



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)*

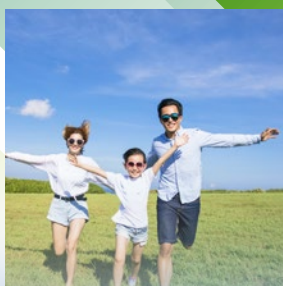
股份代號 Stock Code: 222

# 閩聚金融 信創未來



## 2021

ENVIRONMENTAL, SOCIAL  
AND GOVERNANCE REPORT  
環境、社會及管治報告



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## 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2021年度在環境、社會及管治（「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2021年1月1日至2021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2020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 Report ("ESG Report") reviews the efforts and achievements relating to environmental, social and governance ("ESG") issues made by Min Xin Holdings Limited (the "Company") and its subsidiaries (the "Group") in the year of 2021.

### 1.1 Reporting Boundary

This ESG Report covers the period from 1 January 2021 to 31 December 2021 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 2020 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 ABOUT THIS REPORT (Continued)

### 1.2 報告參考 (續)

### 1.2 Reporting Reference(Continued)

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：

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

### 1.3 Report Approval

本報告已於2022年3月30日由本公司董事會（「董事會」）審核批准。

This ESG Report was reviewed and approved by the board of directors (the “Board”) of the Company on 30 March 2022.

### 1.4 意見與反饋

### 1.4 Opinion and Feedback

本集團歡迎持份者就我們的環境、社會及管治表現提供意見及建議，請電郵至 [mxhl.enquiry@minxin.com.hk](mailto:mxhl.enquiry@minxin.com.hk) 與我們聯絡。

The Group welcomes all feedback and suggestions from stakeholders on our ESG performance, please feel free to contact us by emailing to [mxhl.enquiry@minxin.com.hk](mailto:mxhl.enquiry@minxin.com.hk).

## 2 我們的環境、社會及管治方針

## 2 OUR APPROACH TO ESG

### 2.1 環境、社會及管治理念

### 2.1 ESG Philosophy

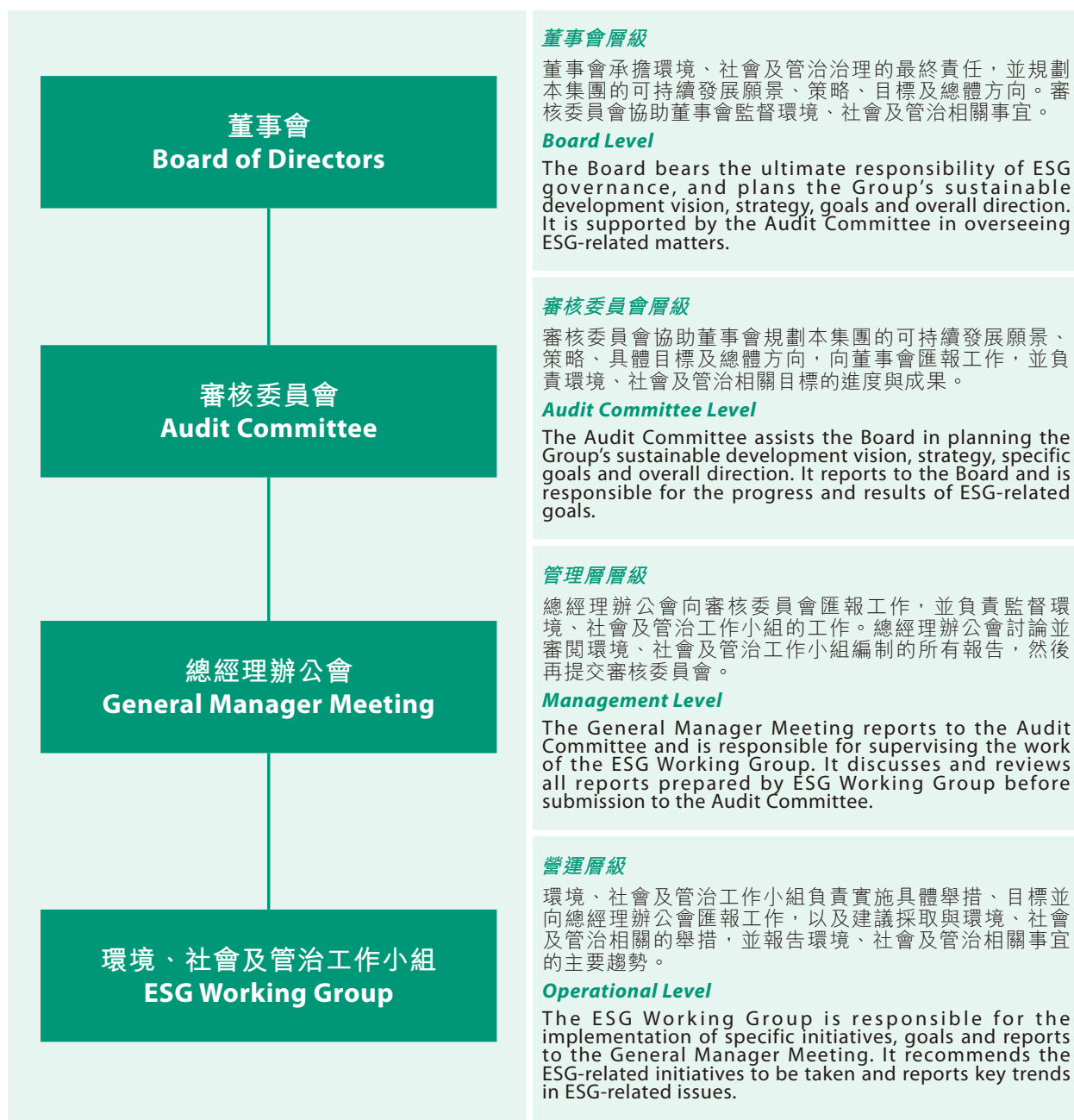
本集團致力於保護環境、提供優質工作場所及服務更廣泛的社區。良好的環境、社會及管治架構對本集團業務之可持續性及發展至關重要。通過作出的承諾，本集團可以更好地了解及管理環境、社會及管治的相關風險，為持份者創造更大的價值。

The Group is committed to the protection of the environment, provision of quality workplace, and serving the wider community. A sound ESG structure is vital for the sustainable development of the Group’s activities. 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。本集團於2021年3月24日已設立了四級架構，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 OUR APPROACH TO ESG (Continued)

### 2.2 ESG Governance

The Board is ultimately responsible for overseeing ESG issues related to the Group's operations and risks, and the overall ESG strategy and reporting. The Group established a four-tier structure to advise and assist the Board in managing ESG-related matters on 24 March 2021. The details of the ESG governance structure are as below:

## 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

持份者參與是我們可持續策略不可或缺的一部分。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。為了解及響應持份者關注事項，本集團與持份者建立了公開透明、全面高效的溝通渠道，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

Stakeholder engagement is integral to our sustainability strategy. We value the trust and support of our stakeholders and consider their input key to the sustainable development of the Group. To better understand and respond to stakeholders' concerns, we have established open, transparent and efficient communication channels with our stakeholders. 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"> <li>• 合規管理；</li> <li>• 主動納稅；</li> <li>• 政策執行。</li> <li>• Compliance management;</li> <li>• Proactive tax payment;</li> <li>• Comply with policies.</li> </ul>	<ul style="list-style-type: none"> <li>• 依法經營與納稅；</li> <li>• 支持經濟發展。</li> <li>• Carry out its operation and pay tax in accordance with laws;</li> <li>• Support economic development.</li> </ul>	<ul style="list-style-type: none"> <li>• 接受稅務檢查；</li> <li>• 遵守當地法規、商業道德並促進經濟發展。</li> <li>• Subject to tax examination;</li> <li>• Comply with local regulations and business ethics, and make contribution to local economic development.</li> </ul>
本公司股東 Shareholders of the Company	<ul style="list-style-type: none"> <li>• 股東大會；</li> <li>• 定期報告；</li> <li>• 直接溝通；</li> <li>• 公司網站。</li> <li>• General meeting;</li> <li>• Regular reporting;</li> <li>• Direct communication;</li> <li>• Company website.</li> </ul>	<ul style="list-style-type: none"> <li>• 確保可持續的收入及保證投入資本的安全；</li> <li>• 確保企業信息披露的完整、真實、及時、有效性。</li> <li>• Ensure sustainable income and safe investments;</li> <li>• Ensure the completeness, truthfulness, timeliness and validity of corporate information disclosure.</li> </ul>	<ul style="list-style-type: none"> <li>• 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；</li> <li>• 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。</li> <li>• Continuously improve its operational management, governance and risk management to deliver long-term and stable investment return;</li> <li>• Establish a scientific, reasonable and efficient corporate governance framework to regulate and refine information disclosure system.</li> </ul>

## 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"> <li>僱員大會；</li> <li>定期績效考核；</li> <li>直接溝通；</li> <li>團建活動。</li> <li>Town hall meeting;</li> <li>Regular performance assessment;</li> <li>Direct communication;</li> <li>Team-building activities.</li> </ul>	<ul style="list-style-type: none"> <li>公平競爭與晉升發展的機會；</li> <li>健康安全的工作環境；</li> <li>薪酬與福利得到保障。</li> <li>Fair competition and prospect of promotion and development;</li> <li>Healthy and safe workplace;</li> <li>Security of remuneration and benefits.</li> </ul>	<ul style="list-style-type: none"> <li>優質的工作場所；</li> <li>完善的薪資福利及晉升體系；</li> <li>提供培訓學習機會；</li> <li>組織多樣化的文體活動。</li> <li>Quality workplace;</li> <li>Comprehensive system of remuneration, benefits and promotion;</li> <li>Provide training and learning opportunities;</li> <li>Organise various cultural and recreational activities.</li> </ul>
供應商 Suppliers	<ul style="list-style-type: none"> <li>全面管理招投標程序；</li> <li>按合同開展項目；</li> <li>定期評估及審核。</li> <li>Comprehensive management of bidding and tendering;</li> <li>Carry out projects in accordance with contracts;</li> <li>Regular assessment and review.</li> </ul>	<ul style="list-style-type: none"> <li>公平、公開、公正的招投標程序；</li> <li>誠信經營；</li> <li>商業道德和信譽。</li> <li>Fair, open and just bidding and tendering;</li> <li>Committed to business integrity;</li> <li>Business ethics and credibility.</li> </ul>	<ul style="list-style-type: none"> <li>建立採購管理辦法以規範招投標及招商程序。</li> <li>Develop administrative rules on procurement to regulate procedures relating to bidding, tendering and business solicitation.</li> </ul>
客戶 Customers	<ul style="list-style-type: none"> <li>客戶滿意度調查；</li> <li>維持互動與開放的客戶交流。</li> <li>Carry out customer satisfaction survey;</li> <li>Maintain interactions and open ways of communication with our customers.</li> </ul>	<ul style="list-style-type: none"> <li>高質量的產品及服務，客戶及消費者的各項權益得到保障。</li> <li>Provide quality products and services to protect various rights of customers and consumers.</li> </ul>	<ul style="list-style-type: none"> <li>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。</li> <li>Take customer satisfaction as first priority in providing quality products and services, and establish standardised system for protection of information and privacy.</li> </ul>

## 2 我們的環境、社會及管治方針 (續)

## 2 OUR APPROACH TO ESG (Continued)

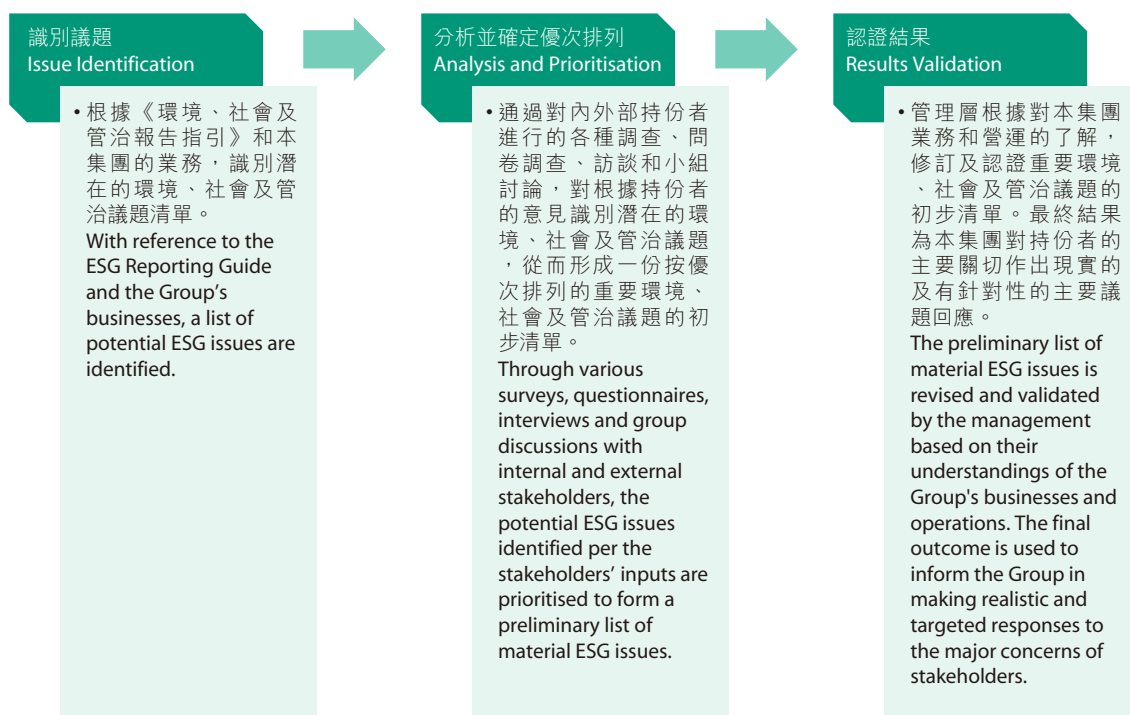
### 2.3 持份者參與及重要性評估 (續)

### 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
社會公眾 General public	<ul style="list-style-type: none"> <li>• 公益活動；</li> <li>• 公司網站；</li> <li>• 僱員的義工活動。</li> <li>• Charity activities;</li> <li>• Company website;</li> <li>• Staff volunteer activities.</li> </ul>	<ul style="list-style-type: none"> <li>• 積極參與公益活動，承擔企業社會責任。</li> <li>• Undertake corporate social responsibility by actively participate in charity activities.</li> </ul>	<ul style="list-style-type: none"> <li>• 創造就業機會、加強社區投資建設。</li> <li>• Provide job opportunities and expand community investment.</li> </ul>

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12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 December 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"> <li>職業健康與安全</li> <li>僱員薪酬待遇及福利</li> <li>僱員發展及培訓</li> <li>僱員組成</li> <li>防止童工及強制勞工</li> <li>Occupational health and safety</li> <li>Remuneration packages and benefits of employees</li> <li>Development and training of employees</li> <li>Composition of employees</li> <li>Prevention of child and forced labour</li> </ul>	<ul style="list-style-type: none"> <li>防止賄賂、勒索、欺詐及洗黑錢</li> <li>保護消費者資料及私隱</li> <li>反貪污政策、措施及舉報機制</li> <li>客戶滿意度</li> <li>保護知識產權</li> <li>合理的營銷及推廣</li> <li>Prevention of bribery, extortion, fraud and money laundering</li> <li>Protection of consumer data and privacy</li> <li>Anti-corruption policies and measures and whistle-blowing policy</li> <li>Customer satisfaction</li> <li>Protection of intellectual property rights</li> <li>Acceptable marketing and promotion</li> </ul>	

## 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
次重要議題 Less Material Issues	<ul style="list-style-type: none"> <li>• 能源使用</li> <li>• 水資源使用</li> <li>• 廢棄物處理</li> <li>• 氣候變化</li> <li>• 廢氣及溫室氣體排放</li> <li>• 污水處理</li> <li>• 土地利用、污染及修復</li> <li>• 其他原料使用</li> <li>• Energy use</li> <li>• Water use</li> <li>• Waste treatment</li> <li>• Climate change</li> <li>• Air and greenhouse gas emissions</li> <li>• Sewage treatment</li> <li>• Land use, pollution and restoration</li> <li>• Use of other raw materials</li> </ul>		<ul style="list-style-type: none"> <li>• 產品和服務的健康與安全</li> <li>• 供應商選擇及產品和服務評估</li> <li>• 質量檢定及產品回收</li> <li>• 供應商勞工情況評估</li> <li>• 供應商環保情況評估</li> <li>• 供應商地區分佈</li> <li>• Health and safety relating to products and services</li> <li>• Selection of suppliers and assessment of products and services</li> <li>• Quality assurance and product recall</li> <li>• Assessment of working conditions of the suppliers</li> <li>• Environmental protection assessment of the suppliers</li> <li>• Suppliers by geographical region</li> </ul>	<ul style="list-style-type: none"> <li>• 業務對當地社區的影響</li> <li>• 社區投資</li> <li>• Impact of business to the local community</li> <li>• Community investment</li> </ul>

### 3 環境

作為負責任的企業公民，本集團認識到可持續發展的重要性，在努力追求卓越經營的同時，重視環境管理。本集團通過在日常營運中節能減排，盡量減少業務活動對環境的影響，並持續提升員工保護自然資源的環保意識，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，但我們仍致力於增進僱員的環保意識以帶來正面改變，並確保遵守經營所在地的所有相關和適用的環保法規。

本集團於 2021 年未發生與排放有關的不合規情況。

##### 3.1.1 廢氣排放

本集團公司車輛的汽油消耗造成少量廢氣排放。我們通過合理管控公務用車、鼓勵僱員盡量乘坐公共交通工具來減少該等污染物的排放。我們定期檢查及維護公司汽車，確保其廢氣排放符合監管規定。

##### 3.1.2 溫室氣體排放

作為非生產型企業，我們的溫室氣體排放主要來自辦公室用電、差旅及公司汽車廢氣排放。

為減少直接和間接溫室氣體排放，我們積極推動綠色辦公，在辦公場所採取一系列「環保節能措施」，倡議僱員參與資源保護。有關詳情請參閱「資源使用」章節。

### 3 ENVIRONMENTAL

As a responsible corporate citizen, the Group recognizes the importance of sustainable development. While striving to achieve excellence in our business, we are committed to protecting the environment. We minimize the environmental impact of our business activities by energy conservation and emission reduction, enhance the awareness of employees on natural resources protection, and ultimately promote the development of a green economy.

#### 3.1 Emissions

The Group is mainly engaged in providing 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 positive behavioural changes among our employees and ensuring adherence to all relevant and applicable environmental regulations in the jurisdictions where we operate.

In 2021, there was no non-compliance relating to emissions.

##### 3.1.1 Air Emissions

An insignificant amount of air emissions comes from the petrol consumption of our company cars. We strive to minimise such pollutant emissions by controlling the usage of our company cars and encouraging employees to take public transport whenever possible. Through regular inspection and maintenance, we ensure the exhaust emissions of our company cars is within the regulatory limits.

##### 3.1.2 Greenhouse Gas ("GHG") Emission

As a non-production corporation, our GHG emissions mainly comes from electricity consumption in our office premises, business travelling and waste gas emissions of company cars.

To reduce direct and indirect GHG emissions, we promote a green office, advocate employees participation in resource conservation and adopt a set of "Environmental Protection and Energy Saving Measures" at our office premises. Details of the 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2020年和2021年的溫室氣體排放數據如下：

溫室氣體排放範圍 Scope of Greenhouse Gas Emissions	排放來源 Emission Source(s)	單位 Unit	2021	2020
範圍1直接排放 <sup>1</sup> Scope 1 Direct Emission <sup>1</sup>	公司用車汽油消耗 Petrol consumption by company cars	千克二氧化碳當量 kgCO <sub>2</sub> e	8,006	11,123
範圍2間接排放 <sup>2</sup> Scope 2 Indirect Emission <sup>2</sup>	購電 Purchased electricity	千克二氧化碳當量 kgCO <sub>2</sub> e	56,973	58,055
範圍3其他間接排放 <sup>3</sup> Scope 3 Other Indirect Emission <sup>3</sup>	僱員差旅 Business travel by employees	千克二氧化碳當量 kgCO <sub>2</sub> e	894	1,638
	<b>總計</b> <b>Total</b>	千克二氧化碳當量 kgCO <sub>2</sub> e	65,873 <sup>4</sup>	70,816

<sup>1</sup> 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《如何編備環境、社會及管治報告》附錄二。

<sup>2</sup> 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《2020年可持續發展報告》；(2) 中華人民共和國生態環境部發佈的《2015年全國電網平均排放因子》。2020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。

<sup>3</sup> 範圍3溫室氣體排放採用國際民用航空組織(ICAO)發佈的《ICAO碳排放計算器》估計。

<sup>4</sup> 由於新冠肺炎疫情大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2021年的溫室氣體排放量。

### 3 ENVIRONMENTAL (Continued)

#### 3.1 Emissions (Continued)

##### 3.1.2 Greenhouse Gas (GHG) Emission (Continued)

The Group's GHG emissions data in 2020 and 2021 are as follows:

<sup>1</sup> 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.

<sup>2</sup> Scope 2 GHG emission factors for calculating the electricity-related GHG emissions were referenced from: (1) "Sustainability Report 2020" 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 2020 has also been restated to align with the use of the updated set of Scope 2 emission factors.

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

<sup>4</sup> Due to remote working arrangements during the coronavirus pandemic, there were reductions in the Group's energy consumption in vehicle fuel use and business travelling, resulting in a decrease in the Group's 2021 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，以減少對環境的影響。

本集團香港辦公室用使用 FSC 認證再生紙。2021 年產生廢紙約 2,585 千克 (2020 年：約 2,602 千克)，回收廢紙約 400 千克 (2020 年：約 500 千克)。

自 2021 年起，我們把舊報紙及雜誌收集後送至「綠在區區」社區回收網絡下的「回收便利點」。

###### 推進無紙化辦公

我們鼓勵僱員在日常工作中使用安全可靠的電子通訊渠道，從而減少紙張浪費。此外，我們已採用電子會議設施及使用平板電腦，以取代紙質會議材料。

###### 回收利是封行動

本公司及閩信保險於 2021 年農曆新年假期後，收集了超過 800 個可循環再用的利是封並送至環保團體「綠領行動」，減少節日浪費。

### 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 “Reduce, Reuse and Recycle” to minimize the environmental influence.

FSC certified papers are used in the Hong Kong office. In 2021, approximately 2,585 kg (2020: approximately 2,602 kg) of waste paper were generated and approximately 400 kg (2020: approximately 500 kg) of waste paper were recycled.

We have collected old newspapers and magazines and delivered to the Recycling Stores of the GREEN@COMMUNITY since 2021.

###### Encouraging Paperless Workspace

We have been encouraging employees to use the secured electronic communication channels in their day-to-day work to reduce paper wastes. Also, we have adopted electronic conferencing facilities and introduced electronic tablets as alternatives to paper-based meeting materials.

###### Recycling Red Packets

In 2021, the Company and Min Xin Insurance collected over 800 recycled red packets after Chinese New Year holidays and sent to the environmental protection group “Greeners Action” to reduce festive wastage.



### 3 環境 (續)

#### 3.1 排放物 (續)

##### 3.1.3 廢棄物管理 (續)

###### 其他減廢措施

減少辦公場所一般廢棄物的其他措施包括：

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

###### 有害廢棄物

我們採取以下措施處理少量因辦公產生的有害廢棄物：

- 聯絡有資質的廢棄物回收商妥善回收電子設備或將其送回原供應商回收；
- 在辦公場所設置回收箱收集廢燈管，然後送至「綠在區區」社區回收網絡下的「回收便利點」處置；及
- 循環使用碳粉盒和墨盒。

2021年香港辦公室回收了約3千克燈管（2020年：1.8千克燈管）。我們還在辦公場所回收了21件碳粉盒和墨盒，以及2件電器（2020年：44件碳粉盒和墨盒及14件電器）。

### 3 ENVIRONMENTAL (Continued)

#### 3.1 Emissions (Continued)

##### 3.1.3 Waste Management (Continued)

###### Other Waste Reduction Measures

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

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

###### Hazardous Wastes

We have adopted the below measures to handle the limited hazardous wastes produced at our office:

- Contact qualified waste collectors to collect and recycle electronic equipment properly or return them to the original supplier for recycling;
- Setting up bins in the office premises to collect waste light tubes for disposal at the Recycling Stores of the GREEN@COMMUNITY; and
- Recycling toner and ink cartridges.

In 2021, our Hong Kong office recycled approximately 3 kg light tubes (2020: 1.8 kg of light tubes). We also recycled 21 pieces of toners and ink cartridges, and 2 pieces of electrical appliances at our office premises (2020: 44 pieces of toners and ink cartridges, and 14 pieces of electrical appliances).

### 3 環境 (續)

#### 3.1 排放物 (續)

##### 3.1.3 廢棄物管理 (續)

###### **愛心舊電腦回收捐贈**

本集團於 2021 年收集 30 台電腦，並轉贈予香港明愛及香港救世軍，在履行環保責任的同時關懷社區教育需求。

#### 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

用電和車輛燃料消耗是本集團能源消耗的兩個主要來源。本集團採取各種措施減少不必要的能源消耗及提高僱員節約能源的意識。

###### **使用節能照明**

於 2021 年，本集團香港辦公室全面更換高能源效益的 LED 燈照明系統，以減少能源的消耗、節省電費開支及減少溫室氣體的排放。

###### **鼓勵使用視頻會議**

新冠肺炎疫情大流行期間，我們通過召開視頻會議，既保持了有效的業務溝通，也減少了商務差旅的需要，從而減少與之相關的能源使用和溫室氣體排放。

### 3 ENVIRONMENTAL (Continued)

#### 3.1 Emissions (Continued)

##### 3.1.3 Waste Management (Continued)

###### **Used Computer Donation to Charities**

The Group collected 30 computers in 2021 for donation to Caritas Hong Kong and the Salvation Army to fulfil environmental responsibility while caring for the educational demands in the community.

#### 3.2 Use of Resources

The Group emphasizes 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

Electricity and vehicle fuel consumption are the two primary sources of the Group's energy consumption. The Group has taken various measures to reduce unnecessary consumption and enhance the awareness of our staff to conserve energy.

###### **Using Energy-efficient Lighting and Appliances**

In 2021, the Group replaced all lighting systems with LED lights at the Hong Kong office, reducing energy consumption, saving electricity expenses and reducing GHG emissions.

###### **Encouraging the Use of Video Conferences**

During the coronavirus pandemic, we conducted video conferences to maintain the effectiveness of business communications and reduce the need for business travelling, subsequently lowered the relevant energy use and GHG emissions.

### 3 環境 (續)

#### 3.2 資源使用 (續)

##### 3.2.1 能源消耗 (續)

###### 參加世界自然基金會 (「WWF」) 2021 年「地球一小時」活動

我們響應 WWF 以「照亮海洋未來」為主題的「地球一小時 2021」活動，鼓勵香港辦公室全體僱員於 2021 年 3 月 27 日在家關閉非必要燈光一小時。通過這次活動，我們呼籲僱員從日常生活中樹立低碳生活、保育海洋的觀念，為應對氣候危機凝聚力量。

###### 其他節能措施

於 2021 年，本集團還採取以下節能措施：

- 夏季維持辦公室溫度不低於 24 攝氏度；
- 長時間離開辦公室或下班前關閉電燈；
- 加強設備設施節電，將電腦顯示器和複印機設置為空閒時間節能模式，並張貼環保貼士，提醒同事長時間不使用和下班前關閉辦公設備；及
- 優先採用環保、節能型的電器和設備，包括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)

###### Participating in World Wide Fund for Nature ("WWF") Earth Hour 2021 Campaign

In response to WWF Earth Hour 2021 Campaign with the theme of "Let Oceans Shine", all colleagues in our Hong Kong office were encouraged to turn off unnecessary lights at home for one hour on 27 March 2021. Through this campaign, we call on employees to establish a low-carbon living and marine conservation in their daily lives, and contribute to the combat of climate crisis.

###### Other Energy-efficiency Measures

In 2021, the Group also adopted the below measures to conserve energy:

- Maintaining the temperatures in offices not lower than 24 degrees Celsius during summer time;
- Switching off the lights before leaving the office for a long period of time or after work;
- Adopting energy-saving setting on equipments, setting computers monitors and copiers to energy-saving mode during idle time, and putting up tips on environmental protection to remind our colleagues to turn off monitors and lightings that are not in use and after work; and
- Using environmental protection and energy-saving electrical appliances and equipments, including using multi-function photocopiers instead of multiple pieces with a single function.



### 3 環境 (續)

#### 3.2 資源使用 (續)

##### 3.2.1 能源消耗 (續)

能源消耗 Energy Consumption	單位 Unit	2021	2020
電力 Electricity	千瓦時 kWh	84,931	85,663
汽油 Petroleum	升 litre	2,957	4,108
能源消耗量 <sup>5</sup> Total energy consumption <sup>5</sup>	千兆焦耳 GJ	408.9	451.5
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 <sup>2</sup>	0.24	0.27

<sup>5</sup> 能源轉換系數參考聯交所《如何編備環境、社會及管治報告》附錄二。

### 3 ENVIRONMENTAL (Continued)

#### 3.2 Use of Resources (Continued)

##### 3.2.1 Energy Consumption (Continued)

<sup>5</sup> Energy conversion factors are taken from the Appendix 2 of "How to prepare an ESG Report" 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。我們致力於節約水資源，張貼節水標誌及貼士以提醒僱員謹慎使用水資源。

於2021年，中國內地辦公場所用水量約600立方米(2020年：約579立方米)，用水強度為每平方米辦公區域約0.70立方米(2020年：每平方米辦公區域約0.68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 Resources

There is limited water consumption in our office premises, and we do not encounter any issue in sourcing water that is fit for purpose. We are committed to saving water resources by posting water saving signs and tips to remind our employees to use water wisely and sparingly.

In 2021, the office premises in Mainland China consumed approximately 600 cubic metres (2020: approximately 579 cubic metres) of water, with a water consumption intensity of approximately 0.70 cubic metre per square metre of office area (2020: approximately 0.68 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. No water consumption data is 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)

#### 3.3 氣候變化

氣候變化造成的風險主要體現在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。

本集團已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。本集團還在香港設立後備辦公室，以確保發生天災（包括氣候相關的風險時）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，並結合監管要求制訂不同的環境及氣候風險情境，進行分析及壓力測試。

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。

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。

### 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.

The Group 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 the event of a natural disaster (including climate related risks).

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. We develop differentiated environmental and climate risk scenarios in conjunction with regulatory requirements and conduct scenario analysis and stress tests.

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.

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 僱傭及勞工常規

本集團深信僱員是企業發展的核心競爭力，我們致力吸引並保留合適的人才，保持創新動力，服務市場需求，創造股東價值。我們嚴格遵守中國內地、香港及澳門有關僱傭及勞工常規的相關法律及規例，堅持以人為本，為僱員提供安全、公平、互相尊重的工作環境。於2021年，本集團未出現不合規的僱傭常規及勞工標準的情況。

本集團尊重每位僱員的特質，所有僱員擁有平等機會充分發揮潛能。我們制定了一系列有關招聘、解聘、晉升和培訓的內部制度和流程，規範人力資源管理，保護每位僱員的合法權益。

### 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。本集團確保每位新僱員的職位和工作安排適宜，正式僱傭合同明確說明相關薪酬和福利。於2021年，本集團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。

#### 入職培訓

我們積極協助新僱員融入企業文化，並向每位新僱員介紹《員工手冊》及舉辦「企業文化簡報」講座，確保每位新僱員充分了解資訊科技系統、反洗黑錢、私隱條例及履行職責所需知的其他常規和要求。本公司還建立電子培訓平台，新僱員可利用電子培訓平台加深了解相關人事規定。

## 4 EMPLOYMENT AND LABOUR PRACTICES

The Group believes that employees are the core competitiveness of corporate development and is endeavours to attract and retain the right talents to maintain innovation, serve market needs and create shareholder value. We strictly comply with the relevant laws and regulations in relation to employment and labour practices in Mainland China, Hong Kong and Macau. We insists on a people-oriented approach to provide a safe, fair and respectful working environment for our employees. There was no non-compliance relating to employment practices and labour standards reported in 2021.

The Group respect the unique characteristics of every employee, and all employees are given 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 the human resources management and protect the right of every employee.

### 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 2021, the Group signed employment contracts with all employees and provided competitive remuneration and sound welfare benefits.

#### Induction Training

We actively assist new employee to integrate into the corporate culture by introducing the contents of the Employee Handbook and organizing a "Corporate Culture Briefing" seminar to ensure that every new employee fully understand the 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, new employee can use the e-training platform to deepen their understanding of 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**

我們每年進行一次全面的180度績效考核以評估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。僱員同時有機會檢視及評價自己的表現，設定發展目標。通過綜合評價，僱員獲得與表現掛鈎的薪酬待遇及合適的發展機會。

##### **僱員政策**

本公司和閩信保險使用《員工手冊》，福建閩信、三元小貸執行適當的僱員政策，以管理與招聘、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》及僱員政策，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2021年，相關文件已完成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 a well-rounded 180-degree performance appraisal annually to evaluate the performance of employees based on their contributions to the Group, work performance, work ability and compliance with the code of conduct. Employees under review can reflect and comment on their own performance and develop their career goals. Through comprehensive evaluation, we provided remuneration packages linked with their performance and suitable development opportunities to our employees.

##### **Employee 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 2021, reviews were conducted and necessary revisions were made to reflect the legal changes.

## 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

截至2021年12月31日，本集團共有68名僱員，詳細描述如下：

## 4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 4.1 Employment (Continued)

#### 4.1.1 Recruitment Practices (Continued)

##### Employee Composition

The total number of employees of the Group was 68 as at 31 December 2021, and the profile was as follows:

		2021	2020
僱員總數 Total number of employees		68	74
按性別劃分 By gender	男 Male	31	34
	女 Female	37	40
按僱傭類型劃分 By employment type	全職 Full-time	68	74
	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	12	11
	31-50歲 31-50 years old	40	45
	50歲以上 Above 50 years old	16	18
按地區劃分 By region	香港 Hong Kong	44	49
	澳門 Macau	7	7
	中國內地 Mainland China	17	18
按職級劃分 By grade	高級管理層 Senior management	7	9
	中級管理層 Middle management	18	17
	普通職員 General staff	43	48

## 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：

		2021	2020
總流失率 Total turnover rate		18%	18%
按性別劃分 By gender	男 Male	18%	22%
	女 Female	18%	14%
按年齡組別劃分 By age group	30歲或以下 30 years old or below	17%	38%
	31-50歲 31-50 years old	21%	15%
	50歲以上 Above 50 years old	12%	11%
按地區劃分 By region	香港 Hong Kong	22%	14%
	澳門 Macau	14%	0%
	中國內地 Mainland China	11%	33%
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		9	11

## 4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 4.1 Employment (Continued)

#### 4.1.1 Recruitment Practices (Continued)

##### Employee Composition (Continued)

The employee turnover rate of the Group is analysed as follows:

## 4 僱傭及勞工常規 (續)

### 4.1 僱傭 (續)

#### 4.1.1 招聘常規 (續)

##### 僱員嘉許

本集團認可僱員的長期服務和貢獻。於2021年12月31日，約13%員工於本集團任職達5年或以上，獲得長期服務獎的僱員摘要如下：

服務年期 Years of Service	2021	2020
5年 5 years	1	1
10年 10 years	1	1
15年 15 years	1	—
20年 20 years	—	1
25年 25 years	—	—
30年 30 years	2	—
35年 35 years	—	1
40年 40 years	—	1

#### 4.1.2 薪酬福利

##### 有競爭力的薪酬和福利待遇

本集團提供有競爭力的薪酬和福利待遇，並根據僱員的表現激勵僱員，從而吸引及保留優秀人才。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。

我們向所有僱員提供全面的醫療保險保障。於2021年，本集團進一步優化團體醫療保險計劃，擴大受保人範圍至2位親屬及增加雙親醫療津貼，守護僱員及其家庭成員。

## 4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 4.1 Employment (Continued)

#### 4.1.1 Recruitment Practices (Continued)

##### Staff Recognition

The Group recognises the long-term service and contribution of our staff. As at 31 December 2021, approximately 13% of the staff had worked for the Group for five years or above, the summary of staff who received the Long Service Award was as follows:

#### 4.1.2 Remuneration and Welfare

##### Competitive Remuneration Packages and Benefits

The Group provides competitive remuneration and welfare benefits and motivates our employees based on their performance to attract and retain outstanding talents. 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.

We provide a comprehensive medical insurance coverage to all employees. To provide better protection to our employees and their family members, the Group further improved the medical insurance program by extending coverage to 2 family members and providing a medical allowance for their parents in 2021.

## 4 僱傭及勞工常規 (續)

### 4.1 僱傭 (續)

#### 4.1.2 薪酬福利 (續)

##### 「積金好僱主」嘉許

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。本公司和閩信保險獲香港強制性公積金計劃管理局(「香港積金局」)嘉許為2020-2021年度「積金好僱主」，並榮獲「積金推廣獎」以及「電子供款獎」，以表彰本集團致力於保護和加強僱員退休福利。

##### 強積金工作坊

2021年，本公司鼓勵僱員積極參加香港積金局舉辦關於如何估算退休需要及儲蓄的退休策劃工作坊，幫助僱員提高理財意識及作出精明的財務決定。

## 4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 4.1 Employment (Continued)

#### 4.1.2 Remuneration and Welfare (Continued)

##### Good MPF Employer Award

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 ("HKMPFA") as "Good MPF Employers" for the year 2020-2021 and won the "MPF Promotion Award" and "e-Contribution Award" in recognition of the Group's commitment to protect and strengthen employee retirement benefits.

##### MPF Workshop

In 2021, employees are encouraged to actively participate in the HKMPFA's retirement planning workshops on estimating their retirement needs and savings, helping them to enhance their financial awareness and make intelligent financial decisions.





## 4 僱傭及勞工常規 (續)

### 4.1 僱傭 (續)

#### 4.1.3 平等就業機會

本集團嚴格遵守《中華人民共和國勞動法》、《僱傭條例》(香港法例第57章)及經營所在地的其他適用法律及規例，致力於構築平等非歧視的工作環境。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受到任何歧視，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。

本集團相信多元文化和包容性環境有利於創新和更好的決策，提高我們適應行業動態的能力，使本集團成為更好的工作場所。

#### 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採用適當且可核實的年齡核查程序，以核實候選人的年齡。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，並向因業務需要加班的僱員提供相應的膳食補貼或加班補償。

於2021年，我們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 strictly adheres to the Labor Law of the People's Republic of China, the Employment Ordinance (Chapter 57 of the Laws of Hong Kong) and other relevant laws and regulations in the jurisdictions we operate, we are dedicated to create a non-discriminatory working environment with equal opportunities. Our human resources decisions are based on job requirements and the performance of every employee. Employees are protected from discrimination due to individual traits like nationality, religion, age, gender, race, colour, family status and physical disability. They are encouraged to communicate with their supervisors or the human resources team about any problems they encounter at work.

The Group believes a multicultural and inclusive environment promotes innovation and better decision-making, improves our ability to adapt to the industry dynamics and makes the Group a better workplace.

#### 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 adequate and verifiable procedures on candidates 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 2021, 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2021年，本集團遵守相關法律及規例（包括但不限於《職業安全及健康條例》（香港法例第509章）），未發現任何與僱員健康和安全的違規行為。

於過去3年期間，本集團未發生因工亡故個案。2021年度沒有發生任何工傷事故及相應損失的工作日數（2020年：2宗工傷事故，損失2.5個工作日）。

#### **辦公室安全與衛生**

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。

本集團亦為僱員提供僱員意外傷害保險及在辦公室張貼職業安全小貼士，以加強僱員的安全意識及保障僱員在通勤和工作期間免受意外傷害。

#### **防火安全**

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。鑒於火警演習因新冠肺炎疫情大流行繼續暫停，本集團於2021年期間舉辦防火講座，以增強僱員防火安全知識。

本集團已於2021年對滅火器進行例行檢查和更換，並妥善維護及確保所有緊急出口、消防疏散計劃和照明出口標誌正確顯示。

## 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 (including but not limited to Occupational Safety and Health Ordinance (Chapter 509 of the Laws of Hong Kong)) and was not aware of any incidence of non-compliance relating to health and safety in 2021.

During the past three years, there was no work-related fatal cases. During 2021, there was no work-related accident and relevant working days lost (2020: 2 work-related accidents and 2.5 working days lost).

#### **Office Safety and Cleaning**

The General Affairs Department of the Company arranges disinfection of carpets, pest control, water dispenser and office equipment cleaning on a regular basis to maintain the hygiene of the offices. The Group also implemented a no smoking policy to protect the employees' health.

Employees are also protected from the employee accident insurance that the Group participated in. Occupational safety tips are displayed in office to strengthen safety awareness of employees and protected them from any accidental injuries during commuting and at work.

#### **Fire Safety**

The Group provides clear instruction on the proper use of electrical appliances and 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 view of the fire drill being suspended due to the coronavirus pandemic, seminars had been held by the Group to strengthen fire safety knowledge of the employees during 2021.

In 2021, the Group conducted a routine check and changed the fire extinguishers. All emergency exits, fire evacuation plans and illuminated exit signs were maintained to ensure that they are properly displayed.

## 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。我們鼓勵僱員平衡工作與生活，參與本集團資助的健身計劃。於2021年，康樂會舉辦慈善活動和聯歡活動，提供互相交流的機會，以增強僱員的團隊凝聚力。

本公司及閩信保險每年向僱員提供免費的季節性流感疫苗注射服務。所有地區的辦公室都備有充足的急救設施，並安排指定僱員妥善維護。

#### **新冠肺炎疫情大流行預防措施**

本公司及閩信保險響應政府號召，提供防疫假期，以鼓勵僱員參加「2019冠狀病毒疫苗接種計劃」。截至2021年12月31日，除不適合接種者外，本集團所有員工已接種兩劑新冠肺炎疫苗。

同時，本集團危機應急辦公室負責持續監督疫情防控工作，並採取以下具體措施：

- 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；及
- 向僱員提供口罩和消毒洗手液。

## 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 encourage employees to maintain a work life balance and participate in fitness activities subsidised by the Group. In 2021, the Social Club organised charity events and party activities to enhance communication and team cohesion.

The Company and Min Xin Insurance provide free seasonal influenza vaccination to employees on an annual basis. We place adequate first aid facilities at all of our office premises and the facilities are maintained properly by designated officers.

#### **Coronavirus Pandemic Prevention Measures**

The Company and Min Xin Insurance responded to the calls from the government for coronavirus pandemic prevention and provided precautionary leave to encourage employees to participate in the "COVID-19 Vaccination Programme". As at 31 December 2021, all employees of the Group have received two doses of the coronavirus vaccine, except for those who are unsuitable for vaccination.

Also, the Group Crisis Response Office monitors the prevention of the coronavirus pandemic and issued specific measures 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; and
- Provide masks and hand sanitisers to employees.

## 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，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，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2021年，本集團僱員平均受訓時數及受訓僱員百分比詳列如下：

## 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 to employees. Through various training and courses, employees can master the latest knowledge and skills 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 in the 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.

Details of average training hours per employee and percentage of employee trained of the Group in 2021 are as follows:

培訓時數 Training Hours	2021	2020
僱員完成的總培訓時數 Total number of training hours completed by employees	1,275	1,253
每名僱員的平均培訓時數 Average training hours per employee	19	17
平均培訓時數 (按性別劃分) Average training hours by gender	男 Male	17
	女 Female	20
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	24
	中級管理層 Middle management	33
	普通職員 General staff	12

## 4 僱傭及勞工常規 (續)

### 4.3 發展及培訓 (續)

#### 培訓和教育補貼 (續)

受訓僱員百分比 Percentage of Employee Trained		2021	2020
受訓僱員總百分比 Overall percentage of employee trained		97%	87%
按性別劃分 By gender	男 Male	94%	88%
	女 Female	100%	87.5%
按僱員類別劃分 By employee category	高級管理層 Senior management	100%	100%
	中級管理層 Middle management	100%	100%
	普通職員 General staff	95%	80%

## 4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 4.3 Development and Training (Continued)

#### Training and Education Subsidies (Continued)

## 5 營運慣例

### 5.1 反貪污

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。於2021年沒有對本集團或其員工提出的貪污訴訟案件。

#### 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、洗黑錢、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。

## 5 OPERATING PRACTICES

### 5.1 Anti-corruption

The Group is committed to strictly complying with applicable laws and regulations and maintaining high standards of business reputation and ethics. During 2021, there was no legal case regarding corruption practices brought against the Group or its employees.

#### 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.

## 5 營運慣例 (續)

### 5.1 反貪污 (續)

#### 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、反洗黑錢及相關內部政策和制度。

2021年我們的董事會成員已閱覽由香港廉政公署提供的培訓材料，而我們的高級管理層和職能部門負責人亦參加了由香港廉政公署人員組織的講座。反貪污培訓詳細情況如下：

反貪污培訓 Anti-corruption Training	2021	2020
接受反貪污培訓的董事人數 Number of Directors receiving anti-corruption training	8	7
董事完成的反貪污培訓時數 Anti-corruption training hours completed by Directors	8.5	7
接受反貪污培訓的僱員人數 Number of employees receiving anti-corruption training	63	35
僱員完成的反貪污培訓時數 Anti-corruption training hours completed by employees	113.5	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)

#### 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 had read the training material from ICAC. Further, our senior management and heads of functional departments participated in the seminar organised by the ICAC officer in 2021. 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。本集團希望所有家具、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2021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 2021 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, etc.	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	2021	2020
香港和澳門 Hong Kong and Macau	20	20
中國內地 Mainland China	4	5

## 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2021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2021年末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 2021, 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 2021, 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2021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2021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 2021, 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 2021.

## 6 社區投資

本集團以「回饋社會」作為企業發展理念，一直為建設和諧社區而努力。本集團同時鼓勵僱員參與社會公益活動，積極履行公民責任。

### 公益金便服日 2021

我們連續第5年支持香港的「公益金便服日」，2021年，本公司及閩信保險捐款港幣5,000元，並鼓勵僱員額外捐款。透過帶動員工參與慈善活動，提升員工公益心，共同實現正向的可持續發展。

## 6 COMMUNITY INVESTMENT

The Group takes “Repay The Community” as our development goal and strives for community development and harmony. We also encourage our employees to participate in various charitable activities, fulfill citizen responsibilities.

### *The Community Chest Casual Wear Day 2021*

We have been supporting “The Community Chest Casual Wear Day” in Hong Kong for 5 consecutive years. In 2021, the Company and Min Xin Insurance donated HK\$5,000, our employees were also encouraged to make additional donations. By participating in charitable activity with employees, we can enhance their awareness of public interest and achieve the sustainability development.



### 公益月餅賀中秋

本集團購買35盒公益月餅，支持香港公益金（「公益金」）與香港榮華餅家合作的「公益月餅賀中秋」活動，致送中秋佳節心意的同時，傳遞本集團的愛心與善心。相關捐助將會用於公益金屬下157間會員社會福利機構。

### *Mooncakes for Charity*

The Group bought 35 boxes of charity mooncakes to support the “Mooncake for Charity” activity organized by the Community Chest of Hong Kong (“the Chest”) and Wing Wah Cake Shop. We convey our charitable notions while expressing festival wishes. Donations will be allocated to the 157 social welfare agencies supported by the Chest.

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"> <li>(i) 披露董事會對環境、社會及管治事宜的監管；</li> <li>(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</li> <li>(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。</li> </ul> <p>A statement from the board containing the following elements:</p> <ul style="list-style-type: none"> <li>(i) a disclosure of the board's oversight of ESG issues;</li> <li>(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</li> <li>(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.</li> </ul>	2.2	
<p>匯報原則 — 重要性 Reporting Principles — Materiality</p> <ul style="list-style-type: none"> <li>(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；</li> <li>(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。</li> </ul> <ul style="list-style-type: none"> <li>(i) the process to identify and the criteria for the selection of material ESG factors;</li> <li>(ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer's stakeholder engagement.</li> </ul>	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
<b>A. 環境</b> <b>A. Environmental</b>			
<b>層面 A1：排放物</b> <b>Aspect A1: Emissions</b>			
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
<b>A. 環境</b> <b>A. Environmental</b>			
<b>層面 A1：排放物</b> <b>Aspect A1: Emissions</b>			
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。
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	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.

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>A. 環境</b> <b>A. Environmental</b>			
<b>層面 A2：資源使用</b> <b>Aspect A2: Use of Resources</b>			
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
<b>A. 環境</b> <b>A. Environmental</b>			
<b>層面 A2：資源使用</b> <b>Aspect A2: Use of Resources</b>			
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)每生產單位佔量。 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.
<b>層面 A3：環境及天然資源</b> <b>Aspect A3: The Environment and Natural Resources</b>			
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
<b>A. 環境</b> <b>A. Environmental</b>			
<b>層面 A4：氣候變化</b> <b>Aspect A4: Climate Change</b>			
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>B. 社會</b> <b>B. Social</b>			
<b>層面 B1：僱傭</b> <b>Aspect B1: Employment</b>			
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>B. 社會</b> <b>B. Social</b>			
<b>層面 B2：健康與安全</b> <b>Aspect B2: Health and Safety</b>			
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	
<b>層面 B3：發展及培訓</b> <b>Aspect B3: Development and Training</b>			
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>B. 社會</b> <b>B. Social</b>			
<b>層面 B4：勞工準則</b> <b>Aspect B4: Labour Standards</b>			
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	
<b>層面 B5：供應鏈管理</b> <b>Aspect B5: Supply Chain Management</b>			
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>B. 社會</b> <b>B. Social</b>			
<b>層面 B6：產品責任</b> <b>Aspect B6: Product Responsibility</b>			
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>B. 社會</b> <b>B. Social</b>			
<b>層面 B7：反貪污</b> <b>Aspect B7: Anti-corruption</b>			
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	
<b>層面 B8：社區投資</b> <b>Aspect B8: Community Investment</b>			
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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