

1. 關於本報告

作為一家於香港有悠久歷史而具有信譽的金融服務集團，我們一直致力履行企業社會責任，深信與公司內外的不同持份者保持良好關係，以及實施負責任的企業管治，是維持業務長遠成功的關鍵因素。大新集團深信履行社會責任乃於爭取商業成功之際，企業營運不能偏離道德價值及對人、社區及自然環境的尊重。

為更佳地履行企業社會責任，本集團致力於整個機構推動社會責任價值，以至影響及實踐於我們的日常營運中。以下報告詳述我們於2015年在企業社會責任方面的主要活動及所取得的成績，展現我們對企業社會責任的承擔。本報告亦可於大新銀行網頁 www.dahsing.com 查閱。

報告簡介

本報告描述本集團（包括本公司及其主要附屬公司）作為金融界一家負責任的企業公民的各項舉措及其與主要持份者的關係，內容涉及本集團截至2015年12月31日止財政年度之各項企業社會責任活動，包括本集團認為重要而予以關注的環境及社會議題。本報告對企業管治報告作出補充，並作為本集團2015年之年報一部份。

報告指引

本報告乃根據香港聯合交易所有限公司頒佈的上市規則附錄27之《環境、社會及管治報告指引》（「環境、社會及管治報告指引」）編製。

報告範圍及適用領域

本報告之範圍乃經考慮因本集團業務經營而產生的企業社會責任活動或議題之重要性後而界定，不包括環境、社會及管治報告指引內所述對本集團並不重要或無關的方面。本報告主要涉及本集團在香港的業務，而於澳門及中國內地的業務並未包括在內。

1. ABOUT THIS REPORT

As a well-established financial services group with a long history in Hong Kong, we are strongly committed to corporate social responsibility (“CSR”), recognising that long-term business success is dependent on our relationship with all of our stakeholders - both inside and outside the Company, and that adopting responsible management practices is essential. At Dah Sing Group, CSR is about achieving commercial success in ways that honour ethical values and respect people, communities and the natural environment.

To be successful in carrying out CSR, we strive to embed socially responsible values throughout the organisation, influencing our day-to-day operations. The following report highlights our key CSR activities and achievements which demonstrates our commitment to CSR during 2015. This report is also available via the website of Dah Sing Bank at www.dahsing.com.

Report Profile

This report describes the initiatives of the Group comprising the Company and its key subsidiaries as a responsible corporate citizen operating in the financial sector and its relationship with major stakeholders, covering the Group’s CSR activities in the financial year ended 31 December 2015, including its focus on environmental and social issues that are important to the Group. This report supplements the Corporate Governance Report and is included as a part of the Group’s 2015 Annual Report.

Reporting Guidelines

This report has been compiled with reference to the Environmental, Social and Governance Reporting Guide (“ESG Guide”) under Appendix 27 of the Listing Rules issued by the Stock Exchange of Hong Kong Limited.

Report scope and coverage

The scope of this report was defined after taking into consideration the materiality of the CSR activities or issues arising from the business operations of the Group, it excludes aspects stated in the ESG Guide which are not material or relevant to the Group. This report has focused on the Group’s business operations in Hong Kong and excludes the business operations in Macau and Mainland China.

3. 企業管治

本集團已採納企業管治架構，以在實現業務目標的同時可履行其法定職責。有關企業管治架構的詳情包括內部監控及風險管理，已列載於2015年年報之企業管治報告。

本集團亦已制定行為守則，概述其核心價值／指導原則並規定其員工應予遵守的高標準職業行為道德準則。本集團專注於營造完善的文化、結構及程序，以確保本集團執行嚴格管治，為員工提供適當指引及實行監督，並採納良好的營商常規。

4. 企業社會責任

4.1 綜合方法及原則

本集團的企業社會責任委員會由集團管理層組成，負責制訂所有與企業社會責任相關的策略，以及指導有關的活動。該委員會同時審閱、批核、督導及監察所有企業社會責任活動的執行。不同工作小組於企業社會責任委員會的引領下，負責有關企業社會責任活動的宣傳、支援及組織工作。

4.2 企業社會責任活動

本集團所有企業社會責任活動均合乎集團的策略、使命、營商原則和價值，以及企業管治架構。除此之外，集團亦會採用以下方法和原則來推動各方面的企業社會責任活動：

3. CORPORATE GOVERNANCE

The Group has adopted a corporate governance structure to enable it to discharge its statutory duties while pursuing its business objectives. Details of the corporate governance structure including internal control and risk management are set out in the Corporate Governance Report of the 2015 Annual Report.

We have also formulated a Code of Conduct which encapsulates our core values/guiding principles and sets high ethical standards of behaviour expected of our staff members. We focus on having the right culture, structures and processes in place to ensure that we practise strong governance, provide proper guidance to and supervision of our staff, and adopt sound business practices.

4. CORPORATE SOCIAL RESPONSIBILITY

4.1 Overall Approach and Principles

The CSR Committee, comprising members of Management of the Group, is responsible for setting the CSR strategy and directing the CSR activities. The Committee also reviews, approves, supervises and monitors the implementation of all CSR initiatives. Various support teams working under the direction of the Committee are responsible for promotion, support and organisation of CSR activities.

4.2 CSR Activities

The Group's CSR activities are in line with its strategy, mission, guiding principles and values as well as its corporate governance framework. Besides, the following approach and principles are adopted for CSR activities in different aspects:

4. 企業社會責任 (續)

4.2 企業社會責任活動 (續)

工作環境

- 公平和平等地對待員工，尊重他們的人權，確保僱傭措施遵守平等機會和不含歧視的原則
- 提供具競爭力及公平的獎勵和表揚
- 提供安全和健康的工作環境
- 支持有關員工身心健康、工作與生活平衡和家庭友善的措施
- 鼓勵開放的溝通和提供渠道讓員工表達他們關注的議題
- 培育人才和支持員工的持續發展

市場

- 秉承管治高標準和一系列核心道德價值，包括誠實、誠信、勤奮、公平、負責任的公民和經營業務的問責
- 提供多元化的產品和服務，使客戶能夠選擇最切合他們需要的方案
- 提供清晰和誠實的信息資料予客戶，以幫助他們作出明智的決定
- 聆聽客戶的反饋，不斷提高客戶服務和顧客滿意程度
- 確保客戶資料的私隱保障
- 推廣可持續發展的業務方式，會在作出貸款或投資決定時，評估潛在對環境和社會的影響

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Workplace

- Treat employees fairly and equally, respect their human rights, ensure employment practices that uphold equal opportunity and non-discrimination are in place
- Provide competitive and fair reward and recognition
- Provide a safe and healthy working environment
- Support employee wellness, work-life balance and family-friendly practices
- Encourage open communication and provide channels for employees to express their concerns
- Nurture talent and support continuous development of employees

Marketplace

- Uphold high standards of governance and a set of core ethical values including honesty, integrity, diligence, fairness, responsible citizenship and accountability in conducting business
- Provide a diverse range of products and services to enable customers to select the solution that best suits their needs
- Provide clear and honest information to customers to help them make informed decisions
- Listen to customer feedback, continually enhance customer service and customer satisfaction
- Ensure privacy of customer data
- Promote sustainable business practices through assessing the potential environmental and social impact when deciding to make a loan or investment

4. 企業社會責任 (續)

4.2 企業社會責任活動 (續)

市場 (續)

- 採用履行環保、社會及道德責任的供應商

社區

- 與合作夥伴共同支持社區計劃，為社會帶來正面積極影響
- 提供資源以鼓勵和促進員工參與義工服務和慈善活動
- 透過支持中小企業、創造就業，例如提供實習職位及提高社群的金融知識，以助推動香港及珠江三角洲區域的可持續經濟發展

環境

- 使用環保物料和設備
- 減少產生廢物及消耗能源和天然資源
- 增加回收
- 防止污染和減少碳足跡
- 向員工、客戶、供應商、承包商及商業合作夥伴推廣環保措施

工作環境

我們的員工

員工是我們業務的重要持份者，我們致力為員工提供平等的機會、具競爭力的薪酬和福利及培訓和持續發展的機會。我們同時提倡員工健康、工作與生活平衡和家庭友善政策。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Marketplace (Continued)

- Use suppliers that act in an environmentally, socially and ethically responsible manner

Community

- Work with partners to support community programmes that bring about positive social impact
- Provide resources to encourage and facilitate employees to participate in volunteering service and charitable activities
- Contribute to sustainable economic development of Hong Kong and the Pearl River Delta region via supporting SMEs, job creation, e.g. internship, and raising financial literacy in the community

Environment

- Use eco-friendly materials and supplies
- Reduce waste production and consumption of energy and natural resources
- Increase recycling
- Prevent pollution and reduce carbon footprint
- Promote environmentally responsible practices among employees, customers, suppliers, contractors and business partners

Workplace

Our People

Recognising that our people are important stakeholders in our business, we are committed to providing equal opportunity, competitive pay and benefits, training and continuous development, and also promoting employee wellness, work-life balance and family friendliness.

4. 企業社會責任(續)

4.2 企業社會責任活動(續)

工作環境(續)

員工支援及健康(續)

我們更自2002年起參與香港社會服務聯會的商界展關懷活動，為首批參與企業之一，更超過連續10年獲頒發為「商界展關懷」企業。

此外，我們獲強制性公積金計劃管理局嘉許為2014/15年度「積金好僱主」。

家庭友善

本集團致力提供家庭友善的工作環境以促進員工身心健康，並已實施多項家庭友善政策。

為支持母乳餵哺友善工作間，我們參加了由聯合國兒童基金香港委員會主辦，食物及衛生局及衛生署協辦的2015/2016年度「母乳育嬰齊和應」運動。

員工培訓及發展

本集團鼓勵並贊助員工參加培訓計劃，增進他們與工作相關的知識及學習有助提升競爭力和加強他們的技能及專業知識，以改善他們迎接未來挑戰的能力。

我們向員工提供進修資助，讓他們獲取最佳的學術資歷作個人發展。我們亦會提供資助及考試假期予考取由不同專業團體主辦的壽險管理師、會計師、香港銀行學會會士、認可財務策劃師、專業財富管理師及專業財務分析師等專業資格的員工。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Workplace (Continued)

Employee Assistance and Well-Being (Continued)

We have also participated in the Hong Kong Council of Social Services Caring Company Campaign since 2002 and were among the first group of Hong Kong companies to be awarded the “10+ years Caring Company” recognition.

In addition, we were given the “2014/15 Good MPF Employer Award” by The Mandatory Provident Fund Schemes Authority.

Family-Friendly

The Group is committed to fostering a family-friendly work environment to support employee wellness and have implemented various family-friendly practices.

To support a breastfeeding-friendly workplace, we have joined the “Say Yes to Breastfeeding” Community Support Campaign 2015/2016 launched by UNICEF HK in collaboration with the Food and Health Bureau and Department of Health.

Staff Training and Development

The Group encourages and sponsors employees to attend training programmes for job-relevant knowledge and skills to enhance their competence, upgrade their expertise for performance, and improve their capabilities to take up future challenges.

We offer education sponsorships for employees to gain higher academic qualifications for their personal development. Sponsorship and examination leave are also given to employees to attend various professional development programmes and examinations such as FLMI, ACCA, HKICPA, HKIB, CFP, CFMP and CFA organized by different professional bodies.

4. 企業社會責任(續)

4.2 企業社會責任活動(續)

工作環境(續)

培育年青人才

我們承諾培育年青人才，自2004年起，本集團一直舉辦大學畢業生實習生計劃。有志投身銀行界的畢業生可以參與多項專業培訓，包括理財服務及客戶服務培訓計劃。本集團亦會獎勵員工，鼓勵他們持續進修以獲取銀行業內的更高專業資格。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Workplace (Continued)

Nurture of Young Talent

We are committed to nurturing young talents. The Group's efforts in grooming talented young people are also evidenced in the Graduate Trainee Programme which has been running continuously since 2004. Professional training is also provided to fresh graduates who want to enter the banking industry through various programmes such as our Financial Services Trainee and Customer Services Trainee programmes. Awards are also given to the employees to encourage continuous learning to achieve higher professional qualifications in the banking field.



大新Volunteers「暑期工大作戰」

Dah Sing Volunteers Summer Job Challenge

衛生及安全

本集團致力為僱員提供安全及衛生的工作場所。本集團的職業安全及衛生指引提供有關辦公室內若干潛在衛生及危害安全的資料以及相關預防措施。本集團設有傳染性疾病爆發應變計劃，當中載有在出現疫情時，我們能繼續服務客戶及運作業務的應對方法。此外，按照本集團的風險管理架構，會對所有衛生及安全風險進行評估、管理及上報。所提供的僱員福利包括醫療保險及壽險、折扣自願齒科計劃及流感接種以及保健講座。

Health and Safety

We are committed to providing a safe and healthy workplace for employees. Our Guidelines on Occupational Safety and Health provides information on some potential health and safety hazards in office and the related prevention measures. We have the Contingency Plan for the Outbreak of an Infectious Disease which sets out our responses to outbreaks of infectious diseases and our approach to business continuity in the event of a pandemic so that we are able to continue to serve our customers. In addition, all health and safety risk are assessed, managed and escalated according to the Group's risk management framework. Employee benefits including medical and life insurance, discounted voluntary dental plan and flu vaccinations, and health talks are provided.

4. 企業社會責任(續)

4.2 企業社會責任活動(續)

市場

為客戶提供服務

我們致力通過提供優質產品和竭誠服務，為客戶創造最佳價值。我們提供多元化的銀行產品及保險產品和服務，使客戶能夠選擇最切合他們需要的方案。除了為大眾服務，我們亦為不同客戶群提供度身訂造的銀行服務，例如為較高資產人士提供VIP銀行服務、為中小企業而設的中小企營商理財及專為上游一族的新一代而推出的優易理財YOU Banking銀行服務。數碼發展是我們非常重視的一環，最近引入的手機理財及手機證券買賣服務令客戶能更方便地處理財務安排。我們亦為客戶提供多元化服務渠道，包括45間分行、21個VIP銀行服務中心、35個證券服務中心、電話理財服務及網上和手機理財。

我們也為弱勢社群客戶提供銀行服務。大新銀行為香港金融管理局推動的《公平待客約章》參與機構，我們豁免向所有弱勢社群客戶(長者、未成年人士、低收入人士及殘疾人士)徵收低額結存服務月費及不動戶收費。

支持中小企業及經濟

中小企業是香港經濟的主要動力來源，亦是本集團非常重要的客戶群。我們相信支持中小企業不僅對香港亦對珠江三角洲區域的持續發展相當重要。因此，我們積極參與政府推出的中小企業信貸保證計劃和香港按揭證券有限公司推出的中小企融資擔保計劃。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Marketplace

Serving Our Customers

We strive to create value for our customers by providing quality products and excellent services. We offer a comprehensive range of banking products and insurance products and services to meet the diverse needs of customers. Apart from serving the mass public, we also provide tailor-made banking services to specific market segments. For example, VIP Banking tailored for the more affluent market, SME Banking for the small-medium sized companies and YOU Banking for the progressive, young generation. Digital development is one of our key business initiatives, with the recent launches of Mobile Banking and Mobile Trading Services to help customers manage their finances more conveniently. We serve our customers in a wide array of channels, including a branch network of 45 branches, 21 VIP Centres, 35 Securities Centres, phone banking service and internet/mobile channels in Hong Kong.

We also helped vulnerable customers enjoy regular banking services. Dah Sing Bank is a participating institution of the Treat Customers Fairly Charter championed by the Hong Kong Monetary Authority. We offer low-balance maintenance fee waiver to vulnerable customers (such as senior citizens, minors, low-income customers, and customers with physical or mental disabilities) and do not charge dormant account fee.

Supporting SMEs and the Economy

SMEs are the lifeblood of the Hong Kong economy and they form an important customer segment for the Group. We believe that supporting SMEs is important not just for the sustainable development of Hong Kong, but also for the Pearl River Delta region as a whole. Among many activities we organized for SMEs, we participated in the SME Loan Guarantee Scheme launched by the Government as well as the SME Financing Guarantee Scheme (SFGS) operated by the Hong Kong Mortgage Corporation.

4. 企業社會責任 (續)

4.2 企業社會責任活動 (續)

市場 (續)

支持中小企業及經濟 (續)

於2015年，我們與香港貿易發展局合辦一場中小企業研討會。此外，我們亦推出了「中小企領袖勵志故事系列」，並邀請香港中小企的傑出領袖分享其成功故事。

我們亦於2015年再次以白金贊助機構身份全力支持香港工商業獎，以支持及嘉許本地工商業發展。

反貪污

本集團在員工行為守則內向全體僱員清晰傳達反貪污政策。員工行為守則可經由本集團的內聯網查閱。所有僱員均須每年重閱員工守則。

僱員亦獲提供定期培訓，以確保其遵守與反貪污及欺詐以及反洗錢事項有關的監管規定。

社區

社區捐獻和贊助

在2015年，我們繼續投放資源支持青少年的發展及幫助社會上有需要的階層，有關活動包括：

- 大新銀行贊助由香港青少年發展聯會舉辦的「生命旅程」座談會系列，旨在培養青少年的積極人生態度。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Marketplace (Continued)

Supporting SMEs and the Economy (Continued)

In 2015, we organized an SME seminar in cooperation with the Hong Kong Trade Development Council (HKTDC). Moreover, we launched inspirational SME leaders video series and invited prominent members of the Hong Kong SME community to share their success stories.

We are also delighted to be a platinum sponsor of the Hong Kong Award for Industry (HKAI) again in 2015. The HKAI awards recognise companies that make exceptional contributions to the industrial and commercial development of Hong Kong.

Anti-Corruption

The Group's anti-corruption policies are communicated clearly to all employees in the Code of Conduct for staff, which is available via the group's intranet. All employees are required to review the Code of Conduct on an annual basis.

Employees are also provided with regular training in order to ensure that they comply with the relevant regulatory requirements in relation to anti-corruption and fraud, and anti-money laundering matters.

Community

Community Donations & Sponsorships

In 2015, we continued to put our efforts to support youth development and those in need in the community, including:

- Dah Sing Bank sponsored a series of seminars entitled "Life Journey" organised by the Hong Kong Association of Youth Development, which are designed to help youngsters adopt a positive attitude towards life.

4. 企業社會責任(續)

4.2 企業社會責任活動(續)

社區(續)

社區捐獻和贊助(續)

- 大新銀行贊助旭茉Jessica Run 2015團體挑戰賽，並派出員工組成6支隊伍參加活動，為協康會、香港女童軍總會及元岡幼稚園籌款。
- 大新人壽支持由香港青年協會組織的「萬馬奔騰•萬眾一心」裝置藝術及教育計劃，並夥拍一名插畫師設計出以「傳承愛」為題之6尺奔馬，寓意把「傳承愛」精神如萬馬奔騰般馳騁至社會每個角落。大新人壽員工及客戶率領超過1,500名籃球隊員傳球，於12小時內完成78,624個走籃入球，為港安醫院慈善基金旗下的「Beyond Special Needs Children's Fund」籌款。
- 大新人壽「讀書樂計劃啓動工作坊」旨在鼓勵家庭以親子形式閱讀圖書，從小培養孩子良好的閱讀習慣、增加孩子理財方面的知識、學習良好的品德及促進親子關係。
- 大新保險冠名贊助「大新 愛跑 愛關懷 Love Love Run」慈善馬拉松比賽暨嘉年華，藉此宣揚愛與關懷，並鼓勵公眾支持本地預防愛滋病工作。活動所籌得的款項已全數捐予「關懷愛滋」。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Community (Continued)

Community Donations & Sponsorships (Continued)

- Dah Sing Bank sponsored the Corporate Team Challenge and supported its staff to form 6 teams to join the Jessica Run 2015 which raised funds for the Heep Hong Society, The Hong Kong Girl Guide Association and the Yuen Kong Kindergarten.
- Dah Sing Life supported the "Ten Thousand Galloping Horses, United With One Heart" Installation Art and Education Project organised by The Hong Kong Federation of Youth Groups by partnering with an illustrator to design a 6-ft tall galloping horse to promote the spirit of spreading love. Dah Sing Life staff and customers led over 1,500 basketball players to successfully shoot 78,624 basketball lay-ups in 12 hours to raise fund for the "Beyond Special Needs Children's Fund" under the Hong Kong Adventist Hospital Foundation.
- Dah Sing Life's "New Home Association Reading Fun Program" aims to promote parent-child book reading habits among families, encourage good reading habits, share knowledge of juvenile financial planning, preserve morality and establish good parent-child relationships.
- Dah Sing Insurance title-sponsored "Dah Sing Love Love Run" which was a charity run and carnival for spreading the spirit of loving and caring for AIDS victims and encourage the public to support local HIV prevention work. All funds raised were donated to "AIDS Concern".

4. 企業社會責任(續)

4.2 企業社會責任活動(續)

社區(續)

社區捐獻和贊助(續)

- 本集團贊助「柯尼卡美能達綠色音樂會」暨「極地單車挑戰賽」，旨在喚起大眾對全球暖化及極端天氣的關注，兼為「香港導盲犬服務中心」籌募經費。賽事於大會打造地動與暴風的模擬極地環境下，作定點單車競賽，藉此喚起大眾的環境保護意識。
- 本集團舉行「大新足球慈善賽」，為南華早報「愛心聖誕大行動」籌款。該活動包括一項足球慈善友誼賽，8隊大新員工隊更與凝動香港體育基金約30名兒童一同落力參與各項慈善足球競技賽。此乃大新集團連續第3年支持「愛心聖誕大行動」，為香港慈善事業及弱勢社群籌款。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Community (Continued)

Community Donations & Sponsorships (Continued)

- The Group sponsored the “Konica Minolta Green Concert: Extreme Power Generating Challenge Event” aimed to raise public awareness of global warming and extreme weather, and helped to raise funds for the “Hong Kong Seeing Eye Dog Services”. The challenge was held under simulated conditions of extreme weather like earthquakes and hurricanes, to help the public understand the problems that may soon confront us all.
- Dah Sing Charity Football Challenge was held to raise funds for SCMP Operation Santa Claus (“OSC”). The event included an internal staff football match and gathered around 30 children from the Inspiring HK Sports Foundation to enjoy several football challenge games with 8 teams from our staff. This was the third consecutive year Dah Sing Group has supported OSC which raises funds for Hong Kong charities and the underprivileged.



大新足球慈善賽—支持「愛心聖誕大行動」
Dah Sing Charity Football Challenge for OSC

4. 企業社會責任(續)

4.2 企業社會責任活動(續)

社區(續)

義工服務(續)

- 為慶祝中秋佳節，大新銀行義工隊帶同子女拜訪深水埗的有需要長者，向他們贈送禮盒及月餅。孩子們從中學習關心和服務社會有需要社群。該活動乃由鄰舍輔導會深水埗康齡社區服務中心舉辦。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Community (Continued)

Volunteer Services (Continued)

- To celebrate the Mid-Autumn Festival, Dah Sing Bank volunteers and their children visited elderly folk in need in Sham Shui Po and gave out gift packs and mooncakes. Kids are taught to show love and care to the needy in our community. The event was organised by the elderly community centre of the Neighbourhood Advice-Action Council in Sham Shui Po.



大新 Volunteers「中秋心意傳送2015」
Dah Sing Volunteers Mid-Autumn Activity 2015

環境

任何行業都會對環境構成影響。企業應該維護自然環境的生態多樣性，以及控制其處理、生產及銷售的產品對自然環境帶來的影響。企業可以通過減少用水、能源、溫室氣體排放和廢物等改善對自然環境帶來的影響。

Environment

All businesses have an impact on the environment. It is the duty of every business to manage the environmental impact of the products it procures, produces and sells in order to help protect the biodiversity of the natural environment. A business can reduce its impact by cutting back on its use of water and energy and reducing the greenhouse gases and waste it produces.

4. 企業社會責任 (續)

4.2 企業社會責任活動 (續)

環境 (續)

環保供應商、產品及計劃

環境保護是我們選擇供應商及其合作夥伴產品的重要準則之一。我們的主要服務供應商皆已獲得ISO14001環境管理系統和標準及／或經森林管理委員會認證。此外，本集團使用的辦公室器材都是市場上同類型產品中耗電量及二氧化碳排放量最低的。

我們參與由環境運動委員會聯同環境保護署協辦的知名環保獎勵計劃香港綠色機構認證。為節約能源，我們實施了多項環保計劃，並主力於節約能源方面作出貢獻，包括更換照明設備，將大幅減少用電量。我們取得的成果已獲環境運動委員會的認同，並榮獲「良好級別」節能證書。此外，我們向員工推行「2015年歡樂綠色生活」以喚起員工的低碳飲食意識。我們亦已贊助於2015年11月／12月舉行的「柯尼卡美能達綠色音樂會」暨「極地單車挑戰賽」，由員工組成兩支車隊參加單車騎行競賽，為支持綠色環境及慈善事業作出貢獻。

為員工及顧客提供不破壞生態的環境

本集團致力在所有辦公室及銀行分行使用環保物料與設備，例如光二極管／慳電燈膽和含低揮發性有機化合物的地毯與傢俱，減輕對環境的傷害和對員工及顧客健康的影響。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Environment (Continued)

Eco-friendly Suppliers, Products and Projects

Environmental protection is one of the important criteria we use in selecting our suppliers and products. Our key service providers have ISO14001 environmental management systems and standards and/or certified by the Forest Stewardship Council ("FSC"). The Group also selects office machines that minimise energy loss and have less-CO₂ emissions, relative to similar products in the market.

We participated in a well-known environmental protection award scheme, Hong Kong Green Organisation Certification ("HKGOC"), led by the Environmental Campaign Committee alongside the Environmental Protection Department. We focus on energy saving area and have implemented a number of initiatives in order to save energy, including the replacement of lighting devices that will result in significant reduction in electricity usage. Our achievement has been recognized by the Environmental Campaign Committee with the award of "Energywi\$e Certificate – Good Level". Moreover, we have launched a "Happy & Green Life 2015" for our staff to raise their awareness on Low Carbon Diet. We have also sponsored the "Konica Minolta Green Concert: Extreme Power Generating Challenge" event held in Nov/Dec 2015 with two teams of our staff to participate in the bicycle riding competition to contribute to the support of green environment and charity.

Eco-friendly Environment for Staff Members and Customers

The Group endeavours to select Eco-friendly materials and supplies for all offices and branches. These include the use of LED, energy saving lamps and low-VOC emission carpeting and furniture, which help to minimise the possible damage to the environment and health risks to staff and customers.

4. 企業社會責任(續)

4.2 企業社會責任活動(續)

環境(續)

回收

除了使用再造紙，本集團會收集使用過的紙張循環再用，在2015年共收集了大約139,000公斤的紙張。此外，我們亦安排回收來自多於1,050部多功能打印機的碳粉和墨水盒。我們亦於總部設置廢物分類回收桶並收集已用及未經使用的利是封供回收。

4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

4.2 CSR Activities (Continued)

Environment (Continued)

Recycling

In addition to using recycled paper, the Group also collects used paper for recycling. In 2015, this amounted to approximately 139,000 kg of used paper, printer cartridges and toner bottles from more than 1,050 multi-functional devices were sent for recycling. We have also installed a waste separation bin at the Headquarters and collected used and un-used red packets for recycling.



2015年歡樂綠色生活
Happy & Green Life 2015

減少伐木

本集團積極提倡作業無紙化，例如以電子報告取代紙張報告；在需要紙張報告的情況下，我們會盡量採用雙面印刷來減少用紙。另外，我們已在辦公室及分行添置200部以上的掃瞄器，以便實行電子化保存及傳輸記錄。

我們積極鼓勵銀行客戶使用電子銀行服務，包括電子月結單及我們先進的網上商業銀行「DS Direct企業網上銀行平台」，以減少使用紙張。

Saving Trees

The Group adopts paperless processes where practicable, for example, by replacing paper-based reports with electronic reports. When paper-based reports are necessary, we advocate printing on both sides to reduce paper usage. The Group deploys more than 200 scanning devices in our offices and branches to facilitate the electronic retention and transmission of records.

We constantly encourage our customers to make use of our electronic banking services, including e-statements and our state-of-the-art internet commercial banking platform "DS Direct" to reduce paper usage.

