



MIN XIN HOLDINGS LIMITED

閩信集團有限公司

(Incorporated in Hong Kong with limited liability)

(於香港註冊成立之有限公司)

股份代號 Stock Code: 222

閩聚金融

2020

Environmental,
Social and
Governance Report

環境、社會及管治報告



信創未來



目錄 CONTENTS

章節 Section	頁次 Pages	
1	關於本報告	1
1.1	報告範圍	1
1.2	報告參考	1
1.3	報告審批	2
2	我們的環境、社會及管治方針	2
2.1	環境、社會及管治理念	2
2.2	環境、社會及管治治理	3
2.3	持份者參與及重要性評估	4
3	環境	9
3.1	排放物	9
3.1.1	廢氣排放	9
3.1.2	溫室氣體排放	9
3.1.3	廢棄物管理	11
3.2	資源使用	12
3.2.1	能源消耗	12
3.2.2	水資源	14
3.2.3	其他資源	15
3.3	氣候變化	16
4	僱傭及勞工常規	17
4.1	僱傭	17
4.1.1	招聘常規	17
4.1.2	薪酬福利	20
4.1.3	平等就業機會	22
4.1.4	防止童工及強制勞工	22
4.2	健康與安全	23
4.3	發展及培訓	25
5	營運慣例	26
5.1	反貪污	26
5.2	供應鏈管理	27
5.3	產品責任	29
5.3.1	數據安全及私隱	29
5.3.2	客戶關係管理	29
5.3.3	產品標籤和廣告	30
5.3.4	知識產權	30
6	社區投資	31
7	附錄	33
	About This Report	1
	Reporting Boundary	1
	Reporting Reference	1
	Report Approval	2
	Our Approach to ESG	2
	ESG Philosophy	2
	ESG Governance	3
	Stakeholder Engagement and Materiality Assessment	4
	Environmental	9
	Emissions	9
	Air Emissions	9
	Greenhouse Gas (GHG) Emission	9
	Waste Management	11
	Use of Resources	12
	Energy Consumption	12
	Water	14
	Other Resources	15
	Climate Change	16
	Employment and Labour Practices	17
	Employment	17
	Recruitment Practices	17
	Remuneration and Welfare	20
	Equal Employment Opportunities	22
	Prevention of Child or Forced Labour	22
	Health and Safety	23
	Development and Training	25
	Operating Practices	26
	Anti-corruption	26
	Supply Chain Management	27
	Product Responsibility	29
	Data Security and Privacy	29
	Client Relationship Management	29
	Product Labelling and Advertising	30
	Intellectual Property Rights	30
	Community Investment	31
	Appendix	33

1 關於本報告

本《環境、社會及管治報告》（「本報告」）旨在回顧閩信集團有限公司（「本公司」）及其附屬公司（「本集團」）於2020年度在環境、社會及管治方面所做的努力以及績效。

1.1 報告範圍

本報告涵蓋自2020年1月1日至2020年12月31日的期間以及本集團的主要業務，包括本公司及下列三家附屬公司：

附屬公司名稱 Name of Subsidiaries	主要業務 Principal Activities
閩信保險有限公司（「閩信保險」） Min Xin Insurance Company Limited （“Min Xin Insurance”）	承保一般保險業務 Writing of general insurance business
福建閩信投資有限公司（「福建閩信」） Fujian Minxin Investments Co., Ltd. （“Fujian Minxin”）	投資控股 Investment holding
三明市三元區閩信小額貸款有限公司 （「三元小貸」） Sanming Sanyuan District Minxin Micro Credit Company Limited（“Sanyuan Micro Credit”）	提供小額貸款及委託貸款業務 Provision of micro credit and entrusted loans

本報告的範圍與2019年《環境、社會及管治報告》所載者並無重大變動。本報告所載數據來自本集團及其收集所得之官方文件、統計數據以及管理及營運數據。

1.2 報告參考

本報告是根據《香港聯合交易所有限公司（「聯交所」）證券上市規則》（「《上市規則》」）附錄二十七《環境、社會及管治報告指引》（「《環境、社會及管治報告指引》」）所載列之「不遵守就解釋」條文編制而成。

1 ABOUT THIS REPORT

This Environmental, Social and Governance (“ESG”) Report reviews the efforts and achievements relating to ESG issues made by Min Xin Holdings Limited (the “Company”) and its subsidiaries (the “Group”) in the year of 2020.

1.1 Reporting Boundary

This ESG Report covers the period from 1 January 2020 to 31 December 2020 and the Group’s major operations including the Company and its three subsidiaries listed below:

There were no significant changes in the scope of this ESG Report from that of the 2019 ESG Report. Data reported in this ESG Report are sourced from the official documents, statistical data, and management and operational information of and collected by the Group.

1.2 Reporting Reference

This ESG Report is prepared in accordance with the “comply or explain” provisions set out in Appendix 27 Environmental, Social and Governance Reporting Guide (“ESG Reporting Guide”) of the Rules Governing the Listing of Securities (the “Listing Rules”) on The Stock Exchange of Hong Kong Limited (the “Stock Exchange”).



1 關於本報告 (續)

1.2 報告參考 (續)

本集團編制本報告時遵循《環境、社會及管治報告指引》所載的四項匯報原則：

1 ABOUT THIS REPORT (Continued)

1.2 Reporting Reference(Continued)

In the preparation of this ESG Report, the Group follows the four reporting principles as set out in the ESG Reporting Guide:

匯報原則 Reporting Principles	重要性 Materiality	量化 Quantitative	平衡 Balance	一致性 Consistency
匯報原則在本報告中的應用 Application in this ESG Report	識別重要環境和社會事宜，根據本集團內外部持份者的意見排序並披露於本報告。 Material environmental and social issues were identified and prioritised with inputs from internal and external stakeholders of the Group, and are disclosed in this ESG Report.	本集團量化說明並披露關鍵績效指標，以正確評估環境、社會及管治政策實施及所採取行動的效果。 The Group accounts for and discloses key performance indicators (“KPIs”) in quantitative terms for proper evaluation of the effectiveness of ESG policies and actions.	本報告將客觀披露有關數據，以便向持份者提供本集團整體環境、社會及管治績效的平衡概覽。 This ESG Report aims to disclose data in an objective way, which aims to provide stakeholders with a balanced overview of the Group’s overall ESG performances.	本集團採用一致的衡量方法，以便在可行的情況下及時間內對環境、社會及管治績效進行有意義的比較。所用方法或關鍵績效指標的更新將予以披露。 The Group adopts consistent measurement methodology to achieve meaningful comparison of ESG performances over time whenever practicable. Any updates in the methods or KPIs used will be disclosed.

1.3 報告審批

本報告已於2021年3月24日由本公司董事會（「董事會」）審核批准。

1.3 Report Approval

This ESG Report was reviewed and approved by the board of directors (the “Board”) of the Company on 24 March 2021.

2 我們的環境、社會及管治方針

2.1 環境、社會及管治理念

本集團致力於保護環境、提供優質工作場所及服務更廣泛的社區。通過作出的承諾，本集團可以更好地了解及管理環境、社會及管治的相關風險，為持份者創造更大的價值。

2 OUR APPROACH TO ESG

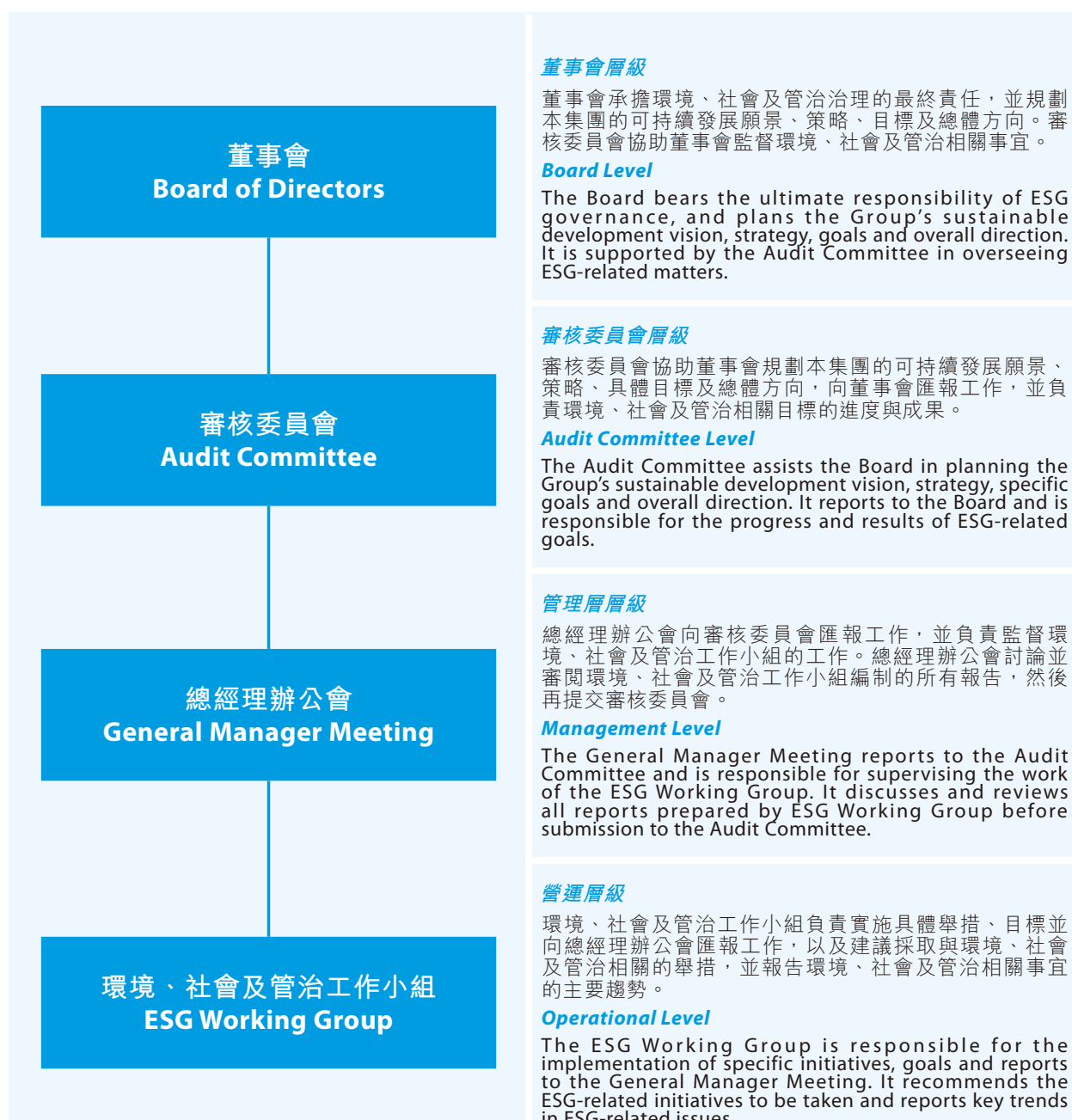
2.1 ESG Philosophy

The Group is committed to the protection of the environment, provision of quality workplace, and serving the wider community. With our commitments, the Group can better understand and manage ESG related risks and create greater value for our stakeholders.

2 我們的環境、社會及管治方針 (續)

2.2 環境、社會及管治治理

董事會最終負責監督與本集團營運及風險有關的環境、社會及管治事宜，以及環境、社會及管治的整體策略及報告。於2021年3月24日，本集團設立了四級架構，為董事會管理環境、社會及管治相關事宜提供建議和協助。本集團環境、社會及管治治理架構詳情如下：





2 我們的環境、社會及管治方針 (續)

2.3 持份者參與及重要性評估

本集團重視持份者的信任和支持，其意見對本集團的可持續發展至關重要。本集團通過各種溝通渠道與各持份者保持有效溝通和交流，積極主動傾聽來自政府及監管機構、本公司股東、僱員、供應商、客戶以及社會公眾的聲音，致力盡可能滿足其期望與訴求。

2 OUR APPROACH TO ESG (Continued)

2.3 Stakeholder Engagement and Materiality Assessment

We value the trust and support of our stakeholders and consider their input key to the sustainable development of the Group. We maintain effective communication and interaction with different stakeholders through a diverse array of communication channels, and have been actively collecting opinions and suggestions from government and regulatory authorities, shareholders of the Company, employees, suppliers, customers and the general public so as to meet their expectations and demands as far as possible.

持份者 Stakeholder	溝通渠道 Communication Channel	期望與訴求 Concern and Demand	回應與反饋 Response and Feedback
政府及監管機構 Government and regulatory authorities	<ul style="list-style-type: none"> • 合規管理； • 主動納稅； • 政策執行。 • Compliance management; • Proactive tax payment; • Comply with policies. 	<ul style="list-style-type: none"> • 依法經營與納稅； • 支持經濟發展。 • Carry out its operation and pay tax in accordance with laws; • Support economic development. 	<ul style="list-style-type: none"> • 接受稅務檢查； • 遵守當地法規、商業道德並促進經濟發展。 • Subject to tax examination; • Comply with local regulations and business ethics, and make contribution to local economic development.
本公司股東 Shareholders of the Company	<ul style="list-style-type: none"> • 股東大會； • 定期報告； • 直接溝通； • 公司網站。 • General meeting; • Regular reporting; • Direct communication; • Company website. 	<ul style="list-style-type: none"> • 確保可持續的收入及保證投入資本的安全； • 確保企業信息披露的完整、真實、及時、有效性。 • Ensure sustainable income and safe investments; • Ensure the completeness, truthfulness, timeliness and validity of corporate information disclosure. 	<ul style="list-style-type: none"> • 持續提高經營管理、管治與風險管理水平，為投資者創造長期穩定的價值回報； • 建立科學、合理、高效的企業治理架構，規範及完善信息披露制度。 • Continuously improve its operational management, governance and risk management to deliver long-term and stable investment return; • Establish a scientific, reasonable and efficient corporate governance framework to regulate and refine information disclosure system.

2 我們的環境、社會及管治方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.3 持份者參與及重要性評估 (續)

2.3 Stakeholder Engagement and Materiality Assessment (Continued)

持份者 Stakeholder	溝通渠道 Communication Channel	期望與訴求 Concern and Demand	回應與反饋 Response and Feedback
僱員 Employees	<ul style="list-style-type: none"> 僱員大會； 定期績效考核； 直接溝通； 團建活動。 Town hall meeting; Regular performance assessment; Direct communication; Team-building activities. 	<ul style="list-style-type: none"> 公平競爭與晉升發展的機會； 健康安全的工作環境； 薪酬與福利得到保障。 Fair competition and prospect of promotion and development; Healthy and safe workplace; Security of remuneration and benefits. 	<ul style="list-style-type: none"> 優質的工作場所； 完善的薪資福利及晉升體系； 組織多樣化的文體活動。 Quality workplace; Comprehensive system of remuneration, benefits and promotion; Organise various cultural and recreational activities.
供應商 Suppliers	<ul style="list-style-type: none"> 全面管理招投標程序； 按合同開展項目； 定期評估及審核。 Comprehensive management of bidding and tendering; Carry out projects in accordance with contracts; Regular assessment and review. 	<ul style="list-style-type: none"> 公平、公開、公正的招投標程序； 誠信經營。 Fair, open and just bidding and tendering; Committed to business integrity. 	<ul style="list-style-type: none"> 建立採購管理辦法以規範招投標及招商程序。 Develop administrative rules on procurement to regulate procedures relating to bidding, tendering and business solicitation.
客戶 Customers	<ul style="list-style-type: none"> 客戶滿意度調查； 維持互動與開放的客戶交流。 Carry out customer satisfaction survey; Maintain interactions and open ways of communication with our customers. 	<ul style="list-style-type: none"> 高質量的產品及服務，客戶及消費者的各項權益得到保障。 Provide quality products and services to protect various rights of customers and consumers. 	<ul style="list-style-type: none"> 以客戶滿意度為第一標準，提供優質的產品與服務並建立規範的制度以保護信息及私隱。 Take customer satisfaction as first priority in providing quality products and services, and establish standardised system for protection of information and privacy.



2 我們的環境、社會及管治方針 (續)

2.3 持份者參與及重要性評估 (續)

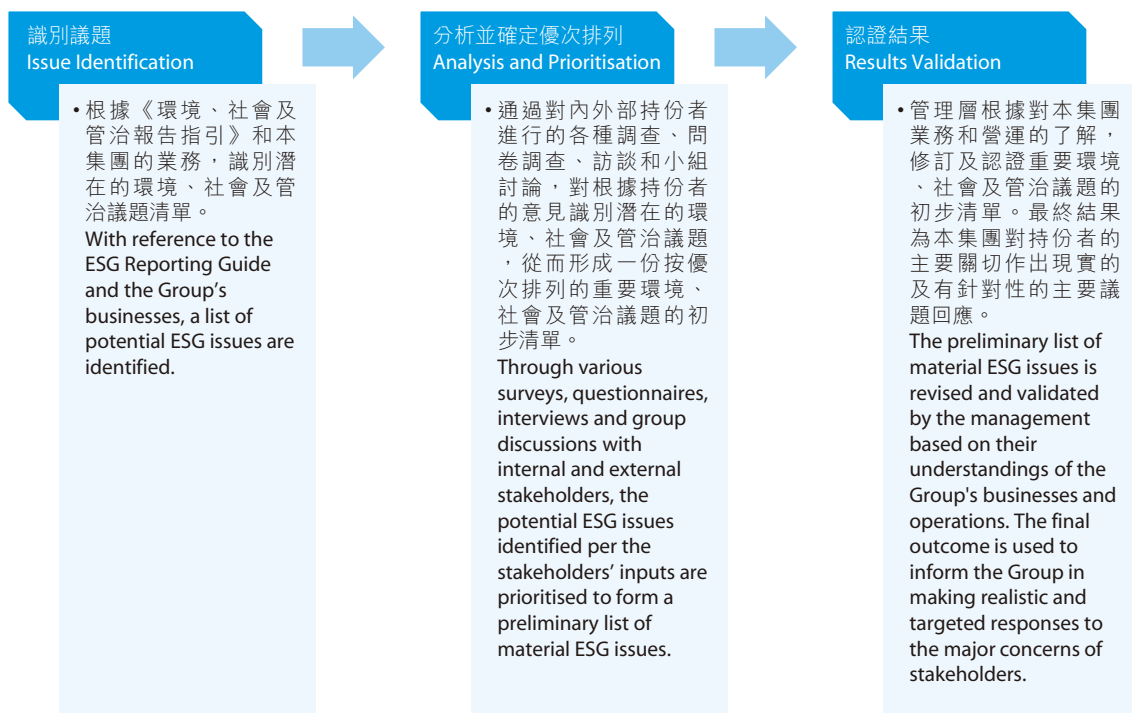
2 OUR APPROACH TO ESG (Continued)

2.3 Stakeholder Engagement and Materiality Assessment (Continued)

持份者 Stakeholder	溝通渠道 Communication Channel	期望與訴求 Concern and Demand	回應與反饋 Response and Feedback
社會公眾 General public	<ul style="list-style-type: none"> • 公益活動； • 公司網站； • 僱員的義工活動。 • Charity activities; • Company website; • Staff volunteer activities. 	<ul style="list-style-type: none"> • 積極參與公益活動，承擔企業社會責任。 • Undertake corporate social responsibility by actively participate in charity activities. 	<ul style="list-style-type: none"> • 創造就業機會、加強社區投資建設。 • Provide job opportunities and expand community investment.

為更好地了解本集團應重點關注的環境、社會及管治事宜，我們以三個階段識別本集團的重大環境、社會及管治事項清單並確定其優次排列。重要性評估的詳細步驟如下：

To better understand what ESG issues the Group should focus on, we adopted a three-step process to identify and prioritise a list of material ESG issues to the Group. The detailed steps of the materiality assessment are as follows:



2 我們的環境、社會及管治方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.3 持份者參與及重要性評估 (續)

2.3 Stakeholder Engagement and Materiality Assessment (Continued)

根據 2021 年 2 月進行的問卷調查，本集團更新了重要環境、社會及管治議題清單：

Based on the survey conducted in February 2021, the list of material ESG issues of the Group was updated as follows:

與本集團營運相關的重要環境、社會及管治議題 Material ESG Issues relating to the Group's Operations				
	環境 Environmental	僱傭及勞工常規 Employment and Labour Practices	營運慣例 Operating Practices	社區投資 Community Investment
重要議題 Material Issues		<ul style="list-style-type: none"> 職業健康與安全 僱員發展及培訓 僱員薪酬待遇及福利 防止童工及強制勞工 僱員組成 Occupational health and safety Development and training of employees Remuneration packages and benefits of employees Prevention of child and forced labour Composition of employees 	<ul style="list-style-type: none"> 防止賄賂、勒索、欺詐及洗錢 反貪污政策、措施及舉報機制 保護消費者資料及私隱 客戶滿意度 合理的營銷及推廣 Prevention of bribery, extortion, fraud and money laundering Anti-corruption policies and measures and whistle-blowing policy Protection of consumer data and privacy Customer satisfaction Acceptable marketing and promotion 	

2 我們的環境、社會及管治方針
(續)

2 OUR APPROACH TO ESG (Continued)

2.3 持份者參與及重要性評估 (續)

2.3 Stakeholder Engagement and Materiality Assessment (Continued)

與本集團營運相關的重要環境、社會及管治議題 Material ESG Issues relating to the Group's Operations				
	環境 Environmental	僱傭及勞工常規 Employment and Labour Practices	營運慣例 Operating Practices	社區投資 Community Investment
次要議題 Less Material Issues	<ul style="list-style-type: none"> 氣候變化 能源使用 水資源使用 廢氣及溫室氣體排放 廢棄物處理 污水處理 其他原料使用 土地利用、污染及修復 Climate change Energy use Water use Air and greenhouse gas emissions Waste treatment Sewage treatment Use of other raw materials Land use, pollution and restoration 		<ul style="list-style-type: none"> 供應商選擇及產品和服務評估 保護知識產權 產品和服務的健康與安全 供應商勞工情況評估 供應商環保情況評估 供應商地區分佈 質量檢定及產品回收 Selection of suppliers and assessment of products and services Protection of intellectual property rights Health and safety relating to products and services Assessment of working conditions of the suppliers Environmental protection assessment of the suppliers Suppliers by geographical region Quality assurance and product recall 	<ul style="list-style-type: none"> 業務對當地社區的影響 社區投資 Impact of business to the local community Community investment

3 環境

本集團認識到可持續發展的重要性，致力於在日常營運中保護環境。作為負責任的企業公民，本集團堅持環境管理，持續支持保護自然資源的環保措施。

在努力追求卓越業務的同時，本集團高度重視通過促進有效的資源消耗和減排盡量減少業務活動對環境的影響，從而最終促進綠色經濟的發展。

3.1 排放物

本集團主要從事金融服務和投資控股，大部分業務在辦公室環境中進行，對環境的影響有限。儘管我們並不認為本集團數量有限的廢棄物和排放物影響重大且未對此制定相關目標，但我們仍致力於通過促進僱員的行為轉變，確保遵守經營所在地的所有相關和適用的環保法規來減少排放物。本集團於2020年未發生與排放有關的不合規情況。

3.1.1 廢氣排放

本集團空氣污染物排放的主要來源是公司車輛的汽油消耗。雖然所排放的污染物數量不大，但我們仍然設法通過減少公司用車來盡量減少該等污染物的排放。為減少空氣污染物排放，我們鼓勵僱員盡量乘坐公共交通工具。通過對公司汽車的定期保養，我們還確保其廢氣排放符合監管規定。

3.1.2 溫室氣體排放

我們在業務營運中的大部分溫室氣體排放來自辦公室和公司車輛的能源使用。我們致力於通過減少能源消耗和提高僱員的環保意識來盡量減少溫室氣體排放。

為減少直接和間接溫室氣體排放，我們倡議僱員積極參與資源保護，在辦公場所採取一系列「環保節能措施」。有關節能及資源節約措施的詳情，請參閱「資源使用」章節。

3 ENVIRONMENTAL

The Group recognises the importance of sustainable development and is committed to protecting the environment in its daily operations. As a responsible corporate citizen, the Group upholds environmental stewardship and continues to support environmental protection initiatives to conserve the natural resources.

While striving to achieve excellence in our businesses, we also place high importance on minimising the environmental impact of our business activities by promoting efficient resource consumption and reduction of emission, and ultimately promote the development of green economy.

3.1 Emissions

The Group is mainly engaged in the provision of financial services and investment holding, where majority of the businesses are conducted in office environments with limited environmental impact. While we do not consider the limited amount of waste and emissions to be material and have not set relevant targets, we still seek to reduce our emissions by promoting behavioural changes among our employees and ensuring adherence to all relevant and applicable environmental regulations in the jurisdictions where we operate. In 2020, there was no non-compliance relating to emissions.

3.1.1 Air Emissions

The main source of air pollutant emissions of the Group is the petrol consumption of our company cars. While the amount of pollutants emitted is insignificant, we still strive to minimise such pollutant emissions through the reduced use of our company cars. To reduce air pollutant emissions, we encourage employees to take public transport whenever possible. Through regular maintenance, we also ensure the exhaust emissions of our company cars is within the regulatory limits.

3.1.2 Greenhouse Gas (GHG) Emission

The majority of our GHG emissions in our business operations are from the use of energy at our office premises and our company cars. We strive to minimise our GHG emission by reducing energy consumption and raising environmental awareness among our staff.

To reduce direct and indirect GHG emissions, we advocate employees to take an active part in resource conservation and adopt a set of “Environmental Protection and Energy Saving Measures” at our office premises. Details of the energy and resources conservation measures are disclosed in the “Use of Resources” section.



3 環境 (續)

3.1 排放物 (續)

3.1.2 溫室氣體排放 (續)

本集團2019年和2020年的溫室氣體排放數據如下：

3 ENVIRONMENTAL (Continued)

3.1 Emissions (Continued)

3.1.2 Greenhouse Gas (GHG) Emission (Continued)

The Group's GHG emissions data in 2019 and 2020 are as follows:

溫室氣體排放範圍 Scope of Greenhouse Gas Emissions	排放來源 Emission Source(s)	單位 Unit	2020	2019
範圍1 直接排放 ¹ Scope 1 Direct Emission ¹	公司用車汽油消耗 Petrol consumption by company cars	千克二氧化碳當量 kgCO ₂ e	11,123	16,386
範圍2 間接排放 ² Scope 2 Indirect Emission ²	購電 Purchased electricity	千克二氧化碳當量 kgCO ₂ e	63,854	62,998
範圍3 其他間接排放 ³ Scope 3 Other Indirect Emission ³	僱員差旅 Business travel by employees	千克二氧化碳當量 kgCO ₂ e	1,638	8,359
	總計 Total	千克二氧化碳當量 kgCO ₂ e	76,615 ⁴	87,743

¹ 範圍1計算車輛燃料使用相關溫室氣體排放量的溫室氣體排放係數參考聯交所《如何編制環境、社會及管治報告》附錄二。

² 範圍2計算用電相關溫室氣體排放量的溫室氣體排放係數參考以下資料：(1) 港燈電力投資《2019年可持續發展報告》；(2) 中華人民共和國生態環境部《2015年中國區域電網基準線排放因子》。2019年屬範圍2的排放量已重述，以便與使用更新後的範圍2系列排放係數一致。

³ 範圍3溫室氣體排放使用國際民用航空組織 (ICAO) 發佈的《ICAO 碳排放計算器》估計。

⁴ 由於新冠肺炎疫情流行期間的遠程工作安排，本集團在車輛燃料使用和商務旅程中的能源消耗有所減少，從而降低了本集團2020年的溫室氣體排放量。

¹ Scope 1 GHG emission factors for calculating vehicle fuel use-related GHG emissions were referenced from the Appendix 2 of "How to prepare an ESG Report" by the Stock Exchange.

² Scope 2 GHG emission factors for calculating the electricity-related GHG emissions were referenced from: (1) "Sustainability Report 2019" of HK Electric Investments; and (2) "2015 National Baseline Grid Emission Factor" issued by the Ministry of Ecology and Environment of the People's Republic of China. The Scope 2 emission of 2019 has also been restated to align with the use of the updated set of Scope 2 emission factors.

³ Scope 3 GHG emissions were estimated using the "ICAO Carbon Emissions Calculator" released by the International Civil Aviation Organisation.

⁴ Due to remote working arrangements during the COVID-19 epidemic, there were reductions in the Group's energy consumption in vehicle fuel use and business travelling, resulting in a decrease in the Group's 2020 GHG emissions.

3 環境 (續)

3.1 排放物 (續)

3.1.3 廢棄物管理

一般廢棄物

由於本集團的業務性質，我們辦公場所產生的廢棄物不多，大部分廢棄物為紙張和其他生活廢棄物。在管理這些無害廢棄物時，我們遵循「減少、再利用和回收」的「3R」原則，以盡量減少辦公場所的廢棄物處理。

鼓勵無紙化辦公

我們一直鼓勵僱員在日常工作中實現無紙化。鼓勵僱員使用電子郵件等電子通訊渠道，以減少對紙質複印的需求及隨之產生的紙張浪費。文件、數據和其他通訊也盡可能使用電子副本存儲和分發。

為了鼓勵使用電子通訊方式，我們改善了電子會議設施及使用平板電腦，以取代紙質會議材料。我們還改進會議流程，以簡化信息收集、審批、打印和分發流程，從而更有效地利用人力資源和紙張。

減少辦公場所一般廢棄物的其他措施包括：

- 採用電子保單；
- 鼓勵雙面打印，草稿使用已單面打印的紙張打印；
- 採購經認證的環保紙張；
- 重複使用紙箱、塑料袋和信封；
- 鼓勵僱員檢查打印機設置，避免重複打印；
- 設立非機密文件收集點，聘請外部回收公司回收廢紙；及
- 鼓勵僱員自帶水杯和餐具而非使用一次性用具。

3 ENVIRONMENTAL (Continued)

3.1 Emissions (Continued)

3.1.3 Waste Management

General Wastes

Due to the business nature of the Group, there are limited wastes generated at our office premises, with majority of the wastes being paper and other domestic wastes. In managing these non-hazardous wastes, we follow the “3R” principle of reduce, reuse and recycle to minimise wastes disposal at our office premises.

Encouraging Paperless Workspace

We have been encouraging employees to go paperless in their daily work. Employees are encouraged to use electronic communication channels like emails to reduce the need for paper copies and the subsequent generation of paper wastes. Documents, data, and other communications are also stored and distributed using electronic copies when possible.

To encourage the use of electronic communications, we improved our electronic conferencing facilities and introduced electronic tablets as alternatives to paper-based meeting materials. We also improved our meeting processes to simplify the information collection, approval, printing and distribution process for more efficient use of human resources and paper.

Some other measures to reduce general wastes at our office premises include:

- Introducing electronic insurance policy;
- Encouraging duplex printing and reusing single-sided paper for drafts;
- Sourcing certified environmentally friendly paper;
- Reusing cartons, plastic bags and envelopes;
- Encouraging employees to check printer settings to avoid duplicated printing;
- Setting up collection points for non-confidential documents and hiring external recycling company to recycle the waste paper; and
- Encouraging employees to bring their own cups and tableware instead of using disposable ones.



3 環境 (續)

3.1 排放物 (續)

3.1.3 廢棄物管理 (續)

一般廢棄物 (續)

2020年產生廢紙約2,602千克(2019年:約2,802千克),回收廢紙約500千克(2019年:約288千克)。

有害廢棄物

我們的辦公室產生的有害廢棄物不多,包括燈管、打印機碳粉盒、墨盒和電子廢棄物。我們聯絡有資質的廢棄物回收商妥善處理該等有害廢棄物,或將其送回原供應商回收。

我們採取以下措施處理辦公室產生的有害廢棄物:

- 聯絡有資質的廢棄物回收商收集和回收電子設備;
- 在辦公場所設置回收箱收集廢燈管,然後送至公共燈管回收點處置;及
- 循環使用碳粉盒和墨盒。

2020年香港辦公室在公共燈管回收點處理約1.8千克燈管。我們還在辦公場所回收了44件碳粉盒和墨盒,以及14件電器(2019年:48件墨盒、電腦和電器)。

3.2 資源使用

本集團強調負責任地使用自然資源。我們的辦公室資源消耗有限,造成的影響不重大,且尚未設定能源或水資源使用目標,但我們通過各種綠色辦公措施鼓勵僱員在辦公場所減少浪費資源。

3.2.1 能源消耗

用電和車輛燃料能源消耗是本集團溫室氣體排放的兩個主要來源。為了節能和減少碳排放,本集團採取各種措施減少不必要的能源消耗。

3 ENVIRONMENTAL (Continued)

3.1 Emissions (Continued)

3.1.3 Waste Management (Continued)

General Wastes (Continued)

In 2020, approximately 2,602 kg (2019: approximately 2,802 kg) of waste paper were generated and approximately 500 kg (2019: approximately 288 kg) waste paper were recycled.

Hazardous Wastes

Limited hazardous wastes were produced at our offices, which include light tubes, printer toners, ink cartridges and electronic wastes. We contact qualified waste collectors to dispose of those hazardous wastes properly or return them to the original supplier for recycling.

We have adopted below measures to handle the hazardous waste generated at our office:

- Contact qualified waste collectors to collect and recycle electronic equipment;
- Setting up bins in the office premises to collect waste light tubes for disposal at the public light tubes collection points; and
- Recycling toner and ink cartridges.

In 2020, our Hong Kong office has disposed of approximately 1.8 kg of light tubes at the public light tubes collection points. We also recycled 44 pieces of toners and ink cartridges, and 14 pieces of electrical appliances at our office premises (2019: 48 pieces of ink cartridges, computer and electrical appliances).

3.2 Use of Resources

The Group emphasises on the responsible use of natural resources. Although we do not consider the limited resources consumption at our offices to be material and have yet to set any targets for energy or water usage, we encourage our staff to reduce wasting resources at our office premises through different green office practices.

3.2.1 Energy Consumption

Energy consumption in the forms of electricity and vehicle fuel are the two main sources of the Group's GHG emissions. In order to conserve energy and reduce carbon emission, the Group has taken various measures to reduce unnecessary consumption.

3 環境 (續)

3.2 資源使用 (續)

3.2.1 能源消耗 (續)

使用節能照明和節能電器

我們在香港辦公室使用 LED 燈取代 T5 燈管、白熾燈和金屬鹵化物燈，以減少用電。我們會優先採購節能產品以節約用電。

鼓勵使用視頻會議

新冠肺炎疫情期間我們減少線下會議召開頻率，更多舉行線上會議。召開視頻會議既保持了會議參與者的有效業務溝通，也減少了差旅需要，從而降低能源使用和溫室氣體排放。

參加世界野生動物基金會 (「WWF」) 2020 年「地球一小時」活動

為了宣傳節能減排的重要性，我們鼓勵香港辦公室全體同事參加 WWF 舉辦的 2020 年「地球一小時」活動，2020 年 3 月 28 日在家關閉非必要燈光一小時。通過這次活動，我們的同事們表達了對環境保護的支持，為減緩氣候變化的全球努力作出了貢獻。

其他節能措施

於 2020 年，本集團還採取以下節能措施：

- 辦公室空調溫度保持在 24 攝氏度至 26 攝氏度之間；
- 在辦公室周圍張貼環保提示和提醒，提醒同事關閉不使用的顯示器和照明設備；
- 午餐期間和下班後關閉不使用的電器；
- 將電腦顯示器和複印機設置為空閒時間節能模式；以及
- 使用多功能複印機代替多台單一功能複印機。

3 ENVIRONMENTAL (Continued)

3.2 Use of Resources (Continued)

3.2.1 Energy Consumption (Continued)

Using Energy-efficient Lighting and Appliances

At the Hong Kong office, we have replaced the T5 light tubes, incandescent and metal halide lightings with LED lights to reduce electricity consumption. We also select energy-efficient products in the procurement process to conserve electricity.

Encouraging the Use of Video Conferences

During the COVID-19 epidemic, we reduced the frequency of face-to-face meetings and conducted online meetings instead. While the use of video conferences maintained the effectiveness of business communications with the meeting parties, it also reduced the need for travelling and subsequently lowered energy use and GHG emissions.

Participating in the World Wide Fund (‘‘WWF’’) Earth Hour 2020 Campaign

To promote the importance of reducing emissions through power saving, we encouraged all colleagues in our Hong Kong office to participate in the WWF Earth Hour 2020 Campaign and turn off unnecessary lights at home for one hour on 28 March 2020. Through this event, our colleagues showed their support towards environmental protection and contributed to the global effort of mitigating climate change.

Other Energy-efficiency Measures

In 2020, the Group also adopted the below measures to conserve energy:

- Keeping the air-conditioning between 24 degrees Celsius and 26 degrees Celsius at our offices;
- Putting up tips and reminders on environmental protection around the office to remind our colleagues to turn off monitors and lightings that are not in use;
- Turning off electrical appliances that are not in use during lunchtime and after working hours;
- Setting computers monitors and copiers to energy-saving mode during idle time; and
- Using multi-function photocopiers instead of multiple equipment with single function.



3 環境 (續)

3.2 資源使用 (續)

3.2.1 能源消耗 (續)

其他節能措施 (續)

3 ENVIRONMENTAL (Continued)

3.2 Use of Resources (Continued)

3.2.1 Energy Consumption (Continued)

Other Energy-efficiency Measures (Continued)

能源消耗 Energy Consumption	單位 Unit	2020	2019
電力 Electricity	千瓦時 kWh	85,663	85,675
汽油 Petroleum	升 litre	4,108	6,051
能源消耗總量 ⁵ Total energy consumption ⁵	千兆焦耳 GJ	451.5	519.5
能源密度 (按辦公樓面積) Energy intensity (by office floor area)	千兆焦耳/平方米 GJ/m ²	0.27	0.31

⁵ 能源轉換因子參考聯交所《如何編制環境、社會及管治報告》附錄二。

⁵ Energy conversion factors are taken from the Appendix 2 of "How to prepare an ESG Report" issued by the Stock Exchange.

3.2.2 水資源

我們的辦公場所用水量不大，採購適用水源未遇到任何問題，但我們致力於節約水資源，張貼節水標誌以向僱員宣傳節約用水信息。

於2020年，中國內地辦公場所用水量約579立方米(2019年：約567立方米)，用水強度為每平方米辦公區域約0.68立方米(2019年：每平方米辦公區域約0.67立方米)。

本集團香港和澳門辦公場所的用水由物業管理費涵蓋，物業管理公司未提供用水量數據。因此，本集團無法獲得香港和澳門辦公場所的實際用水數據。

3.2.2 Water

There is limited water consumption in our office premises and we do not encounter any issue in sourcing water that is fit for purpose, yet we are committed to saving water resources by posting water saving signs to promote water saving messages to employees.

In 2020, the office premises in Mainland China consumed approximately 579 cubic metres (2019: approximately 567 cubic metres) of water, with a water consumption intensity of approximately 0.68 cubic metre per square metre of office area (2019: approximately 0.67 cubic metre per square metre of office area).

The water consumption of the Group's Hong Kong and Macau office premises are covered by the property management fees and there is no water consumption data available from the property management companies. Therefore, the Group's actual water usage data at the Hong Kong and Macau office premises cannot be obtained.

3 環境 (續)

3.2 資源使用 (續)

3.2.3 其他資源

本集團提倡無紙化辦公，鼓勵同事在減少辦公用紙方面發揮作用。2020年7月15日，我們參加了世界綠色組織舉辦的「惜紙行動」。當日我們在洗手間和茶水間暫停提供抹手紙巾，鼓勵同事使用手帕代替。

3 ENVIRONMENTAL (Continued)

3.2 Use of Resources (Continued)

3.2.3 Other Resources

The Group promotes paperless workspace and engages our colleagues to play their part in reducing paper use at work. On 15 July 2020, we joined the 'No Paper Towels Awareness Day' organised by the World Green Organisation. On that day, we stopped providing paper towels in washrooms and pantries, and encouraged our colleagues to use their own handkerchiefs instead of paper towels.





3 環境 (續)

3.3 氣候變化

氣候變化造成的風險主要體現為對我們的營業場所造成的有形損害及對我們的保險業務產生的財務損失。

本集團主要營業場所位於中國內地、香港和澳門。考慮到我們經營區域的主要極端天氣是颱風或暴雨，有必要防止或減輕財產損失或降低業務中斷的風險。本集團已根據實際情況購買承保颱風、暴雨或洪水造成財產損失的財產損失保險，涵蓋本集團在香港和澳門的財產及內地車輛。此外，我們清楚颱風或暴雨可能危害僱員的安全。因此，對於可能導致僱員發生意外的颱風或暴雨天氣，我們制定了特別休假安排。

我們制定了業務持續營運計劃，以使本集團能夠減輕氣候風險對日常運營的影響並維持基本營運。我們還在香港設立後備辦公室，以確保發生災害性天氣時的基本營運。

鑒於氣候變化的不可預測性給我們的保險業務帶來的風險，閩信保險持續收集各種損害賠償數據（包括香港保險業聯會收集的索賠統計數據）作為承保或更新費率的考慮因素，以滿足「合理性、適當性、充分性和公平性」的定價原則。

為不斷完善和豐富氣候相關保險產品組合，閩信保險針對颱風、洪水、地震等極端天氣造成的財產損失積極開發及提供新保險產品，以滿足客戶的需求。

3 ENVIRONMENTAL (Continued)

3.3 Climate Change

The risks brought by climate change mainly materialise in the form of physical damages to our business premises and financial losses incurred by our insurance business.

The primary business premises of the Group are located in Mainland China, Hong Kong and Macau. Considering that the main extreme climate in the areas we operated are typhoon or heavy rain, it is necessary to prevent or mitigate the property damages or to reduce the risks of business interruption. The Group has purchased property damage insurance covering property losses caused by typhoons, rainstorms or floods based on actual conditions. The insurances cover properties of the Group in Hong Kong and Macau, and vehicles in China. In addition, we understand that typhoon or heavy rain can affect the safety of our employees. Therefore, we have special leave arrangement once there will have typhoon or heavy rain which may result in accident to our employees.

We have in place a business continuity plan so that the Group can reduce the impact of climate risks on daily operations and maintain basic operations. There is also a backup office in Hong Kong to ensure basic operations in times of climate disasters.

In view of the risk brought by the unpredictable nature of climate change to our insurance business, Min Xin Insurance continuously collects various damage claims data (including the claims statistics collected by the Hong Kong Federation of Insurers) as a consideration factor for underwriting or renewal rates to meet "Reasonable, Not Excessive, Not Inadequate and Not Unfairly Discriminatory" pricing principles.

In order to continuously improve and enrich its climate-related insurance product portfolio, Min Xin Insurance actively develops and provides new insurance products to deal with property damage caused by extreme weather such as typhoons, floods or earthquakes, so as to meet customer needs.

3 環境 (續)

3.3 氣候變化 (續)

閩信保險與具有社會責任感的再保險公司簽訂再保險安排以轉移香港和澳門的極端天氣所造成的財產損失風險。此外，如閩信保險認為其淨保險潛在損失總額超過規定金額，將尋求針對任何個別風險的額外再保險保障。這是為了避免因極端天氣造成保險標的的巨額賠償，從而危及閩信保險經營並進一步損害資本金以及本集團股東的權益。

4 僱傭及勞工常規

本集團致力於吸引並保留最合適的人才，以便為股東創造價值和服務客戶。本集團致力於維持非歧視性的工作場所，為所有僱員提供平等機會，充分發揮其潛力。我們制定了一系列有關招聘、解聘、晉升和培訓的內部政策和程序，以規範我們的人才招聘和發展流程。

本集團嚴格遵守中國內地、香港和澳門有關僱傭及勞工常規的相關法律及規例。於2020年未出現不合規的僱傭常規和勞工標準的情況。

4.1 僱傭

4.1.1 招聘常規

本集團實行公平的招聘常規，根據業務發展需要選拔人才。本集團確保每一位新僱員的職位和工作安排恰當，正式僱傭合同明確說明相關薪酬和福利。於2020年本公司與所有僱員均簽訂僱傭合同，提供具有競爭力的薪酬和良好的福利待遇。

本公司提供企業文化簡報，介紹《員工手冊》、資訊科技系統、反洗錢、私隱條例及履行職責所需的其他常規和要求。本公司還建立電子培訓平台，確保每一位新僱員充分了解相關人事規定。

3 ENVIRONMENTAL (Continued)

3.3 Climate Change (Continued)

Min Xin Insurance has signed reinsurance agreements with reinsurance companies with strong sense of social responsibility to transfer the risk of property losses due to extreme weather in Hong Kong and Macau. In addition to the reinsurance program, if Min Xin Insurance believes that its total net insurance potential losses exceed the prescribed amount, it will seek additional reinsurance protection against any individual risk. This is to avoid the huge claims of the insurance subject caused by extreme weather, which may endanger the operation and further damage the capital of Min Xin Insurance, as well as the rights and interests of the shareholders of the Group.

4 EMPLOYMENT AND LABOUR PRACTICES

The Group endeavours to attract and retain the right talents to create value to our shareholders and serve our clients. The Group is committed to maintaining a non-discriminatory workplace where all employees are provided with equal opportunities to reach their full potential. A series of internal policies and procedures related to recruitment, dismissal, promotion and training have been set to standardise our talent recruitment and development process.

The Group strictly complies with relevant laws and regulations in relation to employment and labour practices in Mainland China, Hong Kong and Macau. There was no non-compliance relating to employment practices and labour standards reported in 2020.

4.1 Employment

4.1.1 Recruitment Practices

The Group adopts fair recruitment practices and selects talents based on the business development needs. The Group ensures that every new employee has a suitable position and work arrangement, and the formal employment contract should clearly state the relevant salary and benefits. In 2020, the Company signed employment contracts with all employees and provided competitive remuneration packages and sound welfare benefits.

Corporate culture briefings are provided by the Company to introduce the contents of the Employee Handbook, IT system, anti-money laundering, privacy ordinance and other necessary practices and requirements for performing their duties. The Company also set up e-training platform to ensure that every new employee fully understands the relevant personnel regulations.



4 僱傭及勞工常規 (續)

4.1 僱傭 (續)

4.1.1 招聘常規 (續)

晉升考核機制

我們每年進行一次考核，根據僱員對本集團的貢獻、工作表現、工作能力和行為準則遵守情況來評估僱員的表現。通過綜合評價，薪酬待遇與僱員表現掛鉤，以吸引、保留和激勵優秀人才。

《員工手冊》和政策

本公司和閩信保險使用《員工手冊》，以及福建閩信、三元小貸實行適當的僱員政策管理與招聘、薪酬福利、行為和道德有關的所有僱員事項。

本集團根據實際經營情況和法律環境，定期覆核《員工手冊》和僱員政策，以確保該等文件符合適用的法律及規例，保護僱員權利及支持僱員發展。於2020年已對文件進行覆核並作出必要修訂以反映法規變化。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.1 Employment (Continued)

4.1.1 Recruitment Practices (Continued)

Promotion and Appraisal Mechanism

We perform an annual appraisal to evaluate the performance of employees based on their contributions to the Group, work performance, work ability and compliance with code of conduct. Through comprehensive evaluation, a set of remuneration packages are designed to link with their performance to attract, retain and motivate outstanding talents.

Employee Handbook and Policy

The Company and Min Xin Insurance use the Employee Handbook and Fujian Minxin and Sanyuan Micro Credit adopt appropriate employee policies to manage all employee matters in relation to recruitment, compensation and benefits, and behaviour and ethics.

The Group regularly reviews the Employee Handbook and employee policies based on actual operating conditions and legal environment, so as to ensure that the documents comply with applicable laws and regulations, protect employee rights and support employee development. In 2020, reviews were conducted and necessary revisions were made to reflect the legal changes.

4 僱傭及勞工常規 (續)

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.1 僱傭 (續)

4.1 Employment (Continued)

4.1.1 招聘常規 (續)

4.1.1 Recruitment Practices (Continued)

僱員組成

Employee Composition

截至2020年12月31日本集團共有74名僱員，
詳細描述如下：

The total number of employees of the Group was 74 at 31
December 2020 and the profile was as follows:

		2020	2019
僱員總數 Total number of employees		74	82
按性別劃分 By gender	男 Male	34	39
	女 Female	40	43
按僱傭類型劃分 By employment type	全職 Full-time	74	82
	兼職 Part-time	0	0
按年齡組別劃分 By age group	30歲或以下 30 years old or below	11	15
	31-50歲 31-50 years old	45	49
	50歲以上 Above 50 years old	18	18
按地區劃分 By region	香港 Hong Kong	49	51
	澳門 Macau	7	7
	中國內地 Mainland China	18	24
按職級劃分 By grade	高級管理層 Senior management	9	9
	中級管理層 Middle management	17	19
	普通職員 General staff	48	54



4 僱傭及勞工常規 (續)

4.1 僱傭 (續)

4.1.1 招聘常規 (續)

僱員組成 (續)

本集團僱員流失率分析如下：

		2020	2019
總流失率 Total turnover rate		18%	25%
按性別劃分 By gender	男 Male	22%	33%
	女 Female	14%	17%
按年齡組別劃分 By age group	30歲或以下 30 years old or below	38%	30%
	31-50歲 31-50 years old	15%	25%
	50歲以上 Above 50 years old	11%	19%
按地區劃分 By region	香港 Hong Kong	14%	25%
	澳門 Macau	0%	0%
	中國內地 Mainland China	33%	0%
未來5年內合資格退休的僱員人數 Number of employees eligible for retirement in the next 5 years		11	6

4.1.2 薪酬福利

有競爭力的薪酬待遇

本集團提供有競爭力的薪酬和福利待遇，以吸引最合適的人才，並根據僱員的經驗和責任激勵僱員。僱員薪酬包括基本薪金及年終雙薪。福利待遇除法定假日外，還包括年假、病假、婚假、侍產假和產假、考試假、生日假和喪假。根據個人表現和市場情況，我們定期檢討僱員薪酬待遇。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.1 Employment (Continued)

4.1.1 Recruitment Practices (Continued)

Employee Composition (Continued)

The employee turnover rate is analysed as follows:

4.1.2 Remuneration and Welfare

Competitive Remuneration Packages

The Group provides competitive remuneration and welfare benefits to attract the right talents and motivate our employees based on their experience and responsibilities. The competitive remuneration packages include basic salary and year-end double pay. The welfare benefits include annual leave, sick leave, wedding leave, paternity leave and maternity leave, examination leave, birthday leave and condolence leave in addition to the statutory holidays. The remuneration packages of employees are reviewed regularly based on individual performance and market conditions.

4 僱傭及勞工常規 (續)

4.1 僱傭 (續)

4.1.2 薪酬福利 (續)

有競爭力的薪酬待遇 (續)

於2020年，本集團優化團體醫療保險，提升理賠限額及擴大受保人範圍至1位親屬，以增強僱員的凝聚力和歸屬感。

除根據《強制性公積金計劃條例》(香港法例第485章)規定的標準僱主供款外，本集團亦在適當情況下向僱員提供自願性的強制性公積金供款。本公司和閩信保險被香港強制性公積金計劃管理局嘉許為2019-2020年度「積金好僱主」，並榮獲「積金推廣獎」，以表彰本集團致力於保護和加強僱員退休福利。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.1 Employment (Continued)

4.1.2 Remuneration and Welfare (Continued)

Competitive Remuneration Packages (Continued)

In 2020, the Group improved the group medical insurance program by increasing the limits of claims and extending coverage to 1 family member. These can enhance the cohesion and sense of belonging of our staff.

The Group also makes voluntary mandatory provident fund contributions to employees in addition to the standard employer's contributions required under the Mandatory Provident Fund Schemes Ordinance (Chapter 485 of the Laws of Hong Kong), where appropriate. The Company and Min Xin Insurance were named by the Hong Kong Mandatory Provident Fund Schemes Authority as "Good MPF Employers" for the year 2019-2020 and won the "MPF Promotion Award" in recognition of the Group's commitment to protect and strengthen employee retirement benefits.





4 僱傭及勞工常規 (續)

4.1 僱傭 (續)

4.1.3 平等就業機會

本集團致力於為僱員提供公平、安全的工作環境和平等機會。多元文化和包容性環境有利於創新和作出更好的決策，提高我們適應不斷變化的環境的能力，使本集團成為更好的工作場所。

本集團提倡平等就業機會，我們的人力資源決策基於工作需求和每位僱員的表現，保護僱員不受因國籍、宗教、年齡、性別、種族、膚色、家庭狀況和身體殘疾等個人特徵造成的任何歧視。鼓勵僱員與主管或人力資源團隊溝通工作中遇到的任何問題。

4.1.4 防止童工及強制勞工

本集團嚴格遵守《僱傭條例》(香港法例第57章)、《僱用兒童規例》(香港法例第57B章)及經營所在地的其他適用法律及規例，禁止任何非法僱傭兒童和強制勞工。

本集團在招聘過程中將核對候選人的個人資料(包括身份證和其他有關文件)以核實其年齡。本集團向僱員傳達僱傭條款和條件，確保僱員清楚了解自己的權利和福利。

本集團鼓勵以可持續的節奏工作，禁止任何未經授權的加班。僱員需經部門經理許可才能加班。因業務需要加班的，給予相應的膳食補貼或加班補償。

於2020年，未發現童工或強制勞工相關的不合規僱傭情況報告。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.1 Employment (Continued)

4.1.3 Equal Employment Opportunities

The Group is committed to providing a fair and safe work environment with equal opportunities to staff. A multicultural and inclusive environment promotes innovation and better decision-making, improves our ability to adapt to the changing environment and makes the Group a better place to work.

The Group promotes equal employment opportunity and our human resources decisions are made based on job requirements and each employee's performance, and protect employees from any discrimination due to individual traits like nationality, religion, age, gender, race, colour, family status and physical disability. Employees are encouraged to communicate with their supervisors or the human resources team for any problems they encounter at work.

4.1.4 Prevention of Child or Forced Labour

The Group strictly adheres to the Employment Ordinance (Chapter 57 of the Laws of Hong Kong), the Employment of Children Regulations (Chapter 57B of the Laws of Hong Kong) and other relevant laws and regulations in the jurisdictions we operate and forbids any illegal employment of children or forced labour.

During our recruitment process, the Group performs checks on candidates' personal information including their identification cards and other relevant documents to verify their age. The Group communicates to employees the terms and conditions of employment to ensure that they clearly understand their rights and benefits.

The Group encourages working at a sustainable pace and prohibits any unauthorised overtime work. Employees need to obtain permission from their department managers before working extra hours. Corresponding meal allowance or overtime compensation is provided for necessary business needs.

In 2020, there was no reported non-compliance regarding employment relating to child or forced labour.

4 僱傭及勞工常規 (續)

4.2 健康與安全

本集團致力為僱員提供健康及安全的工作環境，並採取各種切實可行的步驟以保障全體僱員的健康與安全。於2020年，本集團遵守相關法律及規例，未發現任何與僱員健康和安全的違規行為。

辦公室安全與清潔

本集團參加的僱員意外傷害保險保障僱員通勤和工作中免受意外傷害。為保持辦公室衛生，本公司綜合管理部安排定期進行地毯消毒、蟲害控制、飲水機和辦公設備的清潔工作。本集團還在辦公室實行禁煙政策，以保障僱員的健康。

於2020年，本集團共發生2宗工傷事故，損失2.5個工作日，其中0.5個工作日與2019年底發生的工傷事故相關。於2018年至2020年期間無僱員死亡個案。

消防安全

本集團就辦公環境中正確使用電器及滅火器提供清晰指引以加強消防安全。香港辦公樓的管理處定期舉行火警演習，以確保所有僱員熟悉發生火災時的應急流程和逃生路線。於2020年，火警演習因新冠肺炎疫情暫停。

本集團對滅火器進行例行檢查和恰當維護。本集團於2020年進行了例行檢查，確保所有緊急出口、消防疏散計劃和照明出口標誌正確顯示並得到妥善維護。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.2 Health and Safety

The Group strives to provide a healthy and safe working environment for our employees and takes all practicable steps to ensure the health and safety of staff. The Group adhered to relevant laws and regulations and were not aware of any incidence of non-compliance relating to health and safety in 2020.

Office Safety and Cleaning

Employees are protected from any accidental injuries during commuting and at work by the employee accident insurance that the Group participated in. To maintain the hygiene of the offices, regular disinfection of carpets, pest control, water dispenser and office equipment cleaning are arranged by the General Affairs Department of the Company. The Group also implemented a no smoking policy in the office to protect the health of the employees.

In 2020, the Group recorded 2 work-related accidents and a total of 2.5 working days were lost, of which 0.5 working day was due to a work-related accident that occurred at the end of 2019. There were no fatal cases from 2018 to 2020.

Fire Safety

The Group provides clear instruction on the proper use of the electrical appliances and the fire extinguishers in office environments to improve fire safety. Fire drills are regularly conducted by the management office of Hong Kong office building to ensure that all employees are familiar with the emergency procedures and escape route in the event of a fire. In 2020, the fire drill was suspended due to the COVID-19 epidemic.

The Group conducts routine check and proper maintenance of fire extinguishers. In 2020, the Group performed routine inspection and ensured all emergency exits, fire evacuation plan and illuminated exit signs were properly displayed and maintained.



4 僱傭及勞工常規 (續)

4.2 健康與安全 (續)

僱員身心健康

本集團關心僱員的身心健康。我們希望教育僱員樹立正確的身心健康觀，鼓勵僱員參與本集團資助的健身活動。於2020年，康樂會舉辦慈善活動和聯歡活動，以增強僱員的團隊凝聚力，激勵和倡導健康的生活方式。

本集團採取適當的健康措施，例如免費提供流感疫苗注射服務，在辦公室放置充足的急救設施，並安排指定僱員妥善維護。

新冠肺炎疫情預防措施

新冠肺炎疫情爆發初期，本集團危機應急辦公室負責監督疫情防控工作，並公佈以下新冠肺炎疫情特別管理辦法和具體措施：

- 靈活安排工作，包括實行彈性工作制以避開繁忙時間出行，以及輪流居家工作以限制人群聚集；
- 監測體溫，清楚記錄僱員和訪客情況；
- 加強辦公室清潔衛生；
- 盡量減少現場會議和聚集；
- 通過宣傳材料提高對新冠肺炎疫情的認識；
- 向僱員提供口罩和洗手液；以及
- 提供防疫假，鼓勵僱員參加由香港特區政府安排的新冠肺炎普及社區檢測計劃。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.2 Health and Safety (Continued)

Employee Physical and Mental Well-being

The Group cares about the physical and mental well-being of employees. We hope to educate employees with a correct concept of physical and mental health and encourage them to participate in fitness activities subsidised by the Group. In 2020, the recreation club organised charity events and party activities to enhance the team cohesion, and stimulate and promote a healthy lifestyle.

The Group implements appropriate health measures, such as providing free influenza vaccination and placing adequate first aid facilities on office premises and the facilities are maintained properly by designated employees.

COVID-19 Prevention Measures

Early in the outbreak of the COVID-19 pandemic, the Group Crisis Response Office to oversee the prevention and control of COVID-19 epidemic, and issued special management measures and specific measures for the COVID-19 epidemic as follows:

- Flexible working arrangement including flexible working hours to avoid travelling during peak hours and work-from-home by rotation to limit crowd gathering;
- Temperature monitoring and clear record of staff and visitors;
- Strengthen office cleaning and sanitation;
- Minimise face-to-face meetings and gatherings;
- Raise awareness of COVID-19 epidemic through promotional materials;
- Provide masks and hand sanitisers to employees; and
- Encourage employees to participate in the Universal Community Testing Programme arranged by the Government of the HKSAR by providing precautionary leaves.

4 僱傭及勞工常規 (續)

4.3 發展及培訓

本集團強調僱員持續專業發展的重要性，設法為僱員提供各種培訓和發展機會。通過參加各種培訓和課程，僱員可以掌握最新的知識和技能，了解本公司的企業文化，以不斷提升自我、迎接未來的職業發展。

培訓和教育補貼

本集團鼓勵、支持僱員參加由認可機構提供的與工作有關的培訓，以加深對行業趨勢和相關法律及規例的了解及發展個人技能。符合條件的僱員修畢課程並取得滿意成績後，可申請培訓補貼。

本集團亦鼓勵僱員參與各類專業資格考試。經批准參加專業資格考試的僱員，有權享受考試假、報銷培訓和考試費用以及專業會員資格獎勵。

於2020年本集團僱員培訓時間細分如下：

培訓時數 Training Hours		2020	2019
僱員完成的總培訓時數 Total number of training hours completed by employees		1,253	967
平均培訓時數 (按性別劃分) Average training hours by gender	男 Male	13	9
	女 Female	20	15
平均培訓時數 (按僱員類別劃分) Average training hours by employee category	高級管理層 Senior management	33	16
	中級管理層 Middle management	21	16
	普通職員 General staff	12	10

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.3 Development and Training

The Group emphasises the importance of continuous professional development of employees and seeks to provide different training and development opportunities for employees. Through different training and offerings, employees can master the latest knowledge and skills and understand the Company's corporate culture, so as to strive for excellence and prepare for their future career development.

Training and Education Subsidies

The Group encourages and supports employees to participate in work-related training offered by recognised organisations to deepen their understanding of industry trends and relevant laws and regulations and develop personal skills. Eligible employees can apply for training subsidies after completing the courses with satisfactory performance.

The Group also encourages employees to participate in various professional qualification examinations. Employees who are approved to participate in professional qualification examinations will be entitled to examination leave, reimbursed for training and examination fees, and rewarded for achieving the associateship.

The breakdown of training hours of the Group in 2020 is as follows:



4 僱傭及勞工常規 (續)

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.3 發展及培訓 (續)

4.3 Development and Training (Continued)

培訓和教育補貼 (續)

Training and Education Subsidies (Continued)

受訓僱員百分比 Percentage of Employee Trained		2020	2019
受訓僱員總百分比 Overall percentage of employee trained		87%	72%
按性別劃分 By gender	男 Male	88%	72%
	女 Female	87.5%	72%
按僱員類別劃分 By employee category	高級管理層 Senior management	100%	78%
	中級管理層 Middle management	100%	79%
	普通職員 General staff	80%	69%

僱員嘉許

Staff Recognition

本集團認可僱員的長期服務和貢獻。獲得長期服務獎的僱員摘要如下：

The Group recognises the long-term service and contribution of our staff. The summary of staff who received the Long Service Award was as follows:

服務年期 Years of Service	2020	2019
5年 5 years	1	—
10年 10 years	1	—
15年 15 years	—	1
20年 20 years	1	—
25年 25 years	—	1
35年 35 years	1	—
40年 40 years	1	—

5 營運慣例

5 OPERATING PRACTICES

5.1 反貪污

5.1 Anti-corruption

本集團致力於嚴格遵守適用的法律及規例，保持高標準的商業信譽和道德。

The Group is committed to strictly complying with applicable laws and regulations and maintaining high standards of business reputation and ethics.

5 營運慣例 (續)

5.1 反貪污 (續)

報告制度

本集團已制定舉報政策以實現企業管治目標，該等政策適用於所有級別的僱員。如果發現任何貪污、洗錢、勒索、舞弊和其他金融犯罪事件，本集團將採取法律或紀律處分措施，以保障本集團及其持份者的利益。本公司審核委員會全面負責監督、監察和審查舉報政策的運作和有效性，以及針對調查建議的應採取措施，日常管理和責任則由本公司總經理辦公會負責。

反貪污手冊與培訓

我們每年向新僱員提供企業文化和合規培訓，包括但不限於預防貪污、反洗錢及相關內部政策和制度。

2020年我們的董事會成員、高級管理層和職能部門負責人參加了香港廉政公署人員組織的「企業管治：符規以外」講座。反貪污培訓詳細情況如下：

反貪污培訓 Anti-corruption Training	2020
接受反貪污培訓的董事人數 Number of Directors receiving anti-corruption training	7
董事完成的反貪污培訓時數 Anti-corruption training hours completed by Directors	7
接受反貪污培訓的僱員人數 Number of employees receiving anti-corruption training	35
僱員完成的反貪污培訓時數 Anti-corruption training hours completed by employees	87

5.2 供應鏈管理

本集團致力於優化供應鏈管理，通過招標、責任採購、質量管理和交付評估，確保綠色供應鏈。我們的供應鏈管理基於公平、誠實、正直、合規原則，嚴格遵守《中華人民共和國招標投標法》以及其他適用的法律及規例。

5 OPERATING PRACTICES (CONTINUED)

5.1 Anti-corruption (Continued)

Reporting System

The Group has formulated a whistle-blowing policy to achieve the corporate governance goal and such policy applies to employees at all levels. If any incident of corruption, money laundering, extortion, fraud or other financial crimes was discovered, the Group will take legal or disciplinary actions to protect the interests of the Group and its stakeholders. The Audit Committee of the Company is fully responsible for overseeing, monitoring and reviewing the use and effectiveness of the whistle-blowing policy and the follow-up actions resulting from investigation while the day-to-day management and responsibilities are assigned to the General Manager Meeting of the Company.

Anti-corruption Manuals and Training

For new employees, we provide corporate culture and compliance training every year, including but not limited to corruption prevention, anti-money laundering and internal policies and systems.

Our Board members, senior management and heads of functional departments participated in the seminar “Corporate Governance: Compliance and Beyond” organised by the ICAC officer in 2020. A detailed breakdown is listed as follows:

5.2 Supply Chain Management

The Group is committed to optimising supply chain management, through bidding, responsible procurement, quality management and delivery evaluation to ensure green supply chain. We manage our supply chain based on the principles of fairness, honesty, integrity and compliance, and comply strictly with The Bidding Law of the People’s Republic of China and other applicable laws and regulations.



5 營運慣例 (續)

5.2 供應鏈管理 (續)

本集團保持一份合格服務供應商名單，並將定期評估服務供應商的質量，以確保這些合格服務供應商繼續符合本集團的標準。本集團希望所有家俱、設備、文具和其他辦公用品的供應商在開展業務時均遵守所有適用的法律及規例。在可行的情況下，本集團確定人權、勞工權益、環境、健康、安全以及反腐等原則，以評價和監督供應商的營運慣例。

我們選擇供應商時至少邀請三家潛在供應商報價，以便比較其資質、信譽、售後服務、產品質量和價格，從而作出最優決策。

於2020年本集團主要供應商類型如下：

5 OPERATING PRACTICES (Continued)

5.2 Supply Chain Management (Continued)

The Group maintains a list of qualified service providers and the quality of service providers will be regularly evaluated to ensure these qualified service providers continue to comply with the Group's standards. The Group expects all suppliers of furniture, equipment, stationery and other office supplies to comply with all applicable laws and regulations. The Group identifies human rights, labour rights, environmental protection, health and safety, and anti-corruption principles as aspects for evaluating and monitoring the supplier's operating practices under feasible circumstances.

In the selection of suppliers, we invite at least three potential suppliers for quotations so as to compare the qualifications, reputation, after-sales service, product quality, and price to arrive at the best decision making.

The main types of suppliers of the Group in 2020 are as follows:

供應商類型 Type of Suppliers	服務 / 產品 Services/Products	已識別的主要社會與環境影響因素 Main Social and Environmental Factors Identified
保險業務服務 Insurance business services	保險產品代理、理賠及再保等 Insurance products distributions, claims and reinsurance, etc.	合規及營運慣例 Compliance and operating practices
法律及其他專業諮詢服務 Legal and other professional advisory services	法律和專業諮詢、稅務及審計等 Legal and professional advice, tax and audit, etc.	合規及營運慣例 Compliance and operating practices
電器及電子產品等 Electrical appliances and electronic products	硬件（電腦、打印機）及軟件等 Hardware (computer, printer) and software, etc.	環境 Environmental
設計及印刷 Design and printing	年度和中期報告、文體活動承辦及印刷品等 Annual and interim reports, recreational activities and leaflet, etc.	環境、合規及營運慣例 Environmental, Compliance and operating practices

供應商數量（按地區劃分） Number of Suppliers by Region	2020	2019
香港和澳門 Hong Kong and Macau	20	17
中國內地 Mainland China	5	6

5 營運慣例 (續)

5.3 產品責任

本集團重視金融、保險產品與服務的質量。本集團嚴格遵守中國內地、香港和澳門的適用法律及規例，包括銷售慣例、客戶檢查、信用控制、合規、風險披露、信息保護和數據安全、商標和知識產權等法律及規例。本集團的保險業務嚴格遵守《保險業條例》(香港法例第41章)和澳門《保險業務法律制度》(第27/97/M號法令(六月三十日))。於2020年本集團未發生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不符合法律及規例的情況。

5.3.1 數據安全及私隱

作為一家金融服務提供商，我們的保險業務涉及客戶個人資料，因此我們採取必要措施保護這些資料。我們嚴格遵守《個人資料(私隱)條例》(香港法例第486章)，任何違反個人資料保密義務的行為都將受到紀律處分。我們的保險業務《私隱政策》對我們如何處理客戶資料作出說明，並發佈於閩信保險的網站。

5.3.2 客戶關係管理

閩信保險貫徹落實《客戶投訴處理指引》，開展客戶投訴處理內部培訓。於2020年未收到關於產品和服務的正式投訴。

本集團不提供實物產品，所以無正式召回程序。如果客戶對我們的服務或保險產品提出疑問，我們願意做出必要調整。

5 OPERATING PRACTICES (Continued)

5.3 Product Responsibility

The Group emphasises the quality of financial and insurance products and services. The Group strictly complies with applicable laws and regulations in Mainland China, Hong Kong and Macau including sales practices, customer inspections, credit control, compliance, risk disclosure, information protection and data security, and trademarks and intellectual property rights. The Group's insurance business strictly complies with the Insurance Ordinance (Chapter 41 of the Laws of Hong Kong) and the Macau Insurance Ordinance (Decree-Law no. 27/97/M of 30 June). In 2020, there was no non-compliance with relevant laws and regulations relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.

5.3.1 Data Security and Privacy

As a financial services business provider, our insurance business involves personal data of our customers, so we take necessary measures to protect such information. We strictly abide by the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), and any violation of data privacy obligations will be subject to disciplinary action. The "Privacy Policy" of our insurance business explains how we handle customer data, and the policy is also posted on the website of Min Xin Insurance.

5.3.2 Client Relationship Management

Min Xin Insurance implemented the "Guidelines for Handling Customer Complaints" and conducted internal training on handling customer complaints. In 2020, no formal complaint was received relating to its products and services.

As the Group does not provide physical products, there is no official recall process. When customers raise their concerns about our services or insurance products, we are willing to make necessary adjustments.



5 營運慣例 (續)

5.3 產品責任 (續)

5.3.3 產品標籤和廣告

我們不定時為保險業務部門僱員提供產品銷售方面的培訓。我們還確保網站所有宣傳材料和文章清晰、簡潔、透明。

於2020年，我們的產品和服務不存在違反相關法律及規例的違規情況。

5.3.4 知識產權

本集團強調保護知識產權。考慮到本集團業務營運的性質，與知識產權相關的關注領域主要涉及許可軟件的使用和授權，以及對保險產品營銷材料設計的保護。

本集團指定人員監控所有保險營銷資料和電腦軟件，確保知識產權得到保護。未經事先批准，僱員不得在任何電腦設備上安裝電腦軟件。

為規管所有僱員遵守知識產權保護規定，本集團根據《版權條例》(香港法例第528章)制定有關指引。於2020年末發現違反相關法律及規例的情況。

5 OPERATING PRACTICES (Continued)

5.3 Product Responsibility (Continued)

5.3.3 Product Labelling and Advertising

Training on product sales is provided for employees of our insurance business from time to time. We also make sure all promotional materials and posts on the website are clear, concise and transparent.

In 2020, there was no non-compliance incidence against the relevant laws and regulations relating to our products and services.

5.3.4 Intellectual Property Rights

The Group emphasises the protection of intellectual property rights. Considering the nature of the Group's business operations, the areas related to intellectual property rights mainly focus on the use and authorisation of licensed software and the protection of the design of marketing materials for insurance products.

The Group designated staffs to monitor all insurance marketing materials and computer software to ensure that intellectual property rights are protected. Employees are prohibited from installing computer software on any of the computer equipment without prior approval.

In order to regulate all employees to comply with the requirements of intellectual property protection, guidelines have been formulated in accordance with the requirements of the Copyright Ordinance (Chapter 528 of the Laws of Hong Kong). There was no violation of relevant laws and regulations reported in 2020.

6 社區投資

作為社區的一員，本集團致力於「回饋社區」，保護環境並服務於有需要的人，特別是弱勢群體和老年人群體。

新冠肺炎疫情期間，本公司和閩信保險克服極大採購困難，向樂施會、協康會和九龍樂善堂慈善會3間慈善機構捐贈5,000個口罩和1,130瓶消毒搓手液。我們希望通過捐贈表達我們對社會健康和安全的關注和支持，共同抗擊香港疫情。

6 COMMUNITY INVESTMENT

As an integral part of the community, the Group is dedicated to "Repay The Community" by serving those in need, especially the underprivileged and elderly groups.

During the outbreak of COVID-19 pandemic, the Company and Min Xin Insurance overcame utmost procurement challenges and donated 5,000 pieces of masks and 1,130 bottles of hand sanitisers to 3 local charities, namely Oxfam, Heep Hong Society and Lok Sin Tong Benevolent Society Kowloon. Through donations, we hope to express our concern and support for social health and safety, and together fight against the epidemics in Hong Kong.





6 社區投資 (續)

自2017年以來，我們一直支持香港的「公益金便服日」活動。我們致力於慈善和回饋社會，於2020年繼續參與「公益金便服日」並捐款港幣5,000元。本集團還鼓勵僱員額外捐款並籌集一定的捐款。於活動日僱員們身穿休閒服積極參與，一起合影留念，希望在這個充滿挑戰的時代向公眾傳播正能量和鼓勵。

6 COMMUNITY INVESTMENT (Continued)

Since 2017, we have been supporting “The Community Chest Casual Wear Day” in Hong Kong. Dedicated to charity and giving back to the society, we continued to participate in “The Community Chest Casual Wear Day” in 2020 and donated HK\$5,000. We also encouraged employees to make additional donation and collected a certain amount of donation from employees. On that day, our employees actively dressed up in their beloved casual clothes and took photos together, hoping to spread positive energy and encouragement to the public in the challenging era.



強制披露規定 Mandatory Disclosure Requirements	章節 Section	備註 Remarks
<p>管治架構 Governance Structure</p> <p>由董事會發出的聲明，當中載有下列內容：</p> <ul style="list-style-type: none"> (i) 披露董事會對環境、社會及管治事宜的監管； (ii) 董事會的環境、社會及管治管理方針及策略，包括評估、優次排列及管理重要的環境、社會及管治相關事宜（包括對發行人業務的風險）的過程；及 (iii) 董事會如何按環境、社會及管治相關目標檢討進度，並解釋它們如何與發行人業務有關連。 <p>A statement from the board containing the following elements:</p> <ul style="list-style-type: none"> (i) a disclosure of the board's oversight of ESG issues; (ii) the board's ESG management approach and strategy, including the process used to evaluate, prioritise and manage material ESG-related issues (including risks to the issuer's businesses); and (iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer's businesses. 	2.2	
<p>匯報原則 — 重要性 Reporting Principles — Materiality</p> <ul style="list-style-type: none"> (i) 識別重要環境、社會及管治因素的過程及選擇這些因素的準則； (ii) 如發行人已進行持份者參與，已識別的重要持份者的描述及發行人持份者參與的過程及結果。 <ul style="list-style-type: none"> (i) the process to identify and the criteria for the selection of material ESG factors; (ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer's stakeholder engagement. 	1.2, 2.3	

強制披露規定 Mandatory Disclosure Requirements		章節 Section	備註 Remarks
匯報原則 — 量化 Reporting Principles — Quantitative	有關匯報排放量／能源耗用(如適用)所用的標準、方法、假設及／或計算工具的資料，以及所使用的轉換因素的來源應予披露。 Information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used, for the reporting of emissions/energy consumption (where applicable) should be disclosed.	1.2	
匯報原則 — 一致性 Reporting Principles — Consistency	發行人應在環境、社會及管治報告中披露統計方法或關鍵績效指標的變更(如有)或任何其他影響有意義比較的相關因素。 The issuer should disclose in the ESG report any changes to the methods or KPIs used, or any other relevant factors affecting a meaningful comparison.	1.2	
匯報範圍 Reporting Boundary	解釋環境、社會及管治報告的匯報範圍，及描述挑選哪些實體或業務納入環境、社會及管治報告的過程。 A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report.	1.1, 1.2	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A1：排放物 Aspect A1: Emissions			
一般披露 General Disclosure	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。 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.	3.1	
關鍵績效指標 KPI A1.1	排放物種類及相關排放數據 The types of emissions and respective emissions data	3.1.1	因廢氣排放對本集團不重大而未進行披露。 Air emission data are not disclosed as it is not considered material to the Group.
關鍵績效指標 KPI A1.2	直接（範圍1）及能源間接（範圍2）溫室氣體排放量（以噸計算）及（如適用）密度 Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity	3.1.2	
關鍵績效指標 KPI A1.3	所產生有害廢棄物總量（以噸計算）及（如適用）密度 Total hazardous waste produced (in tonnes) and, where appropriate, intensity	3.1.3	
關鍵績效指標 KPI A1.4	所產生無害廢棄物總量（以噸計算）及（如適用）密度 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity	3.1.3	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A1：排放物 Aspect A1: Emissions			
關鍵績效指標 KPI A1.5	描述所訂立的排放量目標及為達到這些目標所採取的步驟 Description of emissions target(s) set and steps taken to achieve them	—	由於本集團的業務性質，排放和廢棄物不被視為最重要的議題。我們致力減少對環境的負面影響，但尚未針對這些層面設定具體目標。本集團會持續檢討其營運及環境表現，並將適時考慮設定目標。 Emissions and wastes are not considered to be the most material issues given the Group's business nature. While we put effort to reduce our negative environmental impact, we have not set specific targets with respect to these aspects. The Group reviews its operations and environmental performance on an ongoing basis and will consider setting targets as appropriate.
關鍵績效指標 KPI A1.6	描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟 Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them	3.1.3	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A2：資源使用 Aspect A2: Use of Resources			
一般披露 General Disclosure	有效使用資源（包括能源、水及其他原材料）的政策。 Policies on the efficient use of resources, including energy, water and other raw materials.	3.2	
關鍵績效指標 KPI A2.1	按類型劃分的直接及／或間接能源總耗量及密度 Direct and/or indirect energy consumption by type in total and intensity	3.2.1	
關鍵績效指標 KPI A2.2	總耗水量及密度 Water consumption in total and intensity	3.2.2	
關鍵績效指標 KPI A2.3	描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟 Description of energy use efficiency target(s) set and steps taken to achieve them	—	由於本集團的業務性質，能源及水資源使用不被視為最重要的議題。我們致力提高資源效率，但尚未針對這些層面設定具體目標。本集團會持續檢討其營運及環境表現，並將適時考慮設定目標。 Energy and water use are not considered to be the most material issues given the Group's business nature. While we put effort to improve our resources efficiency, we have not set specific targets with respect to these aspects. The Group reviews its operations and environmental performance on an ongoing basis and will consider setting targets as appropriate.
關鍵績效指標 KPI A2.4	描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達到這些目標所採取的步驟 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	—	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A2：資源使用 Aspect A2: Use of Resources			
關鍵績效指標 KPI A2.5	製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位估量 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced	—	包裝材料的使用在本集團的金融業務中微不足道。 Use of packaging materials is insignificant in the Group's financial services business.
層面 A3：環境及天然資源 Aspect A3: The Environment and Natural Resources			
一般披露 General Disclosure	減低發行人對環境及天然資源造成重大影響的政策。 Policies on minimising the issuer's significant impacts on the environment and natural resources.	—	本集團的業務主要在辦公室進行，因此對環境和天然資源的影響不大。 The Group's businesses are mainly conducted in offices and hence there is insignificant impact on the environment and natural resources.
關鍵績效指標 KPI A3.1	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 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	—	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A4：氣候變化 Aspect A4: Climate Change			
一般披露 General Disclosure	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。 Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	3.3	
關鍵績效指標 KPI A4.1	描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動 Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them	3.3	
B. 社會 B. Social			
層面 B1：僱傭 Aspect B1: Employment			
一般披露 General Disclosure	有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的：(a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	4.1	
關鍵績效指標 KPI B1.1	按性別、僱傭類型、年齡組別及地區劃分的僱員總數 Total workforce by gender, employment type, age group and geographical region	4.1	
關鍵績效指標 KPI B1.2	按性別、年齡組別及地區劃分的僱員流失比率 Employee turnover rate by gender, age group and geographical region	4.1	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
B. 社會 B. Social			
層面 B2：健康與安全 Aspect B2: Health and Safety			
一般披露 General Disclosure	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。 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.	4.2	
關鍵績效指標 KPI B2.1	過去三年（包括匯報年度）每年因工亡故的人數及比率 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year	4.2	
關鍵績效指標 KPI B2.2	因工傷損失工作日數 Lost days due to work injury	4.2	
關鍵績效指標 KPI B2.3	描述所採納的職業健康與安全措施，以及相關執行及監察方法 Description of occupational health and safety measures adopted, and how they are implemented and monitored	4.2	
層面 B3：發展及培訓 Aspect B3: Development and Training			
一般披露 General Disclosure	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。 Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	4.3	
關鍵績效指標 KPI B3.1	按性別及僱員類別劃分的受訓僱員百分比 The percentage of employees trained by gender and employee category	4.3	
關鍵績效指標 KPI B3.2	按性別及僱員類別劃分，每名僱員完成受訓的平均時數 The average training hours completed per employee by gender and employee category	4.3	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
B. 社會 B. Social			
層面 B4：勞工準則 Aspect B4: Labour Standards			
一般披露 General Disclosure	有關防止童工或強制勞工的：(a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 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.	4.1.4	
關鍵績效指標 KPI B4.1	描述檢討招聘慣例的措施以避免童工及強制勞工 Description of measures to review employment practices to avoid child and forced labour	4.1.4	
關鍵績效指標 KPI B4.2	描述在發現違規情況時消除有關情況所採取的步驟 Description of steps taken to eliminate such practices when discovered	4.1.4	
層面 B5：供應鏈管理 Aspect B5: Supply Chain Management			
一般披露 General Disclosure	管理供應鏈的環境及社會風險政策。 Policies on managing environmental and social risks of the supply chain.	5.2	
關鍵績效指標 KPI B5.1	按地區劃分的供應商數目 Number of suppliers by geographical region	5.2	
關鍵績效指標 KPI B5.2	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 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored	5.2	
關鍵績效指標 KPI B5.3	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 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored	5.2	
關鍵績效指標 KPI B5.4	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 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored	5.2	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
B. 社會 B. Social			
層面 B6：產品責任 Aspect B6: Product Responsibility			
一般披露 General Disclosure	有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的：(a) 政策及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 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.	5.3	
關鍵績效指標 KPI B6.1	已售或已運送產品總數中因安全與健康理由而須回收的百分比 Percentage of total products sold or shipped subject to recalls for safety and health reasons	—	對本集團的業務不適用。 Not applicable to the Group's business.
關鍵績效指標 KPI B6.2	接獲關於產品及服務的投訴數目以及應對方法 Number of products and service related complaints received and how they are dealt with	5.3.2	
關鍵績效指標 KPI B6.3	描述與維護及保障知識產權有關的慣例 Description of practices relating to observing and protecting intellectual property rights	5.3.4	
關鍵績效指標 KPI B6.4	描述質量檢定過程及產品回收程序 Description of quality assurance process and recall procedures	—	對本集團的業務不適用。 Not applicable to the Group's business.
關鍵績效指標 KPI B6.5	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 Description of consumer data protection and privacy policies, and how they are implemented and monitored	5.3.1	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
B. 社會 B. Social			
層面 B7：反貪污 Aspect B7: Anti-corruption			
一般披露 General Disclosure	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。 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.	5.1	
關鍵績效指標 KPI B7.1	於匯報期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 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	5.1	
關鍵績效指標 KPI B7.2	描述防範措施及舉報程序，以及相關執行及監察方法 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored	5.1	
關鍵績效指標 KPI B7.3	描述向董事及員工提供的反貪污培訓 Description of anti-corruption training provided to directors and staff	5.1	
層面 B8：社區投資 Aspect B8: Community Investment			
一般披露 General Disclosure	有關以社區參與來了解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。 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.	6	
關鍵績效指標 KPI B8.1	專注貢獻範疇（如教育、環境事宜、勞工需求、健康、文化、體育） Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	6	
關鍵績效指標 KPI B8.2	在專注範疇所動用資源（如金錢或時間） Resources contributed (e.g. money or time) to the focus area	6	



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