



專才策劃 理財睿智

*Private Banking with
Professional and Personal Devotion*

EAM Training

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大新銀行 DAHSINGBANK

- Established in Hong Kong over 70 years ago
- With a combined footprint of around 70 branches in Hong Kong, Macau and Mainland China
- Comprises two listed companies
 - ❑ Dah Sing Financial Holdings Limited(DSFH; SEHK: 0440) since 1987
 - ❑ Dah Sing Banking Group Limited (DSBG; SEHK: 2356) since 2004
 - ❑ DSBs long term rating assigned by Moody's and Fitch is "A2" and "BBB+" respectively.

大新銀行 DAHSINGBANK

■ Three wholly-owned banking subsidiaries

- ❑ Dah Sing Bank, Limited (DSB)
- ❑ Banco Comercial de Macau
- ❑ Dah Sing Bank (China) Limited,



■ Holds an approximately 13% strategic shareholding in Bank of Chongqing

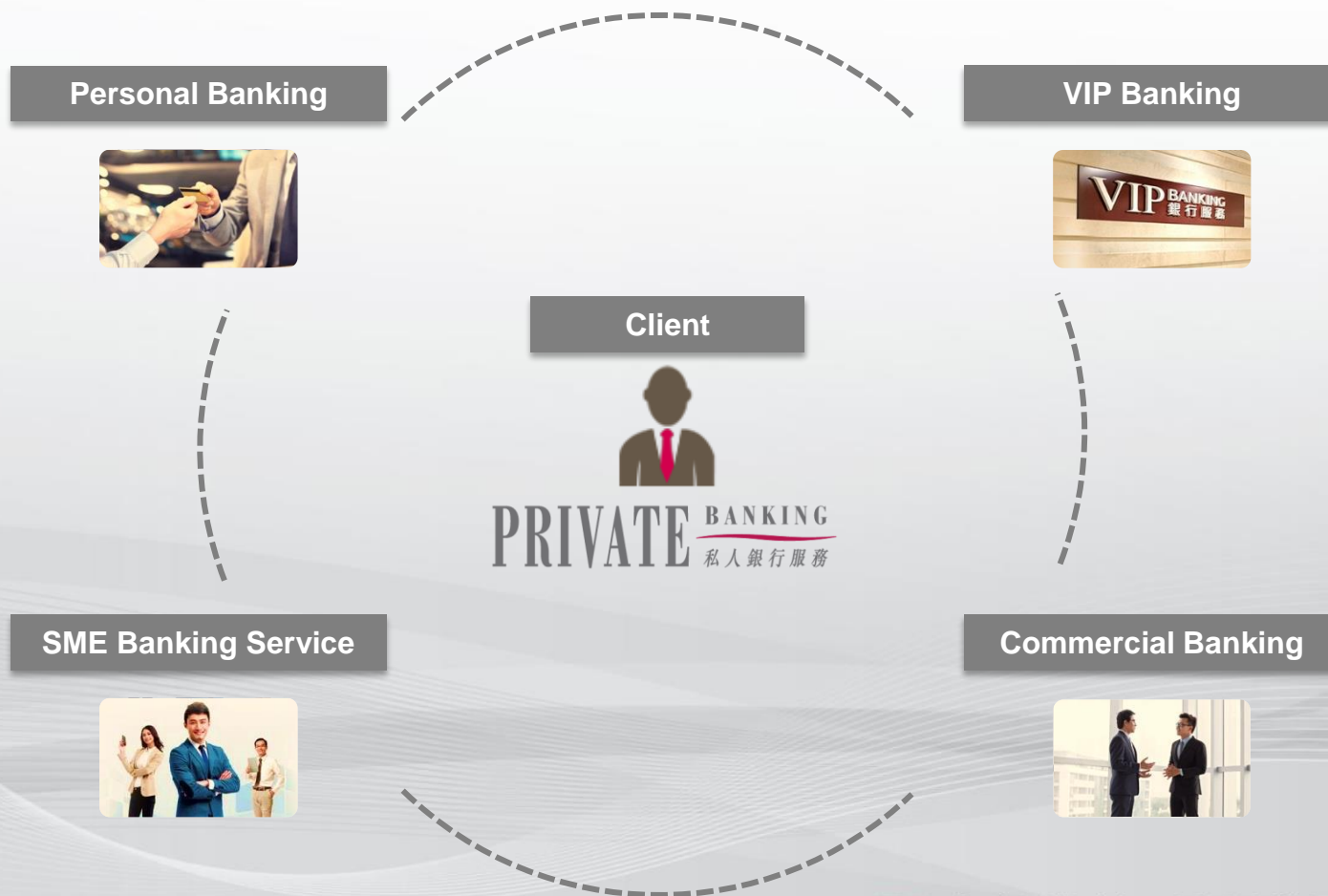
- ❑ Bank of Chongqing is a leading city commercial bank in Chongqing, the largest city in Western China, with a local branch network of over 100 branches.

China Witness Account Opening Service

國內營業網點

- **總行**
中國深圳市深南東路5016號京基100大廈A座15樓
- **前海支行**
深圳市南山區蛇口工業七路卓越維港名苑（北區）4-7棟裙樓123
- **上海分行**
上海市虹口區東大名路501號上海白玉蘭廣場15層06，07單元
- **廣州分行**
廣東省廣州市越秀區人民北路604號大新銀行大樓一層
- **佛山支行**
廣東省佛山市南海區桂城錦園8號中海萬錦豪園紫荊1座111鋪、120鋪
- **南昌分行**
江西省南昌市疊山路136號1-2層
- **鎮江分行**
江蘇省鎮江市解放路59號

All Round Banking Service



Private Banking Service



General Banking Service



Investment Service



Credit Facility

Foreign Exchange

Forex Margin Trading

Securities Margin

Fixed Deposit

Fixed Income

IPO Financing

Tele-Transfer

Equities

Property Mortgage

Online Banking

Investment Funds

Premium Financing

Structured Products

Our Strength

- Low Entry Requirement: min. AUM HKD 8mil
- China Witness Account Opening Service
- Full Range of banking service
- Commercial Banking Service
- Premium/Policy Financing
- Mortgage Revolving Facility
- Competitive Loan Rate

Credit Facility-Types of Collateral

- ✓ Deposits
- ✓ Stocks and Shares
- ✓ Bonds
- ✓ Equity-linked Notes
- ✓ Mutual Funds
- ✓ Equity Accumulator

Bonds

We consider the second best credit rating

- Senior Bonds/Floating Rate Notes with rating at

BBB+ or better	80 / 20	15	10
BBB- or BBB	65 / 35	25	15
BB+	60 / 40	30	20
BB- to BB	50 / 50	40	30
B+	25 / 75	65	55
- Non-perp. Sub-debts Bonds/Floating Rate Notes issued by banks, financial services companies and insurance companies with rating at

BBB+ or better	75 / 25	20	15
BBB- or BBB	55 / 45	35	30
BB- to BB+	45 / 55	45	40
B+	20 / 80	70	65
- Perpetual issued by banks, financial services companies and insurance companies with rating at

BBB+ or better	70 / 30	25	20
BBB- to BBB	55 / 45	35	30
BB to BB+	45 / 55	45	40
BB-	35 / 65	55	50

Mutual Funds

- There will be adjustment for volatility and for funds with RQFII investment strategy $\geq 30\%$

• Equity Funds	70 / 30	20	10
• Mixed Allocation Funds	75 / 25	15	10
• Fixed Income Funds	80 / 20	10	5
• Money Market Funds	90 / 10	5	3

Control over Concentration

Collateral	Concentration Limit
Shares	Max 50% of customer's portfolio value for each share (stock code)
Investment Grade Bonds	Max 50% of customer's portfolio value for each issuer (note 1)
Non-investment Grade and unrated Bonds	Max 20% of customer's portfolio value for each issuer (note 1)
Structured Products	Max 50% of customer's portfolio value for each issuer (note 2)

Note:

1. "Issuer" refers to the "guarantor" in bond approval form
2. "Issuer" refers to the "ultimate parent" in issuer approval form
3. There is no concentration limit for Mutual Funds since the underlying assets of a Mutual Fund is normally diversified

The loanable value of the collateral is capped by the relevant concentration limit. However, for practical reason, a new client may be given a six months' time to diversify its portfolio after its account is opened, should its portfolio be used for financing.

Exception to this limitation may be allowed in circumstances, where concentration risks may be mitigated to a great extent because the securities or bonds held as collateral by the Bank are of low risk and high liquidity such as cash, bonds of AAA rated National Government Obligations of OECD countries, EEC Banks, supranational issuers (e.g. World Bank) and US Treasury Bills etc.

Premium Financing Service

- Policy Financing and Premium Financing with LTV 90%
- Competitive Loan interest rate
Ibor + 1%
- Accept wide range of insurance companies
- Accept Endowment plan for policies collateral
E.g Evergreen Growth Saver

商業客戶- 物業投資貸款 Commercial - Property Investment Loan

Target Client

Commercial Client

Collateral

HK Property (residential, Industrial & Commercial)

LTV

Property Market Value up to 80%

Requirement

3 years Audited financial report with profit

Purpose

Investment

Case Study – 活化保單



客人A 在2018年4月23日投保
中國人壽的帝爵傳承萬用壽險計劃 保費: HKD 12,000,000
截至今年8月2日現金價值 HKD 13,388,373.13
在銀行申請保單貸款額: HKD 12,049,535 (相當於現金價值90%)
今年9月客人A 投保富衛智盈匯聚壽險計劃 (優越版) 保費美元 150萬
首期保費: USD 312,000
保費融資: USD 1,188,000
投資組合: USD 1,000,000
預期利息支出: USD 31,250
預計投資組合利息收入: USD 65,000
預計投資組合扣減貸款利息淨利息收入: USD 33,750



Case Study – 活化物業



客人B 擁有一香港自住物業市值約 港元 2450萬



客人B在銀行申請物業按揭貸款額: 港元 1225萬 (相當於樓價50%)

私人銀行授信貸款額: 港元 3200萬

今年9月客人B 投保保誠尊尚雋譽終身壽險計劃保費美元 140萬

首期保費: USD 394,154

保費融資: USD 1,013,472

投資組合: USD 2,200,000

預期利息支出: USD 45,095

預計投資組合利息收入: USD 176,000 (投資組合年回報8%非保證)

預計投資組合扣減貸款利息淨利息收入: USD 130,905

