



Power Financial Group Limited
權威金融集團有限公司

(Incorporated in Bermuda with limited liability)

(於百慕達註冊成立之有限公司)

(Stock code 股份代號: 397)

環境、社會及管治報告
Environmental,
Social and
Governance Report
2017





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This is Power Financial Group Limited's (referred to in this report as the "Company", together with its subsidiaries, the "Group") (Stock code: 397) second annual Environmental, Social and Governance ("ESG") report (the "ESG Report"). This ESG Report is published in accordance with the Environmental, Social and Governance Reporting Guide (the "ESG Reporting Guide") as set out in Appendix 27 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "Stock Exchange") and the "comply or explain" provisions contained therein.

SCOPE, MATERIALITY, AND REPORTING PERIOD

The content of this ESG Report focuses on material sustainability areas, based on our most significant economic, environmental and social impacts, as well as the areas that are of the greatest interest or concern to stakeholders.

As identified by the materiality assessment, the ESG Report covers the overall performance, risks, strategies, measures and commitments of the Group in four areas, namely, working environment quality, environmental protection, operating practices and community investment, for the Group's two principal business operations (i.e. financial services and money lending business) during the reporting period for the year ended 31 December 2017 (the "Reporting Period").

All the information contained herein comes from official documents or statistical reports of the Group. This report has been reviewed and approved by the board of directors of the Company (the "Board").

Regarding the corporate governance structure of the Group and other relevant information, please refer to pages 29 to 40 of the Company's annual report for the year ended 31 December 2017.

此乃權威金融集團有限公司(於本報告稱為「本公司」，連同其附屬公司統稱「本集團」)(股份代號：397)第二份年度環境、社會及管治(「環境、社會及管治」)報告(「環境、社會及管治報告」)。本環境、社會及管治報告乃根據香港聯合交易所有限公司(「聯交所」)證券上市規則附錄二十七所載之《環境、社會及管治報告指引》(「環境、社會及管治報告指引」)及當中所載「不遵守就解釋」條文刊發。

範疇、實質性及報告期間

根據於經濟、環境及社會範疇上最顯著的影響，以及持份者最切身或關注的事宜，本環境、社會及管治報告的內容集中於重大可持續範疇。

據實質性評估所識別，環境、社會及管治報告涵蓋於截至二零一七年十二月三十一日止年度的報告期間(「報告期間」)內，本集團兩個主要業務營運(即金融服務及借貸業務)於四個範疇的全體表現、風險、策略、措施及承擔，即工作環境質素、環境保護、營運實務及社區投資。

本報告所載所有資料來自本集團的官方文件或統計報告。本報告已由本公司董事會(「董事會」)審閱及批准。

有關本集團的企業管治架構及其他相關資料，請參閱本公司截至二零一七年十二月三十一日止年度的年報第29至40頁。

CORPORATE SOCIAL RESPONSIBILITY

The Company is one of the comprehensive financial service providers in Hong Kong providing a full range of financial services. Corporate social responsibility (“CSR”) is an integral part of our business strategy and the Board supports our CSR commitment. We are devoted to running our business in a manner that is economically, socially and environmentally sustainable while balancing the interests of our various internal or external stakeholders and providing reliable and valuable services to society.

STAKEHOLDER ENGAGEMENT

We understand that stakeholder engagement plays a pivotal role to our continuous effort in improving our ESG standard. Therefore, we have built and maintained for our shareholders, customers, employees, suppliers, other stakeholders and all interested parties various communication channels. We also endeavour to provide our stakeholders with clear information about our approaches to business operation and ESG issues. These include, but are not limit to, statutory announcements, circulars, financial reports, shareholders’ meetings, corporate websites and electronic correspondence.

We welcome opinions on the Group’s approaches on the ESG aspects upon reading the ESG Report. Please share with us via:

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183 Queen’s Road Central,
Hong Kong
Tel No.: (852) 2270 6600
Fax No.: (852) 2270 6611
Email: contact@powerfinancial.com.hk

企業社會責任

本公司為香港綜合金融諮詢公司，提供全方位的金融服務。企業社會責任（「企業社會責任」）乃業務策略的重要部分，而董事會支持企業社會責任承擔。我們致力在經濟、社會及環境層面上以可持續的方式經營業務，同時兼顧不同內部或外部持份者的權益和提供可靠及重要的服務予社會。

持份者參與

我們明白持份者參與對不斷改善環境、社會及管治準則十分重要。因此，我們已為股東、客戶、僱員、供應商、其他持份者及一切持有權益的人士建立及維持多個溝通渠道。我們亦盡力為持份者提供有關業務營運及環境、社會及管治事宜方針的清晰資料。資料包括但不限於法定公告、通函、財務報告、股東大會、公司網站及電子通訊。

我們歡迎各方在閱覽環境、社會及管治報告後就本集團對環境、社會及管治層面的方針提出意見。請透過以下途徑聯絡我們：

郵寄地址：香港皇后大道中183號中遠
大廈39樓3910–13室
電話號碼：(852) 2270 6600
傳真號碼：(852) 2270 6611
電郵：contact@powerfinancial.com.hk

ENVIRONMENTAL

環境



We are mindful of the impact of our business operations on the environment and recognise the importance of good environmental stewardship. We are committed to enhancing our environmental control through the integration of environmental considerations into our business processes. The Group has made reference to the relevant environmental rules or measures which are taken or suggested by relevant government departments, campaigning organisations or industry associations, and from time to time requires employees to follow these practices.

During the Reporting Period, there was no incident of non-compliance with local relevant environmental laws and regulations relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste that have a significant impact on the Group, and therefore no penalties was imposed on the Group during the Reporting Period.

EMISSIONS

The Group is principally engaged in financial services whereas its nature does not involve any direct production procedures; thus, there is no direct emission of exhaust gas and greenhouse gas. Carbon footprint arising from our day-to-day operations is mainly from electricity consumption for our offices and emissions from business travel of our directors and employees. We strive to better utilise resources and minimise any adverse environmental impact and indirect carbon emission from our operation by enhancing operational efficiency and implementing eco-friendly measures.

我們注重業務營運對環境造成影響，並明白良好的環境管理十分重要。我們透過將環境考量融入業務過程，傾力改善環境控制。本集團已參考相關政府部門、行動組織或行業協會採納或建議的相關環境規例或措施，並不時要求僱員遵守該等常規。

於報告期間，本集團概無任何有關廢氣及溫室氣體排放、向水及土地的排污、以及有害及無害廢棄物的產生而對本集團有重大影響的本地相關環保法律法規之違規事件；因此於報告期間本集團概無被施加罰則。

排放物

本集團主要從事金融服務，其性質不涉及任何直接生產程序，因此概無直接排放廢氣及溫室氣體。日常營運產生的碳足印主要來自辦公室耗電及董事和僱員的商務差旅。我們透過提高營運效率及實施環保措施，致力善用資源及減少營運的任何不利環境影響和間接碳排放。

Summary of KPI disclosure of Aspect A1 under the ESG Reporting Guide:

根據環境、社會及管治報告指引的關鍵績效指標披露層面A1概要：

KPI A1.1 關鍵績效指標A1.1	<p>Our principal business operations do not involve activities that directly emit greenhouse gases or other air pollutants. The types of emissions and respective emissions data (if applicable) are set forth in the <i>Appendix I: Data Highlights</i>.</p> <p>主要業務營運並無涉及直接排放溫室氣體或其他空氣污染物的活動。排放物類別及相關排放數據(如適用)載於附錄一：數據摘要。</p>
KPI A1.2 關鍵績效指標A1.2	<p>Emissions of indirect greenhouse gases are set forth in the <i>Appendix I: Data Highlights</i>.</p> <p>間接溫室氣體排放量載於附錄一：數據摘要。</p>
KPI A1.3 關鍵績效指標A1.3	<p>Our principal business operations do not involve activities that produce hazardous wastes; whilst non-hazardous wastes produced from our daily operations include office wastes and domestic refuse.</p> <p>主要業務營運並無涉及產生有害廢棄物的活動；而日常營運產生的無害廢棄物包括辦公室廢棄物及生活廢棄物。</p>
KPI A1.4 關鍵績效指標A1.4	<p>There is no applicable data of non-hazardous waste produced.</p> <p>概無所產生無害廢棄物的適用數據。</p>
KPI A1.5 關鍵績效指標A1.5	<p>Measures to mitigate emissions can be referred to in the above paragraph.</p> <p>減低排放量的措施載於上文一段。</p>
KPI A1.6 關鍵績效指標A1.6	<p>Description of how non-hazardous wastes are handled, reduction initiatives can be referred to in the <i>Use of Resources – Waste Reduction</i>.</p> <p>處理無害廢棄物的方法、減低產生量的措施的說明載於資源使用－減廢。</p>

USE OF RESOURCES

As our key approach to managing indirect carbon emissions and other air emissions, we have adopted a “green office” policy, pursuant to which we have implemented various measures to continually improve our energy efficiency and water and waste management.

Energy and water conservation

- ☞ Adjust air-conditioners' temperature to 23°C
- ☞ Switch off all electrical appliances, lights and office equipment when they are not in use
- ☞ Place water saving notices in the pantry
- ☞ Use energy-saving electrical appliances with “Grade 1” energy label, such as refrigerator
- ☞ Utilise day-time natural lighting in offices
- ☞ Install LED lighting systems with better energy efficiency

Waste reduction

- ☞ Encourage the use of electronic mailing and electronic filing system
- ☞ Reuse and recycle paper, and promote double-sided printing
- ☞ Reuse other stationery and reduce the use of disposable tableware
- ☞ Recycle ink cartridges, copier toner containers
- ☞ Encourage the use of hand drier to reduce paper towel

Paperless operation

Leveraging the advances in information technology, we constantly improve our operations and services by upgrading online security system. Not only does the system provide our clients with convenient, reliable and less error-prone trading platform, but also realises a paperless operation. As part of the paperless operation initiatives, we deliver free e-statement to our customers.

資源使用

我們採用「綠色辦公室」政策為管理間接碳排放及其他氣體排放的主要方法，據此，我們已實施多項措施，不斷提高能源效益及用水及廢物管理。

節約能源與用水

- ☞ 調節冷氣溫度至23°C
- ☞ 關掉非使用中的電器、燈及辦公室設備
- ☞ 在茶水間貼出節約用水告示
- ☞ 採用具一級能源效益標籤的節能電器，如雪櫃
- ☞ 在辦公室善用自然日照
- ☞ 安裝能源效益較佳的LED照明系統

減廢

- ☞ 鼓勵使用電子郵件及電子檔案管理系統
- ☞ 重用及回收紙張和鼓勵雙面打印
- ☞ 重用其他文具及減少使用即棄餐具
- ☞ 回收墨盒、影印機碳粉盒
- ☞ 鼓勵使用乾手機以減少紙巾

無紙營運

有賴資訊科技進步，我們透過升級網上保安系統不斷改良營運及服務。系統不單為客戶提供方便、可靠及不易出錯的交易平台，亦實現了無紙營運。作為無紙營運計劃的一環，我們提供免費電子結算單給客戶。

Summary of KPI disclosure of Aspect A2 under the ESG Reporting Guide: 根據環境、社會及管治報告指引的關鍵績效指標披露層面A2概要：

KPI A2.1 關鍵績效指標A2.1	Details of electricity consumption are set forth below in the <i>Appendix I: Data Highlights</i> . 耗電量詳情載於下文附錄一：數據摘要。
KPI A2.2 關鍵績效指標A2.2	There is no applicable data of water consumption because it is not feasible to obtain water withdrawal and discharge data as an individual occupant of leased office premises in Hong Kong where water supply and discharge are not billed to us separately by the respective building management. 概無耗水量的適用數據，原因是我們為香港租賃辦公室物業的個別佔用人，取得取水及排水量數據並不可行，相關樓宇管理公司並無向我們獨立發出供水及排水的帳單。
KPI A2.3 關鍵績效指標A2.3	Description of energy use efficiency initiatives can be referred to in the above paragraphs. 能源使用效益計劃的說明載於上文各段。
KPI A2.4 關鍵績效指標A2.4	There is no issue in sourcing water that is fit for purpose whereas the Group considers its water consumption level is reasonable. 求取適用水源上概無問題，而本集團認為其耗水量屬合理。
KPI A2.5 關鍵績效指標A2.5	There is no applicable data of packaging material as we do not involve the use of any packaging material. 概無包裝材料的適用數據，因為我們並無涉及使用任何包裝材料。

ENVIRONMENT AND NATURAL RESOURCES

Much of the world's waste goes to landfill sites and produce methane, which is a significant contributor to climate change. Discarded electronic waste is, in particular, toxic to the environment as e-waste such as computers and other electronic appliances contain a long list of hazardous substances, including PVC, BFRs and phthalates. Therefore, we strive to reduce electronic solid waste produced from our operations.

In order to help promote environmental awareness among our employees, we often put up various notices to remind them of our environmental protection measures and provides updates and information about environmental issues and the Group's latest environmental initiatives. We also have designated staff to ensure effective implementation of the above initiatives. Constant review of our policies and practices are conducted for improvement of our environmental approaches and identifying relevant risks.

Summary of KPI disclosure of Aspect A3 under the ESG Reporting Guide:

KPI A3.1

關鍵績效指標A3.1

Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them can be referred to in the above paragraphs.

業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動的描述載於上文各段。

環境及天然資源

全球許多廢物均於堆填區棄置及產生甲烷，此乃氣候轉變的重要原因。廢棄電子產品的環境影響格外嚴重，因為電腦等電子廢物及其他電子器材含有極多有害物質，包括聚氯乙烯、溴化阻燃劑及苯二甲酸鹽。因此，我們致力減少營運產生的電子固體廢物。

為了協助提高僱員的環境意識，我們經常張貼不同告示以作環保措施提示，並提供有關環境事宜及本集團的最新環境計劃的最新狀況及資料。我們亦指派員工確保上述計劃行之有效。我們不斷檢討政策及常規，以改良環境方針及識別相關風險。

根據環境、社會及管治報告指引的關鍵績效指標披露層面A3概要：

SOCIAL
社會



EMPLOYMENT AND LABOUR PRACTICES

As at 31 December 2017, the Group had 29 employees, who are key to bringing us success and maintaining our competitiveness. We are dedicated to providing a gratifying and rewarding workplace to our employees and offering them with opportunities to learn, grow and succeed.

During the Reporting Period, there was no incident of non-compliance with the relevant laws and regulations that have a significant impact on the Group relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination and other benefits and welfare.

Recruitment, remuneration and dismissal policies

We strictly comply with the Employment Ordinance (《僱傭條例》) in Hong Kong and other applicable laws and regulations relating to employment. We have clear and bespoke guidelines for human resource management. Documents, including employment contracts and orientation briefing, are given to our staff to describe our employment policies, work ethics, and rights and responsibilities of employees.

We offer employees a competitive package of remuneration and benefits, which encompasses basic salary and overtime compensation, staff welfare and rights such as Mandatory Provident Fund and medical insurance. Employees are also entitled to paid rest periods including annual leave, maternity leave, paternity leave and sick leave. These remuneration and benefits are determined and adjusted based on job nature, experience, job performance, financial results of the Company and market conditions.

In situations where an employee violates the Group's regulations or consistently perform his or her duties below an acceptable level, our human resources department will follow an range of procedures to terminate his or her employment contract. Terms and conditions relating to dismissal are enumerated in employment contract and other employment policy manual.

僱傭及勞工常規

於二零一七年十二月三十一日，本集團有29名僱員，彼等是我們邁向成功及維持競爭力的關鍵。我們致力為僱員提供滿意及有回報的工作環境，並向彼等提供學習、成長及成功的機會。

於報告期間，本集團概無任何有關薪酬及解僱、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而對本集團有重大影響的相關法律法規之違規事件。

招聘、薪酬及解僱政策

我們嚴格遵守香港的《僱傭條例》及其他適用的僱傭法例及法規。我們就人力資源管理設立明確及專有的指引。我們向員工提供文件(包括僱傭合約及入職簡介)以說明我們的僱傭政策、工作道德，以及僱員的權利及職責。

我們向僱員提供具競爭力的薪酬及福利組合，包含基本薪金及超時工作補償、強制性公積金及醫療保險等員工福利及權利。僱員亦有權享有有薪休息假期，包括年假、產假、侍產假及病假。該等薪酬及福利乃按工作性質、經驗、工作表現、本公司財務業績及市場狀況釐定及調整。

倘僱員違反本集團的規定或其表現持續低於可接受水平，人力資源部將遵循一系列程序終止其僱傭合約。有關解僱的條款及條件載於僱傭合約及其他僱傭政策手冊內。

Equal opportunities, diversity and inclusion

We embrace diversity and inclusion. Given our business nature, we have no specific requirements or conventions on gender, age and race in employment. Our recruitment policies stipulate that we recruit candidates based on their experience and expertise, and do not discriminate on grounds of gender, disability, pregnancy, marital and family status, racial background, religious belief, age or sexual orientation.

Health and Safety

We are committed to offering a healthy and safe workplace for our staff and endeavors to eliminate potential hazards. To safeguard the well-being of our employees, we from time to time identify potential safety risks, take preventive measures and offer necessary training and information, to strengthen employees' health awareness. In case of significant safety risks and accidents, we will make necessary improvement measures.

While medical and dental insurances are in place to provide full coverage of personal health care, we also help staff maintain good psychological health and always open to closely communicate with our employees and enlist professional external counselling services when necessary. During the Reporting Period, there was no significant incident of safety and work-related injury. There was no incident of non-compliance with the relevant laws and regulations that have a significant impact on the Group relating to providing a safe working environment and protecting employees from occupational hazards.

平等機會、多元化及共融

我們支持多元及共融。基於我們的業務性質使然，我們對僱用的性別、年齡及種族並無特別要求或慣例。我們的招聘政策規定，我們基於申請人的經驗及專業知識招聘，不會因性別、殘疾、懷孕、婚姻及家庭狀況、種族背景、宗教信仰、年齡或性取向而歧視。

健康及安全

我們致力為員工提供健康及安全的工作場所，竭力消除潛在危險。為保障員工的健康，我們不時識別潛在安全風險、採取預防措施及提供必須培訓和資訊，以加強員工的健康意識。如有重大安全風險及事故，我們將作出必要改善措施。

雖然我們設有醫療及牙科保險以提供全面的個人健康護理，我們亦幫助員工保持心理健康，一直以開放態度與員工保持緊密溝通，並於有需要時尋求專業外部輔導服務。於報告期內，並無發生重大安全及工傷意外。概無任何有關提供安全工作環境及保障僱員免受職業性危害而對本集團有重大影響的相關法律法規之違規事件。

Development and Training

Comprehensive development plan has been established to enable our employees to develop themselves to their fullest potential and to equip them with the essential skillsets to deliver the best to meet clients' expectations.

Our development plan include diversified on-the-job training based on the requirements of respective job positions and the strengths of employees. We organise and subsidise various internal and external staff training programme, such as seminars, in order to assist our employees in equipping themselves for the challenges and fast changing operating environment in Hong Kong. Induction training and staff handbook are provided for new joiners so that they can better understand our company culture and their job duties. We take mentorship approach as new joiners are guided by senior staff during their probation period.

We care for our employees and believe that harmonious employment relationship is conducive to the stable development of the Company. We do our best to maintain open dialogue with them to have a better understanding of and track progress against their career goals. Staff is required to participate in the annual performance appraisal, thereby building a platform for employees to be clear about how they intend to achieve the career objectives and how their performance should be recognised.

Labour Standards

We are committed to protecting human rights. We comply with all relevant laws and regulations and forbidding the use of forced labour and child labour in our business operations.

As we champion a culture of respect and dignity, we adopt an open door approach to workplace professionalism and ethical behaviour that align with international and industry standard. Under strict supervision, all employees, including directors and employees at all levels, are protected from any harassment or bullying at work. We encourage employees to report any non-compliance or malpractice, which are subject to investigation and disciplinary action including dismissal.

發展與培訓

我們已建立全面發展計劃，讓僱員發揮所長及裝備所需技能，以最佳表現達到客戶期望。

我們的發展計劃包括根據相關職位要求及僱員實力的多元化在職培訓。我們籌辦及資助不同的內部及外部員工培訓課程，例如研討會，協助員工裝備自己，迎接挑戰和瞬息萬變的香港營運環境。入職培訓及員工手冊會提供予新入職員工，以便他們更能深入了解本公司文化及職責。我們採取指導方針，資深員工會在試用期內帶領新入職員工。

我們關心僱員，深信和諧的僱傭關係有利本公司的穩定發展。我們竭盡所能與員工保持公開對話，加以了解及跟進員工事業目標的進度。員工須參與年度工作表現評核，因此為僱員確立平台，讓其清楚知道達成事業目標的方法及表現如何獲得肯定。

勞工準則

我們致力保護人權。我們遵守所有相關法律及法規並禁止業務營運使用強制勞工及童工。

我們秉持尊重及誠實的文化，並採取開誠布公的態度，以達致符合國際及行業標準的職場專業及道德行為的指引。在嚴謹監督下，所有僱員(包括董事及各級僱員)獲得保護免受任何職場騷擾或欺凌。我們鼓勵僱員舉報任何違規事件或不當行為的渠道，有關違規或不當行為須接受調查及紀律處分(包括解僱)。

**OPERATING
PRACTICES**
營運實務



SUPPLY CHAIN MANAGEMENT

The Group is principally engaged in providing financial services and relies on vendors and third party financial product suppliers to support our service-based business. We had 56 suppliers as at 31 December 2017 and all of them are located in Hong Kong.

The Group adheres to fair operating practices through structured vendor selection processes, which lay down screening criteria, and identify potential risks along our supply chain. We also maintain close communication with our suppliers and business partners as we understand that building trusting relationships with our suppliers helps us manage our environmental and social risk while enhancing our operating efficiency.

PRODUCT RESPONSIBILITY

Our services are regulated by the Securities and Futures Commission, and we have fully complied with the applicable regulations and ordinance.

We aim to deliver the best to our clients with our online securities services. Our sales and dealers have obtained required qualifications to provide useful information on our services, industry and market. We realise that investors always looking for the best return from their investments. Hence, we seek in our capacity to help investors identify risks and optimise their return on investment.

Data privacy

Due to our business nature, our staff deals with an enormous amount of personal data. Therefore, the Group complies with Personal Data (Privacy) Ordinance (《個人資料(私隱)條例》) and other applicable laws and has developed guidelines to ensure data privacy and protection. Such guidelines are communicated to our employees and are reinforced from time to time. Our online system is also running at the highest level of security and are upgraded and backed up regularly.

供應鏈管理

本集團主要從事提供金融服務及依賴承辦商及第三方金融產品供應商支援我們的業務。於二零一七年十二月三十一日，我們有56名供應商，彼等全部均位於香港。

本集團擁有健全的賣方甄選程序，奉行公平的營運慣例，有關甄選程序詳列篩選準則，以及識別我們供應鏈的潛在風險。我們亦與供應商及業務夥伴保持緊密溝通，因為我們明白與供應商建立信賴關係有助我們管理我們的環境及社會風險，同時提升營運效率。

產品責任

我們的服務由證券及期貨事務監察委員會監管，而我們完全符合適用規則與條例。

我們的目標是為客戶提供最佳網上證券服務。我們的銷售員與交易員已考獲所需資格，以提供有用的服務、行業市場資訊。我們深明投資者自當追求最高回報。因此，我們親自著手協助投資者識別風險，提升投資回報。

資料私隱

基於我們的業務性質，我們的員工處理大量的個人資料。因此，本集團遵守《個人資料(私隱)條例》及其他適用法律，並已制定指引，以確保資料私隱及保障。有關指引已派發予僱員，並會不時加強。我們的網上系統亦以最高保安水平運作，並會定期升級及備份。

Advertising and labeling

To attract clients, we carry out marketing and promotional works in an appropriate manner. We have been in compliance with all applicable laws and standards enacted by the government and industry associations. We ensure that consumers are provided with sufficient and accurate information on our services to make informed choices.

During the Reporting Period, the Group has complied with all relevant laws and regulations that have a significant impact on the Group relating to health and safety, advertising, labelling and privacy matters.

ANTI-CORRUPTION

The Group upholds the highest standard of corporate governance and adhere to the values of honesty and integrity. We comply with the Prevention of Bribery Ordinance (《防止賄賂條例》) of Hong Kong Laws and other applicable anti-corruption laws and regulations. We endeavour to maintain sound corporate governance and risk management to protect the interest of our stakeholders. Audit committee, remuneration committee and nomination committee are set up to assist the Board to oversee the operation and control of the Group.

We have a zero-tolerance policy on corruption, bribery, extortion, fraud and money laundering. Anti-money laundering manual and procedures are set out based on the Securities and Futures Ordinance. Business Ethic Code is developed to ensure the Group operates at the highest integrity level. Conflict of interest needed to be reported in order to avoid any insider dealing or any criminal regime in client transactions.

To raise employees' awareness of anti-corruption, we provide regular training on the latest regulatory updates and best practices. Any suspected misconduct, illegal act or failure can be reported to the management through email. The reported case will be handled strictly in confidential so as to protect the reporters. Investigation will be carried out and we will report to regulatory and law enforcement bodies when necessary.

廣告及標籤

為吸引客戶，我們以適當方式進行營銷及宣傳工作。我們一直遵守政府及行業協會所實施的一切適用法律及標準。我們確保就本身的服務向消費者提供充份及準確的資料，以使其作出知情選擇。

於報告期間，本集團已遵守一切有關健康及安全、廣告、標籤及私隱事宜並對本集團構成重大影響的相關法律及法規。

反貪污

本集團奉行最高標準的企業管治措施。我們遵守香港法例的《防止賄賂條例》及其他適用反貪污法律及法規。我們致力維持完善的企業管治及風險管理，以保障持份者的權益。我們設立了審核委員會、薪酬委員會及提名委員會，協助董事會監察本集團營運及管理情況。

我們對於貪污、舞弊、敲詐、詐騙及洗黑錢行為採取零容忍政策，按照證券及期貨條例指引制訂反洗黑錢手冊與程序。本公司制訂了《企業道德規範》，確保本集團時刻以最高誠信水準營運。員工必須舉報任何利益衝突，避免客戶買賣涉及任何內幕交易或犯罪行為。

為提高僱員的反貪污意識，我們定期提供有關最新監管資訊及最佳常規的培訓。任何涉嫌不當行為、違法行動或失職可透過電郵向管理層通報。通報個案將嚴格保密處理以保障通報者。我們在必要時將進行調查並向監管及執法機構匯報。

COMMUNITY INVESTMENT

Caring for community is a shared value by the Group and in the society. We pursue sustainable development in our community by assessing and managing the social impact of our operations in the marketplace.

We invest in the community with our resources and strength, whilst encouraging our staff to take part in voluntary work and donation. During the Reporting Period, the Group made donations to charitable organisations in Hong Kong community.

We will continue to delve into different options of community investment as we aspire to create within the Group a good spirit of giving back to the society, thereby fostering closer relationships between our employees and the community.

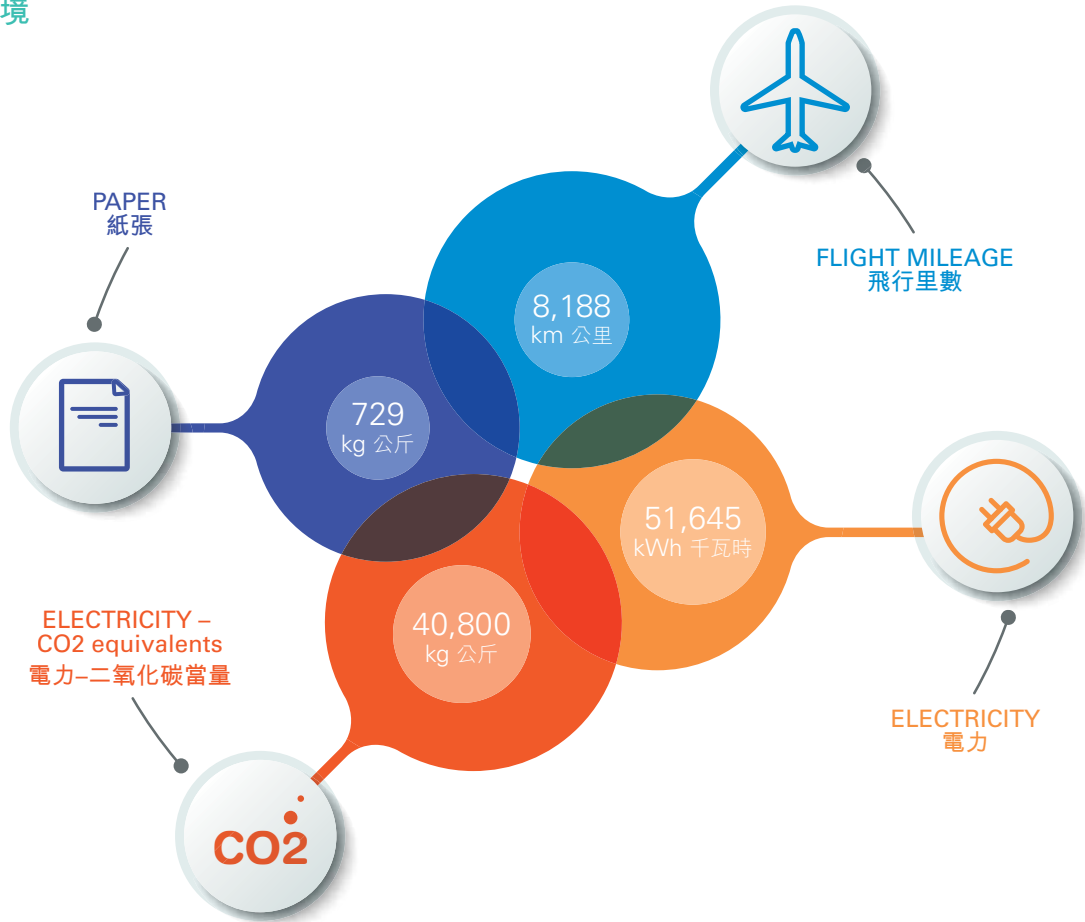
社區投資

關懷社區是本集團和社會大眾的共同價值觀。我們評估及管理社會對我們在市場上營運的影響，藉此追求在社區可持續發展。

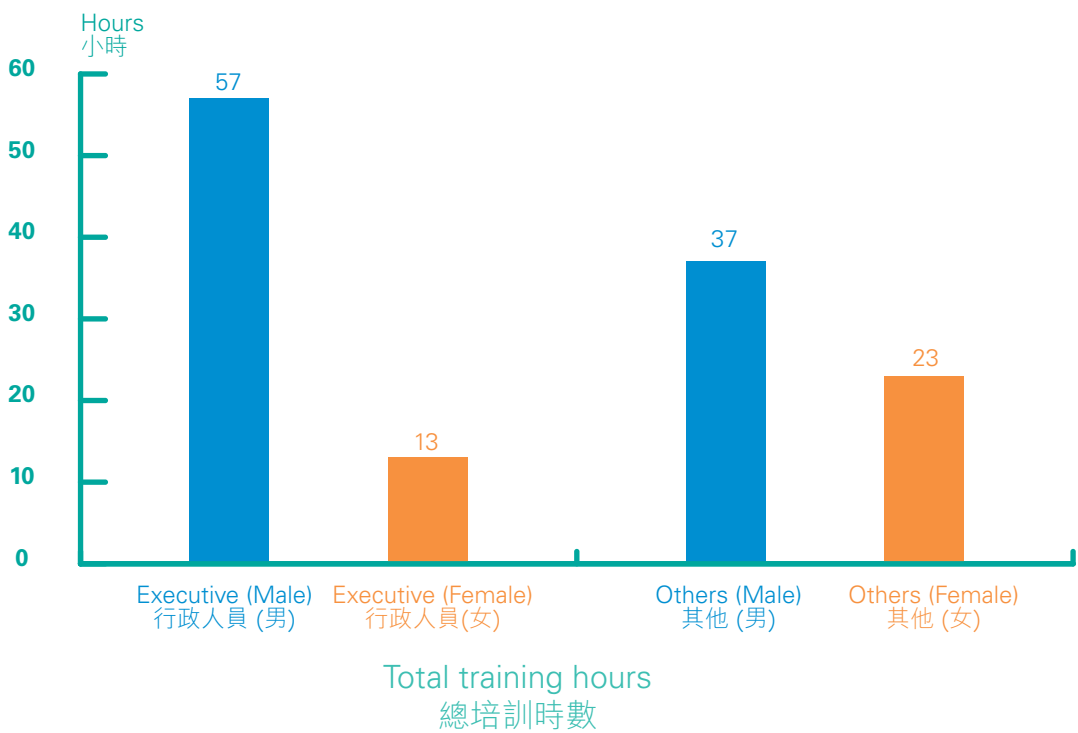
我們憑藉資源和優勢對社區作出投資，同時鼓勵員工參與志願工作及捐獻。於報告期間，本集團向香港社區慈善機構作出捐獻。

我們將繼續探討不同的社區投資選擇，因為我們矢志在集團內培養出回饋社會的優良精神，從而拉近僱員與社區的關係。

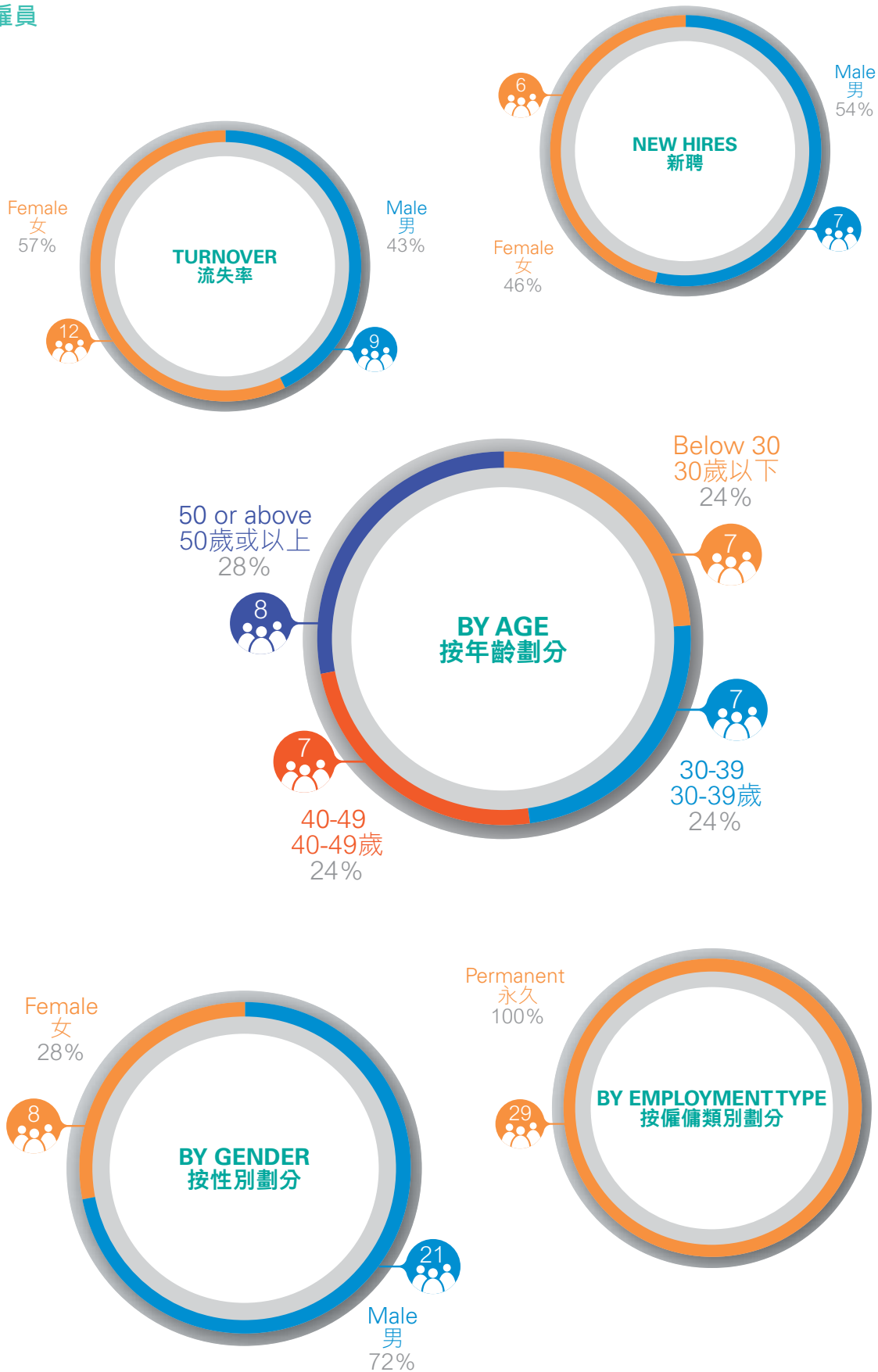
ENVIRONMENT
 環境



TRAINING
 培訓



WORKFORCE
僱員



Subject Areas 主要範疇	Content 內容	Section in This ESG Report 本環境、社會及管治報告章節
A. Environmental Aspect 環境方面		
A1 Emissions 排放物		
General Disclosure 一般披露	Information on the policies; and 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政策；及遵守對發行人有重大影響的相關法律及規例的資料。	Environment – Emissions 環保－排放物
A2 Use of Resources 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 – Use of Resources 環保－資源利用
A3 Environment and Natural Resources 環境及天然資源		
General Disclosure 一般披露	Policies on minimising the issuer's significant impact on the environment and natural resources. 減低發行人對環境及天然資源造成重大影響的政策。	Environment – Environment and Natural Resources 環保－環境及自然資源
B. Social Aspect 社會方面		
Employment and Labour Practices 僱傭及勞工常規		
B1 Employment 僱傭		
General Disclosure 一般披露	Information on the policies; and 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政策；及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 – Recruitment, Remuneration and Dismissal Policies; Equal Opportunities, Diversity and Inclusion 僱傭及勞工常規－招聘、薪酬及解僱政策、平等機會、多元化及共融
B1.1		
KPI 關鍵績效指標	Total workforce by gender, employment type, age group and geographical location. 按性別、僱傭類別、年齡組別及地理位置劃分的僱員總數。	Data Highlights 數據摘要
B1.2		
KPI 關鍵績效指標	Employee turnover rate by gender, age group and geographical location. 按性別、年齡組別及地理位置劃分的僱員流失比率	Data Highlights 數據摘要
B2 Health and Safety 健康與安全		
General Disclosure 一般披露	Information on the policies; and 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政策；及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 – Health and Safety 僱傭及勞工常規－健康與安全
B2.2		
KPI 關鍵績效指標	Lost working days due to work injury. 因工傷損失工作日數。	N/A 不適用

Subject Areas 主要範疇	Content 內容	Section in This ESG Report 本環境、社會及管治報告章節
B3 Development and Training 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及描述培訓活動。	Employment and Labour Practices – Development and Training 僱傭及勞工常規－發展及培訓
B4 Labour Standard 勞工準則		
General Disclosure 一般披露	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. 有關防止童工及強制勞工的政策；及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 – Labour Standards 僱傭及勞工常規－勞工標準
Operating Practices 營運慣例		
B5 Supply Chain Management 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。	Operating Practices – Supply Chain Management 營運慣例－供應鏈管理
B6 Product Responsibility 產品責任		
General Disclosure 一般披露	Information on the policies; and 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政策；及遵守對發行人有重大影響的相關法律及規例的資料。	Operating Practices – Product Responsibility 營運慣例－產品責任
B7 Anti-corruption 反貪污		
General Disclosure 一般披露	Information on the policies; and 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、欺詐及洗黑錢的政策；及遵守對發行人有重大影響的相關法律及規例的資料。	Operating Practices – Anti-corruption 營運慣例－反貪污
Community 社區		
B8 Community Investment 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 take into consideration the communities' interests. 有關以社區參與來瞭解發行人營運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 – Community Investment 社區－社區投資