

[請按此閱覽星展 eSaver 存款推廣 \(適用於特選個人客戶\) \(2024 年 11 月\) 條款及細則](#)

The promotion period is extended to 27 December 2024.

DBS Basic Savings Interest Rate is updated starting from 15 November 2024. Latest HKD Basic Savings Interest Rate is up to 0.25%p.a. For Basic Savings Interest Rate details, please refer to <https://www.dbs.com.hk/personal/ratesfees-tiered.page>.

DBS eSaver Deposit Promotion for Selected individual Customers (November 2024) (“Promotion”) Terms and Conditions

General Terms and Conditions

1. The Promotion runs from 8 November 2024 to 27 December 2024 (both dates inclusive, “**Promotion Period**”).
2. The Promotion is applicable to **selected individual customer** who
 - a. have maintained DBS Treasures account or DBS Account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”) AND;
 - b. have successfully registered once for the Promotion via designated link within the Promotion Period (“**Eligible Customer**”).

Registration link: go.dbs.com/hk-esaver-2411-reg-en

3. “**DBS Treasures**” and “**DBS Account**” are Customer Segments of the Bank. “**Customer Segment**” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. For the avoidance of doubt, the Promotion is not applicable to individual customers who :
 - a. **previously registered for the DBS eSaver Deposit Promotion (September or October 2024); or**
 - b. **became a new DBS Treasures or DBS Account customer on or after 1 August 2024; or**
 - c. **were upgraded to DBS Treasures account with the Bank on or after 1 August 2024; or**
 - d. **were holders of Premium Financing Revolving Term Loan for settling premium of insurance policy(ies) purchased through non-DBS channel.**
5. The calculation of “**HKD Deposit Balance**” and “**USD Deposit Balance**” is the total of Hong Kong Dollar (“**HKD**”) savings deposits or US Dollar (“**USD**”) savings deposits respectively that the Eligible Customer maintains with the Bank in his/her HKD and/or USD Current and Savings Accounts, including Wealth Management Accounts (“**WMA**”) and/or Multi-Currency Savings

Accounts (“**MCY Account**”), excluding Time Deposits, regardless of whether it is solely or jointly owned by the Eligible Customer.

6. The calculation of the “**MCY Account HKD Balance**” and “**MCY Account USD Balance**” is the daily available balance of HKD or USD deposits within the Reward Counting Period (as defined in Clause 22 below) respectively that the Eligible Customer maintains with the Bank in his/her MCY Account, excluding any Time Deposits.
7. “**Eligible New Funds**” refers to the incremental balance in respective currencies, comparing the Eligible Customer’s MCY Account HKD Balance or MCY Account USD Balance within the Reward Counting Period to his/her corresponding HKD Deposit Balance or USD Deposit Balance on 31 October 2024 according to the Bank’s record.
8. If the Eligible Customer has more than one MCY Account, the Bank will aggregate the account balances of all of his/her MCY Accounts to calculate the eSaver Interest and Level-up Bonus Interest (as set out in Clause 22 and Clause 25 below) (collectively the “**Rewards**”).
9. All transaction values under the Promotion are determined according to the Bank's records. The Bank’s record is final.
10. Eligibility of any registration/transaction for the purpose of this Promotion shall be determined based on the Bank’s record. If there is any discrepancy between the Bank’s record and the customer’s record, the Bank’s record shall prevail and be deemed final and conclusive.
11. This Promotion cannot be enjoyed together with any other savings accounts promotional offers, DBS Current & Savings Account Bonus Interest Offer and/or DBS Treasures Retention Reward of the Bank.
12. Only the primary account holder is eligible to register for the Promotion.
13. The Bank staff cannot participate in the Promotion.
14. The Promotion can only be enjoyed **once**.
15. The Promotion is limited in quota and offered on a first come first served basis.
16. Eligible Customer must maintain a valid DBS Account or DBS Treasures account (as applicable) at the time when any Reward is credited.
17. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the Rewards under the Promotion or where the Rewards has been credited, the Bank may debit the value of the Rewards from the

Eligible Customer’s account without notice and/or take such action to recover any outstanding amounts.

18. The Bank may change the terms and/or modify/terminate the Promotion or any of the Rewards without prior notice. The Bank reserves the right to recover any costs and losses from the Eligible Customer notwithstanding the relevant Rewards may already have been awarded to the Eligible Customer.
19. The Bank has the final decision on all matters regarding the Promotion.
20. Promotion information will remain accessible up to one week after the end of the Promotion.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions for Selected Individual Customers

eSaver Interest

22. Eligible Customers who:

- a. transfers in Eligible New Funds of HK\$200,000 and /or US\$25,000 or above into MCY Account; and
- b. maintains such Eligible New Funds of HK\$200,000 and /or US\$25,000 or above until 21 February 2025,

is eligible to earn eSaver interest on respective month’s daily balance of Eligible New Funds in corresponding currencies (“**eSaver Interest**”) accrued during 8 November 2024 to 21 February 2025 (“**Reward Counting Period**”). eSaver Interest will be calculated on a 365-day basis for HKD, and 360-day basis for USD.

For the avoidance of doubt, eSaver Interest calculation is calculated daily based on the day-end Eligible New Funds balance in the MCY Account.

Table 1:

Eligible New Funds tier	eSaver Interest rate (p.a.) (on top of Basic Savings Interest Rate)
HK\$200,000 to HK\$20,000,000	+3.5%
US\$25,000 to US\$2,600,000	+4.399%

23. The Bank’s “**Basic Savings Interest Rate**” will be applicable to the HKD and/or USD Current and Savings Accounts, and/or MCY Accounts, and it shall apply in accordance with and be subject to the Bank Accounts and Services Terms and Conditions (as may be revised from time to time at sole and absolute discretion).

24. Basic Savings Interest Rate is subject to revision in light of prevailing market conditions. The Basic Savings Interest Rate is not guaranteed, and the Bank reserves the right to revise the Basic Savings Interest Rate at any time and from time to time for any reason without any prior notice or giving any reason therefor. The Basic Savings Interest will be credited directly on or before the last day of each month.

For details, please refer to <https://www.dbs.com.hk/personal/ratesfees-tiered.page>

Level-up Bonus Interest

25. Eligible Customer who

- a. fulfils the requirements for eSaver Interest; and
- b. has completed any designated challenge(s) in Table 2 during the Reward Counting Period

is eligible to receive the “**Level-up Bonus Interest**” of respective designated challenge specified in Table 2 on HKD and/or USD Eligible New Funds during the Reward Counting Period in addition to the eSaver Interest.

Table 2:

Designated Challenges	Level-up Bonus Interest (on top of Basic Savings Interest Rate)
Challenge 1: I. has successfully completed the Eligible Foreign Currency Exchange Transaction (as set out in Clause 26 below)	+0.1 %p.a.
Challenge 2: I. has successfully conducted any Eligible Investment Transaction (as set out in Clause 27 below)	+0.1%p.a.
Challenge 1 + Challenge 2	+0.2%p.a.

26. “**Eligible Foreign Currency Exchange Transaction**” means a single foreign exchange transaction of HK\$100,000 or above (or equivalent in foreign currency), excluding any BUY Japanese Yen (JPY) currency exchange transaction.

27. “**Eligible Investment Transaction**” means successfully conducts any eligible transaction type as specified in Table 3 with an aggregate investment transaction amount of HK\$100,000 or above (or equivalent in foreign currency) via the Eligible Customer’s WMA.

Table 3 – Eligible transaction type

I. Equity Linked Products (“ELP”)	Subscription of ELP (i.e. equity linked investments and/or equity linked notes)
II. Investment Funds	Lump sum subscription or switching (with minimum subscription of 1.2% or switching fee of 1%) of Investment Funds
III. Securities	BUY or SELL Securities transaction in Hong Kong Securities, U.S. Securities, Canadian Securities, Singapore Securities, Australian Securities, Japan Securities or United Kingdom Securities conducted through DBS online banking platforms.

28. To calculate the aggregate investment transaction amount, the Bank will convert all transactions to HKD at the Bank’s determined exchange rate on the relevant transaction execution dates.

29. For the avoidance of doubt, the eSaver interest rate and Level-up bonus interest rate are indicative and for reference only, which may change from time to time at the Bank’s sole discretion.

30. Eligible Customer who fails to maintain Eligible New Funds of HK\$200,000 and/or US\$25,000 or above up to and including 21 February 2025 is not eligible to earn the Rewards.

31. The Rewards will be credited directly to the MCY Account of the Eligible Customer on or before 31 May 2025.

Examples (for reference only):

If customer registered for the Promotion successfully from 8 November 2024 to 27 December 2024 and deposit below Eligible New Funds to MCY account, customer can enjoy below Total Savings Interest Rate based on the day-end Eligible New Funds.

Example 1:

Assume customer’s MCY Account HKD Balance and MCY Account USD Deposit Balance is \$0 as of 31 October 2024, corresponding total HKD Deposit Balance is \$0 and total USD Deposit Balance is \$0 as of 31 October 2024.

Eligible New Funds	MCY Account HKD Balance or MCY Account USD Balance	eSaver Interest Rate	Basic Savings Interest Rate#	Level-up Bonus Interest Rate	Total Savings Interest Rate#
HK\$200,000	HK\$200,000	+3.5%	0.275%	+Up to 0.2%	Up to 3.975%
HK\$1,000,000	HK\$1,000,000		0.325%		Up to 4.025%

HK\$5,000,000	HK\$5,000,000		0.5%		Up to 4.2%
US\$25,000	US\$25,000	+4.399%	0.001%		Up to 4.6%

Example 2:

Assume customer’s MCY Account HKD Balance is \$1,000,000 and HKD MCY Account USD Deposit Balance is \$5,000 as of 31 October 2024, corresponding total HKD Deposit Balance is \$1,000,000 and total USD Deposit Balance is \$5,000 as of 31 October 2024.

Eligible New Funds	MCY Account HKD Balance or MCY Account USD Balance	eSaver Interest Rate	Basic Savings Interest Rate#	Level-up Bonus Interest Rate	Total Savings Interest Rate#
HK\$200,000	HK\$1,200,000	+3.5%	0.325%	+Up to 0.2%	Up to 4.025%
HK\$1,000,000	HK\$2,000,000		0.325%		Up to 4.025%
HK\$5,000,000	HK\$6,000,000		0.5%		Up to 4.2%
US\$25,000	US\$30,000	+4.399%	0.001%		Up to 4.6%

#All Basic Savings Interest Rate and Total Savings Interest Rate above is as of 7 November 2024 and it is for reference only.

DBS Basic Savings Interest Rate is updated starting from 15 November 2024. Latest HKD Basic Savings Interest Rate is up to 0.25%p.a. For latest Basic Savings Interest Rate details, please refer to <https://www.dbs.com.hk/personal/ratesfees-tiered.page>.

32. DBS Payroll Offers

For details on DBS Payroll Offers, please refer to go.dbs.com/hk-payroll-24Q4-tnc.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Risk Disclosure and Important Notice:

Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

The information above is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to subscribe to or to enter into any transaction.

Investment Funds and Equity Linked Products (together “the Products”) are investment products and some of them may involve derivatives. The investment decision is yours but you should not invest in the Products unless the intermediary who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives. Equity Linked Products and some Investment Funds are classified as complex products by the Bank. You are advised to exercise caution prior to investing.

The Products are NOT equivalent to and are not treated as substitutes for time deposits, not principal protected. The Products are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Any person considering an investment should seek independent advice on the investment suitability when considered necessary.

Disclaimer:

Investment involves risks. The above information is not and shall not be considered as investment advice. It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Past performances are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.

[Please click here for English version of DBS eSaver Deposit Promotion for Selected individual Customers \(November 2024\) Terms & Conditions](#)

推廣期將延長至2024年12月27日。

本行基本儲蓄存款年利率由2024年11月15日起更新。最新港幣基本儲蓄存款年利率為高達0.25%。有關最新基本儲蓄存款年利率詳情，請參閱<https://www.dbs.com.hk/personal-zh/ratesfees-tiered.page>。

星展 eSaver 存款推廣 (適用於特選個人客戶) (2024年11月)(「本推廣」) 條款及細則

一般條款及細則

1. 本推廣由 2024 年 11 月 8 日至 2024 年 12 月 27 日止(包括首尾兩天) (「推廣期」)。
2. 本推廣適用於以下**特選個人客戶** (「合資格客戶」) :
 - I. 已持有星展豐盛理財戶口或 DBS Account (「合資格戶口」) ;及
 - II. 該等客戶於推廣期內透過指定連結成功登記本推廣一次。

登記連結: go.dbs.com/hk-esaver-2411-reg

3. 「**星展豐盛理財**」及「**DBS Account**」是星展銀行(香港)有限公司 DBS Bank (Hong Kong) Limited (「**本行**」) 的客戶層之一。「**客戶層**」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時增設的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 為免生疑問，本推廣並不適用以下**個人客戶**:
 - I. 已登記**星展 eSaver (2024 年 9 月或 10 月)存款推廣** 或
 - II. **2024 年 8 月 1 日或之後成為本行星展豐盛理財 或 DBS Account 客戶** 或
 - III. **2024 年 8 月 1 日或之後晉升至星展豐盛理財** 或
 - IV. **持有保費融資循環定期貸款(同時用作支付非透過本行購買之保單的保費)**
5. 「**港元總存款結存**」及「**美元總存款結存**」指合資格客戶不論以個人或聯名方式，於本行港幣、美元往來戶口，及 / 或儲蓄戶口 (包括**財富管理戶口**)，及 / 或多種貨幣儲蓄戶口持有的港幣或美元存款 (不包括定期存款) 之總和。
6. 「**多種貨幣儲蓄戶口港元結存**」及「**多種貨幣儲蓄戶口美元結存**」指合資格客戶於本行多種貨幣儲蓄戶口持有的港幣或美元存款 (不包括定期存款) 於獎賞計算期內(定義見第 22 條)之每日可用餘額總和。

7. 「合資格新資金」根據本行紀錄，指獎賞計算期內多種貨幣儲蓄戶口港元結存或多種貨幣儲蓄戶口美元結存與 2024 年 10 月 31 日 的港元總存款結存或美元總存款結存比較的存款增長。
8. 如客戶開立多於一個多種貨幣儲蓄戶口，本行將合併計算所有多種貨幣儲蓄戶口的多種貨幣儲蓄戶口結存，以計算eSaver利息及/或Level-Up 額外利息(定義見以下第22及25條)(「獎賞」)。
9. 本推廣中的所有交易金額概以本行紀錄為準。本行的紀錄為最終定論。
10. 本行將根據其紀錄決定客戶完成的任何登記/交易是否合資格享有本推廣的優惠。如客戶的紀錄與本行紀錄不符，將以本行紀錄為依歸及最終定論。
11. 客戶不可同時獲享本推廣的獎賞及任何其他儲蓄戶口推廣獎賞及/或往來及儲蓄戶口額外利息優惠及/或星展豐盛理財保留賬戶推廣獎賞。
12. 只有主要戶口持有人合資格參與本推廣。
13. 本行員工不可參與本推廣。
14. 每位客戶只可獲享本推廣的優惠一次。
15. 優惠設名額，先到先得，額滿即止。
16. 於本行存入獎賞時，合資格客戶必須仍然持有有效的DBS Account 或星展豐盛理財戶口(視情況而定)。
17. 合資格客戶參加本推廣不可涉及濫用或違規，否則本行將不會存入獎賞，或於存入獎賞後從合資格客戶的戶口扣除獎賞的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
18. 本行可修訂此條款及細則及/或更改或終止本推廣和取消獎賞而無須事先通知。若有任何爭議，本行的決定為不可推翻的最終定論。本行保留更改及 / 或取消獎賞以及向合資格客戶追討任何成本或損失之權利，不論獎賞已否發於予合資格客戶。
19. 本行對本推廣的所有事宜擁有最終決定權。
20. 客戶仍可於本推廣完結後的一星期內閱覽推廣內容。

21. 中英文版本如有任何不一致之處，概以英文版本為準。

指定條款及細則 (適用於特選個人客戶)

eSaver 利息

22. 合資格客戶如完成以下要求:

- I. 存入合資格新資金 HK\$200,000 及 / 或 US\$25,000 以上至多種貨幣儲蓄戶口 ;及
- II. 維持合資格新資金不少於 HK\$200,000 及 / 或 US\$25,000 或以上至 2025 年 2 月 21 日,

將可根據以下 2024 年 11 月 8 日至 2025 年 2 月 21 日 (「**獎賞計算期**」) 按所屬月份的合資格新資金每日結存賺取 eSaver 利息 (「**eSaver 利息**」)。港元 eSaver 利息將以一年 365 天計算，美元則以一年 360 天計算。

為免生疑問，eSaver 利息將按照多種貨幣儲蓄戶口之合資格新資金的日終結存。

表一：

合資格新資金	eSaver 年利率 (於基本儲蓄存款年利率之上)
HK\$200,000 - HK\$20,000,000	+3.5%
US\$25,000 to US\$2,600,000	+4.399%

23. 本行基本儲蓄年利率適用於港元及 / 或美元儲蓄戶口及 / 或多種貨幣儲蓄戶口，並受限於銀行戶口及服務條款及細則(可按其唯一及絕對酌情決定權對其不時作出修訂)。

24. 本行有權按當時市場情況對基本儲蓄年利率作出調整。基本儲蓄年利率並非保證，本行保留不時及隨時在任何原因下對基本儲蓄年利率作出調整的權利而無須事先通知或給予任何理由。基本儲蓄年利率之利息將於每月最後一日或之前直接存入。

詳情請瀏覽：<https://www.dbs.com.hk/personal-zh/ratesfees-tiered.page>。

Level-Up 額外利息

25. 合資格客戶:

- I. 符合eSaver利息的要求 及
- II. 於獎賞計算期內完成表二中的指定任務

除eSaver利息之外，亦可憑港元及或美元合資格新資金於獎賞計算期內獲享表二中相關指定任務所適用的**Level-Up 額外利息**。

表二：

指定任務	Level-Up 額外利息 (於基本儲蓄存款年利率之上)
任務一： 1. 成功完成「合資格外幣兌換」(定義見以下第26條)	0.1%p.a.
任務二 1. 成功完成「合資格投資交易」 (定義見以下第27條)	0.1%p.a.
任務一 + 任務二	0.2%p.a.

26. 「合資格外幣兌換」指完成以下單筆港幣100,000元(或外幣等值)的合資格外幣兌換交易，不包括任何兌換交易其買入貨幣為日圓(JPY)的交易。
27. 「合資格投資交易」指合資格客戶透過財富管理戶口成功完成任何合資格投資交易(定義見表三)，其累積投資交易金額達港幣100,000元或以上(或外幣等值)。

表三 - 合資格交易類別

I. 股票掛鈎產品	認購股票掛鈎產品(包括股票掛鈎投資及/或股票掛鈎票據)
II. 基金	一筆過認購基金及/或轉換基金(只限於認購費最低為1.2%或轉換費最低為1%的基金交易)
III. 證券	包括經星展網上理財平台進行香港、美國、加拿大、新加坡、澳洲、日本或英國證券的買入或賣出交易。

28. 就計算累積合資格投資交易金額而言，所有金額將按本行在交易執行日釐定的匯率折算為港幣。
29. 為免生疑問，優惠年利率僅供說明及參考之用，本行可全權決定不時作出更改。
30. 合資格客戶如未能於 2025 年 2 月 21 日獎賞完結時維持合資格新資金 HK\$200,000 及 / 或 US\$25,000 或以上將不合資格賺取獎賞。
31. 獎賞將於 2025 年 5 月 31 日或之前直接存入合資格客戶的多種貨幣儲蓄戶口。

例子 (僅供參考之用):

客戶於 2024 年 11 月 8 日至 2024 年 12 月 27 日成功登記本推廣，並存入以下金額至多種貨幣儲蓄戶口，客戶可享的合資格新資金所適用的儲蓄存款合計年利率每日計算如下：

例子 1:

假設客戶截至 2024 年 10 月 31 日的多種貨幣儲蓄戶口港元結存及多種貨幣儲蓄戶口美元結存均為\$0，相應 2024 年 10 月 31 日的港元總存款結存及美元總存款結存均為\$0。

合資格新資金	多種貨幣儲蓄戶口港元結存或 多種貨幣儲蓄戶口美元結存	eSaver 年利率	基本儲蓄存款 年利率#	Level-Up 額 外年利率	儲蓄存款合計 年利率#
HK\$200,000	HK\$200,000	+3.5%	0.275%	+高達 0.2%	高達 3.975%
HK\$1,000,000	HK\$1,000,000		0.325%		高達 4.025%
HK\$5,000,000	HK\$5,000,000		0.5%		高達 4.2%
US\$25,000	US\$25,000	+4.399%	0.001%		高達 4.6%

例子 2:

假設客戶截至 2024 年 10 月 31 日的多種貨幣儲蓄戶口港元結存為\$1,000,000，而多種貨幣儲蓄戶口美元結存為\$5,000，相應 2024 年 10 月 31 日的港元總存款結存\$1,000,000，而美元總存款結存為\$5,000。

合資格新資金	多種貨幣儲蓄戶口港元結存或 多種貨幣儲蓄戶口美元結存	eSaver 年利率	基本儲蓄存款 年利率#	Level-Up 額 外年利率	儲蓄存款合計 年利率#
HK\$200,000	HK\$1,200,000	+3.5%	0.325%	+高達 0.2%	高達 4.025%
HK\$1,000,000	HK\$2,000,000		0.325%		高達 4.025%
HK\$5,000,000	HK\$6,000,000		0.5%		高達 4.2%
US\$25,000	US\$30,000	+4.399%	0.001%		高達 4.6%

#以上所有基本儲蓄存款年利率及儲蓄存款合計年利率截至 2024 年 11 月 7 日並僅供參考。

本行基本儲蓄存款年利率由2024年11月15日起更新。最新港幣基本儲蓄存款年利率為高達0.25%。有關最新基本儲蓄存款年利率詳情，請參閱<https://www.dbs.com.hk/personal-zh/ratesfees-tiered.page>。

32. 星展出糧戶口獎賞

關於星展出糧戶口獎賞，詳情請瀏覽 go.dbs.com/hk-payroll-24Q4-tnc。

提示：借定唔借？還得到先好借！

風險披露及重要通知：

外匯涉及風險，客戶應注意外幣兌換會因匯率波動而導致虧損。

債券、基金及股票掛鈎產品是投資產品而個別產品可能涉及金融衍生工具，紙黃金亦是投資產品(以上提及的產品統稱「此等產品」)。投資決定是由閣下自行作出的，除非中介人

於銷售此等產品時已向閣下解釋，經考慮閣下的財務狀況、投資經驗及目標後，此等產品是適合閣下的，否則閣下不應作出投資。此等產品並非及不應視作可代替定期存款，也並非保本。

此等產品並非受保障存款，不受香港的存款保障計劃保障。

任何人士作出投資前，應在需要時諮詢獨立意見，考慮有關投資是否適合自己。

股票掛鈎產品、部分債券及基金被本行界定為複雜產品，閣下應審慎考慮才作出投資。

聲明：

投資涉及風險。以上資料並非亦不應被視為投資建議，亦不構成任何認購、買賣或贖回任何投資產品的要約或要約招攬。過往業績並不代表將來的表現。閣下作出任何投資前，應細閱有關產品銷售文件、戶口條款及細則和產品條款及細則，以了解詳細產品資料及風險因素。如對此資料或任何銷售文件有任何疑問，閣下應諮詢獨立專業意見。