

CORONAVIRUS
ISSUE
冠狀病毒專輯

BUSINESS PRIORITIES
企業須知

EMPLOYER OBLIGATIONS
僱主責任

HOME OFFICE SURVIVAL
在家辦公生存指南

March 2020

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bulletin

工商月刊

CORONAVIRUS
TOOLKIT

冠狀病毒抗疫工具包

TIPS TO HELP BUSINESSES THROUGH
THESE CHALLENGING TIMES

企業應對時艱訣竅

Special e-Edition for Members
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Hong Kong General Chamber of Commerce
香港總商會1861

Coping with Covid-19 應對2019年 新型冠狀病毒

Many companies are implementing special arrangements for staff to work remotely to reduce the risk of contamination, but not everyone is clear about how best to achieve this.

The Chamber has prepared this special early e-edition of *the Bulletin* to provide practical guidance to help members through these difficult times

不少企業正實施特別安排，讓員工遙距工作，減低感染風險，惟非所有人都熟知相關操作。總商會特此提早出版《工商月刊》電子版，提供實際指引，協助會員渡過困境

The coronavirus outbreak, or Covid-19 as it has now officially been named, continues to cause a great deal of concern and anxiety. This is a challenging time for us all. The rapid spread of the disease from its epicentre Wuhan to forcing a lockdown in Hubei Province and many cities across China has tested the Mainland's healthcare system, businesses' confidence and resilience.

The Mainland is doing everything that it can to prevent the spread of the virus, but infections have been reported in cities around the world, from Asia to the Middle East, Europe and North America.



The Director General of the World Health Organization, Tedros Adhanom Ghebreyesus, said: "With 99% of cases in China, this remains very much an emergency for that country, but one that holds a very grave threat for the rest of the world."



At the time of writing, the number of daily infections in the Mainland was decelerating, mainly due to everyone taking exceptional prevention measures. Here in Hong Kong, organizations, including your Chamber, are implementing measures to minimize the risk of

transmission and are following the Government's guidelines.

Not least of these is making arrangements for staff to work from home or flexible working arrangements to minimize the risk of contamination. Consequently, we have had to cancel many of our

events as a precaution to prevent possible infection. In the next few months we will be concentrating on short-term measures to help our members, and working with the Government and the community on coming through this outbreak.

We have just sent out a short survey

to our members on the impact that the outbreak is having on their businesses, what are their main pain points, and what can be done to alleviate these. You will be able to read more on these results in our full *Bulletin* out in March.

Hong Kong has weathered the SARS epidemic. Memories of those dreadful months made sure we did not take the initial reports of the outbreak lightly. Consequently, Hong Kong will weather this storm, but we need to make sure we don't become complacent and let down our guard.

As everyone is doing their best to cope with the unusual and trying conditions that Hong Kong is going through, there are understandably questions on how businesses can minimize the impact and continue as far as possible business as usual.

In this advanced issue of the March *Bulletin*, we have compiled several useful articles and tables from our members who are eager to help fellow members by sharing their expertise. We hope these will help readers better understand how they can effectively implement a home-office, meet virtually with staff and clients, get financial assistance, or know what are the legal obligations regarding staff during these exceptional circumstances. This online version is part of our full issue which we will be sending out in March.

If you wish to contribute or share your experiences with readers for the print edition, please email malcolm@chamber.org.hk



冠狀病毒疫情——現已被正式定名為2019年新型冠狀病毒疾病 (Covid-19)，持續引起廣泛的關注和憂慮，這無疑對各方都是艱難時刻。疫情由源頭武漢迅速擴散，促使河北省及中國多個城市封城，對內地醫療系統、營商信心和應對能力構成考驗。

內地正全力阻止病毒蔓延，但亞洲以至中東、歐洲及北美等全球多個城市均已錄得感染個案。

世界衛生組織總幹事譚德塞表示：「99%的病例都在中國出現，可見疫情對該國而言是一大緊急事件，但也對全球各地構成非常嚴重的威脅。」

撰文之時，內地的每日感染個案正在下跌，主要因為眾人都正採取非常的防疫措施。在香港，不同機構（包括總商會）都實施了多項措施，盡量減低病毒傳染的風險，並依從政府的防疫指引。此等措施包括安排員工在家或彈性工



作，以減低感染風險。為防控疫情，本會已取消了多項活動。在未來數月，我們將會專注研究短期紓困措施，援助會員，並與政府及社區合作，攜手跨過疫症難關。

本會早前向會員發放了一份簡短問卷，調查疫情對業務的影響，並了解企業面對的困難及可行的紓緩措施。調查結果將於本刊3月號完整印刷版發布。

香港經受了沙士一疫，那接連數月的慘痛

回憶，使我們沒有在今次疫情爆發初期掉以輕心。因此，香港將可成功抵禦是次風浪，但我們斷不能就此鬆懈，放下戒備。

各方都正竭盡所能，應對本港當前特殊、艱難的時期；如何盡可能不受影響，如常運作，無疑是商企此時此刻的當務之急。

在這份3月號《工商月刊》電子先行版，我們編集了來自熱心會員的多篇實用文章和圖表。感謝他們主動分享專業知

識，積極為其他會員提供協助。我們希望這些資訊有助讀者深入了解如何訂立在家工作安排、利用網上平台與員工及客戶溝通、取得財政支援，又或在這非常時期須向員工履行的法律責任。是次電子版僅收錄部分內容，本刊完整印刷版將容後於3月發放。

如欲於印刷版撰文投稿，與會員分享見解，歡迎電郵 malcolm@chamber.org.hk。

Coronavirus: What Business Leaders Need to Know

Tips on how executives can react to the current epidemic in the most effective way and minimize the impact on their staff and business

Few businesses around the world can claim to have been immune to the new coronavirus outbreak. With the death toll climbing rapidly, by 9 February the new coronavirus had caused more deaths than the SARS outbreak in 2003, which hit the global economy and devastated many businesses in Asia.

Today, the situation is more challenging as the world is smaller and more connected. China also has a larger role in the global economy and in spite of the virus being centered in China, it has impacted companies across multiple markets in Asia and beyond.

Exposure to the virus may directly impact staff, suppliers, investors and customers. However, fear, stoked by press and social media exaggeration and fake news, can be far more detrimental and far-reaching, potentially exposing businesses to reputational and legal risks, reduced financial and operational performance.

To handle any crisis quickly and effectively, business leaders need to focus on four key areas: business resilience, employee communications, investor engagement and corporate social responsibility.

Building resilience

Few companies are well prepared for comparatively rare events such as epidemics and pandemics, and even the best business continuity plans can prove inadequate.

It is important to stay grounded and focus on the organizational basics. While the general rule is to follow reliable expert advice from global and national health experts, it is equally important that you communicate with your staff, partners, investors and customers around your resilience plan, as ensuring key stakeholder support is critical. Do not be tempted to improvise due to public or media sentiment.

Business leaders are advised to maintain a firm grip on business fundamentals in order to keep your company competitive during the outbreak. How is this impacting your market, your supply chain, your insured risk, investor confidence and your regulatory environment? How would your business operations be impacted if dramatic containment measures were implemented? Do you have the right technology and systems to maintain business operations through remote working? While you may think you have

the answers to all these questions, it is a good idea to have a timely review of them and to share them with your stakeholders as appropriate.

Hope for the best and prepare for the worst. Always prepare for extremes. Take the time to think through your approach to the toughest challenges and business decisions before a crisis hits.

At the same time, it is worth preparing for the "recovery" phase in addition to the "response" phase of the outbreak. How can you shorten the 'time to recovery' for your business and to bolster confidence among customers and investors when the outbreak ends?

Planning for the recovery phase may not strike many as a priority, but a good start to the recovery phase can give businesses a significant advantage. Recovery of business value and performance is the mark of true resilience.

Communicate with your employees

People factors loom large in the success of every business. Most business leaders are aware that employee communication is essential



冠狀病毒： 企業領袖須知

為企業行政人員提供建議，探討如何以最有效的方式
應對當前疫情，盡量減少對員工和業務的影響

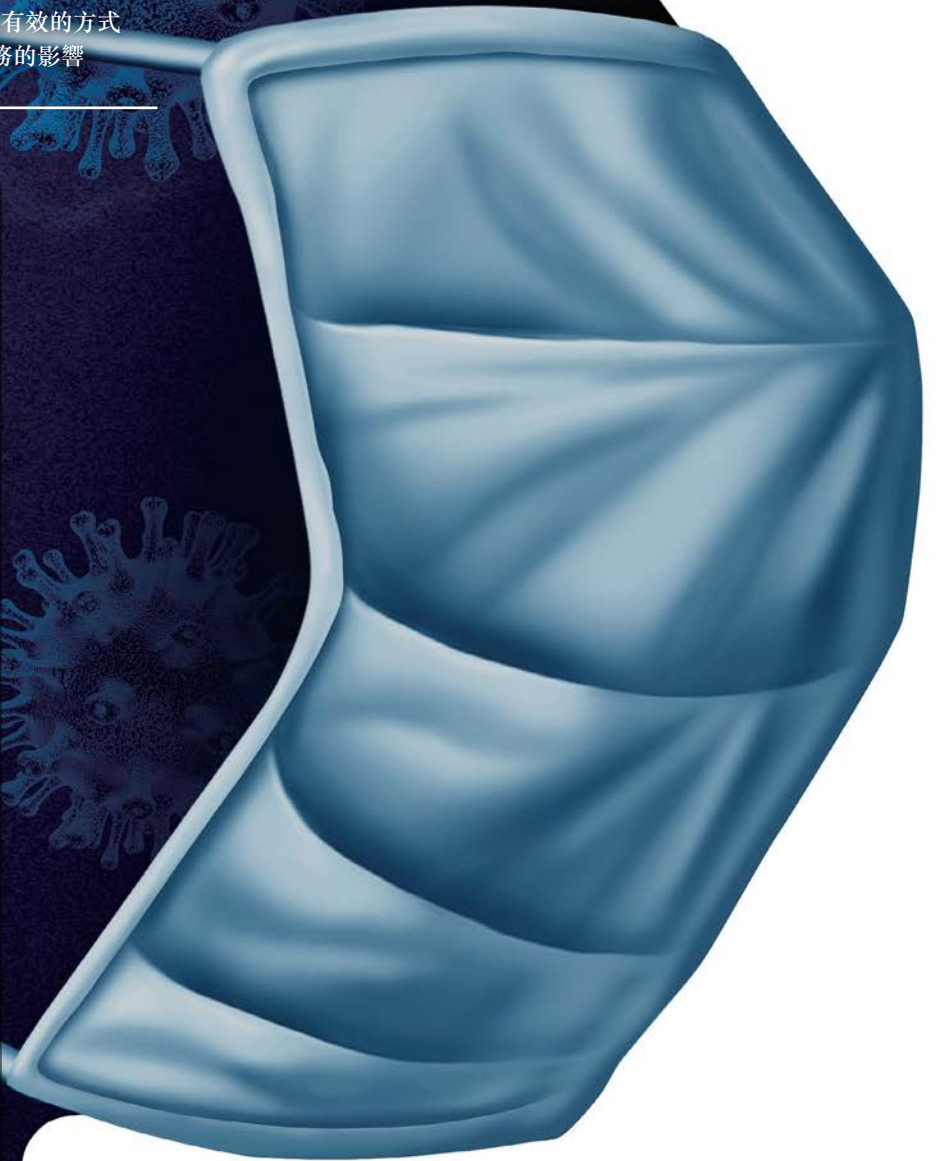
to build trust, engagement and performance. But what does employee communication need to address in a situation like this?

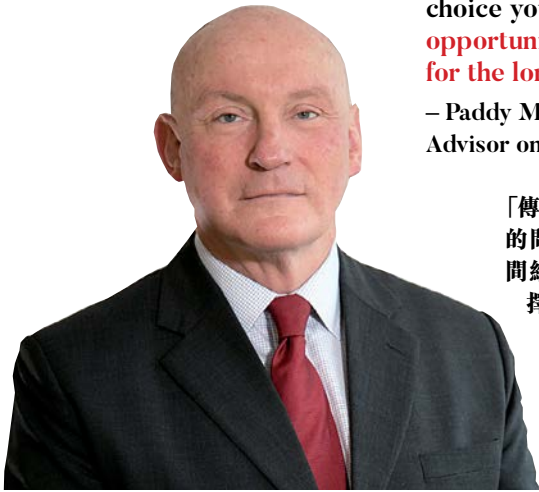
Global workforce travel restrictions have made communication difficult. This is further complicated by global and local recommendations regarding self-quarantine, “work from home” arrangements, as well as prolonged school closures.

Effective employee communication involves demonstrating empathy and appreciating the human impact of the coronavirus. Business leaders should not focus solely on policies and procedures, but also highlight that employees’ safety – and that of their friends and loved ones – is the most important concern.

Senior management is key to unlocking effective employee communications. You need to equip them with the right information to answer employee questions confidently and to convey the company’s approach accurately and consistently.

Keep your message clean and simple. Remember that employees want simple answers to simple questions. Can I work from home? How do I do





“Epidemics and pandemics are a fact of life. Whether and how you maintain business value through them is a choice you make... **Coronavirus is an opportunity to get this right, now and for the longer term.**”

– Paddy McGuinness, Brunswick Senior Advisor on Business Critical Issues, London

「傳染病和流行病是生活中切實存在的問題，能否以及如何在疫情爆發期間維持企業價值則是企業領袖的選擇……**這次的冠狀病毒爆發為企業提供機會，審視當下及長遠應該開展的工作。**」

— Paddy McGuinness
博然思維倫敦辦事處
商業關鍵問題高級顧問

that? Where can I and can't I travel? Avoid messages with detailed policy descriptions that require decoding.

Communicate with your employees regularly and frequently, but ensure that such communication is meaningful, not just repetitive. Remember also that communication is about dialogue and exchange, not just broadcast – ask questions, promote sharing, and give employees opportunity to engage. If the situation changes suddenly, don't wait for a scheduled communication to tell people, get the message out as soon as possible.

Engage with your investors

It is very difficult to predict how long the outbreak will last at this early stage. It is equally difficult to estimate the severity of the overall impact on a business. It's for this reason that you should keep your investors informed on your views, your immediate actions and your long-term plan to take the business forward.

The golden rule to effective investor engagement is to be transparent.

Communicate as openly as possible on the expected operational and financial impact on the business. Speak about the tangible impacts such as physical store closures and weakened supply chains, but at the same time, describe specific ways in which you will manage and mitigate the challenges of the current situation.

Investors look at numbers. They will urge you to provide earnings guidance or



make predictions. Be very careful about making broad predictions or quantify potential impact. Instead, quantify historic direct end market exposure. If your business was disrupted by previous health outbreaks such as SARS, share your experience and tell investors how your company is prepared to respond today.

Remind investors why your business is effectively positioned medium to long term, despite a very challenging near term. Outline your competitive advantages. Speak about what makes the company resilient. Explain how your current growth strategy will deliver solid results over the long term.

In any case, reassuring investors through this period is challenging and will require clarity and an understanding of what to communicate, and when. However, a calm and effective communication plan can boost investor confidence and show your ability to manage through the current challenges.

“**The companies that have the greatest impact in a crisis like this identify a specific need, match that to assets they can deploy, and act in partnership to deliver tangible, lasting outcomes.**”

– Meaghan Ramsey, Brunswick Partner and Business and Society Specialist, London

「**在這樣的危機中發揮最大影響力的企業，能夠掌握具體需求，將之與他們能夠調配的資產相配，與合作夥伴合力提供切實、持久的成果。**」

— Meaghan Ramsey
博然思維倫敦辦事處
合夥人兼企業社會關係專家



Corporate Social Responsibility

Whilst it is tempting to focus purely on your business, you should also consider the broader picture and what you can do to help contain the spread of the coronavirus in the community.

A growing number of companies around the world are responding to calls to help governments and civil society contain the outbreak. While contributions can be made in the form of cash donations, in-kind donations such as medical supplies could be more useful in areas where large cash donations are difficult to absorb, manage and allocate.

Business leaders are advised to draw from the core of their business and tap into the expertise and skills of

employees when providing practical assistance. For instance, McDonald's and KFC are using their kitchens to help provide meals for medical staff working in hospitals. Alibaba Health and Ping An Good Doctor are making their telemedicine services free of charge, to help relieve pressure on the provincial health system.

Whatever you choose to do, find a credible partner and/or a non-governmental organization. Working in partnership is critical for optimizing the impact of your contribution, and for avoiding reputational potholes along the way.

In summary, while the coronavirus will bring short-term challenges to

your business, through adopting the right approach – frequent, concise, transparent and proactive communications and actions – you can minimize the impact to your business and even build greater trust among your staff, your suppliers and your customers.

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全球幾乎沒有企業可以聲稱自己未受新冠病毒爆發影響。隨著死亡人數迅速攀升，截至2月9日，感染新冠病毒死亡人數已超過2003年爆發的沙士病毒；當年的沙士疫潮重創全球經濟，摧毀亞洲多家企業。

如今，隨著世界變得愈來愈小，聯繫愈來愈緊密，形勢也變得更加嚴峻。中國在全球經濟發揮更大作用，儘管病毒爆發主要集中在中國，但疫情已經波及亞洲及其他地區多個市場的眾多企業。

接觸病毒可能會直接影響員工、供應商、投資者和客戶。然而，傳媒和社交媒體的誇張報道和虛假新聞引發的恐慌，可能帶來更大的損害，影響亦更加深遠，或導致企業面臨聲譽和法律風險，對財務和營運表現帶來負面影響。

為迅速有效地應對任何危機，企業領袖有必要關注四個關鍵領域：企業韌性、內部通訊、投資者溝通和企業社會責任。

培養企業韌性

很少公司能夠為傳染病或流行病這類相對罕見的事件做好充分準備，即使是最完善的業務持續計劃在疫症面前也難以招架。

我們必須保持理智，專注業務基礎要素。一般的做法是遵循全球各地醫療衛生專家的可靠專業意見，同時必須就公司的應變計劃與員工、合作夥伴、投資者和客戶進行溝通，因為贏得重要持分者的支持至關重要。勿因公眾或媒體情緒而草率應對。

企業領袖應牢牢把握業務基礎，以便在疫情爆發期間保持公司競爭力。此次疫情將對市場、供應鏈、受保風險、投資者信心和規管環境帶來哪些影響？如果實施重大的疫情防控措施，將對業務有



“Nothing is more unnerving than silence. Update employees frequently – at least once or twice a week given how fast the situation is developing – even if there’s little to update them on.”

– Jonathan Dong, Brunswick Partner and Employee Engagement Specialist, Beijing

「沒有甚麼比沉默更令人不安。即使沒有甚麼新消息，也要經常向員工發布最新情況，按形勢發展速度而定，每周至少更新一次或兩次。」

— 董玉國
博然思維北京辦事處
合夥人兼僱員溝通專家

何影響？企業是否具備完善的技術和系統，確保員工可通過遙距工作來維持業務運作？針對上述問題，你可能認為自己早有答案，但也建議企業及時審視，並酌情與持分者分享有關資訊。

抱最大的希望，做最壞的打算，時刻為極端情況做好準備。企業領袖有必要在危機發生前，花時間思考如何應對最嚴峻的挑戰，如何作出決策。

此外，除了要為疫情爆發的「應對」階段做好準備，企業也不應忽視「復原」階段。疫情結束之後，企業可如何縮短復工時間，加強客戶和投資者信心？

復工階段的籌備工作對很多人來說可能並非首要任務；然而，復工階段如有個好開始，可為企業帶來重大的優勢。重建企業價值和回復業績，是企業韌性的體現。

內部傳訊

企業成功背後，人員因素尤為重要。大多數企業領袖都明瞭，做好內部傳訊工作對建立信任、提高員工參與和促進業績至關重要。那麼，在目前情況下，企業內部通訊應處理哪些問題？

全球各國實施的旅遊限制讓傳訊工作變得困難重重。環球和地方推出的自我檢疫措施、「留家辦公」及延長停課安排，都令情況進一步複雜化。

有效的企業內部傳訊包括表現出同理心，理解冠狀病毒對人類的影響。企業領袖切勿只著眼於政策和程序，還應強調員工及其家人至親的安全才是公司的關注重點。

企業高管是確保內部傳訊工作能夠有效開展的關鍵。管理層應掌握正確資訊，讓自己能夠充滿自信地回答員工提問，

“In order to maintain support from the investment community during this turbulent time, transparent communication of risk and how it is being managed – while reminding investors of your long-term growth strategy – will be more important than ever.”

– Amelia Pan, Brunswick Partner and Investor Engagement Specialist, London

「要在動盪時期獲得投資界的支持，企業必須清晰透明地披露公司所面對的風險及應對策略，同時也要讓投資者了解企業的長期業務增長策略。」

— Amelia Pan
博然思維倫敦辦事處
合夥人兼投資者溝通專家



準確一致地傳遞公司訊息。

訊息內容要簡潔有力。切記，員工只想聽到簡單直接的答案。我可以在家辦公嗎？應該怎麼做？哪些地方可以／不能出差？避免在訊息中闡述複雜難懂的政策描述。

定期和經常與員工進行溝通，但確保傳訊內容有意義，而非不斷重複。也請謹記，訊息傳遞是對話交流，不是單向廣播；企業應鼓勵員工提問，促進訊息共享，讓員工有機會參與討論。如果情況突然有變，切勿等待按預定計劃發布訊息，必須盡快公布。

與投資者溝通

就現階段而言，實在難以預測疫情將持續多久，也難以估計疫情對企業整體影響的嚴重程度。基於上述原因，企業應

讓投資者了解公司的觀點、採取的即時行動，以及推動業務發展的長遠計劃。

有效的投資者溝通策略的關鍵是確保訊息透明，所以應盡可能公開地讓投資者了解疫情對企業運作和財務可能產生的影響。披露企業受到的實際影響，例如關閉實體店、供應鏈轉弱，同時也要講解企業應對和紓緩當前挑戰的具體方案。

投資者關心的是數據，會要求企業提供收益指引或進行預測。企業作出整體預測或量化潛在影響時要非常謹慎。可嘗試披露過往的直接終端市場風險數據；如果企業曾因沙士爆發而受影響，可分享當時的經驗，讓投資者了解公司應對當下疫情的準備工作。

提醒投資者，儘管企業短期內挑戰重重，但中長期發展前景依然樂觀的原因。概述公司的競爭優勢，介紹企業韌

性如何煉成，解釋當前的增長策略將如何取得長期可觀成果。

無論如何，要在疫情爆發期間安撫投資者信心極具挑戰，必須充分掌握溝通的內容，看準時機。冷靜、有效的傳訊方案可加強投資者信心，展現企業應對當前挑戰的能力。

企業社會責任

儘管企業傾向只著眼於自身業務，但也應關注市場整體情況，以及公司可採取哪些措施，協助遏止冠狀病毒在社區傳播。

全球愈來愈多企業響應呼籲，與政府和社區共同抗疫。儘管可以現金形式進行捐助，但對於難以吸納、管理和分配大量現金捐款的部分地區而言，諸如醫療用品等實物捐助可能更加有用。

建議企業領袖發揮業務核心優勢，利用員工的專業知識和技能，為緩解疫情提供實際幫助。例如，麥當勞和肯德基正利用自家廚房，為醫院的醫護人員提供膳食。阿里健康和平安好醫生正免費提供遙距醫療服務，幫助紓緩省級衛生系統的壓力。

無論選擇採取何種措施，企業都要物色可靠的合作夥伴和/或非政府組織。合作夥伴關係對發揮企業行動的影響力及避免聲譽漏洞至關重要。

總括而言，儘管冠狀病毒會在短期內為公司帶來挑戰，但只要採取合適的手段（頻密、簡潔、透明及主動的溝通和行動），便可盡量減低相關影響，甚至贏得員工、供應商及客戶更大的信任。

博然思維是重大課題的戰略顧問，專門就商業、政治及社會核心課題提供諮詢服務，並協助客戶（大型、架構複雜機構的領袖）了解及探索這些環環相扣的領域。請隨時與我們聯絡：

www.brunswickgroup.com

Successful Home-Working Strategies 在家辦公的成功策略

Creating the right environment at home and staying in touch with colleagues will help maintain efficiency and employee engagement during interruptions to normal business operations
在正常業務運作受阻期間，在家打造合適的環境，與同事保持聯繫，可助保持工作效率和員工參與

This is a difficult time for all of us who are working from home due to the current coronavirus situation. Many of us would prefer to be at the office where we can speak with our colleagues, instead of being locked up at home. Also, many of our homes may not be properly set up for work, due to the limited space in Hong Kong.

To make things even more complicated, there may be bored kids with no school, or a needy pet running around. We did some research and combined it with past experiences to come up with some practical tips for our employees.

It is also worth remembering that, honestly, no one will mind if you have kids or parents in the background during conference calls. As the popular BBC news clip of an interviewee being interrupted by his children shows, people actually find it

adorable to see the “non-work” side of their colleagues.

Keys to productively working from home: 1. Create a “home office environment and mindset”

Set up a place at home where you exclusively work from and commit to consistently working there – your mini “home office.” Why? This creates a mental shift which helps you transition into “work mode,” where you have a sense of routine, reduce potential distractions and provide comfort for working. This can significantly increase your productivity.

For example, many of us are currently working from our dining tables. This is not ideal, but try to reserve at least one particular seat for work.

Make sure your home office environment, however small, is comfortable and has everything you need. This

means a good desk and chair, optimal lighting, sufficient electrical outlets for your chargers and even personal things, like noise-cancelling headsets to create a quiet environment. For example, if your dining table chairs are uncomfortable, try to get an office chair or some support cushions – be creative and improvise!

Another tip to help you mentally shift into work mode is getting dressed in the morning as if you were going into the office. You can wear comfortable clothes – just don’t give in to the temptation of wearing your pyjamas for the whole day. By having this type of morning ritual, you can make that mental transition more seamless and natural.

Also, try to avoid home distractions during office hours. For example, Netflix, YouTube, PlayStation, your two cats, doing your laundry or even your cousins dropping

by. This can be hard, but just try your best. You will find it difficult to fully transition and focus on work mode if you constantly have to switch back and forth.

2. Over-communicate with your team

When we work from home, we lose the primary method we typically use to communicate with our colleagues – having face-to-face conversations. Without this, there can be breakdowns in communication, leading to inefficiencies, or worse – loneliness, isolation and disengagement. Therefore, the key to staying in the loop and feeling connected with your team is constantly initiating communication. Practice your ABCs: Always Be Communicating.

As best practice, have open, on-going dialogue with your team and check in with your direct manager and team



members several times a day. Even greater transparency becomes fundamental when you work remotely, to ensure everyone is aligned on objectives and expectations.

Importantly, we should always be willing to use technology to over-communicate with our teammates. Let's put this into context – when you are working in an office, if you walked over to your colleague's desk, you'd have a conversation right there.

When working remotely, video calls should be treated the same way. You shouldn't have reservations about calling colleagues whenever needed. Once teammates get accustomed to this idea, working as a distributed team becomes a lot easier.

And if you have followed the advice on getting dressed appropriately, you won't be shy about receiving a WhatsApp or Zoom video call.

3. Leverage technology and work tools

When we work virtually, we lose the power of a shared physical space. Technology needs to become our new shared space and we need to facilitate effective remote communications through the rich technology at our disposal.

Establish this as the norm and get everyone set up. For example, you can conduct conference calls on Slack and Zoom, both with share-screen functionality. In Mainland China, platforms

include Enterprise WeChat and Tencent Meeting.

At WeLab, we helped our staff set up home workstations, and couriered laptops to some of their homes. We managed to achieve 70-80% efficiency on the first day of working from home and 95% by the third day.

4. Develop a daily to-do list of tasks and make sure you complete them

To ensure you remain results-oriented at home, identify and list all the tasks that need to be accomplished every day. Working from home requires everyone to be even more well-organized and disciplined. Always having a checklist will help you visualize your progress.

Make sure you list these tasks out on a prioritized basis after discussing with your direct manager, so that you start with the most important tasks and maintain the focus on priorities.

Working-from-home arrangements require managers to display much stronger leadership skills. People managers should regularly check in with every team member, set clear milestones, and review these milestones regularly with their team.

Last but not at least, make it a point to stand up and stretch every 20-30 minutes. Walk around your home, do some push-ups, or even a headstand if you can. Remain physically active.

面對目前的冠狀病毒疫情，大部人都留家辦公，應對這個艱難時期。然而，很多人都較喜歡到辦公室上班，與同事交談，而不用整天困在家中。此外，礙於香港的空間有限，不少人的居所也未必適合工作。

令事情更添複雜的是，不用上學的孩子可能無所事事，而家中的寵物又通處亂跑。就此，我們進行了一些研究，再結合過去的經驗，希望能為員工提供實用的要訣。

坦白說，沒有人會介意在電話會議期間聽到話筒的另一端傳來孩子或父母的聲音。從英國廣播公司一段熱門新聞短片可見，片中的受訪者雖然被孩子打斷，但看到同事「工作以外」的一面其實相當惹笑逗趣。

在家辦公的訣竅：

1. 建立「在家辦公的環境和心理」

在家騰出一角，打造專屬的工作間，並埋首在那處工作——您的小型「家居辦公室」。為甚麼呢？因為這能夠產生心理上的轉移，助您過渡到「工作模式」，令您有例行公事的感覺，減少潛在的分心，並提供舒適的工作空間，從而大大提高生產力。

例如，許多人以餐桌作為辦公桌。這做法並不理想，應嘗試預留至少一個特定的工作位置。

無論您的家居辦公室有多狹小，也得確保環境舒適，而且具備一切所需。也就是說，要

有舒適的桌椅、充足的光線、足夠的電源插座以便充電，甚至個人物品，如隔音耳機，以營造安靜的環境。要是桌椅不夠舒適，應找來一張辦公椅或一些軟墊——不妨即興發揮您的創意！

另一個可助您從心理上轉移到工作模式的秘訣是在早上換好衣服，就如您要出門上班一樣。您可穿上舒適的衣服——但切記別穿著睡衣。這種「早晨儀式」可助您在心理上自然無縫地過渡到工作模式。

另外，請嘗試避免在辦公時間內因家中鎖事而分心，例如Netflix、YouTube、PlayStation、兩隻愛貓、洗衣，甚至是親友來訪。這或許很難做到，但也請盡力而為。如果您終日不斷來來回回，便難以完全過渡，未能專心一意地工作。

2. 與團隊加強溝通

在家辦公時，我們無法以慣常的方式與同事溝通——面對面交談，令溝通受阻，影響效率，甚至會產生孤獨、孤立感。因此，與團隊保持聯繫和加強參與的關鍵，在於定期進行溝通。好好練習

「ABC」(Always Be Communicating)：經常保持溝通。

最佳的做法是與團隊進行開放、持續的對話，而且每天定時向直屬經理和團隊成員報到。遙距工作期間，提高透明度至關重要，確保各人的目標和期望保持一致。

重點是，我們應樂於使用科技，與團隊成員加強溝通。具體而言，在辦公室上班時，只要走到同事的工作間，便可即時展開對話。

遙距工作時，視像通話應以相同的方式處理。如有需要，應毫不猶豫致電同事。當團隊成員習慣了這種模式，分散式工作就會容易得多。若然您有跟從適當穿衣的建議，便不會在接聽WhatsApp或Zoom視像通話時感到尷尬。

3. 善用科技和工作工具

在虛擬工作間，我們再沒有共同的實體空間，科技便成了新的共享空間，而我們也要通過種種科技，促進有效的遙距通訊。

以此作為常態，要人人做好準備。例如，您可利用Slack和Zoom的共享屏幕功能進行電話會議。在中國內地，這類平台包括有企業微信和騰訊會議。

在WeLab，我們協助員工建立家居工作站，並把手提電腦直送部分員工的家中。在留家辦公安排實施首天，我們得以維持七至八成的工作效率，到了第三天更達到95%。

4. 制訂每日工作清單，確保任務辦妥

為確保維持留家工作的生產力，請訂立和列出每天需要完成的所有項目。在家辦公需要各人更有條不紊、更自律地做事。擬備一份工作清單，可助檢視自己的進度。

與直屬經理討論後，請確保工作按優次排列，好讓自己從首要的任務著手，專注完成優先要務。

在家辦公的安排需要管理人員展現更強的領導技巧。經理應定期與每位團隊成員溝通，訂立明確的目標，並與團隊定期進行檢討。

最後，可以試試每20至30分鐘便站起來伸展一下。可以的話，在家裡走走，做一下掌上壓，甚至倒立，保持身體活動。





Digital Workplace 數碼辦公室

With remote working the focus of many businesses at the moment, we provide a dashboard of what options are available for those unsure about digital workplace platforms
隨著遙距工作成為許多企業現正採用的辦公模式，我們特意製作了一個圖表，羅列可用的各種數碼工作平台

Working from home has become a necessity to protect the health of staff and also prevent the spread of Covid-19. Technology's role in providing companies with the tools and means to continue business-as-usual has never been as crucial.

However, with so many options, baggage and personal preferences, not to mention the need to protect corporate and personal data, the choices can seem overwhelming for the uninitiated.

A smooth and effective remote working experience requires careful short- as well as long-term planning, because these solutions could potentially change for the better the way you and your staff operate for the long-term.

This new work culture has the potential to provide a more open, flexible environment that meets the individual needs of each employee, and at the same time improve productivity and retain talent.

We have listed out some of the most popular, and not so well-known tools, each of which has its own specific pros and cons to help those members unfamiliar with the options to decide which is most appropriate.

在家辦公已成為保障員工健康和防止2019年新型冠狀病毒疾病 (Covid-19) 傳播的必要措施。科技為企業提供工具和渠道，以維持正常營運，其角色至關重要。

然而，由於選擇和裝備多不勝數，個人喜好各有不同，而且還要考慮到企業和個人資料的保障，因此對不諳科技的人士來說，林林總總的選擇可能會令人不知所措。

暢順、高效的遙距工作體驗需要仔細地作出短期和長期規劃，因為這些方案可能會促進公司和員工長遠的運作方式。

這種新的工作文化大有潛力，能夠提供更開放靈活的环境，滿足員工的個別需要，同時提高生產力和留住人才。

我們彙列了一些廣受歡迎而又不大為人所知的工具，而每種工具都各有優缺利弊，以期協助對該等方案了解不多的會員作出決定，選出最為合適的工具。

Solution 方案			
Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	<p>Popular VoIP service Telecommunication software that enables users to interact online through an instant messaging option, chat, video conferencing or voice calling The most cost-effective remote conferencing software</p> <p>VoIP網絡電話服務廣受歡迎 讓用戶透過即時傳訊、聊天、視像會議或語音電話進行網上互動的通訊軟件 最具成本效益的遙距會議軟件</p>	<p>Commonly used as an instant messaging app, Whatsapp has since developed into a full communication software, providing users the options to create groups with up to 256 members. Whatsapp also features message broadcasting, location sharing, file sharing, voice calling and also basic video conferencing for up to 4 people. Compared to other video conferencing apps, it lacks many of the bells and whistles, but one can rest assured that most people have some level of familiarity to it.</p> <p>常用作即時通訊程式，已發展成為全面的傳訊軟件，用戶可建立多達256位成員的群組。同時提供訊息廣播、位置分享、檔案分享、語音電話及最多4人進行的基本視像會議功能。相比其他視像會議應用程式，WhatsApp雖然未能提供眾多附加功能，但由於大多數人都熟悉其操作，用戶大可以放心使用。</p>	<p>Aimed at enterprise communication Part of G Suite line of products Works best for causal small- to medium-sized group discussions 用於企業傳訊 G Suite系列產品之一 最適合中小群組進行非正式討論</p>
Pricing Model 收費模式	<p>Skype Credit for Calling mobile and landline numbers 以Skype點數支付流動和固網電話通話費</p>	<p>Free 免費</p>	<p>NA 不適用</p>
Price 費用	<p>Free 335 mins for HK\$ 60.00 of Skype Credit 免費 Skype點數港幣60元 / 335分鐘</p>	<p>Free 免費</p>	<p>Free 免費</p>
Pros 優點	<p>Permits users to exchange documents over the Internet, as well as both video and text-based messages online No budget concern 用戶可在網上互換文件、視像和文字訊息 無需顧慮財政成本</p>	<p>Popular communications app Free of charge End-to-end encryption Fast and simple file sharing, location sharing, photo and video sharing Can open groups up to 256 members Desktop version available 常用通訊應用程式 免費 端對端加密 快捷簡便地分享檔案、位置、照片和視像 可建立多達256位成員的群組</p>	<p>No budget concern Chats are saved in history one-on-one or group chats are available Ease of use Good for small to medium group size 無需顧慮財政成本 聊天內容記錄在案 提供單對單或群組聊天功能 容易使用 適合中小群組使用</p>
Cons 缺點	<p>Often freezes and suffers from video noise Limit of 4 persons in conference call for free version 時常中斷和受到視頻噪音干擾 免費版本視像通話只限四人進行</p>	<p>Lacks advanced features such as white-boarding, polling, screen sharing Video conferencing has a limit of 4 people No option to remove a person from a video conference, as people have to hang up or disconnect themselves 缺乏先進功能，例如網上白板、投票、屏幕共享 視像會議只限四人進行 用戶不能選擇退出視像會議，只能自行掛線或離線</p>	<p>Unable to edit chats No desktop application 無法編輯聊天內容 沒有桌面應用程式</p>
Link 連結	<p>https://www.skype.com/zh-Hant/</p>	<p>www.whatsapp.com</p>	<p>https://hangouts.google.com/</p>

Solution 方案			
Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	One of the most popular VoIP services Combines video conferencing, video webinar, online meetings, chat, and mobile collaboration Flexible and extensive suite of features that satisfy nearly any business' needs, but some are difficult to use It costs relatively high comparing to other VoIP services like Skype or GoToMeeting 最受歡迎的VoIP網絡電話服務之一 結合視像會議、網上研討會、網上會面、聊天和流動協作 靈活多樣的符合絕大部分商務需要，但部分在使用上有困難 相比如Skype或GoToMeeting等其他VoIP網絡電話服務，價格較高	An online meeting, desktop sharing, and video conferencing software package that enables the user to meet with other computer users, customers, clients or colleagues via the Internet in real time Best known for its user-friendly interface 網上會議、桌面共享及視像會議軟件套件，用戶可即時與其他電腦用戶、顧客、客戶或同事進行網上會議 以方便易用的界面著稱	One unique advantage for WeChat Enterprise is the link with WeChat where all the customers are. It also works between WeChat users and WeChat Work users. A key feature is its use across teams in: sales, CRM, customer services, customer experience, any customer facing department, HR, finance, IT. 企業微信的獨有優勢，在於能夠接通微信，連繫所有顧客；而微信用戶與企業微信用戶之間亦能進行互動。其主要特色是可用於跨部門通訊：銷售、客戶關係管理、客戶服務、客戶體驗、所有面對客戶的部門、人力資源、財務及資訊科技等。
Pricing Model 收費模式	Annual / Monthly Subscription + Other Available Add-ons 年費 / 月費 + 其他附加項目	Annual / Monthly Subscription 年費 / 月費	NA 不適用
Price 費用	Personal: Free Small Team: HKD 116/m Business: HKD 155/m 個人：免費 小組：港幣116元 / 月 商業：港幣155元 / 月	Professional (<150 ppl): HKD 109/m Business (<250 ppl): HKD 148/m 專業 (<150人)：港幣109元 / 月 商業 (<250人)：港幣148元 / 月	Free 免費
Pros 優點	Expandable with many optional add-ons are available Exceptional simultaneous screen sharing Provide admin feature controls 可擴充功能，提供各式各樣的附加服務以供選用 卓越的即時屏幕共享表現 可控制管理功能	Allows users to have full control over the equipment of a participant Share documents in real-time User-friendly interface 用戶可完全控制參加者的設備 即時分享文件 界面方便易用	Provide customized solutions for different sectors Huge and fast growing user base Payments capability with WeChat 5.0 enables selling goods directly Can be fully integrated with official WeChat account and effectively establish the connection between business and clients 為不同行業提供度身方案 用戶基礎龐大、增長迅速 微信5.0的支付功能支援直銷服務 可全面結合微信公眾賬號，並有效建立企業與客戶之間的聯繫
Cons 缺點	Some of the extra features such as white-boarding, polling, and remote control are difficult to use 難以使用部分附加功能，例如網上白板、投票和遙距控制 視像往往變得像素化，模糊不清	Video is often blurry and pixelated 缺乏先進會議選項，例如投票	Users are mostly in Mainland China 用戶集中在中國內地
Link 連結	https://zoom.us/	https://www.gotomeeting.com/en-hk	https://work.weixin.qq.com/

Solution
 方案

Brief Intro; What is it and what does it do? How popular?

簡介、功能及普及性

Suite of cloud computing, productivity and collaboration tools, software and products developed by Google Cloud
 Google Cloud開發的雲端運算、生產力及協作工具、軟件及產品套件

Integrated apps and services designed to help entrepreneurs grow their business
 Apps like Word, Excel, PowerPoint, and more, updated monthly with the latest features and security updates.
 綜合應用程式和服務，協助企業擴展業務
 每月更新Word、Excel、PowerPoint等應用程式，提供最新的功能和安全保障。

Pricing Model
 收費模式

Free, Basic, Business, Enterprise
 免費，基本，商用，企業

Monthly subscription with annual commitment
 月費（一年合約）

Price
 費用

\$0 limit of 10 users
 \$6USD/m per employee
 \$12USD/m per employee
 \$25USD/m per employee
 0美元（只限10人）
 6美元 / 月（每名員工）
 12美元 / 月（每名員工）
 25美元 / 月（每名員工）

Business Essentials: HKD 39 user/mo
 Business: HKD 64 user/mo
 Business Premium: HKD 97 user/mo
 商務基本版：港幣39元 / 月（每人）
 商務版：港幣64元 / 月（每人）
 商務進階版：港幣97元 / 月（每人）

Pros
 優點

Everything in one pack, including 1A3C, Access, Connect, Control, and Create
 Create blog posts, spreadsheets and presentations
 Access in the globe
 集多功能於一身，包括1A3C、Access、Connect、Control及Create
 製作網誌貼文、試算表和簡報
 全球通用

Available on all devices, including, Windows devices, Mac, iPad, iPhone and Android
 Collaboration in the cloud
 24/7 real live person support
 Hub for teamwork
 Free upgrades
 適用於所有裝置，包括Windows裝置、Mac、iPad、iPhone及Android
 雲端協作
 24/7全天候真人支援
 聯合作業中心
 免費升級

Cons
 缺點

Hard to work offline
 Not easy for constantly travelling businesspeople
 無法離線工作
 不便經常出差的商業人士使用

Cost efficiency
 Not flexible
 成本效益
 缺乏彈性

Link
 連結

<https://gsuite.google.com.hk/intl/zh-HK/>

<https://www.microsoft.com/zh-hk/>

PROJECT MANAGEMENT AND COLLABORATION 項目管理及協作	Solution 方案		
	Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	<p>Searchable Log of All Conversation and Knowledge Real-time messaging and the ability to archive, search and share files Intended for those who want their communication materials housed in one place and easily accessible through mobile device or PC Slack is an excellent and powerful team messaging app with a rich collection of settings and options. It's among one of the best, but one of the most expensive. 所有對話及知識均有可供搜尋的紀錄 即時通訊兼附檔案封存、搜尋及共享功能 把通訊材料集於一處，可透過流動裝置或個人電腦輕易存取 Slack是優良強大的團隊通訊程式，備有豐富設定及選項，是當前最好但價格也最高昂的軟件之一。</p>	<p>One of the most popular / cheapest project management tools in the market Management tool that organizes projects into boards; tell what is being worked on, who is working on it Create tasks boards with several columns (typically: To Do, In Progress, Done) and move tasks among them Trello is probably the cheapest option one can find, but rather limiting in functions. 市場上最受歡迎、價格最廉宜的項目管理工具之一 以「看板」(board)形式統籌項目；顯示項目進度及處理人員 建立附有不同欄目（通常為：待處理、進行中、完成）的任務看板，並從中自由調動任務 Trello或許是最廉宜的選項，惟功能有限。</p>
	Pricing Model 收費模式	Monthly 月費	Annually 年費
	Price 費用	<p>\$6.67 USD / mo for SME 6.67美元 / 月 (中小企) \$12.5 USD / mo for larger business 12.5美元 / 月 (較大型企業)</p>	<p>Free version 免費版本 \$9.99 USD p.a. for Business 9.99美元 / 年 (商業版) \$20.83 USD p.a. for Enterprise 20.83美元 / 年 (企業版)</p>
	Pros 優點	<p>Messages are fully searchable and centralized, allowing new members to retrieve messages / files and catch up Works both in PC and mobile phone; everything in sync Can video conference, voice conference Super easy to use 所有訊息可供搜尋，集中存放，新成員可存取訊息 / 檔案，緊貼進度 個人電腦及手機通行；所有資料即時同步 可作視像及聲音會議 操作非常簡單</p>	<p>Mobile Friendly Simplicity: Intuitive and user friendly interface One of the cheapest options Real time update 流動裝置適用 簡潔：界面簡明易用 最廉宜的選項之一 即時更新</p>
	Cons 缺點	<p>Might have intermittent connectivity issues Call capability can be spotty Cannot know if a member of the channel has read the message or not Battery consuming for phones Really more of an internal team thing; for internal communication only Video calls up to 15 teammates only for SME Plan 或間歇出現連接問題 通話功能不穩定 不顯示個別頻道成員是否已閱讀訊息 手機耗電甚速 供團隊內部通訊用途；僅適用於內部溝通 中小企計劃僅限15人進行視像會議</p>	<p>Attachment size limitation Cannot delete comments Comparing to other tools in the market, this is really more like a mere To-do List 附件容量限制 不能刪除留言 相對市場其他工具，這更近似一份待辦清單</p>
	Link 連結	https://slack.com/intl/en-hk/	https://trello.com



REMOTE ACCESS 遙距存取



Allows users to schedule tasks, create a budget, create tasks and assign to members and set due dates
 Automates document process, including access control, revision tracking and, search and retrieval
 Allows real-time texting, meetings
 An intuitive but feature-rich interface and a competitive price make it both easy to use and easy to get, which is why it's a leader both in project management and time tracking.
 用戶可規劃任務日程、製定預算、建立任務、分配工作和訂立期限
 自動處理文件，包括存取控制、追蹤修訂、搜尋及檢索
 即時短訊及會議
 界面簡潔、功能豐富、價格實惠，容易使用及負擔，是領先的項目管理及時間追蹤工具。

Monthly / Annually
月費 / 年費

\$ 18 USD p.m. / \$150 USD p.a. for Standard 18美元 / 月 或 150美元 / 年 (標準版)
 \$ 50 USD p.m. / \$ 480 USD p.a. for Express 50美元 / 月 或 480美元 / 年 (加速版)
 \$ 100 USD p.m. / \$1,020 p.a. for Premium 100美元 / 月 或 1,020美元 / 年 (高級版)

Rich communication features.
 Generally easy to set up and use.
 Responsive, strong customer support
 Great value.
 Deep configuration options.
 Time-management tools let you clock multiple tasks at once.
 通訊功能豐富
 總體容易設置及使用
 迅速強大的客戶支援
 物有所值
 深度設定選項
 讓你同時追蹤不同項目進度的時間管理工具

Resource data displayed in an unusual way.
 Not ideal for large teams.
 Poor dash board functionality
 資源數據展示方式有欠妥當
 不宜大型團隊使用
 儀表板功能欠佳

<https://www.zoho.com/>

One of the most popular and commonly used remote desktop software by both corporations and personal users. Free for personal use, but a license is required for any business application.
 最受歡迎、最常用的遙距桌面管理軟件，企業及個人用家適用；個人使用免費，商業用途則需購買授權

Free for personal use	個人使用免費
Business License	商用版授權
Premium License	高級版授權
Corporate License	企業版授權

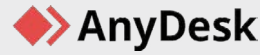
\$0 (for personal use only)	免費 (僅供個人使用)
\$248HKD/m	港幣248元 / 月
\$548HKD/m	港幣548元 / 月
\$1,099HKD/m	港幣1,099元 / 月

Expensive
 Most commonly known and used
 Comprehensive feature set including presentations, shared meetings and others
 Easy to install
 Works on a wide range of platforms from Windows to Macs, and also mobile devices
 Supports multiple monitors
 價格高昂
 最廣為人知及使用
 功能全面，包括簡報、會議共享等
 安裝簡易
 適用於眾多平台，包括Windows、Mac及流動裝置
 支援多屏顯示

File transfer is very slow
 Can be laggy at times
 Sometimes after upgrading the versions are not compatible with each other
 Sales team is quite naggy on getting users to upgrade their plans
 檔案傳輸緩慢
 有時反應遲緩
 軟件更新後或導致版本不兼容
 銷售團隊時會催促用戶升級計劃

www.teamviewer.com

REMOTE ACCESS 遙距存取	Solution 方案		
	Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	For those without a big budget, ConnectWise is free for even commercial use for up to 3 computers, after which you can choose to upgrade to a better plan with more features such as support for iOS and Android clients, voice chatting, remote meeting, sound capture, logon session switching and others. Functions are limited on the free tier. ConnectWise免費支援3台電腦，商業用途亦可，適合預算有限的用家。升級計劃提供更多功能，包括支援iOS和Android客戶端、語音通話、遙距會議、錄音、用戶切換等。免費版功能有限。	Chrome Remote Desktop is a remote access software that enables users to control and manage a computer through Google Chrome. It is an extension that runs on different operating systems. Chrome遠端桌面是一款讓用家透過Google Chrome控制及操作電腦的遙距存取軟件，能夠作為擴充程式於不同作業系統運行。
	Pricing Model 收費模式	Free (For personal and commercial use) One (10 computers, 1 simultaneous session) Standard (Unlimited computers, 3 sim sessions) Premium (Unlimited computers, 10 sim sessions) Access (Unlimited computers and sessions) 免費 (個人或商用) One版本 (10台電腦，同時進行1節同步連線) 標準版本 (電腦數目不限，同時進行3節同步連線) 高級版本 (電腦數目不限，同時進行10節同步連線) Access版本 (電腦數目不限，同時進行連線節數不限)	Free 免費
	Price 費用	\$0 (w/ limitations) 免費 (有限制) \$19USD/m 19美元 / 月 \$35USD/m 35美元 / 月 \$45USD/m 45美元 / 月 \$38USD/m 38美元 / 月	\$0 (no limitations) 免費 (無限制)
	Pros 優點	Free for up to 3 computers Paid tiers are affordable for small businesses and professionals For IT professionals looking for a maintenance tool for all computers in the office, the Access tier can provide advanced remote functionality 免費支援最多3台電腦 收費版本對中小企及專業人士來說價格相宜 Access版本能夠提供進階遙距功能，適合資訊科技專員作為維護公司電腦的工具	Quick and easy to set up as a Chrome extension Secure connections with randomized pins Supports multiple monitors Works on a wide range of platforms from Windows to Macs, and also mobile devices 作為Chrome擴充程式，安裝快捷簡易 密碼隨機產生，連接安全 支援多屏顯示 適用於眾多平台，包括Windows、Mac及流動裝置
	Cons 缺點	Free tier only offers limited functions, without support for iOS or Android clients, remote meeting, wake-on-lan, chatting and other features Does not support multiple monitors 免費版本功能有限，不支援iOS或Android客戶端、遙距會議、網絡喚醒、對話等功能 不支援多屏顯示	No built-in chat function Inability to reboot remote machine and automatically reconnect Limited features 沒有內置通話功能 不能重新啟動遙距裝置並自動重新連接 功能有限
Link 連結	https://www.connectwise.com/software/control/free	www.remotedesktop.google.com/	



Microsoft Remote Desktop is a free remote desktop tool widely used in Windows environments for network administration and employee support. It offers almost lossless screen sharing with a stable internet connection, and is built-in for Windows machines. Microsoft遠端桌面是一款內置於Windows裝置的免費遙距桌面工具，廣用於Windows系統上的網絡管理及員工支援，在穩定網絡下能提供接近無損的屏幕共享質素。

Provides functionalities for remote printing, file transfer, mobile to PC remote control, and auto-discovery. Its main selling point is that it works smoothly with a slow internet connection, and provides up to 60FPS connections. AnyDesk Enterprise can provide a customized solution to fulfill security requirements. 提供遙距列印、檔案傳輸、遙控流動裝置和個人電腦，以及自動發現功能。其主要賣點是在緩慢網速下依然運作暢順，並能提供高達每秒60幀的連接質素。AnyDesk Enterprise能夠提供個人化方案，以符合保安要求。

Free
免費

Free (For personal use only)
Lite
Professional
Power
免費（僅供個人使用）
Lite版本
專業版本
Power版本

\$0 (no limitations)
免費（無限制）

\$0 (no limitations) 免費（無限制）
\$10.99USD/m 10.99美元 / 月
\$20.99USD/m 20.99美元 / 月
\$52.99USD/m 52.99美元 / 月

Free of charge
Screen sharing quality is top-notch with a stable internet connection
Works on a wide range of platforms from Windows to Macs, and also mobile devices
免費
如有穩定網絡，屏幕共享質素卓越
適用於眾多平台，包括Windows、Mac及流動裝置

Can work even in areas with poor internet connectivity. It has the capacity to work smoothly with bandwidth as low as 100KB/sec.
Smooth connections up to 60 FPS, can be used for video editing and CAD
Safe connections with encryption
Easy to set up: Download and launch without installation required
Feature rich with file transfer, session recording, online meetings, presentation, messaging and others
Works on a wide range of platforms from Windows to Macs, and also mobile devices
在網絡欠佳（頻寬低至每秒100KB）的情況下依然運作暢順
提供高達每秒60幀的暢順連接質素，適用於影片剪輯及電腦輔助設計
安全連接，設有加密功能
簡單設置，下載後即可操作
功能豐富，包括檔案傳輸、遙距屏幕錄像、網上會議、簡報、通訊等
適用於眾多平台，包括Windows、Mac及流動裝置

Features are basic
僅附基本功能

Does not support shortcut keys with remote desktop
遙距桌面不支援快捷鍵

<https://www.microsoft.com/en-hk/p/microsoft-remote-desktop/9wzdncrfj3ps?activetab=pivot:overviewtab>

www.anydesk.com/

Solution 方案	 Google Drive	 OneDrive	 Dropbox Business
Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	As part of Google, Google Drive is one of the most popular cloud storage services. It is supported on almost all systems and naturally offers good intergration with G Suite. It offers great compability with multiple platforms and settings, and integration with a wide range of office collaboration tools. Google旗下的Google雲端硬碟是最受歡迎的雲端儲存服務之一，支援近乎所有系統，並與G Suite、不同平台和設定，以及多款辦公協作工具兼容互通。	Microsoft OneDrive for Business increases the number of files types it can view. Artificial intelligence makes accessing recently edited and most important files, folders, and projects quicker and more intuitive. 商用Microsoft OneDrive增加能夠瀏覽的檔案種類。人工智能亦加快和便利了存取近期修改及重要的檔案、文件夾和項目。	Dropbox Business improves on cloud file storage solutions for small to midsize businesses. It offers Smart Sync and Remote Wipe features and an increased focus on collaboration. Dropbox Business為中小企提供更佳的雲端檔案儲存方案，功能包括智能同步及遙距清除，並更專注於協作。
Pricing Model 收費模式	Pay what you use 按用量收費	Business Plan 1 Business Plan 2 Office 365 Business Premium 商務計劃1 商務計劃2 Office 365商務進階版	Standard Advanced Enterprise 標準 進階 企業
Price 費用	\$8USD/m per employee + \$1USD per 25 GB 8美元 / 月 (每名員工) 加\$1美元 / 25 GB	\$5USD/m per employee \$10USD/m per employee \$12.5USD/m per employee 5美元 / 月 (每名員工) 10美元 / 月 (每名員工) 12.5美元 / 月 (每名員工)	\$12.5USD/m starting at 3 users \$20USD/m starting at 3 users Custom pricing 12.5美元 / 月 (3名用家起) 20美元 / 月 (3名用家起) 自訂價格
Pros 優點	Brings G Suite's ease of collaboration and smarts to Microsoft Office products. Powerful search and proactive workflow features. Offers unprecedented control over data with easy migration and host of privacy and compliance tools. 把G Suite的便利協作功能和智能融入Microsoft Office產品 強大的搜尋功能及前瞻的工作流程模式 提供前所未有的數據控制及轉移功能，並支援私隱及合規工具	Pre-installed on Windows Good integration with Microsoft Exchange, Office 365, and Microsoft Teams to collaborate with Excel, PowerPoint, Word and OneNote from desktop, mobile device, and the web Outstanding mobile app support 預設於Windows 與Microsoft Exchange、Office 365及Microsoft Teams兼容互通，能夠在電腦、流動裝置和網上利用Excel、PowerPoint、Word及OneNote進行協作 出色的流動應用程式支援	Expanded functionality evolves product from storage solution to full-on file-sharing platform. Solidly business-focused. Offers a remote-wipe security feature. 擴充功能使產品由儲存方案升級為全面的檔案共享平台 商業主導 提供遙距清除的保安功能
Cons 缺點	File sharing security could be better. Not too many reasons to get Google Drive Enterprise over the more comprehensive G Suite solutions. 檔案共享安全度可以更佳 與其購買Google雲端硬碟企業版，不如選用更全面的G Suite方案	Must use desktop application for offline access. 必須透過桌面應用程式才能離線使用	Online file editing is not supported. Lacks private key management. Missing text optical character recognition (OCR) for mobile scanning. 不支援網上編輯檔案 沒有私鑰管理 流動裝置掃描不支援文字光學字元辨識功能
Link 連結	www.cloud.google.com/drive-enterprise/	www.products.office.com/en/onedrive-for-business/online-cloud-storage	www.dropbox.com/business

Legal Obligations for Employers 僱主的法律責任

Reviewing the key issues on employee rights and well-being during a serious virus outbreak
檢視嚴重病毒爆發期間有關僱員權益和福祉的重要議題

Amid the current outbreak of Covid-19 and as authorities ramp up preparations to handle possible contagion, so too must employers. Hong Kong is no stranger to handling virus outbreaks. Experience says taking preventative measures, remaining vigilant and preparation are key. Below are some Q&As on an employer's obligations in dealing with a Novel Coronavirus outbreak.

1. What are an employer's main legal obligations?

The main areas of an employer's legal liability in the workplace include:

- Ensuring so far as reasonably practicable the workplace health and safety of employees (i.e. obligation under the Occupational Safety and Health Ordinance (OSHO) and common law duty of care);
- Complying with obligations under the contract of employment and the Employment Ordinance (e.g. continuing to pay wages, ensuring the employee works within the terms of the contract of employment);
- Complying with the Disability Discrimination Ordinance; and
- Complying with the Employees' Compensation Ordinance (e.g. having appropriate insurance and timely reporting of illnesses/death).

2. Do I need to have in place a workplace plan to deal with the Novel Coronavirus?

There is no legal obligation in Hong Kong on an employer to specifically have a workplace Novel Coronavirus response plan. However, the OSHO requires all employers in Hong Kong to, so far as reasonably practicable, ensure the safety and health at work of all their employees. One reasonably practicable step an employer could take is to develop a plan dealing with workplace health and safety issues associated with the Novel Coronavirus.

We recommend that employers prepare a detailed plan (if one is not already in place) and implement it.

3. What should a workplace Novel Coronavirus response plan cover?

The plan should deal with the following:

BEFORE AN OUTBREAK

- Preventive measures. The Centre for Health Protection issued Health Advice on Prevention of Severe Respiratory Disease associated with a Novel Infectious Agent in Workplace, which sets out the guidelines on preventive measures that may be taken.

- Disinfecting the workplace regularly.
- Maintaining good indoor ventilation.
- Making sure that employees, suppliers and customers are aware of the employer's plans in the event of an outbreak.
- Ensuring sufficient supplies of appropriate masks, alcohol wipes, gloves, paper towels, thermometers, disinfectants, etc.
- If employees are required to travel to areas known to have the virus, whether such travel is necessary.

DURING AN OUTBREAK

- The steps the employer will take to ensure the safety of employees while at work during an outbreak including how an employer will identify risks of employees becoming infected and how to minimise such risks.
- Communication strategies such as how and what information will be communicated to employees, suppliers and customers.
- Where employees will work, e.g., home, in the office or in alternative temporary offices.
- At what stage will the workplace be closed and who will decide that.
- How to deal with infection and/or deaths of colleagues, e.g., counselling.



- A mechanism for determining whether employees, suppliers and customers will be allowed access to the workplace, especially if they show symptoms of being infected by the Novel Coronavirus.
- What to do with high risk/exposure staff (e.g., pregnant, key employees and employees who travel)

AFTER AN OUTBREAK

- Ways to ensure that employees and customers have fully recovered before they are allowed back into the workplace.
- Rehabilitation for sick employees returning to the workplace.

Communication with employees and flexibility on enforcing requirements imposed on employees under their

contract of employment will be important in maintaining employee relations and reducing anxiety and panic during an outbreak. Therefore, depending on the circumstances, employers may wish to:

- Discuss with staff about the possibility of a workplace closure prior to closing;
- Allow employees to take annual leave or unpaid leave once sick leave has been exhausted;
- Allow employees to work from home; and
- Explore salary reduction or unpaid leave as an alternative to termination of employment where business has slowed down.

Employers should make visitors to its offices aware of any health

and safety hazards associated with entering the workplace before any intended visit, where reasonably practicable.

4. Can I direct my employees to go home or stay at home if there is an outbreak?

Yes, but it depends. If the employee is infected with Covid-19 and keeping him or her away from the workplace is reasonably necessary to protect public health, then the employer may direct the employee not to attend at the workplace. The employer should continue to comply with its obligations under the contract of employment (e.g. to pay wages).



5. Can I direct an employee to see a doctor?

Yes, but it depends. Requesting an employee to see a doctor is invasive and an employer would therefore generally require an express power in the contract of employment to direct an employee to see a doctor. Depending upon the circumstances, an employer may require an employee to obtain a clearance from a doctor before being allowed to enter into the workplace.

6. Do I have to continue to pay wages and provide other employment-related

entitlements during a Novel Coronavirus outbreak?

Yes. The contract of employment will continue during an outbreak unless the employment has ceased. An employer cannot refuse to pay wages simply because the employee is unable to attend the workplace or perform any work because of an outbreak and the office is closed.

7. Can I direct my employees to report suspected cases of the Novel Coronavirus?

Yes, in the event of a Novel Coronavirus outbreak, in our view, it would be lawful and reasonable to ask

an employee to report if s/he suspects s/he has the Novel Coronavirus.

8. Can an employee lawfully refuse to attend work if there is a Novel Coronavirus outbreak?

It depends but is possible. Section 10 of the Employment Ordinance entitles an employee to terminate his contract of employment without notice or payment in lieu if s/he reasonably fears physical danger by violence or disease which was not contemplated by his contract of employment expressly or by necessary implication.



9. Can I screen employees and customers before allowing them to enter the workplace?

Maybe. Depending upon the extent of the outbreak, the screening of employees and customers may be a reasonable step for an employer to take to reduce the risk of its employees being exposed to harm. However, depending upon technological and medical testing limitations, there may be logistical and privacy issues with undertaking any such screening in a timely and effective manner before gaining entry to the building.

10. Can I stop a customer from entering the workplace if I suspect him or her of having the Novel Coronavirus?

Maybe. The Disability Discrimination Ordinance prohibits discrimination against a person with a disability in the provision of goods, services or facilities, as well as in the employment field. There is an

exception if the disability is an infectious disease (which includes the Novel Coronavirus) and the discriminatory act is reasonably necessary to protect public health. So, if a customer is infected with the Novel Coronavirus and there is the risk of the customer exposing the employees to harm the employer may refuse entry to that person.

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隨著 2019 年新型冠狀病毒疾病

(Covid-19) 個案不斷增加，各國當局紛紛加強預防工作，應對可能爆發的疫情，僱主亦需做好相關準備。在應付病毒爆發方面，香港不乏經驗。過往的經驗表明，採取預防措施、保持警惕和做好準備是為關鍵。以下問答有助僱主了解他們在應對新型冠狀病毒疫情方面的責任。

1. 僱主的主要法律責任為何？

僱主在工作場所須履行的法律責任主要包括：

- 在合理可行的情況下，確保僱員在工作場所的健康和安全（即《職業安全及健康條例》規定的責任和普通法訂明的謹慎責任）；
- 遵守僱傭合約和《僱傭條例》規定的責任（例如繼續支付工資、確保僱員在僱傭合約規定的範圍內工作）；
- 遵守《殘疾歧視條例》；及

- 遵守《僱員補償條例》（例如購買適當的保險，並及時報告疾病／死亡）。

2. 我是否需要制定應對新冠狀病毒的工作計劃？

在香港，僱主沒有法律責任制定工作場所應對新冠狀病毒的計劃。然而，《職業安全及健康條例》規定全港所有僱主在合理可行的情況下，確保所有僱員的工作安全和健康。僱主可採取的合理可行措施之一，是制定應對計劃，處理與新冠狀病毒相關的工作場所健康和安全管理問題。

我們建議僱主擬備一項詳盡的計劃（如尚未制定），並予以實施。

3. 工作場所應對新冠狀病毒計劃應涵蓋甚麼？

計劃應包括以下要點：

爆發前

- 預防措施。衛生防護中心發布了工作

場所預防嚴重新型傳染性病原體呼吸系統病的健康指引，列明可採取的預防措施準則。

- 定期對工作場所進行消毒。
- 保持室內通風良好。
- 確保僱員、供應商和客戶在疫情爆發時了解僱主的應對計劃。
- 確保提供足夠的合適口罩、酒精濕紙巾、手套、抹手紙、體溫計、消毒劑等。
- 僱員如需前往已知的疫區，應衡量是否必要。

爆發期間

- 在疫症爆發期間，僱主可採取確保僱員工作安全的措施，包括僱主如何確定僱員受感染的風險，以及如何盡量減低相關風險。
- 溝通策略，例如怎樣向僱員、供應商和客戶傳達訊息，以及傳達甚麼訊息。
- 僱員的辦公地點，例如家中、辦公室或其他臨時辦公室。
- 工作場所將在甚麼階段關閉，以及由誰決定。
- 如何應對同事的感染和／或死亡，例如輔導。
- 評估是否允許員工、供應商和客戶進入工作場所的機制，尤其當他們呈現新冠狀病毒感染的徵狀。
- 如何處理高風險／接觸員工（例如孕婦、重要員工和出差員工）

爆發後

- 確保僱員和客戶獲准回到工作場所前已完全康復的方法。
- 患病員工重返工作場所的康復狀況。與僱員進行溝通，並靈活執行僱傭合約對僱員的要求，對維持僱員關係和減少疫症爆發期間的焦慮和恐慌至關重要。因此，僱主應視乎情況採取以下措施：





- 與員工討論關閉工作場所的可能性；
- 病假用完後，允許員工放年假或無薪假；
- 允許員工在家工作；及
- 如業務放緩，應研究以減薪或放無薪假的方式，取代終止僱傭關係。

僱主應在合理可行的情況下，讓訪客於到訪辦公室前，先了解進入工作場所相關的任何健康和風險。

4. 如果爆發疫情，我可否指示僱員回家或留在家中？

可以，但要視乎情況而定。若然僱員感染 2019 年新型冠狀病毒疾病，而安排他 / 她遠離工作場所保障公眾健康的合理必要做法，則僱主可以指示僱員不要到赴工作場所。僱主應繼續履行其在僱傭合約下的責任（如支付工資）。

5. 我可否指示僱員求醫？

可以，但要視乎情況而定。要求僱員求醫具侵犯性，因此僱主通常會在僱傭合約中要求賦與明確權力，指示僱員求醫。因應情況，僱主可要求僱員在進入工作場所前，先取得醫生的許可證明。

6. 在新型冠狀病毒爆發期間，我是否需要繼續支付工資，並提供其他僱傭相關的權益？

需要。除非僱傭關係終止，否則在疫情爆發期間，僱傭合約將仍然生效。僱主不得僅因疫情及工作場所關閉，導致僱員不能到赴工作場所或從事任何工作，而拒絕支付工資。

7. 我可否指示僱員報告新型冠狀病毒的懷疑個案？

可以。新型冠狀病毒爆發時，我們認為要求僱員就是否懷疑自身感染新型冠狀病毒作出報告，是合法合理的。

8. 如果出現新型冠狀病毒爆發，僱員可否合法地拒絕工作？

視乎情況而定，但是可行。《僱傭條例》第 10 條規定，若然僱員合理地恐懼身體會遭受暴力或疾病危害，而在其僱傭合約並無明示或根據必然含意預料會有此種情形，則該名僱員可無須給予通知或代通知金而終止僱傭合約。

9. 我可否在允許僱員和客戶進入工作場所前，對其進行篩查？

或許可以。視乎爆發的程度，僱主對僱員和客戶進行篩查可以是減少僱員遭受傷害風險的合理步驟。然而，視乎技術及醫療測試的限制，要相關人士在進入場所前接受適時有效的篩查，或會衍生操作及私隱問題。

10. 若然懷疑客戶感染新型冠狀病毒，我可否拒絕他 / 她進入工作場所？

或許可以。《殘疾歧視條例》禁止在提供商品、服務或設施，以及就業方面歧視殘疾人士。不過，倘該殘疾為傳染病（包括新型冠狀病毒），而歧視行為是保障公眾健康的合理必要做法，則為例外。因此，若然客戶是新型冠狀病毒患者，而致使僱員遭受傷害風險，僱主可拒絕相關人士進入。

本文原刊於孖士打網站，現獲授權轉載，版權為孖士打所有。本文內容為相關議題的一般指引，不應被視作個別情況的具體建議。讀者在採取任何與本文議題相關的行動前，應徵詢法律意見。如欲了解更多，請聯絡作者或孖士打律師行：bernadette.tio@mayerbrown.com

Cash Flow Relief 紓緩現金周轉

Hong Kong's major banks' offerings to help businesses with cash flow challenges
香港主要銀行推出措施，協助企業應對現金周轉需要

Battling with months of protests, Sino-U.S. trade war, and now the Covid-19 virus, have left many businesses with liquidity problems. We have compiled a table of the latest schemes offered by the three major banks. We encourage members to contact the banks at the numbers provided for assistance.

面對連月示威、中美貿易戰和當前的冠狀病毒疫情，許多企業已陷入現金周轉困難。我們特此製作了一個列表，列舉三大銀行推出的最新計劃。我們鼓勵會員聯絡銀行專線，尋求支援協助。



提供物業按揭貸款「還息不還本」安排：為紓緩受疫情影響較嚴重的現有個人及工商客戶的每月供款壓力，包括但不限於從事或受僱於零售、餐飲、運輸、旅遊酒店、娛樂服務等行業，由即日起至2020年6月30日，於中銀供款1年或以上，且過去12個月還款紀錄正常的按揭客戶，可就其物業按揭貸款申請「還息不還本」，為期6個月，期滿後可因應情況申請再延長6個月，即最多12個月無須償還本金，方便客戶靈活調動資金。中銀亦會豁免客戶有關申請的手續費。

推出「中小企抗疫專項貸款計劃」：為支援中小企應對疫情，由即日起至2020年6月30日，中銀將為符合貸款條件的客戶提供綠色審批通道，安排特快貸款審批。客戶無須提供任何抵押品，最快可於1日內完成審批，3日內落實提款。該計劃提供



的士及公共小巴貸款、物業抵押商業貸款「還息不還本」：自2019年9月起，滙豐一直為參與政府「中小企業信貸保證計劃」和「中小企融資擔保計劃」的企業，提供暫緩償還本金安排。滙豐現將這個安排拓展至的士和公共小巴貸款的客戶。於2020年6月30日或之前，合資格客戶可申請為期高達6個月的暫緩償還本金安排。此外，物業抵押商業貸款客戶，亦可申請6個月暫緩償還本金安排，並於6個月期滿後，可再申請延長6個月，即最多12個月毋須償還本金。

提供流動資金，最高1,000萬元快速現金貸款予貿易融資客戶。於2020年6月30日或之前，合資格貿易融資客戶可以申請將其部分可供用的貿易融資貸款額，轉換為最高1,000萬元的現金透支額，為期6個月，以調動資金用作發放工資和交付租



按揭還息不還本：渣打會為按揭計劃(包括按揭保險計劃)之個人客戶提供6個月「還息不還本」選擇，以即時紓緩客戶的財政困難。客戶如有需要，可申請續期6個月。惟客戶需於過去12個月有良好的還款紀錄、為非政府資助計劃客戶及符合渣打指定條件。有需要客戶可於2020年3月1日至2020年6月30日期間向渣打申請，有關表格由2020年3月1日起可透過渣打網站www.sc.com/hk/zh/、按揭熱線2886-8863或到各分行索取。

支援中小企業：

1. 現有「拓展易」中小企業分期貸款、「中小企融資擔保計劃」及「中小企業信貸保證計劃」客戶，可申請延遲償還本金最多6個月，如有需要，期滿後可申請續期，合共上限為12個月，申請

特優利率，免貸款手續費，貸款金額最高為港幣200萬元，還款期長達60個月。中銀繼續透過「中小企融資擔保計劃(SFGS)」或「中小企業信貸保證計劃(SGS)」為中小企客戶提供適切的支援，經中銀參加 SFGS 或 SGS 項下貸款可申請「還息不還本」6個月，期滿後客戶可申請續期一次，即最多12個月無須償還本金。經中銀新申請參與SFGS及SGS的貸款客戶，可享免貸款手續費及開立賬戶手續費；而新申請SFGS貸款的客戶可獲擔保費回贈，上限港幣10萬元。



支持保障抗疫物資供應：針對生產和經營衛生防疫、醫藥產品等防護抗疫設備和物品的工商企業，提供資金支援，供提升產能營運使用，支援保障抗疫物資供應。為共同抗疫提供金融服務便利，協助客戶優先辦理與採購抗疫物資相關的開戶、全球匯款、支付結算和捐贈，並一律免收手續費。

延長到期保費寬限期及增加額外保障：若客戶未能如期繳交中銀人壽指定人壽保險計劃的保費，保費寬限期可延長至2020年6月30日。此外，由即日起至2020年4月30日，中銀人壽推出「新型冠狀病毒」優化保障及服務，並簡化理賠手續，安排優先理賠審批。任何個人保險保單的受保人於保障期內如不幸確診「新型冠狀病毒」，中銀人壽將提供額外每日第二頁，共二頁500港元的住院現金保障、將「新型冠狀病毒」納入「傳染病保障—隔離病房」保障內、一次性2,000港元的額外強制隔離現金津貼予「住院現金保障」客戶等。



提供費用優惠或豁免：為配合社區防疫工作，中銀推出多項電子服務費用優惠，方便客戶使用手機、網上及電話銀行等電子渠道辦理交易。此外，在目前非常時期，客戶如因特殊情況未能依時償還按揭、私人貸款及信用卡貸款，可向中銀申請豁免相關罰息、利息及逾期還款手續費。

專線 (852) 3988 2128

金等日常營運費用。申請過程無須出示額外文件證明。

進口貿易貸款還款期限自動延長 30 天。滙豐會自動延長貿易融資客戶的貸款還款期。擁有良好還款紀錄的客戶，若其進口貿易貸款於 2020 年 2 月 10 日至 4 月底到期，該期限將自動延長 30 天，不設額外費用或罰息，並無須申請。客戶亦可選擇於原定的到期日還款。

豁免「中小企融資擔保計劃」手續費、擔保費資助優惠期延長至 2020 年底。透過滙豐首次申請「中小企融資擔保計劃」的企業，包括九成信貸擔保產品，即可獲豁免手續費，並獲擔保費資助。滙豐現延長優惠期至 2020 年 12 月底。

專線 (852) 2748 8288

有效期至 2020 年 9 月 3 日。

2. 新申請「中小企融資擔保計劃」客戶可獲全期擔保費的50%資助，上限為港幣5萬元，資助計劃有效期延長至 2022 年 6 月 30 日。
3. 初創企業、「拓展易」中小企業分期貸款、「中小企融資擔保計劃」及「中小企業信貸保證計劃」客戶可獲豁免全數戶口管理費用。
4. 新申請「中小企融資擔保計劃」及「中小企業信貸保證計劃」可獲豁免申請手續費。
5. 申請「中小企融資擔保計劃」及「中小企業信貸保證計劃」特快通道，申請金額上限可達港幣 300 萬元。



額外保障：於 2020 年 1 月 23 日至 4 月 30 日（「保障期」）期間，所有保誠人壽保險保單的受保人，包括現有客戶及新客戶，若不幸確診新型冠狀病毒而需住院，將自動即時享有免費額外住院現金保障，為每日港幣 600 元、長達 45 日，無需等候期。渣打亦明白到客戶可能因應情況未必能夠及時繳交續保保費，但凡保費到期日為 2020 年 1 月 1 日至 3 月 1 日期間的所有指定保誠壽險產品（包括大部分的醫療及危疾保險），客戶可申請延長續保寬限期保障，由現時的 30 日延長至 90 日，讓客戶可以更靈活方便地續交保費。

豁免手續費三個月：於 2020 年 3 月 1 日至 5 月 31 日期間，渣打會以退回形式豁免客戶信用卡逾期手續費。同時，個人客戶以電子渠道進行本地轉賬，渣打手續費都會以同一形式豁免，以鼓勵客戶利用數碼渠道及減少客戶到分行的需要。

按揭熱線 (852) 2886-8863



Introducing principal moratorium for mortgage loans: This is an effort to relieve the pressure of making monthly repayments for the individual and commercial customers who are more severely affected by the novel coronavirus outbreak, including but not limited to those in retail, food and beverage, logistics, tourism, hospitality and entertainment industries. From now till 30 June 2020, customers may apply for principal moratorium of up to 6 months. Upon expiration, customers may apply to extend for another 6 months, subject to a maximum of 12 months in total. During such period, only interest payments have to be made, allowing more financial flexibility for customers. BOCHK will also waive the relevant handling fees for the application.

Launching a special loan scheme for SMEs to relieve the epidemic impact: In order to support SMEs during this difficult time, from now till 30 June 2020, eligible customers may apply for such express loans without collaterals. Such loans will be approved as soon as within one day with cash available for withdrawal within three. The scheme offers preferential interest rates and a handling fee waiver. The maximum loan amount is HK\$2,000,000, with a repayment period of up to 60 months. In addition, the Bank continues to provide support to SME customers through the SME Financing Guarantee Scheme (SFGS) or SME Loan Guarantee Scheme (SGS). Customers who apply for the SFGS or SGS through BOCHK may apply for principal moratorium of up to 6 months. Upon expiration, customers may apply to extend for another 6 months, subject to a maximum of 12 months in total. During such period, only interest payments have to be made. New applicants under the SFGS and SGS through BOCHK will enjoy a handling fee waiver for loan application and account opening. New applicants under the SFGS will enjoy a guarantee fee rebate of up to HK\$100,000.



Extension of principal moratorium to taxi and public light bus loans and property-secured commercial loans: HSBC has been offering a principal repayment moratorium on loans under two Government SME loan schemes since September 2019. To provide relief to more customers, the principal moratorium will now be extended to borrowers of taxi and public light bus loans. By 30 June 2020, eligible customers can apply to defer principal repayment for up to six months. Borrowers of property-secured commercial loans can apply to defer principal repayment for six months, which can be renewed for another six-month period, to provide a total extension period of 12 months.

Cash flow support for trade finance customers with up to HKD10 million quick cash facility. By 30 June 2020, eligible trade finance customers can apply to convert part of their available trade loan facility into an overdraft facility of up to HKD10 million for six months to help them meet daily operational needs such as employee payroll and rental. No documentary proof is required.



Mortgage Principal Payment Holiday: SC will offer Mortgage Principal Payment Holiday of six months to our individual clients (including those under the mortgage insurance plan) to reduce their immediate financial burden, with an option to extend the interest-only period for another six months. Clients who have a good repayment record in the past twelve months, have not participated in any government subsidy programmes, and meet our eligibility requirements can apply for the principal payment holiday from 1 March to 30 June 2020. Forms can be obtained via www.sc.com/hk, mortgage hotline 2886-8863, or any of our branches starting from 1 March 2020.

Supporting the SMEs:

1. Existing clients under Business Instalment Loan, SME Financing Guarantee Scheme and SME Loan Guarantee Scheme can apply for Principal Moratorium of up to six months which is renewable, subject to a maximum of twelve months in total until 3 September 2020.
2. New applicants for the SME Financing Guarantee Scheme can enjoy a 50% subsidy for all tenors on guarantee fee until 30 June 2022. The subsidy is capped at HKD50,000 per client.
3. Account maintenance fee waiver for Start-ups or Business Instalment Loan/ SME Financing Guarantee Scheme/ SME Loan Guarantee Scheme clients.
4. Zero handling fee for new applications to the SME Financing Guarantee Scheme and SME Loan Guarantee Scheme.
5. Fast-track application process for the SME Financing Guarantee Scheme and SME Loan Guarantee Scheme up to a maximum of HK\$3,000,000.

Providing support in ensuring the supply of medical resources: In an effort to ensure the supply of medical resources for protection against the epidemic, BOCHK will provide financial support to enterprises that manufacture medical and anti-epidemic supplies, protection equipment and pharmaceuticals to help them increase production capacity. We will give priority to customers in processing account opening, global remittance, payment settlement and donation related to the purchase of medical supplies. All handling fees will be waived.



Offering insurance grace periods and additional protection: A grace period for premium payment will be extended to 30 June 2020 if customers are unable to pay on time their premium of the designated life insurance plans of BOC Life. In addition, in view of the novel coronavirus outbreak, from now till 30 April 2020, BOC Life is offering extended cover that optimises protection and services, with simplified claims procedures and priority claims approval. In the unfortunate event that the insured under personal insurance policies has been diagnosed with novel coronavirus during the coverage period, BOC Life will offer a number of benefits, including an additional daily hospital cash payment of HK\$500, the inclusion of novel coronavirus in the "Infectious Disease Protection – Isolation Ward" benefit, and a one-time mandatory quarantine cash allowance of HK\$2,000 to "Hospital Cash Benefit" customers.

Repayment flexibility with extension of import trade loan payment period for 30 days. For customers with sound trade finance record, the Bank has preapproved 30-day extension of import trade loans maturing between 10 February and end-April 2020 without any additional fee or penalty interest. No application is required. Customers can also choose to repay their loans at the original maturity date.

Additional coverage for Life Insurance Plans: From 23 January until 30 April 2020 (the "Coverage Period"), the insured persons of Prudential's in force life insurance plans who are unfortunately diagnosed with the "Novel Coronavirus" during the Coverage Period will be offered free additional Hospital Cash Benefit of HK\$600 per day for up to 45 days with no waiting period. SC also understand that some customers may not be able to pay their renewal premiums in time due to special circumstances. As such, if the premium due date falls between 1 January to 1 March 2020 for selected Prudential's life insurance products (including most medical and critical illness insurance plans), customers can apply for an extension of premium renewal grace period from 30 days to 90 days, allowing customers more flexibility and convenience for renewal premium payments.

Offering fee concessions or waivers: In order to support community efforts against the outbreak, BOCHK has introduced a number of fee concessions for its electronic services in order to facilitate customers' use of electronic platforms such as Mobile, Internet and Phone Banking. In addition, during this critical time, if customers fail to repay their mortgages, personal loans and credit card on time due to special circumstances, they may apply for waivers of relevant penalties, interests and late payment fees.

Handling fee waiver offer and guarantee fee subsidy for SFGS to be extended to end of December 2020. At present, new applicants for loan products under the SME Financing Guarantee Scheme (SFGS), including the 90 per cent guarantee product, are enjoying a handling fee waiver and a subsidy of guarantee fee. This offer period will now be extended to end of December 2020.

Fee waiver for three months: From 1 March to 31 May 2020, we will waive the credit card late charge fees by way of refund to clients. The bank's service charge for all local fund transfers through electronic channels will be waived by the same way to individual clients during this period. This is aimed to encourage our clients to use the digital channels more and reduce their need to visit a bank branch.

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