

## 關於本報告

作為一家紮根於香港 70 年的著名金融服務集團，大新金融集團有限公司（「本公司」或「本集團」或「大新集團」）肩負社會責任及致力成為良好的企業公民，為社會的共同價值基礎作出貢獻。

我們承諾為本集團各持份者提供本集團在可持續發展方面的表現。本環境、社會及管治報告概述本集團截至 2016 年 12 月 31 日止財政年度於環境、社會及管治各主要範疇之進展的最新情況。

本報告的範圍涵蓋本集團的核心銀行業務及保險業務。除我們位於香港的業務外，本年度之報告範圍已擴大並包括本集團在澳門及中國內地的主要業務。

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

本報告對企業管治報告作出補充，並作為本集團 2016 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。

## 環境、社會及管治的理念

作為一個發展中及負責任的香港金融服務集團，我們不僅應履行我們的經濟責任，亦須承擔對社會及環境的責任。本集團的企業社會責任政策重申我們的環境、社會及管治原則，而我們舉辦的環境、社會及管治活動乃為各持份者創造長期價值。

## ABOUT THIS REPORT

As a renowned financial services group with a history deeply rooted in Hong Kong for 70 years, Dah Sing Financial Holdings Limited (the “Company” or the “Group” or “Dah Sing Group”) embraces our responsibilities and desire to be a good corporate citizen who contributes to the creation of shared social values.

We are committed to providing visibility on our performance in sustainable development to our stakeholders. This Environmental, Social and Governance (“ESG”) Report provides an update on our key achievements concerning material ESG aspects during the financial year ended 31 December 2016.

The scope of this report encompasses the Group’s core operations in banking and insurance. In addition to our business operations located in Hong Kong, this year we have extended the reporting scope to cover the Group’s major operations in Macau and Mainland China.

This report is compiled 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.

This report supplements the Corporate Governance Report and is included as part of the Group’s 2016 Annual Report. This report is also accessible via the website of Dah Sing Bank at [www.dahsing.com](http://www.dahsing.com).

## Our Philosophy in ESG

We believe that as a growing and responsible financial services group in Hong Kong, we are accountable to fulfil not only our economic responsibilities, but also our social and environmental obligations. The Group’s Corporate Social Responsibility Policy reaffirms our principles in ESG, and our ESG activities are organised to create long-term value for our stakeholders.



**關於本報告 (續)**

**環境、社會及管治的理念 (續)**

我們利用各種資源，通過在工作環境及市場及於整個社區及環境的角色及責任，處理與環境、社會及管治有關的挑戰及從中發掘機會。在集團層面，我們成立了由管理層成員組成的專責企業社會責任委員會，監督可持續發展的方向。企業社會責任委員會亦審閱、批核、督導及監察環境、社會及管治工作的執行情況。在本地層面，我們的業務部門按其業務性質及社區參與舉辦活動。為促進持續提升環境、社會及管治表現，我們定期進行監察、衡量、檢討並向管理層匯報。

**持份者參與及重要性評估**

決定環境、社會及管治工作的優先次序，需要與各持有共同信念及願景，接受本集團的服務，或透過不同的關係與本集團一起參與的持份者密切合作；該等持份者包括員工、客戶、股東、供應商、監管機構及社會大眾。我們定期促使持份者參與，及與彼等維持公開及透明的對話以收集其意見及作出回應。

下表概述各主要持份者的參與渠道：

主要持份者	參與渠道
員工	<ul style="list-style-type: none"> <li>• 年度表現評核</li> <li>• 培訓、講座及簡介會</li> <li>• 大新續 FUN CLUB</li> <li>• 僱員援助計劃</li> <li>• 員工溝通</li> <li>• 員工網站／內聯網</li> <li>• 康樂及義工活動</li> </ul>
客戶	<ul style="list-style-type: none"> <li>• 客戶關係經理拜訪</li> <li>• 企業網站</li> <li>• 客戶服務熱線</li> <li>• 品質保證組回應客戶意見</li> <li>• 為客戶舉辦講座及研討會</li> </ul>

**ABOUT THIS REPORT (Continued)**

**Our Philosophy in ESG (Continued)**

We leverage various resources to address challenges and tap into opportunities associated with ESG through our roles and responsibilities at the workplace and marketplace, in the community and the environment as a whole. At the Group level, we have established a dedicated Corporate Social Responsibility (“CSR”) Committee, comprising members of Management, to oversee the direction of sustainable development. The CSR Committee also reviews, approves, supervises and monitors the implementation of our ESG initiatives. At the local level, our business units tailor these initiatives in alignment with their nature of business and community engagement. To facilitate continuous improvement, our ESG performance is monitored, measured, reviewed and reported to Management on a regular basis.

**Stakeholder Engagement and Materiality Assessment**

Addressing our ESG priorities requires working closely with our stakeholders who share our values and vision, receive services from the Group, or engage with the Group via different relationships; these include our employees, customers, shareholders, suppliers, regulators and the wider community. We engage our stakeholders on a regular basis and maintain open and transparent dialogue with them to collect and act on their feedback.

The table below outlines our engagement with different key stakeholders:

Key Stakeholders	Type of Engagement
Employees	<ul style="list-style-type: none"> <li>• Annual performance management</li> <li>• Training, seminars and briefing sessions</li> <li>• Dah Sing Staff Club</li> <li>• Employee Assistance Program</li> <li>• Staff communication</li> <li>• People portal/intranet</li> <li>• Recreational and volunteer activities</li> </ul>
Customers	<ul style="list-style-type: none"> <li>• Relationship manager visits</li> <li>• Corporate website</li> <li>• Customer service hotline</li> <li>• Quality Assurance unit to respond to customers’ opinions</li> <li>• Customer talks and seminars</li> </ul>

關於本報告 (續)

持份者參與及重要性評估 (續)

主要持份者	參與渠道
股東	<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>
供應商	<ul style="list-style-type: none"> <li>會議及溝通</li> <li>對供應商進行定期檢討</li> <li>管理供應商</li> </ul>
監管機構	<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>
社區	<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>

所識別的重大環境、社會及管治事宜符合各持份者及我們的業務認同為最重要的部份。作為社區一份子，我們欣然披露如何利用資源及優勢為社區創造可持續價值。本環境、社會及管治報告用以處理各持份者主要關注的事項、利益及期望。本集團按僱傭常規、營運實踐、環境表現及社區參與概述我們於環境、社會及管治之工作及表現。

僱傭常規

本集團視員工為最大資產，服務於我們在香港、澳門及中國內地的核心市場之員工超過2,900名。我們致力提供富滿足感的工作機會及共融的工作環境，以挽留及聘用最佳員工為我們工作。

ABOUT THIS REPORT (Continued)

Stakeholder Engagement and Materiality Assessment (Continued)

Key Stakeholders	Type of Engagement
Shareholders	<ul style="list-style-type: none"> <li>Annual General Meeting and other general meetings</li> <li>Investor and press conferences and briefings</li> <li>Corporate website</li> <li>Corporate communications including announcements, circulars, interim and annual reports</li> </ul>
Suppliers	<ul style="list-style-type: none"> <li>Meetings and communications</li> <li>Regular supplier reviews</li> <li>Supplier management</li> </ul>
Regulators	<ul style="list-style-type: none"> <li>Regular meetings and communications</li> <li>On-site review</li> <li>Compliance reports</li> </ul>
Community	<ul style="list-style-type: none"> <li>Volunteer activities</li> <li>Sponsorship and donations</li> <li>Community outreach</li> </ul>

The material ESG aspects identified are in line with what is most critical to our stakeholders and our business. We are pleased to disclose more on how we leverage our resources and strengths to create sustained values for our communities in which we are a part. This ESG Report serves to address the key concerns, interests and expectations of our stakeholders. It summarises our ESG initiatives and performance in the order of our employment practices, operating practices, environmental performance and community involvement.

EMPLOYMENT PRACTICES

With more than 2,900 employees serving our core markets in Hong Kong, Macau and Mainland China, the Group values its people as its greatest asset. We are dedicated to providing rewarding career opportunities and an inclusive work environment to retain and engage the best people to work for us.



僱傭常規 (續)

僱傭

本集團的業務表現有賴員工的辛勤工作及敬業精神。我們非常重視人才招聘、發展及挽留，並就此制訂僱傭政策及常規，確保我們擁有所需的合適人才以執行本集團長遠策略目標。

我們的大學畢業生實習生計劃自2004年起推行至今已招募超過160名大學畢業生。此反映我們對建立人才庫的承諾。我們亦透過金融服務實習生計劃，為有志於銀行業發展彼事業之新畢業生提供機會。

我們制定政策以訂明有關招聘與晉升、補償及解僱、工作時間、假期、平等機會、多元化、反歧視及其他待遇和福利的常規。

我們根據「按表現計酬」的理念為員工提供報酬。我們為員工提供具競爭力的薪酬，並對表現出色的員工加以獎賞。合資格員工有權享有於市場上具競爭力的福利，包括高於法定要求的假期及退休福利、醫療及人壽保險、員工房屋貸款及為員工開立特惠利率存款賬戶等。

我們致力為員工營造公平及共融的工作環境。我們的僱傭政策及常規設有原則，絕對不容許員工因性別、婚姻狀況、懷孕、殘疾、家庭狀況或種族等任何理由而受到歧視、騷擾、受害或誹謗。

EMPLOYMENT PRACTICES (Continued)

Employment

The Group's business achievements rely on the hard work and dedication from our employees. We place great importance on talent recruitment, development and retention through our employment policies and practices, to ensure that we have the right talent required to execute the Group's strategic goals in the long run.

Our Graduate Trainee Programme has been running since 2004, with more than 160 university graduates recruited. It manifests our commitment to build our talent pipeline. We also offer fresh graduates the opportunity to develop their career in the banking industry through our Financial Services Trainee programme.



大學畢業生實習生師友計劃  
Mentorship program for graduate trainees

We have policies in place to stipulate practices in relation to recruitment and promotion, compensation and dismissal, working hours, resting periods, equal opportunity, diversity, anti-discrimination and other benefits and welfare.

We reward our people with our "pay for performance" philosophy. We offer competitive remuneration packages to our employees to differentiate and reward performance. Eligible employees are entitled to benefits that are competitive in the market, these benefits include leave entitlements and retirement benefits which are above the statutory requirements, medical and life insurance, staff housing loan and staff deposit accounts with preferential rates, etc.

We are dedicated to creating a fair and inclusive work environment for our employees. Our employment policies and practices set a tone of zero tolerance for discrimination, harassment, victimisation or vilification on any grounds including gender, marital status, pregnancy, disability, family status or race.



**僱傭常規 (續)****僱傭 (續)**

本集團通過提供與業界看齊的假期(包括年假、生日假及義工服務假)，鼓勵及支持生活與工作達致平衡。我們舉辦「健康週」、「工作與生活平衡週」及健康講座以宣揚健康生活及生活與工作平衡的信息。我們亦提供途徑為有意對其工作、個人及家庭作承諾的全職員工轉為兼職員工。本集團為支持身為在職媽媽的員工，參加了由聯合國兒童基金會香港委員會主辦，香港政府協辦的2015/2016年度「母乳育嬰齊和應」運動，並在辦公室設立授乳室。

我們非常重視員工的身心健康。本集團自2001年起推出「僱員支援計劃」，由專業人員以保密的形式協助員工預防、找出及解決他們的個人、家庭或與工作相關的問題。

**健康及安全**

為全體員工提供安全及衛生的工作環境深植於本集團文化中。透過本集團職業安全及衛生指引，讓員工認識到辦公室內若干潛在危害健康及安全的資料以及相關預防措施。倘爆發疫情，本集團的「傳染性疾病爆發應變計劃」載有程序，通過採取適當和及時的措施幫助我們應對該等情況及維持業務持續運作。

**培訓及發展**

本集團制訂培訓計劃為員工提供有回報的職業及令高質素人才發揮其潛能。培訓計劃涵蓋多方面的主題，包括銷售、營運、產品合規、領導及管理技巧。我們的網上學習平台主要涵蓋與合規及內部監控相關的主題，使員工隨時隨地都能學習。2016年的網上培訓渠道的使用率較去年增加近40%。

**EMPLOYMENT PRACTICES (Continued)****Employment (Continued)**

The Group encourages and supports a balanced work-life by providing industry-compatible leave entitlements including annual leave, birthday leave and volunteer service leave. 'Healthy Week', 'Work-Life Balance Week' and wellness talks are organised to raise awareness of healthy living and work-life balance. We also provide channels to convert into part-time work for our full-time employees who wish to fulfil their work, personal and family commitments. In supporting employees who are working mothers, the Group joined the "Say Yes to Breastfeeding" Community Support Campaign 2015/2016, organised by UNICEF Hong Kong in collaboration with the Hong Kong SAR Government, and set up lactation facilities in the office premises.

Employee well-being has always been our top priority. Since 2001, the Group has been operating the Employee Assistance Program, where employees are supported by professionals to prevent, identify and address their personal, family or work-related concerns in a confidential manner.

**Health and Safety**

Providing a safe and healthy workplace for all employees is ingrained in the Group's culture. Our employees have been informed of potential health and safety hazards in the office and the corresponding preventative measures through our "Guidelines on Occupational Safety and Health". In the event of a pandemic outbreak, our "Contingency Plan for Outbreak of an Infectious Disease" sets out procedures to help us cope with the situations and maintain business continuity by taking appropriate and timely actions.

**Training and Development**

Our training programmes are designed to provide our employees with a rewarding career and help our high-calibre talents actualise their potential. The training programmes cover a diverse range of topics, including sales, operations, product compliance, leadership and management skills. Our e-learning platform, which mainly covers the compliance and internal control related topics, allows our employees to learn anytime and anywhere. The use of online training channel in 2016 has increased by almost 40% as compared to last year.





### 僱傭常規 (續)

#### 培訓及發展 (續)

大新集團主張終身學習。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員工參加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課程。

我們積極協助員工認同我們的企業文化及共享價值觀。我們的企業價值基礎工作坊採納互動方法，讓員工在其日常工作上實踐及表現本集團的指導原則及價值觀。

#### 勞工準則

本集團遵守高水平的勞工準則，並禁止使用童工、強迫及強制性勞動。我們透過謹慎及嚴格的常規監控、預防及舉報該等情況。

#### 監管合規

我們於報告期內並無獲悉任何因違反有關僱傭、職業健康及安全或勞工準則方面的法律及法規而對本集團造成重大影響的事件。

### 營運實踐

我們深信一批忠實及滿意的客戶對本集團的業務得以持續發展至關重要。本集團秉承以客戶為本的服務文化，致力於與客戶建立互利關係，以透明及公平的方式共享所創造的價值。

#### 供應鏈管理

於管理我們的供應鏈風險中，我們採用履行環保、社會及道德責任的供應商。我們評估供應商不僅基於其工作質素、過往記錄及經濟因素，亦基於其在環保、社會及商業操守方面的表現。供應商須在其建議書概述能否遵守我們的準則，包括有關環境、社會及管治的準則。我們透過供應商表現評估加強對供應商的管理。

### EMPLOYMENT PRACTICES (Continued)

#### Training and Development (Continued)

Dah Sing Group believes in lifelong learning. We offer education sponsorships for employees to acquire 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, AHKIB, CFP, CFMP and CFA organised by different professional bodies.

It is important that we help our people embrace our corporate culture and shared values. Our Value Building Foundation Workshop adopts an interactive approach to engage our employees to live and exhibit the Group's guiding principles and values in their daily work.

#### Labour Standards

The Group observes high labour standards and prohibits the use of child, forced and compulsory labour. We monitor, prevent and report such practices through scrupulous and rigorous practices.

#### Regulatory Compliance

During the year, we were not aware of any non-compliance with laws and regulations that have a significant impact on the Group relating to employment, occupational health and safety, or labour standards.

### OPERATING PRACTICES

We recognise that loyal and satisfied customers are critical to our continued business success. The Group upholds a customer-centric culture and strives to construct a mutually beneficial relationship with our customers in which values created are shared in a transparent and fair manner.

#### Supply Chain Management

In managing our supply chain risk, we use suppliers that act in an environmentally, socially and ethically responsible manner. Suppliers are assessed based not only on their quality of work, track record and economic factors, but also their ways of doing things in respect of environmental, social and business conduct. Our suppliers are expected to adhere to our standards, including those related to ESG, as outlined in the respective request for proposal documents. Such expectation is reinforced through our supplier performance evaluation.

**營運實踐 (續)****客戶體驗**

本集團致力於通過提供適合客戶需要的優質產品和服務，營造良好的客戶體驗。

本集團投資先進的科技及資源，為客戶提供優質及與時並進的服務。我們為客戶快捷開立賬戶、透過不同渠道提供服務，我們的電子銀行及電子支付服務不斷更新，以提供方便、安全及優質服務予客戶。我們的人壽保險附屬公司乃香港首批保險公司獲得國際認可標準ISO 9001認證，認可其傑出的品質管理系統。

我們的員工具備處理客戶查詢及投訴的適當培訓及技能。我們歡迎客戶提出有建設性的意見，除分行網絡之外，我們也為客戶提供其他溝通渠道，例如電話熱線及電郵。相關員工會及時跟進及處理客戶投訴，並會採納客戶建議，引領我們繼續努力改進。

我們承諾以清晰、準確及均衡的態度為客戶提供有關產品及服務的信息，以助其作出知情的財務決策。我們的前線銷售員工均受過適當的培訓，以適當的技能、審慎和盡責的態度為客戶提供服務。

**客戶資料私隱**

作為對社會負責任的香港金融服務機構，信任乃我們就促進所服務社區的經濟發展的憑證。本集團承諾透過保障個人資料私隱，與客戶和社區建立互信關係。

我們已制訂私隱政策聲明，當中載列收集、保留及使用客戶資料的明確指引。在業務層面，我們已建立及採納有關執行政策及準則，根據本地適用的監管規定保障個人資料的私隱及安全。我們的資料私隱政策及規定透過全體僱員入職時及年度重溫課程以及座談會及小測驗等若干其他途徑向員工傳達及強調其重要性。只有獲授權之員工才可查閱客戶資料。任何在未經授權的情況下使用客戶資料，尤其是用作直接市場推廣方面，均受嚴禁。

**OPERATING PRACTICES (Continued)****Customer Experience**

The Group works to create a good customer experience by providing quality products and services that suit customer needs.

The Group invests in leading technologies and resources to deliver quality and up-to-date services to customers. These have provided our customers fast account opening, services via different channels, and the added convenience, security and service quality on the use of our e-banking and e-payment services, which have ongoing upgrade. Our life insurance subsidiary is among the first batch of insurance companies in Hong Kong certified with the internationally-recognised standard ISO 9001 for its outstanding quality management system.

Our people are equipped with proper training and skills in handling customer enquiries and complaints. We welcome constructive feedback from our customers and provide them with various communication channels, such as hotline and email, in addition to our branch network. Customer complaints are followed up and addressed in a timely manner by the relevant parties and customer suggestions are taken to guide our continuous efforts in making improvements.

We are committed to providing clear, accurate and balanced information about our products and services to our customers to help them make informed financial decisions. Our frontline sales personnel are adequately trained to act with due skill, care and diligence.

**Customer Data Privacy**

As a socially responsible financial services organisation in Hong Kong, trust is our license to facilitate the economic development of the community we serve. The Group is committed to building trusting relationships with our customers and communities by safeguarding personal data privacy.

We have a Privacy Policy Statement in place which sets out clear instructions for the collection, retention and use of customer data. Policies and standard operating procedures are established and adopted at the business level to protect the privacy and security of personal data, in accordance with the applicable local regulatory requirements. Our data privacy policies and requirements are communicated and emphasised to all employees through inductions and annual refresher trainings as well as various other avenues, including seminars and quizzes. Access to customer data is strictly limited to authorised personnel. Unauthorised use of customer data, particularly for the purpose of direct marketing, is strictly forbidden.



### 營運實踐 (續)

#### 客戶資料私隱 (續)

隨著網絡技術在金融服務中之應用日趨普遍，本集團深知與個人資料安全有關的網絡風險，並在網上銀行業務平台、流動銀行業務及流動證券買賣平台提供的產品及服務中採取嚴格控制及安全措施。

#### 反貪污及舉報

作為負責任的企業，我們致力維持高水平的道德操守標準，以符合持份者對我們的期望。本集團絕不容忍賄賂、勒索及其他形式的貪污行為。我們的反貪污政策及程序要求我們的業務在任何時候均達致高水平的道德操守標準。

本集團有關反貪污及商業道德的規定已納入我們的員工行為守則，向全體僱員傳達及強調其重要性。全體僱員亦獲提供有關反貪污及舉報的定期培訓，以建立及提高員工意識。本集團的獨立內部審核部門深入檢討整體業務的各種內部監控措施及審核工作，確保員工以誠信行事。

我們的舉報程序鼓勵及能讓僱員及其他持份者可在不怕遭到報復的情況下舉報所察覺及懷疑的違規及可疑的舉動。所舉報的個案由合規或內部審核團隊調查及跟進。確認的個案會向本集團的審核委員會及管理層匯報。

本集團堅定地承諾打擊洗黑錢及恐怖分子融資活動。我們按照國際及本港的反洗錢及反恐怖分子融資框架，制訂了集團上下均須遵守的反洗錢及反恐怖分子融資政策及程序。我們對客戶進行嚴格盡職調查，保存記錄及舉報可疑交易以減低反洗錢的風險。我們備有專設的管治架構，包括反洗錢委員會、管理委員會及風險管理委員會，以監督及監控有關反洗錢、金融犯罪及恐怖分子融資的風險。

有關我們企業管治常規的更多資料，請參閱本年年報中的企業管治報告。

### OPERATING PRACTICES (Continued)

#### Customer Data Privacy (Continued)

With the increasing application of internet-based technologies in financial services, the Group has been keenly aware of the cyber risks associated with personal data security and has implemented stringent control and security measures in offering its products and services on the internet-based banking platform, mobile banking and mobile securities trading platforms.

#### Anti-corruption and Whistle-blowing

We live up to the high expectations that our stakeholders have for us as a responsible business by upholding high ethical values. The Group has zero tolerance for bribery, extortion and other forms of corruption. Our anti-corruption policies and procedures require our businesses to meet high ethical standards at all times.

The Group's requirements toward anti-corruption and business ethics, incorporated in our Code of Conduct, are communicated and reinforced to all employees. Regular training on anti-corruption and whistle-blowing are given to all employees to create and strengthen their awareness. The Group's independent internal audit function conducts in-depth reviews of various internal controls and audit activities across our businesses to safeguard staff integrity.

Our whistle-blowing procedures encourage and enable our employees and other stakeholders to report on observed and suspected non-compliance and questionable practices in confidence without retribution. Reported cases are investigated and followed up by the compliance or internal audit teams. Confirmed cases are reported to the Audit Committee and Management of the Group.

The Group is strongly committed to combatting money laundering and terrorism financing. Our Group-wide anti-money laundering ("AML") and counter-terrorism financing policies and procedures are established in line with international and local AML and counter-terrorism financing frameworks. We practise rigorous customer due diligence and record-keeping and report suspicious transactions to mitigate AML risks. Dedicated governance structures including the AML Committee, Management Committee and Risk Management Committee have been established to oversee and control the risks concerning AML, financial crime and terrorism financing.

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



**營運實踐 (續)****監管合規**

我們於報告期內並無獲悉任何因違反有關反貪污的法律及法規而對本集團造成重大影響的事件；亦無獲悉任何因不遵守有關產品及服務的健康及安全、廣告、標籤及私隱事宜以及補救方法的法律及法規，而對本集團造成重大影響的事件。

**環境表現**

作為一家負責任的金融服務機構，我們承諾盡力降低對環境的影響，並積極地推動社區邁向綠色經濟。我們致力參與環保解決方案，減少自身的能源及溫室氣體足跡，實施廢物回收及通過支持綠色融資促進可持續業務發展。

**能源及溫室氣體排放管理**

本集團明白能源使用是佔其溫室氣體排放的主要來源。我們的業務已實施若干措施，在營運中提高能源效益及減少溫室氣體排放。

為盡量減少使用能源及其造成的溫室氣體排放，我們選擇採購能源效益更高的機器及設備。我們鼓勵員工避免不必要的商務出差及使用替代方法，例如視像會議。為對使用者行為產生正面影響，我們制訂指引以鼓勵在毋須使用電腦或打印機的時候將其關閉以節省能源。

於2016年，我們的香港銀行業務辦公室已採用更具能源效益的LED燈以替換逾600多支光管，減少二氧化碳排放量約6萬公斤。我們欣然宣佈，我們於2016年3月與環境局簽署《戶外燈光約章》，藉此減少浪費能源及盡量降低戶外照明裝置的光滋擾。另外，我們與外聘顧問一同開展虛擬化項目以整合及簡化資訊科技設備，有助於減少使用電力及溫室氣體排放。

我們在環保方面作出的持續努力獲環境運動委員會授予「良好級別」節能證書。

**OPERATING PRACTICES (Continued)****Regulatory Compliance**

During the year, we were not aware of any breach of laws and regulations that have a significant impact on the Group relating to anti-corruption; nor were we aware of any incidents of non-compliance with laws and regulations that have a significant impact on the Group concerning health and safety, advertising, labelling and privacy matters relating to products and services and methods of redress.

**ENVIRONMENTAL PERFORMANCE**

As a responsible financial services provider, we are committed to minimising our environmental impacts, and have proactively played a role in driving our community towards a greener economy. We work to be part of the solution to environmental protection, by reducing our own energy and greenhouse gas (“GHG”) footprints, practising waste recycling and enabling sustainable businesses by supporting green financing.

**Energy and GHG Emission Management**

The Group recognises that energy comprises a major part of its GHG emissions. Our businesses have implemented a myriad of measures in improving energy efficiency in our operations and reducing the intensity of GHG emissions.

To minimise energy use and GHG emission at its source, we choose to procure higher energy efficient machinery and equipment. Our employees are encouraged to avoid unnecessary business travels and use alternatives, such as videoconferencing. To exert a positive influence on user behaviour, we have set out guidelines to encourage energy saving by turning off the computer or printer during idle time.

At our banking business in Hong Kong, we have replaced over 600 fluorescent light tubes with more energy efficient LED models in 2016 to lower the CO<sub>2</sub> emissions at the office premises by about 60,000 kg. We are proud to announce that in March 2016 we became a signatory to the Environmental Bureau’s “Charter on External Lighting”. This initiative allows us to reduce energy wastage and minimise light nuisances of external lighting installations. Additionally, we undertook a virtualisation project with external consultants to consolidate and streamline IT equipment which helped lower electricity consumption and GHG emissions.

Our continuous efforts in making our operations greener have been recognised by the Environmental Campaign Committee with the award “Energywi\$e Certificate – Good Level”.



### 環境表現 (續)

#### 減少及回收廢物

本集團致力減少及回收廢物以負責的態度處理廢物。我們盡可能回收在營運中產生的廢物。回收箱擺放在辦公室內方便員工易於使用的地方。我們於2016年回收逾140噸廢紙、空打印機碳粉盒及碳粉閘。

本集團於2016年獲環境運動委員會授予「良好級別」節能證書，作為對我們持續努力減廢回收的認可。

#### 無紙化

我們已投資最先進技術，例如「DS-Direct企業網上銀行平台」，可向客戶發送電子銀行提示、通告及結單。另外，我們的自動櫃員機已使用電子收據以替代傳統收據。自2016年3月以來，我們在澳門的銀行將逾4,500名客戶的信用卡結單轉用電子結單發送。

大新集團內部不少運作程序已演變以無紙化操作。例如，在集團內部一直廣泛地採用的電子表格及以電子傳真形式傳送銀行內部文件。我們配置逾200台掃描器，促使以電子形式保存文件。

#### 降低用水量

我們支持節約用水，並在我們主要辦公室採取實際的用水效益措施。例如，我們在澳門的銀行之洗手間安裝比傳統水龍頭節省用水量逾80%的水龍頭，以減少日常用水量。

### ENVIRONMENTAL PERFORMANCE (Continued)

#### Waste Reduction and Recycling

The Group is committed to managing waste responsibly through reducing and recycling waste. Waste generated from our operations is recycled as much as possible. Recycling bins are provided on the premises and are easily accessible by employees. We recycled over 140 tonnes of scrap paper, empty printer cartridges and toner bottles in 2016.

As recognition of our consistent efforts in waste reduction and recycling, the Group was presented the “Wastewi\$e Certificate – Good Level” award by the Environmental Campaign Committee in 2016.

#### Going Paperless

We have invested in state-of-the-art technologies, such as the internet commercial banking platform, DS-Direct, which enables us to send bank alerts, advices and statements electronically to our customers. Additionally, we launched e-receipts for ATMs as an alternative to paper receipts. Since March 2016, our banking business in Macau has migrated over 4,500 customers to electronic statements for their credit cards.

Internally within Dah Sing Group, many of our processes have evolved to be paperless. For example, e-forms have been widely applied internally and e-fax has been adopted for bank-wide document transfers. We have deployed over 200 scanning devices to facilitate document retention in electronic form.

#### Reducing Water Use

We support water conservation and have adopted practical water-efficiency measures in our key premises. For example, we installed faucets which are designed to be 80% more water-efficient than traditional taps in the washrooms of our banking operation in Macau to reduce daily water usage.



**環境表現 (續)****支持綠色金融**

本集團深明全球對綠色金融的需求，並積極參與環保計劃的集資及項目投資方案。我們在中國內地的銀行已建立一套貸款指導方針，禁止為低效及造成污染的項目貸款。此舉符合行業趨勢及滿足公眾不斷提高對金融行業更強問責制的期望。

**監管合規**

我們於報告期內並無獲悉任何因違反有關廢氣及溫室氣體排放、水及土地的排污、有害及無害廢棄物產生等的法律及法規而對本集團造成重大影響的事件。

**社區參與**

我們營運所在的社區繁榮與我們的業務發展息息相關。社區參與乃我們企業社會責任策略的重要部份。我們盡力了解社區的需要、利益及關注事項並盡我們所能回饋社會。本集團與若干夥伴合作，支持不少創造長期社會得益及提供具規模的持續解決方案的社區計劃。於2016年，我們的社區參與專注於支持中小企業、青少年發展、慈善體育活動、環保及金融普惠方面。



澳門商業銀行員工參加澳門「百萬行」  
Staff of BCM Bank participated in "Walk for Millions" in Macau

**ENVIRONMENTAL PERFORMANCE (Continued)****Supporting Green Finance**

The Group recognises the global demand in green finance and is enthusiastic to play a part in enabling capital-raising and project investment that provide environmental solutions. Our banking business in Mainland China has established a set of lending guidelines which prohibits loans for inefficient, pollution-causing projects. This is in line with the trend of the industry and addresses increasing expectations from the public for greater accountability from the financial sectors.

**Regulatory Compliance**

We were not aware of any non-compliance of laws and regulations that have a significant impact on the Group relating to air and GHG emissions, discharges into water and land, and generation of hazardous and non-hazardous waste during the reporting period.

**COMMUNITY INVOLVEMENT**

We believe that the prosperity of the community in which we operate is intertwined with the growth of our business. Community outreach is an essential part of our CSR strategy. We make efforts to understand the needs, interests and concerns in the community and give back to society as much as we could. In collaboration with various partners, the Group supports a variety of community programmes that create long-lasting social benefits and brings sustainable solutions to scale. In 2016 our community involvement focused on Small and Medium Enterprise ("SME") support, youth development, sports for charity, environmental conservation and financial inclusion.



## 社區參與(續)

### 支持中小企業

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。除了為中小企業舉辦眾多活動外，我們亦贊助由阿里巴巴、香港特區政府資訊科技總監辦公室及香港網商會合辦的2016香港電子商務生態大會暨第二屆香港傑出網商大賽。



大新銀行獲得2016年中小企業最佳拍檔獎  
Dah Sing Bank received the Best SME's Partner Award in 2016

### 培育青少年

青少年為社會的未來希望，我們致力培育年青一代，使他們能在社會上力爭上游。

本集團於2016年中旬開展「友•導向」計劃，由員工自願擔任嶺南中學8名學生的一對一導師，指導他們通過訂立目標以實現其個人發展。

於2016年7月，我們派出員工為50名年青電子商務人才提供有關現金流量及財務管理以至貿易融資基礎知識的培訓，以支持「淘寶電商培訓計劃」。

我們亦支持香港銀行公會舉辦的義工服務，向青少年推廣財務管理理念及銀行業的職業，並參與香港中華基督教青年會為中學生舉辦的職業工作坊。

為推廣閱讀及促進社會過渡至知識型經濟，本集團支持「讀書樂計劃啟動工作坊」計劃下的一系列活動，幫助弱勢家庭的兒童提高他們的閱讀及寫作能力。該計劃安排家長與孩子分享閱讀技巧，並派發逾160張門票予參與家庭前往香港書展。

## COMMUNITY INVOLVEMENT (Continued)

### Supporting SMEs

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. Apart from organising many activities for SMEs, we also sponsored the 2016 Hong Kong E-commerce Ecosystem Summit and the 2<sup>nd</sup> Hong Kong E-commerce Award Competition co-organised by Alibaba, the Office of the Government Chief Information Office of the Hong Kong SAR and the Hong Kong Netpreneurs Association.

### Nurturing the Youth

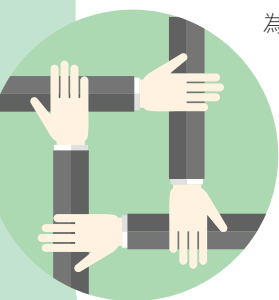
The youth are the future of our society and we strive to empower them and bring social mobility to them.

The Group introduced the “Life Buddies” programme in mid-2016, where our staff volunteered to be one-on-one mentors for 8 students in Lingnan Secondary School to guide them through the process of setting goals for personal development.

In July 2016, we supported the “Taobao E-commerce Training Program” by engaging employees to provide training to 50 young e-commerce talents on topics ranging from cash flow and financial management to the basics of trade finance.

We also supported the volunteering work organised by The Hong Kong Association of Banks to promote financial management concepts and career in banking industry to the youths and participated in the career workshops organised by the Chinese YMCA of Hong Kong for secondary school students.

To promote reading and to facilitate our society's transition into a knowledge-based economy, the Group supported a series of activities under the “New Home Association Reading Fun” programme to help children from underprivileged families enhance their reading and writing skills. The programme engaged parents to share tips about reading with their children and distributed over 160 admission tickets to families to go to the Hong Kong book fair.





社區參與(續)

培育青少年(續)

本集團於過往數年在香港、澳門及中國內地為被挑選的大學頒發獎學金予學業成績優異的學生。

宣傳體育及支持有需要人士

本集團於2016年年底舉辦籃球比賽活動及競技賽，為「愛心聖誕大行動」籌款。該籌款活動有逾120名員工及32名兒童參加。本集團主辦該活動，旨在為大新銀行員工提供機會與有需要的兒童攜手參與善舉，同時亦促進員工團隊精神。



大新慈善籃球挑戰賽為「愛心聖誕大行動」籌款  
Dah Sing Charity Score Challenge raised funds for Operation Santa Claus

本集團亦贊助19名來自低收入家庭的兒童參加一項為期兩年的免費跳繩課程，以及安排80名弱勢兒童參與Doraemon Run，幫助青少年發展運動技巧及體育精神。



本集團贊助「大新銀行激發！凝動花式跳繩」  
The Group sponsored the "Dah Sing Bank ROPE-SKIPPING Inspires!"

於2016年11月，本集團贊助關懷愛滋舉辦的「大新 愛跑 愛關懷 Love Love Run」慈善跑活動。「關懷愛滋」是一個致力改善愛滋病患者的生活水平及阻遏愛滋病毒傳播的慈善機構。是次活動有逾1,000人參加，我們籌得善款總額達54萬港元。

COMMUNITY INVOLVEMENT (Continued)

Nurturing the Youth (Continued)

The Group has given scholarships to students with good academic results at selected universities in Hong Kong, Macau and Mainland China over the past few years.

Promoting Sports and Supporting Those in Need

The Group organised a basketball event with competition and challenge games in late 2016 to raise funds for Operation Santa Claus. The fundraising event was attended by over 120 staff and 32 children. The Group hosted the event with a view to providing DSB staff with a chance to join hands with children in need for charity, while also fostering a strong team spirit among its staff.

The Group also sponsored 19 children from low income families to join a 2-year free rope skipping course and 80 underprivileged children to participate in the Doraemon Run, which helped the youngsters to develop sports skills and sportsmanship.



2016年Doraemon Run  
Doraemon Run 2016

In November 2016, the Group sponsored a running event called "Dah Sing Love Love Run" organised by AIDS Concern, a charity that focuses on improving the living standards for HIV/AIDS patients and dedicated to stop the spread of HIV/AIDS. Over 1,000 people participated in the event and we raised a total of HK\$540,000.



### 社區參與(續)

#### 環保

本集團很高興連續第二次成為2016年「柯尼卡美能達綠色音樂會」暨「三項鐵人發電賽」的贊助商。該活動為期10天，旨在提高環保及氣候變化的意識，吸引逾2,000名參加者及籌得款項逾70萬港元，以幫助有需要人士。

為提高環保意識，本集團在中國深圳市的一家生態園組織清潔活動，有逾150名員工參加。

#### 金融普惠

大新集團通過豁免徵收低額結存服務月費及不動戶收費支持弱勢社群客戶，例如長者、未成年人士、低收入人士及殘疾人士。本集團亦參與香港金融管理局制定的《公平待客約章》。

### 獎項及成就

以下是本集團在2016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
- 獲強制性公積金計劃管理局嘉許為2015/16年度「積金好僱主」
- 由民政事務局及家庭議會合辦的「2015/16年度家庭友善僱主獎勵計劃」中，獲頒發2015/16年度「家庭友善僱主」、「支持母乳餵哺獎」及「特別嘉許」
- 獲《JobMarket求職廣場》頒發「卓越僱主大獎2016」
- 《資本雜誌》頒發「企業社會責任大獎」
- 香港中小型企業總商會頒發2016年「中小企業最佳拍檔獎」
- 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」

### COMMUNITY INVOLVEMENT (Continued)

#### Environmental Conservation

The Group is pleased to be the sponsor, for the second time in a row, for the Konica Minolta Green Concert: Power Triathlon 2016, a 10-day event that aims to raise awareness for environmental protection and climate change. The event engaged over 2,000 participants and raised over HK\$700,000 to support those in need.

To promote awareness for environmental conservation, the Group organised a clean-up for an eco-garden in Shenzhen, southern China. The event was attended by over 150 staff.

#### Financial Inclusion

Dah Sing Group supports disadvantaged customers, such as the elderly, minors, low-income groups and physically or mentally challenged customers, by providing waivers for low-balance maintenance and dormant account fees. The Group also participates in the “Treat Customers Fairly Charter” run by the Hong Kong Monetary Authority.

### AWARDS AND RECOGNITIONS

The following are the major awards received by the Group in 2016:

- “10+ years Caring Company” recognition by the Hong Kong Council of Social Service
- “2015/16 Good MPF Employer Award” by the Mandatory Provident Fund Schemes Authority
- “2015/16 Family-Friendly Employer”, “2015/16 Awards for Breastfeeding Support” and “Special Mention” under the 2015/16 Family-Friendly Employers Award Scheme by the Home Affairs Bureau and the Family Council
- “The Employer of Choice Award 2016” by JobMarket
- “Corporate Social Responsibility Award” by CAPITAL magazine
- “2016 Best SME’s Partner Award” by the Hong Kong General Chamber of Small and Medium Business
- “Outstanding Financial Management Planner Award” by the Hong Kong Institute of Bankers for sales and financial planning colleagues

獎項及成就(續)

- 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
- 路訊網頒發「一路最愛中小企銀行服務品牌大獎」
- 獲《明報週刊》頒發「星級商業銀行大獎」
- 獲《都市日報》及《都市盛世》頒發2016年度「銀行及金融服務企業獎」之「最佳商業銀行」
- 《資本雜誌》頒發「資本卓越網上銀行大獎」

AWARDS AND RECOGNITIONS (Continued)

- Persistently Outstanding Service Outlet (TKO Metro City Branch) and Persistently Outstanding Service Company of the year by Tip Top Consultants Ltd
- Best Loved SME Bank Brand Award by RoadShow
- Elite Award – Best Commercial Banking by Ming Pao Weekly
- “Best Commercial Banking” under Metro Awards for Banking & Finance Corporations 2016 by Metro Daily and Metro Prosperity
- “Capital Merits in Internet Banking Services Award” by CAPITAL magazine

