bankers</li> <li>“Best Employer Branding Video Award” by CTgoodjobs</li> <li>“Good MPF Employer 5 Years”, “e-Contribution Award” &amp; “MPF Support Award” from the Mandatory Provident Fund Schemes Authority</li> <li>“Certificate of Appreciation” under the “Sport-Friendly Action” by Chinese YMCA of Hong Kong</li> </ul>
Community	<ul style="list-style-type: none"> <li>“15+ Years Caring Company” recognition from the Hong Kong Council of Social Service Caring Company Scheme</li> <li>“2019 Corporate Social Responsibility Award” by CAPITAL magazine</li> <li>“New Partner of the Year 2019” for Y-Care CSR Scheme by Chinese YMCA of Hong Kong</li> <li>“Certificate of Appreciation for Pro Bono Accounting and Taxation Advisory Services” by the Macao Young Entrepreneur Incubation Centre</li> <li>“Certificates of Appreciation for being the Key Sponsor and the Corporate Volunteers Team” for the Oxfam Tower Run 2019</li> </ul>



獎項及成就(續)

類別	獎項
環境	<ul style="list-style-type: none"> <li>環境運動委員會授予香港綠色機構認證下的「良好級別」節能證書</li> <li>環境運動委員會授予香港綠色機構認證下的「卓越級別」減廢證書</li> <li>環境局《戶外燈光約章》2019年鉑金獎(大新銀行30間分行)</li> <li>2019年「柯尼卡美能達綠色音樂會」暨「單車歌王爭霸戰」之「隊伍賽冠軍」</li> <li>綠領行動「利是封回收重用大行動」金封包贊助</li> <li>救世軍循環再用計劃—書籍捐贈者</li> </ul>

AWARDS AND RECOGNITIONS (Continued)

Category	Award
Environment	<ul style="list-style-type: none"> <li>“Energywi\$e certificate — Good Level” under the Hong Kong Green Organisation Certification by the Environmental Campaign Committee</li> <li>“Wastewi\$e certificate — Excellent Level” under the Hong Kong Green Organisation Certification by the Environmental Campaign Committee</li> <li>Platinum Award 2019 of Environment Bureau’s Charter on External Lighting (30 branches of DSB)</li> <li>“Team Champion Award” of “Konica Minolta Green Concert 2019 cum King of Singing Bike Battle”</li> <li>Gold Sponsor — “Red Packet Recycling and Reuse Programme” organised by the Greeners Action</li> <li>Books Donator — The Salvation Army Recycling Programme</li> </ul>



本集團於2019年獲得各種獎項之照片  
Photos of some of the Group’s awards in 2019



環境關鍵績效指標數據表

ENVIRONMENTAL KPI DATA TABLE

環境關鍵績效指標數 Environmental KPIs	單位 Unit	2019	2018
<b>溫室氣體排放量</b> Greenhouse gas (“GHG”) emissions			
溫室氣體總排放量 Total GHG emissions	噸(二氧化碳當量) tonne CO <sub>2e</sub>	5,373.46	5,340.88
範圍 1 – 直接排放及減除 <sup>(1)</sup> Scope 1 – Direct emissions and removals <sup>(1)</sup>	噸(二氧化碳當量) tonne CO <sub>2e</sub>	不適用 N/A	不適用 N/A
範圍 2 – 能源間接排放 Scope 2 – Energy indirect emissions	噸(二氧化碳當量) tonne CO <sub>2e</sub>	5,373.46	5,340.88
<b>所產生廢棄物</b> Waste produced			
所產生有害廢棄物總量 Total hazardous waste produced	噸 tonne	5.73	9.39
所產生無害廢棄物總量 Total non-hazardous waste produced	噸 tonne	433.44	392.86
<b>能源消耗量</b> Energy consumption			
能源總耗量 Total energy consumption	千瓦時 kWh	7,249,203.83	7,377,952.48
間接能源總耗量 – 購買電力 Total indirect energy consumption – Purchased electricity	千瓦時 kWh	7,249,203.83	7,377,952.48
間接能源總耗量密度 Total indirect energy consumption intensity			
按全職僱員數目計算 By number of Full Time Employee (“FTE”)	千瓦時/全職僱員 kWh/FTE	2,340.72	2,316.83
<b>耗水量</b> Water consumption			
總耗水量 Total water consumption	立方米 m <sup>3</sup>	11,161.31	11,600.89 <sup>(2)</sup>
耗水密度 Water consumption intensity			
按全職僱員數目計算 By number of FTE	立方米/全職僱員 m <sup>3</sup> /FTE	3.60	3.64 <sup>(2)</sup>

註：

- (1) 本集團是一家金融服務機構，在範圍1 – 直接排放及減除上並沒有重大排放。
- (2) 本報告修訂了2018年的耗水量數據，以反映實際用水量。

Notes:

- (1) The Group is a financial service institution and there is no significant Scope 1 – direct emissions and removals by the Group.
- (2) The data for total water consumption in 2018 has been revised in this report to reflect the actual water consumption.