為提升客戶在反詐欺和詐騙方面的保障，大生銀行有限公司推出「智安存」服務。客戶可透過「智安存」帳戶，將全部或部分銀行帳戶餘額鎖定在「智安存」帳戶中，為您的銀行存款提供額外保障，防止資金外流，防止詐騙。解鎖資金需要面對面驗證，以確保您的資金安全，並防止詐騙分子進行未經授權的資金轉移。客戶可以安心無虞地確保資金安全，同時仍能以當前利率賺取利息。

「智安存」服務簡介

什麼是「智安存」？
「智安存」是香港金融管理局（金管局）最新推出的反詐欺和詐騙安全功能。客戶可以將閒置資金存入本行的「智安存」帳戶，類似於將資金存入「保險箱」。受保護的資金不可隨意提取或轉移。資金鎖定後，客戶需前往本行分行進行額外驗證才能解鎖。此功能為客戶的資金提供更強大的保護，防止因詐欺和詐騙造成的潛在損失。

「智安存」功能
在「保險箱」帳戶的基礎上開設一個「智安存」簡介帳戶。轉入指定「智安存」簡介帳戶的資金將受到保護。轉入指定子帳戶後，資金將無法轉出，包括使用指定帳戶中的資金進行現金提取、轉帳、付款或交易。您可以根據需要繼續將資金轉入指定子帳戶，以增強保護。如果您需要從指定子帳戶轉出資金，則需親自前往本行，由本行工作人員進一步驗證，然後解鎖資金。

「智安存」服務概覽：

適用於	在我行擁有銀行帳戶並希望為其全部或部分資金添加保護的客戶。
操作方法	▪ 親臨本行開立新的「智安存」帳戶 ▪ 支援港幣/美元/人民幣儲蓄、往來、定期存款帳戶 ▪ 可依需要鎖定任何金額 ▪ 「智安存」帳戶中的受保障資金將繼續以現行利率賺取利息
客戶可以轉帳或提款嗎？	客戶的「智安存」帳戶餘額已被鎖定。要轉出或提款，必須先解鎖。

如何解鎖「智安存」帳戶中的資金？	▪ 親臨本行解鎖您的資金。 ▪ 填寫所需的申請表。 ▪ 與本行分行職員完成驗證程序。 ▪ Money Safe 帳戶中的資金將在身分資訊驗證後 1-3 個工作天內解鎖。
服務費用	使用「智安存」服務不收取額外費用。

#「智安存」受相關條款及細則約束。詳情請致電 2853 0829 與本行聯絡。

To enhance customer empowerment in anti-fraud-and-scam protection, Tai Sang Bank Limited launch the "Money Safe" services. With Money Safe Account, customer can add an extra measure of protection to your bank deposits from fund outflows against fraud by locking all or part of customer's bank account balances in the Money Safe deposit account. To unlock the fund, face-to-face verification is required so that your money could be protected from any unauthorised fund transfers by the scammers. Enjoy peace of mind knowing the money is safe, while still earning interest at current rate.

Introduction of Money Safe

What is Money Safe?

Money Safe is the latest anti-fraud-and-scam security feature introduced by the Hong Kong Monetary Authority (HKMA). Customer can deposit your idle funds into a Money Safe Account at the bank, similar to placing money into a "safe". The protected funds cannot be withdrawn or transferred freely. Once the funds are locked, customer will need to visit our bank branch for additional verification in order to unlock them. This feature provides enhanced protection for customer's funds against potential losses due to fraud and scams

Features of Money Safe

Open a Money Safe Account on top of the same account type as a "safe". Funds transferred into the designated Money Safe Account will be protected. Upon transferring to the designated sub-account(s), funds cannot be transferred out, including cash withdrawals, fund transfers, payments, or transactions using funds in the Designated Account(s) (except for bank charges). Customer can continue to transfer funds into the designated sub-accounts in the future according to the needs of enhance protection. If customer need to transfer funds from the designated sub-account(s), it is required to visit our Central office in person for additional verification by our bank staff to proceed with unlocking the funds.

Money Safe Account at a Glance:

Applicable to	Customers who have a bank account with us and wish to add protection on all or part of their money.
How it works	▪ Visit in person to open a new Money Safe Account ▪ HKD / USD / CNY Savings, Current, Time Deposit account supported ▪ Lock any amount upon your needs ▪ Protected funds at Money Safe Account will continue to earn interest at current rates
Can I make transfers or withdrawals?	Your balance in the Money Safe Account is locked. To transfer out or withdraw from the account, you must first unlock them.
How to unlock my money in the Money Safe Account?	▪ Visit our Central office to unlock your money. ▪ Fill in the required application form. ▪ Go through the verification process with our branch staff. ▪ The money at the Money Safe Account will be unlocked within 1-3 business days after the verification of identity details.
Service fee	No additional fees are charged for using the Money Safe Account.

#The "Money Safe" is subject to the respective terms and conditions. For details, please contact the Bank at 2853 0829.