



大眾金融控股有限公司

PUBLIC FINANCIAL HOLDINGS LIMITED

(Incorporated in Bermuda with limited liability) Stock Code: 626



ENVIRONMENTAL, SOCIAL
AND GOVERNANCE REPORT



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About the Report



Reporting standard: This Environmental, Social and Governance (“ESG”) Report (“ESG Report” or the “Report”) is written in accordance with Appendix 27 ESG Reporting Guide under the Listing Rules published by Hong Kong Exchanges and Clearing Limited (“HKEx”).

Reporting Scope: The scope of the Report includes Public Financial Holdings Limited (“PFHL”) and four of its subsidiaries as below (collectively the “Group”):

1. Public Bank (Hong Kong) Limited (“PBHK” or the “Bank”) with its 32 Hong Kong branches that provide a broad range of commercial and retail banking services;
2. Public Finance Limited (“PFL”), a subsidiary under PBHK, that has a network of 42 branches in Hong Kong and provides deposit-taking and financing services;
3. Winton Financial Limited (“Winton”), operates under a money lenders licence, with a network of 8 branches in Hong Kong and provides financing services; and
4. Public Securities Limited (“PSL”), a subsidiary under PFL, which is a licensed corporation and provides securities brokerage services.

Reporting Period: This ESG Report reflects all HKEx General Disclosure requirements under Appendix 27 from 1 January 2016 to 31 December 2016. Our Group has collected data from 1 July 2016 to 31 December 2016, and disclosed the Key Performance Index (“KPI”) information for Aspects A and B that is applicable to the operation of our Group, as the foundation for future reporting disclosure.

Feedback: We look forward to receiving suggestions from the readers on our first ESG Report. Please contact us by email at investor@publicbank.com.hk.

Executive's Message

We have the pleasure to publish the Group's first ESG Report for the financial year of 2016. The Report summarised the Group's effort in steering and integrating the principles of sustainable development into our business operations. We are committed to be responsible to our environment, community as well as to our stakeholders.

To enhance the efficiency and effectiveness of the promotion of ESG, we have established an Environment, Social and Governance Steering Committee ("ESGS Committee") and developed the Group Corporate Social Responsibility ("CSR") Policy in 2016. Our CSR Policy covers areas from environmental protection to social responsibility, addressing ESG topics that are most relevant to our operation, including using resources responsibly, respecting all ethical human right practices, ensuring no child labour and forced labour practice and showing the determination to fight against corruption and other malpractices. The devoted effort for our Group to be a responsible corporate has planted the seeds for the Group to achieve steady sustainable growth in the future.

Communication with stakeholders is crucial for our Group to understand the needs of our stakeholders such as customers, employees, shareholders and regulators. During the preparation of the Report, we have engaged with our stakeholders through various engagement channels to obtain their perspectives on the Group's ESG performance. We received valuable feedback from our internal and external parties in prioritising our material ESG reporting issues, and will continuously engage our stakeholders.

ESG has become one of our highly valued topics in our Group's long term development. We will continue to strengthen our sustainability strategy through engaging our stakeholders, and improve the sustainability performance of our operations. We look forward to sharing our achievements in the future reporting.



Stakeholder Engagement and Materiality Assessment

The Group's main stakeholders include its customers, shareholders, employees, service vendors and other business partners, government and regulators. In order to learn more about their concerns and expectations on our Group's ESG performance and identify our material ESG issues, we have launched an online questionnaire in August 2016 and engaged with our stakeholders through diversified channels such as organising internal meetings, seminars and training for employees, direct communication with customers at branches, etc.

The questionnaire consists a set of rating questions that allow the stakeholders to determine the importance and relativity of each sustainability topic such as environmental protection, fair labour practices, supply chain monitoring, community involvement, etc. to the Group's operations.



We have then summarised each ESG topic based on its significance of impact to our Group's business and its influence to our stakeholders on a materiality matrix. The use of materiality matrix can help us analyse and prioritise on reporting the most material aspects from a wide range of ESG topics. The upper right quadrant of the matrix reflects the most concerned ESG topics raised by our stakeholders.

MATERIALITY MATRIX



Our efforts to address these concerns are summarised below with details presented in the later sections.

#	Topics	Priority	Key concerns	Our current actions to address the concerns
4	Energy Consumption	Medium	Energy consumption has direct impacts on environmental pollution and greenhouse gases ("GHGs") emission.	Energy consumption contributed mostly from electricity usage in office and branches. We have policy on efficient use of energy in place.
7	Employment	Medium	Attraction and retention of talents are very important to our Group.	We follow and comply with all laws and regulations regarding employment standard. We have obtained award for Employees Retraining Board ("ERB") Manpower Developer in outstanding human resources performance and development.
8	Occupational Health and Safety ("OHS")	High	Ensuring a safe workplace is one of our priorities for our employees.	Our Group consists of offices and branches and the risks on OHS issues are low. We have issued basic office OHS guidelines and reminders to minimise the potential impacts from OHS.
9	Training and Development	High	Employees' training and development are the key to maintain a long term sustainable employment relationship, in building a high quality workforce and enhancing the work efficiency and performance.	Our Group is committed to training and developing all its employees and providing opportunities to increase personal effectiveness, improve job performance, and increase business effectiveness and operational efficiency.
10 11	Child Labour Forced Labour	High	Ethical human right practices is a highly important issue in many companies. Banking/ financial industry has relatively lower risk in human right issues when comparing with manufacturing industry.	Our Group strictly follows the Employment Ordinance of Hong Kong to prohibit any form of forced labour practices and also prohibit the hiring of child labour.
14	Customer Satisfaction	High	Good customer service is essential in maintaining a long term relationship with our customers.	The principles of our customer service emphasise a quality service, effective communication and high degree of transparency and accountability to safeguard the interests of our customers. All frontline staff in branches are trained regularly to reassure a good customer service experience. Training topics include customer service excellence, complaints handling and sharing of real case studies, etc.

#	Topics	Priority	Key concerns	Our current actions to address the concerns
15	Intellectual Property	High	Our Group respects all forms of intellectual property rights and designs of advertisements, commercials, products, services, names and logos.	Our “Corporate Information Security Management (CISM) Policy” and “Data Security Policy” are in place to ensure our operations comply with laws and regulations related to intellectual property.
16	Customer Privacy	High	In nowadays banking/ financial industry, handling customer privacy is essential to maintain the trust from our customers as well as guarding the creditability of our Group.	We have established the Personal Data (Privacy) Ordinance policies on customer privacy protection enacted since 1995 with the effort from our dedicated team to closely monitor the implementation of our policies to avoid any breach of privacy in our operations.
17	Anti-corruption	High	Anti-corruption is vital to our Group to protect the Group’s integrity as well as avoiding our Group from any malpractice and legal allegations. It is also vital to reassure our stakeholders that our anti-corruption system is in place to uphold our integrity and accountability to our stakeholders.	Our Code of Conduct was set up, implemented and monitored by the Code of Conduct Supervising Committee/Code of Conduct Officer to ensure all employees strictly follow the anti-corruption policy, with disciplinary actions to enforce zero tolerance on fraud, forgery or corruption. Training on anti-corruption was conducted in induction training for new staff and regularly reinforced to existing staff via training programmes.
18	Community Investment	Medium	Community investment has high influence and impacts to the society.	Our community investment emphasises to echo a more profound and positive impact benefiting more people and plant a deeper root in the community.

Our Corporate Social Responsibility Policy

Our Group CSR Policy has integrated various aspects of environmental and social topics, applicable to PFHL and its subsidiaries. The purpose of the CSR Policy is to ensure all units in our Group can obtain clear guidance on how to implement ESG related measurements into our operations. The policy also contains targets and goals for us to drive our sustainability values forward.

Our objectives are as follow:

To uphold the spirit of social responsibility, maintain high standard of ethical behavior in doing business and dealing with stakeholders.

To enhance the level of awareness in environmental protection within the Group, encourage energy saving and “green practice” at office.

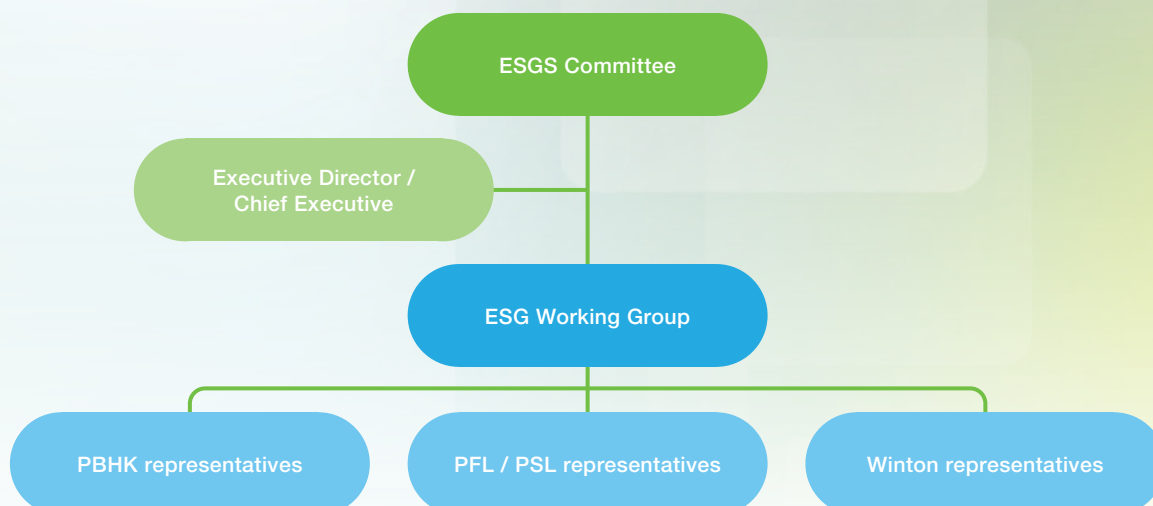
To set principles, objectives and future goals for all CSR activities and measurements to improve the sustainable development in the Group.

Looking into the possibility of adopting international best practice in the future.

ESGS COMMITTEE

ESGS Committee is chaired by the Executive Director/Chief Executive of PFHL and consists of senior management staff of the Group, providing directions about all ESG activities and matters, reviewing the Group CSR strategies/policies and overseeing the execution of the Group’s ESG strategies.

Under the ESGS Committee, we have also set up a dedicated team for ESG reporting. An ESG Reporting Working Group (the “ESG Working Group”), chaired by the Financial Controller and Company Secretary and consists of representatives from different subsidiaries and departments, ensures that the effectiveness of implementation and execution of CSR policies and practices according to the Group CSR philosophy and strategies.



Our Customers

We are committed to maintaining an accountable and sustainable business relationship with our customers. Issues such as customer satisfaction, business integrity and protection of customer data privacy are the top material topics to the Group. The principles of our customer service emphasise a quality service, effective communication and high degree of transparency and accountability to safeguard the interests of our customers.

CONNECTION WITH CUSTOMERS

Via visiting our extensive branch network located across Hong Kong, customers can enjoy our banking/financial services within convenient reach. In total, the Group has a combined branch network of 82 branches in Hong Kong as of 31 December 2016. We strive to uphold high standard of customer services in our branches to maintain a long term business relationship with our customers. All frontline staff in branches are trained regularly in building a better customer relationship; training topics include customer service excellence, complaints handling and sharing of real case studies.

Other than visiting our branches, customers can also enjoy the use of our online banking service to handle various types of banking transactions. Our website and online banking service are designed in a user-friendly way, with clear instructions and streamlined layout to provide helpful options for our customers to manage their accounts anywhere and anytime at their fingertips. The rising concern over cyber security has been affecting many different business sectors. In order to reassure our customers over this issue, we have upheld a solid and reliable standard to closely monitor and upgrade the online system to prevent any breach of online security.

MAINTAIN BUSINESS ETHICS

Being a responsible banking group, we understand the importance of being accountable in upholding the integrity of our business operation. Under the “Code of Conduct for Staff”, all staff are required to follow the ethical value of the Group and any breach will give rise to disciplinary action.

As a banking group, it is crucial to manage the risks of money laundering and financing of terrorism, avoiding any criminal activity which would damage our reputation. The Group has an internal policy “Policies and Procedures for Prevention of Money Laundering and Anti-Terrorist Financing” in place to safeguard the integrity and credibility of our Group. The Anti-money Laundering and Counter-terrorist Financing and Compliance Committee (the “Committee”) and the Compliance Department are also established to ensure the guidelines on prevention of money laundering are reviewed, updated and implemented. The Committee’s and Compliance Department’s functions also include handling of all suspected money laundering cases as referred, to timely review the relevant policies and guidelines issued by the Hong Kong Monetary Authority (“HKMA”) and other regulatory authorities, as well as to assess the impact and ensure that the relevant business units and/or departments comply with the relevant regulatory requirements and internal policy guidelines. Training on anti-money laundering (“AML”) is conducted for all new staff during induction courses and reinforced on existing staff regularly.

Corruption and bribery are strictly prohibited. All staff should actively discourage customers from offering personal benefits of all kinds (including every type of gift, service, loan, fee or anything of monetary value). The Prevention of Bribery Ordinance states clearly that all bribery related activities are subjected to criminal penalties under prescribed circumstances. Training on anti-corruption for all staff was provided. No confirmed legal case regarding corruption within the reporting period in 2016.

WHISTLE-BLOWING

A “Whistle-Blowing” Hotline is established, encouraging staff to raise or report any operational risk issues; or inappropriate, abnormal or suspected malpractices; or suspected frauds to the Group once the staff becomes aware of it. All staff shall always look out for circumstances which are susceptible to frauds, forgery or corruption, in order to protect the Group and its staff not just from malpractices, but also from any allegation of malpractices. If any such activity comes to the attention of a staff member, he/she should immediately report it to the relevant committee/department for appropriate follow up. All cases reported would be treated strictly confidential. Any deliberate suppression of such reporting is not acceptable and any failure to report such activity promptly may result in disciplinary action.

PROTECTION OF CUSTOMER PRIVACY

It is the policy of our Group to safeguard and keep confidential the personal data of all our customers. We shall at all times observe and ensure our staff strictly adhere to all the requirements of the Personal Data (Privacy) Ordinance. For more information, please refer to our “Privacy Policy” on our webpages:

For PFHL, <http://www.publicfinancial.com.hk/policy>

For PBHK, <http://www.publicbank.com.hk/en/notice/privacy>

For PFL, http://www.publicfinance.com.hk/2/finance/privacy_policy.html

For Winton, <https://www.wintongroup.com.hk/en/privacy/>

For PSL, <http://www.publicsec.com.hk/Privacy.aspx?Language=Eng>

CUSTOMER FEEDBACK HANDLING

Feedback and suggestions from customers provided an opportunity for the Group to improve and grow in a sustainable manner. We are committed to responding and resolving all customers’ enquiries and dissatisfaction promptly and with care in order to maintain our reputation in the banking/financial industry. In compliance with HKMA’s requirements and our Group’s internal guidelines on complaint handling procedures, the Group is required to investigate the case, work out a solution and provide a written response to the complainant no later than 30 days upon receipt of a complaint. In this connection, a complaint handling staff is appointed as an independent third party to investigate complaint cases and provide an investigation report to the Complaint Officer within the timeframe. Our feedback handling guideline is established to ensure staff of the Group are guided to handle customer suggestions and complaints in a fair and speedy manner.

In 2016, our Group received 11 cases of complaints over various types of banking/financial service related disputes. Each feedback has been handled with care and in accordance with the internal policies and procedures; suggestions received are reviewed to improve our current system or set as a real case example for our staff to learn from the incident and prevent the recurrence of similar incident.

Our Employees

Employees are regarded as the most important and valuable assets of the Group. The objectives of the Group's human resource management is to reward and recognise performing staff by providing a competitive remuneration package and implementing a sound performance appraisal system with appropriate incentives. Our Group strictly complies with the Hong Kong Employment Ordinance and other legal employment requirements and has developed the human resources policies manuals for major operating subsidiaries. As at 31 December 2016, the Group's staff force stood at 1,406 employees including full-time and part-time employees. Our Group follows all legal requirements in compensating the leavers.

	Total number of employees	Total number of employees turnover
By gender		
Male	620	94
Female	786	57
By employee type		
Full-time	1,393	151
Part-time	13	N/A
By position		
Senior management	12	1
Management	130	5
General staff	1,264	145
By age group		
<30 years old	360	55
30 – 50 years old	824	87
> 50 years old	222	9
By geographical region		
Hong Kong	1,347	147
Others	59	4

EMPLOYEE BENEFITS

We provide competitive and attractive remuneration package to reward and retain our employees. The package includes basic salary, allowance, double pay, provident fund scheme, Mandatory Provident Fund (MPF) to variable incentive-based remuneration such as discretionary bonus, merit bonus, commission, overtime pay and incentive awards. The total staff related cost in 2016 amounted to HK\$493.0 million. Other fringe benefits such as long service awards, staff privileges on banking service, marriage and child birth cash gifts, and various types of insurance coverage are also provided to our staff in expressing our appreciation, concern and care.

EQUAL OPPORTUNITY AND ANTI-DISCRIMINATION

The Group strives for creating, promoting and maintaining an environment with equal opportunities to staff and job seekers regardless of their gender, marital status, disability, family status and race.

Our human resources policies manuals are set up in compliance with the requirements of the legislation on anti-discrimination in Hong Kong, including Sex Discrimination Ordinance, Disability Discrimination Ordinance, Family Status Discrimination and Race Discrimination Ordinance. All staff have the right to lodge complaint if he or she has been subjected to any form of discrimination. Any substantiated discrimination complaints may result in disciplinary proceedings.

CAREER DEVELOPMENT

Promotion on career development and progression through attendance of appropriate training are provided within the Group for our employees' career advancement. Annual performance appraisal is a formal way for the Group to evaluate employees' ability to fulfill their job requirements and expectations of their position. The performance appraisal is also a means of providing formal, fair and constructive feedback and assessment to the employees regarding their job performance.

ERB Manpower Developer Award

PBHK is granted the "Manpower Developer ("MD") Award 2016-2017" for a 2-year validity period by the Hong Kong ERB. The award recognises outstanding achievements of organisations in five aspects:



As MD, we are committed in developing the above mentioned five aspects to ensure the existence of a well-trained, experienced and skilled staff force and a working environment that fosters a learning culture.

Staff training

This MD award showcased our robust training system and our dedication in investing in our employees' long term growth and development. The "Training and Development Policies and Guidelines" have established the fundamental standards and practices for the Group to enhance the efficiency and effectiveness on facilitating the training programs to our employees. Our Training and Development Department together with supervisors of staff play an important role in ensuring that the learning process continues through on-the-job experiences.



All new employees will undergo an orientation and induction course within 3 months upon joining. Further developmental opportunities may include formal education, licensing examinations, professional development, special projects, cross-functional assignments, secondment and mentoring. To comply with HKMA guidelines, our Group has incorporated the Training-for-Competency Approach aiming at equipping staff to perform competently on the job and behave ethically. Once a year, Human Resources Department will conduct a competency assessment exercise for all staff.



Our training policy on AML and counter-terrorist financing covers both new staff and existing staff, regardless of the level of seniority. This training policy is to ensure appropriate training programs are attended by staff at relevant periods during their employment with the Group.

	Percentage of employees trained	Average training hours
By gender		
Male	50.8%	4.4
Female	49.2%	4.3
By position		
Senior Management	1.0%	2.4
Management	28.5%	4.6
General staff	70.5%	4.3

OCCUPATIONAL HEALTH AND SAFETY

While hazards within our operating units are not as obvious as those high risk workplace, such as construction sites and factories, we concern the wellness of our staff to ensure that they give their best performance. Our Group has adhered to the Occupational Safety and Health Ordinance and issued guidelines on OHS from time to time to minimise the potential risk from workplace safety, such as providing adequate fire safety measures, lavatory and washing facilities, and first aid facilities. Fire safety training courses were also conducted at our branches in 2016.

	Number of cases	Number of lost days
Work-related fatalities	0	N/A
Work injuries	3	162

WORK-LIFE BALANCE

We promote a work-life balance for employees as we believe this can maintain not only the good work performance of employees, but most importantly, the health and well-being of employees. The Group's Sports and Recreation Club constantly organises various kinds of recreational and sporting activities for employees and their families, including boat trip, bowling competition, soccer matches and cake baking lessons.



Our Suppliers and Service Responsibility

The business nature of banking/financial industry is mostly service-orientated; unlike manufacturing industry we have relatively fewer suppliers and a less complicated supply chain. Our main suppliers are only involved in third-party services providers such as information technology service, property management service, advertising service, legal and consulting service, office equipment, printing and stationery suppliers. Most of our suppliers are based in Hong Kong and they comply with the Hong Kong Employment Ordinance. The potential risk in environmental and labour impacts in our supplier chain is relatively low and hence we tend to focus on service quality when it comes to selection of suppliers.

Our Group has been encouraging our suppliers to use recycled paper to print our annual reports and interim reports and opting the use of sustainable and energy saving electronic appliance with grade 1 energy label in our procurement.

During engagement with new supplier such as new system and software vendor selection, we have policies and procedures to ensure that the new system is compatible with our current system to minimise undesirable replacements and reassure the new system security by multiple rounds of testing. To provide a fair overview on supplier selection, we opt to select more than one supplier for comparison purpose during the primary engagement process.

In 2016, we have 32 major suppliers with frequent business transactions. Over 99% of suppliers are located in Hong Kong.



Our Environment

Environmental challenges such as resource depletion and climate change are the contemporary problems faced by all of us on the Earth. As a provider of banking/financial services, direct impacts to the environment may not be anticipated, yet, being a responsible citizen, we strive to lower our indirect impacts and uphold the spirit of environmental protection. With these objectives in mind, we formulated the environmental policy which is embedded in the CSR policy and defined our strategy to protect the environment into two areas: using resources sustainably within the Group and raising awareness to stakeholders.



SUSTAINABLE RESOURCE MANAGEMENT

A sustainable resource management does not only imply using resources efficiently, but also lowering GHG emission to cope with climate change. Due to the nature of our business, our operations mostly confine to branches and offices. Therefore, the usual office resources energy usage, paper use and other waste treatment, and water consumption are the focused aspects of our resource management. Based on these environmental aspects, we have set out KPIs and corresponding targets to measure our environmental sustainability performance.

Energy usage

Energy is of the utmost importance in our resource management because of our great reliance on it, particularly electricity. In order to conserve energy, we always prefer fixtures with high efficiency, such as purchasing office appliances with Grade 1 energy label. High energy efficiency lighting is also being introduced into our operation. Currently, Light-emitting diode (“LED”) lights are used in the signboards and some of the branches.

We will continue to replace lighting fixtures with LED lightings to other branches in the future. The Group also plans to upgrade air-conditioning and electricity systems as necessary to achieve the Electrical and Mechanical Services Department (“EMSD”) Energy Efficient Registration Scheme standards in the foreseeable future.

Type	Energy consumption (MJ)
Vehicle fuel	309.9
Electricity	8,498.2
Total	8,808.1
Energy Intensity (MJ/Full-time employee (“FTE”))	6.32

Source	GHG emissions (tCO ₂ e)
Scope 1 (Vehicle fuel)	4.5
Scope 2 (Purchased electricity)	1,558.0
Scope 3 (Air travel)	38.1
Total	1,600.6
Carbon Intensity (tCO ₂ e/FTE)	1.15

Paper use and other waste treatment

Paper is one of the most crucial resources within our operation. Therefore, our strategy to paper use is to opt for papers from sustainable origin. Currently, we are using Forest Stewardship Council (FSC)-certified papers for our publications.

In addition, we regard used paper as a resource rather than simply a waste disposing to the landfill. Therefore, we have initiated an internal recycling program for the collection of used paper.

Our recycling program is also extended to other recyclable wastes, such as used empty toner cartridge. We donated in total 1,041 pieces of obsolete computers and accessories to Caritas Computer Workshop for recycling in December 2016.

Paper waste	Amount generated (tonnes)
Total paper waste generated	36.7
Waste intensity (tonnes/FTE)	0.03

Water consumption

At this stage, our water conservation strategy relies on promoting water saving behaviors and culture among employees.

Total water consumption (m ³)	2,605
Water intensity (m ³ /FTE)	1.87

RAISING AWARENESS TO STAKEHOLDERS

We understand that protecting the environment requires joint efforts from all of us. Apart from pursuing sustainable use of resources, including energy, paper and water, within the Group under our Sustainable Resource Management as detailed in the previous section, raising awareness of environmental protection to the stakeholders is also indispensable in our strategy.

For staff, we encourage them to participate in charitable activities on environmental protection. “Green Practices at Office”, which focuses on sharing measures to staff about reducing energy, paper and water consumptions in office, has been developed. In addition, we encourage our suppliers to possibly make reference to our practice in resource management and green office practice to fulfil their corporate responsibility in environmental protection.

Our Community

Under the CSR Policy, our Group is committed to fulfilling our corporate social responsibility not just via charity donation programs, but in maintaining a strong level of community involvement to address the Group's effort to echo a more profound and positive impacts, benefiting more people by planting a deeper root in our community where our business is established on. We established the Public Bank Group (Hong Kong) Volunteer Team, "PB We Care Team", not just as a mean to the fulfilment of our duty as a corporate citizen, but also to promote community involvement of employees. We will continually support various kinds of charitable initiatives and encourage our employees to participate in the community activities.

In 2016, the Group supported in the activities organised by charities such as The Oxfam Hong Kong and The Community Chest of Hong Kong, we encouraged staff caring about the people who need help by making donations. The donations raised were allocated to benefit the Oxfam in China Programme, as well as over 150 member social welfare agencies under The Community Chest.

ENVIRONMENTAL PROTECTION

We continue to take pride in being a responsible corporate citizen by participating in an initiative to raise people's awareness on environment protection. In 2016, we sponsored our staff who participated in one of the largest local hiking charity events called "Green Power Hike" Bank Cup Challenge organised by Green Power Hong Kong, which the donations are used for environmental education and conservation. Our "PB We Care Team" also took part in a shoreline cleaning activity at Sha Lan, Tai Po organised by "Working Group on Clean Shorelines" under the Hong Kong Special Administrative Region ("HKSAR") Government, to clear rubbish and protect the shoreline environment of Hong Kong. Bags of garbage were collected through this clean-up activity, and we hope to educate the staff the need to protect the shoreline and raise the importance of reducing waste.



YOUTH EMPOWERMENT

We also emphasise on helping youths in the local community to plan their career development. PBHK participated in the “Work Experience Program 2016” organised by the HKSAR Education Bureau together with Rotary Club of Hong Kong. A series of life planning programmes was organised for secondary students to develop their personal and life-long aspirations for work or studies in accordance with the individual abilities, aptitudes and interests. We also participated in the “Life Buddies” Scheme for youth held by The Hong Kong Association of Banks (“HKAB”) and the HKSAR Commission on Poverty with the objective to help youth broaden their exposure and life experiences through active interaction with the mentoring teams. A bank visit was also hosted by the PBHK for secondary students in supporting the CSR programme organised by HKAB. Through our briefing and interactive activities, we provided some insights for the students on the banking industry and hopefully, enable to foster their career planning.

