

Environmental, Social and Governance Report 2021



中金投集团

China Financial Services Holdings Ltd

China Financial Services Holdings Limited

(Incorporated in Hong Kong with limited liability)

(Stock code: 605)



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

Introduction

China Financial Services Holdings Limited (“the Company”) and its subsidiaries (together “the Group”) is one of the leading integrated financial services providers in Mainland China and Hong Kong. The Group mainly engages in the provision of one-stop financing services to small and medium enterprises, microenterprises and individuals.

The Group has been established to providing customised financial solutions to small and medium-sized enterprises (“SMEs”) in Hong Kong and Mainland China for over ten years. As a responsible corporate, the Group understands that it plays a part in promoting sustainability in the financial service industry and has therefore incorporated sustainability elements into its business operations. Looking forward, the Group aims to build stronger relationships with its stakeholders to formulate its sustainability strategy.

This Environmental, Social and Governance Report (the “ESG Report”) summarises the environmental, social and governance (“ESG”) initiatives, plans and performances of the Group and demonstrates its commitment to sustainable development for the year ended 31 December 2021 (the “Reporting Period” or “2021”).

The ESG Governance Structure

The Group views ESG commitments as part of its responsibilities and is committed to incorporating ESG considerations into its decision-making process. To achieve this goal, the Group has developed a framework to ensure ESG governance is aligned with its strategic growth, while advocating for the integration of ESG into its business operations. The Group manages its ESG issues by employing a top-down management approach, which comprises of the Board of Directors (the “Board”) and the ESG taskforce (the “Taskforce”).

The Board is responsible for overseeing the Group’s ESG-related issues and formulating its ESG strategies. In order to better manage the Group’s ESG-related issues, the Board examines and approves the Group’s ESG risks and opportunities, priorities, policies and frameworks, performance, goals and targets with the assistance of the Taskforce. Based on the recommendation from the Taskforce, the Board also reviews the progress towards achieving the ESG-related goals and targets as well as the effectiveness of management approach and strategy. Besides, the Board ensures the effectiveness of ESG risk management and internal control mechanism.

The Taskforce comprising staff from relevant departments is set up to systematically manage the Group’s ESG issues. The Taskforce is responsible for collecting relevant ESG data, monitoring the Group’s ESG performance, prioritising material ESG issues, reviewing ESG related policies, risks and management approaches. The Taskforce reports to the Board periodically for the evaluation and subsequent implementation or revision of the Group’s ESG strategies and internal control mechanism.

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Reporting Scope

The management of the Group identifies the reporting scope based on the materiality principle and considers the core business and main revenue source. This ESG Report includes the Group's business activities in the offices in Beijing, Chengdu, Chongqing, Shenzhen and Hong Kong. The ESG key performance indicators ("KPIs") data were gathered and analysed from subsidiaries that are under the Group's direct operational control.

Reporting Framework

The ESG Report has been prepared in accordance with the Environmental, Social and Governance Reporting Guide (the "ESG Reporting Guide") as set out in Appendix 27 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "Stock Exchange").

Information relating to the Group's corporate governance practices will be stated in the Corporate Governance Report of the separately published annual report.

The Group attaches great importance to materiality, quantitative, and consistency during the preparation for this ESG Report, the Group has applied these reporting principles in the aforementioned ESG Reporting Guide as the following:

Materiality: Materiality assessment was conducted to diagnose material ESG issues during 2021, thereby adopting the confirmed material issues as the focus of the ESG Report. The materiality of ESG issues was reviewed and confirmed by the Board and the Taskforce. Please refer to the section headed "Materiality Assessment" for further details.

Quantitative: The standards and methodologies used in the calculation of relevant data in the ESG Report, as well as the applicable assumptions were disclosed. The KPIs were supplemented by explanatory notes to establish benchmarks where feasible.

Consistency: The statistical methodologies applied to this ESG Report were substantially consistent with the previous year, and explanations were provided regarding data with changes in the scope of disclosure and calculation methodologies. If there are any changes that may affect comparison with previous reports, the Group will add comments to the corresponding content of this ESG Report.

The Group has established internal controls and a formal review process to ensure that any information presented in this ESG Report is as accurate and reliable as possible. This ESG Report has been approved by the Taskforce and the Board.

Reporting Period

The ESG Report describes the ESG activities, challenges and measures taken by the Group from 1 January 2021 to 31 December 2021.



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Chairman's Statement

Dear Stakeholders,

On behalf of the Board of the Group, I am pleased to present the ESG Report of China Financial Services Holdings Limited for the year ended 31 December 2021, which provides an annual update on the ESG performance of the Group.

Sustainability is a vital aspect for the long-term success of a business. The Group has therefore incorporated sustainable development into its strategy and built an effective governance structure, namely the Board and the Taskforce, to monitor and review the ESG-related issues of the Group. The risk management and internal control frameworks provide a structured approach for the Board to formulate policies and ensure effective execution. More information about the Group's governance structure is stated in the section headed "The ESG Governance Structure".

The Group continuously communicates with its stakeholders to understand their concerns and fulfil their expectations. In order to identify and assess the material concerns of the Group's stakeholders, the Group has conducted materiality assessment surveys through stakeholder engagement. The assessment helped us to determine the factors that have material impacts on the Group's sustainable growth and incorporated them in the development of its ESG strategies and targets.

To fulfil the Group's commitment to corporate social responsibility and allow the Group's stakeholders to better understand the Group's progress in improving ESG performance, the Group also sets various ESG-related targets on relevant KPIs. In response to national decarbonisation goals, the Group has put forward four environmental targets in the area of energy, water, waste and greenhouse gas ("GHG") management. The environmental targets were approved by the Board and the progress will be reviewed by the Taskforce annually. The Taskforce makes full use of the available ESG data to compare the performance between different years and report to the Board periodically.

In closing, I would like to express my gratitude to my fellow directors, the management team, all employees and stakeholders for their contributions to the Group's sustainable development.

Dr Cheung Chai Hong

Executive Director

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Stakeholder Engagement

Stakeholder participation is an essential part of formulating the Group's business strategy and approach towards sustainability. Therefore, the Group adopts an open and ready attitude when communicating with its key stakeholders, including but not limited to, government and regulatory authorities, shareholders and investors, employees, customers, suppliers, banks, media and the public.

Through a wide range of communication channels and engagement methods, the Group seeks to further understand the relative interests and priorities of each stakeholder category and make appropriate and necessary adjustments in the Group's decision-making process. A list of communication channels that the Group uses to engage directly with its stakeholders is shown below:

Stakeholders	Communication Channels	Expectations
Government and regulatory authorities	<ul style="list-style-type: none">Regular reports and announcementsWritten or electronic correspondencesSupervision on local laws and regulations	<ul style="list-style-type: none">Compliance with local laws and regulationsStability in business operations
Shareholders and investors	<ul style="list-style-type: none">General meeting and other shareholder meetingsAnnual and interim reportsRegular reports and announcementsCompany website	<ul style="list-style-type: none">Sustainable profitabilityShareholder returnCorporate governanceCompliance with local laws and regulations
Employees	<ul style="list-style-type: none">Training, seminars and briefingPerformance reviewsIntranetRegular meetings	<ul style="list-style-type: none">Remuneration, compensation and benefitsFair and competitive employmentSafe working environmentEmployees' development and trainings
Customers	<ul style="list-style-type: none">Customer service hotline and emailFace-to-face meetingsCompany website	<ul style="list-style-type: none">High-quality products and servicesRapid response and customer satisfactionProtection of customers interests and privacy

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Stakeholders	Communication Channels	Expectations
Suppliers	<ul style="list-style-type: none"> Suppliers' satisfactory assessment Face-to-face meetings On-site visits 	<ul style="list-style-type: none"> Fair and open procurement Win-win cooperation Stable business relationship
Banks	<ul style="list-style-type: none"> Post-loan tracking On-site visits Work conferences 	<ul style="list-style-type: none"> Repay loans on time Operate in an honest and credible manner Closely monitor operating conditions
Media and the public	<ul style="list-style-type: none"> ESG reports Company website Regular reports and announcements Social media 	<ul style="list-style-type: none"> Transparency of financial and ESG-related disclosures Compliance with local laws and regulations Community services Environmental protection

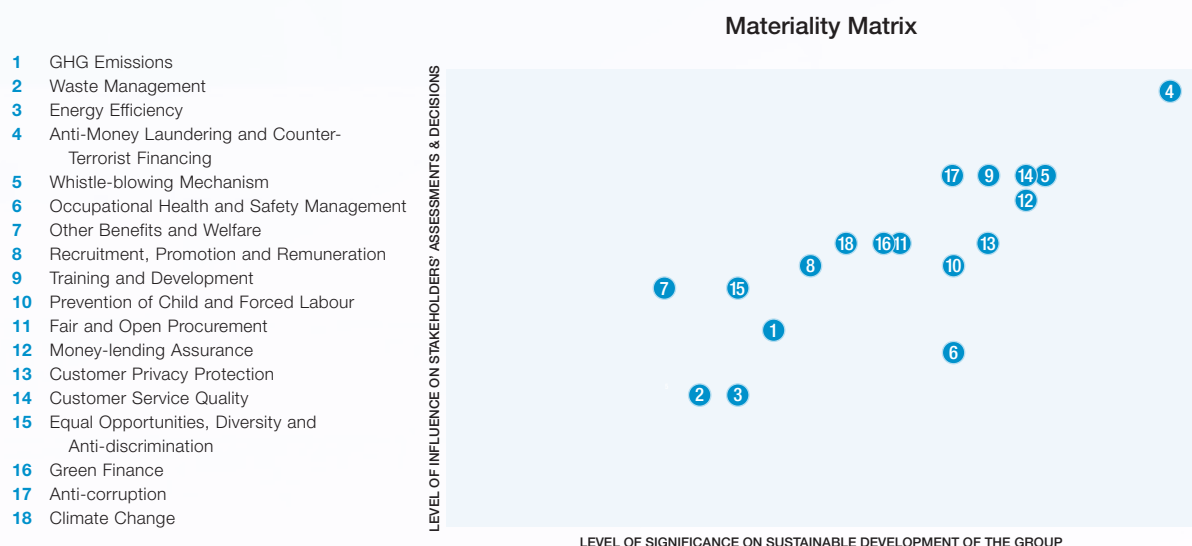
The Group firmly believes that in the long run, the contributions of its stakeholders will prove to be beneficial in improving identified ESG issues while addressing potentially overlooked ESG issues.

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Materiality Assessment

Materiality assessment is the process of identifying, refining, and assessing ESG issues that could affect the Group's business and its stakeholders. The results of materiality assessment are used to formulate strategy, set targets and determine the focus of ESG reports. Materiality assessment enables the Group to analyse business risks and opportunities, supporting the sustainable development of its business.

With the assistance of the Group's management and the Taskforce, the Group identified the list of material ESG issues for the Group, based on its business, the ESG Reporting Guide, and analysis of industry peers. To prioritise the identified material ESG issues, the Group conducted a materiality assessment survey during the Reporting Period. Management and employees of different business units and departments were invited to evaluate the significance of the identified ESG issues to the stakeholders and the Group's business. Based on the results of survey, the Group compiled the materiality matrix where the material topics were analysed and prioritised.



The results of the materiality assessment were reviewed and validated by the Taskforce, and then approved by the Board.



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Contact Us

The Group welcomes stakeholders to provide their opinions and suggestions. You can provide valuable advice in respect of the ESG Report or the Group's performances in sustainable development by writing to Room 5606, 56/F, Central Plaza, No. 18 Harbour Road, Wan Chai.

A. Environmental

A1. Emissions

The Group is principally engaged in the provision of integrated short-term financing services, comprising short-term financing, funds management-related services and consultancy services. As a result, the Group has limited impact on the environment given its office-based business nature. Nevertheless, it recognises that environmental protection must be done collectively since individual efforts of business entities are equally important. The Group is committed to maintaining or improving existing policies while creating new policies to mitigate potential direct and indirect negative environmental impacts arising from its business operations.

During Reporting Period, the Group was not aware of any material non-compliance with laws and regulations, including but not limited to, the Waste Disposal Ordinance of Hong Kong, the Environmental Protection Law of the People's Republic of China, the Prevention and Control of Environmental Pollution by Solid Waste of the People's Republic of China, the Water Pollution Prevention and Control Law of the People's Republic of China and Prevention and the Control of Atmospheric Pollution of the People's Republic of China that would have a significant impact on the Group.

Air Emissions

Due to our business nature, we are not involved in any industrial production or possess any manufacturing facilities. Therefore, the Group does not generate a material amount of exhaust gas emissions during our operation. Nevertheless, the Group also decided to expand its scope of disclosure during the Reporting Period and disclose the relevant figure. The major source of emissions is generated from the petrol consumption of company vehicles. Relevant figure has been disclosed from 2021 onwards. Guidelines on the efficient use of fuel will be described in the section headed "GHG Emissions" under this aspect.

During 2021, the amount of nitrogen oxides (NO_x), sulphur oxides (SO_x), particulate matters (PM) emitted during the Group's operations were approximately 11.09 kg, 3.61 kg and 0.82 kg.

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GHG Emissions

The principal GHG emissions of the Group are generated from the petrol consumption of company vehicles (Scope 1) and purchased electricity (Scope 2). To minimise the environmental impacts of GHG emissions from the Group's business operations, the Group has set target to reduce 3% of the GHG emissions intensity (tCO₂e per employee) by 2025, using 2021 as the baseline year. To achieve the target, the Group has adopted the following measures:

Scope 1 – Direct GHG Emissions

The Group has established clear guidelines to ensure the efficient use of fuel and to reduce direct GHG emissions from petrol consumption in its operations, as shown below:

- Plan routes ahead of time to optimise fuel consumption;
- Switch off the engine whenever the vehicle is idling; and
- Conduct regular vehicle maintenance to ensure optimal engine performance and fuel use.

Scope 2 – Energy Indirect GHG Emissions

The Group's largest source of GHG emissions arises from the use of purchased electricity. Electricity consumption accounts for the total indirect GHG emissions within the Group. In efforts to reduce energy consumption, the Group has initiated energy-saving measures, which will be described in the section headed "Energy Efficiency" under aspect A2.

Total GHG emissions intensity (tCO₂e/employee) increased significantly from approximately 0.44 in 2020 to approximately 4.05 in 2021. The increase in total GHG emissions intensity was mainly due to an increase in the number of vehicles being recorded. The Group will continue to raise employees' awareness of reducing GHG emissions in the future.

Summary of GHG emissions performance:

Indicator ¹	Unit ²	2021	2020
Scope 1 – Direct GHG Emissions			
• Petrol consumed by vehicles ³	tCO ₂ e	653.84	5.32
Scope 2 – Energy Indirect GHG Emissions			
• Purchased electricity	tCO ₂ e	80.00	104.75
Total GHG Emissions	tCO₂e	733.84	110.07
Intensity⁴	tCO₂e/employee	4.05	0.44



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Notes:

1. GHG emissions data is presented in terms of carbon dioxide equivalent and is based on, but not limited to, “The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standards” issued by the World Resources Institute and the World Business Council for Sustainable Development, “How to prepare an ESG report – Appendix 2: Reporting Guidance on Environmental KPIs” issued by the Stock Exchange, the “Global Warming Potential Values” from the IPCC’s Fifth Assessment Report, 2014 (AR5), the 2019 Baseline Emission Factors for Regional Power Grids in China published by the Ministry of Ecology and Environment of the People’s Republic of China and the HK Electric Investments Sustainability Report 2021 published by the HK Electric.
2. tCO₂e is defined as tonnes of carbon dioxide equivalent.
3. Due to the improvement of data collection mechanism, for 2021, the Group has collected and recorded the fuel consumption of 12 (2020: 2) vehicles.
4. As at 31 December 2021, the Group had approximately 181 (2020: 250) full-time employees. The data is also used for calculating other intensity data.

Discharges into Water and Land

Due to the Group’s business nature, the discharges into land are insignificant. Similarly, there was no significant and unreasonable amount of sewage water discharged; used water is discharged to the municipal sewage network to the regional water treatment plant.

Waste Management

Hazardous Waste Handling Method

Due to the Group’s business nature, no material amount of hazardous waste was generated by the Group during the Reporting Period. Nevertheless, the Group has adopted measures to encourage the recycling of office waste including ink cartridges and electronic equipment to minimise environmental impact. All hazardous wastes were properly collected and disposed of by the qualified third parties during the Reporting Period.

Owing to the enhancement of the Group’s ESG data collection mechanism during the Reporting Period, the amount of hazardous waste disposed of was recorded including ink cartridges and light emitting oxide (“LED”). Relevant figure has been disclosed from 2021 onwards.

During 2021, the Group disposed of approximately 63.36 kg of ink cartridges and approximately 21.00 kg of LED lamps. The Group has generated a total of approximately 84.36 kg non-hazardous waste with an intensity of 0.47 kg/employee.

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Non-hazardous Waste Handling Method

The majority of non-hazardous waste generated by the Group was general waste and office paper. Although the amount of non-hazardous waste generated was not considered to be material, the Group will continue to look for opportunities to pursue environmentally friendly initiatives and further reduce waste generation. To minimise the environmental impacts of non-hazardous wastes generated from the Group's business operations, the Group has set a target to reduce the total paper waste intensity (tonnes per employee) by 2026, using 2021 as the baseline year. To achieve the target, the Group has seen sustainable behavioural changes among its employees.

Green measures include, but not limited to the following:

- Recycle used single-sided office paper;
- Adopt double-sided printing or photocopying;
- Encourage digitalisation to promote a paperless working environment;
- Print electronic correspondences only when necessary; and
- Recycle obsolete office and electronic equipment.

During the Reporting Period, the Group's total non-hazardous waste intensity (tonnes per employee) increased significantly from approximately 0.02 in 2020 to approximately 0.11 in 2021. The increase in total non-hazardous waste intensity was mainly due to an increase in business activities. The Group will continue to raise employees' awareness of waste reduction in the future.

Summary of other non-hazardous waste disposal performance:

Indicator	Unit	2021	2020
Office Paper ⁵	Tonnes	19.95	4.88
Total Non-hazardous Waste	Tonnes	19.95	4.88
Intensity	Tonnes/employee	0.11	0.02

Note:

5. During 2021, approximately 4.80 (2020: 0.10) tonnes of paper were recycled.



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A2. *Use of Resources*

The Group aims to actively promote the effective use of resources, and timely monitors the potential environmental impacts brought by business operations. Therefore, the Group has formulated the policy, namely “Construction Green Operation” (《建構綠色運營》). Through keeping track of ESG-related KPIs and continuing with the Group’s internal monitoring programme on the procurement and use of resources, the Group has identified that the major resources consumed remained to be petrol, electricity, water and paper. Therefore, the Group deemed the existing policies and procedures effective in governing the usage of these resources.

Energy Efficiency

The Group believes that all branches of the Group including its subsidiaries and departments should be unified in committing to reducing the Group’s environmental impact. Therefore, a detailed internal policy was set out to require all subsidiaries of the Group to comply with the Group’s energy-saving policy. To minimise the environmental impacts of energy consumption from the Group’s business operations, the Group has set target to reduce the total energy consumption intensity (kWh in ’000s per employee) by 2026, using 2021 as the baseline year. To achieve the target, the Group strives to further reduce energy consumption by strictly following the energy-saving measures below:

- Pre-set air-conditioning temperature at the office;
- Adopt operating lighting control systems based on actual need;
- Switch off unnecessary lightings and electrical appliances when not in use;
- Promote the use of teleconferences or video conferences;
- Purchase energy-efficient equipment on replacement of obsolete equipment;
- Set all computer screens and printers to standby mode after a certain period;
- Post eye-catching stickers on energy efficiency as a reminder to employees;
- Reduce the frequency of unnecessary business air travel; and
- Encourage employees to utilise public transportation where possible.

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Energy consumption intensity (kWh in '000s per employee) increased significantly from approximately 0.72 in 2020 to approximately 13.70 in 2021. The increase in total energy consumption intensity was mainly due to an increase in the number of vehicles being recorded. The decrease in electricity consumption in 2021 was mainly due to the special working arrangement under COVID-19 pandemic. The Group will continue to raise employees' awareness of reducing energy consumption through the implementation of the above-mentioned measures.

Summary of energy consumption performance:

Types of energy	Unit	2021	2020
Direct Energy Consumption ⁶			
• Petrol	kWh in '000s	2,382.27	19.38
Indirect Energy Consumption			
• Electricity	kWh in '000s	98.28	160.06
Total Energy Consumption	kWh in '000s	2,480.55	179.44
Intensity	kWh in '000s/employee	13.70	0.72

Note:

The unit conversion method of energy consumption data is formulated based on the Energy Statistics Manual issued by the International Energy Agency.



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Water Consumption

Due to the Group's business nature, the water usage is only confined to water used by employees at the offices. Despite the fact that the water usage was negligible, the Group continues to promote the importance of water conservation to its employees. To minimise the environmental impacts of water consumption from the Group's business operations, the Group has set target to reduce 3% of the total water consumption intensity (m³/employee) by 2025, using 2021 as the baseline year. To achieve the target, the Group has implemented a list of water conservation measures, as shown below:

- Post banners around the office with messages to raise awareness of water conservation;
- Regularly inspect water taps to prevent leakage;
- Install dual-flush water cistern in toilets; and
- Install aerators in the faucets of the washrooms

The Group did not encounter any problem in sourcing water that was fit for purpose and did not note any abnormal water usage in 2021.

Total water consumption intensity (m³/employee) decreased significantly from approximately 18.43 in 2020 to approximately 6.00 in 2021 due to the implementation of effective water-saving measures and special working arrangement under the COVID-19 pandemic.

Summary of water consumption performance:

Indicator	Unit	2021	2020
Total Water Consumption	m³	1,086.51	4,606.38
Intensity	m³/employee	6.00	18.43

Use of Packaging Material

Due to the Group's business nature, the use of packaging material is not considered as a material ESG issue to the Group.

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A3. *The Environment and Natural Resources*

As an ongoing commitment to good corporate social responsibility, the Group continues to search for possibilities to reduce negative environmental impact arising from its daily business operations and provide a more pleasant working environment to its employees.

Indoor Air Quality

Indoor air quality in the offices is regularly monitored and measured. During the Reporting Period, the indoor air quality of the Group's offices was satisfactory. Air-purifying equipment is used in offices and the air conditioning system is cleaned periodically to improve indoor air quality by filtering pollutants, contaminants and dust particles.

Green Finance

As financial investors become more aware of sustainability elements in financial investments, the Group is in the process of establishing a sustainable development framework. The Group sees the opportunity in the fast-growing green finance sector following the adoption of the "One Belt, One Road" national development strategy. To this end, the Group has established the "Guidelines on Establishing Green Finance System" (《關於構建綠色金融體系的指導意見》) to promote green finance. The Group provides bespoke financing options for green finance-related enterprises through its internal risk management system.

The Group also encouraged its employees to include sustainable development performance as investment criteria and gave the following guidance:

- No investments in enterprises with serious environmental pollution and impact;
- No investments in enterprises with outdated technology; and
- No investments in enterprises with safety hazards.

The Group is of the view that enterprises that place great emphasis on sustainable development sustain lower operational risks, which in turn lower the risk of the Group's investment portfolio and generate a more stable return to the Group.

A4. *Climate Change*

The Group is committed to managing the potential climate-related risks which may impact its business activities. The Group incorporates ESG-related risks such as climate risk into its risk management system to identify and mitigate risks that may affect the Group. The Group has also conducted a climate change assessment and identified risks and opportunities as suggested by the climate change-related information disclosure framework of the Task Force on Climate-related Financial Disclosures ("TCFD"). The Group keeps refining its management measures based on the findings, so as to minimise the carbon footprint.



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Through the above methods, the following climate risks and opportunities that may relate to the Group's business and operation activities, were identified:

Physical Risks

Changes in weather patterns and the increased severity of extreme weather events such as typhoons, storms, and heavy rainstorms may lead to disruptions to the Group's business operations, damaging the power grid and infrastructures, hindering and injuring its employees during their work, leading to reduced capacity and decreased in productivity, or exposing the Group to risks associated with delayed performance, therefore adversely affect our profitability. In the event of such emergency incident, the Group will closely follow the latest weather news and advice released by the government. Moreover, the Group regularly reviews and updates policies in relation to crisis response and business continuity to ensure that in the event of emergency incident, the relevant risks are minimised and core business functions can be performed as usual.

Transition Risks

The Group anticipates that there will be more stringent climate legislations and regulations to support the global vision of carbon neutrality. For example, in the low-carbon economy, stakeholders expect companies to take more actions in climate change response and increase the transparency in information disclosure. Companies will see their reputation at risk, if they fail to respond to the above appeal of stakeholders properly. Such changes may also increase the Group's costs and burden for compliance and commitment, which may materially and adversely affect its business operations and financial performance. In response to the potential policy and legal risks as well as the reputation risks, the Group regularly monitors existing and emerging trends, policies and regulations relevant to the industry and be prepared to alert the top management where necessary to avoid cost increments, non-compliance fines and/or reputational risks due to delayed response.

Opportunities

Under a favourable policy environment of carbon neutrality, companies engaged in energy conservation and environmental protection will demonstrate greater financing demand. Therefore, green finance will become increasingly favoured in the market. The Group will align with these policies and provide more green finance solutions in the market. Further information can be found in the section headed "Green Finance" under aspect A3.

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B. Social

B1. Employment

Employees are the most valuable asset of the Group and are the foundation of the Group's success. In order to create sustainable growth for the Group, good recruitment and retention practices must be enforced to maintain or enlarge the talent pool. Furthermore, the Group upholds the principle of “paying respect to the dedicated, utilising the competent, fostering the aspiring and incentivising the innovative” (「尊重敬業之士、任用有才之士、培養有志之士、獎勵創新人才」) when making human resources adjustments. In recognition of the Group's commitment, the Group was awarded the “Caring Company” logo by the Hong Kong Council of Social Service during the Reporting Period.

During Reporting Period, the Group was not aware of any material non-compliance with employment related laws and regulations that would have a significant impact on the Group, including but not limited to the Employment Ordinance of Hong Kong, the Labour Law of the People's Republic of China, the Social Insurance Law of the People's Republic of China, the Company Law of the People's Republic of China and the Labour Contract Law of the People's Republic of China.

As at 31 December 2021, the Group has approximately 181 employees (2020: 250), all of whom are full-time employees. The breakdown of employees according to gender, age group and geographical region are as follows:

	2021	2020
By Gender		
Male	95	138
Female	86	112
By Age Group		
16 to 24 years old	2	5
25 to 40 years old	128	183
41 to 59 years old	49	60
60 years old or above	2	2
By Geographical Region		
Hong Kong	37	48
Beijing	84	125
Chongqing	1	20
Chengdu	41	40
Shenzhen	18	17
By Employee Category		
Management	51	66
General Staff	130	184

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During the Reporting Period, the Group's overall full-time employee turnover rate was approximately 34.7%⁷. The following table shows the employee turnover rate by gender and age group.

Turnover Rate ⁸	Unit	2021 ⁹
By Gender		
Male	Percentage	43.0
Female	Percentage	25.6
By Age Group		
16 to 24 years old	Percentage	200.0
25 to 40 years old	Percentage	32.9
41 to 59 years old	Percentage	34.9
60 years old or above	Percentage	40.0
By Geographical Region		
Hong Kong	Percentage	49.4
Beijing	Percentage	36.1
Chongqing	Percentage	142.9
Chengdu	Percentage	22.2
Shenzhen	Percentage	0.0
By Employee Category		
Management	Percentage	7.5
General Staff	Percentage	44.2

Notes:

7. The overall employee turnover rate is calculated by dividing the total number of employees leaving employment during the Reporting Period by the average number of employees at the beginning and the end of the Reporting Period.
8. The employee turnover rate for each category is calculated by dividing the number of employees leaving employment in the specified category during the Reporting Period by the average number of employees in the specified category at the beginning and end of the Reporting Period.
9. Relevant figure has been disclosed from 2021 onwards.

Relevant employment policies are formally documented in the Employee Handbook, covering recruitment and remuneration, compensations, working hours and rest periods, diversity and equal opportunities, etc. Policies and employment practices are periodically assessed and updated, if necessary, to ensure continuous improvement of the Group's employment standards and competitiveness against companies of the similar industry. During the Reporting Period, the Group has revised the Employee Handbook to better align with the relevant statutory standards.

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Recruitment, Promotion and Remuneration

The Group strives to ensure that each employee receives a fair and just assessment of their performance during the recruitment and day-to-day work and is rewarded according to their achievements and contributions. Policies on performance appraisal, promotion and remuneration have been established. The Group is committed to promoting equal opportunities and diversity in recruitment. Employees are recruited via a robust, transparent and fair recruitment process based on their merits and their potential to fulfil the Group's current and future needs.

Remuneration and promotion are based on job-related skills, qualifications and performances. The Group will conduct an annual performance and salary review to determine any salary adjustments, performance bonuses and/or promotion opportunities. Remuneration packages include variable bonuses, annual leave, maternity leave, paternity leave, birthday leave, marriage leave, bereavement leave, etc.

Compensation and Dismissal

The Group offers fair compensation packages for employees based on employees' personal capability and industry standards. In addition, the Group complies with the Employees' Compensation Ordinance of Hong Kong and Labour Law of the People's Republic of China, which cover employees who sustain personal injury by accident or disease arising out of the course of employment.

Unreasonable dismissal under any circumstances is prohibited. Dismissal would be based on reasonable and lawful grounds supported by internal policies. Before dismissal, verbal or written warnings will be issued to provide a fair opportunity to the employee for improvement. If no improvement is noted, the Group shall then consider dismissal only upon receiving dismissal instruction from the relevant department.

Equal Opportunities, Diversity and Anti-discrimination

The Group believes in the power of diversity, where it is believed that the Group's sustainable development can be improved by recruiting talents from different backgrounds regardless of their gender, age, sexual orientation or religious backgrounds. The Group is committed to creating and maintaining an inclusive and collaborative workplace culture. Furthermore, the Group is dedicated to providing equal opportunities in all aspects of employment and strictly prohibits any activities associated with discrimination, physical or verbal harassment based on race, religion, colour, gender, physical or mental disability, age, place of origin, marital status, and sexual orientation. The Group strives to protect its employees by ensuring that complaints, grievances, concerns and whistle-blowing, are being dealt with promptly and confidentially.



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Other Benefits and Welfare

The Group actively seeks to introduce additional benefits and welfare to encourage retention, foster a sense of belonging and enhance job satisfaction. Currently, the Group provides monthly birthday celebrations, birthday leave, medical scheme and festive meals or gifts. The Group also provides travel allowance for employees for their rest period.

The Group aims to enhance team cohesion by introducing a number of team-building activities, including a basketball team, yoga team and has held badminton competitions before the COVID-19 pandemic. In addition, the Group understands the importance of rests and has therefore designated a rest area at the offices. Reading groups are also held to unleash employees' potential and interest outside the realm of work.

Working Hours and Rest Periods

The Group has formulated policies in determining the working hours and rest periods for employees according to local employment laws.

B2. Health and Safety

The Group shoulders the responsibility of maintaining a safe and healthy working environment for all its employees and is committed to protecting the wellbeing of its employees. Local laws and regulations are being complied with and occupational health and safety guidelines recommended by the Labour Department and Occupational Safety and Health Council of Hong Kong have been adopted. In addition, the Group has pledged to establish a healthy and joyful workplace by signing the Joyful@Healthy Workplace Charter issued by Department of Health and Occupational Safety and Health Council of Hong Kong during the Reporting Period.

During the Reporting Period, the Group was not aware of any material non-compliance with health and safety-related laws and regulations that would have a significant impact on the Group, including but not limited to the Occupational Safety and Health Ordinance of Hong Kong, the Labour Law of the People's Republic of China, the Production Safety Law of the People's Republic of China, the Prevention and Treatment of Occupational Diseases Law of the People's Republic of China and the Fire Protection Law of the People's Republic of China. There were no work-related fatalities recorded in the past three years, including 2021. In addition, there were no records of neither work-related injury nor lost days due to work-related injury during the Reporting Period.

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Occupational Health and Safety Management

To ensure that its employees have a safe and pleasant environment to work in, reminders on keeping the corridors clutter-free, classifying and recycling, arranging air-conditioning equipment and carpet cleaning services are in place. Employees are also required to participate in health and safety seminars. The Group conducts regular pest tests to ensure all furniture and fixtures are pest-free. To prevent fire hazards, the Group has strategically placed fire extinguishers and ensured that employees are aware of their location.

To ensure employees' wellbeing, the following are some examples of training courses or seminars that have been held:

- Webinar on enhancing mental wellbeing;
- Webinar on reducing physical pains at workplace;
- Webinar on COVID-19 vaccine introduction; and
- Webinar on Occupational Safety and Health Ordinance of Hong Kong introduction.

Response towards the COVID-19 Pandemic

In light of the COVID-19 pandemic, the Group has complied with the public health and safety measures from the People's Republic of China government and the Hong Kong government. In addition, the Group has also continued to implement different health and safety measures in response to COVID-19, such as making remote work arrangements and distributing surgical masks and hand sanitiser in the offices. Clear guidelines are also in place to respond to situations where employees or their family members are found to be infected with the virus.

B3. Development and Training

The Group prides itself on its talented employees and is committed to fostering a learning culture that supports the development of employee's capabilities. To ensure that employees retain their competitive edge, the Group actively encourages and provides employees with ample opportunities to attend training and seminars to keep abreast of the ever-changing trend or gain new expertise. The training content is monitored and updated to ensure validity and accuracy to provide maximum benefit to the employees. During the Reporting Period, the Group has received the honour of "Manpower Developer" from the Employees Retraining Board for demonstrating outstanding achievements in manpower training and development.

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During Reporting Period, employees have participated in courses, seminars and webinars on topics such as financial system, corporate culture, cognitive management, leadership, risk management, anti-corruption and anti-money laundering to ensure compliance with local regulations from employees.

During Reporting Period, approximately 42.5%¹⁰ of the Group's employees participated in training. The average training hours per employee was approximately 3.85 hours¹¹.

The percentage of trained employees, breakdown of trained employee and average training hours completed per employee by gender and employee category are as follow:

2021 ¹²		
	Breakdown of Trained Employees (%) ¹³	Average Training Hours per Employee (Hours) ¹⁴
By Gender		
Male	49.5	3.36
Female	50.5	4.48
By Employee Category		
Management	10.3	1.96
General Employees	89.7	4.38

Notes:

10. The percentage of trained employees is calculated by dividing the number of trained employees during the Reporting Period by the total number of employees, including resigned employees, during the Reporting Period.
11. The average training hours per employee is calculated by dividing the total training hours during the Reporting Period by the total number of employees, including resigned employees, during the Reporting Period.
12. Relevant figure has been disclosed from 2021 onwards.
13. The breakdown of trained employees is calculated by dividing the number of trained employees in the specific category during the Reporting Period by the total number of trained employees during the Reporting Period.
14. The average training hours per employee is calculated by dividing the total training hours of employees in the specified category during the Reporting Period by the number of employees in the specified category, including resigned employees, during the Reporting Period.

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B4. Labour Standards

Prevention of Child and Forced Labour

Child and forced labour are strictly prohibited during the recruitment process as defined by local laws and regulations. Personal data is collected during the process to assist the selection of suitable candidates and to verify candidates' personal data. The Human Resources Department also ensures identity documents are carefully checked.

The working hours of the employees strictly comply with the local laws and regulations. The employees' resting time is well respected and the employees enjoy paid holidays in accordance with the laws and regulations. To prevent forced overtime work, any necessary arrangements of overtime must be agreed by the employees voluntarily. Overtime and overtime pays are in line with the local laws and regulations.

Moreover, the Human Resources Department has established a reporting mechanism to monitor and ensure compliance with all relevant laws and regulations. If violation is involved, it will be dealt with in the light of the circumstances promptly.

During Reporting Period, the Group was not aware of any material non-compliance with child and forced labour-related laws and regulations that would have a significant impact on the Group, including but not limited to the Employment Ordinance of Hong Kong, the Labour Law of the People's Republic of China, and the Labour Contract Law of the People's Republic of China.

B5. Supply Chain Management

The Group's main suppliers are third-party service providers in the information technology, property management, advertising, and legal and consulting sectors. Other than financial service providers, the Group also works with suppliers of office equipment and stationery. To ensure suppliers have met the Group's standards and requirements regarding product and service quality, environment, and product health and safety, the Group has established a stringent and standardised procurement system that all suppliers are evaluated carefully and subject to regular monitoring and assessments. During Reporting Period, the Group had a total of 13 suppliers, all suppliers were evaluated according to the Group's standardised procurement practices.

The geographical distribution of the Group's suppliers is as follows:

Regions	Number of Suppliers
Shenzhen	12
Chengdu	1



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Fair and Open Procurement

Suppliers are selected under a fair and open procurement which considers a range of factors including but not limited to suppliers' experience, prevailing market price and reputation. For the purpose of risk diversification, the Group intends to not over-rely on a specific supplier in order to ensure the stability of the supply chain. Any discrimination against certain vendors without reasonable grounds and any types of business bribery practices are strictly prohibited.

Sustainable Procurement

The Group proactively explores possibilities to further minimise its carbon footprint in the procurement process. The Group has implemented the Environmental Procurement Policy to minimise its carbon footprints, support local procurement and give priority to purchase recycled and environmental-friendly products.

To ensure that suppliers meet the Group's requirements and standards, especially in the area of managing social and environmental risks and providing environmentally preferred products, the Group has established a supply chain management team to select and evaluate qualified suppliers. The Group has implemented stringent procedures and standards when selecting and reviewing suppliers. The Group reviews the suppliers' reputation, employment and labour standards, operating practices, and environmental policy etc. All suppliers are evaluated carefully and subject to regular monitoring and assessments.

The Group also pays close attention to the environmental awareness of its suppliers and promotes sound environmental performance and governance practices amongst its business partners and suppliers. The Group encourages its business partners and suppliers to consider the risks posed to their operations from climate change and to actively mitigate their environmental impacts during supplier management meetings and events.

B6. Product Responsibility

The Group places great emphasis on maintaining a solid corporate governance and risk management framework to aid the Group's long-term development and sustainable growth. Therefore, the Group continuously improves its corporate rules and regulations to ensure strict compliance with local laws and regulations.

The Group is equipped with a risk control team, consisting of professionals who are certified public accountants, lawyers, certified public valuers and professionals who hold working qualifications in the financial institution. The Audit Committee, composed of independent non-executive directors, periodically reviews the existing risk management system to ensure that relevant procedures remain effective and up-to-date.

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During Reporting Period, the Group was not aware of any incidents of non-compliance with laws and regulations that would have a significant impact on the Group, concerning advertising, labelling and privacy matters relating to products and services provided and methods of redress, including but not limited to, the Money Lenders Ordinance, the Personal Data (Privacy) Ordinance, the Securities and Futures Ordinance of Hong Kong and the Advertising Law of the People's Republic of China.

Due to the Group's business nature, the Group's businesses do not involve the manufacture and sell of physical products. The number of recalls for safety and health reasons and the relevant recall procedures are therefore not applicable to the Group.

Quality Assurance

To promote responsible money-lending services, employees are required to familiarise themselves with related guidelines on money-lending procedures. Guideline on the special requirements in money lending business advertisement is formally documented within the Employee Handbook. The guideline states that advertisement, whether in textual, audio or visual form, must contain the relevant subsidiary's telephone hotline for handling complaints and a well-established risk warning statement. The said risk warning statement must also be audible in the audio part of the advertisement. Further information can be found in the section headed "Prevention of Anti-money Laundering, Counter-financing of Terrorism, Fraud and Bribery".

The Group highly values the rights and perspectives of its customers, and actively seeks to develop its business through listening carefully to customer suggestions and resolving complaints and disputes in a timely manner. To maintain good communications with the Group's customers, the Group has developed different communication channels such as official website, service hotlines, dedicated mailboxes to understand the customers' expectations on and suggestions for the Group's performance. The Group has formulated relevant guidelines and procedures for employees to handle customer complaints and enquiries. During Reporting Period, the Group did not receive any material case of product or service-related complaint.

Customer Privacy Protection

During the provision of products and services, a wide range of sensitive information is entrusted to the Group by its customers. To ensure that the information is properly stored and managed, the Group has installed and routinely upgrades firewall, anti-virus and anti-spam solutions to prevent potential data leakage. Instruction with respect to confidentiality is also stated in the Employee Handbook. The Group restricts employee access to sensitive data, allowing access only to relevant employees for carrying out their roles and responsibilities. Any violations of the privacy policy are major misconduct that shall be subject to disciplinary action including dismissal and judicial proceedings.



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Intellectual Property ("IP") Rights

The Group is dedicated to protecting and enforcing the Group's own IP rights as well as the IP rights of other enterprises. The Group has established relevant policies to govern the information technology management within the Group. The Group has obtained proper license for software and information used by the Group in its business operation. Any duplication or downloading of information, software and images from the internet must be approved by relevant departments.

B7. Anti-corruption

The Group is committed to conducting all its businesses with integrity and has formulated the Code of Conduct which requires employees to maintain the highest standards of professionalism in all their dealings with others. During 2021, the Group was not aware of any material non-compliance with relevant laws and regulations of bribery, extortion, fraud and money laundering that would have a significant impact on the Group, including but not limited to the Money Lenders Ordinance, the Personal Data (Privacy) Ordinance, the Securities and Futures Ordinance of Hong Kong, the Anti-Unfair Competition Law of the People's Republic of China and the Criminal Law of the People's Republic of China. During the Reporting Period, the Group also did not have any concluded legal cases regarding corrupt practices brought against the Group or its employees.

Prevention of Anti-money Laundering, Counter-financing of Terrorism, Fraud and Bribery

As a financial services provider, the Group is sensitive to the prevention of money laundering, potential fraud and bribery practices. The Group closely monitors signs of money laundering and financial crimes. A number of procedures are in place to safeguard the interests of the Group and are in line with the prescribed laws and regulations set up by regulatory authorities, such as a background investigation, due diligence and loan approvals for loan financing applications. The Group also provides guidelines and training on the prevention of improper practices to employees and remind them of good practices to prevent unnecessary legal complications.

Anti-corruption Training

The Group endeavours to maintain a culture of integrity, transparency and accountability by adhering to stringent anti-corruption practices. The Group will regularly conduct training to introduce the Group's anti-corruption policies including the Whistleblowing Policy and the Code of Conduct to its employees in order to familiarise themselves with the Group's requirements and current legislation, as well as the correct procedures to report corrupt practices. To prevent corrupt practices, the Group also arranges different anti-corruption training for employees. During the Reporting Period, the Group's employees have joined the Anti-Money Laundering ("AML") Seminars organised by the Group to cultivate employees' AML awareness. During 2021, 1 director and 16 staff have participated in the AML Seminars.

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Whistle-blowing Mechanism

The Group has formulated the Whistle-blowing Policy, which sets out a reporting and investigative procedure to encourage employees to report fraudulent activities. The Group intends to protect the whistle-blower from common concerns such as confidentiality and potential retaliation. Whistle-blowers may report verbally or in writing to the relevant department or the senior management of the Group regarding the suspected misconduct with supporting evidence. The management will then investigate the suspected illegal behaviour. The Group provides assurance to the whistle-blower reporting in good faith against unfair dismissal or victimisation, even if the reports are subsequently proved to be unsubstantiated.

B8. Community Investment

The Group is committed to emboldening and supporting the public by means of social participation and contribution. As part of its strategic development, the Group has established relevant guidelines on community investment to nurture the corporate culture and practices of corporate citizen in the daily work life throughout the Group.

During the Reporting Period, the Group especially focused on public health and safety, as well as social welfare since the Group considered them as one of the most significant social issues. During the Reporting Period, the Group has donated HK\$5,000 to the Positive Primary Health Care Fund of the Evangelical Lutheran Church Social Service (“ELCHK”). The Positive Primary Health Care Fund will use the donation to purchase epidemic prevention gears to equipment and provide them to vulnerable groups to support the community in fighting the epidemic. The Group also donated HK\$5,000 to purchase 250 Charity Meal Vouchers for the activity “Charity Meal Voucher to the Needy” organised by ELCHK Communion Lutheran Elderly Health Centre.

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The ESG Reporting Guide Content Index of the Stock Exchange

Mandatory Disclosure Requirements	Section/Declaration
Governance Structure	The ESG Governance Structure, Chairman's Statement
Reporting Principles	Reporting Framework
Reporting Boundary	Reporting Scope

Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
A. Environmental		
Aspect A1: Emissions	<p>General Disclosure</p> <p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.</p> <p>Note: Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations.</p> <p>Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride.</p> <p>Hazardous wastes are those defined by national regulations.</p>	Emissions

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
KPI A1.1	The types of emissions and respective emissions data.	Emissions – Air Emissions, GHG Emissions, Discharges into Water and Land
KPI A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Emissions – GHG Emissions
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Emissions – Waste Management
KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Emissions – Waste Management
KPI A1.5	Description of emission target(s) set and steps taken to achieve them.	Emissions – GHG Emissions, Waste Management
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Emissions – Waste Management
Aspect A2: Use of Resources	<p>General Disclosure</p> <p>Policies on the efficient use of resources, including energy, water and other raw materials.</p> <p>Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.</p>	Use of Resources

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
KPI A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Use of Resources – Energy Efficiency
KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Use of Resources – Water Consumption
KPI A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Use of Resources – Energy Efficiency
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Use of Resources – Water Consumption
KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Use of Resources – Use of Packaging Material
Aspect A3: The Environmental and Natural Resources	General Disclosure Policies on minimising the issuer's significant impacts on the environment and natural resources.	The Environment and Natural Resources
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	The Environment and Natural Resources

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
Aspect A4: Climate Change	General Disclosure Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Climate Change
KPI A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Climate Change
B. Social		
Aspect B1: Employment	General Disclosure 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.	Employment
KPI B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Employment
KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Employment

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
Aspect B2: Health and Safety	<p>General Disclosure</p> <p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to providing a safe working environment and protecting employees from occupational hazards.</p>	Health and Safety
KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Health and Safety
KPI B2.2	Lost days due to work injury.	Health and Safety
KPI B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Health and Safety

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
Aspect B3: Development and Training	<p>General Disclosure</p> <p>Policies on improving employees' knowledge and skills for discharging duties at work.</p> <p>Description of training activities.</p> <p>Note: Training refers to vocational training. It may include internal and external courses paid by the employer.</p>	Development and Training
KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Development and Training
KPI B3.2	The average training hours completed per employee by gender and employee category.	Development and Training
Aspect B4: Labour Standards	<p>General Disclosure</p> <p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to preventing child and forced labour.</p>	Labour Standards
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	Labour Standards
KPI B4.2	Description of steps taken to eliminate such practices when discovered.	Labour Standards

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
Aspect B5: Supply Chain management	General Disclosure Policies on managing environmental and social risks of the supply chain.	Supply Chain Management
KPI B5.1	Number of suppliers by geographical region.	Supply Chain Management
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Supply Chain Management
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Supply Chain Management – Sustainable Procurement
KPI B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Supply Chain Management – Sustainable Procurement

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
Aspect B6: Product Responsibility	<p>General Disclosure</p> <p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.</p>	Product Responsibility
KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Product Responsibility
KPI B6.2	Number of products and service related complaints received and how they are dealt with.	Product Responsibility – Quality Assurance
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	Product Responsibility – Intellectual Property (“IP”) Rights
KPI B6.4	Description of quality assurance process and recall procedures.	Product Responsibility
KPI B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Product Responsibility – Customer Privacy Protection

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
Aspect B7: Anti-corruption	<p>General Disclosure</p> <p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to bribery, extortion, fraud and money laundering.</p>	Anti-corruption
KPI B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Anti-corruption
KPI B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Anti-corruption – Whistle-blowing Mechanism
KPI B7.3	Description of anti-corruption training provided to directors and staff.	Anti-corruption – Anti-corruption Training

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Subject Areas, Aspects, General Disclosures and KPIs	Description	Section/Statement
Aspect B8: Community Investment	General Disclosure 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.	Community Investment
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Community Investment
KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	Community Investment



中金投集团

China Financial Services Holdings Ltd

China Financial Services Holdings Limited

中國金融投資管理有限公司

Suite 5606, 56th Floor, Central Plaza,
18 Harbour Road, Wanchai, Hong Kong

Tel: (852) 2598 6183

Fax: (852) 2598 8305

www.cfsh.com.hk

Stock Code: 605