



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**
2018



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This is Power Financial Group Limited's (referred to in this report as "Power Financial" or the "Company," together with its subsidiaries, the "Group") (Stock code: 397) annual Environmental, Social and Governance ("ESG") report (the "ESG Report") for the year ended 31 December 2018.

Power Financial is a comprehensive wealth management service provider in Hong Kong mainly engaged in the business of financial services, money lending business and assets investment.

SCOPE, MATERIALITY AND REPORTING PERIOD

Reporting Principle and Scope

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 principal business operations pursuant to the ESG Reporting Guide of Appendix 27 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited ("HKEx"). During the reporting period for the year ended 31 December 2018 (the "Reporting Period"), our business scope remained unchanged (i.e. financial services business, money lending business and assets investment); therefore, there was no significant change in our ESG management approach, strategy, priorities and objectives.

All the information contained herein comes from official documents or statistical reports of the Group. We had a designated working group, which was comprised of employees from various department, to gather relevant information and data for the preparing of the ESG Report. The management of the Company, regularly monitor and review the Company's overall practices and strategies in risk control, financial position, corporate governance, and sustainability initiatives, amongst others, and provide confirmation to the board of directors of the Company (the "Board") on the effectiveness of these systems. This ESG Report has been reviewed and approved by the Board.

Regarding the corporate governance structure of the Group and other relevant information, please refer to pages 24 to 34 of the Company's annual report for the year ended 31 December 2018.

此乃權威金融集團有限公司(於本報告稱為「權威金融」或「本公司」，連同其附屬公司統稱「本集團」)(股份代號：397)於截至二零一八年十二月三十一日止年度之年度環境、社會及管治(「環境、社會及管治」)報告(「環境、社會及管治報告」)。

權威金融為香港綜合財富管理服務供應商，主要從事金融服務業務、借貸業務及資產投資。

範疇、重要性及報告期間

匯報原則及範圍

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。

根據香港聯合交易所有限公司(「聯交所」)證券上市規則附錄27的《環境、社會及管治報告指引》，本報告涵蓋按重要性評估所識別的本集團主要業務營運的四個範疇(即工作環境質素、環境保護、營運實務及社區投資)的體整表現、風險、策略、措施及承擔。於截至二零一八年十二月三十一日止年度的報告期間(「報告期間」)內，我們的業務範圍維持不變(即金融服務業務、借貸業務及資產投資)；因此，我們在環境、社會及管治上的管理方針、策略、優次及目標均無重大變化。

本報告所載所有資料皆來自本集團的官方文件或統計報告。我們設有由來自不同部門員工組成的專責工作組，以收集相關資料及數據，用於編寫本環境、社會及管治報告。本公司管理層定期監察及檢討本公司在(其中包括)風險控制、財務狀況、企業管治及可持續發展計劃等方面的整體實務及策略，並就該等系統的有效性向本公司董事會(「董事會」)提交確認。本環境、社會及管治報告已由董事會審核及批准。

有關本集團的企業管治架構及其他相關資料，請參閱本公司截至二零一八年十二月三十一日止年度的年報第24至34頁。

Materiality Assessment

This ESG Report was prepared by the management and employees of the Group, and serves to review the Group's internal practices on environmental, social, operation and governance. In preparation of the ESG Report, our designated working group conducted a materiality assessment, by using an internal evaluation the significance of these ESG-related issues to our development and stakeholders, and report accordingly. ESG-related data or KPIs are presented in the ESG Report to provide a quantitative description of the effectiveness of our ESG-related practices. We did not set any target for any KPIs but, to our best knowledge, our ESG-related impact was in-line with industry level, and we provide an unbiased picture of our performance by discussing our achievements, measures and room for improvement in the ESG Report.

APPROACH AND POLICY

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 various communication channels for our shareholders, customers, employees, suppliers, other stakeholders and all interested parties. We also endeavour to provide our stakeholders with clear information about our approaches to business operation and ESG issues. These include, but are not limited 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 through:

Address: Units 3910-13, 39/F, COSCO Tower, 183
Queen's Road Central, Hong Kong
Tel No.: (852) 2270 6600
Fax No.: (852) 2270 6611
Email: contact@powerfinancial.com.hk

重要性評估

本環境、社會及管治報告由本集團管理層及員工編製，旨在檢討本集團在環境、社會、營運及管治方面的內部實務。於編製本環境、社會及管治報告時，我們的專責工作組通過內部評估，就該等環境、社會及管治相關問題對我們的發展及持份者之重要性進行重要性評估，並作出相應匯報。本環境、社會及管治報告已呈列與環境、社會及管治相關的數據或關鍵績效指標，以就我們在環境、社會及管治上的相關實踐的有效性提供量化描述。我們並無就任何關鍵績效指標訂立任何目標，惟據我們所知，我們在環境、社會及管治上的相關影響與行業水平一致，我們於本環境、社會及管治報告討論我們的成就、措施及改進空間，藉此展示出我們績效的公正圖像。

方針及政策

本公司為香港綜合金融服務供應商之一，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利益和向社會提供可靠及有價值的服務。

持份者參與

我們明白，持份者的參與對我們不斷提高環境、社會及管治標準十分重要。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。這些渠道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：

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

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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 exhaust gas 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 penalty was imposed on the Group during the Reporting Period.

EMISSIONS

Air Pollution – Exhaust Gas and Greenhouse Gas

We strictly comply with the Air Pollution Control Ordinance (Chapter 311 of the Laws of Hong Kong) and have formulated a series of internal environmental control guidelines. The Group is principally engaged in financial services business, money lending business and assets investment which do 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 daily operations by enhancing operational efficiency and implementing eco-friendly measures.

Waste Management

Due to the business nature, the Group does not produce any hazardous wastes from its daily operations. Non-hazardous wastes produced during the Reporting Period were mainly general office wastes and domestic refuse, which were at a reasonable level, including used paper, used stationery, packaging boxes. All these wastes were collected and disposed of properly.

我們注重業務營運對環境造成的影響，並明白良好的環境管理的重要。我們致力於透過將環境考量融入業務過程，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。

於報告期間內，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，因此於報告期間內，本集團概無被施加處罰。

排放物

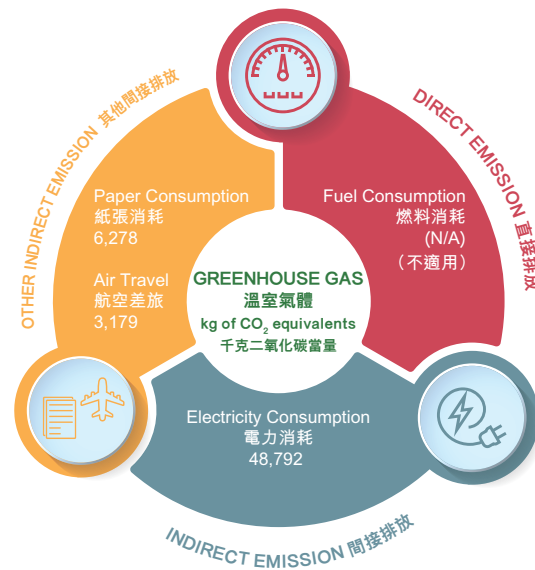
空氣污染 – 廢氣及溫室氣體

我們嚴格遵守《空氣污染管制條例》(香港法例第311章)，並制定了一系列內部環境管制指引。本集團主要從事金融服務業務、借貸業務及資產投資，其性質不涉及任何直接生產程序，因此，本集團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，及減少任何對環境不利的影響及源自日常營運的間接碳排放。

廢棄物管理

由於業務性質，本集團不會從日常營運中產生任何有害廢棄物。於報告期間內產生的無害廢棄物主要為處於合理水平的一般辦公室廢棄物及生活垃圾，包括廢紙、經使用的文具、包裝盒。此等廢棄物全部被收集並妥善地處理。

EMISSION DATA 排放數據



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

KPI A1.1 關鍵績效指標 A1.1	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 above. 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)載於上文。
KPI A1.2 關鍵績效指標 A1.2	Emissions of indirect greenhouse gases are set forth above. 間接溫室氣體排放量載於上文。
KPI A1.3 關鍵績效指標 A1.3	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. 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垃圾。
KPI A1.4 關鍵績效指標 A1.4	There is no applicable data of non-hazardous wastes produced as waste produced from our operations is collected and handled by designated service provider hired by the property management company of the commercial building where our office is located. 由於我們的營運產生的廢棄物由我們辦公室所在商業大廈的物業管理公司僱用的指定服務提供商收集及處理，故並無所產生無害廢棄物的適用數據。
KPI A1.5 關鍵績效指標 A1.5	Measures to mitigate emissions can be referred to in the above paragraphs. 減低排放量的措施可參閱上文各段。
KPI A1.6 關鍵績效指標 A1.6	Description of how non-hazardous wastes are handled, reduction initiatives can be referred to in the Use of Resources – Waste Management. 描述處理無害廢棄物的方法可參閱上文各段，描述減低產生量的措施可參閱下文各段。

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 24°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
- Use eFax system to reduce waste paper
- Reuse and recycle paper, and promote double-sided printing
- Reuse other stationery and reduce the use of disposable tableware
- Recycle ink cartridges and copier toner containers
- Encourage the use of hand drier to reduce paper towel

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效益，及改善廢棄物管理。

節約能源與用水

- 調節冷氣溫度至24℃
- 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
- 使用電子傳真系統以減少廢紙
- 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
- 回收墨盒及影印機碳粉盒
- 鼓勵使用乾手機以減少紙巾

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 a 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 for financial services business.

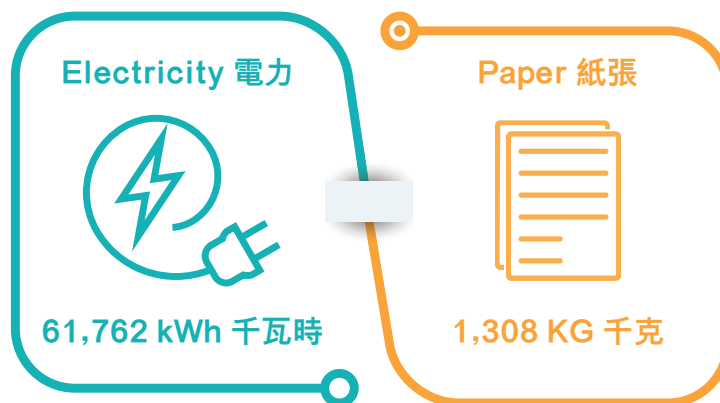
During the Reporting Period, our consumption of electricity power and paper increased, which also resulted in an increase in the respective emission of kg of CO₂ equivalents, was mainly attributable to the increase of total working hours of our employees and the expansion of money lending business which involve more routine paperwork. We consider such increases were at a reasonable level; however, the Group will review its internal environmental policies from time to time and take necessary measures to improve its efficiency of resource use.

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便利、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，我們向金融服務業務的客戶提供免費電子結算單。

於報告期間內，我們的電力及紙張消耗量增加，並且導致相關千克二氧化碳當量排放量增加，此乃主要由於員工總工時增加及借貸業務擴大（牽涉更多常規文書工作）所致。我們認為此增加屬合理；然而，本集團將不時檢討其內部環境政策，並採取必要措施以提高資源使用效率。

RESOURCE CONSUMPTION DATA 資源消耗數據



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 above. 耗電量詳情載於上文。
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，原因是我們作為於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. 描述能源使用效益計劃可參閱上文各段落。
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 which 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 promoting 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.

環境及天然資源

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

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的最新狀況及資料及本集團的最新環境計劃。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。

Summary of KPI disclosure of Aspect A3 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A3概要：

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 the above paragraphs. 描述業務活動對環境及天然資源的重大影響，以及已採取管理有關影響的行動可參閱上文各段。
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EMPLOYMENT

Recruitment and Remuneration Policies

As at 31 December 2018, the Group had 36 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.

We strictly comply with the Employment Ordinance (Chapter 57 of the Laws of 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, 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, birthday leave, compensation leave, marriage 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.

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.

僱傭

招聘及薪酬政策

於二零一八年十二月三十一日，本集團有36名僱員，彼等是我們邁向成功及保持競爭力的關鍵。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。

於報告期間內，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。

我們嚴格遵守《僱傭條例》(香港法例第57章)及其他適用的僱傭相關法例及法規。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、職業道德，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、強制性公積金及醫療保險等員工福利及權利。僱員亦有權享有帶薪假期，包括年假、產假、侍產假、生日假、補假、婚假及病假。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。

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，我們對僱傭的性別、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。

Dismissal Policies

In situations where an employee violates the Group's regulations or consistently performs his or her duties below an acceptable level, our human resources department will follow a 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.

解僱政策

倘員工違反本集團的規則或長期以低於可接受的水平履行職責，我們的人力資源部門將按照一系列程序終止其僱傭合約。有關解僱的條款及條件已羅列於僱傭合約及其他僱傭政策手冊。

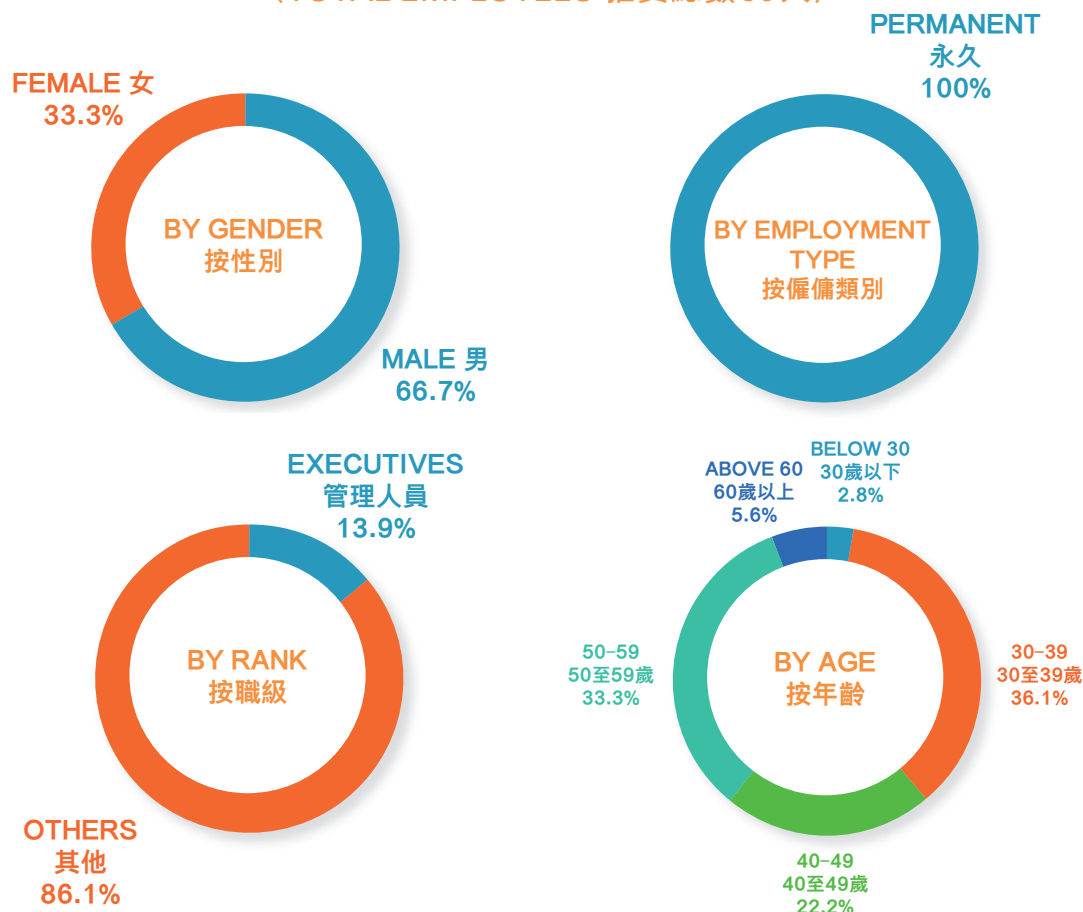
Employee Communication

We appreciate the significance of communication with and care for our employees. We believe that maintaining a close relationship with our staff allows us to better understand their needs and goals. An open-door policy is adopted where employees can freely express their concern and opinions on their work condition. In addition, we organised annual dinner, Christmas party and other activities to increase employees' engagement by creating a culture and a sense of belonging among them.

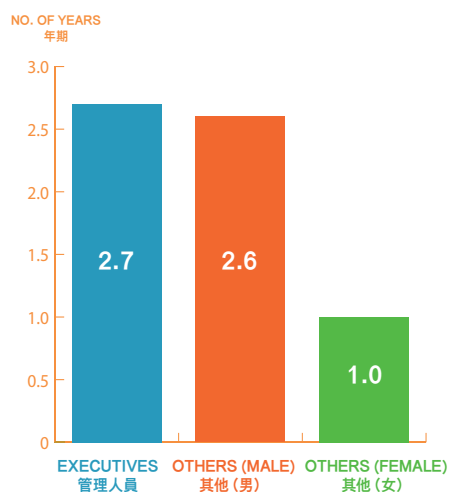
僱員溝通

我們明白與僱員溝通及關心僱員的重要性。我們相信與僱員保持密切關係足以讓我們更了解其需求及目標。我們已採用門常開政策，讓僱員自由表達對工作條件的關注及意見。此外，我們亦籌辦週年晚宴、聖誕派對及其他活動，通過營造文化及歸屬感來增加僱員參與。

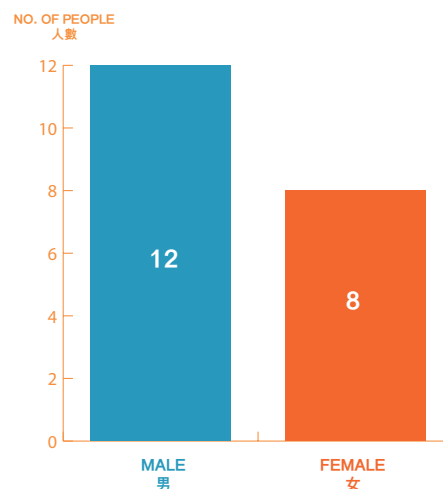
EMPLOYMENT DATA 僱傭數據 (TOTAL EMPLOYEES 僱員總數 36 人)



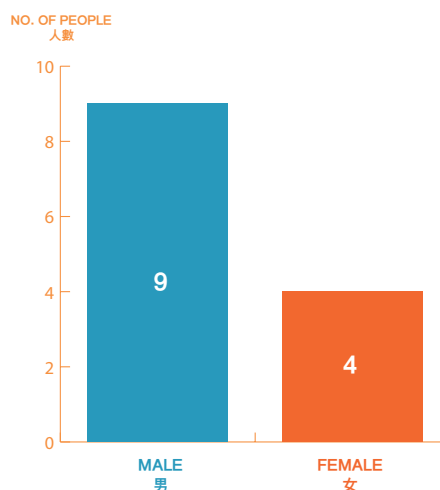
AVERAGE SERVICE TENURE 平均受僱年期



NEW EMPLOYEES 新僱員



EMPLOYEE TURNOVER 流失僱員



Summary of recommended KPI disclosure of Aspect B1 under the ESG Reporting Guide:

根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B1概要：

KPI B1.1 & B1.2
關鍵績效指標B1.1及B1.2

Data of total employees by gender, employment type and age group, as well as employee turnover by gender are set forth above. There is no information is presented as all employees were based in Hong Kong during the Reporting Period.

按性別、僱員類型及年齡組別劃分的僱員總數以及按性別劃分的僱員流失之數據載於上文。於報告期間，由於全體僱員均位於香港，因此並無呈現地區資料。

HEALTH AND SAFETY

Safety First

We are committed to offering a healthy and safe workplace for our staff and endeavour 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.

Employees' Well-being

While medical and dental insurances are in place to provide full coverage of personal health care, we also help staff to maintain good psychological health and are 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.

健康及安全

安全第一

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。

僱員健康

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。

於報告期間內，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。

Summary of recommended KPI disclosure of Aspect B2 under the ESG Reporting Guide:
根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B2概要：

KPI B2.1 關鍵績效指標 B2.1	There was no work-related fatalities during the Reporting Period. 於報告期間內，概無與工作有關的死亡。
KPI B2.2 關鍵績效指標 B2.2	There was no work-related injury that resulted in lost days. 概無因工受傷導致損失工作日數。
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 can be referred to in the above paragraphs. 描述已採納職業健康及安全措施、實施及監察方法可參閱上文各段落。

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 includes 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 Group. 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.

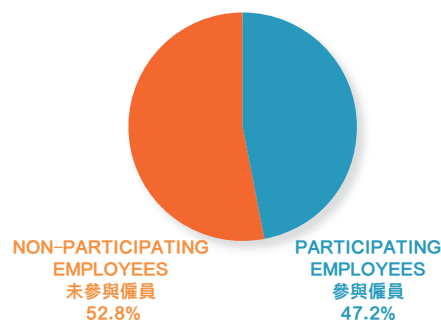
發展與培訓

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。

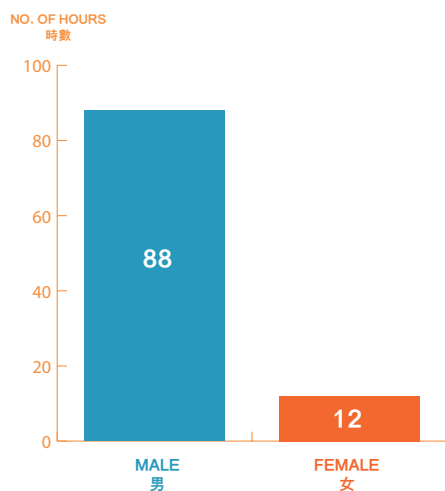
我們的發展計劃包括根據相關職位要求及僱員實力的多元化在職培訓。我們籌辦及資助不同的內部及外部員工培訓課程，例如研討會，協助員工裝備自己，迎接挑戰和瞬息萬變的香港營運環境。入職培訓及員工手冊會提供予新入職員工，以便他們更能深入了解本公司文化及職責。我們採取指導方針，資深員工會在試用期內帶領新入職員工。

我們關心僱員，深信和諧的僱傭關係有利本集團的穩定發展。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，藉此為僱員確立平台，讓其清楚知道達成事業目標及表現獲得肯定的方法。

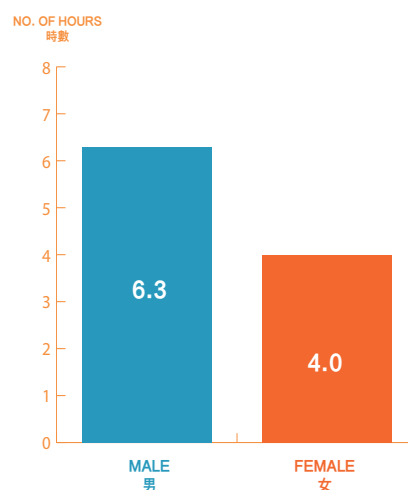
TRAINING STATISTICS 培訓數據
(PARTICIPATING EMPLOYEES 參與僱員17人)



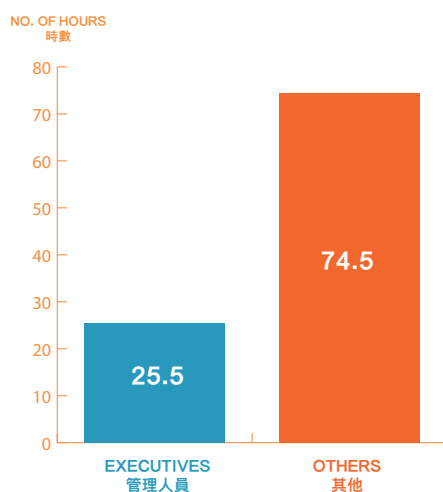
NO. OF HOURS (BY GENDER)
時數 (按性別)



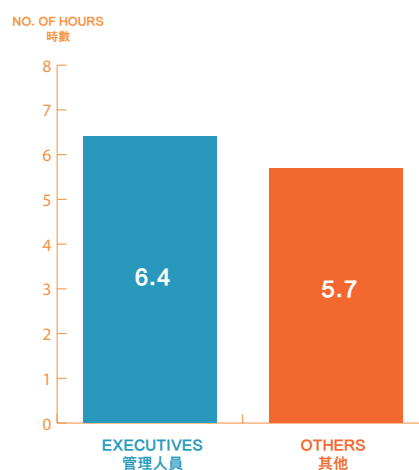
AVERAGE HOURS PER PARTICIPATING EMPLOYEE (BY GENDER)
每名參與僱員平均時數 (按性別)



NO. OF HOURS (BY RANK)
時數 (按職級)



AVERAGE HOURS PER PARTICIPATING EMPLOYEE (BY RANK)
每名參與僱員平均時數 (按職級)



Summary of recommended KPI disclosure of Aspect B3 under the ESG Reporting Guide:

根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B3概要：

KPI B3.1 & B3.2
關鍵績效指標 B3.1 及 B3.2

The percentage of employees trained by gender and employee category, as well as the average training hours completed per participating employee by gender and employee category are set forth above.

按性別及僱員類型劃分的受訓僱員百分比，以及按性別及僱員類型劃分的每名參與僱員完成培訓的平均時數載於上文。

LABOUR STANDARD

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. During the recruitment process, we have clear procedures to verify candidates' ages to ensure no use of child labour. Our employees are monitored closely to avoid any abuse at work. As part of our open-door policy, we encourage employees to report any non-compliance or malpractice, which are subject to investigation and disciplinary action including dismissal.

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。於招聘過程中，我們有對候選人年齡進行核證的清晰程序，確保不使用童工。我們的僱員受到緊密監察，以防工作中的任何濫用。作為門常開政策的一部分，我們鼓勵僱員舉報任何違規事件或不當行為，有關違規或不當行為須接受調查及紀律處分（包括解僱）。

Summary of recommended KPI disclosure of Aspect B4 under the ESG Reporting Guide:
根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B4概要：

KPI B4.1 & B4.2
關鍵績效指標 B4.1 及 B4.2

Description of measures to review employment practices to avoid child and forced labour, as well as description of steps taken to eliminate such practices when discovered can be referred to in the above paragraph.
描述檢討招聘慣例的措施以避免童工及強制勞工，以及描述在發現違規時消除有關情況所採取步驟可參閱上文段落。

SUPPLY CHAIN MANAGEMENT

The Group is principally engaged in financial services business, money lending business and assets investment. During the Reporting Period, we had many suppliers, vendors and contractors (but no definite number), including providers of such as information technology service, sales and marketing services, advertising service, and legal and consulting services. All of them are based 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.

供應鏈管理

本集團主要從事金融服務業務、借貸業務及資產投資。於報告期間內，我們有眾多供應商、銷售商及分包商（但無確切數字），包括信息技術服務、銷售及營銷服務、廣告服務，以及法律與諮詢服務等供應商。彼等均位於香港。

本集團擁有健全的销售商甄選程序，奉行公平的營運常規，有關甄選程序詳列篩選基準，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。

Summary of recommended KPI disclosure of Aspect B5 under the ESG Reporting Guide:
根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B5概要：

KPI B5.1 關鍵績效指標B5.1	We have many suppliers but no definite number. There is no breakdown by geographical region as all suppliers are based in Hong Kong. 我們有眾多供應商，但無確切數字。因全體供應商均位於香港，故並無按地區劃分之明細。
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 are set forth above. 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、以及有關慣例的執行及監察方法載列於上文。

PRODUCT RESPONSIBILITY

Our financial services business is regulated by the Securities and Futures Commission of Hong Kong, 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. We have designated account manager and customer service channels to obtain valuable feedback from clients. We have clear guidelines on how we should deliver our services and ensure clients' requirement of good service quality is met. If we receive any complaints or request for refund or compensation, we will investigate and handle according to internal procedures.

Our money lending business is governed by the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong) and we have fully complied with the applicable regulations and ordinance.

During the Reporting Period, there was no material complaint or damage claim on our product and service quality from our clients.

產品責任

我們的金融服務業務由香港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、行業及市場資訊。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。我們已指派客戶經理及客戶服務渠道，以獲取有價值的客戶反饋意見。我們對提供服務及確保達成客戶對良好服務質素之要求有明確指引。倘我們收到任何投訴或退貨或賠償要求，我們將根據內部程序進行調查和處理。

我們的借貸業務受《放債人條例》(香港法例第163章)規管，我們已完全符合適用的規例及條例。

於報告期間內，我們的客戶對我們的產品及服務質量概無重大投訴或損壞索償。

Data privacy and intellectual property

Due to our business nature, our staff deals with an enormous amount of personal data. Therefore, the Group complies with Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong) 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.

Our operation does not involve the use of intellectual property owned by other parties. Nevertheless, the Group has a clear set of rules in handling and protecting intellectual property and all of our employees are required to follow such rules.

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.

資料私隱及知識產權

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》(香港法例第486章)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。

我們的營運不涉及使用其他方擁有的知識產權。儘管如此，本集團於處理及保護知識產權方面有一套明確規則，所有員工均必須遵守相關規則。

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。

於報告期間內，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。

Summary of recommended KPI disclosure of Aspect B6 under the ESG Reporting Guide:
根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B6概要：

KPI B6.1 & B6.2 關鍵績效指標 B6.1 及 B6.2	There was no products sold or shipped subject to recalls for safety and health reasons and no related complaints. 概無已售或已運送產品因安全及健康理由而須回收及並無相關投訴。
KPI B6.3 關鍵績效指標 B6.3	Description of practices relating to observing and protecting intellectual property rights can be referred to in above paragraphs. 描述與維護及保障知識產權有關的慣例可參閱上文各段落。
KPI B6.4 關鍵績效指標 B6.4	Description of quality assurance process and recall procedures can be referred to in above paragraphs. 描述質量檢定過程及產品回收程序可參閱上文各段落。
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 is set forth above. 描述消費者資料保護及私隱政策以及相關執行及監察方法載於上文。

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 (Chapter 201 of the Laws of Hong Kong) 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 offence in client transactions.

To raise employees' awareness of anti-corruption, we provide regular training on the latest regulatory updates and best practices.

反貪污

本集團奉行最高標準的企業管治及堅守誠信的價值觀。我們遵守《防止賄賂條例》(香港法例第201章)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，以保障持份者的利益。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、賄賂、勒索、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。

Whistle-blowing policy

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.

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 corruption, bribery, extortion, fraud and money laundering.

舉報政策

任何涉嫌不當行為、違法行為或失職可透過電郵向管理層舉報。舉報個案將嚴格保密處理以保護舉報者。我們在必要時將進行調查並向監管及執法機關匯報。

於報告期間內，就有關貪污、賄賂、勒索、詐騙及洗黑錢且對本集團有重大影響的法律法規而言，概無任何不合規事件。

Summary of recommended KPI disclosure of Aspect B7 under the ESG Reporting Guide:
根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B7概要：

KPI B7.1 關鍵績效指標 B7.1	There was no concluded legal cases regarding corrupt practices brought against the Group or its employees during the Reporting Period. 於報告期間內，概無對本集團或其僱員提出並已審結的貪污訴訟案件。
KPI B7.2 關鍵績效指標 B7.2	Description of preventive measures and whistle-blowing procedures is set forth in above paragraphs. 描述防範措施及舉報程序載於上文各段落。

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.

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。

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。

Summary of recommended KPI disclosure of Aspect B8 under the ESG Reporting Guide:
根據環境、社會及管治報告指引的建議關鍵績效指標披露層面B8概要：

KPI B8.1 & B8.2 關鍵績效指標 B8.1 & B8.2	There was no applicable data of contribution. 概無貢獻之適用數據。
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REFERENCES TO HKEX ESG REPORTING GUIDE

香港聯合交易所有限公司《環境、社會及管治報告指引》索引

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 環境		
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。	Environmental — Emissions 環境 — 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。	Environmental — Use of Resources 環境 — 資源使用
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。	Environmental — Environment and Natural Resources 環境 — 環境及天然資源
B. Social 社會		
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。	Social — Employment — Recruitment and Remuneration Policies; — Dismissal Policies; — Equal Opportunities, Diversity and Inclusion 社會 — 僱傭 — 招聘及薪酬政策； — 解僱政策； — 平等機會； — 多元化及共融
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。	Social — Employment — Health and Safety 社會 — 僱傭 — 健康與安全

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。	Social – Employment – Development and Training 社會 – 僱傭 – 發展與培訓
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。	Social – Employment – Labour Standards 社會 – 僱傭 – 勞工準則
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。	Social – Supply Chain Management 社會 – 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。	Social – Product Responsibility 社會 – 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。	Social – Anti-corruption 社會 – 反貪污
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。	Social – Community Investment 社會 – 社區投資