



# 大新金融集團有限公司 DAH SING FINANCIAL HOLDINGS LIMITED

(股份代號 Stock Code : 440)



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# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT



## 關於本報告

本報告提供大新金融集團有限公司(「本公司」或「本集團」)於2020年度在環境、社會及管治之措施、計劃及表現方面的最新情況，並根據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》而編製。本報告提供本集團及其主要附屬公司在四大範疇(市場、工作環境、社區及環境)項下的環境、社會及管治的活動及措施摘要。本報告的範圍與2019年環境、社會及管治報告相比，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，兩者均作為本公司2020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2021年3月獲取審核委員會之認可及董事會之批准。

## 環境、社會及管治的理念

本集團除專注於業務發展外，亦密切關注環境、社會及管治事宜，並致力於提升社會福祉及加強環境保護。

## ABOUT THIS REPORT

This Report gives an annual update of the initiatives, plans and performance of Dah Sing Financial Holdings Limited (the “Company” or the “Group”) in Environmental, Social and Governance (“ESG”) aspects in 2020 and is prepared 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”). It provides a summary of the activities and measures taken by the Group and its key subsidiaries with respect to the material ESG matters under four categories – Marketplace, Workplace, Community and Environment. There is no significant change in the scope of this Report from that of the 2019 ESG Report.

This ESG Report should be read in conjunction with the Corporate Governance Report. Both reports are included as part of the Company’s 2020 Annual Report. This report is also accessible on the website of Dah Sing Bank (“DSB”) at [www.dahsing.com](http://www.dahsing.com).

This report was endorsed by the Audit Committee and approved by the Board in March 2021.

## Our Philosophy in ESG

Apart from focusing on its business development, the Group also pays close attention to ESG and endeavours to promote community interest and environmental protection.



### 關於本報告(續)

#### 環境、社會及管治的理念(續)

企業社會責任委員會負責所有企業社會責任相關事宜，該委員會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。企業社會責任委員會之責任為本集團之企業社會責任措施制定方針，監督其發展及執行。我們會適時評估及檢視環境、社會及管治相關風險的性質及程度。我們亦制訂了企業社會責任政策，為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、督導及監察各個業務部門推行環境、社會及管治的措施及活動，定期分析各部門匯報的環境、社會及管治表現，以提高相關意識及提升績效。本年度，我們加插圖表展示環境關鍵績效指標，以促進績效管理及檢討。

本集團視可持續發展為公司業務與持份者之間共同責任。我們定期與員工、客戶及相關持份者溝通，藉此了解他們的需要及對本集團環境、社會及管治承諾的觀點。

#### 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2020年，我們繼續與持份者建立開放的對話，以檢視及更新對本集團業務而言屬重要的主要範疇，旨在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 Corporate Social Responsibility Committee (“CSR Committee”) is responsible for all corporate social responsibility related matters. The CSR Committee comprises members of senior management and certain heads of business and support functions of the Group. The CSR Committee’s role is to provide direction on and oversee the development and implementation of the Group’s CSR initiatives. The nature and extent of ESG-related risks are evaluated and reviewed whenever appropriate. A CSR Policy has also been established to provide guidance on 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 added graphical representations for environmental key performance indicators (“KPIs”) to facilitate performance management and review.

The Group views sustainability as a shared responsibility between our businesses and stakeholders. We regularly engage our employees, customers and the relevant stakeholders to understand their needs and perspectives on the Group’s ESG commitments.

#### Stakeholder Engagement and Materiality Assessment

Addressing our ESG priorities requires close communication with our stakeholders, including our employees, customers, shareholders, suppliers, regulators and wider communities. In 2020, we continued to foster open dialogue with our stakeholders to review and update key areas of importance to our businesses. This serves 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)

下表概述本集團與持份者的溝通渠道：

ABOUT THIS REPORT (Continued)

Stakeholder Engagement and Materiality Assessment (Continued)

The table below outlines the engagement channels with our key stakeholders:

主要持份者 Key Stakeholders	參與渠道 Engagement Channels	
<b>員工</b> <b>Employees</b> 	<ul style="list-style-type: none"> <li>* 培訓、講座及簡介會</li> <li>* 表現評核</li> <li>* 大新續FUN CLUB</li> <li>* 僱員援助計劃</li> <li>* 員工溝通</li> <li>* 業務營運網站／內聯網</li> <li>* 康樂及義工活動</li> </ul>	Training, seminars and briefing sessions Performance management Dah Sing Staff Club Employee Assistance Programme Staff communications Business Operations Portal/intranet Recreational and volunteer activities
<b>客戶</b> <b>Customers</b> 	<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>	Relationship manager visits Corporate websites, mobile apps and social media platforms Customer service hotlines Service Quality unit that responds to customer feedback Customer and industry association talks and seminars
<b>股東</b> <b>Shareholders</b> 	<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>	Annual General Meeting and other general meetings Investor and press conferences and briefings Corporate websites Corporate communications including announcements, circulars, interim and annual reports
<b>供應商</b> <b>Suppliers</b> 	<ul style="list-style-type: none"> <li>* 定期會議及溝通</li> <li>* 對供應商進行定期檢討</li> <li>* 供應商管理</li> </ul>	Regular meetings and communications Regular supplier reviews Supplier management
<b>監管機構</b> <b>Regulators</b> 	<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>	Regular meetings and communications On-site reviews Compliance reports
<b>社區</b> <b>Communities</b> 	<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>	Volunteer activities Sponsorships and donations Community outreach

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。

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



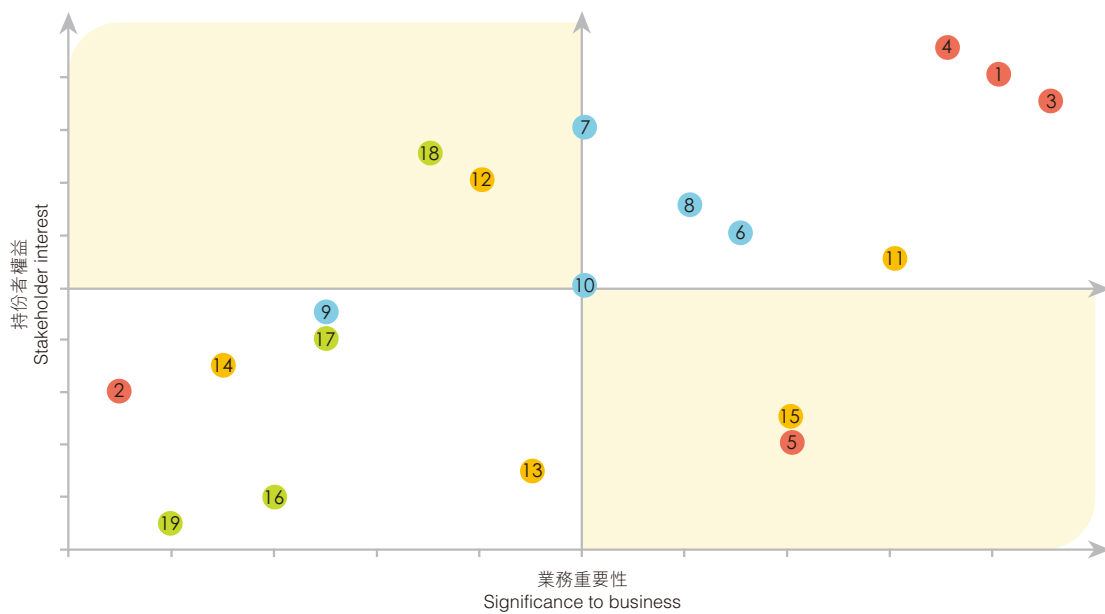
關於本報告(續)

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	6. 僱傭 Employment	11. 支持中小企業(「中小企」) Support for Small and Medium-sized Enterprises ("SMEs")	16. 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	7. 健康及安全 Health and Safety	12. 支持年輕一代 Supporting the Younger Generation	17. 廢物管理 Waste Management
3. 客戶資料私隱 Customer Data Privacy	8. 培訓及發展 Training and Development	13. 推廣體育及支持有需要人士 Promotion of Sports and Support for Those in Need	18. 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	9. 多元化及平等機會 Diversity and Equal Opportunity	14. 環保 Environmental Conservation	19. 用水量 Water Use
5. 支持綠色金融 Support for Green Finance	10. 勞工準則 Labour Standards	15. 金融普惠 Financial Inclusion	



### 關於本報告(續)

#### 持份者參與及重要性評估(續)

與去年一致，持份者認為負責任的產品及服務、客戶資料私隱及道德操守、反洗錢及反貪污對本集團的業務之影響相對重要。本年度，鑑於本集團推動程序及服務數碼化，加上全球2019新冠肺炎疫情影响，我們格外關注「無紙化」措施以及健康及安全事宜。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

與客戶建立長久關係及信任對本集團至關重要。為此，我們優先為客戶帶來卓越的服務體驗，維持高水平的誠信標準，並保障客戶資料私隱及資訊科技系統的穩健性。

#### 市場：2019新冠肺炎疫情影响期間採取的措施

本集團積極應用科技，以遙距方式提升及簡化客戶服務，讓客戶毋須出行或親臨分行便可與我們聯繫。同時，2019新冠肺炎疫情影响的發展及為防控疫情而推行的公眾社交距離措施令分行營業時間有所變動，也改變客戶親臨分行使用服務的模式及需求。

### 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 ESG matters having greater impact on the Group's business and being of more concern to stakeholders. This year, we have paid more attention to the "Going Paperless" initiative and Health and Safety, in view of the Group's efforts to digitalise processes and services and the impact of the global COVID-19 pandemic respectively. 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

Building lasting relationships and trust with our customers is important to the Group. To this end, we priorities creating excellent customer experiences, upholding high standards of integrity, and safeguarding both customer data privacy and the robustness of our IT systems.

#### Marketplace: Actions taken during the COVID-19 pandemic

The Group has been active in using technology to improve and simplify our customer service through remote channels, which allow our customers to interact with us without having to travel or visit branches. Meanwhile, developments in the COVID-19 pandemic and the consequent public social distancing measures have led to changes in our branch operating hours and changed customer behaviour and needs in visiting and accessing branch services.



市場(續)

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是我們的核心理念價值觀之一，我們矢志為客戶提供優質服務，協助他們作出明智決定。

本集團新產品政策受集團風險政策規管，為新推出的產品及服務時為客戶提供風險評估及減低風險的清晰指引。我們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必要知識及技巧。

我們歡迎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，以提升服務質素。我們設有既定程序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，我們在網絡安全方面投入大量資源確保所有數碼渠道的安全，以保障客戶免受潛在網絡犯罪威脅或詐騙。我們致力緊貼最新科技發展趨勢，並在可行情況下採用新的網絡安全措施。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment

Responsible Products and Services

Providing quality products and services to our customers is one of our core corporate values. It is underpinned by our commitment to enable customers to make informed decisions by providing good quality service.

Our New Product Policy is governed by our Group Risk Policy and provides clear guidelines on customer risk assessment and risk mitigation when launching new products and services. On-the-job training is provided to our frontline employees to equip them with essential knowledge and skills to deliver good client service.

We welcome customer feedback via multiple communication channels, including our branch representatives, customer hotlines, e-communications and corporate web pages. We see customer feedback and complaints as important inputs and opportunities for quality enhancements. Procedures are in place for 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 increased popularity of digital banking products and services, we devote significant resource to cyber security across all our digital channels to protect our customers from possible online crime or fraud. We endeavour to keep ourselves updated of the advancement of technology and adopt new cyber security measures where feasible.



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，均必須在開發及產品審核週期通過法律法規的合規審核。於2019年將生物識別技術用於登入功能後，DS-Direct在授權方面作出進一步技術升級以提高安全性及易用性。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Responsible Products and Services (Continued)

Mandatory checks on legal and regulatory compliance are undertaken on all products and services in the development and product approval cycle before they are offered to customers. After the adoption of biometric technology in its login function in 2019, further technology upgrades were made in the authorisation elements of DS-Direct to achieve improvements in its security and ease of use.



DS-Direct在授權方面作出進一步技術升級，藉此提高安全性及易用性  
Technology upgrades were made in the authorisation elements of DS-Direct to achieve improvements in its security and ease of use

我們致力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準確，以保障客戶的權益。

We endeavour to uphold high standards in compliance with legal, regulatory and industry guidelines in our product documentation process, and ensure accuracy in customer communications and marketing materials to safeguard customer interests.

我們投放培訓資源提升員工對產品、營運及監管事項的知識，以及舉辦最佳實務分享課程。同時，我們現推行數碼化分行項目，包括更新分行顯示屏、電子傳單、無紙化開戶程序及櫃員機交易電子收據。

We invest in training resources to enhance staff knowledge in product, operational and regulatory issues as well as through best practice sharing sessions. Concurrently, we are in the process of implementing a digital branch project by revamping the branch display panels, e-leaflets, paperless account opening process and e-receipt for teller counter transactions.





市場(續)

產品責任及對客戶的承諾(續)

供應鏈管理

本集團優先選擇在營運上提倡環保、社會及道德責任的供應商合作。我們定期檢討其表現，以提高主要供應商在可持續發展業務常規方面的意識及問責。在資訊科技相關採購方面，我們現有的徵求建議書文件規定供應商應恪守我們的環境、社會及管治標準。

環保及社會風險管理準則納入本集團之資訊科技採購程序，供應商在可持續發展方面的過往表現是重要評估準則。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2020年，33家為大新銀行提供服務之主要供應商已取得ISO 14001或森林管理委員會認證。

我們於2020年7月採取進一步措施，要求若干主要供應商填寫「供應商環保責任承諾」表格，以促進清晰的溝通、問責及在訂立新合約或續約時將可持續發展元素融入營運中。年內，合共116間供應商已填妥表格。此外，本集團在選擇辦公室器材時，會優先考慮低碳排放的產品。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Supply Chain Management

The Group prefers to select or work with suppliers that operate responsibly – environmentally, socially and ethically. We conduct regular review and performance screening to heighten awareness and accountability of our major suppliers in sustainable business practices. Our current request-for-proposal documents require suppliers to adhere to our ESG standards for IT related procurement.

Environmental and social risk management standards are included in the Group's IT procurement process, where vendors' sustainability track record is an important evaluation criterion. 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 2020, 33 key service providers for DSB were certified with ISO 14001 or by the Forest Stewardship Council.

We went a step further in July 2020, requesting certain key suppliers to complete the "Supplier's Environmental Responsibility Undertakings" form to facilitate clear communication, accountability and embed sustainability in our operations upon signing new contracts or contract renewal. A total of 116 suppliers have completed the form this year. Meanwhile, preference is given to products with lower carbon emissions when selecting office appliances for the Group.





## 市場(續)

### 產品責任及對客戶的承諾(續)

#### 客戶資料私隱

本集團致力於建立穩固的合規文化，並全面遵守資料私隱法規，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。我們的資料監管及管理框架載列有關資料收集、使用及保留的政策及程序。我們亦最少每年檢討資料私隱手冊，確保全面掌握及納入《個人資料(私隱)條例》及相關監管機構指引的最新規定。

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入職計劃及年度重溫培訓課程等多種途徑傳達至所有員工。

全體員工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)。有關要求已於僱傭合約中以及於入職時向員工派發之員工操守守則中明確闡明。所有員工須閱讀有關個人資料保護年度重溫課程，並通過相關考核。

## MARKETPLACE (Continued)

### Product Responsibility and Customer Commitment (Continued)

#### Customer Data Privacy

The Group is committed to a strong compliance culture and full adherence to data privacy laws and regulations to safeguard customers' personal data and sensitive information. Customer data protection policies and procedures are in place to comply with the Personal Data (Privacy) Ordinance ("PDPO") in Hong Kong and the Personal Data Protection Act in Macau. Our Data Governance and Management framework sets out policies and procedures on data collection, usage and retention. We also review our Data Privacy Handbook at least annually to ensure the latest updates in the PDPO and in the guidelines issued by the relevant regulatory authorities are fully captured and incorporated.

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

All staff are required to observe customer data privacy in their daily work, including the collection, use, retention and security of customers' personal data. Such requirements are clearly stipulated in their employment contracts as well as in the Code of Conduct for Staff distributed to staff upon joining. All staff are required to take an annual refresher course on personal data protection and to pass the relevant test.



市場(續)

產品責任及對客戶的承諾(續)

客戶資料私隱(續)

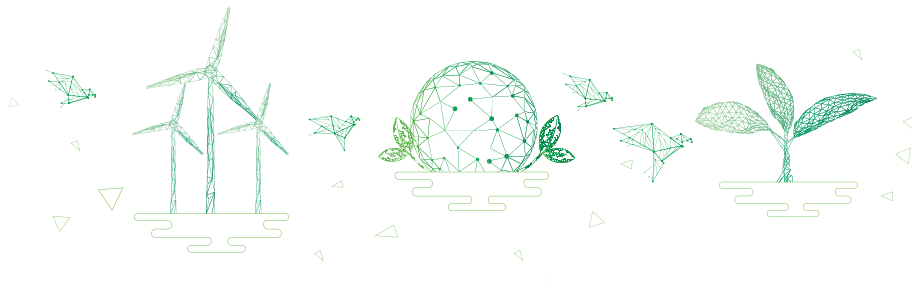
只有獲授權之員工才可按需要查閱有關客戶資料。我們會通知客戶將會如何使用其資料並給予客戶有關選擇權。本集團亦不斷尋找機會利用有關技術精簡程序及提升客戶體驗，並同時致力保障客戶免受網絡犯罪威脅。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Customer Data Privacy (Continued)

Access to customer data is strictly limited to authorised personnel on a need-to-know basis. Customers are notified and given options to choose how their information may be used. The Group has also been exploring opportunities to streamline processes and to enhance customer experience whilst protecting customers from cybercrimes.



道德操守、反洗錢及反貪污

本集團致力以符合道德的方式經營業務，並已採取措施打擊金融罪行、貪污及洗黑錢。

我們已採納具有明確目標及責任的風險管治框架，並不斷增加資源投入用於業務及營運部門的合規及風險管理。

我們的第一道防線由現有內部監控措施構成。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、合規及內部監控的有效性，以及對第一道及第二道防線的成效進行定期評估，提供獨立意見。

Ethical behaviour, Anti-money Laundering and Anti-corruption

The Group endeavours to conduct its businesses in an ethical manner and has adopted measures to combat financial crimes, corruption and money laundering.

We have adopted a risk governance framework with well-defined goals and responsibilities, and have increased resources over time in compliance and risk management throughout our business and operational units.

Our first line of defence is formed by existing internal control measures. Our risk control and compliance functions, supervised by 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. It provides independent assurance through assessing the effectiveness of existing governance, risk management, compliance and internal controls, as well as through regular assessment of the effectiveness of the first and second lines of defence.



## 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。鑑於2019新冠肺炎疫情，2020年度簡報會在線上舉行，本集團已安排廉政公署工作人員於2021年為員工舉辦更多視像研討會。

我們的營商原則及價值觀要求員工「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。員工須完成有關操守準則的年度重溫培訓。

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。該等政策要求員工協助查察及報告任何可疑交易及違規行為。於本年度，除向員工提供反洗錢內部培訓外，我們亦增加外部培訓，以增進員工對反洗錢實務的知識。

我們設有舉報途徑及政策，讓員工及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調查。確認違規的個案會向審核委員會匯報，確保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 our staff on ethical behaviours, the Group uses the e-newsletter published by the Hong Kong Independent Commission Against Corruption (“ICAC”) regarding “Bank on Integrity” to keep our staff updated on corruption cases and corruption prevention tips. The Group also arranges regular briefings by ICAC officers on “Bank on Integrity” to enhance staff alertness and vigilance in anti-bribery and corruption practices. Briefings in 2020 were held online due to the COVID-19 pandemic; further virtual seminars by ICAC officers have been arranged in 2021.

Our guiding principles and values require our people to “do what is right, even when no one is looking”. Our Code of Conduct lays out clear guidelines on ethical values and standards of conduct that all employees are required to follow. These include anti-corruption policies, standards and procedures that provide guidelines to curb corruption in all forms, including extortion and bribery. Staff are required to complete annual refresher trainings on our Code of Conduct.

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 employees to assist in detecting and reporting any suspicious transactions and irregularities. This year, in addition to internal training for AML staff, we have also added external trainings to further improve our employees’ knowledge of anti-money laundering practices.

Whistle-blowing channels and policies are set up for our employees and other stakeholders to confidentially report any suspected cases of non-compliance. Reported cases are investigated by our Compliance or Internal Audit department. Confirmed cases are reported to our Audit Committee to ensure adequate remedial actions.



### 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)

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。我們為員工定期舉辦培訓、研討會及工作坊以提高他們對相關監管規定的意識。其他為全體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。於2020年，本集團於9月及10月向全體員工提供有關反洗錢及金融罪行風險的年度重溫培訓。員工在日常工作中亦須採取嚴格的盡職審查程序，以降低內外部金融詐騙或不當行為的風險。

### MARKETPLACE (Continued)

#### Product Responsibility and Customer Commitment (Continued)

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

Our employees play a critical role in combatting financial crimes and any form of malpractice. We provide them with regular training, seminars and workshops to increase awareness of regulatory requirements. Other all-staff training programmes include tailored financial crime risk content to strengthen relevant competencies in respective staff roles. In 2020, the Group delivered Annual Refresher Trainings on Anti-Money Laundering and Financial Crime Risk to all staff in September and October. Staff are also required to undertake rigorous due diligence procedures in their daily work to mitigate risks of internal and external financial frauds or malpractices.



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」。

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

### 支持綠色金融

本集團支持綠色金融發展。為此，本集團於中國內地的銀行業務已持續加強信貸評估及收緊審批準則，拒絕能源密集型或產生污染但欠缺補救方案的相關行業企業的貸款申請。我們支持生產綠色能源、環保產品及創新可持續發展方案的項目。

### Support for Green Finance

The Group supports the development of Green Finance. To that end, our banking operations in Mainland China have continued to strengthen credit assessment and tightened approval criteria, rejecting loan applications from energy-intensive or polluting industry players that lack remediation plans. We support projects that produce green energy, eco-friendly products and innovative sustainable solutions.





市場(續)

產品責任及對客戶的承諾(續)

支持綠色金融(續)

就香港金融管理局(「金管局」)於2020年6月頒佈的《綠色及可持續銀行業》白皮書，本集團管理層已採取及持續評估所須步驟，以提高管理氣候及環境相關風險的應變及準備能力。本集團已參與金管局的「共同評估框架」，並已設立跨部門工作小組以領導氣候及環境相關風險的管治及管理。此外，我們已為董事會及管理層舉辦有關可持續發展及綠色銀行的市場趨勢及最新監管規則的培訓。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Support for Green Finance (Continued)

In response to the White Paper on Green and Sustainable Banking issued by the Hong Kong Monetary Authority (“HKMA”) in June 2020, the Group’s management has taken and continues to evaluate steps required to enhance our readiness and preparedness to manage climate and environmental-related risks. The Group has participated in HKMA’s Common Assessment Framework, and has set up a cross-functional taskforce to lead the governance and management of climate and environmental-related risks. Additionally, we have conducted trainings to management and the Board on market trends and regulatory updates around sustainability and green banking.

市場：獎項及成就 🏆	Marketplace: Awards and Recognitions 🏆
<p>★ 經濟通「2019金融科技獎」-「傑出智能個人理財服務」(於2020年1月頒發)</p>	<p>★ FinTech Award 2019 – “Outstanding Intelligent Personal Financial Management Service” (presented in January 2020) by ETNet</p>
<p>★ 香港銀行學會「第13屆香港銀行學會傑出財富管理師大獎」-「銀獎」及「最佳提名機構獎」</p>	<p>★ 13th HKIB Outstanding Financial Management Planner Awards – “Silver Award” and “Top Nomination Award” by the Hong Kong Institute of Bankers</p>
<p>★ 新城財經台「香港企業領袖品牌2020」-「卓越銀行私人信貸服務品牌」、「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」</p>	<p>★ Hong Kong Leader’s Choice 2020 – “Excellent Brand of Personal Loan Service”, “Excellent Brand of Mobile Securities Service” and “Excellent Brand of Co-branded Credit Card” by Metro Finance</p>
<p>★ 天高管理發展有限公司「持續超卓表現分店(沙田分行)」及「持續超卓表現機構」</p>	<p>★ “Persistently Outstanding Service Outlet (Shatin Branch)” and “Persistently Outstanding Service Company” by Tip Top Consultants Limited</p>
<p>★ 《資本雜誌》「卓越銀行及金融大獎2020」-「資本卓越初創微企服務大獎」</p>	<p>★ Capital Merits of Achievement in Banking and Finance 2020 – “Merits of Small Start-up and Micro Businesses Services” by CAPITAL Magazine</p>
<p>★ 《晴報》銀行及金融服務大獎2020 - 「傑出高端理財服務大獎」</p>	<p>★ Banking &amp; Finance Awards 2020 – “Excellence Award for High-Net-Worth Financial Management Services” by Sky Post</p>
<p>★ 《華富財經》「傑出企業交易銀行服務2019」(於2020年1月頒發)</p>	<p>★ “Outstanding Enterprise Transaction Banking Services 2019” Award (presented in January 2020) by Quamnet</p>
<p>★ 香港中小型企業總商會「2020中小企業最佳拍檔獎」</p>	<p>★ “2020 Best SME’s Partner Award” by The Hong Kong General Chamber of Small and Medium Business</p>

### 工作環境

本集團員工團隊逾3,000人，員工是我們賴以日後取得持久成功的最關鍵要素之一。我們致力透過相互承諾、促進工作健康、安全及福祉，以及提供人才發展及職業晉升機會，與員工一起成長。

#### 工作環境：齊心抗疫

為應對2020年爆發的2019新冠肺炎疫情，我們已採取措施協助員工對抗疫情。除提供口罩及洗手液等物資外，我們亦為全體員工提供抗疫資源包，內有維他命C、酒精搓手液、消毒劑及口罩配件等物品。本集團亦為全體員工提供抗疫補貼，以資助彼等購買抗疫物品。同時，我們已增加辦公室處所的清潔次數、縮短分行營業時間，以及推行彈性工時及在家工作安排。

### WORKPLACE

Our employees, a workforce of more than 3,000, are one of the most critical elements for our lasting success in the future. We are dedicated to growing with our people through mutual commitment, promoting health, safety and well-being at work, and providing opportunities for talent development and career progression.

#### Workplace: Fighting the pandemic together

In response to the outbreak of COVID-19 in 2020, we have taken steps to provide assistance to our staff to cope with the pandemic. In addition to subsidising distribution of face masks and hand sanitisers, we provided all staff with anti-virus resource packs which contained Vitamin C, alcohol hand rub, disinfectant and face mask accessories. An Anti-Epidemic Subsidy was also provided to all staff for the purchase of anti-virus items. Meanwhile, we have increased the frequency of cleaning our office premises, shortened branch business hours, and implemented flexible working hours and work-from-home arrangements.



分發抗疫資源包給我們的員工  
Anti-virus resources packs were distributed to our staff

為進一步保障員工的身心健康，我們推出新的網上資源，涵蓋運動及情緒管理等主題。本集團亦推出培訓課程以提高員工的技能及精神抗壓能力，令員工能更有效地應付疫情對其工作造成的前所未有的影響。

In further efforts to safeguard our people's physical health and well-being, we introduced additional online resources on topics concerning physical exercise and emotional management. Training programmes were also introduced to enhance the technical skills and mental resilience of our people to help them better cope with the unprecedented effects of the pandemic on their work.



## 工作環境(續)

### 僱傭

於2019年，我們推出僱主品牌及座右銘「你的銀行。家。」。如下文所載，本集團推出的各項措施體現僱主對品牌承諾，包括僱員福祉、員工發展、進步及家庭需要。

本集團的人力資源政策及程序全面遵守有關法例及規例，以監管人才管理實務各範疇。本集團已設立清晰的渠道及申訴程序，以供員工表達任何疑慮。

本集團每年從各大學招募年青人才，並為彼等投身本集團作長遠事業發展提供支持。我們繼續參加由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」，讓大學生透過財富管理及銀行業的實習機會加深對行業認識。此外，我們參加由金管局與香港銀行公會聯合舉辦的「銀行業人才起動計劃」，為應屆畢業生提供銀行業入職機會。

本集團審閱並優化僱員福利及薪酬，並以「按表現計酬」作為指標。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。

## WORKPLACE (Continued)

### Employment

Our employer brand and motto “NOT JUST A BANK. A HOME.” was introduced in 2019. Various actions, as specified in the subsequent paragraphs, exemplify the philosophy behind our employer brand promise including employee wellness, staff development, progressiveness and family needs.

The Group’s human resources policies and procedures fully adhere to relevant laws and regulations to govern the full scope of talent management practices. There are clear channels and grievance procedures in place for staff to express any concerns.

The Group seeks to attract young talent each year from various universities and to support them in developing a long-term, rewarding career with the Group. We continued to take part in the Pilot Apprenticeship Programme for Private Wealth Management and the Fintech Career Accelerator Scheme, organised by the HKMA with the Private Wealth Management Association and Hong Kong Applied Science and Technology Research Institute. The programme allows university students to gain industry exposure to functions in wealth management and banking through an internship. We also participated in the Banking Talent Programme, jointly held by the HKMA and Hong Kong Association of Banks, to provide new graduates with career opportunities in the banking industry.

The Group reviews and enhances our employee benefits and remuneration. “Pay for performance” is our guiding principle. 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.



工作環境(續)

僱傭(續)

年內，我們推出「僱員自助服務系統」，提供電子告假及電子糧單服務。此系統顯著提升員工體驗，亦有助節省用紙。預期於2021年推出電子工作表現評估服務後，將有助進一步提高效率。

隨著健康成為本年度的核心主題，本集團於2020年5月舉辦的「健康週」著重向員工傳授有關身心健康的知識，亦設有以營養為主題的健康研討會。此外，本集團旗下公司合辦健康講座，講解預防心血管疾病及在工作環境的健康減壓方式。

此外，本集團的「EVP Weeks」為員工提供多項特色活動，包括關愛故事分享、按摩體驗、育兒講座、健康講座、綠色家居構思比賽及送贈禮物，以作為表揚及培養社群意識。

WORKPLACE (Continued)

Employment (Continued)

We launched our Employee Self-Service System this year with the introduction of the e-Leave and e-Payslip modules. This greatly enhanced our staff experience and helped to save paper. Further efficiencies are expected when we launch the e-Appraisal module in 2021.

With health as a central theme this year, our Wellness Week in May 2020 focused on equipping staff with knowledge in health and wellness and included health seminars on nutrition. Our businesses also jointly organised a health talk on the prevention of cardiovascular diseases and on healthy ways to destress in the workplace.

Meanwhile, our Employee Value Proposition (“EVP”) Weeks featured a number of activities for our staff including sharing of caring stories, massage sessions, a parenting talk, health talks, green home ideas competition and gifts to show appreciation and to cultivate a sense of community.



EVP Weeks員工合照  
Happy moments in EVP Weeks



工作環境(續)

健康及安全

鑑於2019新冠肺炎疫情對員工及客戶造成的直接影響，本集團制定措施以助有效處理、應對及提高對疫情的警惕及保護措施。

本集團承諾提供安全、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，讓員工了解辦公室內任何潛在危害健康及安全的風險以及相關預防措施。此外，本集團制定安全風險管理及僱員福祉等健康及安全政策，以確保員工在日常工作環境下的健康。

除採取措施對抗2019新冠肺炎疫情外，我們繼續制定有助加強身體健康的計劃，包括大新銀行(中國)有限公司(「大新銀行(中國)」)為中國內地員工舉辦的每週體育活動。本集團亦為員工及其合資格家庭成員提供自願季節性流感疫苗接種計劃優惠。

WORKPLACE (Continued)

Health and Safety

Given the direct impact of COVID-19 on our people and customers, measures are put in place to enable us to effectively cope with, adapt to and increase vigilance and protection against the pandemic.

The Group is committed to always creating a safe, healthy and comfortable working environment. Guidelines on Occupational Safety and Health are in place to inform employees of any potential health and safety hazards as well as the corresponding preventative measures. Health and Safety policies, from safety risk management to employee wellness, are also well in place to ensure healthy day-to-day working environments for our staff.

In addition to measures taken to fight COVID-19, we continue to have in place programmes that promote physical health, including weekly sporting events organised for staff by Dah Sing Bank (China) Limited ("DSB China") in Mainland China. A discounted and voluntary Seasonal Influenza Vaccination Programme is also in place for staff and their eligible family members.



在工作環境安全方面，我們的工作間一直遵照《職業安全及健康(顯示屏幕設備)規例》的規定。我們將進一步提升員工在工作間的健康，包括在2021年搬遷至新總部後添置的人體工學桌椅、空氣淨化機及健身單車。

Regarding workplace safety, our workstations continue to adhere to provisions of the Occupational Safety and Health (Display Screen Equipment) Regulation. We will further improve our people's wellness at work through integrating elements such as ergonomic desk chairs, air purifiers and kinetic bikes when we move to our new headquarters in 2021.



我們的新總部設有健身設施  
Our new headquarters with fitness facilities



### 工作環境(續)

#### 健康及安全(續)

為支持員工的精神健康，本集團自2001年起已制定僱員支援計劃，協助員工識別及解決任何個人焦慮。所有員工均可透過該計劃，免費取得獨立而保密的專業輔導服務。鑑於年內疫情帶來重重挑戰，我們已推出運動及情緒管理等主題的網上培訓。

我們於去年成立了健康及安全工作組，作為員工與管理層之間的橋樑，提升健康及安全的管理。集團已籌劃一連串活動，為員工提供更多有效解決疫情影響的小貼士。

#### 培訓及發展

本集團人力資源管理策略的重點是為員工裝備技能，並為彼等提供事業發展機會。我們透過提供在職培訓及外部培訓贊助計劃達致此目標。

在疫情下，我們繼續提供資源協助員工發展，並自2020年2月起推行視像培訓，迎新培訓、產品及服務知識、監管合規及領袖才能等培訓已透過視像會議方式進行。隨著於2020年1月推出網上培訓網站，員工亦可從該網站取得培訓資料及獲取筆記。新培訓網站不單有助節省用紙，亦提高計劃成效。

除一般計劃外，我們亦為同事舉辦度身訂造的課程，為彼等傳授實用技能及抗壓方法，以應對疫情帶來的影響，主題包括舉行高效的視像會議及管理逆境情商等。

### WORKPLACE (Continued)

#### Health and Safety (Continued)

In supporting our people's mental health, the Group's Employee Assistance Programme has been in place since 2001 to help staff identify and resolve any personal anxieties. The programme provides all employees with free access to independent and confidential professional counselling. In light of challenges brought by the pandemic this year, we have also introduced online training on the topics of physical exercise and emotional management.

Last year, a working group on health and safety was formed as a bridge between staff and management to drive improvements in health and safety management. The group has already planned upcoming programmes to provide tips to staff on how to more effectively cope with the impacts of the pandemic.

#### Training and Development

Our human capital management strategy places priority on equipping our people with skill sets and providing them with opportunities to develop their careers. This is achieved through on-the-job training and external training sponsorship schemes.

We continue to provide for our people's development amidst the pandemic and have implemented virtual training since February 2020. Training from induction for new joiners to product and service knowledge, regulatory compliance and leadership have all been delivered through video conference ("VC"). With the launch of our online Training Portal in January 2020, staff can also access training materials and retrieve their notes from the portal afterwards. This has helped us save paper as well as increase programme effectiveness.

In addition to our usual programmes, we launched tailored courses to equip colleagues with both the technical skills and mental resilience to cope with the pandemic's impacts. Topics range from effectively holding virtual meetings to managing adversity quotient.



工作環境(續)

培訓及發展(續)

為協助員工掌握金融業最新科技趨勢，我們於2020年舉辦金融科技系列課程，分為「人工智能－驅動數碼轉型」及「智能銀行」兩部分。第一部分課程主要介紹人工智能與人工智能在金融業的普遍應用案例，第二部分則涵蓋金管局推行的各項智能銀行措施、相關機遇及挑戰，以及若干個案研究。

我們繼續推行大新管理人員計劃系列，旨在加強初級及中級經理的領導才能。考慮到以視像會議舉辦培訓的困難，我們利用若干網上工具加入互動元素，令參與者能夠分享不同見解。我們亦增加課程系列的單元數目，並將課時縮短，以提高視像會議參與者的專注力。我們於2020年推出8個課程單元，涵蓋變革型領導力、新主管人員管理技巧、談判技巧及個人品牌。我們將繼續發掘可促進互動性的新工具，以及搜集可透過視像會議有效提供的大新管理人員計劃系列的全新課程及其他培訓課程。

WORKPLACE (Continued)

Training and Development (Continued)

To equip staff with the latest knowledge on technology trends in the financial industry, we delivered a two-part Fintech Series in 2020 – “Artificial Intelligence (AI) – Enabled Digital Transformation” and “Smart Banking”. The first programme featured the introduction of AI and typical cases of how AI is utilised in the financial sector. The second programme covered the various Smart Banking initiatives initiated by HKMA, their opportunities and challenges as well as some case studies.

We continued the Dah Sing Manager Programme Series, aimed at strengthening the leadership capabilities of our junior to mid-level managers. Considering challenges of conducting training through VC, we increased interactive elements using several online tools to facilitate the sharing of different perspectives. We also organised the series into more modules with shorter duration to increase participants’ focus through the VC channel. 8 modules were launched in 2020, covering topics from transformative leadership, management skills for new supervisors, to negotiation skills and personal branding. We will continue to explore new tools that promote interactivity, as well as source fresh programmes that can be delivered effectively through VC for the Dah Sing Manager Programme Series and others.



我們提供外部培訓及教育贊助計劃，資助有意參與外部培訓計劃的僱員。這些計劃旨在幫助員工獲得學術或專業資格，以增強應對未來工作挑戰的技能及實力。本集團的專業獎勵計劃進一步表彰及獎勵員工取得註冊會計師、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。

External training and education sponsorship schemes are in place to provide support to employees who wish to participate in external training programmes. This is intended to help them attain academic or professional qualifications to enhance their skills and capabilities to deal with future job challenges. This is further enhanced by the Group’s Professional Award Scheme for staff members which acknowledges and celebrates their achievements in attaining recognised professional qualifications or memberships, such as Chartered Certified Accountant, Certified Financial Planner and Chartered Financial Analyst.

### 工作環境(續)

#### 培訓及發展(續)

為提倡深化價值精神，大新銀行每年頒發「大新之星」獎，以表揚正面的員工行為及獎勵其傑出表現。自於2016年成立獎項以來，已向不同部門的員工及團隊頒發超過440個獎項，以嘉許彼等的傑出表現及貢獻。

### WORKPLACE (Continued)

#### Training and Development (Continued)

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 440 awards have been presented to individuals and teams from different divisions to reward their excellent performance and contribution.



2020大新之星得獎者合照  
Winners of Dah Sing Star Awards 2020

### 多元化及平等機會

本集團致力於為所有員工營造共融的環境。我們的政策與有關法例及規例一致，不容許因性別、婚姻狀況、殘疾或種族等任何理由而受到歧視、騷擾、受害或誹謗。

我們致力確保有關招募、聘請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，並確保員工的意見得到聆聽及回應。

### 勞工準則

除平等機會外，本集團嚴格遵照勞工法例及規例，並設有監察及預防措施。如有任何潛在違規行為，將予即時調查及跟進。我們亦禁止使用童工及強迫勞動。

### Diversity and Equal Opportunity

The Group is committed to creating an inclusive environment for all employees. In line with relevant laws and regulations, we have policies against discrimination, harassment, victimisation or vilification on any grounds including gender, marital status, disability or race.

We endeavour to ensure that decisions made with respect to recruiting, hiring, and promotion are based on the individual's qualifications and merits. We encourage open communication and have grievance mechanisms in place for employees to express any concerns and to make sure that their voices are heard and addressed.

### Labour Standards

In addition to equal opportunity, we operate in strict compliance with labour laws and regulations. Monitoring and preventive measures are in place. Any potential breach will be investigated and followed up in a timely manner. We also prohibit the use of child or forced labour.



工作環境(續)

WORKPLACE (Continued)

工作環境：獎項及成就 🏆	Workplace: Awards and Recognition 🏆
★ 香港財務策劃師學會「優質財策企業」及「企業理財教育領袖一金獎」	★ “Accredited Professional Financial Planning Firm” and “Corporate Financial Education Leadership – Gold Award” by the Institute of Financial Planners of Hong Kong
★ 僱員再培訓局「人才企業」	★ “Manpower Developer” status by the Employee Retraining Board
★ 強制性公積金計劃管理局2019/2020年度「積金好僱主6年」、「電子供款獎」及「積金推廣獎」獎項	★ “Good MPF Employer for 6 Years”, “e-Contribution Award” and “MPF Support Award” for 2019/2020 by the Mandatory Provident Fund Schemes Authority
★ 《JobMarket求職廣場》「卓越僱主大獎」	★ “The Employer of Choice Award” by JobMarket
★ 香港中華基督教青年會「2020-21運動友善計劃」之「嘉許企業」	★ “Awarded Corporate” under the “2020-21 Sport-Friendly Action” by Chinese YMCA of Hong Kong

社區

為與我們所服務社區合作，我們鼓勵並創造機會讓員工參與義工服務及慈善活動。於2020年，本集團繼續與社區組織攜手合作，支持香港、澳門及中國內地中小企、青年教育、體育及慈善活動、環境保護等方面的發展及推廣金融知識。

COMMUNITY

In order to work with the communities we serve, we encourage and facilitate our employees to take part in volunteer services and charitable activities. In 2020, we continued to work together with community organisations to support the development of SMEs, youth education, sports and charity, environmental protection and the promotion of financial literacy in Hong Kong, Macau and Mainland China.

支持中小企

中小企對經濟有重要貢獻。支持中小企參與主流經濟不單是我們的業務理念，亦有助透過創造就業及開拓商機提升本地經濟競爭力。

Support for SMEs

SMEs are important contributors to the economy. Supporting SMEs’ participation in the mainstream economy not only forms part of our business ethos, it also serves to enhance the local economy through job creation and business opportunities.



社區(續)

支持中小企(續)

我們繼續為中小企及初創公司提升產品及服務。透過改善328營商理財提供的服務，大新銀行的客戶關係經理致力為客戶將開戶時間縮短至兩個工作日內。我們提供各種無抵押及有抵押貸款方案，以支持中小企客戶擴展業務，滿足他們的流動資金需要。此外，我們參與「中小企融資擔保計劃」，以支持中小企客戶。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。這些措施不僅簡化了中小企的付款流程，亦有助擴大本集團的客戶群。

在2019新冠肺炎疫情不利影響下，為紓緩客戶的現金流壓力，我們於2020年5月全力響應金管局及銀行業中小企貸款協調機制推出的「預先批核還息不還本」計劃。根據該計劃，合資格客戶的貸款本金可預先批准延期償還。貸款本金(包括循環貸款)一般可延期償還6個月，而基於年期較短，貿易貸款亦可延期償還6個月。年內，合資格借款人亦根據該計劃獲進一步延長本金還款期，而香港其他參與銀行亦提供此計劃。

我們繼續為中小企及初創公司提供更好的產品及服務  
We continue to enhance our products and services for both SMEs and start-ups

COMMUNITY (Continued)

Support for SMEs (Continued)

We continue to enhance our products and services for both SMEs and start-ups. Through improving the services provided by 328 Business Banking, DSB has shortened the account opening time, relationship managers strive to open accounts for customers within two working days. We offer various lending solutions to support the business expansion and liquidity needs of our SME customers, both unsecured and secured. We also participate in the SME Financing Guarantee Scheme to support SME customers. Our digital capabilities allow our SME customers to use diversified payment methods via mobile applications and smart terminals. These measures not only simplify the

payment process for SMEs but also assist in the expansion of the Group's customer base.

To help alleviate the cash flow pressures of our customers who were adversely impacted by the COVID-19 pandemic, we participated in the Pre-approved Principle Payment Holiday Scheme in May 2020, in full support of the HKMA and the Banking Sector SME Lending Coordination Mechanism. Under this scheme, loan principal payments of eligible customers were pre-approved for deferment. Principal payments of loans (including revolving facilities) were generally deferred by 6 months, while trade facilities were deferred by 6 months given their short-term nature. Eligible borrowers were also offered further extension of principal repayment during the year under the scheme, which was also provided by other participating banks in Hong Kong.



社區(續)

支持年輕一代

本集團一直視教育為培養下一代領袖的基石。我們的目標是支持青少年成為傑出領袖，支持他們終身學習。為此，本集團年內與若干學術及社會機構合作，支持青少年發展。

於2020年6月，大新銀行贊助由南華傳媒舉辦的「開心學習系列—STEAM小教室」計劃。這項計劃是專為本地小學生而設的互動體驗網上課程。課程分為5個單元，分別涵蓋每個STEAM範疇(科學、科技、工程、藝術及數學)，而教學特輯於南華傳媒的社交平台分享，獲得75,000次曝光，影片觀看次數達到18,000次。

COMMUNITY (Continued)

Supporting the Younger Generation

We continue to view education as the cornerstone for developing the next generation of leaders. Our goal is to support young people to become outstanding leaders and lifelong learners. To that end, the Group collaborated with several academic and social institutions this year to support youth development.

In June 2020, DSB sponsored the “Happy Learning Series – STEAM Classroom” initiative hosted by South China Media. This was an interactive and experiential online programme designed for local primary students. 5 episodes covering education projects in STEAM (Science, Technology, Engineering, Arts and Mathematics) were shared on South China Media’s social channels and achieved about 75,000 impressions and 18,000 video views.



大新銀行贊助「開心學習系列—STEAM小教室」計劃  
DSB sponsored the “Happy Learning Series – STEAM Classroom”

大新銀行亦與聖雅各福群會合作推出「智STEAM小人類」體驗課程。為期9個月的課程將持續至2021年，合共為108名來自基層家庭的小學三年級至六年級學生提供STEAM教育，旨在激發靈感及鼓勵深入學習。這項體驗課程提供多項活動，目的為培養學生的合作精神、發揮創意及創新技能。

DSB also collaborated with St. James’ Settlement to launch the “Smart STEAM Kids” Experiential Programme. This nine-month programme extending through 2021 brings STEAM education to 108 underprivileged primary 3-6 students and aims to act as a catalyst for inspiration and further learning. Activities through the Experiential Programme will be designed to develop students’ collaborative, creative and innovative skills.



社區(續)

支持年輕一代(續)

於2020年10月及11月，大新銀行再度與香港中華基督教青年會合作舉辦「STEAM with Kids」電流棒製作網上比賽。這項比賽旨在激發兒童對科學及科技的興趣，共吸引100名來自香港中華基督教青年會石硤尾會堂的兒童參與，並於2020年11月舉辦頒獎禮。



環保創意電流棒比賽得獎作品  
Winners of "STEAM with Kids"  
Electrical Stick Making Online Competition

COMMUNITY (Continued)

Supporting the Younger Generation (Continued)

DSB partnered with Chinese YMCA of Hong Kong ("YMCA") again in October and November 2020 to organise the "STEAM with Kids" Electrical Stick Making Online Competition. This competition was intended to spark children's interest in science and technology. A total of 100 children from the Shek Kip Mei YMCA Centre joined the competition and a ceremony was held in November 2020 to celebrate winners.

澳門商業銀行股份有限公司(「澳門商業銀行」)著重於支持較年長學生。澳門商業銀行員工為聖羅撒英文中學高年級學生舉辦4節課程，教授她們外匯專業相關範疇的知識。澳門商業銀行亦繼續擔任「2020年經濟學知識競賽」的獨家贊助商，並向澳門大學及澳門科技大學的傑出學生頒發獎學金。

In Macau, Banco Comercial de Macau, S.A. ("BCM") focused its support on older students. BCM staff organised and taught four learning sessions in their respective areas of expertise in Foreign Exchange to higher form students of Santa Rosa de Lima English Secondary School. BCM also continued to be the sole sponsor of the Economic Knowledge Contest 2020 and awarded scholarships to outstanding students of University of Macau and Macau University of Science & Technology.



與聖羅撒英文中學學生合照  
Sharing session in Santa Rosa de Lima English Secondary School



## 社區(續)

### 支持年輕一代(續)

另外，大新保險(1976)有限公司(「大新保險」)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。自2017年以來，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合作，支持「青年插畫師計劃」。為向本地青年插畫師提供工作機會，大新保險繼續委聘這些插畫師設計年曆卡、利是封及各種宣傳品。該等插畫師的作品廣獲公眾好評，亦有助彼等獲得其他公司的工作機會。

此外，大新保險支持社會福利署兒童發展基金所舉辦並由香港小童群益會營運為期3年的「結伴再成長－兒童發展基金計劃」，促進來自基層家庭的兒童學習及職業發展。計劃包括為居住於觀塘及沙田區介乎10至16歲的參與兒童提供培訓及增值活動。大新保險員工以導師身份參與活動，旨在培養參與兒童的職業興趣，並分享心得及提供引導。

鑑於香港大學舉辦的商業案例分析比賽於2019取得成功，大新保險計劃繼續於2021年與各間香港大學的學生創辦的商學會合作舉辦案例分析比賽。大新保險致力透過這項活動為學生提供分析及報告技巧的途徑，並增進學生對一般保險市場的認識。

## COMMUNITY (Continued)

### Supporting the Younger Generation (Continued)

Separately, 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. Since 2017, DSI has been working with ELCHK’s Grace Training and Development Centre in support of the “Young Illustrator Programme”. With the aim to provide working opportunities for local young illustrators, DSI continues to commission these illustrators to design pieces including calendar cards, red packet envelopes and promotional materials. The illustrators’ pieces have been well-received by the public and helped them gain work opportunities from other companies.

DSI is also supporting a three-year programme to encourage underprivileged children’s learning and career development – “Growing Partners II – Child Development Fund Project” organised by the Social Welfare Department’s Child Development Fund and operated by The Boys’ and Girls’ Clubs Association of Hong Kong. The programme consists of trainings and value-add activities for participating children between the ages of 10 and 16 and who reside in Kwun Tong and Shatin districts. DSI staff’s involvement as mentors will aim to cultivate the career interests of the participating children as well as to share guidance and provide companionship to them.

With the success of the Business Analytics Case Competition 2019 hosted by the University of Hong Kong, DSI plans to continue the Case Competition with student-led business societies across universities in Hong Kong in 2021. Through this initiative, DSI seeks to provide a channel for students to practice their analytical and presentation skills as well as increase their exposure to the general insurance market.



社區(續)

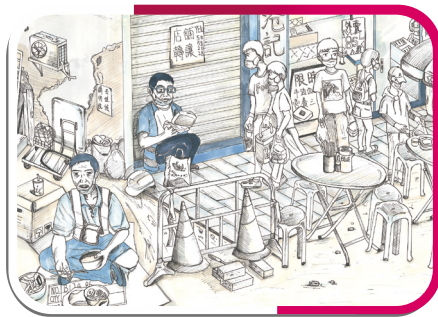
支持年輕一代(續)

於2021年，大新保險將繼續致力於舉辦更多青少年及社區活動，為年輕一代提供更多工作機會。尤其我們計劃透過活動加深年輕一代對環保、節能及財務管理的意識。

COMMUNITY (Continued)

Supporting the Younger Generation (Continued)

In 2021, DSI will continue to work on more youth and community initiatives, with the goal to provide working opportunities to the younger generation. In particular, we plan to deepen the younger generation's awareness towards environmental protection, energy conservation and financial management.



「香港•藝術視覺」青年繪畫比賽得獎作品

大新保險舉辦「香港•藝術視覺」青年繪畫比賽，藉以鼓勵年青人繪畫獨特的香港面貌，發揮其藝術才能和創意，並提升其自我價值

Winners of "Hong Kong • Artistic Vision" Youth Drawing Competition.

DSI organised this competition to encourage the younger generation to create art illustrations of Hong Kong to demonstrate their artistic talent and creativity and as a means to boost their self-esteem

為應對2019新冠肺炎疫情，大新保險亦支持由香港信義會社會服務部舉辦的「2020年童心智醒齊抗疫填色及設計比賽」。這項比賽旨在以藝術作為媒介提高兒童對2019新冠肺炎預防措施及警惕性行動的重視程度。所有香港小學生均獲邀參加比賽。每個參賽組別各設冠軍、亞軍、季軍及最具創意大獎，得獎者可獲贈50個外科口罩，並有機會贏得現金券。排名前100名的參與者獲發可持續使用的棉口罩作為禮物。

In response to the COVID-19 pandemic, DSI also supported the "Together, Smart Kids Fight the Virus" Poster Colouring and Design Contest 2020 organised by ELCHK. The contest sought to increase awareness among children of prevention practices and vigilant action towards COVID-19 through the medium of art. All primary school students in Hong Kong were invited to take part. The Champion, First Runner-up, Second Runner-up, and the Most Creative Award of each Division were awarded 50 surgical masks, and some also won cash coupons. Sustainable cotton face masks were distributed as gifts to the 100 finalists.



2020年童心智醒齊抗疫填色及設計比賽

"Together, Smart Kids Fight the Virus" Poster Colouring and Design Contest 2020



社區(續)

推廣體育及支持有需要人士

大新銀行參與由凝動香港體育基金舉辦的屋邨籃球聯賽及訓練計劃《邨JUMP! 2020-2021》。計劃由2020年7月起至2021年3月，旨在讓來自低收入家庭的青少年提供體育競技機會，並透過為期9個月不少於72小時的培訓向彼等灌輸積極向上的團隊合作精神。計劃吸引24隊來自不同屋邨，年齡介乎15至18歲的青少年參與，而青衣隊獲大新銀行指定支持。



大新銀行參與贊助《邨JUMP! 2020-2021》  
DSB participated in the sponsorship of  
“Well Dunk! 2020-2021”

此外，大新銀行繼續對南華早報「愛心聖誕大行動」的長期支持。於2020年12月，由於2019新冠肺炎疫情持續，活動移至網上舉行，大新銀行在節日期間舉辦「大新慈善Zoom Fitness挑戰賽」，約60名大新銀行員工參與小型循環訓練比賽，以推廣健康意識及發揮團隊精神。大新銀行亦邀請香港兒童基金會的10名兒童參與網上健身遊戲。彼等在活動中每取得一分，大新銀行會向「愛心聖誕大行動」作出相應捐款。



大新銀行在節日期間舉辦「大新慈善Zoom Fitness挑戰賽」  
DSB hosted the “Dah Sing Charity Zoom Fitness Challenge”

COMMUNITY (Continued)

Promotion of Sports and Support for Those in Need

DSB participated in the sponsorship of “Well Dunk! 2020-2021”, a public estate Basketball League & Training Programme organised by InspiringHK Sports Foundation. The programme runs from July 2020 to March 2021. It aims to offer young people from low-income household communities the opportunity to compete in sports, and instil in them a positive attitude of teamwork through a minimum of 72 hours of training over the nine-month period. The programme comprises 24 teams from different housing estates, each with 15-18 youths, and DSB’s support is designated for the Tsing Yi team.

DSB also continued its long-standing support for South China Morning Post’s Operation Santa Claus (“OSC”). In December 2020, due to ongoing developments with the COVID-19 pandemic, activities were moved online and DSB hosted the “Dah Sing Charity Zoom Fitness Challenge” which involved around 60 DSB staff in a mini circuit training competition to promote wellness awareness and team spirit during the festive season. DSB also invited 10 children

from The Hong Kong Children in Need Foundation to join the online fitness games. Every score from the activity contributed towards donations by DSB towards OSC.



社區(續)

推廣體育及支持有需要人士(續)

澳門商業銀行繼續與澳門市政署(「市政署」)合作，在農曆新年期間捐出合共澳門幣50,000元利是給氹仔及路環長者。儘管慶祝活動因疫情而取消，但我們仍透過市政署向長者派送利是。

此外，澳門商業銀行繼續支持樂施會一年一度的澳門「樂施競跑旅遊塔」，成為活動其中一名主要贊助商。我們共派16名員工分為4組參加全塔接力賽，另6名員工參與半塔跑。其中一隊參賽員工獲得亞軍，為澳門商業銀行取得歷來最佳成績。

除參與「公益金百萬行」等年度慈善活動外，澳門保險股份有限公司(「澳門保險」)加強與傷健人士營運的本地企業的合作。其中，澳門保險現正向傷健人士營運的超級市場採購辦公室用品，旨在與這些人士建立更緊密的共融關係。

COMMUNITY (Continued)

Promotion of Sports and Support for Those in Need (Continued)

In Macau, BCM continued to join forces with Instituto para os Assuntos Cívicos e Municipais (“IACM”) to donate MOP50,000 in red packets distributed to the elderly in Taipa and Coloane during Chinese New Year. Although the celebration event was cancelled due to the pandemic, red packets were still delivered to the elderly by IACM.

BCM also repeated its support for “Oxfam’s annual Tower Run” in Macau as one of the major sponsors. A total of 16 staff formed four teams and participated in the Full Tower Relay Contest, while six staff participated in the Half Tower Race. One team finished as the first runner-up, BCM’s best record to-date.



澳門商業銀行參與澳門「樂施競跑旅遊塔」  
BCM joined “Oxfam’s annual Tower Run” in Macau

In addition to participating in annual charity events such as “Walk for a Million”, Macau Insurance Company Limited (“MIC”) has increased its engagement with local enterprises operated by persons with disabilities. Specifically, MIC is now procuring office supplies from supermarkets operated by persons with disabilities, in order to build up a greater sense of rapport with these individuals.



澳門保險參與「公益金百萬行」  
MIC joined “Walk for a Million”



社區(續)

環保

自2018年起，大新保險邀請素食食譜作者李美怡女士設計健康食譜。年內研發了3款農曆新年素食食譜，並與年輕插畫師CO2合作於2020年1月將食譜印製成冊，以推廣素食的好處。

COMMUNITY (Continued)

Environmental Conservation

Since 2018, DSI has invited vegetarian cookbook writer Ms. Cathy Lee to design healthy recipes. 3 vegetarian Chinese New Year recipes were developed this year, and along with CO2, a young illustrator, and were published in January 2020 to promote the benefits of a vegetarian diet.



李美怡女士設計健康農曆新年食譜  
Ms. Cathy Lee designed healthy Chinese New Year recipes

本集團連續第4年成功舉辦「大新保險與您守護地球」Facebook有獎遊戲，以提高公眾對環境保護的意識。我們分別於2020年3月及6月舉辦「由家出發」及「膠」給您的綠色任務兩項遊戲，透過遊戲喚醒個人在日常生活中積極保護環境。此外，大新保險的Facebook專頁定期分享環境生活的訊息，宣揚環保原則，更重要的是呼籲公眾作出實際行動。

For the fourth consecutive year, “Save Our Environment and Planet” Facebook Wall Game was successfully launched to raise public awareness on environmental conservation. Two games, “Take Action at Home” and “Mission Plastics”, were launched in March and June 2020 respectively, gamifying practical actions an individual can take to care for the environment in daily life. In addition, go-green messages are periodically shared on DSI’s Facebook page to continue to shed light on environmental principles and more importantly, on practical actions one can take to help.



大新保險舉辦「大新保險與您守護地球」Facebook有獎遊戲  
DSI organised “Save Our Environment and Planet” Facebook Wall Game



社區(續)

金融普惠

本集團致力推行無障礙零售銀行服務，並計劃於2021年3月前後實施這些服務。為促進更廣泛的金融普惠，我們正致力於建立更易於使用的電子銀行網站及手機銀行應用程式。對於親臨分行的客戶，我們將增加對傷健人士的支援，並為有導盲犬陪同的視障客戶推行支援措施。我們亦努力簡化支援聽障客戶報失銀行卡的服務流程。

COMMUNITY (Continued)

Financial Inclusion

The Group is working towards implementing barrier-free retail banking services and plans to launch these services around March 2021. In order to foster greater financial inclusion, we are working towards a more user-friendly e-Banking website and mobile banking application. Regarding in-person branch visits, we will bring in increased support for persons with disabilities, as well as measures that will support visually impaired customers to be accompanied by guide dogs. We are also working towards a streamlined process in supporting persons who are hearing-impaired to report instances of lost card.

社區：獎項及成就 🏆	Community: Awards and Recognition 🏆
★ 香港社會服務聯會商界展關懷計劃「商界展關懷」(超過連續15年)獎項	★ “15+ Years Caring Company” recognition from the Hong Kong Council of Social Service Caring Company Campaign
★ 香港中華基督教青年會Y-Care企業伙伴計劃—「2020年度銀伙伴」	★ “Silver Partner of the Year 2020” – YMCA Y-Care CSR Scheme by YMCA
★ 澳門青年創業孵化中心「無償會計及稅務諮詢服務感謝狀」	★ “Certificate of Appreciation for Pro Bono Accounting and Taxation Advisory Services” by the Macao Young Entrepreneur Incubation Centre
★ 樂施競跑旅遊塔2020「主要贊助商感謝狀」及「企業義工隊伍感謝狀」	★ “Certificates of Appreciation for being the Key Sponsor and the Corporate Volunteers Team” for the Oxfam Tower Run 2020
★ 樂施會貧富宴2020「支持扶貧教育贊助商感謝狀」	★ “Certificate of Appreciation for being Sponsor in support of Poverty Alleviation and Education” for the Oxfam Hunger Banquet 2020



## 環境

環境的可持續發展是本集團履行社會責任的重要一環。在企業社會責任政策指引下，我們致力於減少能源耗用及廢物產生，並採取積極措施保護環境，包括推行綠色金融。

此外，我們已開始檢視過往數據及措施以設定環保目標，包括評估排放、能源使用、用水效益及減廢方面的關鍵績效指標。

### 環境：齊心抗疫

在2019新冠肺炎疫情影响下，外賣服務的即用即棄容器使用量增加，大新保險把握機會為年輕一代傳授減廢知識，減少使用並升級再造這類容器，為此，大新保險全力響應香港信義會社會服務部舉辦的網上工作坊「在家抗疫upcycle」。

作為本集團2020年「歡樂綠色生活」活動的一部分，大新銀行管理層向所有員工送上可循環再用及清洗的餐具，以感謝員工們在疫情期間支持減少使用一次性塑膠品的努力。

### 能源及溫室氣體排放管理

本集團在營運過程中盡量採用具能源效益的用品，包括辦公室用品、空調及地毯。在港運大廈辦公室、進行裝修的香港分行及澳門商業銀行大廈主樓的分行，我們已採用LED燈替換光管。LED燈的使用為我們節省40%耗電量。於2020年，大新銀行繼續參與環境局推行的《戶外燈光約章》，以限制戶外燈光裝置的光滋擾及能源浪費。大新銀行(中國)總部推行盡量採用自然光的措施，以減低能源浪費，每年成功節省能源約1,000千瓦。

## ENVIRONMENT

Environmental sustainability is a key component in our corporate social responsibility efforts. Guided by our CSR Policy, we strive to limit our energy consumption and waste generation, and take active measures to protect the environment, including through green finance.

We have also started reviewing historical data and approaches to setting environmental targets, including evaluating KPIs regarding our emissions, energy use, water efficiency, and waste reduction.

### Environment: Fighting the pandemic together

With the increased use of disposable containers for take-out food services under the COVID-19 pandemic, DSI saw the opportunity to equip young audiences with the know-how to reduce waste by reducing and upcycling these containers. This resulted in the online workshop, “Together, Let’s Upcycle Takeout Containers”, organised by ELCHK and fully supported by DSI.

As part of the Group’s “Happy & Green Life” event in 2020, DSB management shared a small gift of reusable and washable utensils as a token of appreciation for all staff and their work in promoting the reduction of single-use plastics during the pandemic.

### Energy and Greenhouse Gas Emission Management

The Group adopts energy efficient supplies in our operations wherever possible, including in office materials, air conditioners and carpeting. We have replaced existing fluorescent tubes with LED tubes at the Group’s office at Island Place Tower, branches under renovation in Hong Kong and all offices and branches located in the main BCM building in Macau. The use of LED tubes contributed to a 40% savings in lighting power consumption. In 2020, DSB also maintained the Charter on External Lighting, launched by the Environment Bureau, to limit light nuisance and energy waste from external lighting installations. At DSB China, considerations are made at its headquarters to maximise the use of natural lighting to lessen energy wastage, resulting in energy savings of around 1,000 kW per year.





環境(續)

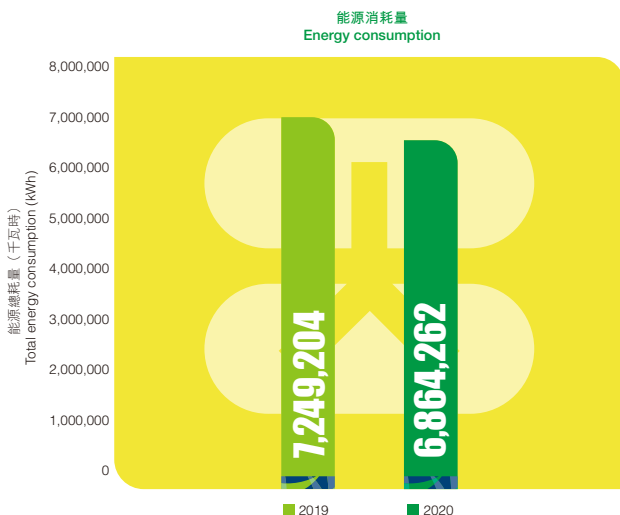
能源及溫室氣體排放管理(續)

此外，本集團已推出電子裝置自動關閉指引，以節省能源。本集團鼓勵員工在離開辦公室前關閉電腦及影印機，而所有辦公電腦已安裝省電模式，讓閒置中的電腦自動進入「睡眠」模式，達致省電效果。另外，我們整合及虛擬化數據中心及機房的電腦設備，以減少不必要用電。

為減少出行排放，我們鼓勵員工使用公共交通工具。例如，如途程在兩公里範圍內，大新銀行(中國)鼓勵員工使用共享單車，而跨省出差則鼓勵乘搭公共交通工具。同時，在合適情況下，本集團鼓勵利用視像會議及培訓減少差旅及相關排放。另外，澳門保險透過實施更多「無紙化」程序減低客戶親臨分行的必要性，以縮減客戶的交通時間。

為減少能源浪費，澳門商業銀行於2020年6月參與能源業發展辦公室舉辦的「節能週2020」，將辦公大樓非使用中的燈光關掉1小時。

本集團於2020年的能源總耗量及範圍2溫室氣體排放量載於下表。



ENVIRONMENT (Continued)

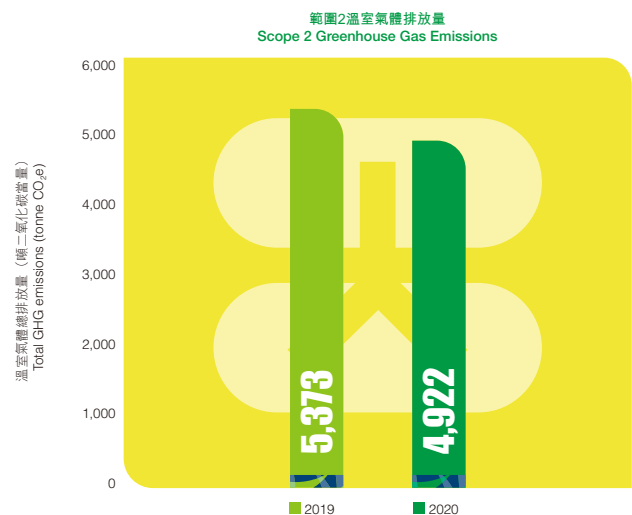
Energy and Greenhouse Gas Emission Management (Continued)

The Group has also introduced guidelines to automate the powering-off of electrical devices to save energy. Staff are encouraged to power-off computers and printers before leaving the office, and a power saving mode has been installed on all work computers so that idle computers will automatically go into “sleep” mode to conserve energy. Furthermore, we consolidated and virtualised computer equipment in our data centre and server room to reduce unnecessary electric use.

To limit our emissions from travel, we encourage our staff to use public transportation. For instance, DSB China encourages employees to use shared bicycles if commuting within 2 km and to take public transportation if travelling across provinces. Meanwhile, the Group encourages the use of virtual meetings and training wherever appropriate to eliminate travel and related emissions. Separately, by putting in place more paperless processes, MIC helps to reduce customers’ travelling time by reducing in-person visits.

To lower energy waste, BCM took part in the Energy Conservation Week 2020 organised by the Office for the Development of the Energy Sector in June 2020, by shutting off unused light in its office building for one hour.

The Group’s total energy consumption and scope 2 greenhouse gas emissions in 2020 are set out in the charts below.





環境(續)

用水量

本集團支持節約用水，並在辦公室實施用水效益措施，亦已安裝經認證的節省用水量的水龍頭(包括於澳門之營運部門)，可以減少用水量約80%。我們亦提醒員工節約用水以減少浪費。

我們繼續監察本集團於深圳之總部採用的環境管理及監督系統，每層樓均安裝獨立的水錶，以記錄及整理終端用戶的用水習慣。該等數據有助制訂未來的降低用水量措施。

下圖載列本集團於2020年的總耗水量。

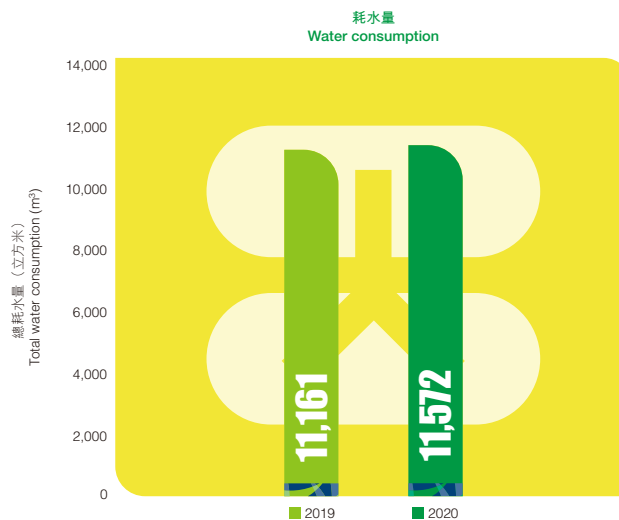
ENVIRONMENT (Continued)

Water Use

The Group supports water conservation and has implemented water-efficiency measures at its premises. Certified water-efficient faucets have been installed, including in our operations in Macau, which can reduce water usage by around 80%. Employees are also reminded to save water and reduce wastage.

We continued to monitor the environmental management and supervision system in our Shenzhen headquarters, where individual water meters were installed on each floor to record and consolidate end-user water consumption habits. This data could provide insights toward future water use reduction measures.

The Group's total water consumption in 2020 is set out in the chart below.



廢物管理

本集團致力減廢。我們在辦公室設置回收箱及分類回收箱，促進員工負責任地妥善處理廢物，在2020年回收了約148,234公斤廢紙進行循環再用。如需要列印，我們提倡採用雙面列印及使用FSC認證的複印紙，並以環保循環紙張印製我們的名片及信紙。

Waste Management

The Group strives to reduce waste. Recycling bins and waste separation bins are installed in our premises to facilitate responsible waste management; approximately 148,234 kg of used paper was collected for recycling in 2020. Where printing is necessary, we advocate double-sided printing and use FSC certified copy paper as well as eco-friendly recycled paper for our business cards and letterheads.

環境(續)

廢物管理(續)

大新銀行持續收集可回收物料並將其運送至非政府組織作回收用途。於2020年，大新銀行分別收集及運送逾60公斤的利是封及500本書籍至綠領行動及救世軍供重用及循環再造。

在澳門，澳門商業銀行參加了澳門環境保護局於2020年2月及9月舉辦的利是封及月餅盒回收活動，合計收集70公斤利是封及約30個月餅盒供循環再用。

年內，澳門商業銀行繼續與影印機供應商佳能澳門合作回收打印機墨盒；共有45盒／18公斤佳能碳粉送返香港進行回收。此外，澳門商業銀行與供應商合作回收了1.455噸資訊科技設備，並獲得科域國際有限公司頒發回收證書。展望未來，澳門商業銀行旨在與供應商發掘支持回收辦公室用品的措施。為落實與供應商合作妥善回收物品以循環再造的政策，大新銀行亦於年內委任專業供應商處理折舊停用的資訊科技設備。

下圖載列本集團於2020年錄得有害廢棄物及無害廢棄物總量。2020年之升幅主要是由於本集團進行裝修及搬遷總部所致。

ENVIRONMENT (Continued)

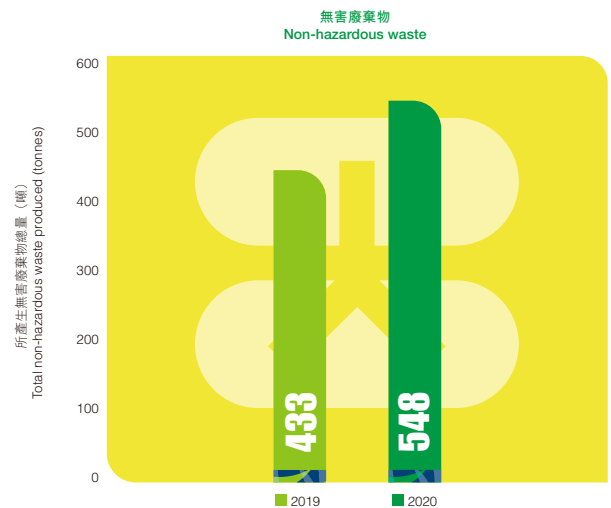
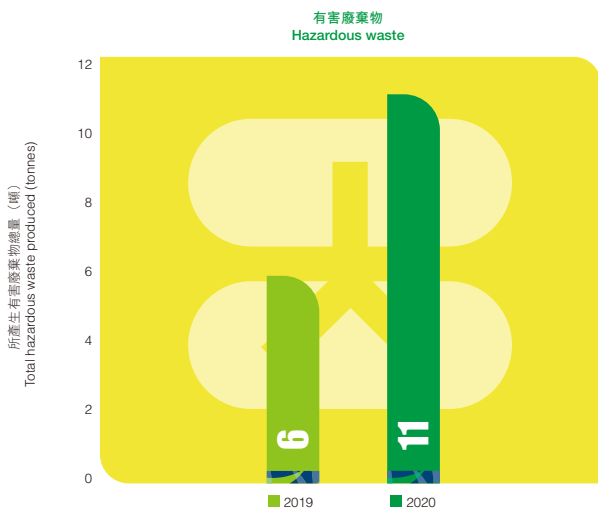
Waste Management (Continued)

DSB continues its efforts to collect and send recyclable materials to non-governmental organisations for recycling. In 2020, DSB collected and sent over 60 kg of red packet envelopes and 500 books to Greeners Action and the Salvation Army respectively for reuse and recycling.

In Macau, BCM joined the red packet and mooncake box recycling event organised by the Environmental Protection Bureau of Macau in February and September 2020. In total, 70 kg of red packets and around 30 mooncake boxes were collected and recycled.

This year, BCM continued to work with its copier vendor, Canon Macau, to recycle printer cartridges; a total of 45 pcs/18 kg of Canon toner were returned to Hong Kong for recycling. In addition, BCM worked with its vendors to recycle 1.455 tonnes of IT equipment, and was awarded the Certificate of Recycling issued by Vannex International Limited. Going forward, BCM aims to explore vendors to support its recycling efforts in office supplies. In line with working with vendors for proper recycling, DSB also appointed a professional vendor for the disposal of decommissioned IT equipment this year.

The Group's total hazardous and non-hazardous wastes produced in 2020 are set out in the charts below. The increases in 2020 are in large part due to the Group's renovation efforts and new headquarters relocation.

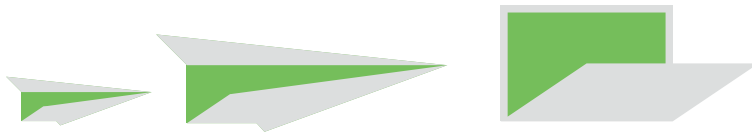




環境(續)

無紙化

我們致力降低用紙量，透過電子表格及電子月結單等數碼方式降低辦公室及客戶用紙量。我們的目標是在未來5年內實現用紙量年化比率降低5%或以上。



例如，截至2020年年底，澳門商業銀行將超過3,700個VIP銀行服務客戶及約6,730個信用卡客戶的月結單轉為電子月結單，每年節省約340,000張紙。

ENVIRONMENT (Continued)

Going Paperless

We are endeavouring to reduce the use of paper. Digital initiatives such as e-forms and e-statements are in place to reduce paper use both in our workplace and with customers. Our goal is to achieve 5% or more annualised paper reduction in the next 5 years.

For example, by the end of 2020, BCM migrated more than 3,700 VIP Banking customers and around 6,730 Credit Card customers to e-statements. This resulted in saving of approximately 340,000 pieces of paper per annum.



我們在工作上為所有銀行產品建立發送電子提示、電子通知書及電子月結單的框架，以降低用紙量。大新銀行亦加強實施以電子表格取代各種紙質表格，並啟動安全列印先導計劃，以盡量減少無意錯誤列印。

In the workplace, we have established a framework for dispatching e-alerts, e-advice and e-statements for all banking products to reduce paper use. DSB also increased implementation of e-forms to replace respective paper forms and began a pilot programme for secure printing to minimise accidental printouts.

我們繼續與客戶服務團隊合作實施數碼解決方案，包括申請信用卡自動開戶流程，並不斷改善網站及流動銀行應用程式，以提升易用性。數碼分行先導項目亦進入實施階段，除了全面採用電子單張方式盡量減少用紙量以外，我們亦計劃使用數碼平板電腦或電子表格進行開戶。這個構思是員工在2019年Smart Green Campaign中提出的建議。

We continue to work with our client-facing teams to implement digital solutions, including an automated account opening process for credit card applications and continued improvement to our website and mobile banking application to increase user-friendliness. A digital branch pilot run is also in implementation stages, where we plan to utilise digital tablets or e-forms for opening accounts, in addition to an all e-leaflet approach to minimise paper use. This idea was proposed by our staff through our 2019 Smart Green Campaign.



環境(續)

ENVIRONMENT (Continued)

環境：獎項及成就 🏆	Environment: Awards and Recognition 🏆
★ 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	★ “Wastewi\$e certificate – Excellence Level” under the Hong Kong Green Organisation Certification by the Environmental Campaign Committee
★ 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	★ “Energywi\$e certificate – Good Level” under the Hong Kong Green Organisation Certification by the Environmental Campaign Committee
★ 綠領行動「利是封回收重用大行動」金封包贊助	★ Gold Sponsor – “Red Packet Recycling and Reuse Programme” organised by the Greeners Action
★ 救世軍循環再用計劃 – 捐贈者	★ Donator – The Salvation Army Books Recycling Programme
★ 澳門環境保護局授予的減廢夥伴機構	★ Waste saving partner institution by Direcçao dos Servicos de Protecçao Ambiental

監管合規

本集團致力於業務經營中全面遵守當地法律及國際法律及法規。

我們亦經常與香港聯交所、金管局及保險業監管局等監管機構溝通，緊貼監管動態，以確保我們妥善應對有關要求，例如管理與氣候及環境有關的風險。

本集團合規處充分了解相關監管變化，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的成效。本集團已制定完善的政策及程序以確保監管合規及有效監控環境。本集團會進行培訓，以協助員工了解本集團業務及監管期望的最新情況。本集團採取監控及偵查措施進一步加強預防措施以確保合規。

REGULATORY COMPLIANCE

The Group is committed to operating in full compliance with relevant local and international laws and regulations.

We engage frequently with regulators including the SEHK, the HKMA and the Insurance Authority to stay abreast of regulatory developments to ensure we are prepared for relevant requirements such as managing climate and environmental-related risks.

Our Group Compliance Division stays well-informed of relevant regulatory changes. It conducts a wide variety of compliance reviews, and puts forward recommendations to business and support units to enhance the effectiveness of their internal control and regulatory compliance. Comprehensive policies and procedures are in place to ensure regulatory compliance and an effective control environment. Training is conducted to support our people to stay up-to-date with the Group’s operations and regulatory expectations. The Group further bolsters preventative measures with monitoring and detective measures to enable regulatory compliance.



### 監管合規(續)

本集團明白於香港、澳門及中國內地市場業務及營運的管治、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，亦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)

The Group understands the importance of governance, risks and compliance covering its businesses and operations in Hong Kong, Macau and Mainland China. Our Group's risk function oversees our overall risk positions, including risk measurement, monitoring and control, to ensure that risk exposures are managed in line with business and risk management strategies, risk appetite framework, and regulatory 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.



環境關鍵績效指標數據表

ENVIRONMENTAL KPI DATA TABLE

環境關鍵績效指標 Environmental KPIs	單位 Unit	2020	2019
<b>能源消耗量</b> Energy consumption			
能源總耗量 Total energy consumption	千瓦時 kWh	6,864,261.69	7,249,203.83
間接能源總耗量－購買電力 Total indirect energy consumption – Purchased electricity	千瓦時 kWh	6,864,261.69	7,249,203.83
間接能源總耗量密度 Total indirect energy consumption intensity			
按全職僱員數目計算 <sup>(1)</sup> By number of Full Time Employee (“FTE”) <sup>(1)</sup>	千瓦時／全職僱員 kWh / FTE	2,229.38	2,340.72
<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>2</sub> e	4,922.15	5,373.46
範圍1－直接排放及減除 <sup>(2)</sup> Scope 1 – Direct emissions and removals <sup>(2)</sup>	噸二氧化碳當量 tonne CO <sub>2</sub> e	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>2</sub> e	4,922.15	5,373.46
<b>耗水量</b> Water consumption			
總耗水量 Total water consumption	立方米 m <sup>3</sup>	11,571.85	11,161.31
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	3.76	3.60
<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	11.33	5.73
所產生無害廢棄物總量 Total non-hazardous waste produced	噸 tonne	548.19	433.44

註：

- (1) 全職僱員數目以全職常額人員數目界定。
- (2) 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。

Notes:

- (1) The number of full time permanent staff is used to define the number of full time employee.
- (2) The Group is a financial service institution and there is no significant Scope 1 – direct emissions and removals by the Group.



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