



**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)

# 2019

Environmental, Social and  
Governance Report

環境、社會及管治報告





# CONTENTS

## 目錄

🍃	About this Report 關於本報告	2
🍃	Environmental Protection 環境保護	7
🍃	Workplace and Employment 工作環境及僱傭	18
🍃	Operational Practices 營運實務	26
🍃	Community Investment 社區投資	33
🍃	Appendix: ESG Reporting Guide of The Stock Exchange of Hong Kong Limited 附錄：香港聯合交易所有限公司《環境、社會及管治報告指引》	35

### ABOUT THIS REPORT

Power Financial Group Limited (the “Company”) and its subsidiaries (collectively referred to as the “Group”) acknowledge the significance of effective environmental, social and governance (“ESG”) initiatives at operation level. The direction of the Group’s ESG practices is governed by the board of directors of the Company (the “Board”), ensuring that the ESG strategy reflects the Company’s core values. We had a designated working group, which comprised of employees from various departments, to gather relevant information and data for the preparation of such report.

This report describes the ESG initiatives of the Group for the financial year ended 31 December 2019 (the “Reporting Period”). The content of this report provide its stakeholders with an overview of the Group’s efforts regarding ESG impacts arising from its daily operations.

### Reporting Principles

This report complies with the provision of the ESG Reporting Guide as set out in Appendix 27 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, and is prepared in accordance with the four reporting principles: materiality, quantitative, balance, and consistency; and the “comply or explain” provisions contained therein. It is recommended that this report is read in conjunction with the Company’s Annual Report 2019, in particular the Corporate Governance Report and Directors’ Report.

### 關於本報告

權威金融集團有限公司(「本公司」)及其附屬公司(統稱為「本集團」)深明有效的環境、社會及管治(「環境、社會及管治」)措施在營運層面的重要性。本集團環境、社會及管治實務的方向由本公司董事會(「董事會」)監管，確保環境、社會及管治策略反映本公司的核心價值。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，用於編寫有關報告。

本報告闡述本集團截至二零一九年十二月三十一日止財政年度(「報告期間」)的環境、社會及管治措施。本報告的內容為其持份者概述本集團在日常營運對環境、社會及管治方面的影響所作出的努力。

### 匯報原則

本報告符合香港聯合交易所有限公司證券上市規則附錄27所載《環境、社會及管治報告指引》的條文，並根據四項匯報原則：重要性、量化、平衡及一致性編製；及其中所載「不遵守就解釋」條文。建議將本報告與本公司二零一九年年報一併閱讀，尤其是企業管治報告及董事會報告。



### Scope and Boundary

The Group is a comprehensive financial services provider in Hong Kong. This report focuses on the Group's financial services business, money lending business and assets investment during the Reporting Period. Further disclosure on health and safety measures taken with respect to the latest Coronavirus Disease 2019 ("COVID-19") pandemic which happened subsequent to the financial year end has been included in the context. The content of this ESG Report focuses on material sustainability areas based on our most significant economic, environmental and social impacts, and the area of greatest interests of our stakeholders. As there were no changes to the business scope of the Group during the Reporting Period, our ESG management approach, initiatives and strategy remained unchanged.

### Statement of the Board

The ESG working group ("ESG Working Group") is authorised by the Board to carry out ESG-related tasks. While the ESG Working Group looks after the day-to-day management of ESG issues, the Board is responsible for the oversight of the overall management and decisions relating to the sustainability governance of the Group.

This report has been reviewed by the ESG Working Group and approved by the Board. The Board performs an annual review on the ESG initiatives to make sure adequate measures has been taken to enhance sustainability governance. The Board sets out ESG goals and targets on relevant key performance indicators ("KPIs") and make comparisons on yearly review. We aim to make full use of our ESG data and reduce carbon footprint by raising employees' ESG awareness, ultimately driving the change of behavior towards incorporating ESG initiatives into our operational strategy. We strive to provide a supportive working environment to our employees, while minimising any environmental impact caused by our operational activities.

### 範疇及界限

本集團為一家香港綜合金融服務供應商。本報告集中於本集團於報告期間內的金融服務業務、借貸業務及資產投資。已包含在內文中有關財政年度末後發生的最新二零一九年冠狀病毒病(「COVID-19」)大流行而採取的健康及安全措施作進一步披露。根據於經濟、環境及社會範疇上最顯著的影響，以及持份者最切身的利益，本環境、社會及管治報告的內容集中於重大可持續範疇。由於於報告期間內本集團的業務範疇並無變動，我們的環境、社會及管治管理方法、措施及策略保持不變。

### 董事會聲明

環境、社會及管治工作組(「環境、社會及管治工作組」)獲董事會授權進行環境、社會及管治相關工作。環境、社會及管治工作組負責環境、社會及管治事宜的日常管理，而董事會則負責監督有關本集團可持續發展管治的整體管理及決策。

本報告已由環境、社會及管治工作組審閱並經董事會批准。董事會對環境、社會及管治措施進行年度審閱，確保已採取足夠措施提升可持續發展管治。董事會制定環境、社會及管治目標及相關關鍵績效指標(「關鍵績效指標」)的目標，並在年度審閱中進行比較。我們旨在充分利用我們的環境、社會及管治數據，並透過提高員工的環境、社會及管治意識以減少碳足跡，最終推動行為改變，將環境、社會及管治措施納入我們的營運策略。我們致力為員工提供充滿支持的工作環境，同時盡量減低我們營運活動導致的任何環境影響。



## About this Report 關於本報告

This report is available on the websites of the Company (<http://www.powerfinancial.com.hk>) and Hong Kong Exchanges and Clearing Limited ("HKEX") news website (<https://www.hkexnews.hk>).

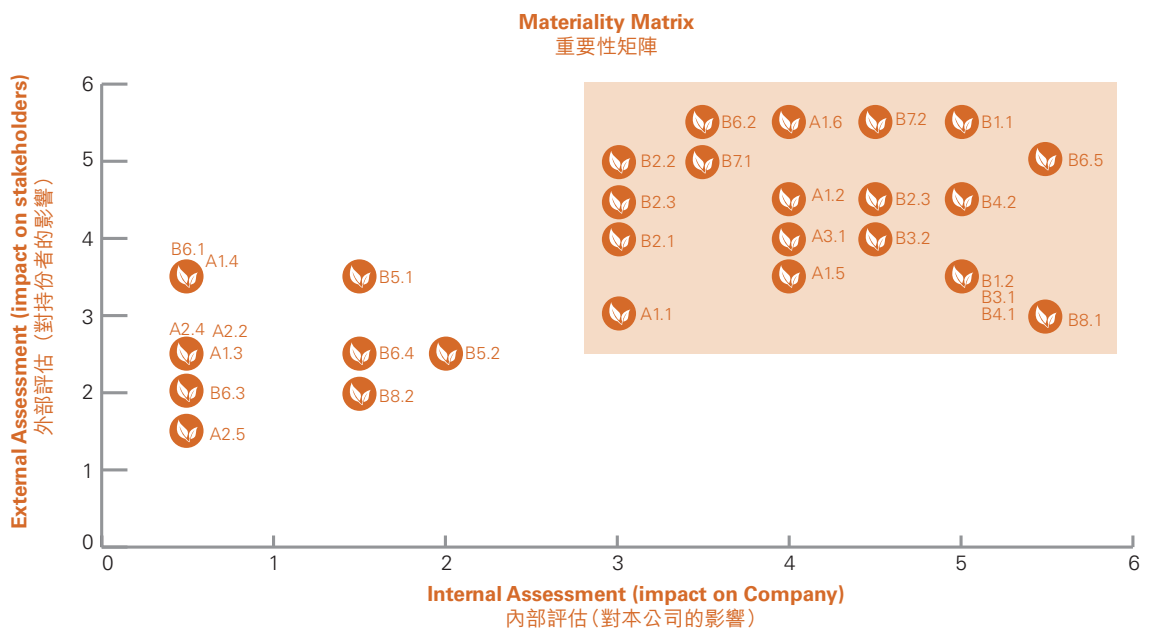
本報告可在本公司網站 (<http://www.powerfinancial.com.hk>) 及香港交易及結算所有限公司(「香港交易所」) (<https://www.hkexnews.hk>) 披露易網站查閱。

### Materiality Assessment

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, environmental protection, working environment quality, operating practices and community investment for the Group's principal business operations. Materiality of the general disclosure with respect to the relevant KPIs is as illustrated by the materiality matrix below:

### 重要性評估

按重要性評估所識別的環境、社會及管治報告涵蓋本集團主要業務營運的四個範疇(即環境保護、工作環境質素、營運實務及社區投資)的整體表現、風險、策略、措施及承擔。就相關關鍵績效指標一般披露的重要性如以下重要性矩陣所示：





Material issues were identified and summarised as follows: 重大事宜已確定並概述如下：

Area of Focus 重點範疇	Material Issues 重大事宜
Environmental Protection 環境保護	Use of Resources 資源使用
	Waste Management 廢棄物管理
	Waste Reduction and Recycling 減廢及回收廢物
Working Environment Quality 工作環境質素	Employment 僱傭
	Development and Training 發展及培訓
	Diversity and Equal Opportunity 多元化及平等機會
	Health and Safety 健康及安全
Operating Practices 營運實務	Service Quality 服務質素
	Customer Privacy Protection 客戶私隱保障
	Anti-Money Laundering 反洗黑錢
	Anti-Corruption 反貪污
Community Investment 社區投資	Community Donation 社區捐獻
	Employee Volunteering 僱員義工服務



### Stakeholders Engagement

We understand that stakeholders' engagement plays a pivotal role to our continuous effort in improving our ESG standard. Therefore, we have built and maintained our various communication channels for our stakeholders. We endeavor to provide our stakeholders with clear information about our business operations and ESG issues.

During the Reporting Period, the Group engages with our stakeholders through multiple communication channels, which is summarised as follows:

### 持份者的參與

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，我們已為持份者建立及維持多個溝通渠道。我們盡力為持份者提供有關業務營運及環境、社會及管治事宜的清晰資料。

於報告期間內，本集團透過多個溝通渠道與持份者接觸，概述如下：

Employees 僱員	Customers 客戶	Business Partners & Suppliers 業務夥伴及供應商
<p>Communications through daily operations and meetings to address business operational needs. 透過日常營運及會議進行溝通以解決業務營運需要。</p> <p>Performance review and training is conducted to communicate with employees about job expectation, and retain talents with our appraisal system. 進行績效評估及培訓以與僱員就工作期望進行溝通，以及透過評核制度挽留人才。</p>	<p>Know-your-client onboarding procedures and client profile review, face to face business meetings, marketing materials, and email correspondences to engage with our customers. 瞭解客戶引導程序及客戶檔案審閱、面對面業務會議、營銷材料及以電郵通訊與客戶接觸。</p>	<p>For business partners, we arrange for business meetings and conferences to identify their needs. Whereas for suppliers, the Group assesses suppliers' capability and performance with multiple rounds of selection prior to business engagement. 對於業務夥伴，我們安排業務會議及大會以確定彼等需求。對於供應商，本集團在業務約定前經過多輪甄選評估供應商的能力及表現。</p>
Shareholders 股東	Regulators 監管機構	Community 社區
<p>Annual general meetings, announcements and circulars, annual reports and interim reports, other disclosure documents and press releases to engage with shareholders. 股東週年大會、公告及通函、年度報告及中期報告、其他披露文件及新聞稿以供股東參與。</p>	<p>Communications achieved via both written and electronic means. 透過書面及電子方式進行溝通。</p>	<p>Participation in events and community services, donations to charitable organisations. 參與活動及社區服務、向慈善機構捐獻。</p>



# ENVIRONMENTAL PROTECTION

## 環境保護



### ENVIRONMENTAL POLICIES

We continue to make our best endeavor in minimising the impact of our business operations on the environment, and we are committed to enhancing our environmental control through the integration of environmental considerations into our business processes. We seek to educate our employees on their awareness of promoting a green environment. The Group has made reference to relevant environmental rules and low-carbon measures suggested by relevant government departments and organisations, and from time to time required employees to follow these practices. These measures are discussed in the section “Use of resources” of this report.

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.

As a financial services provider, although we have not formulated specific guidelines on ESG considerations for our investments, we have an indirect approach towards better sustainability and governance. We seek to invest and work with top-tier fund managers, which we believe would have incorporated fundamental ESG considerations into their investment decisions. In the process of our due diligence procedure, we also conduct news searches in relation to funds, and will take into consideration for any negative news, especially ESG related issues prior to making investment decisions.

### 環境政策

我們繼續盡最大努力盡量減低我們業務營運對環境的影響，而且我們致力透過將環保元素融入業務過程，改善環境。我們致力教導僱員有關推動綠色環境的意識。本集團已參考相關政府部門及機構建議的相關環境規例及低碳措施，並不時要求僱員遵守該等常規。該等措施乃於本報告「資源使用」一節討論。

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。

作為一家金融服務供應商，儘管我們並無就環境、社會及管治的考量制定具體投資指引，但我們採取間接方法以達至更佳的可持續發展及管治。我們尋求與頂級基金經理進行投資和合作，相信他們會將基本環境、社會及管治考量納入其投資決定。在我們的盡職調查程序中，我們亦於作出投資決定前就基金進行消息搜索，並將任何負面消息納入考慮範圍，尤其是環境、社會及管治相關事宜。



## EMISSIONS

## Greenhouse Gas ("GHG")

Due to our business nature, majority of our operations are conducted in office environment and limited environmental impact is caused directly by our operations. 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. Greenhouse gas emissions are not identified as material to the Group. We strive to minimise resource consumption and encourage our employees to adopt best environmental practices across every business segment, so as to limit indirect emission of GHG.

## 排放物

## 溫室氣體(「溫室氣體」)

由於我們的業務性質，我們大部分營運乃於辦公室環境進行，我們營運直接造成的環境影響有限。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。溫室氣體排放對本集團而言並不重大。我們致力盡量減少資源消耗並鼓勵各個業務分部的僱員採納最佳環境實務，以限制溫室氣體間接排放。

ENVIRONMENTAL KPIs	環境關鍵績效指標	QUANTITY 數量	UNIT 單位
Air emissions:	廢氣排放：		
Nitrogen oxides (NOx)	氮氧化物	*	Kg 公斤
Sulphur oxides (SOx)	硫氧化物	*	Kg 公斤
Respirable suspended particulates (RSP)	可吸入懸浮粒子	*	Kg 公斤
GHG emissions:	溫室氣體排放：		
Scope 1 – Direct emissions	範圍1 – 直接排放	Not applicable 不適用	tonnes CO2-e 噸二氧化碳當量
Scope 2 – Energy indirect emissions	範圍2 – 能源間接排放	38,522	tonnes CO2-e 噸二氧化碳當量
Scope 3 – Other indirect emissions	範圍3 – 其他間接排放	60,456	tonnes CO2-e 噸二氧化碳當量
Total GHG emissions	溫室氣體排放總量	98,978	tonnes CO2-e 噸二氧化碳當量
GHG emission intensity (By floor area)	溫室氣體排放密度 (按樓面面積)	13.67	tonnes CO2-e/square foot 噸二氧化碳當量／ 平方呎

Note:

Scope 1 emissions come from direct GHG emissions from combustion of fuels in stationary or mobile sources (excluding electrical equipment) to generate electricity, heat or steam, which is not applicable to our business due to the fact that we do not involve in direct production;

Scope 2 emissions come from indirect GHG emissions from the generation of purchased electricity; and

Scope 3 emission include other indirect GHG emissions that occur outside the Company such as emissions from business travel of employees and paper waste disposed at landfills.

\* Emission data is not disclosed as the amount is insignificant

附註：

範圍1排放來自固定或流動來源(不包括電力設備)為產生電力、熱力或蒸汽而燃燒燃料的直接溫室氣體排放，而我們並無參與直接生產，故不適用於我們的業務；

範圍2排放來自產生購入電力的間接溫室氣體排放；及

範圍3排放包括本公司以外產生的其他間接溫室氣體排放，例如僱員商務差旅的排放及於堆填區棄置的廢紙。

\* 數額微不足道，故並無披露排放數據

### WASTE MANAGEMENT

Due to our 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.

### 廢棄物管理

由於我們的業務性質，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。



### 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	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 are set out above. 我們的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載於上文。
KPI A1.2 關鍵績效指標A1.2	Due to our business nature, no direct (Scope 1) emission data is applicable, whereas emission of indirect (Scope 2 & 3) greenhouse gases are as set out above. 由於我們的業務性質，直接(範圍1)排放數據並不適用，而間接(範圍2及3)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 only general office wastes and domestic refuse. 我們的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僅包括一般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 from our operations, as waste 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，故並無我們營運產生的無害廢棄物的適用數據。
KPI A1.5 關鍵績效指標A1.5	Emission target and steps taken to minimise emissions can be referred to in the "Use of Resources" section below. 排放目標及為盡量減少排放而採取的步驟可參閱下文「資源使用」一節。
KPI A1.6 關鍵績效指標A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction targets can be referred to in the "Use of Resources" section below. 描述處理有害及無害廢棄物的方法、減排目標可參閱下文「資源使用」一節。

### 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/waste management.

#### Target

The Board has set forth a target to reduce emission and waste by 5% in the coming year, the following are steps undertaken to achieve these objectives. Comparison will be made across years forming the basis of future policies and initiatives to achieve target emission reduction.

#### 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
- Repair pipes and drainage immediately when dripping problem is found
- Use energy-saving electrical appliances with “Grade 1” energy label issued by the Electrical and Mechanical Services Department
- Utilise day-time natural lighting in offices
- Install Light Emitting Diode (LED) lighting systems with better energy efficiency

### 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廢氣排放的主要方法，據此，我們已實施多項措施，不斷提高能源效益及用水／廢棄物管理。

#### 目標

董事會已制定目標，在來年減少排放及廢棄物5%，以下為實現該等目標而採取的步驟。將進行跨年度比較以構成實現目標減排的未來政策及措施。

#### 節約能源與用水

- 調節冷氣溫度至24°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
- 發現滴水問題時立即修理管道及排水裝置
- 採用具機電工程署發出的一級能源效益標籤的節能電器
- 在辦公室善用自然日照
- 安裝能源效益較佳的發光二極管照明系統



### Waste Reduction

- Encourage the use of electronic mailing and electronic filing system
- Encourage clients to opt for e-statement, paperless communication and marketing materials
- Use eFax system to reduce waste paper
- Reuse and recycle paper, and promote doublesided 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 usage
- Focus on software improvisation and purchase computer hardware only when necessary to reduce electronic waste
- Sign up for Computer Recycling Programme with the Environmental Protection Department or engage private recyclers for collection of disposed computer and peripherals
- Set up of recycling stations in prominent areas and install signage to remind co-workers on importance of correct procedures of recycling
- Minimise packaging materials for corporate gifts and souvenirs and choose green souvenirs
- When promotional material is inevitable, environmental consideration has to be taken into account, for example, consider using recycled materials, SoyInk or FSC-certified paper (Forest Stewardship Council™, FSC) etc.

### 減廢

- 鼓勵使用電子郵件及電子檔案管理系統
- 鼓勵客戶選擇電子結單、無紙通訊及營銷材料
- 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使用紙巾
- 專注於臨時湊合軟件，僅於必要時購買電腦硬件以減少電子廢棄物
- 簽署參與環境保護署的「電腦回收計劃」或委聘私人回收商收集廢棄電腦及周邊設備
- 在主要區域設置回收站並安裝標誌提醒同事正確回收程序的重要性
- 盡量減少公司禮品及紀念品的包裝材料，並選擇綠色紀念品
- 無可避免使用宣傳品時，須納入環境考量，例如考慮使用回收材料、大豆油墨或森林管理委員會認證的紙張等。

### Paperless Operation

Our online trading platform has been constantly upgraded to enhance paperless experience for both our employees and our end users. As part of the paperless operation initiatives, we deliver free e-statement to our customers. To encourage the migration of customers' statements from printed copies to e-statements, we will consider to apply a surcharge in the future if our clients opt for paper statements. Marketing information material is distributed via email and Short Message Service (SMS) instead of printed mails. In addition, the formalities of traditional account opening involved a considerable amount of paperwork, in view of this, we have also streamlined our account opening procedures in order to minimise paper usage.

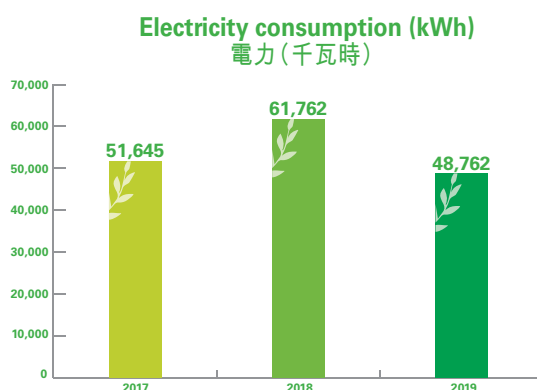
During the Reporting Period, our consumption of electricity and paper has notably decreased, which also resulted in a decrease in the respective emission of CO2 equivalents. This was mainly attributable to the ESG initiatives laid by the Board focusing on energy saving and the "go paperless" program for our financial services business. Furthermore, following the rapid expansion of business in 2018 causing higher than ever carbon footprint, this year was a year of consolidation, whereby the Group was able to make use of resources invested upon business expansion efficiently. The Group will continue to review its internal environmental policies from time to time and take necessary measures to improve its efficiency of resource use.

### 無紙營運

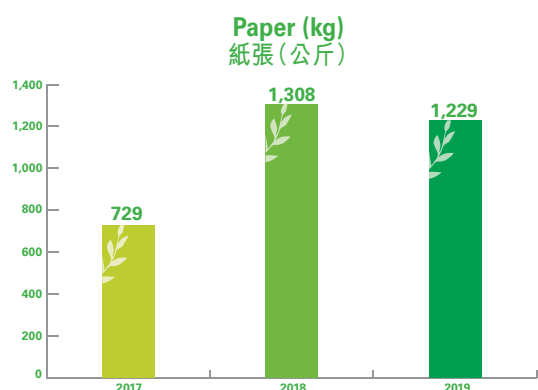
我們的網上交易平台已不斷升級，以改善僱員及終端客戶的無紙體驗。作為無紙營運措施的一部分，我們向客戶提供免費電子結。為鼓勵客戶結單由印刷本轉向電子結單，我們將考慮未來向選擇收取紙本結單的客戶收取附加費。營銷資訊材料以電郵及簡訊分發，而非印刷本郵件。此外，傳統開戶手續涉及大量文書工作，因此，我們亦簡化開戶程序，以減少紙張使用量。

於報告期間內，我們的電力及紙張消耗顯著減少，並且導致相關二氧化碳當量排放量減少。此乃主要由於董事會就節能而提出的環境、社會及管治措施以及我們金融服務業務的「無紙化」計劃。此外，隨著二零一八年業務迅速擴張導致較以往高的碳足印，本年度為整合的一年，而本集團能夠有效利用業務擴充所投放的資源。本集團將繼續不時檢討內部環境政策，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





## Consumption Data Comparison

## 消耗數據比較

		2019 二零一九年	2018 二零一八年	% change % 變動	Target 目標
Electricity (kWh)	電力(千瓦時)	48,762	61,762	-21%	Met 達成
Paper (kg)	紙張(公斤)	1,229	1,308	-6%	Met 達成

## 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 energy consumption is as illustrated in the above diagrams. Our business relies on electricity as the only source of energy for its business operations. 能源消耗的詳情如上圖所示。我們的業務依靠電力作為其業務營運的唯一能源。
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 property management company. 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，相關物業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 targets and steps taken to achieve them can be referred to in the above paragraphs. 描述能源使用、效益目標及就其採取的步驟可參閱上文各段。
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. Target for water efficiency is not presented as data gathering is not applicable. Steps taken to reduce water usage can be referred to in the above paragraphs. 求取適用水源上概無問題，而本集團認為其耗水量屬合理。用水效率目標並未呈列，原因是數據收集不適用。減少用水量的步驟可參閱上文各段。
KPI A2.5 關鍵績效指標A2.5	There is no applicable data of packaging material as our business involve very little of the use of any packaging material. 概無包裝材料的適用數據，因為我們的業務涉及使用極少包裝材料。

### ENVIRONMENT AND NATURAL RESOURCES

The usage of paper in our business by far contributed the most impact to the environment and we strive to reduce the impact of such by implementing the “go paperless” initiative by stages. The Company strongly encourages shareholders communications by electronic means through email and online forms. We aim to reduce the printout of corporate communications gradually by stages, if cost and benefit concern being justified, the Group may consider disseminating information to shareholders electronically in the future.

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 handy eco-friendly tips and remind them about the Group’s latest environmental initiatives. Our ESG Working Group are designated to ensure effectiveness of ESG initiatives implementation.

### 環境及天然資源

我們業務中迄今為止的用紙量對環境的影響最大，而我們致力透過分階段實行「無紙化」措施以減低有關影響。本公司強烈鼓勵股東以電子方式透過郵件及線上模式進行溝通。我們的目標是逐步減少公司通訊的印刷，如符合成本效益，本集團未來或會考慮以電子方式向股東傳遞資訊。

為協助提高僱員的環保意識，我們經常張貼不同告示以作環保措施提示，並提供簡便的環保建議及提醒有關本集團的最新環境計劃。我們的環境、社會及管治工作組已獲指定以確保環境、社會及管治計劃實施成效。

#### 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。

## CLIMATE CHANGE

## 氣候轉變

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 polyvinyl chloride (PVC), brominated flame retardant (BFRs) and phthalates. Therefore, we strive to reduce electronic solid waste produced from our operations. With respect to enhancement of our information technology infrastructure, we place our focus on software improvisation and purchase computer hardware only when necessary to reduce electronic waste.

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。對於提升我們的資訊科技基礎建設，我們將重點放在軟件功能提升，僅於必要時購買電腦硬件以減少電子廢棄物。

In order to help promoting environmental protection awareness among our employees, we often put up various notices to educate our employees on such. We also encourage our employees to take part in campaigns like "The Earth Hour" to raise their awareness on climate change.

為了協助提高僱員的環境保護意識，我們經常張貼不同告示以教導僱員。我們亦鼓勵僱員參與「地球一小時」等活動，以提高對氣候轉變的意識。

## Summary of KPI disclosure of Aspect A4 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A4概要：

KPI A4.1

關鍵績效指標A4.1

Description of the significant climate-related issues which may impact the Company and actions taken to manage them can be referred to the above paragraphs.

描述可能影響本公司的重大氣候相關事宜，以及已採取管理有關影響的行動可參閱上文各段。



# WORKPLACE AND EMPLOYMENT

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## 工作環境及僱傭



### WORKPLACE AND EMPLOYMENT

### 工作環境及僱傭

#### Recruitment and Remuneration Policies

#### 招聘及薪酬政策

As at 31 December 2019, the Group had in total 24 employees. To enable us to deliver value to our shareholders and better serve our clients, we strive to retain high caliber talents by providing a gratifying and rewarding workplace to our employees, offering them opportunities to learn, grow and succeed. We are an equal opportunity employer, and we help our employees to reach their full potential.

於二零一九年十二月三十一日，本集團共有24名僱員。為使我們能夠為股東創造價值並為客戶提供更佳服務，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，以挽留高質素人才。我們是平等機會僱主，協助僱員發揮所有潛能。

Our remuneration policy strictly adheres to the Employment Ordinance (Chapter 57 of the Laws of Hong Kong) and other applicable laws and regulations relating to employment. Employment contracts and orientation briefings, are formally documented by our human resources department. Our staff handbook sets out provisions on business conduct, work ethics, trainings and regulations, and required responsibilities of employees. The staff handbook is distributed to each employee upon onboarding.

我們的薪酬政策嚴格遵守《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。僱傭合約及入職簡介由我們的人力資源部門正式記錄。我們員工手冊載有業務操守、職業道德、培訓及監管的條文，以及僱員須承擔的職責。員工手冊於入職時分發予每名僱員。

During the Reporting Period, the Group was not aware of any incident of non-compliance 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.

於報告期間內，本集團並不知悉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違規事件。

We offer competitive package of remuneration and benefits to our employees, which encompasses basic salary, share options schemes, Mandatory Provident Fund and comprehensive medical insurance coverage and leave entitlement are commensurate to market standards. Employees' paid leave entitlement includes but not limited to 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 and are reviewed regularly.

我們向僱員提供具競爭力的薪酬及福利組合，包括基本薪金、購股權計劃、強制性公積金及綜合醫療保險，而休假權利與市場標準相稱。僱員有權享有的帶薪假期包括但不限於年假、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並定期檢討。

### Equal Opportunities, Diversity and Inclusion

We embrace diversity and inclusion. We do not have specific requirements or conventions on gender, age and race in employment. Our recruitment policy stipulates 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. As part of the ESG plan to review and refine current policies on ESG related matters, the Group is going to include policies and guidelines to address diversity, prohibition of child and forced labour in its employment policy.

### Dismissal Policies

Our staff handbook includes guidelines and policies for compensation and dismissals. In situations where an employee violates the Group's regulations or consistently performs their duties below an acceptable level, our human resources department has in place a range of procedures for employee dismissal at management's disposal. Terms and conditions relating to dismissal are properly documented in employment contracts and are in full compliance with relevant laws and regulations. A set of grievance procedures is also in place, to provide staff with a channel of escalating their complaints and concern to the human resources department.

### Employee Communication

We appreciate open communication between management and employees and we value feedback. 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 order to maintain close bonding among colleagues, we organise annual dinner, Christmas party and other activities to increase employees' engagement by creating a sense of belonging among them.

### 平等機會、多元化及共融

我們支持多元及共融。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。作為檢討及改進現有環境、社會及管治相關事宜政策的環境、社會及管治計劃一部分，本集團將於其僱傭政策中納入政策及指引處理多元化、禁止童工及強制勞工。

### 解僱政策

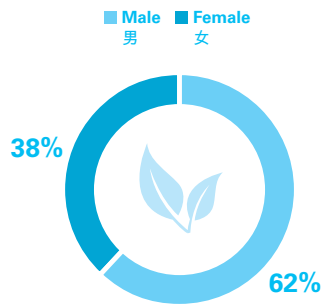
我們的員工手冊包含有關薪酬及解僱的指引及政策。倘僱員違反本集團的規則或長期以低於可接受的水平履行職責，我們的人力資源部門已制定一系列僱員解僱程序供管理層處置。有關解僱的條款及條件已妥善記載於僱傭合約並完全遵守相關法律法規。申訴程序已獲設立，為員工提供渠道，以便員工向人力資源部門提出投訴和關注事項。

### 僱員溝通

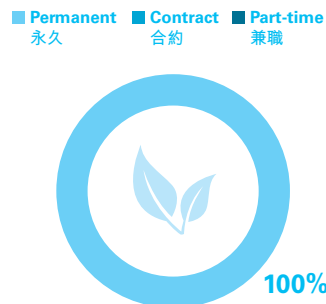
我們明白管理層與僱員之間開放溝通的重要性，而我們重視反饋意見。我們相信與員工保持密切關係足以讓我們更瞭解其需求及目標。我們已採用門常開政策，讓僱員自由表達對工作條件的關注及意見。為維持同事間的緊密連繫，我們籌辦週年晚宴、聖誕派對及其他活動，透過營造歸屬感來增加僱員參與。



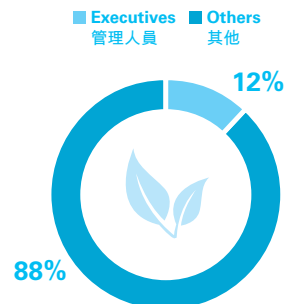
**BY GENDER**  
按性別



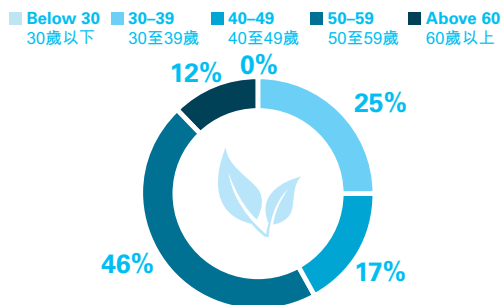
**BY EMPLOYMENT TYPE**  
按僱傭類別



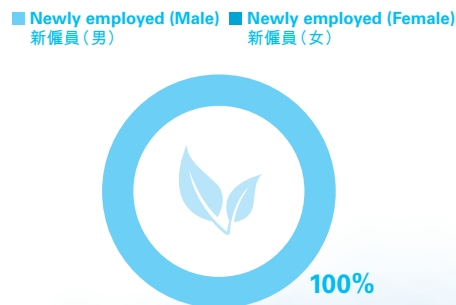
**BY RANK**  
按職級



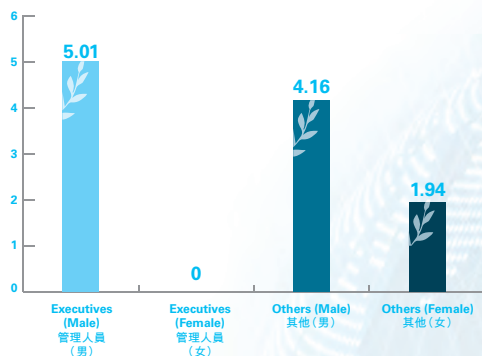
**BY AGE**  
按年齡



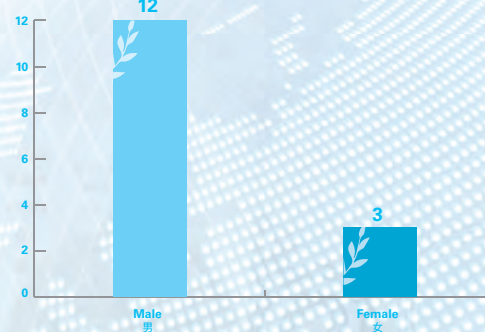
**NEW EMPLOYEES**  
新僱員



**AVERAGE SERVICE TENURE (YEARS)**  
平均受僱年期(年)



**EMPLOYEE TURNOVER (NO. OF EMPLOYEES)**  
流失僱員(僱員數目)



**Summary of KPI disclosure of Aspect B1 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B1概要：

KPI B1.1 and KPI B1.2  
關鍵績效指標B1.1及關鍵績效指標B1.2

Data of total employees by gender, employment type and age group, as well as employee turnover by gender are as illustrated above. There is no geographical information 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上文所示。於報告期間內，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 pledge to offer a healthy and safe workplace for our employees and we strive to eliminate potential hazards in any aspect. It is of paramount importance to safeguard the well-being of our employees, and we, as a responsible employer, assess and identify potential safety risks, take preventive measures and offer necessary training and information from time to time with regard to workplace safety. Our employees participated in regular fire drills organised by the property management company. 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.

Subsequent to the Reporting Period, challenges brought by the massive global outbreak of the COVID-19 pandemic are unprecedented, and our Company has adopted a series of measure to accord priority to the health and safety of all our staffs. A "Work from Home" regime was launched, allowing employees to work from home if required, subject to employees' roles. We also provide masks and hand sanitizers for our employees when they attend work to minimise the potential risk of spreading of virus. We encourage employees to check for symptoms from time to time and check temperature prior to entering the office premise. We assume every responsibility to assure that all necessary preventive and protective measures are taken to minimise occupational safety and risks, and we pledge to provide a blame-free environment and encourages employees to stay home if they are ill.

### 健康及安全

#### 安全第一

我們承諾為員工提供健康及安全的工作環境，致力消除任何層面的潛在危險。保障員工健康至為重要，而作為負責任的僱主，我們不時評估及識別有關工作環境安全的潛在安全風險、採取預防措施及提供必須培訓和資訊。我們的僱員參與物業管理公司定期舉行的消防演習。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。

於報告期間後，全球大規模爆發 COVID-19 大流行所帶來的挑戰前所未有，本公司已採取一系列措施以優先考慮所有員工的健康及安全。「在家工作」制度獲實行，允許僱員按需要而在家工作，惟須視乎僱員的角色而定。我們亦為僱員在上班時提供口罩及消毒潔手液，盡量減少病毒傳播的潛在風險。我們鼓勵僱員不時檢查有否症狀並在進入辦公處所前檢查體溫。我們承擔所有責任確保採取一切必要的預防及保護措施，以盡量減低職業安全和風險，而且我們承諾提供免怪責環境並鼓勵僱員生病時留在家中。



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.

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 KPI disclosure of Aspect B2 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B2概要：

KPI B2.1 關鍵績效指標B2.1	There were no work-related fatalities during the Reporting Period and in each of the past three years. 於報告期間內及於過去三年每年，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。

## DEVELOPMENT AND TRAINING

We recognise the importance to empower our employees and equip them with the necessary skillset and knowhow to drive excellence. Comprehensive development plan has been established to enable our employees to develop themselves to their fullest potential and 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 seminars covering various relevant topics such as anti-money laundering, regulatory updates and application of new accounting standards etc., in order to assist our employees in equipping themselves for the fast-changing operating environment in Hong Kong. Induction training is provided for every new joiners of the Company to familiarise themselves with job-related requirements. New joiners are guided by senior staff as a mentor and standard operating procedures are in place for operational tasks. We also provide sponsorship for employees' education related to attainment of relevant professional qualifications.

## 發展及培訓

我們肯定賦予員工權力並為彼等配備必要技能及知識以追求卓越的重要性。我們已建立全面發展計劃，讓僱員發揮所長並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研討會，涵蓋不同相關議題（例如反洗黑錢、監管更新及應用新會計準則等），以協助員工裝備自己，迎接瞬息萬變的香港營運環境。我們為本公司每名新入職員工提供入職培訓，以便熟悉工作相關的要求。新入職員工由資深員工指導，我們就營運工作已制定標準營運程序。我們亦贊助僱員取得相關專業資格的教育。



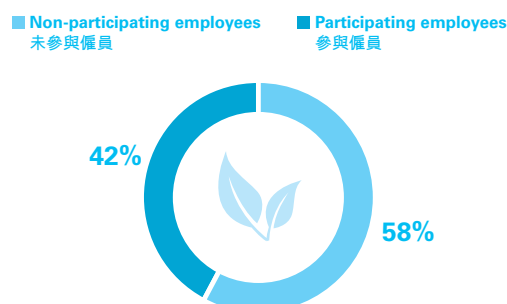
We care for our employees and believe that harmonious employment relationship is conducive to the stable development of the Group. Annual performance appraisal is conducted to assess employees' performance and training needs, and enable them to have a better understanding of their strengths and track progress against their career goals. We aim to unleash our employees' potential to the full and we ensure their dedication in professional development is well rewarded.

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。我們進行年度表現評核以評估僱員的表現及培訓需要，使彼等更瞭解自己的優勢及跟進彼等事業目標的進度。我們旨在充分釋放員工的潛力，並確保彼等在職業發展上的貢獻獲得良好回報。

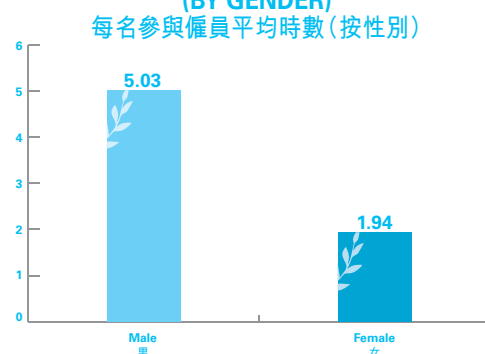
During the Reporting Period, our employees dedicated 93 hours in participating in training and development.

於報告期間內，我們的僱員付出93小時參與培訓及發展。

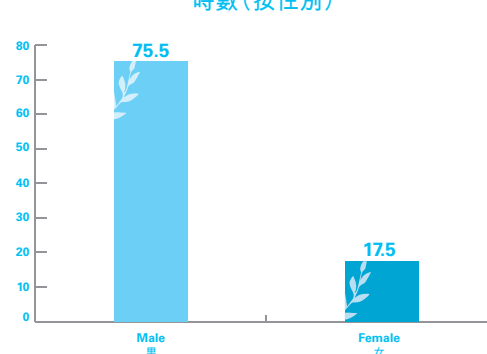
### TRAINING PARTICIPATION (PARTICIPATING EMPLOYEES: 10) 培訓參與 (參與僱員：10人)



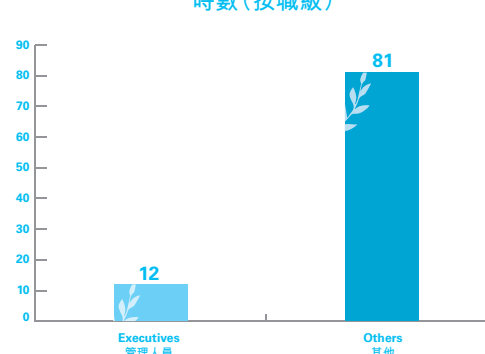
#### AVERAGE HOURS PER PARTICIPATING EMPLOYEE (BY GENDER) 每名參與僱員平均時數 (按性別)



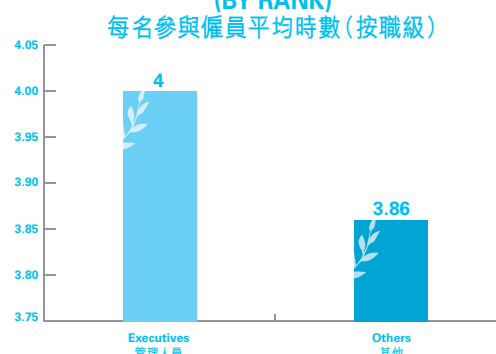
#### NUMBER OF HOURS (BY GENDER) 時數 (按性別)



#### 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 KPI disclosure of Aspect B3 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B3概要：

KPI B3.1 關鍵績效指標B3.1	The percentage of employees trained by gender and employee category is as illustrated above. 按性別及僱員類型劃分的受訓僱員百分比如上文所示。
KPI B3.2 關鍵績效指標B3.2	The average training hours completed per employee by gender and employee category is as illustrated above. 按性別及僱員類型劃分的每名僱員完成的平均培訓時數如上文所示。

## LABOUR STANDARD

## 勞工準則

We consider our employees as our greatest asset and we are committed to retain the best talent to enable the sustainability of our growth by respecting every right of each employee's. With regard to upholding highest level of labour standard and respect for human right, we strictly comply with the Employment Ordinance and all relevant laws and regulations forbidding the use of forced labour and child labour.

我們將僱員視為我們的最大資產，我們尊重每名僱員的每項權利，致力挽留最佳人才以實現我們的可持續增長。為維護最高水平的勞工準則及尊重人權，我們嚴格遵守《僱傭條例》以及禁止使用強制勞工及童工的所有相關法律法規。

Under strict supervision, all employees, including directors and employees at all levels, are protected from any harassment or bullying at work. Our recruitment process consists of procedures to verify candidates' age to ensure no use of child labour. Prior to on-boarding of any new employees, thorough background check will be conducted to ensure the candidate is fit and proper for role. We prohibit any form of work abuse and harassment at our workplace. Our whistleblower policy is in place and we encourage employees to report on any misconduct, fraud, corrupt practices, coercion and harassment. These acts, if proven, would result in disciplinary action including dismissal.

在嚴格的監督下，所有僱員（包括董事及各級僱員）均受到保護，免受工作中的任何騷擾或欺凌。我們的招聘流程包括驗證申請人年齡的程序，確保並無使用童工。任何新僱員入職前，將進行徹底的背景調查，確保申請人為適當人選。我們禁止在工作場所中進行任何形式的職場欺凌及騷擾。我們已制定舉報政策，並鼓勵僱員舉報任何不當行為、詐騙、貪污行徑、脅迫及騷擾。一經證實，該等行為將導致包括解僱的紀律處分。

## Summary of KPI disclosure of Aspect B4 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B4概要：

KPI B4.1 關鍵績效指標B4.1	Description of measures to review employment practices to avoid child and forced labour can be referred to in the above paragraph. 描述檢討招聘慣例以避免童工及強制勞工的措施可參閱上文各段。
KPI B4.2 關鍵績效指標B4.2	Description of steps taken to eliminate such practices when discovered can be referred to in the above paragraph. 描述在發現違規時消除有關情況所採取步驟可參閱上文各段。

# OPERATIONAL PRACTICES

## 營運實務





## SUPPLY CHAIN MANAGEMENT

## 供應鏈管理

We value our longstanding relationship with our suppliers. The Group heavily outsourced its administrative functions and no finite number for suppliers was recorded as there were not many of them (the number below 20). All of our suppliers, vendors and contractors, including service providers of information technology, sales and marketing, advertising, and legal and consulting services, are based in Hong Kong. The Group believes that effective communication is the key to maintain a long-term relationship with suppliers, and only a trusting relationship with our suppliers could manage our environmental and social risk while enhancing our operating efficiency.

我們重視與供應商的長期合作關係。本集團大量外判其行政管理職能，由於供應商並不多（數目少於20個），故並無記錄確切供應商數目。我們所有供應商、銷售商及分包商（包括資訊科技、銷售及營銷、廣告以及法律及諮詢服務的服務供應商）均位於香港。本集團相信，有效溝通為與供應商維持長期關係的關鍵，而與供應商的信賴關係方可管理我們的環境及社會風險，同時提升營運效率。

The Group adheres to fair operating practices through structured vendor selection processes, from screening criteria to identifying potential environmental and social risks along our supply chain. The company tend to avoid suppliers who impose severe environmental or social impact, and ESG concerns has become one of our selection criteria upon vendor selection. Sustainable, fair-trade and environmentally friendly products are preferred and procurement decisions are not solely based on price concern.

本集團擁有健全的銷售商甄選程序，奉行公平的營運常規，有關甄選程序由篩選基準至識別我們供應鏈的潛在環境及社會風險。本公司傾向避免帶來嚴重環境或社會影響的供應商，對環境、社會及管治的關注已成為我們甄選銷售商的甄選基準之一。首選可持續、公平貿易及環保產品，而採購決策不僅基於對價格的關注。

## Summary of KPI disclosure of Aspect B5 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B5概要：

KPI B5.1  
關鍵績效指標B5.1

There is no finite number and listing for our suppliers as the Group outsourced certain of its administrative functions and there were not many of them. The number of suppliers for the Group was below 20. There is no geographical information presented as all suppliers are based in Hong Kong during the Reporting Period.  
由於本集團外判部份行政管理職能且供應商並不多，並無確切供應商數目及名單。本集團供應商數目少於20。於報告期間內，由於全體供應商均位於香港，故此並無呈現地區資料。

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 and monitored are as shown above.  
描述有關聘用供應商的慣例、向其執行及監察有關慣例的供應商數目載列於上文。

### Summary of KPI disclosure of Aspect B5 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B5概要：

KPI B5.3 關鍵績效指標B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored is as shown in the above paragraphs. 描述用於識別供應鏈的環境及社會風險的慣例以及有關慣例的執行及監察方法載列於上文各段。
KPI B5.4 關鍵績效指標B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored is as shown in the above paragraphs. 描述用於甄選供應商時推動環保產品及服務的慣例以及有關慣例的執行及監察方法載列於上文各段。

## 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 are always looking for the best return for their investments. Hence, we seek in our capacity to help investors identify risks and optimize their return on investment. Designated account managers and customer service channels are in place to obtain valuable feedback from clients. We have clear guidelines and standard operation procedures for our staff to deliver quality service, and we pledge to ensure service offered are up to clients' satisfaction standard. The monitoring of our service quality also extends to post-sales stage. 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提供客戶服務渠道，以獲取客戶寶貴的反饋意見。我們為員工提供清晰的指引及標準操作程序以提供優質服務，並承諾確保所提供的服務符合客戶滿意標準。我們對服務質素的監察亦延伸至售後階段。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 Cybersecurity

As a financial services provider, we deal with sensitive information of our clients and it is very important that we take necessary steps to comply with the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong) and other applicable laws ensuring data privacy and protection. We have developed internal compliance manuals and such are communicated to our employees and are reinforced from time to time.

We place a heavy focus on mitigating cybersecurity risks. Our online system is upgraded and backed up regularly and we have a business continuity plan in place to deal with potential or unexpected disruption of online services. The protection of information from external threat is of critical importance when protecting customers' privacy. We review our cybersecurity policy from time to time and we invite external service providers to provide cybersecurity trainings to keep our staff abreast of latest cybersecurity risks.

### Intellectual Property Right

Our operation does not involve the use of intellectual property right 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.

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, and privacy matters.

### 資料私隱及網絡安全

作為一家金融服務供應商，我們處理客戶的敏感資料，採取必要步驟遵守《個人資料(私隱)條例》(香港法例第486章)及其他適用法律，以確保資料私隱及保障，是非常重要的。我們已制定內部合規手冊，並向僱員派發及不時加強。

我們非常重視減低網絡安全風險。我們的網上系統會定期升級和備份，而且我們已制定業務連續性計劃應對網上服務的潛在或非預期中斷。保障客戶私隱時，保障資料免受外部威脅至關重要。我們不時檢討網絡安全政策，並邀請外部服務供應商提供網絡安全培訓，使員工瞭解最新的網絡安全風險。

### 知識產權

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。

於報告期間內，本集團已遵守一切有關健康及安全以及私隱事宜並對本集團構成重大影響的相關法律法規。



### Summary of KPI disclosure of Aspect B6 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B6概要：

KPI B6.1 and KPI B6.2 關鍵績效指標B6.1及 關鍵績效指標B6.2	There were 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	Our operation does not involve the use of third-party IP right. Description of practices relating to observing and protecting intellectual property rights can be referred to in above paragraphs. 我們的營運概無涉及使用第三方知識產權。描述與維護及保障知識產權有關的慣例可參閱上文各段。
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。
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 out 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.

### 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。

### ANTI-MONEY LAUNDERING

The Group has in place an Anti-Money Laundering and Counter Terrorist Financing Policy ("AML Policy") for combating potential money laundering. Our AML Policy provides guidelines for our employees to perform client due diligence procedures prior to onboarding any clients, preventing money laundering activities or any other illegal acts. These guidelines are formulated based on the Securities and Futures Ordinance. Business Ethic Code is developed to ensure the Group operates at the highest integrity level. Where any conflict of interest arises, needed to be reported in order to avoid any insider dealing or any criminal offence in client transactions.

#### Whistle-blowing policy

We have adopted a whistle-blowing policy enabling all levels and operation to report about possible improprieties. Employees who discover any corruption, bribery, market misconduct or money laundering incident can report to the Board directly. All reported misconducts and malpractice are confidential to protect the legitimate interest of the whistle blower. Investigation will be carried out and we will report to relevant regulatory and law enforcement bodies when necessary.

To raise employees' awareness of anti-corruption and anti-money laundering, we provide regular training on the latest regulatory updates and best practices. We educate our employees to apply the "SAFE" Approach in identifying any suspicious transactions:

- Screen: Screen for suspicious account indicators
- Ask: Ask customers appropriate questions
- Find: Find out customers' records
- Evaluate: Evaluate if the transaction is suspicious

Our staff handbook provides guidance in relation to declaration of potential conflict of interests, business ethics, and prohibit our employees to solicit or accept any form of interests and gifts.

### 反洗黑錢

本集團已制定反洗黑錢及反恐怖分子資金籌集政策(「反洗黑錢政策」)，以打擊潛在的洗黑錢活動。我們的反洗黑錢政策為僱員提供指引以在接納任何客戶前進行客戶盡職調查程序，防止洗黑錢活動或任何其他非法行為。該等指引乃根據《證券及期貨條例》制定。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。如有任何利益衝突，均須舉報以避免客戶買賣涉及任何內幕交易或犯罪行為。

#### 舉報政策

我們已採取舉報政策，供各級和營運人員均可舉報可能的不當行為。發現任何貪污、賄賂、市場不當行為或洗黑錢事件的僱員可直接向董事會舉報。所有舉報不當行為及失職個案均會保密，以保障舉報者的合法權益。我們在必要時將進行調查並向相關監管及執法機關匯報。

為提高僱員的反貪污及反洗黑錢意識，我們定期提供有關最新監管資訊及最佳常規的培訓。我們教導僱員應用「SAFE」方法以識別任何可疑交易：

- 檢查：檢查可疑賬戶指標
- 詢問：詢問客戶適當的問題
- 查找：查找客戶記錄
- 評估：評估交易是否可疑

我們的員工手冊提供有關潛在利益衝突聲明、商業道德及禁止僱員徵求或接受任何形式利益和饋贈的指引。

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.

於報告期間內，概無有關貪污、賄賂、勒索、詐騙及洗黑錢而對本集團有重大影響的相關法律法規之違規事件。

**Summary of KPI disclosure of Aspect B7 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B7概要：

KPI B7.1 關鍵績效指標B7.1	There were 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 out in above paragraphs. 描述防範措施及舉報程序載於上文各段。
KPI B7.3 關鍵績效指標B7.3	Description of anti-corruption training provided to directors and staff can be referred to in the above paragraphs. 描述向董事及員工提供反貪污培訓可參閱上文各段。



# COMMUNITY INVESTMENT

社區投資



Caring for the community is a shared value by the Group. We believe in the philosophy – “From the Community, to the Community” and we actively promote diverse campaigns and voluntary work to spread love to the underprivileged. During the Reporting Period, we provided sponsorships and charity donations of HK\$10,000 and we participated in the following community activities:

### 1) The Dress Casual Day 2019 – 10 October 2019

The Group's employees have actively participated in the event while making donation to the Community Chest of Hong Kong. The theme for this year is “Wear to go”. Participating employees put on unique clothes for the Dress Casual Day.

### 2) The Love Teeth Day – 4 December 2019

Our employees have also actively supported the Love Teeth Day held by the Community Chest of Hong Kong in December 2019, and donations received will be used to enhance oral health services for the needy.

We invest in the community with our resources and strength, whilst encouraging our employees to take part in voluntary work and donation.

We target to engage regularly and participate in charitable events, through corporate philanthropy and collaboration with charitable organisations, we hope to drive long term sustainability development, while fostering closer relationship between our employees and the community.

關懷社區是本集團的共同價值觀。我們信奉「取諸社區，用諸社區」理念，並積極推動各種活動及慈善工作，向弱勢群體傳遞關愛。於報告期間內，我們提供贊助和慈善捐款10,000港元，以及我們參與以下社區活動：

### 1) 二零一九年公益金便服日 – 二零一九年十月十日

本集團僱員積極參與活動並同時向香港公益金作出捐款。本年度主題是「衣」善而行。參與僱員在公益金便服日穿上獨特服飾。

### 2) 公益愛牙日 – 二零一九年十二月四日

我們的僱員亦積極支持在二零一九年十二月由香港公益金舉行的公益愛牙日，收到的捐款將用於改善有需要人士的口腔保健服務。

我們憑藉資源和優勢對社區作出投資，同時鼓勵僱員參與志願工作及捐獻。

我們的目標是透過企業慈善工作及與慈善組織合作，定期參與及參加慈善活動，我們希望推動長期可持續發展並拉近僱員與社區的關係。

#### Summary of KPI disclosure of Aspect B8 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B8概要：

KPI B8.1 關鍵績效指標B8.1	Focus areas of contribution is as described above. 貢獻重點領域如上文所述。
KPI B8.2 關鍵績效指標B8.2	Resources contributed is as described above. 貢獻的資源如上文所述。

Subject Areas 主要範疇	Content 內容	Page in This ESG Report 環境、社會及管治報告 頁次
<b>A. Environmental 環境</b>		
<b>A1. Emissions 排放物</b>		
General Disclosure 一般披露	Information on:  (a) the policies; and  (b) compliance with relevant laws and regulations that have a significant impact on the issuer  relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.  有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的：  (a) 政策；及  (b) 遵守對發行人有重大影響的相關法律及規例  的資料。	8–10
KPI A1.1 關鍵績效指標A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	9, 10, 11
KPI A1.2 關鍵績效指標A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 直接(範圍1)及能源間接(範圍2)溫室氣體排放(以噸計)及(如適用)密度(如以每產量單位、每項設施計算)。	9, 10, 11
KPI A1.3 關鍵績效指標A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生有害廢棄物總量(以噸計)及(如適用)密度(如以每產量單位、每項設施計算)。	8, 11
KPI A1.4 關鍵績效指標A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生無害廢棄物總量(以噸計)及(如適用)密度(如以每產量單位、每項設施計算)。	8, 11
KPI A1.5 關鍵績效指標A1.5	Description of emission targets set and steps taken to achieve them. 描述排放目標及所採取的步驟。	11, 12
KPI A1.6 關鍵績效指標A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction targets and steps taken to achieve them. 描述處理有害及無害廢棄物的方法、減排目標及所採取的步驟。	11, 12



Subject Areas 主要範疇	Content 內容	Page in This ESG Report 環境、社會及管治報告 頁次
<b>A2. Use of Resources 資源使用</b>		
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。	12, 13
KPI A2.1 關鍵績效指標A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility). 按類型劃分的直接及／或間接能源(如電、氣或油)總耗量(以千個千瓦時計)及密度(如以每產量單位、每項設施計算)。	14, 15
KPI A2.2 關鍵績效指標A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility). 總耗水量及密度(如以每產量單位、每項設施計算)。	15
KPI A2.3 關鍵績效指標A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them. 描述能源使用效益目標及所採取的步驟。	15
KPI A2.4 關鍵績效指標A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them. 描述求取適用水源上有否任何問題、用水效益目標及所採取的步驟。	15
KPI A2.5 關鍵績效指標A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. 製成品所用包裝材料的總量(以噸計)及(如適用)每生產單位佔量。	15
<b>A3. The Environment and Natural Resources 環境及天然資源</b>		
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。	16
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. 描述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。	16
<b>A4. Climate Change 氣候轉變</b>		
General Disclosure 一般披露	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer. 識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。	17
KPI A4.1 關鍵績效指標A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them. 描述已經及可能會對發行人產生影響的重大氣候相關事宜，及已採取管理有關事宜的行動。	17

Subject Areas 主要範疇	Content 內容	Page in This ESG Report 環境、社會及管治報告 頁次
B. Social 社會		
B1. Employment 僱傭		
Employment and labour practices 僱傭及勞工常規		
General Disclosure 一般披露	<p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.</p> <p>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：</p> <p>(a) 政策；及</p> <p>(b) 遵守對發行人有重大影響的相關法律及規例</p> <p>的資料。</p>	19, 20
KPI B1.1 關鍵績效指標B1.1	<p>Total workforce by gender, employment type, age group and geographical region.</p> <p>按性別、僱傭類型、年齡組別及地區劃分的僱員總數。</p>	21
KPI B1.2 關鍵績效指標B1.2	<p>Employee turnover rate by gender, age group and geographical region.</p> <p>按性別、年齡組別及地區劃分的僱員流失比率。</p>	21

Subject Areas 主要範疇	Content 內容	Page in This ESG Report 環境、社會及管治報告 頁次
<b>B2. Health and Safety 健康及安全</b>		
General Disclosure 一般披露	Information on:  (a) the policies; and  (b) compliance with relevant laws and regulations that have a significant impact on the issuer  relating to providing a safe working environment and protecting employees from occupational hazards.  有關提供安全工作環境及保障僱員避免職業性危害的：  (a) 政策；及  (b) 遵守對發行人有重大影響的相關法律及規例  的資料。	22
KPI B2.1 關鍵績效指標B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year. 過去三年(包括報告年度)每年因工亡故的人數及比率。	23
KPI B2.2 關鍵績效指標B2.2	Lost days due to work injury. 因工傷損失工作日數。	23
KPI B2.3 關鍵績效指標B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored. 描述所採納的職業健康及安全措施，以及相關執行及監察方法。	22, 23
<b>B3. Development and Training 發展及培訓</b>		
General Disclosure 一般披露	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. 有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	23
KPI B3.1 關鍵績效指標B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management). 按性別及僱傭類型(如高級管理層、中級管理層)劃分的受訓僱員百分比。	24, 25
KPI B.3.2 關鍵績效指標B.3.2	The average training hours completed per employee by gender and employee category. 按性別及僱傭類型劃分，每名僱員完成受訓的平均時數。	24, 25



Subject Areas 主要範疇	Content 內容	Page in This ESG Report 環境、社會及管治報告 頁次
<b>B4. Labour Standard 勞工準則</b>		
General Disclosure 一般披露	Information on:  (a) the policies; and  (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.  有關防止童工及強制勞工的：  (a) 政策；及  (b) 遵守對發行人有重大影響的相關法律及規例的資料。	25
KPI B4.1 關鍵績效指標B4.1	Description of measures to review employment practices to avoid child and forced labour. 描述檢討招聘慣例的措施以避免童工及強制勞工。	25
KPI B4.2 關鍵績效指標B4.2	Description of steps taken to eliminate such practices when discovered. 描述在發現違規情況時消除有關情況所採取的步驟。	25
<b>Operating Practices 營運實務</b>		
<b>B5. Supply Chain Management 供應鏈管理</b>		
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。	27
KPI B5.1 關鍵績效指標B5.1	Number of suppliers by geographical region. 按地區劃分的供應商數目。	27
KPI B5.2 關鍵績效指標B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. 描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目、以及相關執行及監察方法。	27
KPI B5.3 關鍵績效指標B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. 描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。	27, 28
KPI B5.4 關鍵績效指標B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. 描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。	27, 28

Subject Areas 主要範疇	Content 內容	Page in This ESG Report 環境、社會及管治報告 頁次
<b>B6. Product Responsibility 產品責任</b>		
General Disclosure 一般披露	Information on:  (a) the policies; and  (b) compliance with relevant laws and regulations that have a significant impact on the issuer  relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.  有關所提供產品和服務的健康及安全、廣告、標籤及私隱事宜以及補救方法的：	28, 29
KPI B6.1 關鍵績效指標B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons. 已售或已運送產品總數中因安全及健康理由而須回收的百分比。	30
KPI B6.2 關鍵績效指標B6.2	Number of products and service related complaints received and how they are dealt with. 接獲關於產品及服務的投訴數目以及應對方法。	30
KPI B6.3 關鍵績效指標B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	29, 30
KPI B6.4 關鍵績效指標B6.4	Description of quality assurance process and recall procedures. 描述質量檢定過程及產品回收程序。	28, 30
KPI B6.5 關鍵績效指標B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored. 描述消費者資料保障及私隱政策，以及相關執行及監察方法。	29, 30

Subject Areas 主要範疇	Content 內容	Page in This ESG Report 環境、社會及管治報告 頁次
<b>B7. Anti-corruption 反貪污</b>		
General Disclosure 一般披露	Information on:  (a) the policies; and  (b) compliance with relevant laws and regulations that have a significant impact on the issuer  relating to bribery, extortion, fraud and money laundering.  有關防止賄賂、勒索、欺詐及洗黑錢的：  (a) 政策；及  (b) 遵守對發行人有重大影響的相關法律及規例的資料。	30, 31
KPI B7.1 關鍵績效指標B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases. 於報告期間內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。	32
KPI B7.2 關鍵績效指標B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored. 描述防範措施及舉報程序，以及相關執行及監察方法。	31, 32
KPI B7.3 關鍵績效指標B7.3	Description of anti-corruption training provided to directors and staff. 描述向董事及員工提供反貪污培訓。	31, 32
<b>Community 社區</b>		
<b>B8. Community Investment 社區投資</b>		
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。	34
KPI B8.1 關鍵績效指標B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport). 貢獻重點領域(如教育、環境關注、勞工需要、健康、文化、運動)。	34
KPI B8.2 關鍵績效指標B8.2	Resources contributed (e.g. money or time) to the focus area. 對重點領域貢獻的資源(如金錢或時間)。	34