

10 September 2021

The Hon Mrs Carrie Lam Cheng Yuet-ngor, GBM, GBS
Chief Executive
Hong Kong Special Administrative Region
Tamar
Hong Kong

Dear Chief Executive,

Policy Address Submission 2021-22

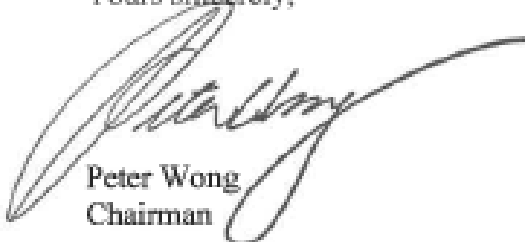
We appreciate this opportunity to submit the business community's views on policy priorities ahead of your forthcoming Policy Address.

Managing the health risks of the pandemic is, and should continue to be, a top priority. At the same time, we need to find innovative ways to support businesses that are still struggling and use Hong Kong's unique advantages to accelerate our economic recovery.

Among other things, we should search for opportunities to relax our stringent quarantine and other pandemic-related restrictions where this can be done without jeopardizing public health. Our attached submission contains several recommendations in this respect.

We hope that our views on this, and other pressing issues, will be useful in formulating your policies for the year ahead.

Yours sincerely,



Peter Wong
Chairman

Att.

Hong Kong General Chamber of Commerce 2021 Policy Address Submission

Introduction

1. Although the pandemic appears to be largely under control at the time of writing and the number of citizens being vaccinated is on the rise, the risk of another outbreak in Hong Kong is still very real based on the experience in other jurisdictions. As we move gradually towards the resumption of normality, the Government's policy agenda will understandably have to be a balance between managing the pandemic and preparing Hong Kong for a post-pandemic landscape.
2. In formulating our recommendations for this year's Policy Address, we suggest that the Government give priority to the following issues over the next 12 months:
 - i. Re-energising Hong Kong's Economy
 - ii. Cementing connectivity with Mainland China and capitalizing on opportunities in the Greater Bay Area (GBA)
 - iii. Attracting, retaining and cultivating talent
 - iv. Increasing the supply of land and affordable housing
 - v. Promoting the adoption of ESG and Sustainable Finance
 - vi. Building resilience against future shocks

I. Re-energising Hong Kong's economy

3. As Hong Kong gradually stabilises after the implementation of the National Security Law, attention should be given to restoring confidence in the city amongst the international business community as a stable, efficient and vibrant business destination. There is also a need to rebuild our image on the Mainland, in the wake of the negative perceptions associated with the social unrest over the past few years. At the same time, SMEs will require continued support from the Government, as they recover from the effects of Covid-19. Our recommendations in the foregoing regard are as follows:

3.1 Vaccination Takeup

Review existing quarantine requirements, to explore the feasibility of further relaxing quarantine requirements for those who have received two doses of the Covid-19 vaccine. This would help fast-track Hong Kong's economic recovery, while encouraging people who have not received their vaccinations to do so. This

would also help rebuild Hong Kong's image as a destination that is keen to welcome international businesses;

3.2 *Positive Messaging (Major Events)*

Direct resources and efforts to presenting a positive image of Hong Kong to the international community. We suggest putting together a revival campaign, similar to that in 2003 after SARS. Major events organised under such a campaign could include a number of high-profile international Meetings, Incentives, Conventions and Exhibitions (MICE) events to put Hong Kong "back on the map". Intensive promotion of Hong Kong in overseas markets by the Hong Kong Trade Development Council, InvestHK and Hong Kong Tourism Board, as well as through the appointment of prominent figures is also essential;

3.3 *Positive Messaging (Mainland Market)*

Lift Hong Kong's profile and restore our standing on the Mainland as a safe, inclusive and welcoming place to visit, study, work and live. The core message in these campaigns should emphasize the unique advantages that Hong Kong offers, whether in the provision of goods and services, or as a place to live and work. In the case of the latter, Mainland citizens living in Hong Kong could be recruited to share their experiences in studying, working and living in Hong Kong, as well as in providing testimonials on the unique opportunities that are available in the SAR;

3.4 *Enhanced Individual Visit Scheme (IVS)*

Explore the feasibility of allowing residents from certain Mainland cities to enter Hong Kong subject to a shorter quarantine period or waiving such a requirement for those who have been fully vaccinated. Consideration could be given to Mainland cities that have maintained a continuous record of very low or zero cases over a certain period, say, 100 days in order for residents to enjoy such a special arrangement;

3.5 *SMEs*

Provide continuing and targeted support to SMEs in sectors badly affected by Covid-19, through programmes such as extension of the Pre-approved Principal Payment Holiday Scheme, which could be tapered-off as conditions improve, as well as through enhancements to the various funds aimed at helping SMEs upgrade their digital and other operating capabilities;

3.6 *Better Legislation*

Enhance Hong Kong's reputation as a business-friendly city, by adopting an evidence-based approach to the legislative process through implementation of a regulatory impact assessment (RIA) framework. As explained in past submissions, RIAs promote inclusiveness in the consultation process by canvassing views across a broad cross section of the society. The RIA also offers a rigorous, transparent and unbiased perspective to policymaking, which helps to promote public support for new policies; and

3.7 *Policy Innovation and Coordination Office (PICO)*

As an extension of the foregoing, **enhance the profile and capacity of PICO** to provide "money for value" services to the private sector, especially in **identifying and removing unnecessary bureaucracy that would otherwise impede the growth of innovation and technology in Hong Kong.** We believe that **PICO** should play a pivotal and facilitative role, in working closely with various bodies such as the Hong Kong Science and Technology Parks, Hong Kong Applied Science and Technology Research Institute and Cyberport to help incubatees and start-ups navigate and overcome regulatory issues.

II. Cementing connectivity with Mainland China and capitalizing on opportunities in the Greater Bay Area (GBA)

4. The GBA is the single most important opportunity for growth for Hong Kong companies, as this region is expected to bounce back much faster than other regions from the effects of Covid-19. As Hong Kong goes about revitalizing its economy, there should be plans to restore and enhance connectivity between Hong Kong and the other GBA cities. We recommend seizing the opportunities arising from the enlarged economic region by:

4.1 *Cross-border travel (during the pandemic)*

Restoring cross-border travel with the Mainland in phases as the vaccination rate increases, by easing restrictions initially on fully vaccinated business people, and then on other fully vaccinated travellers, who are based on either side of the border. Despite a recent upsurge in cases on the Mainland, the situation there and in Hong Kong is relatively better than in other places. **To facilitate the resumption of travel, consideration could be given to reducing the quarantine period, or to substitute this with a track-and-trace programme.** We also suggest that the Government work closely with the competent

Mainland and Macao authorities to provide real time information on their respective quarantine requirements, to facilitate smooth passage across borders;

4.2 *Cross-border travel (post-pandemic)*

As and when the travel restrictions are lifted, ensuring that the ability of individuals to move freely around GBA is further enhanced especially in the case of businesspeople and those who with legitimate work or professional interests (such as academics, researchers and technicians) on both sides of the border. **In this regard, we would like to reiterate our recommendation of a visa system, modelled, more or less, on the APEC Business Travel Card Scheme, for qualified GBA residents to enter Hong Kong and vice versa for work and business purposes;**

4.3 *Financial Services*

Leveraging Hong Kong's unique advantage as the largest offshore RMB centre and **devise new schemes (such as the issuance of GBA-wide green bonds) to further cement Hong Kong's status as the premier international financial centre within the region.** At the same time, **Hong Kong should be taking part in the pilot launch of the Mainland's Digital Currency Electronic Payment (DCEP) / digital RMB (e-CNY).** To that end, we would appreciate early visibility on plans to launch any e-CNY cross border payment pilot scheme in Hong Kong. We also suggest that Hong Kong **explore the possibility of harmonizing financial regulations between Hong Kong and the Mainland with a view to further facilitating cross-border RMB business, foreign exchange settlement and payment management.** Furthermore, consideration could also be given to **establishing a Hong Kong-based Greater Bay Area Financial Regulatory Coordination Committee that is tasked with addressing cross-border regulatory issues of a financial nature.** The proposed Coordination Committee's brief would also include **enhancing financial-related regulations to promote financial innovation;**

4.4 *Connect Schemes*

Ratifying and/or publicizing as soon as possible implementation details reached with Mainland authorities on the Wealth Management Connect and other Connect Schemes (namely, Southbound Bond Connect and Insurance Connect). It would be useful to have greater visibility on the launch timeline and other regulatory parameters, such as the scope of eligible investments and customer

protection aspects of cross-border transactions, so that the relevant sectors can prepare for the launch of these schemes;

4.5 *Customs*

Simplifying customs clearance of goods across the border, by following up on the seven proposed trade facilitation measures as set out in the latest agreement on Trade of Goods under the Closer Economic Partnership Arrangement. Consideration should also be given to reviewing our export and import licensing control regime, so that this is not a direct transplant of US conventions, and is more suited to the local context. To that end, there should be efforts to simplify and reduce the complexity of the existing licensing control regime, to make it easier for manufacturing and trading companies to manage their supply chain inventories here;

4.6 *Talent*

Sustaining government initiatives in talent development, such as the GBA Youth Employment Scheme announced in the last Policy Address, to cultivate skills and provide funding support to Hong Kong companies in, or considering expanding into, the GBA. At the same time, the Government should provide support to Hong Kong tertiary institutions in setting up campuses in the GBA, to promote teaching and R&D capabilities which are critical to maintaining a continuous supply of skilled labour. Similar measures should also be extended to supporting the provision of continuing education and lifelong learning;

4.7 *Start-ups*

Exploring the feasibility of providing start-ups resident at the Hong Kong Science and Technology Parks and Cyberport with the opportunity of continuing their incubation programmes in other GBA cities. Through such extended programmes, start-ups would be able to enjoy the benefits of attracting new investments, tapping into local networks, and accessing a much larger market, to scale quickly into unicorn companies that could ultimately be listed in Hong Kong; and

4.8 *National Treatment*

Lobbying the Central Government for incentives and / or concessions enjoyed by other Free Trade Zones (FTZs) on the Mainland but currently not extended to Hong Kong. This is particularly the case of aircraft leasing and financing, wherein Hong Kong-based leasing companies suffer from a comparative

disadvantage relative to Mainland-based leasing companies, which are using FTZs such as the Tianjin FTZ as their tax platform. We would therefore urge the Central Government to lower the withholding tax for Hong Kong companies to 3% and eventually 0% to help Hong Kong-based leasing companies to participate in the Mainland domestic aviation leasing market.

III. Attracting, retaining and cultivating talent

5. Female Workers

There are ongoing concerns over Hong Kong's labour supply given our aging population and low replacement rate. According to the *Legislative Council Panel on Manpower Key Findings of Manpower Projection to 2027*, local manpower supply is expected to decrease at an annual rate of 0.6% from 2022-2027 as the number of male workers experience a gradual decline although this would be slightly offset by an increase in the number of female workers. That being the case, the labour force participation rate (LFPR) is still projected to dwindle to 54.9% in 2027 from 2017's 59.1%. Maintaining an adequate pool of workers by boosting the female LFPR should therefore be an important aspect of the Government's population/labour policy. To encourage more women to join or re-join the workforce, we suggest that consideration be given to policy measures that (1) encourage employers to provide flexi-hour jobs, and (2) foster an environment conducive to the delivery of childcare services. Specifically, our recommendations are as follow:

- 5.1 **Conduct studies to understand the issues preventing or deterring employers from providing late shift or early shift jobs** other than the traditional 9 to 5 jobs that do not lend themselves to the circumstances of single-mothers, and devise appropriate policies and incentive schemes accordingly;
- 5.2 **Take the lead in creating shared job opportunities**; this is a concept well-received in some European countries where a job is 'shared' between 2 to 3 staff, for a total of about 40 hours per week. This offers part-time workers the benefit of scheduling their calendars within a group. On the demand side, employers do not have to constantly go through the process of recruiting part-time support;
- 5.3 **Create a centralized online and offline platform for flexi-hour job opportunities**;
- 5.4 **Increase the number of day care centres**;
- 5.5 **Enhance the supply of caregivers for children 9 years or younger by reclassifying the work they do as a vocation** instead of their existing status as volunteers, which prevents them from being paid a proper wage;

- 5.6 **Issue ‘caregiver vouchers’ to enable working mothers** to allocate as appropriate in balancing their family and work commitments;
- 5.7 **Subsidise nurseries and schools on both insurance and staff pay to support the extension of operating hours up to 7pm.** This would allow working mothers to pick up their children after office hours; and
- 5.8 **Incentivise schools to open during school holidays to double as day care centres through such means as subsidising salaries and additional insurance premiums.**

6. *Young Workers*

The past year has seen a worrying trend of young people emigrating and seeking opportunities outside of Hong Kong. As Hong Kong is already facing labour shortages in many key sectors and should this trend continue, Hong Kong would face a major talent crunch, not to mention the attendant rise in labour costs as employers compete to recruit from a diminishing labour pool. Consideration should be given to **creating schemes that retain and attract talent through supportive measures to help Hong Kongers raise a family (e.g. childcare and elderly care subsidies).**

7. *Mainland Students*

Mainland students graduating from Hong Kong universities provide a source for Hong Kong businesses to recruit high calibre talent. It is therefore vital for the Government to continue with the development of effective strategies to attract and retain these students to work and live in Hong Kong. Recent geopolitical developments have reduced opportunities, or made it less attractive, for Mainland talent to advance their careers in economies like the U.S. **Hong Kong should seize this opportunity to position itself as the ideal place for Mainland graduates to launch their careers with the SAR serving as a springboard to international markets while also seeking to attract skilled workers who are looking for career prospects outside of the Mainland. This includes attracting data scientists and experts to work in Hong Kong** to support the Government’s ongoing efforts to promote Hong Kong as a regional data centre and IP trading hub.

8. *Overseas Talent*

An unfortunate by-product of existing stringent quarantine measures is the loss of foreign talent who are deterred from coming to Hong Kong, have left Hong Kong, or are considering leaving indefinitely. **It is imperative that this situation be addressed immediately, by reviewing the current travel restrictions, and providing affordable and tolerable quarantine conditions for frequent travellers to Hong Kong.** For instance, those subject to quarantine could be permitted to move freely around in a

designated quarantine area with a much larger space instead of being confined to a small hotel room. For those living alone, the option of home quarantine could also be considered. As well, the Government should consider ways to mitigate the possible negative psychological consequences of prolonged quarantine periods, such as making available counselling and other psychological support to people during and after quarantine.

9. *Employable Workforce*

The demand for technology-conversant skills is expected to rise along with the pace of digitisation and Hong Kong's pursuit of a new growth engine through investments in and the cultivation of innovation and technology. To ensure that Hong Kong has an adequate supply of workers with the requisite skillsets, the Government should consider a multi-pronged approach to training and equipping our next generation to be more employable by:

- 9.1 **Supporting STEM education through providing dedicated resources for schools** (such as the IT Innovation Labs in Secondary Schools implemented by the Office of the Government Chief Information Officer). **Schools should also be encouraged to incorporate digital education** (for example coding and computational thinking, fundamental knowledge of AI/machine learning) into their core curriculum to better equip students for the future;
- 9.2 **Encouraging upskilling, to equip the existing workforce with the skills and capabilities that are sought-after in an increasingly digitized economy. To that end, the Government should consider allocating resources to incentivise corporations and individuals to futureproof themselves** by acquiring knowledge and competencies in emerging innovation and technology trends (e.g. fintech, cloud, big data analytics, AI / machine learning, digital marketing); and
- 9.3 **Collecting information on manpower every year, instead of every two years, to facilitate the review and updating of the vocational education curriculum,** thereby ensuring a timely and precise response to the changing needs of businesses and society.

IV. *Increasing the supply of land and affordable housing*

10. A major impediment to attracting and retaining talent in Hong Kong is the prolonged and acute shortage of affordable housing. Given that the Government's primary focus

is on providing subsidized public rental housing, this would exclude most skilled workers whose incomes and assets often exceed the prescribed thresholds. As such, the Government must find a way to make private housing more affordable in order to attract and retain young talent. We therefore welcome the Government's commitment to address Hong Kong's housing issue as a matter of priority, and would like to **reiterate our call in last year's submission to deliver a major programme of infrastructure spending, by setting out a clear roadmap on land supply, major developments and housing target over the next five years. At the same time, the Government should introduce the measures put forward in the last Policy Address, aimed at increasing the supply of affordable housing as soon as practicable.** To achieve these objectives, we suggest that the Government:

- 10.1 **Publish a timeline for land acquisition and housing construction, to provide a clear schedule for attaining specific objectives;**
- 10.2 **Review and update guidelines governing housing standards in Hong Kong,** to better reflect current housing needs and building technology, as well as in planning for the redevelopment of Hong Kong's ageing building stock not to mention new projects;
- 10.3 **Reorganise the Transport and Housing Bureau, to free up the necessary capacity and capability to better address housing problems in Hong Kong.** As mentioned in our submission to last year's Policy Address, we believe that this would help bring about a "win-win" situation by improving policy delivery and outcomes through the separation of international transport from domestic housing, which is currently an unwieldy and incompatible mix;
- 10.4 **Reinstate the New Town Development Programme, to improve the acquisition of land, implementation of related policies, and the delivery of housing and essential infrastructure;**
- 10.5 **Increase the supply of land for industrial uses** to promote investments in such economic activities as value-added warehousing and distribution to serve domestic and international markets including the Mainland.

V. Promoting the adoption of ESG and Sustainable Finance

11. Capacity Building

As Environmental, Social and Governance (ESG) and Sustainable Finance continue to pick up momentum, we welcome recent announcements made by the Government in these areas to boost Hong Kong's competitiveness. These include the Government's Green Bond Programme, consolidated Grant Schemes, and the launch of the Centre for Green and Sustainable Finance under the Cross-Agency Steering Group co-led by the Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission (SFC), with a specific focus on talent development and capacity building. **To build a sustainable talent pool and attract foreign professionals, the Government could consider recognizing the relevant training courses on Sustainable Banking and Green Finance through the Hong Kong Qualifications Framework.**

12. Leading by Example

Over the medium to long term, **public-private collaborations, where banks work with the Government to develop more green finance products on top of green bonds, could be strengthened.** Efforts could also be made to **streamline the process for the listing of climate economy or technology companies.** Furthermore, we believe that **the Government's Future Fund and Growth Portfolio could incorporate sustainability as one of its investment criteria,** to endorse and support sustainability and a low-carbon future.

13. Private Sector Collaboration

On climate risk management, we are pleased to see that The Green and Sustainable Finance Cross-Agency Steering Group co-led by HKMA and SFC is making progress on the formulation of climate-related disclosures, sustainability reporting and climate-focused scenario analyses, including a recently-completed HKMA Pilot Climate Risk Stress Test, to strengthen the local ecosystem for green banking. Given that this is still an ongoing process, and that the private sector is a key stakeholder, we suggest that **the Steering Group continue to work closely with the financial sector to develop and implement relevant policy initiatives.**

VI. Building resilience against future shocks

14. The cataclysmic impact of the pandemic has served to drive home the severe and disruptive effects of unforeseen events of a global nature. These "Black Swan" events can happen very quickly or over a period of time, and can either be man-made or

natural. Examples include climate change and cybersecurity attacks. In the case of the former, the effects of climate hazards are being manifested in extreme heatwaves, intense and frequent storms, catastrophic floods, and prolonged droughts. In the case of the latter, the consequences of cyber-attacks are typically in the form of widespread paralysis in the delivery of essential and public services.

15. Hong Kong has thus far been fortunate in being spared from such disasters, but we cannot afford to be complacent. This being the case, there should be efforts to:

15.1 Set up a cross-departmental agency with the power and capability to prepare for, protect against, respond to, recover from, and mitigate any potential hazards;

15.2 Update existing contingency plans and procedures to address potential emergencies and other catastrophic events. This includes devising strategies to contain, mitigate and minimise potential threats to essential services (such as Internet blackouts, water shortage, rising sea levels, power outage and the like);

15.3 Invest in bolstering the resilience of public infrastructure and utilities; and

15.4 Involve businesses in drawing up preparedness plans, whether on relocating away from flood zones, securing alternative supply chains, or transitioning away from carbon-intensive business models to safeguard against worse case scenarios.

Conclusion

16. Hong Kong has been confronted by a variety of crises, yet has emerged each time better and stronger, thanks to its resilience and “can do” spirit. As society gradually returns to normal after the pandemic, we should act as quickly as possible to seize the opportunity of re-energizing Hong Kong’s economy, and creating a more prosperous, equitable, and sustainable future.

香港總商會

2021 施政報告建議書

引言

1. 撰文之時，香港的疫情似乎已大致受控，完成接種疫苗的市民人數持續上升，但觀乎其他地區的情況，香港仍然有可能面臨新一波感染的風險。隨着我們逐步恢復正常生活，政府的政策議程應在控制疫情和為疫後復蘇做好準備之間取得平衡。
2. 總商會在今年的《施政報告》建議書中，提倡政府在未來 12 個月優先處理下列要務：
 - i. 為香港經濟注入新動力
 - ii. 鞏固與中國內地互聯互通，把握粵港澳大灣區（大灣區）機遇
 - iii. 吸引、保留及培育人才
 - iv. 增加土地及可負擔住房供應
 - v. 推廣採用「環境、社會及管治」標準和可持續金融
 - vi. 建立韌性抵禦未來衝擊

I. 為香港經濟注入新動力

3. 香港在《國家安全法》實施後逐步回復穩定，我們應着力恢復國際商界的信心，推廣香港作為穩定、高效且充滿活力的營商勝地。我們亦要重建香港在內地的形象，消除過去幾年因社會動盪而產生的負面印象。與此同時，政府需要持續支援中小企走出疫情陰霾。就此，我們提出下列建議：

3.1 鼓勵接種疫苗

檢討現行的隔離檢疫規定，探討向已接種兩劑 2019 冠狀病毒病疫苗的人士進一步放寬規定的可行性。這將有助促進香港經濟復蘇，並鼓勵尚未接種疫苗的市民儘快接種，同時重建香港作為好客國際商業之都的形象；

3.2 傳遞正面訊息（大型活動）

投入資源，全力向國際社會推廣香港的正面形象。我們建議推出類似 2003 年沙士一疫後開展的振興計劃，包括舉辦大型國際會議及展覽活動，讓香港重返國際舞台。同時，香港貿易發展局、投資推廣署及香港旅遊發展局亦應向海外市場進行密集式推廣；

3.3 傳遞正面訊息（內地市場）

提升香港在內地的形象和角色，推廣我們作為安全好客、開放共容的旅遊、升學、工作及生活地點。推廣活動應凸顯香港的獨特優勢，無論是方便購物和服務，還是宜居環境和工作機會，更可邀請居港內地人士分享在港升學、就業和生活的經驗，引證香港特區帶來的獨特機遇；

3.4 優化個人遊計劃

探討縮短部分內地城市居民來港的強制檢疫期，或容許已完成接種疫苗的內地居民豁免檢疫來港。當局可考慮向確診個案在一定期間內（例如100天）持續維持在極低或零水平的內地城市作出有關特別安排；

3.5 支援中小企

透過延長「預先批核還息不還本」計劃等措施（在情況好轉時才逐步取消有關安排），以及優化各項協助中小企提升數碼技能和其他經營能力的資助計劃，持續為從事疫情下首當其衝行業的中小企提供針對性支援；

3.6 完善立法流程

落實規管影響評估框架，確保立法程序有據可依，藉此提升香港作為營商勝地的聲譽。誠如我們在過往的建議書所指，規管影響評估有助在諮詢過程中廣納社會各界意見，並為政策制定工作提供嚴謹、透明及公正的基礎，有利爭取公眾支持；及

3.7 政策創新與統籌辦事處（創新辦）

承上所述，提升創新辦的角色和職能，為私營機構提供實惠服務，尤其是識別和減省不必要的繁文縟節，以免窒礙香港的創新科技發展。我們認為創新辦應發揮重要的促進作用，與香港科技園、香港應用科技研究院及數碼港等不同機構緊密合作，協助培育公司和初創企業應對及克服規管問題。

II. 鞏固與中國內地互聯互通，把握粵港澳大灣區（大灣區）機遇

4. 由於大灣區可望比其他地方更快從新冠病毒疫情恢復過來，對香港企業來說，該區是最重要的發展契機。當局在重振經濟的同時，應為香港與其他大灣區城市恢復及加強聯繫作出規劃。要把握這個偌大經濟區的機遇，我們建議如下：

4.1 跨境旅遊安排（疫情期間）

隨着疫苗接種率上升，與內地的跨境往來應分階段重啟：首先向已完成接種疫苗的商務旅客放寬限制，然後擴大至已完成接種疫苗的兩地居民。

儘管最近內地的感染個案回升，中港兩地的情況仍較其他地區穩定。為加快恢復旅遊，當局應考慮縮短隔離檢疫期，或以追蹤溯源措施代替。我們亦建議政府與內地和澳門有關當局緊密合作，分別提供隔離檢疫規定的實時資訊，使跨境往來暢通無阻；

4.2 *跨境旅遊（疫情過後）*

在旅遊限制得以撤銷後，當局應進一步促進個人在大灣區內自由流動，尤其是需要跨境經商或工作的商家和專業人士，例如學者、研究和技術人員。就此，我們希望重申過往提出的建議，參照「亞太經合組織商務旅遊證計劃」制定簽證制度，容許合資格的大灣區居民來港工作和營商，反之亦然；

4.3 *金融服務*

利用香港作為最大離岸人民幣中心的獨特優勢，推出大灣區綠色債券等新措施，進一步鞏固本港作為區內領先國際金融中心的地位。與此同時，香港應參與內地數碼貨幣電子支付／數碼人民幣試點計劃。就此，我們建議當局及早規劃在香港推出數碼人民幣跨境支付試點計劃。我們亦希望當局能研究協調中港兩地金融規管一致的可行性，以進一步促進跨境人民幣業務、外匯結算和支付管理。當局亦應考慮在香港設立大灣區金融規管協調委員會，專責處理跨境金融規管事宜，以及完善金融相關法規，推動金融創新；

4.4 *聯通計劃*

儘快通過及／或公布與內地當局就「跨境理財通」及其他聯通計劃（即「南向債券通」和「保險通」）敲定的實施細節。公布推行時間表和其他規管準則（如合資格投資範圍和跨境交易的客戶保障措施），將有助相關行業做好準備；

4.5 *清關程序*

簡化跨境貨物清關程序，方法是跟進在《內地與香港關於建立更緊密經貿關係的安排》下簽署的《貨物貿易協議》中七項擬議貿易便利措施。當局亦應考慮檢討本港的進出口發牌制度，使之有別於美國的模式，能夠更切合本地環境。就此，現行的發牌制度應予簡化，降低其複雜度，以利便製造商和貿易公司在香港管理供應鏈庫存；

4.6 *人才發展*

延續促進人才發展的政策措施，包括上一份《施政報告》公布的「大灣區青年就業計劃」，協助培訓技能，並為已經或有意進駐大灣區的港企

提供資助。與此同時，政府應支援本地大專院校在大灣區設立分校，以提升教學及研發能力，這對維持高技術勞工的供應至關重要。類似措施應擴展至支援各項持續進修及終身學習計劃；

4.7 初創企業

探索香港科技園和數碼港的駐場初創企業到其他大灣區城市延續孵化計劃的可行性。透過有關延展計劃，初創企業將能吸引新資金、建立當地網絡及進軍龐大市場，進而迅速擴大公司規模，最終有望成為在香港上市的獨角獸企業；及

4.8 國民待遇

向中央政府爭取把內地其他自由貿易區（自貿區）享有的特別措施及／或優惠待遇擴展至香港，尤其是飛機租賃和融資。內地租賃公司可利用自貿區（如天津自貿區）作為稅務平台，而香港租賃公司處於相對不利位置。因此，我們促請中央政府將香港公司的預扣稅率下調至 3%，並逐步降至 0%，以協助香港租賃公司參與內地飛機租賃市場。

III. 吸引、保留及培育人才

5. 女性勞工

鑒於香港人口老化和更替率低，本地勞動力供應問題持續引起關注。根據立法會人力事務委員會《2027 年人力資源推算報告》的主要結果，預計本地勞動力供應在 2022 年至 2027 年間按年以 0.6% 的速度遞減，原因是男性員工人數逐步下降，而女性員工人數增加亦只能稍微抵銷缺口。在此情況下，預計勞動人口參與率仍會從 2017 年的 59.1% 逐步下降至 2027 年的 54.9%。因此，提高女性勞動人口參與率以維持充足的勞工供應，是政府人口／勞工政策的重要一環。為鼓勵更多女性投入或重返就業市場，我們建議政府考慮推出政策措施，（1）鼓勵僱主採取彈性工作安排，並（2）創造有利託兒服務發展的環境。就此，我們建議如下：

5.1 探討阻礙僱主提供夜班或早班工作安排的**因素**，並制定相應的政策方案，因為傳統朝九晚五的工作模式未能配合單親母親的需要；

5.2 **牽頭創造共享工作機會**；有關概念在一些歐洲國家廣受歡迎，意指由兩至三位員工「共同分擔」一份工作，每周合共工作約 40 小時。這個安排讓兼職員工能與其他團隊成員自行編配工作時間表；需求方面，僱主亦無需經常招聘兼職員工；

5.3 建立統一的線上線下平台，提供彈性工時職位招聘資訊；

5.4 增設日間託管中心；

- 5.5 目前，託管九歲或以下兒童的工作屬義務性質，令託管者未能獲取合理的工資，建議將之重新分類為職業，以增加人手供應；
- 5.6 發放「託管券」，讓在職母親平衡家庭與工作責任；
- 5.7 為託兒所和學校提供保險和員工工資津貼，支持它們延長開放時間至晚上七時，讓在職母親能夠在下班後接回子女；及
- 5.8 提供薪酬津貼和額外保險費，支持學校在學校假期期間開放校園，用作日間託管中心。

6. 青年勞工

過去一年，愈來愈多青年離港另謀發展，情況令人擔憂。鑒於香港多個主要行業已出現人手短缺的情況，若然這個趨勢持續下去，本港恐面臨人才荒，而僱主要在日益萎縮的勞工市場爭奪人手，亦會推高勞工成本。政府應考慮推出保留和吸引人才計劃和配套設施（如育兒和安老津貼），減輕本港家庭的開支壓力。

7. 內地學生

在本港大學畢業的內地生是香港企業羅致的目標，故政府有必要繼續制定有效的策略，吸引和留住這些優秀人才在香港定居和工作。近期的地緣政治發展，令內地專才在美國等經濟體拓展事業的機會和吸引力減少；香港作為國際市場的跳板，應趁機將自身定位為內地畢業生開展事業的好地方，並設法吸納有意在內地以外尋求事業發展機會的技術專才，例如吸引數據科學家和專家來港，協助政府推廣香港作為地區數據中心和知識產權貿易樞紐。

8. 海外人才

香港現行嚴厲的隔離檢疫措施衍生的不良副作用，是海外人才流失的問題——部分來港遇到阻滯，部分已經離港，也有一些正考慮無限期離開香港。解決這個問題實在刻不容緩，而方法是檢討現行的旅遊限制，並為訪港常客提供價格相宜而又可接受的檢疫環境，例如讓他們在較寬敞的指定範圍接受隔離，而無需局限於狹小的酒店房間，獨居人士則可安排接受家居隔離。政府亦應設法減輕長時間隔離可能造成的負面心理影響，例如為正接受或已完成隔離的人士提供輔導和其他心理支援服務。

9. 提升勞動人口的就業技能

隨着數碼轉型步伐加速，加上香港着力投資發展創新科技作為新增長動力，預料市場對科技專才的需求將會上升。為確保香港有充裕、適切的人才供應，政府應考慮以多管齊下的方式培訓和裝備下一代，做好就業準備，方法包括：

- 9.1 支持 STEM 教育，例如為學校提供專項資源（如政府資訊科技總監辦公室推行的「中學 IT 創新實驗室」），並鼓勵校方把數碼技術教育（如編

程及運算思維、人工智能／機器學習基礎知識）納入核心課程，充分裝備學生迎接未來；

- 9.2 鼓勵技能提升，協助在職人士掌握數碼經濟所需的技術技能。就此，政府應考慮投放資源，鼓勵企業和個人緊貼新興創科趨勢（如金融科技、雲端技術、大數據分析、人工智能／機器學習、數碼營銷），掌握相關知識和技能，為未來做好準備；及
- 9.3 每年（而非每兩年）收集一次人力資源數據，以便檢討和更新職業教育課程，從而確保有關課程能及時、切實滿足企業和社會不斷轉變的需要。

IV. 增加土地及可負擔住房供應

10. 可負擔住房長期嚴重短缺，是吸引和保留人才的一大障礙。由於政府的焦點是提供資助租住公屋，而大部分技術人才往往因其收入和資產已超出指定門檻而不符合申請公屋資格，故當局必須設法令私人住宅的價格更可負擔，方能吸引和保留年青人才。因此，我們樂見政府承諾以解決香港房屋問題為首要任務，並重申本會在去年提交的建議書中提出的建議——就未來五年的土地供應、大型建設和房屋目標訂立清晰的路線圖，開展大型基建開支計劃。與此同時，政府應儘快推出去年《施政報告》提出的措施，以增加可負擔住房供應。為達成這些目標，我們建議政府：

- 10.1 公布徵地建屋時間表，列明實現各項具體目標的時間；
- 10.2 檢討和更新香港房屋標準指引，以更充分反映當前的住房需求和建造技術，並為重建香港老舊樓宇及發展新項目做好規劃；
- 10.3 重組運輸及房屋局，騰出人手和技能，俾能更有效解決香港的房屋問題。正如我們在去年的《施政報告》建議書指出，把國際運輸和本地房屋這兩個互不相干的範疇分拆，有利政策實施，提升成效，締造「雙贏」局面；
- 10.4 重啟新市鎮發展計劃，以改善土地徵用、相關政策實施及房屋和重要基礎設施的推展；及
- 10.5 增加工業用地供應，鼓勵投資於倉儲和配送增值服務等經濟活動，為本地及國際市場（包括內地）服務。

V. 推廣採用「環境、社會及管治」標準和可持續金融

11. 建立技能

隨着「環境、社會及管治」因素和可持續金融日益受到重視，我們歡迎政府最近提出從這些領域着手提升本港競爭力，包括推出綠色債券計劃和整合資助計劃，並在香港金融管理局（金管局）和證券及期貨事務監察委員會（證監會）共同領導的跨機構督導小組下成立綠色和可持續金融中心，專注促進人才發展和技能培訓。為建立可持續的人才庫和吸引海外專才，政府可考慮透過香港資歷架構，認證有關可持續銀行和綠色金融的培訓課程。

12. 以身作則

中長期而言，應加強公私營協作，例如銀行與政府合作開發更多綠色債券以外的綠色融資產品。氣候經濟或科技公司的上市流程亦應予簡化。此外，我們認為可持續發展應納入為政府未來基金和增長組合的投資準則之一，以支持可持續發展，創造低碳未來。

13. 與私營機構合作

氣候風險管理方面，我們樂見由金管局和證監會共同領導的綠色和可持續金融跨機構督導小組在氣候相關披露、可持續匯報及氣候為本的情境分析方面的工作取得進展，例如金管局最近完成氣候風險壓力測試試驗計劃，以加強本地的綠色銀行生態系統。由於這是一個持續的進程，而商界是主要持份者，我們建議督導小組繼續與金融業緊密合作，一起制定和落實有關政策措施。

VI. 建立韌力抵禦未來衝擊

14. 疫情帶來的災難性影響，令人關注到這類全球突發事件造成的嚴重破壞。這些「黑天鵝」事件可以突如其來，又或是醞釀已久，既可能是人為引起，亦可能是自然災害。例如氣候變化和網絡攻擊，前者體現於極端熱浪、風暴頻仍、超級洪水和長期乾旱，後者可造成基本及公共服務廣泛癱瘓。

15. 幸好到目前為止，香港未有遭逢這類災害，但我們也不能掉以輕心，而應當：

- 15.1 成立跨部門組織，有權力及能力為未來可能出現的危機做好準備，制定措施抵禦、應對和紓緩影響，以便儘快恢復過來；

- 15.2 更新現有的應急計劃和程序，以應付潛在的緊急事故和其他災難事件，例如訂立策略防止、緩和及盡量減少基本服務可能面臨的威脅（如網絡中斷、缺水、海平面上升、停電等）；
- 15.3 投放資源加強公共基礎設施和公共事業的韌力；及
- 15.4 鼓勵企業制定防災計劃，例如遷離洪水地區、尋找替代供應鏈，或從碳密集型商業模式過渡轉型，以防出現最壞情況。

總結

- 16. 香港經歷了種種危機，但憑藉堅韌不拔、鍥而不捨的拼勁，每次總能跨過險阻，更上層樓。隨着社會逐步走出疫情陰霾，我們應該及早行動，把握重振香港經濟的機遇，創造更繁榮、平等和可持續發展的未來。

總商會秘書處
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