# 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.

# CORPORATE SOCIAL RESPONSIBILITY REPORT

1. 關於本報告(續)

## 報告期間

本報告所載資料涵蓋2015年1月1日至12 月31日期間。

## 2. 使命及價值/營商原則

我們的使命及價值/營商原則充分反映我 們對企業社會責任及企業可持續性發展的 承諾:

## 使命

- 提供優質產品,竭誠為客戶服務
- 大家同心並肩,一起與員工成長
- 維持穩建回報,努力為股東增值

## 信念/營商原則

- 客戶承擔
- 僱主及僱員承擔
- 道德操守
- 財政實力和風險管理
- 營運卓越
- 合規

1. ABOUT THIS REPORT (Continued)

## Reporting period

The information in this report covers the period from 1 January to 31 December 2015.

## 2. MISSION AND VALUES/GUIDING PRINCIPLES

Our commitment to CSR and the overall sustainability of the Group's development is embodied in our corporate mission and values/guiding principles:

## Mission

- To create value for our customers by providing quality products and excellent service
- To grow with our employees through mutual commitment
- To increase shareholder value through sustainable returns on capital

## Values/Guiding Principles

- Customer commitment
- Employer employee mutual commitment
- Integrity
- Financial strength & risk management
- Operational excellence
- Compliance

## 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:

# CORPORATE SOCIAL RESPONSIBILITY REPORT

# 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

## 4.2 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.

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## 4. 企業社會責任(續)

## 4.2 企業社會責任活動(續)

## 工作環境(續)

## 平等機會

我們深信任何人均有權在不會基於性別、婚姻狀況、懷孕、殘疾、家庭狀況和種族而引致歧視、騷擾、受害或誹謗的環境中工作。本集團鼓勵所有員工打破隔膜,並建立一個和諧的工作環境。為此,我們在招募、在職和聘用條件等範疇上皆依據反歧視條例制訂了反性騷擾和種族平等政策。員工可以通過舉報及申訴渠道向公司表達任何關注。

#### 員工支援及健康

本集團由2001年起率先推出「僱員支援計劃」(EAP),旨在協助我們的員工預防、找出及解決他們的個人、家庭或與工作相關的憂慮。透過EAP,員工能以保密的形式獲得專業的個人輔導及諮詢服務。

為了促進員工的身心健康,本集團已就不同主題舉辦多場工作坊及講座,主題包括良好育兒、長者安全家居環境、財務策劃及健康。另外,於2015年10月「工作與生活平衡周」期間舉行一系列活動。

我們獲Best Practice Management Group 授予2015年度「最佳業務實踐獎一僱員關懷」。該獎項證明本集團致力推廣生活與工作平衡作出的承諾,以整合健康生活、促進動力,從而達致取得工作上更大的滿足感。此外,本集團亦榮獲Best Practice Management Group頒發2015年度「最佳業務實踐獎一企業文化發展」,肯定本集團以其6個營商原則和價值為基礎的各項促進員工身心健康的措施,建立一個投入及勇於承擔的團隊。

## 4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

## 4.2 CSR Activities (Continued)

## Workplace (Continued)

## Equal Opportunities for All

We believe that every individual has the right to work in an environment that is free of discrimination, harassment, victimisation or vilification on the grounds of gender, marital status, pregnancy, disability, family status or race. The Group encourages breaking down barriers and building a harmonious working environment for all staff. To support this, we have strong policies against sexual harassment and racial discrimination in employment and recruitment. Our terms and conditions of employment comply fully with anti-discrimination ordinances. There are clear channels, e.g. whistle-blowing and grievance procedures, for employees to express any concerns.

#### Employee Assistance and Well-Being

The Group has pioneered the provision of an Employee Assistance Program ("EAP") since 2001. The EAP aims at helping employees to prevent, identify and resolve their personal, family or work-related concerns. Under the EAP, employees can obtain professional counselling and consultation services from an appointed service provider on a confidential basis.

To promote the well-being of our employees, the Group has organised a number of workshops and seminars on various topics including good parenting, a safe home environment for the elderly, financial planning and health. Moreover, a series of activities were held during the Work-Life Balance Week in October 2015.

We were awarded "The Best Practice Award 2015 in Employee Care" by The Best Practice Management Group. The award is in recognition of the Group's commitment to promote work-life balance which is an integral part of living a healthy life, enhancing motivation and bringing about greater work satisfaction. In addition, we were presented "The Best Practice Award 2015 in Corporate Culture Development" to recognize the Group's effort in building a committed and engaged workforce aiming at improving the well-being of our staff based on the Group's 6 guiding principles and values.

## 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,讓他們獲取更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.

# CORPORATE SOCIAL RESPONSIBILITY REPORT

## 4. 企業社會責任(續)

## 4.2 企業社會責任活動(續)

## 工作環境(續)

員工培訓及發展(續)

為培養及促進銀行業人士持續專業進修,本集團一直支持香港銀行學會為區內的銀行從業員提供教育和培訓。香港作為國際金融中心,我們必須在瞬息萬變的銀行業為專業人士提供持續的學習及發展機會。

保險業務方面,我們亦資助人壽保險 從業員修讀由國際認證財務顧問師協 會舉辦的註冊財務顧問師課程,鼓勵 他們接受持續教育並提升專業水平。

在2015年,為配合本集團業務的需要,我們推出了一些新的培訓課程並完善現有課程,我們亦舉辦重新設計的工作坊以繼續加強我們的企業文化。年內,我們的員工接受了超過55,000小時有關金融知識、銀行產品及營運、銷售、客戶服務、商務溝通、領導及管理技巧、合規和反洗黑錢等方面的培訓。

## 4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

## 4.2 CSR Activities (Continued)

#### Workplace (Continued)

Staff Training and Development (Continued)

To foster and promote continuous professional development in the banking field, the Group continuously supports the Hong Kong Institute of Bankers to provide education and training to the banking community in the region. With Hong Kong being an international financial centre, it is essential that we contribute to the ongoing learning and development of professionals in the rapidly evolving banking industry.

In our insurance business, we also sponsor our life insurance agents to participate in the "Registered Financial Consultants" programme organised by the International Association of Registered Financial Consultants to encourage continuous education and to uplift the professional standard of our insurance consultants.

In 2015, we launched a number of new training programmes and enhanced the existing programmes to cope with the Group's changing business needs, and ran redesigned workshops to continue to reinforce our corporate culture. During the year, our employees received over 55,000 hours of training on topics including financial knowledge, banking products and operations, sales, customer service, business communication, leadership and management skills, compliance, antimoney laundering, etc.

## 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 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 計劃,當中載有在出現疫情時應 能繼續服務客戶及運作業務的應對所 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與不 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.

## 4.2 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,例如為較高資產值人士提供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.

## 4.2 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.

# CORPORATE SOCIAL RESPONSIBILITY REPORT

## 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".

## 4.2 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

## 4.2 企業社會責任活動(續)

#### 社區(續)

義工服務

我們鼓勵員工參與義工服務,幫助社 會上的弱勢社群。

## 4. CORPORATE SOCIAL RESPONSIBILITY (Continued)

## 4.2 CSR Activities (Continued)

## Community (Continued)

Volunteer Services

We encourage our employees to undertake volunteer work to help the underprivileged.



大新Volunteers 「復活 ● 童藝」 樂繽 Fun Dah Sing Volunteers Easter Kid Art Fun

- 大新銀行贊助香港青年藝術協會,為有需要孩童籌辦大新 Volunteers「復活●童藝」樂績 Fun一系列活動。銀行管理層 聯同義工隊一同身體力行參與 活動,為孩子們帶來特別的藝 術體驗。
- ◆ 大新銀行夥拍協康會贊助大新 Volunteers「暑期工大作戰」義 工活動。銀行管理層聯同義工 隊與有需要孩童一同到訪童夢 城通識學園,參與不同的職業 模擬遊戲,包括廚師、消防員 及空中服務員等,幫助孩童規 劃職業路徑。
- Dah Sing Bank sponsored the Hong Kong Youth Arts Foundation in preparing the "Easter Kid Art Fun" with a series of activities for kids in need. The Bank management joined hands with the volunteers to provide kids with special art experiences during this meaningful event.
- Dah Sing Bank collaborated with the Heep Hong Society and sponsored "Dah Sing Volunteers Summer Job Challenge", in which the Bank management and volunteers helped kids in need to plot their career paths through role-playing different professions, such as cooks, firemen and flight attendants, etc. at the Dream Come True Education Park.

## 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.

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## 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,我的知名環保獎勵計,我的實施了多項環保計劃,並主力於照明方面作出貢獻,包括更換照取方面作出貢獻,包括更換照取得或,將大幅減少用電量。我們取同,將大權環境運動委員會營工,與與主員工的低碳飲食意識。們亦已贊助於2015年11月/12月舉行的「極地單車挑戰賽」,由員工組成與與起員工的低碳飲食意識。與起員工的低碳飲食意識。與對於2015年11月/12月舉行極地單車挑戰賽」,由員工組成與與超過數數,與對於2015年11月/12月舉行極地單車挑戰賽」,由員工組成為發

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-CO<sub>2</sub> 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.

## 4.2 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 multifunctional 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.

# CORPORATE SOCIAL RESPONSIBILITY REPORT

## 5. 企業社會責任獎項及成就

以下是本集團在2015年獲得的主要獎項:

- 超過連續10年獲香港社會服務聯會頒發為「商界展關懷」企業
- 獲 Best Practice Management Group 頒發 2015 年度「最佳業務實踐 獎-企業文化發展」
- 獲 Best Practice Management Group 頒發 2015年度「最佳業務實踐 獎-僱員關懷」
- 獲強制性公積金計劃管理局嘉許為 2014/15年度「積金好僱主」
- 香港銀行學會頒發予銷售及財富管理 人員的「傑出財富管理師大獎」
- 天高管理發展有限公司頒發持續超卓表現分店(將軍澳新都城中心分行)及 持續超卓表現機構
- 香港中小型企業總商會頒發2015年 「中小企業最佳拍檔獎」
- 《資本雜誌》頒發企業社會責任大獎

#### 5. CSR AWARDS AND RECOGNITIONS

The following are the major awards received by the Group in 2015:

- "10+ years Caring Company" recognition by the Hong Kong Council of Social Service
- "Best Practice Award 2015 in Corporate Culture Development" by The Best Practice Management Group
- "Best Practice Award 2015 in Employee Care" by The Best Practice Management Group
- "2014/15 Good MPF Employer Award" by The Mandatory Provident Fund Schemes Authority
- "Outstanding Financial Management Planner Award" by the Hong Kong Institute of Bankers for sales and financial planning colleagues
- Persistently Outstanding Service Outlet of the year (TKO Metro City Branch) and Persistently Outstanding Service Company of the year by TipTop Consultants Ltd.
- "2015 Best SME's Partner Award" by The Hong Kong General Chamber of Small and Medium Business
- "Corporate Social Responsibility Award" by CAPITAL magazine