



ENVIRONMENTAL,
SOCIAL AND
GOVERNANCE REPORT
環境·社會及管治報告
2024

**FINSOFT FINANCIAL INVESTMENT
HOLDINGS LIMITED**

匯財金融投資控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(於開曼群島註冊成立的有限公司)

Stock Code 股份代號: 8018

Environmental, Social and Governance Report

環境、社會及管治報告

CONTENTS

ABOUT THE REPORT
REPORTING STANDARD
REPORTING SCOPE AND PERIOD
FEEDBACK
OUR SUSTAINABILITY APPROACH
Sustainability Governance
UNSDGS ALIGNMENT
STAKEHOLDER ENGAGEMENT
MATERIALITY ASSESSMENT
EMPLOYMENT AND LABOUR PRACTICES
Recruitment and Benefits
Dismissal
Equal Opportunities and Anti-discrimination
Work-life Balance
Development and Training
Health and Safety
Labours Standards
OPERATING PRACTICES
Supply Chain Management
Privacy Protection
Service Quality Control
Intellectual Property Rights
Anti-corruption
ENVIRONMENT
Air and Greenhouse Gas Emissions
Energy Consumption
Water Consumption
Wastes
Climate Change
COMMUNITY INVESTMENT
ESG REPORTING GUIDE CONTENT INDEX

目錄

關於本報告	2
報告準則	2
報告範圍及期間	3
反饋	3
我們的可持續發展方法	4
可持續發展管治	4
聯合國可持續發展目標一致性	5
持份者參與	6
重要性評估	7
僱傭及勞工慣例	10
招聘及福利	11
解僱	11
機會平等及反歧視	12
工作與生活平衡	13
發展及培訓	13
健康與安全	15
勞工準則	16
營運慣例	16
供應鏈管理	16
私隱保護	17
服務質素控制	18
知識產權	19
反貪污	20
環境	21
廢氣及溫室氣體排放	22
能源消耗	23
用水	24
廢棄物	24
氣候變化	26
社區投資	27
環境、社會及管治報告指引內容索引	28

Environmental, Social and Governance Report

環境、社會及管治報告

ABOUT THE REPORT

Finsoft Financial Investment Holdings Limited (“Company” together with its subsidiaries, “Group” or “We”) is delighted to introduce our Environmental, Social, and Governance Report (“ESG Report”) for the year ended on 31 December 2024 (“Year”). The ESG Report provides a transparent summary of the Group’s environmental, social, and governance (“ESG”) initiatives, plans, and performances, while offering comparative data for the year ended 31 December 2023, as a testament to our continued dedication towards sustainable development.

REPORTING STANDARD

The ESG Report adheres to the Environmental, Social, and Governance Reporting Guide (“ESG Guide”) as outlined in Appendix C2 to the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited (“GEM Listing Rules”) based on the four reporting principles (i.e., materiality, quantitative, balance, and consistency). In the final chapter, a content index aligned with the ESG Guide is provided for easy comprehension. For details on our corporate governance, please refer to the section titled “Corporate Governance Report” in the Company’s annual report for the Year (“2024 Annual Report”).

關於本報告

匯財金融投資控股有限公司（「本公司」，連同其附屬公司統稱「本集團」或「我們」）欣然提呈截至二零二四年十二月三十一日止年度（「本年度」）的環境、社會及管治報告（「本環境、社會及管治報告」）。本環境、社會及管治報告透明地概述本集團的環境、社會及管治（「環境、社會及管治」）舉措、計劃及表現，同時提供截至二零二三年十二月三十一日止年度的比較數據，展現我們一直致力於可持續發展。

報告準則

本環境、社會及管治報告遵守香港聯合交易所有限公司 GEM 證券上市規則（「GEM 上市規則」）附錄 C2 概述的環境、社會及管治報告指引（「環境、社會及管治指引」），並以四項報告原則（即重要性、量化、平衡及一致性）為基準。最後一章包含與環境、社會及管治指引一致的內容索引，方便理解。有關我們企業管治的詳情，請參閱本公司本年度的年報（「二零二四年年報」）中的「企業管治報告」一節。

Reporting Principles 報告原則	Application 應用
------------------------------	-------------------

Materiality	The ESG Report includes sufficiently important content for investors and other stakeholders to evaluate the Group’s ESG performance. A description of the Group’s materiality assessment process and stakeholder engagement can be found in the sections headed “STAKEHOLDER ENGAGEMENT” and “MATERIALITY ASSESSMENT” in the ESG Report.
--------------------	--

重要性	本環境、社會及管治報告包含充分重要的內容，以供投資者及其他持份者評估本集團的環境、社會及管治績效。有關本集團重要性評估過程及持份者參與的描述載於本環境、社會及管治報告「持份者參與」及「重要性評估」分節。
------------	---

Quantitative	The disclosure of Key Performance Indicators (“KPIs”) in respect of historical data are measurable and comparable with its ESG performance in the previous year. A relevant explanation is also provided in the ESG Report to evaluate and validate the effectiveness of ESG policies and management systems of the Group.
---------------------	--

量化	披露歷史數據的關鍵績效指標（「關鍵績效指標」）可衡量並可與上一年度環境、社會及管治績效作比較。本環境、社會及管治報告亦包含相關解釋，以評估及確認本集團環境、社會及管治政策及管理制度的成效。
-----------	--

Balance	The ESG Report is disclosed in an unbiased manner to avoid misleading the decision or judgement of the report reader in an inappropriate way.
----------------	---

平衡	本環境、社會及管治報告以不偏不倚的方式披露，避免以不適當的方式誤導報告讀者的決定或判斷。
-----------	--

Consistency	The methodologies used in the ESG Report are consistent with the previous year to allow for meaningful comparisons of the Group’s ESG performance over time.
--------------------	--

一致性	本環境、社會及管治報告採用上一年度一致的披露統計方式，以便就本集團環境、社會及管治表現隨時間進行有意義的比較。
------------	---

Environmental, Social and Governance Report

環境、社會及管治報告

REPORTING SCOPE AND PERIOD

Unless otherwise specified, the information included in the ESG Report covers the period from 1 January 2024 to 31 December 2024. The ESG Report covers the same principal business activities of the Group as the previous year, which are the provision of financial trading software solutions, provision of other IT and internet financial platform services, money lending business and asset investments in Hong Kong.

FEEDBACK

As the Group strives for excellence, we welcome stakeholders' feedback, especially on topics listed as the highest importance in the materiality assessment and its ESG approach and performance. Please share your views and comments with us at:

Unit 708, 7th Floor
Capital Centre
151 Gloucester Road
Wanchai, Hong Kong

報告範圍及期間

除另有說明外，本環境、社會及管治報告所載資料涵蓋二零二四年一月一日至二零二四年十二月三十一日止期間。本環境、社會及管治報告涵蓋與本集團過往年度相同的主要業務活動，即於香港提供金融交易軟件解決方案、提供其他資訊科技及互聯網金融平台服務、借貸業務及資產投資。

反饋

本集團一貫追求卓越，因此我們由衷歡迎來自持份者的反饋，尤其是對在重要性評估中明示為最重要的議題以及本集團的環境、社會及管治方針及表現的反饋。請通過以下方式與我們分享看法及意見：

香港灣仔
告士打道 151 號
資本中心
7 樓 708 室

Environmental, Social and Governance Report

環境、社會及管治報告

OUR SUSTAINABILITY APPROACH

Sustainability Governance

The Group has established a Sustainability governance framework to integrate ESG management into business operations, strategy and decision-making. The board (“Board”) of directors (“Directors”) assumes comprehensive responsibility for the Group’s ESG matters, outlining the approach, strategy, priorities, and objectives for ESG management. To enhance the oversight of the Group’s ESG performance, associated issues, and potential risks, the Board consistently assesses and determines ESG-related risks and opportunities, while also evaluating performance against ESG-related targets. The Board guarantees the efficacy of the Group’s risk management and internal control systems, endorsing disclosures in the ESG Report. Our sustainability governance structure is summarised as below:

我們的可持續發展方法

可持續發展管治

本集團制定了可持續發展管治框架，以將環境、社會及管治的管理融入其業務營運，戰略和決策過程。董事（「董事」）會（「董事會」）全面負責本集團的環境、社會及管治事宜，並制定環境、社會及管治的管理方法、策略、優先事項和目標。為更好地監督本集團的環境、社會及管治表現、相關問題和潛在風險，董事會始終如一地評估和確定環境、社會及管治相關風險和機遇，並對照環境、社會及管治相關目標評估表現。董事會確保本集團風險管理及內部監控系統的有效性，保證環境、社會及管治報告中的披露。我們的可持續發展管治架構概述如下：

Board of Directors

董事會

- Bear the ultimate responsibility for the Group’s ESG strategy and reporting.
對本集團的環境、社會及管治策略及報告承擔最終責任。
- Oversee and provide strategic directions and advice for the Group’s ESG strategy and management approach.
監督並提出策略性方向及就本集團的環境、社會及管治策略及管理方針提出建議。
- Work with ESG Working Group to identify, evaluate and manage material ESG-related issues (including ESG-related risks).
與環境、社會及管治工作小組合作，識別、評估及管理與環境、社會及管治相關的重大議題（包括環境、社會及管治相關風險）。
- Review and approve ESG policies and goals.
檢討及批准環境、社會及管治政策及目標。
- Review and approve the annual ESG report.
檢討及批准年度環境、社會及管治報告。

ESG Working Group

環境、社會及管治工作小組

- Drive ESG management and the implementation of ESG strategy, work plans, to achieve the goals and targets of the Group.
推動環境、社會及管治管理及環境、社會及管治策略、工作計劃的實施，以實現本集團的目標及方向。
- Identify, evaluate, manage, and report to the Board on material ESG-related trends, risks and opportunities.
識別、評估、管理並向董事會報告與環境、社會及管治相關的重大趨勢、風險及機遇。
- Evaluate and report to the Board on the Group’s sustainability performance regularly.
定期評估並向董事會報告本集團的可持續發展表現。
- Collect sufficient information and compile the ESG report.
蒐集足夠資料並編製環境、社會及管治報告。

Environmental, Social and Governance Report

環境、社會及管治報告

The Group dedicates significant efforts in harmonizing corporate responsibility, sustainability, and economic growth. To illustrate our unwavering dedication to sustainability, we integrate ESG considerations into our operations and business initiatives. Our objective is to uphold accountability and foster positive change within the community. We pledge to persist in our eco-friendly operations and proactively fulfil responsibilities to all stakeholders, contributing to creating a more sustainable future for both the industry and communities.

本集團致力維持企業責任、可持續發展及經濟增長之間的平衡。為展現我們對可持續發展的堅定承諾，我們將環境、社會及管治考慮因素納入營運及業務倡議中。我們旨在堅持問責制並促進社區的積極變化。我們承諾將堅持環保營運，並主動履行我們對所有持份者的責任，為行業及社區創造更加可持續的未來。

UNSDGS ALIGNMENT

The Sustainable Development Goals (“SDGs”) are a set of global development objectives established by the United Nations (“UN”) aimed at fostering advancements in social, environmental and economic aspects. The Group’s vision is aligned with the SDGs and we strive to play a proactive role in implementing the SDGs across our business activities. Among the 17 SDGs set by the UN, the 7 SDGs below are particularly valued by our stakeholders.

聯合國可持續發展目標一致性

可持續發展目標（「可持續發展目標」）是聯合國（「聯合國」）制定的一套全球發展目標，旨在促進社會、環境和經濟的進步。本集團的願景與可持續發展目標保持一致，並致力在我們的業務活動中積極實現可持續發展目標。在聯合國制定的17個可持續發展目標中，我們的持份者特別重視以下7個可持續發展目標。

Strategies
To maintain a sustainable performance-oriented culture and value intellectual property rights for the R&D of new system.

策略
保持以績效為本的可持續文化，重視新系統研發的知識產權。

Operating Practices
營運實務



Strategies
To provide a fair and equal working environment that is free from discrimination and strive to act as a family-friendly employer.

策略
提供公平、平等、不受歧視的工作環境，努力成為家庭友善僱主。

Employment and Labour Practices
僱傭及勞工慣例





Strategies
To act as an exemplar in the industry to demonstrate the importance of giving back to the community.

策略
成為行業的典範，展示回饋社會的重要性。

Community Investment
社區投資



Strategies
To minimise pollution, utilise energy efficiency and to reduce waste.

策略
盡量減少污染、利用能源效益及減少廢物。

Environment
環境




Environmental, Social and Governance Report

環境、社會及管治報告

STAKEHOLDER ENGAGEMENT

Engaging with stakeholders stands out as the most effective approach for evaluating materiality of ESG issues. In this context, we communicated with important stakeholders through various channels to gain deeper insights into their expectations. This engagement enabled us to identify opportunities for business development and address operational challenges. During the Year, we maintained communication with key stakeholders through various means as listed in the table below:

持份者參與

持份者參與是用以評估環境、社會及管治議題的重要性最有效方法，就此而言，我們透過各種渠道與重要持份者溝通，以更深入地了解他們的期望。這種參與能使我們發現業務發展的機遇和迎接營運的挑戰。於本年度，我們透過各種方式與關鍵持份者溝通，溝通方式詳列於下表：

Stakeholders 持份者	Expectations and Concerns 期望及關注	Key Communication Methods 主要溝通方式
Customers 客戶	<ul style="list-style-type: none"> Product and service quality Technological innovation Information security 產品及服務質素 技術創新 信息安全 	<ul style="list-style-type: none"> Meetings E-mails and service hotline Company website 會議 電郵及服務熱線 公司網站
Employees 僱員	<ul style="list-style-type: none"> Protection of employee rights and interests Career development Remuneration and welfare 保障僱員的權利及權益 職業發展 薪酬與福利 	<ul style="list-style-type: none"> Trainings, seminars and briefing sessions Internal meetings E-mails Staff activities Performance review 培訓、研討會及簡報會 內部會議 電郵 員工活動 表現考核
Suppliers and business partners 供應商及業務合作夥伴	<ul style="list-style-type: none"> Corporate reputation Customer satisfaction Communication and cooperation 公司聲譽 客戶滿意度 溝通與合作 	<ul style="list-style-type: none"> Meetings E-mails and service hotline 會議 電郵及服務熱線
Shareholders and investors 股東及投資者	<ul style="list-style-type: none"> Information disclosure Corporate governance Financial performance Protection of shareholders and investors interests 信息披露 企業管治 財務表現 保障股東及投資者權益 	<ul style="list-style-type: none"> Annual general meeting and other general meetings Announcements and publications Company website 股東週年大會及其他股東大會 公告及刊物 公司網站
Government and regulatory bodies 政府及監管機構	<ul style="list-style-type: none"> Relevant laws and regulations Economic development 相關法律法規 經濟發展 	<ul style="list-style-type: none"> Ad-hoc enquiries Seminars E-mails 不定時的查詢 研討會 電郵

Environmental, Social and Governance Report

環境、社會及管治報告

Stakeholders 持份者	Expectations and Concerns 期望及關注	Key Communication Methods 主要溝通方式
Community 社區	<ul style="list-style-type: none"> Environmental responsibilities Public welfare Community development support 環境責任 公共福利 支持社區發展 	<ul style="list-style-type: none"> Community services and activities Mailbox Company website 社區服務及活動 郵箱 公司網站

MATERIALITY ASSESSMENT

To better understand stakeholders' expectations of the Group's ESG performance, we have undertaken a materiality assessment to pinpoint the primary concerns of our stakeholders. The following illustrates the steps of the materiality assessment process:

重要性評估

為更好地了解持份者對本集團環境、社會及管治表現的期望，我們已進行重要性評估以發現持份者的主要關注事宜。下文闡述重要性評估流程的步驟：

Identifying ESG Topics 識別環境、社會及管治議題

- With reference to the ESG Guide and peers' study, we identified a total of 22 ESG issues related to the Group's operation.
參考環境、社會及管治指引及同行研究，我們識別出共22項與本集團經營相關的環境、社會及管治問題。

Prioritising ESG Topics 排定優先次序

- We invited different stakeholder group to rank the materiality of various ESG issues through survey and prioritised their feedback with internal management's view.
我們邀請不同持份者通過問卷調查對各種環境、社會及管治議題的重要性進行排序，並根據內部管理層的意見排定其反饋的優先次序。

Evaluate and Validate 評估及確認

- The management of the Group reviews the assessment result and validates top ESG issues as the focus of ESG Report disclosure.
本集團管理層審閱評估結果並確認重大環境、社會及管治議題作為報告披露的重點。

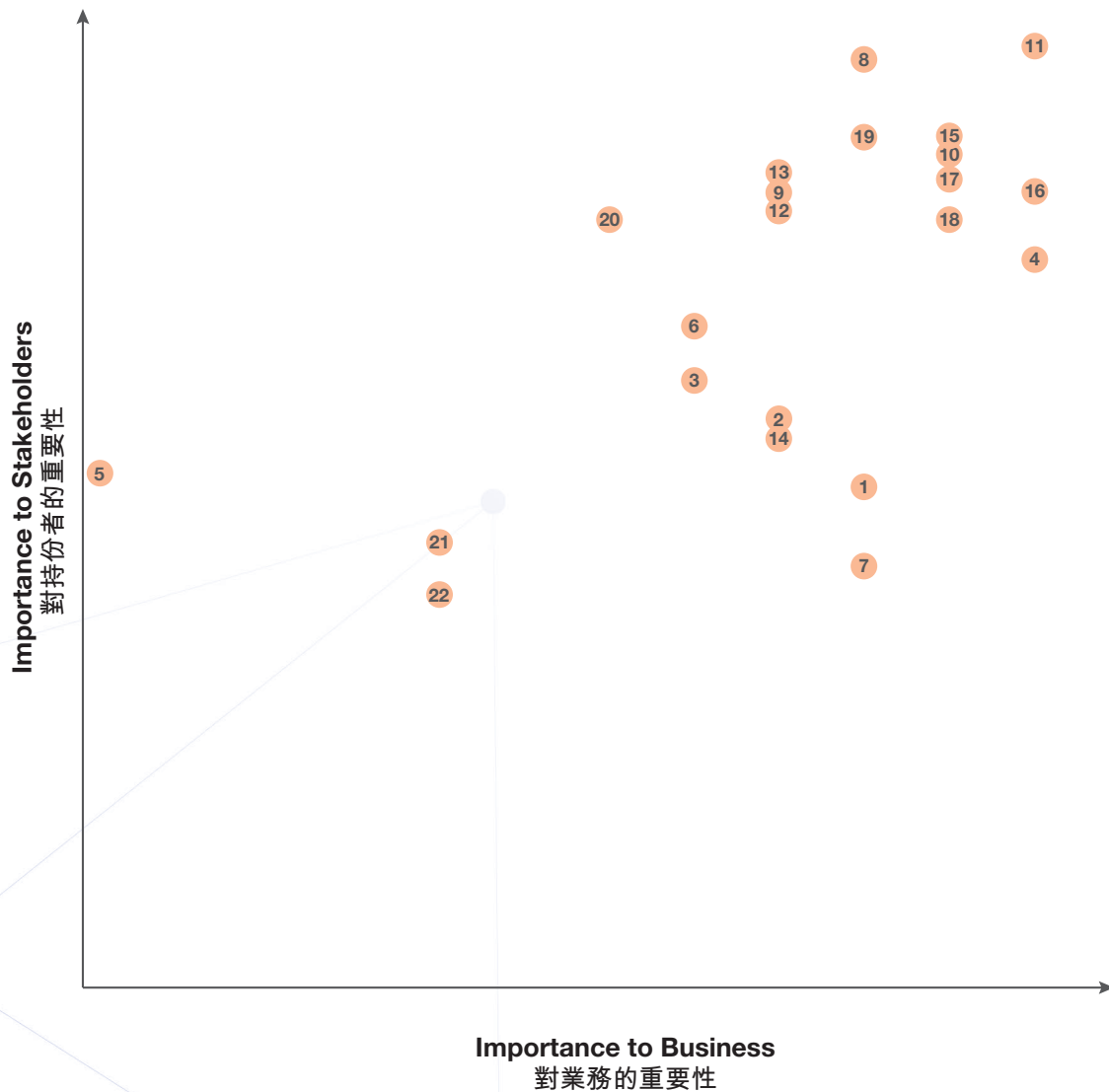
Environmental, Social and Governance Report

環境、社會及管治報告

The following materiality matrix illustrates the comparative significance of each ESG issue to the sustainable development of the Group. With the more critical ESG issues shown at the upper righthand corner of the matrix, the Group's dedication to addressing these ESG issues and implementing necessary measures in its operations in response to its stakeholders' concerns. 9 material issues have been identified and marked with an asterisk (*) below and further elaboration is provided in the ESG report:

以下重要性矩陣說明本集團持續發展的各環境、社會及管治議題的比較意義。矩陣右上角顯示的是較關鍵的環境、社會及管治議題，本集團致力於解決該等環境、社會及管治議題，並針對持份者所關注的事項於業務過程中採取必要行動。本集團確定9個重大議題，於下表中用星號(*)標出，並於環境、社會及管治報告進一步闡述：

Materiality Matrix
重要性矩陣



Environmental, Social and Governance Report

環境、社會及管治報告

Materiality Topics 重要議題	
Environment 環境	Operating Practices 營運慣例
<ol style="list-style-type: none"> 1. Greenhouse gas emission 溫室氣體排放 2. Non-hazardous waste generation 無害廢棄物產生 3. Waste recycling 廢物回收 4. Energy use and energy efficiency* 能源使用及能源效率* 5. Wastewater discharge 廢水排放 6. Natural resources 天然資源 7. Climate change 氣候變化 	<ol style="list-style-type: none"> 14. Supply chain management 供應鏈管理 15. Product/service innovation, quality and safety, including cyber security* 產品／服務創新、質素及安全，包括網絡安全* 16. Customer satisfaction* 客戶滿意度* 17. Complaints handling* 投訴處理* 18. Intellectual property rights* 知識產權* 19. Consumer data protection and privacy* 消費者資料保護及私隱* 20. Anti-corruption 反貪污
Employment and Labour 僱傭及勞工	Community 社區
<ol style="list-style-type: none"> 8. Labour rights* 勞工權益* 9. Diversity and equal opportunity 多元化及平等機會 10. Employer-employee relations* 僱主－僱員關係* 11. Employee benefits* 僱員福利* 12. Training and development 培訓及發展 13. Occupational health and safety 職業健康及安全 	<ol style="list-style-type: none"> 21. Charitable donation 慈善捐贈 22. Participation in voluntary work 參與義工工作

Environmental, Social and Governance Report

環境、社會及管治報告

EMPLOYMENT AND LABOUR PRACTICES

Employees are not just contributors but invaluable assets to the Company. We place a high priority on their well-being, respecting their distinct attributes, ensuring legal safeguards, providing equal opportunities in career advancement, and actively cultivating a strengthened sense of belonging among them.

The Group was not aware of any material non-compliance with the Employment Ordinance (Cap. 57 of the Laws of Hong Kong), the Minimum Wage Ordinance (Cap. 608 of the Laws of Hong Kong), the Mandatory Provident Fund Schemes Ordinance (Cap. 485 of the Laws of Hong Kong) and other pertinent laws and regulations that substantially impact the Company concerning compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare during the Year.

As of 31 December, 2024, the Group has a total of 66 employees (2023: 69). The number of employees of the Group classified by different categories is as follows:

Category 類別	Unit 單位	2024 二零二四年	2023 二零二三年
Total Number of Employees 僱員總數	Persons 人	66	69
By Gender 按性別劃分			
Male 男性	Persons 人	46	46
Female 女性	Persons 人	20	23
By Age Group 按年齡組別劃分			
20-29 20-29歲	Persons 人	23	24
30-39 30-39歲	Persons 人	21	20
40-49 40-49歲	Persons 人	13	16
50 or above 50歲或以上	Persons 人	9	9
By Employment Type 按僱傭類型劃分			
Full-time 全職	Persons 人	64	68
Part-time 兼職	Persons 人	2	1
By Geographical Region 按地區劃分			
Mainland China 中國內地	Persons 人	13	-
Hong Kong 香港	Persons 人	53	69

僱傭及勞工慣例

僱員不僅是本公司的貢獻者，也是本公司的寶貴資產。我們高度重視彼等之福祉，尊重彼等之獨特品質，確保法律保障，提供平等的職業發展機會，並積極培養提升彼等之歸屬感。

於本年度，本集團並無知悉任何嚴重違反僱傭條例（香港法例第 57 章）、最低工資條例（香港法例第 608 章）、強制性公積金計劃條例（香港法例第 485 章）以及其他有關賠償及解僱、招聘及晉升、工作時間、休息時間、平等機會、多元化、反歧視及其他福利及待遇的且對本公司有重大影響的相關法律及法規。

截至二零二四年十二月三十一日，本集團共有 66 名（二零二三年：69 名）僱員。本集團按不同類別劃分的僱員人數如下：

Environmental, Social and Governance Report

環境、社會及管治報告

Recruitment and Benefits

In our employee recruitment process, we conduct a comprehensive evaluation of candidates based on their work experience, skills, and suitability for the position. Our assessment is impartial to factors such as gender, marital status, pregnancy, disability, age, family status, race, sexual orientation, religion, and nationality, ensuring a commitment to employment equality. An employment contract will be extended to successful candidates and signed before the commencement of service. The duly signed employment contract clearly outlines all rights and benefits provided to employees, including working hours and leave entitlement in accordance with local regulations. Employees are encouraged to approach the human resources department for any clarification.

The Group adopts five-day work week, together with statutory holidays, special leaves provisions such as maternity leave, paternity leave, and compassionate leave for its employees. Our remuneration and welfare policy are transparent and aligns with the principles of equal opportunity and anti-discrimination, ensuring compliance with statutory requirements in Hong Kong. Regular reviews of remuneration packages against prevailing market standards are conducted to maintain compliance with the Minimum Wage Ordinance (Cap. 608 of the Laws of Hong Kong).

Apart from basic salary, discretionary bonuses may be granted based on the employees' performance and the Group's overall business performance. Employees benefit from medical insurance and Mandatory Provident Fund ("MPF") contributions under the Group's MPF scheme. Eligible employees may also be granted share options as an alternative means of recognition under the Company's share option scheme.

Furthermore, the Group offers its employees a structured and transparent career advancement framework. Through the annual performance appraisal system, our management regularly assesses employee performance and remuneration. This process is designed to recognise and motivate employees based on their contributions and performances, facilitating their career progression within the Group. The performance appraisal system also acts as a platform for employees to communicate their personal and career development aspirations to the Company. It proves advantageous for the Group by providing insights into the potential of various employees, gathering feedback, and informing future recruitment or training strategies.

Dismissal

Appropriate notice period and handover procedures are required for staff dismissal as stated in individual employment contract and dismissal policy. The Group's human resources personnel conduct exit interviews with departing employees to understand the reasons for resignation.

招聘及福利

於僱員招聘過程中，我們會根據應徵者的工作經驗、技能及是否適合職位進行全面評估。我們的評估不受性別、婚姻狀況、懷孕、殘疾、年齡、家庭狀況、種族、性取向、宗教及國籍等因素的影響，確保就業平等。僱傭合約將提供予獲聘者，並在開始服務前簽署。正式簽署的僱傭合約明確規定向僱員提供的所有權利及福利，包括工作時間及符合當地法規的休假權利。我們鼓勵僱員向人力資源部門提出任何疑問。

本集團實行五天工作週，並為僱員提供法定假期，以及產假、侍产假及恩恤假等特別假期。我們的薪酬和福利政策透明，與平等機會及反歧視原則一致，確保符合香港的法定要求。本集團定期根據現行市場標準審查薪酬待遇，以符合最低工資條例（香港法例第608章）。

除基本工資外，本集團有可能基於應僱員表現及本集團整體業務表現發放酌情花紅。僱員享有醫療保險，並根據本集團的強制性公積金（「強積金」）計劃享有強積金供款。合資格僱員亦可能會根據本公司購股權計劃獲授購股權，作為另一種獎勵方式。

此外，本集團為其僱員提供結構化及透明的職業發展框架。通過年度表現考核制度，我們的管理層定期評估僱員表現及薪酬，此為旨在表彰及激勵其僱員的貢獻及表現，協助彼等於本集團內實現職業發展。表現考核制度亦為僱員向本公司表達個人及職業發展願望的平台。事實證明，該制度有利於本集團深入瞭解不同僱員的潛力，收集反饋意見，並為未來的招聘或培訓策略提供依據。

解僱

根據個人僱傭合約及解僱政策的規定，解僱員工須予以適當的通知期及交接程序。為了解僱員辭職的原因，本集團的人力資源人員與離職僱員進行離職面談。

Environmental, Social and Governance Report

環境、社會及管治報告

The employee turnover rate of the Group classified by different categories is as follows:

本集團按不同類別劃分的僱員流失率如下：

Category 類別	Unit 單位	2024 二零二四年	2023 二零二三年
Overall Turnover Rate 整體流失率	%	30	31
By Gender 按性別劃分			
Male 男性	%	31	29
Female 女性	%	27	35
By Age Group 按年齡組別劃分			
20-29	%	51	16
20-29歲	%		
30-39	%	34	27
30-39歲	%		
40-49	%	7	41
40-49歲	%		
50 or above 50歲或以上	%	0	59
By Geographical Region 按地區劃分			
Mainland China 中國內地	%	13	-
Hong Kong 香港	%	32	31

Note: Turnover rate = Total number of employees leaving employment during the Year/Average number of employees at the beginning and end of the Year × 100%.

附註：流失率 = 本年度內離職的僱員總數 / 本年度年初及年末時的平均僱員人數 × 100%。

Equal Opportunities and Anti-discrimination

The Group is committed to ensuring fair treatment and equal opportunities for both our employees and job candidates throughout hiring, transfers, recruitments, trainings, and promotions. We make every effort to prevent any occurrences of reprisals, harassment, or discrimination based on factors such as gender, age, family status, ethnicity, religion, nationality, or disability. Any such improper action will be treated as serious misconduct and will be addressed in accordance to the Company's disciplinary procedures.

機會平等及反歧視

本集團致力於在僱用、調職、招聘、培訓及晉升的整個過程中為僱員及求職者提供公平待遇及平等機會。我們盡最大努力防止任何基於性別、年齡、家庭狀況、種族、宗教、國籍或殘疾等因素的報復、騷擾及歧視行為。任何此類不當行為將被視為嚴重失當，並將根據本公司的紀律程序予以處理。

Environmental, Social and Governance Report

環境、社會及管治報告

Work-life Balance

We strive to create a harmonious working environment that alleviates stress and promotes well-being. By organising events, we aim to assist employees in achieving a healthy work-life balance and foster a sense of belonging to the Group. Most importantly, these events serve as opportunities for bonding among employees at all levels. During the Year, we have curated a diverse range of events, from our lively Lunar New Year Lunch Party to our festive Christmas Gathering and our grand Annual Dinner, all designed to celebrate and express gratitude for our dedicated employees. Additionally, we have fostered a spirit of health and camaraderie by organising badminton and basketball games, encouraging our team members to stay active and connected. These initiatives play a significant role in cultivating a vibrant and harmonious work environment.

Development and Training

The Group consistently seeks talents for our business operations and future development. To promote continuous education and skill enhancement, we offer a training sponsorship scheme for fulltime employees to participate in external and job-oriented training courses, seminars, conferences, and professional qualification programs with management approval.

During the Year, the following trainings have been provided to the senior management with an aim to enhance their understanding of the Listing Rules, corporate governance approaches, and other laws and regulations related to corporate governance.

- ESG Training Guiding the Latest Trends
- Anti-Money Laundering for Licensed Money Lenders
- Greenwashing and Anti-Corruption

We also provided the following trainings to middle-level management and general staff:

- ESG Training Guiding the Latest Trends
- New Employee Orientation
- Front Office Staff Training
- Market Rehearsal Training
- Cyber Security

工作與生活平衡

我們努力營造和諧的工作環境，以緩解員工壓力並提升其福祉。通過組織活動，我們旨在幫助僱員實現健康工作與生活的平衡，並培養僱員對本集團的歸屬感。最重要的是，該等聚會為連系各級僱員的關係提供機會。於本年度，我們策劃了一系列豐富多彩的聚會，從熱鬧的農曆新年午餐聚會到喜慶的聖誕聚會，再到盛大的年度晚宴，所有該等聚會均旨在慶祝和感謝我們盡職盡責的僱員。此外，我們亦通過組織羽毛球及籃球比賽，鼓勵團隊成員保持活躍和聯繫，從而培養健康友愛的精神。該等舉措在促進形成充滿活力與和諧的工作環境方面發揮重要作用。

發展及培訓

本集團一直在為我們的業務運營及未來發展挖掘人才。為促進持續教育及技能提升，我們為全職僱員提供培訓資助計劃，讓僱員在管理層批准的情況下參加外部及以工作為導向的培訓課程、研討會、會議及專業資格課程。

於本年度，我們為高級管理層提供以下培訓，旨在提高彼等對上市規則、企業管治方針以及其他有關企業管治的法律法規的理解。

- 引導最新趨勢的環境、社會及管治培訓
- 就持牌放債人而設的反洗錢
- 漂綠及反貪污

我們亦為中層管理人員及一般員工提供以下培訓：

- 引導最新趨勢的環境、社會及管治培訓
- 新員工入職培訓
- 前台人員培訓
- 市場演習培訓
- 網絡安全

Environmental, Social and Governance Report

環境、社會及管治報告

The percentage of employees trained of the Group classified by different categories and the average training hours completed by each employee are as follows:

本集團按不同類別劃分的受訓僱員百分比及每名僱員已完成的平均培訓時間如下：

Category 類別	Unit 單位	2024 二零二四年	2023 二零二三年
Percentage of Total Employees Trained 受訓僱員總數百分比	% %	80	100
By Gender 按性別劃分			
Male 男性	% %	52	67
Female 女性	% %	29	33
By Employee Category 按僱員類別劃分			
General and technical employees 一般及技術人員	% %	20	58
Middle level management 中級管理層	% %	45	25
Senior management 高級管理層	% %	15	17

Note:

1. Percentage of employees trained = Employees who took part in training / Number of employees × 100%
2. Percentage of employees trained in relevant categories = Employees in the specified category, x, who took part in training / Employees who took part in training × 100%

附註：

1. 受訓僱員百分比 = 參加培訓的僱員 / 僱員人數 × 100%
2. 相關類別內受訓僱員百分比 = 指定類別內參加培訓的僱員 / 參加培訓的僱員 × 100%

Environmental, Social and Governance Report

環境、社會及管治報告

Category 類別	Unit 單位	2024 二零二四年	2023 二零二三年
Percentage of Total Employees Trained 受訓僱員總數百分比	hour per employee 小時／每名僱員	1.98	1.30
By Gender 按性別劃分			
Male 男性	hour per employee 小時／每名僱員	2.47	1.30
Female 女性	hour per employee 小時／每名僱員	2.47	1.30
By Employee Category 按僱員類別劃分			
General and technical employees 一般及技術人員	hour per employee 小時／每名僱員	3.81	1.53
Middle level management 中級管理層	hour per employee 小時／每名僱員	1.94	1.00
Senior management 高級管理層	hour per employee 小時／每名僱員	1.60	1.00

Note:

1. Average training hours completed = Total number of training hours/Total number of employees
2. Average training hours for employees in relevant categories = Total number of training hours for employees in the specified category/Number of employees in the specified category

附註：

1. 已完成的平均培訓時間 = 培訓總時數／僱員總數
2. 相關類別內僱員平均培訓時間 = 指定類別內僱員培訓總時數／指定類別內僱員人數

Health and Safety

We place significant emphasis on occupational health and safety. To cultivate a secure, healthy, and comfortable working environment for our staff, we have implemented the following measures:

- First-aids kits are checked and replenished regularly to ensure necessary items are in place;
- Smoking is strictly prohibited at all enclosed areas within its offices;
- Regular checking and maintenance are performed on equipment and fire extinguishers;
- Employees are encouraged to attend annual fire drills arranged by respective building management companies, helping them to get familiar with the escape routes in case of fire;
- Regular safety inspections are carried out to locate any working conditions which contain potential hazards and corrective measures are implemented to solve any potential hazards; and
- Disinfectant sprays and hand sanitizers are provided at offices to maintain good hygiene at work.

健康與安全

我們非常重視職業健康及安全。為了給我們的員工營造一個安全、健康及舒適的工作環境，我們採取以下措施：

- 定期檢查及補充急救箱，確保存放必要用品；
- 嚴禁在辦公室內所有封閉區域吸煙；
- 定期檢查並保養設備及滅火器；
- 鼓勵僱員參加相關大廈管理公司舉辦的年度消防演習，助其熟悉火災發生時的逃生路線；
- 定期進行安全檢查，以找出任何存在潛在危害的工作狀況，一旦發現潛在危害即採取糾正措施；及
- 於辦公室提供消毒噴霧劑及洗手液，以保持良好的工作衛生。

Environmental, Social and Governance Report

環境、社會及管治報告

During the Year, the Group did not violate any relevant laws and regulations regarding occupational health and safety, and there were no work-related fatalities in past three years and loss of working days due to work injury (2023: nil).

The Group was not aware of any material non-compliance with the Occupational Safety and Health Ordinance (Cap. 509 of the Laws of Hong Kong), the Employees' Compensation Ordinance (Cap. 282 of the Laws of Hong Kong) and relevant laws and regulations that significantly impacted the Group's ability to provide a safe working environment and protecting employees from occupational hazards during the Year.

Labours Standards

As an office-based business, the Group encounters reduced risks related to the employment of child or forced labour. However, to proactively prevent such practices, the Group's human resources department mandates that job applicants provide valid identity documents for verification of lawful employability before confirming employment. In the event of any discovery of child or forced labour, the relevant employee will be immediately dismissed, and the human resources personnel will investigate and implement new measures to prevent recurrence.

The Group is devoted to promoting a harmonious working environment and expects its suppliers to follow similar labour practices. During the Year, no incident about child and forced labour was identified.

OPERATING PRACTICES

Supply Chain Management

As a responsible corporation, the Group not only strives to comply with all the laws and regulations within our operational scope but also to build a better and greener future together with our supply chain. Among our primary suppliers are hardware vendors supplying essential components like servers, as well as data centre operators and network system providers, facilitating the leasing of rack space and network systems for hosting services. During the Year, the Group maintains relationships with 13 suppliers (2023: 13), the table below shows the distribution of supplier numbers by geographical region.

Number of Suppliers By Geographical Region 按地區劃分的供應商數目

Hong Kong
香港
Mainland China
中國內地
Europe
歐洲

	2024 二零二四年	2023 二零二三年
Hong Kong 香港	11	11
Mainland China 中國內地	1	1
Europe 歐洲	1	1

於本年度，本集團並無違反任何有關職業健康及安全的相關法律法規，且於過去三年並無任何工作致命事故及因工傷而損失的工作天數（二零二三年：無）。

於本年度，本集團並無知悉任何嚴重違反職業安全及健康條例（香港法例第 509 章）、僱員補償條例（香港法例第 282 章）及相關法律法規而對本集團提供安全工作環境及保障僱員免受職業危害的能力構成嚴重影響。

勞工準則

由於本集團的業務於辦公室進行，本集團僱用童工或強制勞工的風險較低。儘管如此，為積極防止此類做法，在確認僱傭前，本集團的人力資源部門將要求應聘者提交有效身份證件，以核實應聘者可依法僱傭。如發現任何童工或強制勞工，相關僱員將被立即解僱，而人力資源人員負責進行調查並採取新措施以防止事件再次發生。

本集團致力於促進和諧的工作環境，並期望供應商遵循類似的勞工慣例。於本年度，並無發現有關童工及強制勞工的事件。

營運慣例

供應鏈管理

作為一間負責任的公司，本集團不但致力遵守所有與業務範圍相關的法律及法規，更願與我們的供應鏈共建更美好的綠色未來。主要供應商包括提供伺服器等重要組件的硬件供應商，以及為寄存服務出租機架空間的數據中心營運商及出租網絡系統的網絡系統提供商。於本年度，本集團與 13 名（二零二三年：13 名）供應商保持合作關係，下表列示按地區劃分的供應商數目分佈情況。

Environmental, Social and Governance Report

環境、社會及管治報告

The Group has meticulously chosen its suppliers to ensure the quality of the products and strives to ensure that business partners throughout the supply chain share the same commitment on sustainable development. Preference is given to suppliers with a positive reputation and that demonstrated dedication to incorporating environmentally friendly practices in their operations and manufacturing processes. Regular assessments of major suppliers are conducted to uphold performance standards. In instances where suppliers have a significant negative impact on the environment or society, the Group reserves the right to consider terminating its cooperation with them and exploring alternative suppliers.

To identify and continuously assess the environmental and social risks within the supply chain, we had included such risk factors in our enterprise-level risk assessment record and always monitor any abnormalities or negative news during regular supplier review and risk assessment assignments.

Privacy Protection

We prioritise the safeguarding of data privacy and cybersecurity in all our business operations. Given the Group processes a significant amount of confidential information and data, we place considerable emphasis on safeguarding the privacy of our employees, customers and business partners.

The Group's employees are bound by a strict obligation to maintain confidentiality regarding all information acquired during their employment, including but not limited to trade secrets, client information, and other proprietary information. The Group collects and utilizes confidential information securely and only retrieves data according to the terms as stated in its contracts with its customers and business partners. The Company enforces strict access control over sensitive personal information, ensuring that employees can only access, copy, or reproduce any content of the customer profiles with proper authorisation.

Moreover, the Group has strengthened its IT systems with system firewalls and up-to-date antivirus software to prevent unauthorized access to any information. We adhere to the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong) and other relevant laws in Hong Kong. Any privacy or confidential information collected is utilised solely for the purpose for which it was gathered, reinforcing our dedication to responsible data handling.

本集團審慎篩選供應商以確保產品質量，並努力確保整個供應鏈中的業務合作夥伴於可持續發展方面持相同承諾。本集團優先考慮具有良好聲譽及致力於將環保實踐運用於其業務營運及製造過程中的供應商。本集團對主要供應商進行定期評估，以維持績效標準。如供應商對環境或社會造成重大負面影響，本集團有權考慮終止與彼等的合作，並尋找替代供應商。

為了識別及持續評估供應鏈中的環境及社會風險，我們已將該等風險因素納入企業層面的風險評估記錄，並在定期進行的供應商審查及風險評估工作中監察任何異常情況或負面消息。

私隱保護

在所有業務運營中，我們將數據私隱保護及網絡安全置於首位。鑑於本集團處理大量機密資料及數據，我們相當重視保護僱員、客戶及業務合作夥伴的數據私隱。

本集團僱員須對其僱傭期間獲得之所有資料嚴格保密，包括但不限於商業秘密、客戶資料及其他專有資料。本集團以安全的方式收集和使用機密資料，並僅根據客戶及業務合作夥伴的合約條款檢索數據。本公司嚴格控制敏感個人資料的存取。在未經適當授權情況下，僱員不得取得、複製或複印任何客戶資料內容。

此外，本集團已通過系統防火牆及最新的防毒軟件強化其信息技術系統，以防止未經授權獲取任何資料。我們遵守個人資料（私隱）條例（香港法例第 486 章）及香港其他相關法律。已收集的任何私隱或機密資料僅限於用作收集資料時既定目的，以加強我們對資料處理的責任感。

Environmental, Social and Governance Report

環境、社會及管治報告

Service Quality Control

As a leading provider of financial trading software solutions, the Group delivers flexible, scalable, and budget-friendly online frontend trading and back-office systems for trading global financial products to banks and brokerage firms in Hong Kong.

To meet the elevated service standards expected by our customers, we have established a quality assurance team, dedicated to fostering sustainable performance and continual improvement. Following a standardised checklist, the quality assurance team conducts diverse tests on the Securities and Futures Back Office System. The objective is to ensure that the Group's systems meet all customer requirements without any deficiencies. For the Securities and Futures Front Office System, the Group assists its customers in the market rehearsal arranged by the Hong Kong Exchanges and Clearing Limited to conduct testing on server and system connectivity.

For modification/customisation of the Securities and Futures Front Office System, testing works are handled by the development team. Firstly, the Group conducts tests on an individual basis. Then the Group carries out an integration test of the software systems in case the modification/customisation works affect parts of the software systems. For systems like the Forex and Bullion Front and Back Office Systems that are not connected to any exchange, products are tested internally before being delivered to the Group's customers. Products found to have defects during the testing process are returned to the development team for rectification. After the installation of products by the Group's customers, user acceptance tests are performed to ensure that the products meet their expectations. Customers are required to sign a user acceptance test form to acknowledge that the software system meets their functional specifications and performance requirements.

The Group provides comprehensive customer service and values suggestions from its customers for continuous improvement on its products and services. During the Year, customers did not file any significant complaints, and we did not recall any products for safety and health reasons. For any bugs identified after the installation, the Group's customer service department is responsible for recording these complaints and issues. They diligently follow up with each complaint to ensure that the product development team properly resolves these issues.

As the products and services provided by the Group do not raise significant health and safety, advertising and labelling concerns, the related policies are not disclosed in the ESG Report. Moreover, the Group was not made aware of any violation of related laws and regulations in relation to health and safety, advertising and labelling of the services and products and methods of redress that have a material impact on the Group's business performance during the Year.

服務質素控制

作為領先的金融交易軟件解決方案供應商，本集團提供靈活、可擴展且經濟實惠的以買賣環球金融產品的線上前端交易及後台系統予香港銀行及經紀行。

為了達到客戶期望的更高服務標準，我們已成立質素保證團隊，致力於促進可持續表現及持續完善。質素保證團隊按照標準清單對後台證券及期貨交易系統進行各種測試，其目的為確保本集團的系統滿足所有客戶要求及無缺陷。對於前台證券及期貨交易系統，本集團協助客戶在香港交易及結算所有有限公司的市場演習中進行伺服器及系統連接測試。

若需要進行修改／客製化前台證券及期貨交易系統，則由開發團隊處理測試工作。首先，本集團進行個別測試。之後本集團進行軟件系統集成測試，以防有關修改／客製化調整影響軟件系統的其他部分。對於不連接任何交易所的系統，例如前台及後台外匯及貴金屬交易系統，產品將在交付予本集團客戶之前會進行內部測試。若測試過程中發現任何缺陷，產品會退回開發團隊進行修正。本集團的客戶安裝產品後，會進行用戶驗收測試，確保產品符合期望。客戶須簽署用戶驗收測試表，確認軟件系統符合其功能規格及性能要求。

本集團提供全面的客戶服務，並非常重視客戶提供的建議，以持續改善產品及服務。於本年度，客戶並無提出任何重大投訴，我們亦無因安全及健康原因召回產品。倘於安裝後發現任何漏洞，本集團客戶服務部會負責將投訴及問題記錄在案，彼等盡職跟進每宗投訴，確保產品開發團隊妥善解決有關問題。

由於本集團提供的產品和服務不會引起對健康與安全、廣告及標籤方面的重大關注問題，因此相關政策將不會在本環境、社會及管治報告中披露。此外，於本年度，本集團並不知悉違反有關服務及產品的健康與安全、廣告及標籤及補救方法的相關法律及法規，且對本集團業務表現構成重大影響的情況。

Environmental, Social and Governance Report

環境、社會及管治報告

Intellectual Property Rights

As a software developer, we hold a deep respect for the intellectual property rights of the Group and other third parties, considering it one of the Group's most valuable assets. The Group greatly values the research and innovative effort of our product development team in developing new financial trading software systems and is committed to safeguarding our intellectual property rights.

According to the Copyright Ordinance (Cap. 528 of the Laws of Hong Kong), copyright is defined as the entitlement granted to the creator of an original work. The copyright holder possesses the right to reproduce the work in any form or produce copies of it. Unauthorised reproduction or copying by a third party without the consent of the copyright owner constitutes infringement. In the event of intellectual property rights infringement, the copyright owner may pursue legal action, seeking damages or an injunction to prevent unauthorised copying. To safeguard the Group's valuable assets and acknowledging the contributions of its software programmers, the Group has implemented the following key policies and procedures:

- The Group's customers only have access to software files encoded in a computer-readable form for the sole purpose of installation but have no access to human-readable source codes of the software written and developed by the Group in order to protect creators' effort;
- Most of the customers who purchase the Group's software systems are required to execute a standard sales contract, which contains a clause stating that all elements and components in the software systems, relevant documentation, and all intellectual property rights and other proprietary rights embodied thereof shall remain as the Group's property;
- The Group has drawn its employees' attention to the Group's policies on business conduct, confidentiality and restrictions in the course of employment in the standard employment contract, which contains a clause stipulating that the intellectual property rights for the works or materials created by the employees of the Group during the period of employment shall vest in and remain the sole and exclusive property of the Group;
- Employees of the Group are strictly prohibited from using, divulging or exchanging with any third parties confidential information which they may have come to possess during their employment with the Group. Exposing confidential information relating to the business operation of the Group and its customers may result in a violation of business conduct and legal actions; and

知識產權

作為軟件開發商，我們高度尊重本集團及其他第三方的知識產權，並將其視為本集團最有價值的資產之一。本集團高度重視我們的產品開發團隊在開發新的金融交易軟件系統方面的研究及創新工作，並致力於保護我們的知識產權。

根據版權條例（香港法例第 528 章），版權界定為授予原創作品創作者的權利。版權擁有人有權以任何形式複製作品或發佈作品複本。未經版權擁有人同意，第三方擅自複製或拷貝構成侵權。倘侵犯知識產權，版權擁有人或會選擇採取法律行動，要求賠償損失或發佈禁令，以防止未經授權的複製。為保護本集團的寶貴資產及肯定軟件程式編製員的貢獻，本集團已實行以下關鍵政策及程序：

- 本集團客戶僅有權使用以電腦可讀形式編碼的軟件文件，僅供安裝用途，惟無權使用本集團編寫及開發的人類可讀軟件源代碼，以保障創作者的心血；
- 大部分向本集團購買軟件系統的客戶須簽立標準銷售合約，當中載有訂明軟件系統中的所有元素及組件、相關文檔以及一切知識產權及其他產權仍屬於本集團財產的條款；
- 本集團已在標準僱傭合約中提醒僱員注意有關本集團業務操守、保密及受聘過程中的限制的政策，而該合約中亦載有條款訂明本集團僱員於受聘期間創作的作品或資料的知識產權歸屬於本集團，並仍為本集團專有及獨有的財產；
- 本集團的僱員嚴禁使用、向任何第三方洩露或交流任何於其與本集團之僱傭期間內可能獲得的機密資料。洩露有關本集團業務經營及其客戶的機密資料可導致違反業務操守及招致法律訴訟；及

Environmental, Social and Governance Report

環境、社會及管治報告

- In order to ensure that only employees who are responsible for the development of the Group's software systems have access to the source codes, the source codes are protected by a source code management tool with permission setting controls for each user such that access to the source codes by the employees of the Group is limited.
- 為確保僅有負責開發本集團軟件系統的僱員可取得源代碼，源代碼以源代碼管理工具保護，針對每名用戶設定授權控制，從而限制本集團僱員取得源代碼的途徑。

During the Year, the Group was not aware of any material noncompliance with the Copyright Ordinance (Cap. 528 of the Laws of Hong Kong), the Trade Marks Ordinance (Cap. 559 of the Laws of Hong Kong) and other applicable local laws for intellectual property rights.

Anti-corruption

The Group regards business integrity and compliance with all applicable laws and regulations as fundamental standards to be upheld throughout all work processes. The Group takes a zero tolerance approach to any unethical business conduct, including but not limited to corruption, bribery, extortion, embezzlement, fraud, and money laundering. The Group has established whistleblowing policies, along with the employee handbook and code of conduct to guide employees in reporting any suspected cases. The whistle-blowers are encouraged to raise concerns regarding any improprieties to the management. The Group is dedicated to protecting the legitimate rights and interests of whistle-blowers, ensuring their identities remain confidential. By maintaining strict confidentiality of the information provided, the Group fosters an environment that encourages employees to report violations, thereby fostering a positive business atmosphere. Any substantiated cases are treated as misconduct, and the involved parties may face disciplinary action, dismissal, or be reported to the Independent Commission Against Corruption or relevant agencies.

An Anti-corruption programme guidebook has been distributed to employees and directors during the Year, reinforcing a commitment to upholding a high standard of integrity throughout business operations. We held trainings on Anti-corruption and Anti-Money Laundering for Licensed Money Lenders to senior management and directors. During the Year, no corruption lawsuits were filed against the Group or its employees, and the Group was not aware of any material non-compliance with the laws and regulations in connections with the prevention of bribery, extortion, fraud and money laundering including the Prevention of Bribery Ordinance (Cap. 201 of the Laws of Hong Kong).

於本年度，本集團並無知悉任何嚴重違反版權條例（香港法例第 528 章）及商標條例（香港法例第 559 章）以及其他有關知識產權的適用地方條例。

反貪污

本集團將商業信譽及遵守所有適用法律及法規視為整個工作過程必須堅持的基本標準。本集團對任何不道德的商業行為抱零容忍態度，包括但不限於貪污、賄賂、勒索、挪用公款、欺詐及洗錢行為。本集團已制定舉報政策，以及僱員手冊和行為守則，以指導僱員舉報可疑案件。本集團亦鼓勵舉報人向管理層舉報任何與不當行為有關的情況。本集團致力於保護舉報人的合法權益，而不泄露其身份。通過對所提供的資料嚴格保密，本集團營造鼓勵僱員舉報違規行為的環境，從而營造良好的營商氛圍。任何經證實的案件將被視為不當行為，涉案人員會面臨紀律處分、解僱或遭向廉政公署或有關機構舉報。

我們於本年度向僱員及董事提供了反貪污計劃指南，使我們能夠在業務運營中堅持高度誠信。我們為高級管理層及董事提供持牌放債人反貪污及反洗錢的培訓。於本年度，並無與本集團或其員工相關的貪污訴訟案件，本集團並不知悉任何嚴重違反防止賄賂、勒索、欺詐及洗錢相關法律及法規的情況，包括防止賄賂條例（香港法例第 201 章）。

ENVIRONMENT

The Group recognizes the importance of environmental protection as a foundational aspect of sustainability. Our ongoing efforts focus on reducing the environmental footprint resulting from our operations and promoting a culture of environmental responsibility within both the Group and the supply chain. Despite not being part of heavily polluting industries and predominantly operating in the service sector, we acknowledge that our activities still have an effect on the environment and acknowledge that addressing environmental issues is a collective responsibility shared by every member of the community. We are dedicated to enhancing the environmental awareness of our employees and committed to minimising the adverse impact that our operations may have on the environment.

Dedicated to fostering environmental consciousness, our ongoing journey goes beyond mere acknowledgment and materialises through tangible actions. Our commitment is firmly anchored in the principles of the 4R model – reduce, reuse, recycle, and replace. Through a series of well-planned measures, spanning reduction, reuse, recycling, and replacement, we ensure the efficient utilisation of resources. Integrating these principles into the fabric of our operations, we not only aim to minimise adverse impacts but also actively contribute to a sustainable and environmentally responsible future. The Group, aligning with the 4R principles in the Environmental Management Model, has implemented specific measures to guarantee the efficient use of resources:

- The Group shall comply with all relevant and applicable environmental protection laws, regulations, standards and guidelines;
- The Group would regularly review and enhance the current practices of its business operations to reduce the pollution made to the environment;
- Energy and water are consumed efficiently to optimise the use of these precious resources;
- Employees are encouraged to apply the 4R principles in their daily lives to promote a sustainable living and working environment; and
- The Group encourages employees to provide feedback on the efficiency in implementing the 4R principles at work and suggest new solutions to put them into practice.

The Group is dedicated to implementing green office practices to minimize the consumption of natural resources and mitigate adverse environmental impacts. Concurrently, we are actively driving the adoption of low-resource alternatives. Given our business nature, we do not have a significant impact on the environment and natural resources. We do not discharge any substances into the water and land, generate hazardous waste, and produce packaging materials.

環境

本集團認識到環境保護是可持續發展的重要基礎。我們一直致力於減少業務營運對環境造成的影響，並在集團和供應鏈內培養環保責任文化。儘管我們不屬於重污染行業並且主要在服務行業開展業務，但我們意識到我們的業務仍然對環境產生影響，並承認解決環境問題是社區每個成員共同的責任。我們致力於提高僱員的環保意識及盡量減少我們的營運可能對環境造成的不利影響。

我們致力於培養環保意識，我們正在進行的工作不僅是單純的認識，而是通過切實的行動體現。我們的承諾深植於4R模式（即Reduce減少使用、Reuse物盡其用、Recycle循環再用及Replace替代使用）的原則之中。通過一系列精心規劃的措施，包括減少使用、物盡其用、循環再用及替代使用，我們確保資源的有效利用。將該等原則融入我們的運營結構，我們不僅旨在將不利影響降至最低，亦積極為可持續發展及對環境負責的未來做出貢獻。本集團遵循環保管理模式的4R原則，已採取具體措施確保有效使用資源：

- 本集團應遵守所有相關及適用環保法例、規例、標準及指引；
- 本集團定期檢討及改善其業務營運的現行做法，以減少對環境的污染；
- 有效地耗用能源及水源，以優化該等寶貴資源的利用；
- 鼓勵僱員在日常生活中應用4R原則，以促進可持續的生活和工作環境；及
- 本集團鼓勵僱員對在工作中實施4R原則環保管理模式的效率提出反饋，並提出新的解決方案，付諸實踐。

本集團致力於實施綠色辦公措施，以盡量減少自然資源的消耗及減輕對環境的不利影響。同時，我們積極推動採用低資源消耗替代品。鑑於我們的業務性質，我們的業務不會對環境及自然資源產生重大影響。我們並無向水及土地排放任何物質、產生有害廢棄物及包裝材料。

Environmental, Social and Governance Report

環境、社會及管治報告

Throughout the Year, the Group was not aware of any material noncompliance with environmental related laws and regulations that could significantly impact our operations, including but not limited to the “Air Pollution Control Ordinance”, which is enforced by the Environmental Protection Department of Hong Kong.

Air and Greenhouse Gas Emissions

The Group primarily generates greenhouse gas (“GHG”) emissions through electricity consumption in daily operational activities, including lighting, office equipment, and miscellaneous items. Since the Group has no fuel consumption from stationary sources and vehicles, resulting in no air emissions of nitrogen oxides (NO_x), sulphur oxides (SO_x), and particulate matter (PM) during the Year.

In demonstrating our commitment to minimising our carbon footprint, the Group actively participates in the “Carbon Audit • Green Partner” scheme organised by the Environment Bureau of the Government of the Hong Kong Special Administrative Region aimed at reducing GHG emissions and mitigate our environmental impact.

The Group’s GHG emissions performance was as follows:

GHG emissions ¹ 溫室氣體排放 ¹	Unit 單位	2024 二零二四年	2023 ² 二零二三年 ²
Scope 1 – Direct GHG emissions 範圍1 – 溫室氣體直接排放	Tonnes of CO ₂ e 以噸二氧化碳當量計	–	–
Scope 2 – Indirect GHG emissions 範圍2 – 溫室氣體間接排放	Tonnes of CO ₂ e 以噸二氧化碳當量計	41.10	40.02
Total GHG emissions 溫室氣體總排放量	Tonnes of CO ₂ e 以噸二氧化碳當量計	41.10	40.02
Total GHG emissions intensity 溫室氣體排放總密度	Tonnes of CO ₂ e/employee 以噸二氧化碳當量／僱員計	0.62	0.58

Note 1: Our reporting on air and GHG emissions is primarily based on the guidelines outlined in “How to prepare an ESG report” published by The Stock Exchange of Hong Kong Limited and “GHG Protocol Corporate Accounting and Reporting Standard (revised edition)” published by the World Business Council for Sustainable Development and World Resources Institute. We adopt an operational control approach when defining the organizational boundary for GHG accounting and reporting. GHG emissions is presented in carbon dioxide equivalent (CO₂e). Our scope 1 direct emissions encompass GHG emissions directly produced by businesses owned or controlled by the Group, while scope 2 indirect emissions cover GHG emissions of indirect energy resulted from purchased electricity internally consumed by the Group.

Note 2: For FY2023, carbon emission have been updated and restated to enhance data accuracy and reflect the most up-to-date information available.

於本年度，本集團並不知悉有任何嚴重違反與環境相關的法例法規（包括但不限於香港環境保護署的《空氣污染管制條例》），且可能對我們的營運造成重大影響的情況。

廢氣及溫室氣體排放

本集團的溫室氣體（「溫室氣體」）排放主要產生自日常營運活動的電力消耗，包括照明、辦公設備及其他物品。由於本集團沒有來自固定來源及車輛的任何燃油消耗，因此，於本年度，我們並無氮氧化物(NO_x)、硫氧化物(SO_x)及懸浮粒子(PM)的廢氣排放。

為了表明我們對盡量減少碳足跡的承諾，本集團積極參加由香港特別行政區政府環境局組織的「碳審計•綠色機構」計劃，以減少溫室氣體排放及對環境的影響。

本集團的溫室氣體排放表現如下：

附註 1：我們對廢氣及溫室氣體排放的報告主要基於香港聯合交易所有限公司刊發的《如何編備環境、社會及管治報告》及世界可持續發展工商理事會和世界資源研究所刊發的《溫室氣體核算體系：企業核算與報告標準》（修訂版）所概述的指引。我們採納營運控制法定義就溫室氣體會計及報告而言的組織邊界。溫室氣體排放以二氧化碳當量呈列。我們的範圍1直接排放涵蓋由本集團擁有或控制的業務直接產生的溫室氣體排放，而範圍2間接排放則涵蓋來自本集團內部消耗的外購電力產生的間接能源的溫室氣體排放。

附註 2：二零二三財政年度，已更新及重列碳排放，以提高數據準確性並反映可用最新資料。

Environmental, Social and Governance Report

環境、社會及管治報告

Energy Consumption

In a concerted effort to diminish the environmental impact of its business activities and conserve natural resources, the Group has implemented a series of practices aimed at reducing energy consumption. These initiatives are integral to our commitment to sustainability and responsible corporate citizenship. The following practices have been adopted to further lessen the impact of business activities on the environment and natural resources:

- The temperature of air conditioners at the Group's offices are set at 24°C-26°C;
- Regular check-ups and maintenance are conducted on air conditioners to increase energy efficiency and prevent excess emissions;
- When purchasing new electrical appliances, preference is given to those with top energy efficient functions;
- Employees should switch off all photocopying machines, printers and computers when idle or put them into sleep modes if not in use temporarily;
- Business trips and client face-to-face meetings are substituted by teleconferences or other means of electronic communications, if possible;
- Energy saving lightbulbs, LED lightings and other energy saving electrical appliances are used at the Group's offices; and
- Employees are encouraged to take public transportation or walk rather than driving private vehicles when travelling to work or attending meetings with clients.

During the Year, the Group's energy consumption is primarily derived from daily electricity usage in operational activities and the Group does not utilise fuel from stationary sources or vehicles, thereby underscoring our commitment to reducing environmental impact.

The Group's energy consumption is presented below:

Energy Consumption 能源消耗	Unit 單位
Purchased electricity 外購電力	kWh 千瓦時
Total energy consumption 能源消耗總量	kWh 千瓦時
Total energy consumption intensity 能源消耗總密度	kWh/employee 千瓦時／僱員

能源消耗

為合力減少業務活動對環境的影響及保護自然資源，本集團已採取一系列旨在減少能源消耗的措施。該等舉措是我們致力於可持續發展及成為負責任的企業公民不可或缺的一部分。本集團已採取以下措施，以進一步減少其業務活動對環境及天然資源的影響：

- 本集團辦公室的空調溫度設置為 24°C 至 26°C；
- 定期檢查及維護空調，以提高能源效率，防止超標排放；
- 購買新的電器時，優先選擇具有頂級節能功能的新電器；
- 僱員應關掉所有閒置的影印機、打印機及電腦，如暫時不使用，則可切換為睡眠模式；
- 在可行情況下改用電話會議或其他電子通訊方式代替出差及客戶面對面會議；
- 本集團辦公室使用節能燈泡、LED 照明及其他節能電器；及
- 鼓勵僱員在通勤或與客戶會面時乘坐公共交通工具或步行而非駕駛私家車。

於本年度，本集團的能源消耗主要來自營運活動中的日常用電，且本集團不使用固定來源或車輛的燃油，從而體現我們對減少環境影響的承諾。

本集團的能源消耗呈列如下：

	2024 二零二四年	2023 二零二三年
Purchased electricity 外購電力	99,099.00	95,868.00
Total energy consumption 能源消耗總量	99,099.00	95,868.00
Total energy consumption intensity 能源消耗總密度	1,501.50	1,389.39

Environmental, Social and Governance Report

環境、社會及管治報告

Water Consumption

As the property management company has complete control over water supply and discharge, the installation of an independent water sub-meter by the Group to measure individual water consumption is deemed impractical. Consequently, there is a lack of available data on water consumption for disclosure. Despite this limitation, our commitment to water conservation remains unwavering, with continuous emphasis on water-saving practices in our day-to-day operations. The Group actively encourages employees to participate in water conservation efforts within the office, highlighting the significance of securely turning off water taps and prioritising the use of water-saving products.

Given our restricted control over water consumption and the current inability to quantify water usage, setting a water efficiency target is presently not viable. However, we remain open to reassessing this possibility should there be any changes in the circumstances of the water supply. Importantly, the Group encountered no challenges in sourcing water during the Year.

Wastes

The Group actively fosters a culture of resource conservation and waste reduction, urging employees to proactively contribute by cultivating habits that minimise waste generation and promote effective recycling. To substantiate these efforts, the Group has implemented the following practices to actively reduce waste:

- Announcement, event reporting, soliciting recommendation and feedbacks are communicated using electronic means if possible;
- Environmentally friendly paper materials such as the elemental chlorine-free papers are widely promoted within the Group;
- Double-sided printing/copying is used whenever possible;
- The attitude of “think before you copy” is encouraged, such as sharing documents with co-workers or printing only the number of copies required;
- Employees should separate their recyclable wastes according to the 3-coloured waste separation bins;
- Toner cartridges from printers are collected by an authorised recycling company for proper handling; and
- Office stationeries such as envelopes, document clips and paper bags are encouraged to be reused if possible.

用水

由於用水供應及排放均完全由物業管理公司控制，故本集團安裝獨立的用水分錶以計量其單獨用水難以實現。因此，缺乏可供披露的用水資料。儘管存在這種限制，但我們仍堅持承諾節約用水，並在日常營運中一直強調節約用水。本集團積極鼓勵僱員在辦公室內節約用水，強調安全關閉水龍頭及優先使用節水產品的重要性。

鑑於我們對用水的控制受限，且目前無法量化用水量，因此目前設定用水效率目標不可行。然而，我們會在供水情況出現變化時重新評估此種可能性。重要的是，於本年度，本集團在求取水源上並無遇到任何困難。

廢棄物

本集團積極培養節約資源及減少廢棄物的文化，敦促僱員養成盡量減少廢棄物產生及促進有效回收利用的習慣，從而積極做出貢獻。為此，本集團已採取以下措施，積極減少廢棄物：

- 以電子方式發佈公告、活動報告、徵求建議及反饋（倘可能）；
- 本集團廣泛推廣環保紙，例如無氯紙；
- 盡可能使用雙面打印／複印；
- 鼓勵「打印前思考」的態度，例如與同事共享文件或僅打印所需的份數；
- 僱員應按三色廢物分類箱將可回收廢物分類；
- 打印機的碳粉盒交由認可回收公司收集，以便妥善處理；及
- 鼓勵於可行的情況下重複使用辦公文具，例如信封、文件夾及紙袋。

Environmental, Social and Governance Report

環境、社會及管治報告

The Group addresses two main categories of waste in its commitment to environmental responsibility. Firstly, the primary non-hazardous waste produced is paper waste. To mitigate the environmental impact of this waste in our business operations, we actively promote eco-friendly practices among our employees. This involves encouraging them to adopt practices such as printing internal documents on both sides and cultivating a habit of environmentally conscious photocopying. In addition to these source reduction efforts for paper waste, the Group actively advocates for paper recycling, aiming to enhance employee awareness of paper conservation.

While the Group's electronic waste production is not substantial, we are aware of the need to handle such waste responsibly. Electronic wastes are efficiently managed through the involvement of eligible third parties participating in the Producer Responsibility Scheme on Waste Electrical and Electronic Equipment implemented by the Government of the Hong Kong Special Administrative Region.

Looking ahead, our strategic goals include the implementation of digital management systems and a continual effort to minimise waste and reduce paper consumption over the coming years.

The following table outlines the amount of non-hazardous wastes produced by the Group:

Non-hazardous Wastes 無害廢棄物	Unit 單位	2024 二零二四年	2023 二零二三年
Paper wastes 廢紙	Tonnes 噸	0.08	0.39
Total non-hazardous wastes produced 已產生無害廢棄物總量	Tonnes 噸	0.08	0.39
Total non-hazardous wastes disposed 已處理無害廢棄物總量	Tonnes 噸	-	-
Total non-hazardous wastes recycled 已回收無害廢棄物總量	Tonnes 噸	0.08	0.395
Non-hazardous wastes intensity 無害廢棄物密度	Tonnes/employee 噸／僱員	0.001	0.006

During the Year, the Group was not aware of any material noncompliance with the Waste Disposal Ordinance (Cap. 354 of the Laws of Hong Kong) and other applicable laws and regulations related to discharges into water and land, and generation of hazardous and non-hazardous wastes.

本集團在履行環保責任時主要處理兩類廢物。首先，產生的主要無害廢棄物為廢紙。為減輕業務運營中產生的該廢棄物對環境的影響，我們積極向僱員推廣環保做法，包括鼓勵僱員雙面打印內部文件及養成環保的複印習慣等做法。在減少廢紙的同時，本集團亦積極宣導紙張回收，以提高僱員的節紙意識。

儘管本集團產生的電子廢物不多，但我們意識到有必要以負責任的方式處理該等廢物。電子廢物由參加香港特別行政區政府實施的廢電器電子產品生產者責任計劃的合格第三方進行有效管理。

展望未來，我們的戰略目標包括實施數碼化管理系統，並於未來數年繼續努力最大限度地減少廢棄物及紙張消耗。

下表概述本集團產生的無害廢棄物數量：

於本年度，本集團並不知悉任何嚴重違反廢物處置條例（香港法例第354章）及其他有關向水及土地排污以及有害及無害廢棄物的產生的適用法例法規的情況。

Environmental, Social and Governance Report

環境、社會及管治報告

Climate Change

Climate change and the rise in global temperatures are significant environmental issues worldwide. The Group is dedicated to addressing potential risks associated with climate change that might affect its business operations. The Board conducts regular meetings and collaborates closely with key management to identify and assess climate-related risks. Strategies are then formulated to effectively manage the identified risks. The table below outlines specific risks pertinent to the Group and the corresponding measures implemented to mitigate their impact.

氣候變化

氣候變化及全球氣溫上升為全球性的主要環境問題。本集團致力於應對與氣候變化相關且可能影響其業務營運的潛在風險。董事會定期舉行會議並與關鍵管理層密切合作，以識別並評估與氣候相關的風險，其後制定有效管理已識別風險的策略。下表概述與本集團有關的具體風險以及為減輕其影響而採取的相應措施。

Type of Climate Risk 氣候風險類型	Description 描述	Actions Taken to Manage the Risks 為管理風險而採取的行動
Transition 過渡	<p>Increased energy cost due to rising need for cooling, maintenance of computer system and server and shortage in the supply of energy.</p> <p>由於對冷卻、電腦系統及伺服器的維護的需求增加以及能源供應短缺，能源成本增加。</p>	<ul style="list-style-type: none">• Adopt energy conservation measures as mentioned in “Green practices”.• 採取「綠色實踐」中提及的節能措施。• Continue to monitor the regulatory environment to ensure that the Group meets the expectations of regulatory authority and comply with the environmental-related law and regulations.• 持續監察監管環境，確保本集團符合監管機構的期望並遵守與環境相關的法律及法規。
Physical 物理	<p>The increase in natural disasters including typhoons and floods resulting from climate change may have an impact on the operations of the Company (such as suspension of server and system service) and cause economic losses and client data loss.</p> <p>氣候變化導致颱風、洪水等自然災害增多，可能對本公司的營運產生影響（如伺服器及系統服務暫停），並造成經濟損失及客戶數據遺失。</p>	<ul style="list-style-type: none">• Review the impact of extreme weather on business and formulate “Disaster Recovery Plan” to deal with emergencies.• 審視極端天氣對業務的影響，制定「災後恢復計劃」以應對緊急情況。• Backup the database on a daily basis to ensure the data can be retrieved.• 每天備份數據庫，以確保可以檢索數據。

COMMUNITY INVESTMENT

The Group is dedicated to empowering and supporting the public through various forms of social engagement and contributions as an integral part of our strategic development. We are committed to fostering a corporate culture that embraces corporate citizenship. During the Year, the Group had no community focus or investments. While the management is committed to exploring potential integration with local communities in the upcoming year, the Group will continue to explore and identify suitable activities that can be contributed to foster positive relationships and create a lasting impact on the communities we serve.

社區投資

作為我們策略發展不可或缺的一部分，本集團致力透過各種社會參與及貢獻的方式，為公眾賦能及提供支持。我們致力培育企業文化及推行企業公民意識。於本年度，本集團並無社區關注或投資。儘管管理層致力於在新的一年探索與地方社區的潛在聯繫，但本集團將繼續探索並識別有助於建立積極關係並對我們所服務社區產生積極影響的合適活動。

Environmental, Social and Governance Report

環境、社會及管治報告

ESG REPORTING GUIDE CONTENT INDEX 環境、社會及管治報告指引內容索引

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標	Section/Statement 章節/聲明	Pages 頁次	
A. Environmental A. 環境			
Aspect A1: Emissions 層面A1: 排放物			
General Disclosure 一般披露	Information on: a) the policies; and b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. 有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的： a) 政策；及 b) 遵守對發行人有重大影響的相關法律及規例的資料。	Environment 環境	21
KPI A1.1 關鍵績效指標A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	Air and Greenhouse Gas Emissions 廢氣及溫室氣體排放	22
KPI A1.2 關鍵績效指標A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 直接(範圍1)及能源間接(範圍2)溫室氣體排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Air and Greenhouse Gas Emissions 廢氣及溫室氣體排放	22
KPI A1.3 關鍵績效指標A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	The Group's operations do not generate hazardous waste. 本集團的營運並無產生有害廢棄物。	Not applicable 不適用
KPI A1.4 關鍵績效指標A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Wastes 廢棄物	25
KPI A1.5 關鍵績效指標A1.5	Description of emission target(s) set and steps taken to achieve them. 描述所訂立的排放量目標及為達到這些目標所採取的步驟。	Air and Greenhouse Gas Emissions 廢氣及溫室氣體排放	22
KPI A1.6 關鍵績效指標A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them. 描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟。	Wastes 廢棄物	24
Aspect A2: Use of Resources 層面A2: 資源使用			
General Disclosure 一般披露	Policies on the efficient use of resources, including energy, water and other raw materials. 有效使用資源(包括能源、水及其他原材料)的政策。	Environment 環境	21
KPI A2.1 關鍵績效指標A2.1	Direct and/or indirect energy (e.g. electricity, gas or oil) consumption by type in total (in thousand kWh) and intensity (e.g. per unit of production volume, per facility). 按類型劃分的直接及/或間接能源(如電、氣或油)總耗量(以千個千瓦時計算)及密度(如以每產量單位、每項設施計算)。	Energy Consumption 能源消耗	23
KPI A2.2 關鍵績效指標A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility). 總耗水量及密度(如以每產量單位、每項設施計算)。	Water Consumption 用水	24

Environmental, Social and Governance Report

環境、社會及管治報告

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標	Section/Statement 章節/聲明	Pages 頁次	
KPI A2.3 關鍵績效指標A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them. 描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟。	Energy Consumption 能源消耗	23
KPI A2.4 關鍵績效指標A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them. 描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達到這些目標所採取的步驟。	Water Consumption 用水	24
KPI A2.5 關鍵績效指標A2.5	Total packaging material used for finished products (in tonnes), and if applicable, with reference to per unit produced. 製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位佔量。	The Group's operations do not involve in any packaging material. 本集團的營運並無涉及任何包裝材料。	Not applicable 不適用
Aspect A3: The Environment and Natural Resources 層面A3: 環境及天然資源			
General Disclosure 一般披露	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer. 識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。	Climate Change 氣候變化	26
KPI A4.1 關鍵績效指標A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer and the actions taken to manage them. 描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動。	Climate Change 氣候變化	26
B. Social B. 社會			
Employment and Labour Practices 僱傭及勞工常規			
Aspect B1: Employment 層面B1: 僱傭			
General Disclosure 一般披露	Information on: a) the policies; and b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. 有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： a) 政策；及 b) 遵守對發行人有重大影響的相關法律及規例的資料。	Employment and Labour Practices 僱傭及勞工慣例	10
KPI B1.1 關鍵績效指標B1.1	Total workforce by gender, employment type (e.g. full time or part time), age group and geographical region. 按性別、僱傭類型(如全職或兼職)、年齡組別及地區劃分的僱員總數。	Employment and Labour Practices 僱傭及勞工慣例	10
KPI B1.2 關鍵績效指標B1.2	Employee turnover rate by gender, age group and geographical region. 按性別、年齡組別及地區劃分的僱員流失比率。	Dismissal 解僱	11

Environmental, Social and Governance Report

環境、社會及管治報告

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Statement 章節/聲明	Pages 頁次
Aspect B2: Health and Safety 層面B2: 健康與安全			
General Disclosure 一般披露	Information on: a) the policies; and b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. 有關提供安全工作環境及保障僱員避免職業性危害的: a) 政策;及 b) 遵守對發行人有重大影響的相關法律及規例的資料。	Health and Safety 健康與安全	15
KPI B2.1 關鍵績效指標B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year. 過去三年(包括匯報年度)每年因工亡故的人數及比率。	Health and Safety 健康與安全	16
KPI B2.2 關鍵績效指標B2.2	Lost days due to work injury. 因工傷損失工作日數。	Health and Safety 健康與安全	16
KPI B2.3 關鍵績效指標B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored. 描述所採納的職業健康與安全措施, 以及相關執行及監察方法。	Health and Safety 健康與安全	15
Aspect B3: Development and Training 層面B3: 發展及培訓			
General Disclosure 一般披露	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. 有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	Development and Training 發展及培訓	13
KPI B3.1 關鍵績效指標B3.1	The percentage of employees trained by gender and the employee category (such as senior management and middle management). 按性別及僱員類別(如高級管理層及中級管理層)劃分的受訓僱員百分比。	Development and Training 發展及培訓	14
KPI B3.2 關鍵績效指標B3.2	The average training hours completed per employee by gender and employee category. 按性別及僱員類別劃分, 每名僱員完成受訓的平均時數。	Development and Training 發展及培訓	15
Aspect B4: Labour Standards 層面B4: 勞工準則			
General Disclosure 一般披露	Information on: a) the policies; and b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. 有關防止童工或強制勞工的: a) 政策;及 b) 遵守對發行人有重大影響的相關法律及規例的資料。	Labour Standards 勞工準則	16
KPI B4.1 關鍵績效指標B4.1	Description of measures to review employment practices to avoid child and forced labour. 描述檢討招聘慣例的措施以避免童工及強制勞工。	Labour Standards 勞工準則	16
KPI B4.2 關鍵績效指標B4.2	Description of steps taken to eliminate child and forced labour practices when discovered. 描述在發現童工及強制勞工時消除有關情況所採取的步驟。	Labour Standards 勞工準則	16

Environmental, Social and Governance Report

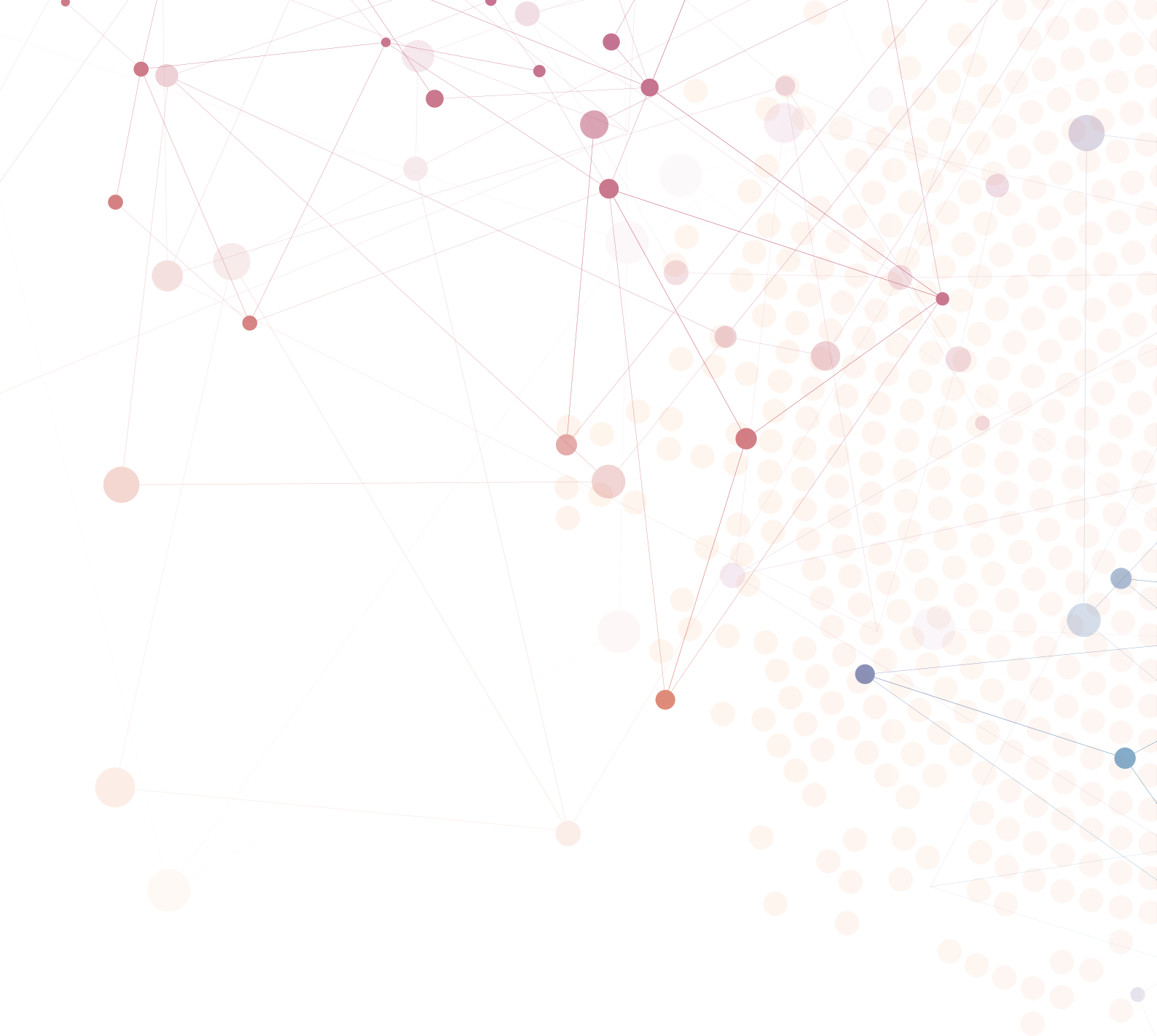
環境、社會及管治報告

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標	Section/Statement 章節/聲明	Pages 頁次	
Operating Practices 營運慣例			
Aspect B5: Supply Chain Management 層面B5: 供應鏈管理			
General Disclosure 一般披露	Policies on managing environmental and social risks of the supply chain. 管理供應鏈的環境及社會風險政策。	Supply Chain Management 供應鏈管理	16
KPI B5.1 關鍵績效指標B5.1	Number of suppliers by geographical region. 按地區劃分的供應商數目。	Supply Chain Management 供應鏈管理	16
KPI B5.2 關鍵績效指標B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. 描述有關聘用供應商的慣例、向其執行有關慣例的供應商數目、以及相關執行及監察方法。	Supply Chain Management 供應鏈管理	16
KPI B5.3 關鍵績效指標B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. 描述有關識別供應鏈每個環節的環境及社會風險的慣例、以及相關執行及監察方法。	Supply Chain Management 供應鏈管理	16
KPI B5.4 關鍵績效指標B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. 描述在揀選供應商時促使多用環保產品及服務的慣例、以及相關執行及監察方法。	Supply Chain Management 供應鏈管理	16
Aspect B6: Product Responsibility 層面B6: 產品責任			
General Disclosure 一般披露	Information on: a) the policies; and b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. 有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的： a) 政策；及 b) 遵守對發行人有重大影響的相關法律及規例的資料。	Service Quality Control 服務質素控制	18
KPI B6.1 關鍵績效指標B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons. 已售或已運送產品總數中因安全與健康理由而須回收的百分比。	Service Quality Control 服務質素控制	18
KPI B6.2 關鍵績效指標B6.2	Number of products and service related complaints received and how they are dealt with. 接獲關於產品及服務的投訴數目以及應對方法。	Service Quality Control 服務質素控制	18
KPI B6.3 關鍵績效指標B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	Intellectual Property Rights 知識產權	19
KPI B6.4 關鍵績效指標B6.4	Description of quality assurance process and recall procedures. 描述質量檢定過程及產品回收程序。	Service Quality Control 服務質素控制	18
KPI B6.5 關鍵績效指標B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored. 描述消費者資料保障及私隱政策、以及相關執行及監察方法。	Privacy Protection 私隱保護	17

Environmental, Social and Governance Report

環境、社會及管治報告

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標	Section/Statement 章節/聲明	Pages 頁次	
Aspect B7: Anti-corruption 層面B7: 反貪污			
General Disclosure 一般披露	Information on: a) the policies; and b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. 有關防止賄賂、勒索、欺詐及洗黑錢的： a) 政策；及 b) 遵守對發行人有重大影響的相關法律及規例的資料。	Anti-corruption 反貪污	20
KPI B7.1 關鍵績效指標B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases. 於匯報期內對發行人或其僱員提出已審結的貪污訴訟案件的數目及訴訟結果。	Anti-corruption 反貪污	20
KPI B7.2 關鍵績效指標B7.2	Description of preventive measures and whistleblowing procedures, and how they are implemented and monitored. 描述防範措施及舉報程序，以及相關執行及監察方法。	Anti-corruption 反貪污	20
KPI B7.3 關鍵績效指標B7.3	Description of anti-corruption training provided to directors and staff. 描述向董事及員工提供的反貪污培訓。	Anti-corruption 反貪污	20
Aspect B8: Community Investment 層面B8: 社區投資			
General Disclosure 一般披露	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities takes into consideration communities' interests. 有關以社區參與來了解運營所在社區需要和確保其業務活動會考慮社區利益的政策。	Community Investment 社區投資	27
KPI B8.1 關鍵績效指標B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport). 專注貢獻範疇(如教育、環境事宜、勞工需要、健康、文化、體育)。	Community Investment 社區投資	27
KPI B8.2 關鍵績效指標B8.2	Resources contributed to the focus areas (e.g. money or time). 在專注範疇所動用資源(如金錢或時間)。	Community Investment 社區投資	27



**FINSOFT FINANCIAL INVESTMENT
HOLDINGS LIMITED**
匯財金融投資控股有限公司