



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)

2023

Environmental, Social and
Governance Report
環境、社會及管治報告

閩信
聚金
融創
未來

股份代號 Stock Code: 222

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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2023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2023年1月1日至2023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2022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C2《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。本報告應與本公司2023年年報的「企業管治報告」章節一併閱覽，以便全面了解本集團的企業管治相關的表現。

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 2023.

1.1 Reporting Boundary

This ESG Report covers the period from 1 January 2023 to 31 December 2023 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 2022 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 C2 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"). This ESG Report should be read in conjunction with the section headed "Corporate Governance Report" in the 2023 annual report of the Company for a comprehensive understanding on the corporate governance-related performances of the Group.

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2024年3月28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 28 March 2024.

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 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.

2 我們的環境、社會及管治的方針

2 OUR APPROACH TO ESG

2.1 環境、社會及管治的理念

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的可持續性及發展至關重要。本集團透過具建設性的溝通，致力平衡持份者的意見及利益，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. The Group seeks to balance the views and interests of the stakeholders through constructive conversation, and through 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、社會及管治的方針 (續)

2.2 環境、社會及管治的治理

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。本集團已設立如下四級架構，為董事會管理環境、社會及管治相關事宜提供建議和協助。



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 had established a four-tier structure to advise and assist the Board in managing ESG-related matters as below:

董事會層級

董事會承擔環境、社會及管治治理的最終責任，並規劃本集團的可持續發展願景、策略、目標及總體方向。審核委員會協助董事會監督環境、社會及管治相關事宜。

Board Level

The Board bears the ultimate responsibility of ESG governance, and plans the Group's sustainable development vision, strategy, goals and overall direction. It is supported by the Audit Committee in overseeing ESG-related matters.

審核委員會層級

審核委員會協助董事會規劃本集團的可持續發展願景、策略、具體目標及總體方向，向董事會匯報工作，並負責環境、社會及管治相關目標的進度與成果。

Audit Committee Level

The Audit Committee assists the Board in planning the Group's sustainable development vision, strategy, specific goals and overall direction. It reports to the Board and is responsible for the progress and results of ESG-related goals.

管理層層級

總經理辦公會向審核委員會匯報工作，並負責監督環境、社會及管治工作小組的工作。總經理辦公會討論並審閱環境、社會及管治工作小組編制的所有報告，然後再提交審核委員會。

Management Level

The General Manager Meeting reports to the Audit Committee and is responsible for supervising the work of the ESG Working Group. It discusses and reviews all reports prepared by ESG Working Group before submission to the Audit Committee.

營運層級

環境、社會及管治工作小組負責實施具體舉措、目標並向總經理辦公會匯報工作，以及建議採取與環境、社會及管治相關的舉措，並報告環境、社會及管治相關事宜的主要趨勢。

Operational Level

The ESG Working Group is responsible for the implementation of specific initiatives and goals and reports to the General Manager Meeting. It recommends the ESG-related initiatives to be taken and reports key trends in ESG-related issues.

2 我們的環境、社會及管治的方針 (續)

2.3 董事會對環境、社會及管治監管的聲明

董事會在監督本集團的環境、社會及管治的策略及為本集團的持份者創造長遠及可持續的價值方面擔當關鍵角色。總經理辦公會及環境、社會及管治工作小組定期召開會議，檢討環境、社會及管治相關風險對營運的影響、評估本集團的環境、社會及管治的表現，辨別改善機會，並定期向審核委員會及董事會報告主要表現及風險。董事會的督導旨在確保總經理辦公會及環境、社會及管治工作小組擁有一切合適的工具及資源，以監督環境、社會及管治事宜。

本集團深明良好的環境、社會及管治實踐及將環境、社會及管治因素納入本集團日常運營的重要性。董事會建立了環境、社會及管治的管治架構，以發現、評估及監督本集團的環境、社會及管治進展。在審核委員會會議期間，獨立非執行董事可評估與環境、社會及管治相關的風險及合規策略，並釐定環境、社會及管治相關的財務及過渡風險識別過程是否足夠。董事會監督總經理辦公會進行關於環境、社會及管治事宜的盡職調查，以確保本集團運用充足資源在與業務最相關的環境、社會及管治重點領域上。

本公司向董事會、總經理辦公會及環境、社會及管治工作小組提供環境、社會及管治的培訓材料，以掌握新的可持續發展動態。董事會相信，現有架構將使董事會對環境、社會及管治的表現進行最有效及高效的監督。

董事會將密切跟踪本集團的環境、社會及管治的目標進展。董事會將繼續努力，並加強我們作為對社會及環境負責任企業的角色。

2 OUR APPROACH TO ESG (Continued)

2.3 Board Statement on ESG Oversight

The Board plays the key role in ESG strategy and oversight in order to create long-term growth and sustainable value for the Group's stakeholders. The General Manager Meeting and the ESG Working Group meet regularly to review the impacts of ESG-related risks towards the operation, evaluate ESG performance of the Group, identify opportunities for improvements, and report key performance and risks to the Audit Committee and the Board regularly. The oversight of the Board ensures that the General Manager Meeting and the ESG Working Group can have all the right tools and resources to oversee the ESG issues.

The Group recognises the significance of sound ESG practices and the importance of integrating ESG considerations in the Group's daily operations. The Board had set up the ESG governance framework in order to discover, assess and oversee the Group's ESG progress. During the Audit Committee meetings, Independent Non-executive Directors can assess the ESG-related risks and compliance strategies, and to determine whether the identification processes are sufficient in discovering the ESG-related financial and transitional risks. The Board oversees the General Manager Meeting's due diligence with respect to ESG issues to ensure that resources are sufficiently engaged to determine ESG focus areas most relevant to the Group's business.

The Company provided ESG training materials to the Board, the General Manager Meeting and the ESG Working Group to stay abreast of new sustainability development. The Board is confident that the framework in place will allow for the most effective and efficient oversight on ESG performance.

The Board will closely track the Group's ESG progress against those goals. The Board will continue to keep up with current efforts and enhance our role as a responsible company for the community and the environment.

2 我們的環境、社會及管治的方針 (續)

2.4 環境、社會及管治的風險管理

在日常經營中，本集團高度重視風險管理，通過識別、評估及管理在營運過程中可能面臨的重大環境、社會及管治風險，鞏固本集團的風險管理文化，強化風險控制與業務發展之間的平衡。

本集團每年檢討及識別氣候相關風險，以辨識氣候風險對相關業務的影響程度及制定應對的策略，以提升本集團對特定氣候風險的管理和控制。

我們於年內繼續將環境、社會及管治考量因素進一步納入本集團的風險管理框架，在本集團的日常運營中持續監控環境、社會及管治風險相關的特徵。我們已修訂本集團的風險容忍度，要求本集團主營業務單位閩信保險應持續關注氣候與環境、社會及管治風險的相關法規要求，在保險業務中推動可持續發展，按進度滿足香港保險聯會推行的氣候約章要求。

本報告期內，環境、社會及管治工作小組已進行環境、社會及管治的風險評估。根據風險評估結果，本集團所面臨的環境、社會及管治風險均屬於「中」和「低」級別，並無風險被確定為「高」或「非常高」級別。

四個風險優先系數相對較高的環境、社會及管治風險概述如下：

2 OUR APPROACH TO ESG (Continued)

2.4 ESG Risk Management

In daily operations, the Group attaches great importance to risk management. The Group consolidates the Group's risk management culture and strengthens the balance between risk control and business development by identifying, assessing and managing the major ESG risks that may be faced in the course of operations.

The Group reviews and identifies climate-related risks every year in order to identify the impact of climate risks on related businesses, and formulate countermeasures to improve our management and control of specific climate risks.

During the year, we continued to further integrate ESG considerations into our risk management framework and will continuously monitor ESG-related risks in the Group's daily operations. We have amended our risk tolerance to require our main operating business unit, Min Xin Insurance, to pay attention the regulatory requirements related the ESG risks to promote sustainable development in insurance operations, and to meet the climate charter requirements implemented by The Hong Kong Federation of Insurers on schedule.

During the reporting period, the ESG Working Group has conducted the ESG risk assessment. According to the ESG risk assessment result, ESG risks faced by the Group fell into "medium" and "low" levels and no risk was identified as "high" or "very high" level.

Four ESG risks with relatively higher risk priority are summarised as follows:

環境、社會及管治的風險 ESG Risks	潛在影響 Potential Impact	緩解策略 Mitigation Strategy
網絡安全風險 Cybersecurity risk	網絡攻擊或資訊科技系統故障，可能導致資料洩露或業務中斷，造成財務和聲譽損失。 Cyber-attack or system failure may result in data leakage or business disruption, causing financial and reputational damage.	本集團轄下的主營業務單位已制定相應的網絡安全政策，確保網絡安全管理措施符合行業標準及規定。我們選擇信譽良好的網路服務供應商，定期更新及升級資訊科技系統。 The major business units of the Group have formulated corresponding network security policies to ensure the cybersecurity management measures comply with industry standards and regulations. We use reputable internet service providers to update and upgrade our IT systems regularly.

2 我們的環境、社會及管治的方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.4 環境、社會及管治的風險管理 (續)

2.4 ESG Risk Management (Continued)

環境、社會及管治的風險 ESG Risks	潛在影響 Potential Impact	緩解策略 Mitigation Strategy
<p>貪污及舞弊風險 Corruption and fraud risk</p>	<p>本集團若存在違反法律法規的行為，如貪污受賄罪行，或有損害公共利益的行為，需承擔有關法律責任和承擔訴訟後果。</p> <p>If the Group violates laws and regulations such as corruption and bribery crimes or acts that harm the public interest, it shall bear relevant legal responsibilities and bear the consequences of the lawsuit.</p>	<p>本集團已採納《反貪污政策》及《舉報政策》，員工及與本集團有往來的持份者及第三者可透過舉報電話和電子郵箱對任何與本集團事務有關的不當行為、舞弊及違規情況向本集團表達關注及舉報。若發現員工涉及貪污或其他刑事罪行，集團將轉交有關公共或監管機構處理。</p> <p>The Group has adopted the Anti-corruption Policy and the Whistleblowing Policy. Employees, the stakeholders and third parties who deal with the Group can report any misconduct, fraud and violations related to the Group's affairs through reporting hotline and email to express concerns and report to the Group. If employees are found to be involved in corruption or other criminal offenses, the Group will transfer them to relevant public or regulatory authorities.</p>

2 我們的環境、社會及管治的方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.4 環境、社會及管治的風險管理 (續)

2.4 ESG Risk Management (Continued)

環境、社會及管治的風險 ESG Risks	潛在影響 Potential Impact	緩解策略 Mitigation Strategy
<p>實體風險 Physical Risk</p>	<p>氣候變化是當今全球面臨的最大挑戰之一。短期而言，氣候變化可能會導致頻繁的自然災害，如洪水、颱風、乾旱和大火等。這些災害可能會導致閩信保險的理賠金額增加，從而增加閩信保險的風險暴露。在颱風強度預期將明顯增加情況下，對於閩信保險所承保之保險標的（如：建築物、設備、車輛）造成直接颱風災害損失的風險增加，以及營業中斷及其他事件所導致之相關保險賠償增加。</p> <p>Climate change is one of the greatest global challenges we face today. In the short term, climate change can lead to frequent natural disasters such as floods, typhoons, droughts and wildfires. These disasters could lead to an increase in claim payouts for Min Xin Insurance, thereby increasing Min Xin Insurance's risk exposure. With an expected significant increase in their intensity of typhoons, there is an increased risk of direct typhoon disaster damage to insured objects (such as buildings, equipment and vehicles) covered by Min Xin Insurance, as well as an increase in related insurance compensation due to business interruptions and other events.</p>	<p>閩信保險已透過再保險安排將自然災害的風險控制在及減輕至可接受的範圍內。年內已根據RMS巨災風險評估模型計算自然災害可能造成的最大可能保留損失。閩信保險將定期檢視再保安排的合理性並及評估再保險人的信用評級。</p> <p>Min Xin Insurance has arranged the reinsurance to control and mitigate risks arising from natural disasters within an acceptable range. The maximum possible retention losses for natural disasters were calculated based on the RMS catastrophe risk assessment model performed during the year. Min Xin Insurance will regularly review the reasonableness of the reinsurance arrangement and assess the credit ratings of reinsurers.</p>

2 我們的環境、社會及管治的方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.4 環境、社會及管治的風險管理 (續)

2.4 ESG Risk Management (Continued)

環境、社會及管治的風險 ESG Risks	潛在影響 Potential Impact	緩解策略 Mitigation Strategy
<p>環境、社會及管治的披露要求 ESG Disclosure Requirements</p>	<p>除傳統的財務指標外，股東及持份者愈加關注本集團的環境、社會及管治績效。因此，監管機構鼓勵提供更全面的氣候相關資訊披露。本集團將增加合規和營運成本，以保持環境、社會及管治議題的高度透明，並根據全球認可的框架（如氣候相關財務披露工作組）撰寫報告，有助清晰評估我們的氣候表現。</p> <p>Shareholders and stakeholders are increasingly paying more attention to the Group's ESG performance in addition to traditional financial indicators. As a result, regulators encourage more comprehensive climate-related disclosures. The Group will increase compliance and operating costs in order to maintain high transparency on ESG issues and report against globally recognised frameworks such as TCFD to facilitate a clear assessment of our climate performance.</p>	<p>本集團將密切關注氣候相關披露法規的變化，以實現最大的透明度，為環境、社會及管治事項制定適當的戰略，並密切督查氣候變化對保險業務的影響，以評估及降低風險。</p> <p>The Group will closely follow changes in regulations regarding climate-related disclosures to achieve the greatest transparency, properly strategise for the growing focus on ESG issues and closely examine the effects of climate change on our insurance business in order to assess and mitigate risks.</p>

2 我們的環境、社會及管治的方針 (續)

2.5 環境、社會及管治的目標

本集團在2022年《環境、社會及管治報告》中設定了以下的環境目標。年內我們持續加強和細化環境、社會及管治的管理，推動實現可持續發展的總體目標。環境、社會及管治工作小組和總經理辦公會追蹤和跟進目標的實現情況，並向審核委員會和董事會報告，以便在必要時應對當前進度與期望之間的差距和機會。董事會監督並確保本公司政策的準確和持續實施。我們已實現了2023年的環境目標，總結如下：

2 OUR APPROACH TO ESG (Continued)

2.5 ESG Targets

We have set the following environmental targets in our 2022 ESG Report. During the year, we continued to strengthen and refine our ESG management and promote the realisation of the overall goal of sustainable development. The ESG Working Group and the General Manager Meeting tracked and followed up on the achievement of the targets and reported to the Audit Committee and the Board in order to bridge the gaps and opportunities between the current progress and the expectations when necessary. The Board oversaw and ensured that the Company's policies are accurately and constantly implemented. We have achieved our environmental targets for 2023, as summarised below:

目標 Targets	2023	狀況 Status
範圍1 直接排放 Scope 1 Direct Emission 於下一個報告年度產生不超過29,600 千克二氧化碳當量 Produce not more than 29,600 kgCO ₂ e Scope 1 Direct Emission during the next reporting year	16,204 千克二氧化碳 當量 kgCO ₂ e	已實現 Achieved
範圍3 其他間接排放 Scope 3 Other Indirect Emission 於下一個報告年度產生不超過23,800 千克二氧化碳當量 Produce not more than 23,800 kgCO ₂ e Scope 3 Other Indirect Emission during the next reporting year	11,947 千克二氧化碳 當量 kgCO ₂ e	已實現 Achieved
一般廢棄物 General Wastes 於下一個報告年度產生不超過3,000 千克廢紙 Produce not more than 3,000 kg waste papers during the next reporting year	1,842 千克 KG	已實現 Achieved
能源消耗 Energy Consumption 於下一個報告年度消耗不超過90,000 千瓦時電力 Consume not more than 90,000 kWh electricity in the next reporting year	83,271 千瓦時 kWh	已實現 Achieved

展望2024年，我們將繼續致力減少能源消耗及溫室氣體排放，將環境、社會及管治理念和舉措落實到我們的經營中及提升本集團的環境、社會及管治管理效率和有效性。我們將為實現氣候變化的全球目標貢獻我們的努力。

Looking forward to 2024, we will continue to strive to reduce energy consumption and greenhouse gas emissions, implement ESG concepts and initiatives into our operations and improve the efficiency and effectiveness of our ESG management. We will contribute our efforts to address the global goal on climate change.

2 我們的環境、社會及管治的方針 (續)

2.6 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)

2.6 Stakeholder Engagement and Materiality Assessment

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

2 我們的環境、社會及管治的方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.6 持份者參與及重要性評估 (續)

2.6 Stakeholder Engagement and Materiality Assessment (Continued)

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

2 我們的環境、社會及管治的方針 (續)

2 OUR APPROACH TO ESG (Continued)

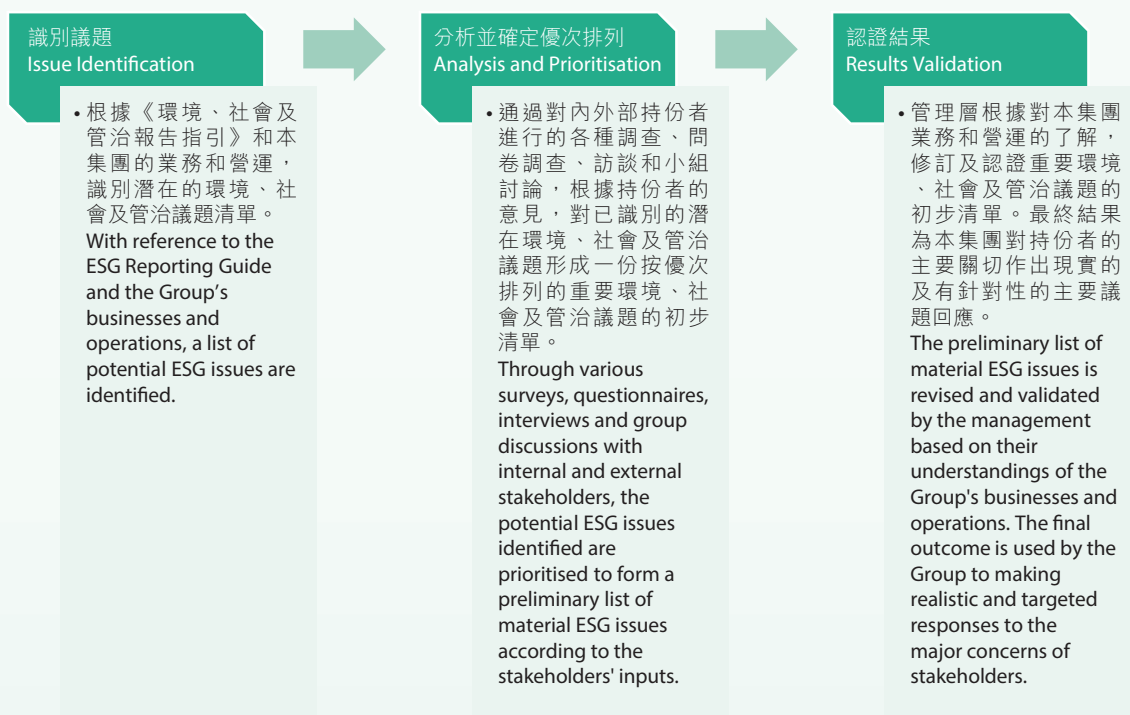
2.6 持份者參與及重要性評估 (續)

2.6 Stakeholder Engagement and Materiality Assessment (Continued)

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

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

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



2 我們的環境、社會及管治的方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.6 持份者參與及重要性評估 (續)

2.6 Stakeholder Engagement and Materiality Assessment (Continued)

根據 2023 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 2023, 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"> 氣候變化 Climate change 	<ul style="list-style-type: none"> 僱員薪酬待遇及福利 僱員發展及培訓 職業健康與安全 僱員組成 Remuneration packages and benefits of employees Development and training of employees Occupational health and safety Composition of employees 	<ul style="list-style-type: none"> 防止賄賂、勒索、欺詐及洗黑錢 反貪污政策、措施及舉報機制 保護消費者資料及私隱 客戶滿意度 合理的營銷及推廣 保護知識產權 Prevention of bribery, extortion, fraud and money laundering Anti-corruption policies and measures and whistleblowing policy Protection of consumer data and privacy Customer satisfaction Acceptable marketing and promotion Protection of intellectual property rights 	

2 我們的環境、社會及管治的方針 (續)

2 OUR APPROACH TO ESG (Continued)

2.6 持份者參與及重要性評估 (續)

2.6 Stakeholder Engagement and Materiality Assessment (Continued)

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

3 環境

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，亦重視環境管理。本集團在日常營運中節能減排，盡量減少業務活動對環境的影響，並持續提升僱員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業務，大部分業務在辦公室環境中進行，排放物的數量和對環境的影響有限。我們秉持可持續發展理念，並遵守經營所在地所有適用的環保法律及法規。本集團於2023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。我們每月記錄車輛行駛里程，合理監控用車情況，並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、差旅及公司用車汽油消耗。

為減少直接和間接溫室氣體排放，我們持續推動「綠色辦公」，在辦公場所推行一系列「環保節能措施」，以增進僱員的環保意識，積極主動發起改變。有關措施的詳情請參閱「資源使用」章節。

3 ENVIRONMENTAL

As a responsible corporate citizen, the Group recognises the importance of sustainable development. While striving to achieve excellence in our business, we are committed to protecting the environment. We minimise 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 financial services and investment holding business, where majority of the businesses are conducted in office environments with limited amount of emissions and environmental impact. We advocate sustainable development and comply with all applicable environmental laws and regulations in the jurisdictions where we operate. In 2023, 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 record to monitor the usage of our company cars. 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") Emissions

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

To reduce direct and indirect GHG emissions, we continue to promote a "green office" and adopt a set of "Environmental Protection and Energy Saving Measures" at our office premises to encourage employees to look after the environment and initiate their behavioral changes proactively. Details of the measures are disclosed in the "Use of Resources" section.

3 環境 (續)

3 ENVIRONMENTAL (Continued)

3.1 排放物 (續)

3.1 Emissions (Continued)

3.1.2 溫室氣體排放 (續)

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

本集團2022年和2023年的溫室氣體排放數據如下：

The Group's GHG emissions data in 2022 and 2023 are as follows:

溫室氣體排放範圍 Scope of Greenhouse Gas Emissions	排放來源 Emission Source(s)	單位 Unit	2023	2022
範圍1直接排放 ¹ Scope 1 Direct Emission ¹	公司用車汽油消耗 Petrol consumption by company cars	千克二氧化碳當量 kgCO ₂ e	16,204	8,233
範圍2間接排放 ² Scope 2 Indirect Emission ²	購電 Purchased electricity	千克二氧化碳當量 kgCO ₂ e	53,293	51,349
範圍3其他間接排放 ³ Scope 3 Other Indirect Emission ³	僱員差旅 Business travel by employees	千克二氧化碳當量 kgCO ₂ e	11,947	767
總溫室氣體排放量 Total Greenhouse Gas Emissions		千克二氧化碳當量 kgCO ₂ e	81,444	60,349
溫室氣體總排放密度 (每平方米辦公區域) Total Greenhouse Gas Emission Intensity (per square metre of office area)		千克二氧化碳當量 kgCO ₂ e	48.31	36.11

¹ 計算車輛燃料使用相關溫室氣體排放量的範圍1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。

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

² 計算用電相關溫室氣體排放量的範圍2溫室氣體排放係數參考以下資料：(1) 港燈電力投資《2022年可持續發展報告》；(2) 中華人民共和國生態環境部發佈的《關於做好2023-2025年發電行業企業溫室氣體排放報告管理有關工作的通知》。2022年的範圍2排放量已重述，以與更新後的範圍2排放系數的使用保持一致。

² Scope 2 GHG emission factors for calculating the electricity-related GHG emissions were referenced from: (1) "Sustainability Report 2022" of HK Electric Investments; and (2) 《關於做好2023-2025年發電行業企業溫室氣體排放報告管理有關工作的通知》(Notice on the 2023-2025 Greenhouse Gas Emission Management Report of the Enterprises in the Power Generation Industry*) published by the Ministry of Ecology and Environment of the People's Republic of China. The Scope 2 emission of 2022 has also been restated to align with the use of the updated set of Scope 2 emission factors.

³ 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。

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

* The relevant English name is only a transliteration of the Chinese name for reference only.

3 環境 (續)

3.1 排放物 (續)

3.1.2 溫室氣體排放 (續)

隨著內地與香港恢復通關，本集團迅速恢復跨境商業活動及商務旅行，導致年內本集團因公司用車汽油消耗及僱員差旅產生的溫室氣體排放量增加。然而，這些排放量仍低於我們的2023年環境目標。

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。

本公司及閩信保險採用FSC認證再生紙，以減少辦公室廢紙對環境的影響。2023年本集團產生廢紙約1,842千克（2022年：約1,717千克），廢紙產生密度為每名僱員約26.70千克（2022年：每名僱員約23.85千克），回收廢紙約1,058千克（2022年：約350千克）。

於2023年，我們透過「綠在區區」社區回收網絡回收了約152.1千克舊報紙及雜誌（2022年：約123.8千克）。

3 ENVIRONMENTAL (Continued)

3.1 Emissions (Continued)

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

With the reopening of the mainland-Hong Kong boundary, the Group has swiftly resumed its cross-border commercial activities and business travel, which resulted in an increase in the Group's GHG emissions for petrol consumption by company cars and business travel by employees during the year. However, these emissions were still below our environmental targets for 2023.

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 minimise the environmental influence.

The Company and Min Xin Insurance use FSC certified papers in order to minimise the environmental impact of paper waste in the office. In 2023, approximately 1,842 kg (2022: approximately 1,717 kg) of waste paper were generated, with a waste paper generation intensity of approximately 26.70 kg per employee (2022: approximately 23.85 kg per employee) and approximately 1,058 kg (2022: approximately 350 kg) of waste paper were recycled.

We recycled approximately 152.1 kg old newspapers and magazines through the GREEN@COMMUNITY network in 2023 (2022: approximately 123.8 kg).

3 環境 (續)

3.1 排放物 (續)

3.1.3 廢棄物管理 (續)

推進無紙化辦公

我們經常鼓勵僱員在日常工作中使用安全可靠的電子通訊渠道，鼓勵客戶收取電子保單，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

2023年農曆新年假期後，本集團收集了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。



其他減廢措施

我們還採取了以下減少一般廢棄物的措施：

- 搭建無紙化業務運營系統，例如：電子傳真系統及汽車保險電子系統；
- 重檢工作流程以合理減少不必要的打印環節；
- 鼓勵僱員檢查影印機設置，避免重複打印；
- 鼓勵使用雙面打印，使用已單面打印的紙張打印草稿；
- 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。

3 ENVIRONMENTAL (Continued)

3.1 Emissions (Continued)

3.1.3 Waste Management (Continued)

Encouraging Paperless Workspace

We have always encouraged employees to use the secured electronic communication channels in their day-to-day work and advocate our customers to receive electronic policies 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

After 2023 Chinese New Year holidays, reusable red packets were collected and sent to the environmental protection group "Greeners Action" to reduce festive wastage.

Other Waste Reduction Measures

We also adopt some other measures to reduce general wastes:

- Develop paperless business operation systems, such as e-fax system and e-motor insurance system;
- Review working process to eliminate unnecessary printing reasonably;
- Encourage employees to check printer settings to avoid duplicated printing;
- Encourage duplex printing and reuse single-sided paper for drafts;
- Set up collection points for non-confidential documents and hire external recycling companies to recycle the waste paper;
- Reuse cartons, plastic bags and envelopes; and
- Encourage employees to bring their own cups and tableware instead of using disposable ones.

3 環境 (續)

3.1 排放物 (續)

3.1.3 廢棄物管理 (續)

有害廢棄物

由於本集團已對辦公場所產生的少量有害廢棄物進行回收，故本集團未有統計或披露有害廢棄物排放量。

自 2021 年，香港辦公室全面更換 LED 燈後，燈管的使用量大幅減少。2023 年香港及澳門辦公室回收了 3.7 千克燈管，44 件碳粉盒和墨盒，以及 6.6 千克膠樽（2022 年：31 件碳粉盒和墨盒及 9 件電器）。

愛心舊電腦回收捐贈

本集團於 2023 年向香港明愛捐贈了 5 台舊電腦及 3 台顯示器，除可滿足有需要人士的教育需求外，還減少電子廢料的產生。

我們還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；及
- 循環使用碳粉盒和墨盒。

3 ENVIRONMENTAL (Continued)

3.1 Emissions (Continued)

3.1.3 Waste Management (Continued)

Hazardous Wastes

As the Group has recycled the limited hazardous wastes produced at our office, there is no statistics or disclosure of the Group's emission of hazardous wastes.

The usage of light tubes has been reduced significantly after the replacement of LED lights in Hong Kong office in 2021. In 2023, our Hong Kong and Macau office recycled 3.7 kg of light tubes, 44 pieces of toners and ink cartridges and 6.6 kg of plastic bottles (2022: 31 pieces of toners and ink cartridges and 9 pieces of electrical appliances).

Used Computer Donation to Charities

The Group donated 5 computers and 3 monitors to Caritas Hong Kong in 2023, meeting the educational demands of those in need and reducing the electronic wastes.

We also adopt 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;
- Set up bins in the office premises to collect waste light tubes for disposal at the GREEN@COMMUNITY network; and
- Recycle toner and ink cartridges.

3 環境 (續)

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，未造成重大影響，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

我們的香港辦公室已採用高能源效益的LED燈照明的系統，以減少能源的消耗、節省電費開支及減少溫室氣體的排放。

使用視頻會議

我們在切實可行的情況下通過召開視頻會議，以取代現場工作及會議，除保持業務順暢溝通外，也將差旅相關的能源使用和溫室氣體排放控制在合理水平。

參加世界自然基金會 (「WWF」) 2023 年「地球一小時」活動

我們繼續支持 WWF 以「生活態度，守護生態」為主題的「地球一小時 2023」活動，鼓勵香港辦公室全體僱員於 2023 年 3 月 25 日在家關閉非必要燈光一小時。我們通過這次活動，呼籲僱員選擇更加可持續的綠色生活態度，改變自身的習慣，為保護不可替代的濕地生態系統貢獻力量。

3 ENVIRONMENTAL (Continued)

3.2 Use of Resources

The Group emphasises the responsible use of natural resources. Although we do not consider the limited resources consumption at our offices to be material, 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

Energy-efficient LED lighting system has been used in our Hong Kong office to reduce energy consumption, save electricity expenses and reduce GHG emissions.

Using Video Conferences

We conducted video conferences to replace on-site work and meetings, if practicable, in order to maintain the business communications smoothly and control the energy consumption and GHG emissions from business travel at a reasonable level.

Participating in World Wide Fund for Nature (「WWF」) Earth Hour 2023 Campaign

We continued to support WWF Earth Hour 2023 Campaign with the theme of "Habits Protect Habitats", all colleagues in our Hong Kong office were encouraged to turn off unnecessary lights at home for one hour on 25 March 2023. Through this campaign, we call on employees to adopt a more sustainable green living, change their daily habits and contribute to the protection of irreplaceable wetland ecosystem.

3 環境 (續)

3.2 資源使用 (續)

3.2.1 能源消耗 (續)

其他節能措施

於 2023 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，將電腦顯示器和影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，包括使用多功能影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)

Other Energy-efficiency Measures

In 2023, the Group also adopted the below measures to conserve energy:

- Maintained the temperatures in offices not lower than 24 degrees Celsius during summer time;
- Switched off the lights before leaving the office for a long period of time or after work;
- Adopted energy-saving setting on equipments, set computers monitors and printers to energy-saving mode during idle time, and put up tips on environmental protection to remind our colleagues to turn off monitors and lightings that were not in use and after work; and
- Used environmental protection and energy-saving electrical appliances and equipments, including multi-function printers instead of multiple pieces with a single function.

能源消耗 Energy Consumption	單位 Unit	2023	2022
電力 Electricity	千瓦時 kWh	83,271	80,817
汽油 Petroleum	升 litre	6,092	3,095
能源消耗量 ⁵ Total energy consumption ⁵	千兆焦耳 GJ	512.3	398.9
能源密度 (按辦公樓面積) Energy intensity (by office floor area)	千兆焦耳/平方米 GJ/m ²	0.30	0.24

⁵ 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。

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

3 環境 (續)

3.2 資源使用 (續)

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。我們於用水設備附近張貼節水標誌及貼士，以提醒僱員節約用水。

於2023年，中國內地辦公場所用水量約505立方米(2022年：約753立方米)，用水強度為每平方米辦公區域約0.58立方米(2022年：每平方米辦公區域約0.88立方米)，主要是本報告期內物業管理公司分攤給本集團的公共用水量減少所致。僅供參考，中國內地辦公場所可控用水量約為6立方米(2022年：約37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獨立的用水量數據。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。

儘管可控用水量非常少，本集團將在下一報告年度繼續努力降低可控用水量。

3 ENVIRONMENTAL (Continued)

3.2 Use of Resources (Continued)

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 post water saving signs and tips to remind our employees to use water wisely and sparingly.

In 2023, the office premises in Mainland China consumed approximately 505 cubic metres (2022: approximately 753 cubic metres) of water, with a water consumption intensity of approximately 0.58 cubic metre per square metre of office area (2022: approximately 0.88 cubic metre per square metre of office area). It was mainly due to the decrease in public water consumption apportioned by the property management company to the Group during the reporting period. For information only, the controllable water consumption at the office premises in Mainland China was approximately 6 cubic metres (2022: approximately 37 cubic metres).

The water consumption of the Group's Hong Kong and Macau office premises are covered by the property management fees. No independent 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.

Even if the controllable water consumption is minimal, the Group will continue its efforts to reduce the controllable water consumption during the next reporting year.

3 環境 (續)

3.3 氣候變化

極端天氣事件受到全球暖化影響不斷增加頻率和強度。股東及持份者愈加關注氣候相關的風險及環境、社會及管治績效。

本集團承受著氣候相關風險，包括辦公場所的有形損壞和保險業務的財務損失。我們制定了保險和再保險保護措施，以最大限度地減少和減輕氣候變化的影響。

本集團為位於中國內地、香港及澳門的辦公場所因颱風、暴雨或洪水造成的損失投保財產損失保險。本集團同時制定了業務持續營運計劃，並在香港設立了後備辦事處，以確保在發生包括氣候相關風險在內的自然災害時的基本運作。

最重要的是，極端且難以預測的氣候狀況增加了我們保險業務承受著氣候變化的災害風險，並對我們保險業務的資產負債表產生直接而巨大的影響。閩信保險不斷收集與氣候相關的索償數據，並在必要時審查其再保險保障。閩信保險已將氣候相關風險納入其風險管理流程和風險登記冊，並擴大了氣候相關風險作為其壓力情境測試的一部分，以了解對財務損失和財務狀況的可能影響。閩信保險必要時尋求額外的再保險保障，以減輕極端天氣對其風險範圍或任何個別風險的影響。這為我們在香港和澳門的業務提供了保障，並在必要時涵蓋其他地區的風險。

此外，作為投資決策過程的一部分，我們評估與氣候相關的風險和機會。這些過程有助於提高我們對氣候相關風險和機會的理解，並為決策提供最新資訊。

目前，我們重點培養氣候變化意識，持續評估氣候相關風險的影響。我們努力隨時了解氣候相關法規，以識別新興轉型風險和機會。一旦保險業監管局發佈其環境、社會及管治指南、要求和報告標準，閩信保險將制定其策略和量化的氣候變化目標。

3 ENVIRONMENTAL (Continued)

3.3 Climate Change

The frequency and intensity of extreme weather events are continuously increasing due to global warming. Shareholders and stakeholders are increasingly paying more attention to the climate-related risks and ESG performance.

The Group is exposed to climate-related risks regarding the physical damages to our office premises and financial losses to our insurance business. We have insurance and reinsurance protections in place to minimise and mitigate the impact of climate change.

The Group has property damage insurance coverage for damages caused by typhoons, rainstorms or floods for our office premises located in Mainland China, Hong Kong and Macau. The Group has also a business continuity plan and set up a backup office in Hong Kong to ensure basic operations in the event of natural disasters including climate-related risks.

Most importantly, the extreme and unpredictable weather conditions increase the exposure of our insurance business to disaster risks of climate change and has a direct and dramatic impact on our insurance business's balance sheet. Min Xin Insurance continuously collects climate-related claims data and reviews its reinsurance protection when necessary. Min Xin Insurance has embedded climate-related risks into its risk management process and risk register and expanded the climate-related risks as part of its stress and scenario testing to assess the impact of possible financial losses and financial positions. Min Xin Insurance seeks additional reinsurance coverage to alleviate the impact of extreme weather on its risk profile or any individual risk when necessary. This provides protection for our business in Hong Kong and Macau and also covers exposure in other geographical regions when necessary.

Moreover, we assess climate-related risks and opportunities as part of our investment decision-making process. These processes help improve our understanding of climate-related risks and opportunities, as well as provide up-to-date information for decision-making.

Currently, we are focused on cultivating the awareness of climate change and continuously assessing the impact of climate-related risks. We strive to stay informed about climate-related regulations to identify emerging transition risks and opportunities. Min Xin Insurance will set its strategy and quantifiable climate change targets once the Insurance Authority releases its ESG guidelines, requirements and reporting standards.

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2023年，本集團未出現任何不合規的僱傭及勞工常規的情況。

4.1 僱傭

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。我們制定了一系列確保有關招聘、解聘、晉升和培訓的內部制度和流程，並適時進行審視，以確保僱員權益得到合法保護。

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2023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「企業文化及合規」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。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 endeavours to attract and retain the right talents to stay innovative, 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 insist 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 and labour practices in 2023.

4.1 Employment

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 and reviewed in due course to protect the rights of every employee.

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 2023, 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 organising a "Corporate Culture and Compliance" 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. New employees 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2023年，相關文件已完成覆核以確保符合相關法律法規。

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 provide 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 2023, reviews have been conducted to ensure the compliance of relevant laws and regulations.

4 僱傭及勞工常規 (續)

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.1 僱傭 (續)

4.1 Employment (Continued)

4.1.1 招聘常規 (續)

4.1.1 Recruitment Practices (Continued)

僱員組成

Employee Composition

截至2023年12月31日，本集團共有69名僱員，詳細描述如下：

The total number of employees of the Group was 69 at 31 December 2023, and the profile was as follows:

		2023	2022
僱員總數 Total number of employees		69	72
按性別劃分 By gender	男 Male	31	33
	女 Female	38	39
按僱傭類型劃分 By employment type	全職 Full-time	69	72
	兼職 Part-time	—	—
按年齡組別劃分 By age group	30歲或以下 30 years old or below	9	13
	31-50歲 31-50 years old	36	35
	50歲以上 Above 50 years old	24	24
按地區劃分 By region	中國內地 Mainland China	15	17
	香港 Hong Kong	46	47
	澳門 Macau	8	8
按職級劃分 By grade	高級管理層 Senior management	8	7
	中級管理層 Middle management	17	19
	普通職員 General staff	44	46

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：

		2023	2022
總流失率 Total turnover rate		19%	17%
按性別劃分 By gender	男 Male	25%	13%
	女 Female	13%	21%
按年齡組別劃分 By age group	30歲及以下 30 years old and below	9%	8%
	31-50歲 31-50 years old	25%	24%
	50歲以上 Above 50 years old	13%	10%
按地區劃分 By region	中國內地 Mainland China	—	—
	香港 Hong Kong	26%	24%
	澳門 Macau	13%	13%
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		15	15

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

本集團認可並感謝僱員的長期服務和貢獻。於2023年12月31日，約52%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	2023	2022
5年 5 years	7	6
15年 15 years	1	1
25年 25 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，保險計劃受保人範圍同時可涵蓋2位親屬，並設有雙親醫療津貼，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 and appreciates the long-term service and contribution of our staff. At 31 December 2023, approximately 52% of the staff has worked for the Group for five years or above. The summary of staff who received the Long Service Award was as follows:

服務年期 Years of Service	2023	2022
5年 5 years	7	6
15年 15 years	1	1
25年 25 years	—	1

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. The medical insurance program also covers 2 of their family members, a medical allowance for their parents and to provide better protection to our employees and their family members.

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，本公司及閩信保險亦在適當情況下為僱員提供自願性的強制性公積金供款，以提供更多退休保障。本公司和閩信保險分別獲香港強制性公積金計劃管理局嘉許為2022-2023年度「積金好僱主5年+」及「積金好僱主」，並共同榮獲「電子供款獎」和「積金推廣獎」，以表彰本集團致力於保護和加強僱員退休福利。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.1 Employment (Continued)

4.1.2 Remuneration and Welfare (Continued)

Good MPF Employer Award

In addition to the standard mandatory provident fund contributions to employees required under the Mandatory Provident Fund Schemes Ordinance (Chapter 485 of the Laws of Hong Kong), the Company and Min Xin Insurance also make voluntary contributions to our employees, where appropriate, to enhance the retirement protection of our employees. The Company and Min Xin Insurance were named by the Hong Kong Mandatory Provident Fund Schemes Authority as “Good MPF Employer 5 years+” and “Good MPF Employer” respectively for the year 2022-2023 and won the “e-Contribution Award” and “MPF Support Award” in recognition of the Group’s commitment to protect and strengthen employee retirement benefits.



4 僱傭及勞工常規 (續)

4.1 僱傭 (續)

4.1.3 平等就業機會

本集團嚴格遵守《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。我們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 2023 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 2023, 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2023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有關的違規行為。

於過去3年期間，本集團未發生因工亡故個案。2022年度及2023年度均沒有發生任何工傷事故及相應損失的工作日數。

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空間霧化消毒、地毯消毒、蟲害控制、以及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，以保障僱員健康。

本集團亦為僱員在通勤和工作期間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。

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 2023.

During the past three years, there was no work-related fatal case. During 2022 and 2023, there were no work-related accident and relevant working day lost.

Office Safety and Cleaning

The General Affairs Department of the Company arranges fogging disinfection, 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 implements a no smoking policy to protect the employees' health.

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

4 僱傭及勞工常規 (續)

4.2 健康與安全 (續)

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。全體員工參加2023年11月10日舉行的火警演習，以熟悉於緊急情況時的疏散程序。

本集團已於2023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。

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，參與本公司資助的健身計劃。於2023年，康樂會舉辦慈善活動、公司全體旅行和聯歡活動，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。

同時，本公司及閩信保險是衛生處、勞工處及職工安全健康局「好心情@健康工作間」約章的簽約機構，積極為僱員創造健康及愉快的工作環境。

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.2 Health and Safety (Continued)

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 premise to ensure that all employees are familiar with the emergency procedures and escape route in the event of a fire. All employees are participated in the fire drill conducted on 10 November 2023 to familiarise with the evacuation procedures in emergency situations.

In 2023, 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.

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 Company. In 2023, the Social Club organised charity events, company trip 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.

The Company and Min Xin Insurance both are the signing organisations of "Joyful@Healthy Workplace" charter of the Department of Health, the Labour Department and the Occupational Safety and Health Council, to create a joyful and healthy working environment.

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2023年，本集團僱員的受訓時數及受訓僱員百分比分析如下：

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 upon completion of 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 the training hours of employees and percentage of employee trained of the Group during 2023 are analysed as follows:

培訓時數 Training Hours		2023	2022
僱員完成的總培訓時數 Total number of training hours completed by employees		974	1,315
每名僱員的平均培訓時數 Average training hours per employee		12	19
平均培訓時數 (按性別劃分) Average training hours by gender	男 Male	11	17
	女 Female	13	21
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	16	34
	中級管理層 Middle management	19	31
	普通職員 General staff	9	12

4 僱傭及勞工常規 (續)

4 EMPLOYMENT AND LABOUR PRACTICES (Continued)

4.3 發展及培訓 (續)

4.3 Development and Training (Continued)

培訓和教育補貼 (續)

Training and Education Subsidies (Continued)

受訓僱員百分比 Percentage of Employee Trained		2023	2022
受訓僱員總百分比 Overall percentage of employee trained		79%	94%
按性別劃分 By gender	男 Male	70%	87%
	女 Female	86%	100%
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	86%	100%
	普通職員 General staff	73%	91%

5 營運慣例

5 OPERATING PRACTICES

5.1 反貪污

5.1 Anti-corruption

本集團致力於嚴格遵守適用的法律及規例，保持高標準的商業信譽和道德，對賄賂和貪污行為零容忍。於2023年沒有對本集團或其員工提出的貪污訴訟案件。

The Group is committed to strictly complying with applicable laws and regulations and maintaining high standards of business reputation and ethics, and has zero tolerance for bribery and corruption. During 2023, there was no legal case regarding corruption practices brought against the Group or its employees.

報告制度

Reporting System

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。

The Group has formulated the Whistleblowing 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 Whistleblowing 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)

反貪污政策與培訓

本集團已制定《反貪污政策》，並每年向新僱員提供「企業文化和合規」講座，包括但不限於預防貪污、反洗黑錢及相關內部政策和制度。

2023年，我們的董事會成員已閱覽了由第三方機構發佈的反貪污培訓材料，同時我們的高級管理層和職能部門負責人也參加了相關的講座。以下是反貪污培訓的具體情況：

反貪污培訓 Anti-corruption Training	2023	2022
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	3.5
接受反貪污培訓的僱員人數 Number of employees receiving anti-corruption training	52	51
僱員完成的反貪污培訓時數 Anti-corruption training hours completed by employees	98	86

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，嚴格遵守經營地的法律及規例。

5 OPERATING PRACTICES (Continued)

5.1 Anti-corruption (Continued)

Anti-corruption policy and training

The Group has formulated its Anti-Corruption Policy. For new employees, we provide "Corporate Culture and Compliance" seminar every year, including but not limited to corruption prevention, anti-money laundering and internal policies and systems.

Our Board members have read the anti-corruption training materials published by other external organisation in 2023. Furthermore, our senior management and heads of functional departments also participated in the relevant seminar. 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 strictly abides by the laws and regulations of the place where we operate.

5 營運慣例 (續)

5 OPERATING PRACTICES (Continued)

5.2 供應鏈管理 (續)

5.2 Supply Chain Management (Continued)

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。

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 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.

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。在選擇供應商時，本集團會盡力推動綠色採購，積極發揮自身影響力，出於環境因素的考慮，本集團盡可能首選本地供應商，以減少運輸產生的碳足跡。此外，為減低對環境及社會的影響，本集團選購和使用較可持續及高效能的產品和服務，並在維持採購項目質素及價格合理的情況下，優先採購較少污染的產品及設備。

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. When selecting suppliers, we will endeavour to promote green procurement and actively exert our influence. The Group prefers to select local suppliers whenever possible with environmental consideration to reduce the carbon footprint attributed to transportation. Moreover, in order to reduce the impacts on the environment and society, the Group will purchase and use more sustainable and efficient products and services and give priority to the procurement of products and equipments that cause less pollution, as long as their quality is good and the prices are reasonable.

於2023年本集團主要供應商類型如下：

The main types of suppliers of the Group in 2023 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 Electrical appliances and electronic products	硬件（電腦、打印機）及軟件等 Hardware (computer, printer) and software, etc.	環境 Environmental
設計及印刷 Design and printing	年度和中期報告、文體活動承辦及印刷品等 Annual and interim reports, recreational activities and leaflet, etc.	環境、合規及營運慣例 Environmental, Compliance and operating practices

供應商數量（按地區劃分） Number of Suppliers by Region	2023	2022
中國內地 Mainland China	4	4
香港和澳門 Hong Kong and Macau	28	29

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2023年本集團未發生有關所提供產品和服務的健健康與安全、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

閩信保險重視每位客戶的意見，我們建立了投訴處理機制，積極處理客戶的反饋，貫徹落實《客戶投訴處理指引》，務求所有投訴都得到有效、公平的審理，並給予客戶圓滿回覆。根據投訴內容，我們將進行適當的審視或調整，及按需要加強員工培訓，以提高我們未來的服務質素和客戶滿意度。於2023年，我們接到1宗正式的投訴，並已被妥善處理。

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 2023, 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 values the opinions of each customer. We have established a complaint handling mechanism to actively handle customer feedback and implement the "Guidelines for Handling Customer Complaints" to ensure that all complaints are heard effectively and fairly, and customers are given satisfactory responses. Based on the content of the complaint, we will conduct appropriate reviews or adjustments and strengthen staff training as necessary to improve our service quality and customers' satisfaction in the future. In 2023, we received 1 formal complaint and it has been properly handled.

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2023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2023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 2023, 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 2023.

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。

2023 年海岸清潔活動

2023年4月21日，閩信集團及閩信保險共同舉辦海灘清潔活動，在屯門龍鼓灘清理各項廢棄膠品、金屬等垃圾，踐行「回饋社會」的發展理念，提高僱員的綠色環保意識，同時加強團隊協作能力和公司的凝聚力。

公益金便服日 2023

我們已連續第7年支持香港的「公益金便服日」，2023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，提高員工對防止虐待兒童的認識，為創造兒童健康成長環境匯聚力量。

教育捐贈

閩信保險於2023年向香港福建商會教育基金有限公司捐贈港幣10,000元，以支持其「智育第一、全面發展」的承諾。



6 COMMUNITY INVESTMENT

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

Beach Cleaning Activity 2023

On 21 April 2023, the Company and Min Xin Insurance jointly organised a beach cleaning activity. Our staff removed discarded plastics, metals and other garbage at Lung Kwu Tan of Tuen Mun to exercise the development goal of “Contribute to the Community”, bring up awareness on environment protection and strengthen teamwork and cohesion between employees.

The Community Chest Casual Wear Day 2023

We have already supported “The Community Chest Casual Wear Day” in Hong Kong for 7 consecutive years. The Company and Min Xin Insurance donated HK\$5,000 in 2023 and our employees were also encouraged to make additional donations. By participating in charitable activity with employees, we can raise their awareness about child abuse prevention to promote the healthy and holistic development of the next generation.

Educational Donation

Min Xin Insurance contributed HK\$10,000 to the Hong Kong Fukien Chamber of Commerce Education Fund Limited to support its commitment of “Fostering academic excellence and all-round development of students” in 2023.



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> <p>(i) 披露董事會對環境、社會及管治事宜的監管；</p> <p>(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</p> <p>(iii) 董事會如何按環境、社會及管治相關目標檢討進度，並解釋它們如何與發行人業務有關連。</p> <p>A statement from the board containing the following elements:</p> <p>(i) a disclosure of the board's oversight of ESG issues;</p> <p>(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</p> <p>(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.</p>	<p>2.2, 2.3, 2.5</p>	
<p>匯報原則 — 重要性 Reporting Principles — Materiality</p> <p>(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；</p> <p>(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。</p> <p>(i) the process to identify and the criteria for the selection of material ESG factors;</p> <p>(ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer's stakeholder engagement.</p>	<p>1.2, 2.4, 2.6</p>	

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

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A1：排放物 Aspect A1: Emissions			
一般披露 General Disclosure	有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的：(a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	3.1	
關鍵績效指標 KPI A1.1	排放物種類及相關排放數據。 The types of emissions and respective emissions data.	3.1.1	因廢氣排放對本集團不重大而未進行披露。 Air emission data are not disclosed as it is not considered material to the Group.
關鍵績效指標 KPI A1.2	直接（範圍1）及能源間接（範圍2）溫室氣體排放量（以噸計算）及（如適用）密度。 Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity.	2.5, 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.	2.5, 3.1.3	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A1：排放物 Aspect A1: Emissions			
關鍵績效指標 KPI A1.5	描述所訂立的排放量目標及為達到這些目標所採取的步驟。 Description of emissions target(s) set and steps taken to achieve them.	2.5, 3.1.2	
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.	2.5, 3.1.3	
層面 A2：資源使用 Aspect A2: Use of Resources			
一般披露 General Disclosure	有效使用資源（包括能源、水及其他原材料）的政策。 Policies on the efficient use of resources, including energy, water and other raw materials.	3.2	
關鍵績效指標 KPI A2.1	按類型劃分的直接及／或間接能源總耗量及密度。 Direct and/or indirect energy consumption by type in total and intensity.	2.5, 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.	2.5, 3.2.1	
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.	3.2.2	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A2：資源使用 Aspect A2: Use of Resources			
關鍵績效指標 KPI A2.5	製成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位佔量。 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.
層面 A3：環境及天然資源 Aspect A3: The Environment and Natural Resources			
一般披露 General Disclosure	減低發行人對環境及天然資源造成重大影響的政策。 Policies on minimising the issuer's significant impacts on the environment and natural resources.	—	本集團的業務主要在辦公室進行，因此對環境和天然資源的影響不大。 The Group's businesses are mainly conducted in offices and hence there is insignificant impact on the environment and natural resources.
關鍵績效指標 KPI A3.1	描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	—	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
A. 環境 A. Environmental			
層面 A4：氣候變化 Aspect A4: Climate Change			
一般披露 General Disclosure	識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。 Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	2.4, 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.	2.4, 3.3	
B. 社會 B. Social			
層面 B1：僱傭 Aspect B1: Employment			
一般披露 General Disclosure	有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的：(a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	4.1	
關鍵績效指標 KPI B1.1	按性別、僱傭類型、年齡組別及地區劃分的僱員總數。 Total workforce by gender, employment type, age group and geographical region.	4.1	
關鍵績效指標 KPI B1.2	按性別、年齡組別及地區劃分的僱員流失比率。 Employee turnover rate by gender, age group and geographical region.	4.1	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
B. 社會 B. Social			
層面 B2：健康與安全 Aspect B2: Health and Safety			
一般披露 General Disclosure	有關提供安全工作環境及保障僱員避免職業性危害的：(a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	4.2	
關鍵績效指標 KPI B2.1	過去三年（包括匯報年度）每年因工亡故的人數及比率。 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	4.2	
關鍵績效指標 KPI B2.2	因工傷損失工作日數。 Lost days due to work injury.	4.2	
關鍵績效指標 KPI B2.3	描述所採納的職業健康與安全措施，以及相關執行及監察方法。 Description of occupational health and safety measures adopted, and how they are implemented and monitored.	4.2	
層面 B3：發展及培訓 Aspect B3: Development and Training			
一般披露 General Disclosure	有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。 Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	4.3	
關鍵績效指標 KPI B3.1	按性別及僱員類別劃分的受訓僱員百分比。 The percentage of employees trained by gender and employee category.	4.3	
關鍵績效指標 KPI B3.2	按性別及僱員類別劃分，每名僱員完成受訓的平均時數。 The average training hours completed per employee by gender and employee category.	4.3	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
B. 社會 B. Social			
層面 B4：勞工準則 Aspect B4: Labour Standards			
一般披露 General Disclosure	有關防止童工或強制勞工的：(a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	4.1.4	
關鍵績效指標 KPI B4.1	描述檢討招聘慣例的措施以避免童工及強制勞工。 Description of measures to review employment practices to avoid child and forced labour.	4.1.4	
關鍵績效指標 KPI B4.2	描述在發現違規情況時消除有關情況所採取的步驟。 Description of steps taken to eliminate such practices when discovered.	4.1.4	
層面 B5：供應鏈管理 Aspect B5: Supply Chain Management			
一般披露 General Disclosure	管理供應鏈的環境及社會風險政策。 Policies on managing environmental and social risks of the supply chain.	5.2	
關鍵績效指標 KPI B5.1	按地區劃分的供應商數目。 Number of suppliers by geographical region.	5.2	
關鍵績效指標 KPI B5.2	描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目，以及相關執行及監察方法。 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	5.2	
關鍵績效指標 KPI B5.3	描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	5.2	
關鍵績效指標 KPI B5.4	描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	5.2	

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs	章節 Section	備註 Remarks
B. 社會 B. Social		
層面 B6：產品責任 Aspect B6: Product Responsibility		
一般披露 General Disclosure	5.3	
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.		
關鍵績效指標 KPI B6.1	—	對本集團的業務不適用。 Not applicable to the Group's business.
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.		
關鍵績效指標 KPI B6.2	5.3.2	
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.		
關鍵績效指標 KPI B6.3	5.3.4	
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.		
關鍵績效指標 KPI B6.4	—	對本集團的業務不適用。 Not applicable to the Group's business.
描述質量檢定過程及產品回收程序。 Description of quality assurance process and recall procedures.		
關鍵績效指標 KPI B6.5	5.3.1	
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.		

主要範疇、層面、一般披露及關鍵績效指標 Subject Areas, Aspects, General Disclosures and KPIs		章節 Section	備註 Remarks
B. 社會 B. Social			
層面 B7：反貪污 Aspect B7: Anti-corruption			
一般披露 General Disclosure	有關防止賄賂、勒索、欺詐及洗黑錢的：(a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	5.1	
關鍵績效指標 KPI B7.1	於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	5.1	
關鍵績效指標 KPI B7.2	描述防範措施及舉報程序，以及相關執行及監察方法。 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	5.1	
關鍵績效指標 KPI B7.3	描述向董事及員工提供的反貪污培訓。 Description of anti-corruption training provided to directors and staff.	5.1	
層面 B8：社區投資 Aspect B8: Community Investment			
一般披露 General Disclosure	有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。 Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	6	
關鍵績效指標 KPI B8.1	專注貢獻範疇（如教育、環境事宜、勞工需求、健康、文化、體育）。 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	6	
關鍵績效指標 KPI B8.2	在專注範疇所動用資源（如金錢或時間）。 Resources contributed (e.g. money or time) to the focus area.	6	



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