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April 2021

HKGCC: The Voice of Business in Hong Kong

# bulletin

工商月刊



## GBA CAREER PROSPECTS 大灣區就業前景

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## Two Sessions Map Out New Opportunities

Discussions at the Two Sessions meetings unveiled greater opening up and a focus on technology, healthcare and education



### 兩會拓新商機

兩會重點議題促進國家進一步開放，聚焦科技、醫療和教育發展

國家總理李克強上月在北京兩會上指出，過去五年在中國城鎮新註冊的企業達 6,000 萬戶；數量之多，不但突顯內地經濟充滿活力，更反映國家持續發展帶來的優厚商業潛力。

基於新冠病毒疫情考量，中央政府把 2021 年的經濟增長目標定為 6% 以上，較往年保守。然而，隨著世界各地陸續推出疫苗接種計劃，中國經濟率先重拾升軌，勢必為香港企業迎來更多投資機遇，開拓更大的消費市場。

兩會期間，主席習近平特別強調醫療和教育為國家重點發展的領域。本港的醫療和教育服務長久以來都達到世界級水平，而我們的自身經驗足證這些產業對促進社會繁榮至關重要。

國家加大力度投資醫療和教育領域，惠及內地民眾之餘，同時亦為港企開創新商機。總商會不少從事這兩個行業的會員公司近年紛紛進軍內地，尤其是大灣區市場，均取得長足的發展。隨著內地經濟持續增長，

加上市場對優質醫療產品和教育服務的需求甚殷，有關趨勢只會加速向上。

創科和環保發展同樣機遇處處——政府為鼓勵綠色和高科技產業發展，已增加相關支出和推出更多稅務優惠。

對有意把握內地發展機遇的本地和海外企業來說，好消息可謂接踵而來。總理李克強在政府工作報告中指出，國家將進一步縮減外資准入負面清單，擴大對外開放的領域，著力消除投資障礙。這項招商引資政策已初見成效：根據商務部的資料，內地在 2021 年首兩月的外商直接投資按年增加 31.5% 至 1,760 億元人民幣，服務業外商直接投資同期亦增加 48.7%。擴大服務業開放的新試點計劃，將成為眾多港商的焦點所在。本港商界開始為疫後營商環境籌謀部署之際，再迎來這些潛在的新商機，實在可喜。我們期望盡快掌握這些計劃的詳情，了解港企如何能參與其中。

Speaking at the Two Sessions meetings in Beijing last month, Premier Li Keqiang remarked that 60 million new businesses had registered in China's urban areas in the past five years. This incredible figure highlights the dynamism of the Mainland economy, and is also a reminder of the huge commercial potential as the nation continues its development.

The government also announced a growth target of above 6% for 2021: a relatively modest goal compared to past years due to the Covid-19 pandemic. But as global vaccination programmes gather momentum, the Mainland's successful recovery will inevitably present more investment opportunities and a still-growing consumer market for companies in Hong Kong.

During the meetings, President Xi Jinping specifically mentioned healthcare and education as key areas of focus. Here in Hong Kong, we have achieved world-class standards in both these sectors for many years, and we can attest to how important they are to facilitate the development of a prosperous society.

Greater investment in health and education will certainly benefit Mainland citizens, and will also provide new opportunities for Hong Kong companies. A number of Chamber members in the healthcare and education spheres have expanded into the Mainland in recent years with tremendous success, particularly in the Greater Bay Area. With the Chinese

economy continuing to grow, coupled with a strong appetite for top-quality healthcare products and education – this demand is only set to soar.

Innovation-driven technology and greener development also remain outstanding opportunities as the Government increases spending and tax incentives to encourage green and high-tech industries.

For Hong Kong and global businesses keen to access these and other opportunities, there is further good news in the plans to remove barriers. Premier Li said in his work report that the nation would further shorten its negative list, opening up more sectors to foreign direct investment (FDI). This ongoing process to encourage investment is having an impact: according to the Ministry of Commerce, in the first two months of 2021, FDI expanded 31.5% year-on-year to RMB 176 billion, while FDI in services grew 48.7% in the same period.

Of particular interest to many Hong Kong companies will be the plan to further open up the services sector, through new pilot schemes. As the business community here starts to plan for a post-Covid landscape, we are very happy to hear of these potential new opportunities. We look forward to hearing more details on these plans and how Hong Kong companies can access them in the near future.

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## Apr 2021

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《工商月刊》刊載的文章內容乃個別作者意見，並不反映香港總商會立場。

# BRIGHT PROSPECTS FOR HONG KONG'S YOUTH

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# HKGCC

Hong Kong General Chamber of Commerce  
 香港總商會 1861

## The Voice of Business 商界之聲

The Hong Kong General Chamber of Commerce has been representing and safeguarding the interests of business in Hong Kong since 1861. 從1861年開始，香港總商會一直代表商界及捍衛它們的利益。



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Readers may have noticed that *The Bulletin* has started arriving in new eco-friendly envelopes. This packaging is made from plant-based materials including soy, wheat, corn and others. So, besides being re-usable and water-resistant, the packaging is also 100% compostable, conforming to the latest strict E.U. standards. We thank members for your continued support as we try to reduce our environmental impact at the Chamber.

各位讀者或已留意到《工商月刊》改以全新的環保信封寄發。這款信封以植物原料製成，成分包括大豆、小麥和粟米等。因此，新包裝除了可重用和防水，更為百分百可分解，符合嚴格的最新歐盟標準。總商會一直致力減少對環境的影響，感謝各位會員一如既往的支持。



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# Capturing Opportunities From the 14<sup>th</sup> Five-Year Plan

Plans for enhancing Hong Kong's key strengths will pave the way for our recovery from the pandemic and long-term future



At a once-in-a-century time of major change, China's Two Sessions concluded in Beijing last month. Attending the meetings as a member of the CPPCC National Committee, I was very aware of the great attention being paid by both local and foreign media to our national development.

During the meetings this year, proposals for the 14<sup>th</sup> Five-Year Plan and the Long-Range Objectives through 2035 were passed. The sections concerning Hong Kong and Macao have laid a key foundation for the long-term development of our city.

In addition to the continued support for Hong Kong to enhance its status as an international financial, transportation and trade centre, as well as an international aviation hub, the 14<sup>th</sup> Five-Year Plan has also proposed to strengthen Hong Kong's role as a global offshore RMB business hub, and a centre for international asset management and risk management.

The plan also includes clear support for Hong Kong to establish itself as a global centre for innovation and technology, a centre for international legal and dispute resolution services in Asia Pacific, and a regional intellectual property trading hub.

It is foreseeable that Hong Kong's services sector will move towards a high value-added development, which will open up a promising future for various professional services including innovation and technology, financial services, insurance, accounting, taxation, auditing, as well as testing and certification.

The coming five years will not only be critical to the development of Hong Kong, but also a challenging period as we figure out how to move forward in a post-pandemic world. We must leverage our advantages of One Country, Two Systems and work towards complementary development with the Mainland, in order to get on board the express train of national development. In particular, Hong Kong can cooperate with other cities in the GBA to tap into international markets.

However, this will only be possible if the pandemic is contained as soon as possible, to enable the reopening of the border between Hong Kong and the Mainland. To this end, at the Two Sessions meetings, I proposed to the Central Government to allow vaccinated Hong Kong residents to travel across the border without quarantine.

Hong Kong has suffered for almost two years with a double whammy of the social unrest and the coronavirus pandemic. Political disputes will only add to the costs for Hong Kong. The Central Government's plan to fully implement the principle of "patriots governing Hong Kong" and to reform the electoral system will help to promote the long-term prosperity and stability of the city. I strongly believe that One Country, Two Systems will be upheld, and Hong Kong will continue to enjoy free trade and remain as the world's most competitive city.

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## 把握「十四五」機遇

國家提出計劃加強香港的主要優勢，將為本港疫後的經濟復蘇和長遠發展鋪路

正值世界百年未遇的大變局，全國兩會上月於北京閉幕，我以全國政協委員身分參與其中，格外感到中外傳媒對國家發展的高度關注。

今年兩會通過了國家「十四五」規劃及 2035 年遠景目標建議，當中有專門篇幅談及港澳部分，為香港長遠發展奠下重要基礎。

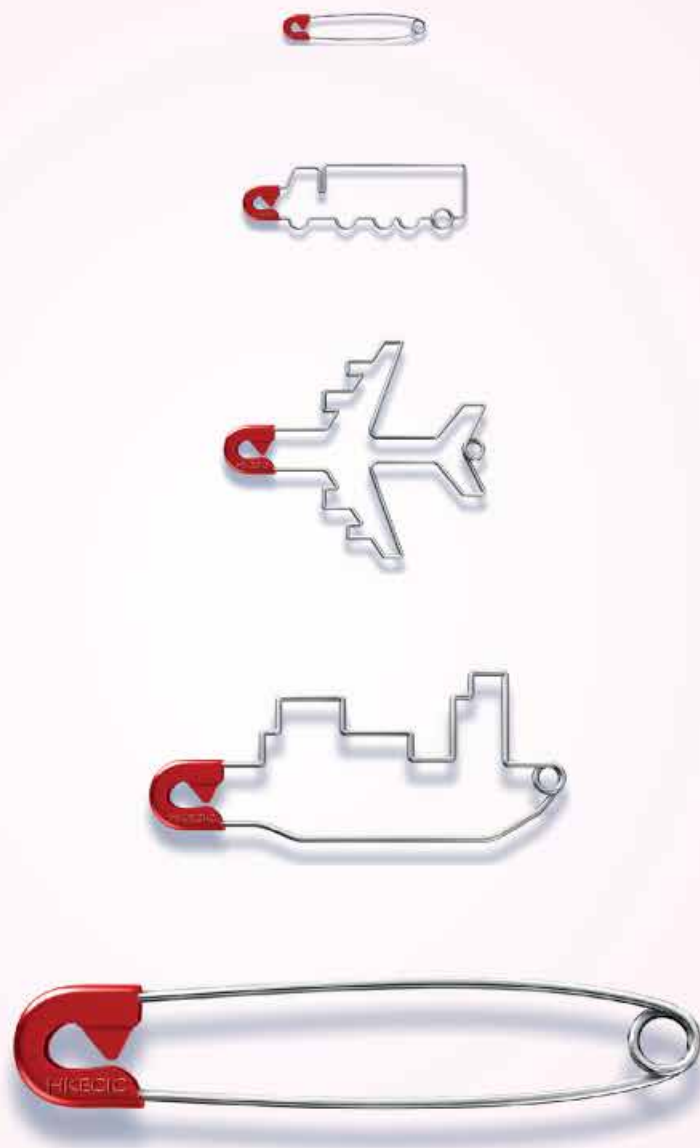
「十四五」規劃除一如既往支持香港提升國際金融、航運、貿易中心和國際航空樞紐地位外，還提出強化香港作為全球離岸人民幣業務樞紐、國際資產管理中心及風險管理中心的功能，更表明支持香港建設國際創新科技中心、亞太區國際法律及解決爭議服務中心及區域知識產權貿易中心。

可以預見，香港的服務業將會朝高增值方向發展，未來本港的多個專業服務行業包括創新科技、金融服務、保險、會計、稅務、審計和檢測認證等，均大有可為。

未來五年不單是香港發展的關鍵時期，更考驗香港如何在疫情後重新出發。我們必須把握「一國兩制」的優勢，與內地實現優勢互補，趕上國家發展的高速列車。尤其是香港未來可與大灣區其他城市合作，共同開拓國際市場。

不過，大前提是香港能盡快控制疫情，恢復兩地的正常通關。因此我在兩會上向中央政府提出建議，容許已接種疫苗的港人可豁免隔離檢疫前往內地。

過去一年多，香港面對社會動盪和新冠疫情的雙重夾擊，已經沒有政治爭拗的本錢。中央政府提出全面落實「愛國者治港」原則，完善香港的選舉制度，有助推動香港長遠的繁榮穩定。我深信「一國兩制」必會得到延續，香港將繼續是自由經貿及全球最具競爭力的城市。



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## Hong Kong: Business as Usual

Our city's many advantages remain unchanged



### 香港一切如常

本港眾多優勢維持不變

香港作為國際商業樞紐，經濟自由是我們賴以成功的一大要素，而這亦是國際公認的事實。然而，本港最近卻被一美國組織剔出經濟自由度指數評級，實在令人費解。

截至 2019 年，香港連續 20 多年獲傳統基金會評為全球最自由經濟體，在 2020 年則屈居第二，僅次於我們的好友競爭對手新加坡。

然而，傳統基金會編製今年的經濟自由度指數時，不再視香港為獨立經濟體，卻將之納入為中國內地一併評分。此舉似乎不合邏輯，皆因在「一國兩制」框架下，香港和內地為兩個不同的經濟體，雙方各自以獨立成員的身分加入世界貿易組織和許多其他國際組織，而且各有不同的貨幣、法律制度和稅務框架。

香港在這方面的優勢不曾改變，而我們也繼續享有資金、人才、貨物和資訊流動的自由，絕對體現了經濟自由。再者，香港沒有實施任何外資擁有權限制，為世界各地的企業和創業者提供極為有利的營商環境。在簡單低稅制下，本港的利得稅和薪俸稅率都甚具吸引力。舉例說，有別於很多其他經濟體，本港不設銷售稅、資本增值稅或遺產稅。

廣泛而言，本港作為國際商業之都的吸引力未有減退。不論是法律和規管框架、金融基建，以至知識產權保護，香港的表現均達到世界級水平。

「一國兩制」是香港企業成功的基石；在這個原則下，我們得以把握內地的投資機遇，以及進入其龐大的消費市場。現在，隨著內地已從新冠病毒疫情恢復過來，經濟重拾增長，港企正好憑藉其有利位置，抓緊內地新一輪增長所帶來的機遇。同時，大灣區倡議也有助本港企業探索這個發展一日千里的毗鄰地區。

過去一年，香港成功遏止新冠病毒疫情在社區大規模爆發，亦證明我們有能力應對疫情威脅，而無需像許多其他經濟體般實施大規模封關。

簡言之，香港仍然是營商的好地方，而這主要歸因於我們享有經濟自由。本會會員以至全球各地的商家固然明瞭事實真相確實如此，因此對於為了進一步實現地緣政治目的而罔顧事實的做法，我們表示失望。隨著疫情威脅消退，前景趨於明朗，我們有充分理由看好香港能夠延續其環球商業樞紐的地位。

Hong Kong's economic freedom is one of the key factors in our tremendous success as a global business hub, and this is a fact that has been widely recognised around the world. So we were somewhat perplexed when the city was removed from the latest ranking by an American organization recently.

Hong Kong had held the top spot in the Heritage Foundation's Index of Economic Freedom for more than two decades until 2019. In 2020 we slipped to second, just behind our friendly rival, Singapore.

But for this year's index, the Heritage Foundation stopped treating Hong Kong as a separate economy, and bundled us with Mainland China. This seems to be illogical, as under the One Country, Two Systems framework Hong Kong and the Mainland are two different economies. This is reflected in our separate membership of the World Trade Organization and many international organizations, as well as different currencies, legal systems and tax frameworks.

Hong Kong has not changed in this regard, and we also continue to enjoy free movement of capital, talent, goods and information – surely the very definition of economic freedom. There are also no restrictions on foreign ownership, which makes Hong Kong an extremely welcoming environment for businesses and entrepreneurs from all over the world. Our low and simple tax system includes a competitive corporate tax rate as well as an attractive salaries tax. We also don't have sales tax, capital gains tax or estate tax, for example, unlike many other economies.

More broadly speaking, our attractions as a global home for businesses remain undimmed. Hong Kong's legal and regulatory framework, financial infrastructure and intellectual property protection are all world-class.

One Country, Two Systems has been a great success for Hong Kong businesses, enabling us to access investment opportunities in the Mainland as well as its huge consumer market. And right now – with the Mainland already having returned to growth after recovering from Covid-19 – Hong Kong businesses are in a perfect position to capitalise on a new cycle of growth. At the same time, the Greater Bay Area initiative is enabling Hong Kong companies to explore this rapidly growing region just across the border.

Over the past year, our success in preventing a major Covid-19 outbreak has also demonstrated the city's capacity to deal with a pandemic threat, while avoiding the large-scale lockdowns seen in many other economies.

In short, Hong Kong remains a superb place to do business, with our economic freedoms being a key part of this. Of course, all of our members – and indeed businesspeople around the world – understand that this is the case, and we are disappointed that such facts are being ignored to further geopolitical ambitions. With a brighter future ahead as the Covid-19 threat recedes, we have plenty of reasons to be optimistic about our continued status as a global business hub.

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GBAYES programme creates wide range of career opportunities for graduates in the Greater Bay Area

大灣區青年就業計劃創造廣泛的就業機會，讓畢業生踏出在大灣區發展事業的第一步

## 為香港青年 開創光明前景

**For many years, citizens in Hong Kong enjoyed the benefits of the city's very high employment rate, which provided a wide range of work opportunities as well as financial security. Young people entering the job market could expect to have a choice of interesting roles available, and a rewarding career path ahead.**

The Covid-19 pandemic has put the brakes on this situation. Hong Kong's overall unemployment rate has risen to more than 7%, while youth unemployment is even higher, at more than 10%.

This is to be expected, given the severity and duration of the global pandemic. Although the Government's Employment Support Scheme helped many people during the crisis, inevitably, the slowdown has led to job losses.

But there are reasons to be hopeful. Vaccine roll-outs globally mean that a return to normal business operations is coming ever closer. And here in Hong Kong, we have the huge advantage of our proximity to the only major economy to return to growth in 2020. While much of the world is still suffering from the economic downturn, the Chinese Mainland managed to record 6% growth last year.

In particular, the Mainland cities of the Greater Bay Area (GBA) just across the border offer huge opportunities for business and career development. For young people and companies alike, the Greater Bay Area Youth Employment Scheme – or GBAYES – which



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# Bright Prospects for Hong Kong's Youth





### Outsized Impact of Youth Unemployment

Youth unemployment has a negative impact not only on the young people directly affected, but also on wider society. Hong Kong's youth unemployment rate reached 19.7% for those aged 20-24 between August and October 2020.

The growth in the youth unemployment rate in the past year is not a surprise, as at times of crisis it is usually young people who are first to lose their jobs. In addition, more young people tend to work in the sectors that have been hardest hit by the Covid-19 pandemic, like tourism and hospitality, and in jobs where working from home is not an option.

For the young people affected, a period of youth unemployment can have an outsized impact, including lower earning potential throughout the rest of their lives, health problems and unhappiness. Young people are also less likely to have money saved for emergencies, meaning they are more likely to fall into debt and suffer from longer term financial problems.

According to a 2020 report by U.S. non-profit Mercy Corps: "If left unchecked, youth unemployment can have serious social repercussions, because unemployed youth tend to feel left out, leading to social exclusion, anxiety and a lack of hope for the future."

Schemes to help young people into work therefore are crucial to help Hong Kong's young people to find satisfying jobs and financial stability, and also to underpin the city's social harmony and continuing prosperity.

was proposed by the Chamber was launched in January and is another boost. GBAYES will provide a monthly subsidy of HK\$10,000 to businesses who hire people who graduate between 2019 and 2021, on salaries of at least HK\$18,000.

Around 40 HKGCC member companies have signed up to date, offering around 450 places. HSBC, the largest foreign bank in the Mainland, recently set up a dedicated office in the GBA and is offering around 100 places for Hong Kong youngsters.

"GBA is a vibrant city cluster, where we have seen a significant increase in demand for internationally competitive banking services," said Betty Lam, Head of Human Resources, Hong Kong, at HSBC. "It is where the future of financial services is being written."

The company's footprint in the GBA means it is in a great position to support the GBAYES initiative, she added: "We are keen to help Hong Kong young people gain exposure to GBA markets, which are only going to become more integrated as time passes, and to attract talent to a career in banking and finance."

Lam explained that HSBC's GBA recruits will be in two placement streams: general placement, and innovation and technology. The general placement streams include commercial banking, global banking, and wealth and personal banking, in roles such as customer services, data and analytics, operations support and project management. These graduates will undergo on-the-job

# 共建友善職場 銀齡再展新里程

Offer flexible arrangements  
Promote employment of the elderly

友善對待年長人士僱傭措施  
Friendly employment practices for the elderly



給予年長僱員培訓  
及再培訓的機會  
Offer elderly persons with training  
and retraining opportunities



提供彈性工作安排、  
合適的工作裝備及休息時間  
Provide flexible work arrangements,  
suitable equipment, outfit and rest breaks



重視年長僱員的知識、  
經驗和技能  
Value the knowledge, experience  
and skills of elderly persons

知識 Knowledge

經驗 Experience

人脈 Connections

傳承 Succession



勞工處  
Labour Department

## GBAYES at a Glance

**2,000:** total places available

**700:** places allocated to innovation and technology

**HK\$10,000:** monthly subsidy provided by the HKSAR Government

**HK\$18,000:** minimum monthly salary to be paid to graduates

**2019-2021:** graduating years for eligible participants

**18 months:** length of scheme

**Open to businesses** that have operations in both Hong Kong and Mainland GBA cities

**Graduates** should start work before 31 August 2021

training in a GBA city for the full duration of their placement.

The innovation and technology placements will typically be located in HSBC's Digital Business Services function and will include data analysts, full stack engineers and technical specialists. They will start working in Hong Kong and then rotate to Guangzhou for at least six months.

"Over the course of the placement, participants will gain first-hand experience in the business area for which they are recruited," Lam said. "They can also expect a combination of varied on-the-job practical experience, project-based work and functional exposure."

And although GBAYES is set to run for 18 months, it could be a gateway to a long-term career.

"We are keen to recruit the strong performers for permanent roles at HSBC in any location after they successfully complete the scheme," Lam said.

PwC is another of the major recruiters under the scheme. It plans

to hire more than 100 graduates, who will mostly be employed in financial services, including capital markets.

"I think GBAYES is very important as it offers a great opportunity for Hong Kong's young people," said Raymund Chao, Asia Pacific & China Chairman at PwC.

He added that besides traditional financial services, including auditing, accounting, taxation and consultation services, PwC's business also covers innovation and technology, and also has the other key departments typical of a large global company. So PwC will be able to offer placements to graduates across a range of their business divisions. "This scheme is very beneficial in terms of helping us to nurture young talent for Hong Kong," Chao said.

Depending on the role, the PwC graduates may spend all of their placement in the Mainland city, or may work between Hong Kong and across the border, Chao explained.

"For example, if the employee is responsible for an IPO project of a GBA enterprise to be listed in Hong Kong, the graduate may be mostly working in the GBA, but with the need to work in Hong Kong occasionally as well."

Also participating in GBAYES are Gammon and Zung Fu – two Jardine Matheson companies in the areas of construction and luxury cars, respectively. Hayly Leung, General Manager, Group Human Resource Services, Group Human Resources, at Jardine Matheson, explained why the company had decided to join the scheme.

"We think that it is a very meaningful programme," she said. "We really appreciate that there has been a high unemployment rate for graduates in 2019 and 2020, so it is a great opportunity to help these young graduates to find jobs."

The substantial subsidy of \$10,000 per month also makes it a "win-win situation" for businesses.

Jardines already has a significant presence in Mainland China, and the GBA is one of the company's targeted areas for expansion.

"The entire GBA is a very strategically important area to us, and also a growth area," she said. "Many reforms have already been carried out, and the physical infrastructure is now in place."

The participation of Zung Fu highlights the diverse range of roles open to the graduates under the scheme. Participants with the right people skills and personality can enjoy the opportunity to shine in Zung Fu's luxury car dealerships across the GBA. Graduates that get a place with Jardines will also enjoy being part of a

large conglomerate: it has around 400,000 employees in total.

“The benefits for the graduates include the many opportunities from their early entry into the growing area of the GBA,” Leung said. “And they will also benefit from support from our company’s training and development programmes. Life learning is something that we believe in, and invest a lot in.”

For many businesses in Hong Kong, the GBA’s population of 72 million and per capita GDP of US\$23,000 provide huge investment potential and a massive consumer market. Surveys of HKGCC members have consistently revealed exceptionally strong support for the GBA initiative.

“Here at the Chamber, we can see the many advantages of the Mainland GBA cities,” said Chamber Chairman Peter Wong. “Hong Kong’s students may not have had the experience to explore the region yet, and may not be fully aware of the fantastic opportunities available. So the GBAYES scheme will broaden their horizons in many ways.”

Chamber member companies to date have offered around 450 places under the scheme, almost 25% of the total available.

“We are delighted to see the successful roll-out of GBAYES and its adoption by many of our members so far,” Wong added. “Giving Hong Kong’s next generation of professionals such a great start to their careers will benefit not only the new graduates, but also the whole business community in Hong Kong.”



**香港多年來一直享有高就業率，為市民帶來廣泛的工作機會和財務保障，而投身就業市場的青年普遍能選擇感興趣的職位，事業前景可期。**

然而，新冠病毒疫情導致上述情況有變。本港的整體失業率已升破7%，青年失業率更達到10%以上。

疫情持續在全球肆虐，並造成嚴重影響，失業率上升實屬意料之中。儘管政府的「保就業」計劃協助不少人渡過困境，但經濟放緩無可避免造成職位流失。

不過我們有理由對前景抱持希望。全球各地陸續推出疫苗接種計劃，意味商業運作有望更快回復正常。香港毗鄰內地——在2020年唯一重拾增長的主要經濟體，更為我們帶來龐大的優勢。當全球大部分地區仍面臨經濟下行壓力，中國內地已在去年錄得6%的經濟增長。

尤其是鄰近的大灣區內地城市，更為我

們開創龐大的業務和事業發展機遇。政府在1月推出由總商會提倡的「大灣區青年就業計劃」，進一步為青年和企業提供助力。計劃將為企業提供每月10,000港元補貼，以不少於18,000港元的月薪聘用在2019年至2021年畢業的大學生。

迄今約有40家總商會會員公司報名參與計劃，合共提供約450個職位。滙豐作為內地最大的外資銀行，最近更成立了大灣區業務部，為香港青年提供約100個職位。

滙豐人力資源香港區主管林靄欣表示：「大灣區城市群活力充沛，對具有國際競爭力的銀行服務的需求大幅增長，是金融服務未來發展所在。」

該公司在該地區的業務足跡為其帶來優勢，正好能夠參與支持計劃。她又稱：「我們積極協助香港青年接觸和認識日趨融合的大灣區市場，並希望吸引人才投身銀行及金

融業。」

林靄欣解釋，滙豐銀行為大灣區招聘的員工主要分為兩類：一般實習及創科實習。一般實習計劃涵蓋商業銀行、環球銀行和財富管理及個人銀行業務，工作崗位包羅客戶服務、數據分析、業務支援和項目管理等。受聘畢業生將於整個實習階段在大灣區城市接受在職培訓。

創科實習生將獲安排於滙豐的數碼商業服務部門工作，職位包括數據分析師、全端工程師和技術專員等。他們首先會在香港工作，然後獲派駐廣州最少六個月。

林靄欣稱：「實習期間，參加者既可親身體驗其所屬業務部門的日常運作，亦有機會參與不同的項目，在廣泛的業務範疇累積實戰經驗。」

雖然計劃為期僅18個月，卻能為青年打開事業之門，為長遠事業發展鋪路。

「參加者完成實習後，如果表現優秀，我們很樂意邀請他們加入滙豐成為全職員工。」林靄欣說。

羅兵咸永道是計劃下另一主要招聘者，打算聘請超過100位畢業生，當中大多從事金融服務，包括資本市場服務。

羅兵咸永道亞太及中國區主席趙柏基稱：「我認為『大灣區青年就業計劃』非常重要，能夠為本港青年提供就業良機。」

他補充，羅兵咸永道業務範圍廣泛，不但涵蓋審計、會計、稅務和諮詢服務等傳統金融服務，亦涉足創新科技領域，更設有大型跨國企

業常見的主要部門。因此，羅兵咸永道能夠在旗下多個業務部門為畢業生提供廣泛的實習機會。「這個計劃非常有利於培育香港的年青人才。」趙柏基說。

他解釋，在計劃下獲羅兵咸永道聘用的畢業生，有機會在整個實習期被調派到內地城市工作，亦有機會在中港兩地跨境工作，實際安排視乎工作崗位需要而定。

「例如當員工需要跟進大灣區企業來港上市的計劃，便可能大部分時間在大灣區工作，偶爾在香港工作。」

怡和集團旗下的建築公司金門和豪華汽車公司仁孚行亦有參與該計劃。怡和集團人力資源服務總經理梁小玲講述公司參與計劃的原因。

她說：「我們認為這項計劃別具意義。由於在2019和2020年學年畢業的大學生失業率高企，我們正好藉此計劃幫助這些年青畢業生就業。」

計劃提供每月高達一萬元的補貼，亦為企業創造「雙贏局面」。

怡和在中國內地早已有長足的發展，而大灣區是該公司拓展業務的目標地區之一。

她說：「對我們來說，大灣區是重要的戰略據點，區內經濟持續增長。該區已推出多項改革措施，基礎建設亦臻完善。」

仁孚行的參與凸顯計劃為畢業生提供多元的職業選擇。參加者如具備合適的人際技巧和性格，可望在大灣區大展拳腳，協助仁孚行拓展區內的豪華汽車代理業務。

受聘於怡和的畢業生也將成為大型企業集團的一分子——怡和合共僱用約40萬名員工。

梁小玲說：「計劃將令畢業生獲益良多，除了能夠早著先機，參與大灣區的蓬勃發展，還可透過公司的培訓發

## 青年失業的深遠影響

青年失業問題除了對失業青年造成打擊，更會對整體社會構成負面影響。在2020年8月至10月期間，本港年齡介乎20至24歲的青年失業率達到19.7%。

在危機時期，青年往往成為首批失業大軍，青年失業率於去年上升實在不足為奇。此外，有較多青年投身在疫情下首當其衝的行業，例如旅遊及款待業，以及其他無法在家工作的職位。

對受影響的青年來說，失業一段時間或會造成深遠影響，包括日後收入潛力較低、健康問題及情緒低落等。青年也可能缺乏儲蓄作應急之用，意味他們負債和面臨長期財政問題的機會較大。

美國非牟利機構Mercy Corps在2020年發表的一份報告指出：「青年失業問題若不加以處理，或會對社會造成嚴重影響，因為失業青年容易感到被忽略，導致對社會產生排斥、焦慮和對未來失去希望。」

因此，青年就業支援計劃至關重要，除了協助香港青年覓得滿意的工作和穩定財政狀況，亦可促進社會和諧和延續繁榮。



## 大灣區青年就業計劃概覽

計劃合共提供2,000個名額

特設700個創科職位名額

香港特區政府每月補貼10,000港元

畢業生月薪不少於18,000港元

在2019年至2021年畢業的大學生可參加計劃  
計劃為期18個月

參與機構須在香港及大灣區內地城市皆有業務  
畢業生須於2021年8月31日前入職

展計劃不斷增值。終生學習是我們的理念，亦是我們重點投資的方向。」

大灣區人口達7,200萬，人均GDP為23,000美元，為眾多香港企業帶來龐大的投資潛力和消費市場。總商會曾多次就大灣區發展向會員進行調查，結果一致顯示會員十分支持大灣區倡議。

總商會主席王冬勝表示：「總商會看到內地大灣區城市機遇處處。」他解釋：「香港學生可能仍未有機

會探索大灣區，未能全面了解區內開創的種種機遇，因此大灣區就業計劃將可從多方面拓寬他們的視野。」

總商會會員公司至今為計劃提供約450個職位，佔職位總數近25%。

「很高興大灣區就業計劃能夠成功落實推出，並得到眾多會員的踴躍支持。」王冬勝續稱：「讓香港下一代的專才在事業上有個好開始，既可惠及畢業生，亦可造福整個商界。」

## HKGCC Annual General Meeting 香港總商會周年會員大會

The Annual General Meeting of the Hong Kong General Chamber of Commerce will be held at 6:00 p.m. on Friday, 7 May 2021.

Six members of the General Committee are required to retire this year, and five of them may stand for re-election if they wish:

- |   |   |
|---|---|
| • <b>Nicholas BROOKE</b> , Chairman,                    | Professional Property Services Ltd      |
| • <b>Benjamin HUNG</b> , Chief Executive Officer, Asia, | Standard Chartered Bank (Hong Kong) Ltd |
| • <b>Jacob KAM</b> , Chief Executive Officer,           | MTR Corporation Ltd                     |
| • <b>Neville S SHROFF</b> , Chairman and CEO,           | Shroff & Co Ltd                         |
| • <b>YU Pang Chun</b> , Director and General Manager,   | Yue Hwa Chinese Products Emporium Ltd   |
| • <b>Allan ZEMAN</b> , Chairman,                        | Lan Kwai Fong Holdings Ltd              |

Any Chamber member intending to be nominated for election to the General Committee should submit a completed nomination form to Chamber CEO George Leung on or before 13 April 2021.

For election-related enquiries, Mr Leung is available at tel. 2823 1211, or email [ceo@chamber.org.hk](mailto:ceo@chamber.org.hk).

本年度香港總商會周年會員大會訂於2021年5月7日（星期五）下午6時舉行。  
以下六位理事須於本年度卸任，當中五位可選擇競選連任：

- |   |        |
|---|--------|
| • Professional Property Services Ltd 主席 | 蒲祿祺    |
| • 渣打銀行(香港)有限公司亞洲地區行政總裁                  | 洪丕正    |
| • 香港鐵路有限公司行政總裁                          | 金澤培    |
| • Shroff & Co Ltd, Chairman and CEO     | 尼維利施樂富 |
| • 裕華國產百貨有限公司董事總經理                       | 余鵬春    |
| • 蘭桂坊控股有限公司主席                           | 盛智文    |

有意參選理事的會員，請於2021年4月13日或之前填妥參選表格，並提交予本會總裁梁兆基。

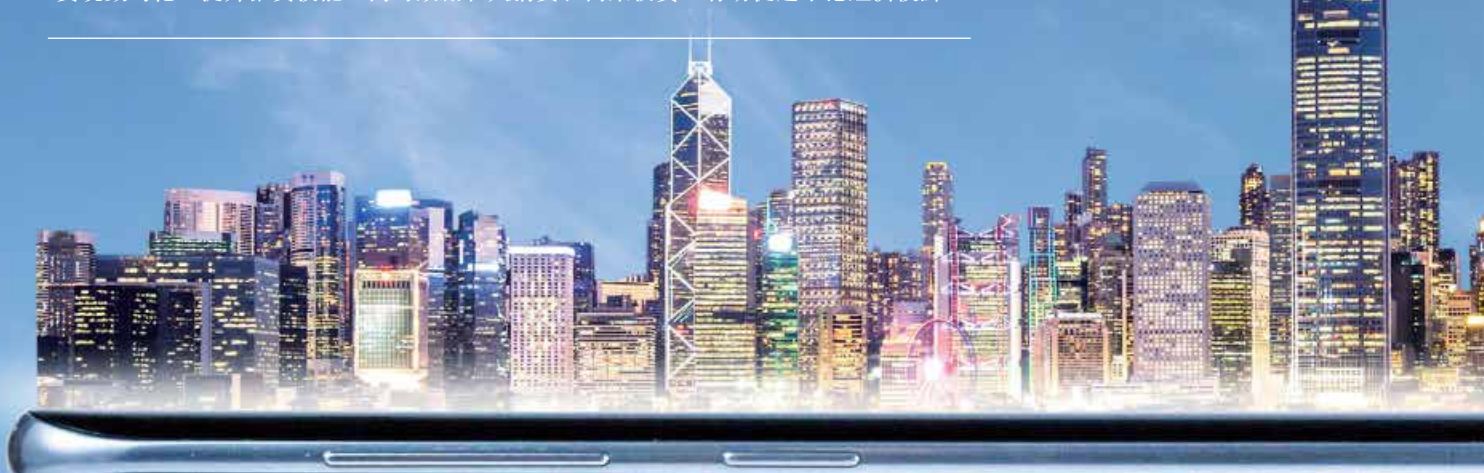
有關選舉查詢，請致電2823 1211或電郵[ceo@chamber.org.hk](mailto:ceo@chamber.org.hk)。

# Upgrading Economy and Building Confidence

## 經濟升級轉型 重建營商信心

Digitization and upskilling workers while encouraging private consumption and business investment will help to drive our recovery

實現數碼化、提升僱員技能，同時鼓勵私人消費和商業投資，有助促進本港經濟復蘇



**A year ago, Financial Secretary Paul Chan announced the launch of the Employment Support Scheme (ESS), part of a HK\$300 billion government relief fund to fight the pandemic-induced recession.**

Back then, many of us thought that such an unprecedented measure would be sufficient to tide over the economic decline, which – like with SARS in 2003 – was not expected to last beyond the warm summer months.

But more than a year on, there is still no shortage of bad economic news and the unemployment rate has hit a 17-year high of 7.2%.

Going forward, Hong Kong's economic fortunes will depend on our ability

to curb the pandemic. While light is beginning to emerge at the end of this long, dark tunnel with the roll-out of a mass vaccination programme, the road to recovery will likely be bumpy as it will take time to achieve herd immunity at the programme's current rate of progress.

In particular, businesses such as those in the retail, hospitality and leisure sectors will remain vulnerable as they are likely to take longer to recover, even after social distancing restrictions have been relaxed and normalcy restored.

For many businesses in these badly hit sectors, the pandemic has served

to compound the woes resulting from the social unrest of a year earlier. These back-to-back events have created a double whammy of lost revenue and a drain on resources.

In his fifth budget, Financial Secretary Chan gave himself two major tasks: stabilise the economy and relieve the burden on Hong Kong people. This comes against the backdrop of a persistently narrow tax base and the risk of a drawn-out fight to defeat the pandemic.

Since the onset of the pandemic, Hong Kong has utilized almost 30% of its fiscal reserves. Under the assumption that the economy will



grow, in real terms, by an average of 3.3% annually from 2022 to 2025, the Government has estimated that it will record a deficit for four more years until 2024-25. This would lead to a decline in reserves from the equivalent of 33.3% of GDP to 22.6% in five years.

For the Financial Secretary, drawing up the latest Budget was a delicate balancing act – providing fiscal stimulus to prop up Hong Kong's fragile economic recovery while practising fiscal discipline as stipulated under Article 107 of the Basic Law.

It therefore came as no surprise that the 2021-22 Budget was less

generous than last year's. With the pandemic continuing to make its presence felt, it is understandable that the Financial Secretary has chosen to shift gears from dishing out universal cash aid in favour of more targeted measures aimed at helping more vulnerable segments of the community.

The ESS provided businesses with a critical lifeline by subsidising a portion of wage bills for a six-month period up to November 2020, and thereby prevented a drastic increase in unemployment. However, its indiscriminate nature was also the subject of criticism. Businesses, such as supermarket chains, that had managed to escape the pandemic's effects were also able to draw on this government support.

In his latest Budget address, the Financial Secretary included a section on the digital economy, emphasizing the need to address structural changes across virtually all sectors. This is timely, as the coronavirus brought into sharp relief the importance of digitization. Providing financial support to encourage businesses, in particular SMEs, to adopt digital technology is good policy as it helps to improve our productivity, an important catalyst for sustained economic growth and competitiveness over the longer run.

Similarly, the pandemic has changed the future of jobs and occupations. From an economic standpoint, attempts during the early stages of the pandemic to save jobs of all stripes did not represent the most efficient use of public resources. As the pandemic continues, these should be redirected to help workers

reskill and equip students for the future. To his credit, the Financial Secretary has made efforts to futureproof Hong Kong's workforce, although initiatives such as the Love Upgrading Special Scheme and other similar measures should be reviewed from time to time to ensure that they remain relevant and effective.

Private consumption plays an important role in driving economic recovery. Considering that the retail and hospitality sectors have borne the brunt of the pandemic, the idea of distributing HK\$36 billion in electronic spending vouchers to boost local consumption is therefore a good one. Execution, however, is another matter. It will be interesting to see the Government's approach, in terms of speed and design, to roll out the programme and to ensure it fulfils its purpose of boosting the local economy.

When the Covid-19 pandemic has finally receded, the Financial Secretary will likely be training his focus on shoring up public finances to prepare for the next Black Swan event, which may be lurking just around the corner. However, in order for his efforts to achieve their intended outcomes, he must bear in mind that the optimal solution to reversing deficits is to grow the economy. This, in turn, depends on persuading businesses to invest, so that a bigger pie can be created for all.

It is therefore of critical importance that the Government, in its efforts to relaunch Hong Kong, invests more in burnishing Hong Kong's reputation and promoting business confidence.

一年前，財政司司長陳茂波宣布推出「保就業」計劃，作為3,000億港元防疫抗疫基金的一部分，以應對疫情引發的經濟衰退。

當時，許多人以為這一空前措施已足夠協助香港渡過經濟困境——情況有如2003年的沙士，沒料到疫情會延續到夏季，甚至更久。

一年多過去，負面經濟消息仍然不絕於耳；本港失業率升至7.2%，為17年高位。

香港的經濟走向將取決於我們的抗疫進展。大規模疫苗接種計劃推出，為漫長而黑暗的抗疫戰帶來曙光，惟復蘇之路將不會平坦，而以目前的疫苗

接種進度來看，實現群體免疫仍然需要一段時間。

即使社交距離限制得以放寬，社會回復常態，零售、酒店和休閒等行業可能依然脆弱，需要較長時間才能復原。

這些行業前一年已飽受社會動盪影響，其後爆發的新冠疫情更是雪上加霜。接二連三的事件導致收入大減，資源耗盡，對企業造成了雙重打擊。

在本港一直面對稅基狹窄的背景下，加上抗疫戰可能會持續多一段時間，財政司司長在其任內第五份《財政預算案》訂下了兩項重要任務：穩經濟，紓民困。

自疫情爆發以來，香港已動用近三成財政儲備抗疫。假設本港經濟在2022年至2025年期間平均每年實質增長3.3%，政府預計未來四年到2024-25年度仍將錄得赤字，而這會令財政儲備佔GDP的比例在五年內從33.3%下跌至22.6%。

財政司司長制訂最新一份《財政預算案》時，需要巧妙地作出平衡——既要推出財政刺激措施提振疲弱的復蘇勢頭，同時要按照《基本法》第107條規定，恪守財政紀律。

故此，2021-22年度《財政預算案》不及往年慷慨，實屬意料之中。鑒於疫情持續影響經濟民生，財政司司長決定調整策略，將重心從向全民發放

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現金援助，改而推出更具針對性的措施，重點支援受影響較大的界別，做法可以理解。

截至2020年11月的六個月期間，「保就業」計劃代僱主支付僱員部分薪酬，為企業雪中送炭，避免失業率急升。不過，有關計劃卻因涵蓋範圍過於廣泛而遭人詬病，例如連鎖超市這類未受疫情衝擊的企業亦可向政府申領補貼。

財政司司長最新發表的《財政預算案》其中一節談及數碼經濟，強調各行各業都要配合經濟結構轉型。疫情凸顯了數碼化的重要性，這個政策方向可說正逢其時。透過提供財政資助鼓勵企業尤其是中小企採用數碼科技，有

助提升本港的生產力，從而長遠促進經濟增長和維持競爭力。

同樣地，疫情改變了未來的工作模式及工種職位。從經濟角度看，在疫情初期為所有行業提供保就業措施，並未能使公共資源發揮最大效用；隨著疫情持續，有關資源應用作協助僱員學習新技能，並鼓勵學生裝備自己，為未來鋪路。就此，財政司司長提供資源為香港未來培育人才，值得肯定。然而，當局也應定期檢討「特別、愛增值」等計劃及其他類似措施，確保能夠切合實際所需，而且行之有效。

私人消費是經濟復蘇的重要動力。考慮到疫情下零售和款待業首當其衝，發放總額360億港元的電子消費券刺

激本地消費的做法固然可取，但如何執行值得商榷。因此，政府推展有關計劃的效率和方式能否使之達到提振本地經濟的目的，將會是關注所在。

待疫情消退，財政司司長很可能會把焦點投放到改善公共財政上，以防疫情這類黑天鵝事件重演。然而，要確保政府的工作取得預期成果，就必須謹記一點：促進經濟增長方為扭轉赤字的良方，而這很大程度視乎能否令企業作出投資，因為唯有把餅做大，才能讓全民受惠。

因此，要重振香港經濟，政府應當投放更多資源，盡力提升香港的聲譽和加強營商信心。

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過往活動回顧



# Enforcing the Competition

Businesses should be aware that informal options are available to resolve issues and help avoid sanctions

**A business that is subject to a Competition Commission enquiry or investigation in Hong Kong faces the ultimate threat of being subject to proceedings before, and possible sanctions imposed by, the Competition Tribunal.**

However, there are a number of ways in which these outcomes can be avoided, both before and after any investigation is commenced. The Competition Ordinance provides various mechanisms for resolving cases more informally, and without the imposition of financial penalties or other sanctions.

It is important that businesses are aware of these mechanisms, and take expert legal advice on how they can be used to protect their commercial interests if they are the subject of a Commission enquiry or investigation. This article gives a brief overview of the main ones, and of how they have been used in cases since the Ordinance entered into force in December 2015.

It is useful to distinguish between three categories of conduct in this respect: cartel arrangements between competitors, non-cartel arrangements, and abuse of substantial market power.

## Cartel arrangements

The Ordinance classifies certain arrangements between competitors

as “serious anti-competitive conduct” – otherwise known as cartels – namely price-fixing, market (or customer) sharing, output-restriction and bid-rigging. If such conduct has taken place within your organization, you may be able to avoid prosecution before the Tribunal if you are the first party to report it proactively to the Commission and cooperate in its subsequent investigation. You can do this even before there is any Commission enquiry or investigation.

If you think that such conduct may have taken place, you should consult your legal advisers on whether an application for leniency may be

appropriate, under the Commission’s “leniency policy.”

While the Commission took its first cases against cartel conduct directly to the Tribunal, the Commission has, in two more recent cases, used the option of issuing infringement notices instead. In an infringement notice, the Commission invites each party to commit to terminating the alleged contravention within a certain period, in return for which the Commission will not bring proceedings in the Tribunal. The company will be required to admit the contravention.



# Ordinance 執行《競爭條例》

企業宜認識可供解決問題及免受制裁的非正式途徑

In the first of these cases, in January 2020, the Commission alleged that an IT service provider (Company 1), and a competitor (Company 2), had exchanged competitively sensitive price information, to coordinate which of them would win the bid for an IT contract. The Commission issued infringement notices against both companies.

Company 1 did not accept the Commission's invitation to give "commitments," and proceedings were brought against the company and its director. However, Company 2 did give the commitments – essentially to take steps to improve its competition

law compliance programme – and no proceedings were brought against it.

In the second case, in February this year, the Commission issued infringement notices to six hotel groups and a tour operator for passing on pricing information between two competing travel service providers. All recipients of the notices gave the commitments, designed to enhance effective compliance within their businesses.

It is not entirely clear how the Commission will assess whether to take proceedings in the Tribunal, or to issue infringement notices instead, but the seriousness and

scale of the conduct are likely to be important relevant factors.

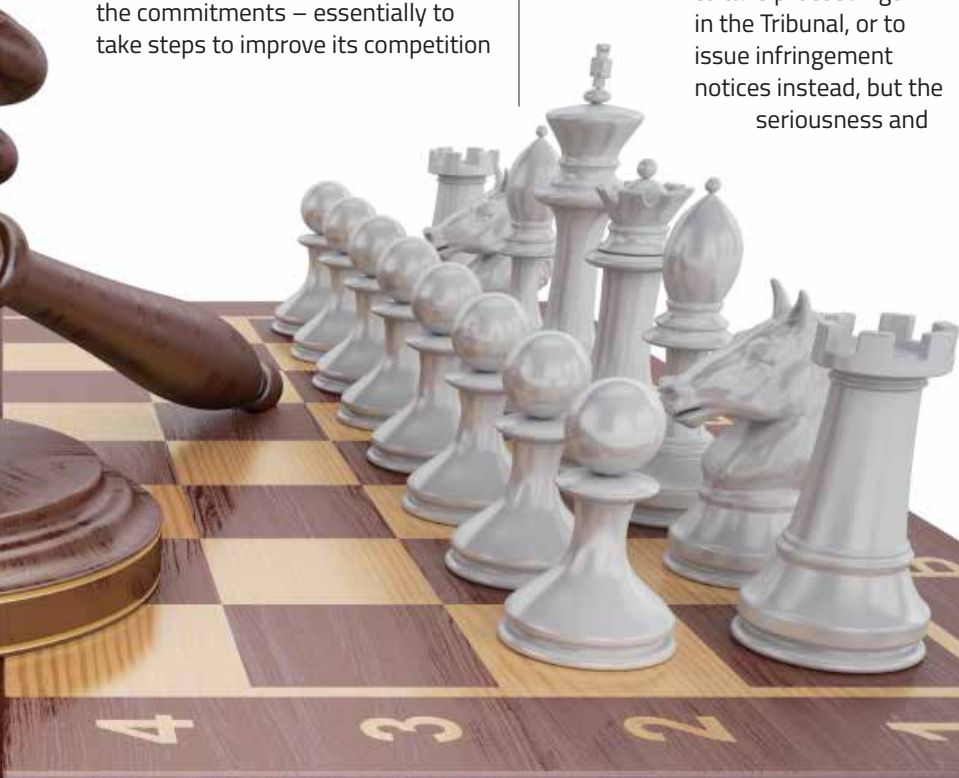
## Non-cartel arrangements

For arrangements between businesses that are not cartels, if the Commission expresses concern that the arrangement may contravene the Ordinance, you may consider offering the Commission commitments to address those concerns, and thereby avoid any further investigation or proceedings.

If the Commission accepts your commitments, it cannot thereafter initiate proceedings in the Tribunal regarding the conduct in question, except in limited circumstances. Unlike with infringement notices (see above), an admission of contravention is not required for a commitment to be accepted.

The Commission accepted commitments for the first time in May 2020. Three online travel agents (OTAs) agreed with the Commission to remove certain clauses in their contracts with hotels and other accommodation providers, which the Commission believed harmed competition between OTAs to the detriment of consumers.

It accepted commitments again in October 2020, to address its concerns about a joint venture between container terminal operators in Hong Kong. The Commission was concerned



(among other things) that the joint venture would increase charges and reduce service levels to shipping lines for cargo transported between Hong Kong and the Mainland. The commitments in this case included capping the operators' charges and maintaining their service levels for such cargo.

The Commission can also deal with non-cartel agreements by issuing a warning notice to the parties involved. If the Commission has reasonable cause to believe that such an agreement contravenes the Ordinance, it cannot bring proceedings directly before the Tribunal (even if the case has not been resolved through commitments). It must first issue a warning notice, requiring the parties to terminate the alleged contravention within a certain period. Only if it is not terminated during this period (or if having been terminated, it is repeated), can the Commission take the case to the Tribunal.

So far, no warning notices appear to have been issued, according to the Commission's register. The reason may be that, for non-cartel agreements, whether they contravene the Ordinance usually involves a complex economic assessment. It may be more appropriate to resolve such cases by mutual consensus between the Commission and the parties through commitments, rather than the more confrontational step of the Commission issuing

a warning notice to terminate the contravention, failing which it may initiate proceedings before the Tribunal.

Moreover, the threshold for issuing a warning notice is higher than for commitments. For a warning notice, the Commission must have a reasonable cause to believe that the arrangement contravenes the Ordinance. For commitments, on the other hand, the Commission need only have "concerns about a possible contravention."

### **Abuse of substantial market power**

As with non-cartel arrangements, the issues of whether a business has a position of substantial market power, and if so whether it has abused that position, often involve complex economic assessments. While the Commission has the option of accepting commitments to address any competition concerns it has about such conduct, no case of such conduct has so far been addressed by commitments.

On the contrary, in December 2020 the Commission brought its first case on abuse of substantial market power to the Tribunal. It is alleging that a medical gas supplier abused such a position by ceasing or limiting the supply of medical gases to a provider of maintenance services for medical gas pipeline systems.

The Commission alleges that, by doing so, the medical gas supplier was able to ensure that only it

could provide such maintenance services, and to exclude any competition for them.

### **Conclusion**

Decisions such as whether to apply for leniency, offer commitments to address the Commission's concerns, or accept the Commission's invitation to give commitments in an infringement notice, are very important strategic ones on which expert legal advice should be sought. Having in place an effective competition compliance programme minimizes the risks of being involved in a contravention or a Commission investigation in the first place, and of being faced with such decisions.

### **倘公司需接受香港競爭事務委員會（競委會）的查詢或調查，最終或面臨競爭事務審裁處（審裁處）提起的訴訟及其可能施加的制裁。**

不過，在任何調查展開之前或之後，均可透過不同的方式避免上述結果。《競爭條例》（條例）設有多個機制，提供較非正式的渠道解決個案，而免於被處以罰款或其他制裁。

企業應了解如何運用這些機制，並聽取法律專業意見，以便在競委會作出查詢或調查時保障其商業利益。本文概述條例下的主要機制，以及條例自2015年12月生效以來，這些機制在案件中的應用。

就此，區分三類違反行為——競爭對手之間的合謀安排、非合謀安排，以及濫用相當程度市場權勢，有助了解應對方法。



## 合謀安排

條例將競爭對手之間的若干安排界定為「嚴重反競爭行為」或合謀行為，包括合謀定價、瓜分市場（或客戶）、限制產量及圍標。倘機構內出現上述行為，率先向競委會主動舉報，並在隨後進行的調查中積極合作，則可能免被起訴。即使競委會並未作出任何查詢或調查，亦可先行採取行動。

如認為違反行為或已發生，應諮詢法律顧問的意見，確認根據競委會的「寬待政策」申請寬待是否恰當。

競委會將首批合謀行為個案直接入稟審裁處審理，惟近期亦就兩宗個案發出違章通知書。競委會在違章通知書中提出，倘各方承諾在限期內停止進行指稱的違反行為，則競委會不會向審裁處提起法律程序。涉案公司將需要承認違反條例。

在 2020 年 1 月提訴的首宗個案，競委會指控一家資訊科技服務供應商（公司 1）與其競爭對手（公司 2）就一份資訊科技合約交換影響競爭的敏感價格資料，以嘗試協調哪家公司中標。競爭會向兩家公司發出違章通知書。

由於公司 1 並無接受向競委會作出「承諾」的提議，該公司及其董事其後被起訴。然而，公司 2 承諾採取行動完善其競爭合規計劃，故未有被起訴。

在第二宗個案中，競委會於今年 2 月向六個酒店集團及一家旅遊營辦商發出違章通知書，涉及在兩家互相競爭的旅遊服務供應商之間傳達定價資料。所有接獲通知書的公司均承諾採取措施，以有效地提升業務的合規水平。

競委會決定向審裁處提起法律程序或發出違章通知書的準則並不清晰，但違反行為的嚴重程度和規模可能是重要因素。

## 非合謀安排

至於公司之間不屬合謀的安排，假如競委會關注到有關安排可能違例，公司可考慮向競委會作出承諾以釋除疑慮，藉此避免進一步的調查或法律程序。

競委會如接受承諾，則其後不得就有關行為向審裁處提起訴訟（在少數情況下除外）。有別於違章通知書（見上文），承認違反條例並非承諾獲接納的條件。

競委會在 2020 年 5 月首次接受承諾。三家網上旅行社向競委會作出承諾，刪除與酒店及其他住宿提供者的合約中的若干條款。競委會認為有關條款妨礙網上旅行社之間的競爭，損害消費者的利益。

競委會在 2020 年 10 月再度接受承諾，釋除對香港貨櫃碼頭營運商組成聯盟的疑慮。競委會的關注之一是聯盟可能會提高對中港貨櫃航運公司的收費及降低服務水平。案件中的承諾包括設立收費上限及維持貨運服務水平。

競委會亦可向非合謀安排的各方發出告誡通知。競委會如有合理理由相信協議違反條例，即使個案並無通過承諾獲得解決，亦不得直接向審裁處提起法律程序。競委會須於事前發出告誡通知，要求各方在限期內停止指稱的違反行為。倘違反行為並無在該期間停止，或在停止後再犯，競委會方可入稟審裁處。

根據競委會的登記冊，競委會從未發出告誡通知。這可能是由於往往就要

非合謀協議進行複雜的經濟評估，才能確認有否違反條例。競委會與各方透過承諾達成共識，可能是更適切的做法，而競委會發出告誡通知，要求停止違反行為的做法具有對抗性質，告誡無效時或需向審裁處提出訴訟。

此外，發出告誡通知的門檻高於接受承諾。競委會必須有合理理由相信安排違例，方可發出告誡通知。另一方面，競委會僅需「對可能的違反行為產生疑慮」，即可接受公司作出的承諾。

## 濫用相當程度的市場權勢

如同非合謀安排，要判斷公司是否具有並濫用市場權勢，通常涉及複雜的經濟評估。競委會有權接納承諾，釋除對有關行為的任何競爭問題的疑慮，惟至今並無透過承諾處理有關行為的案例。

相反，競委會於 2020 年 12 月向審裁處入稟首宗涉嫌濫用相當程度市場權勢的個案，指控一家醫療氣體供應商濫用其市場地位，停止或限制供應醫療氣體予一家醫療氣體管道系統保養服務供應商。

競委會指稱，該醫療氣體供應商藉此成為市場上唯一的保養服務供應商，並排斥任何市場競爭。

## 結論

機構是否申請寬待、作出承諾以釋除競委會的疑慮，抑或接受競委會在違章通知書中提出的承諾，每個決定都有重要的策略意義，因此應尋求專業法律意見。制定妥善的競爭合規方案，能減低發生違規事件或遭到競委會調查的風險，亦可避免面臨以上決定的情況。



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節能減碳是應對氣候變化的有效措施之一，而你的支持至關重要。作為香港工商業界所信賴的能源夥伴，中華電力有限公司(中電)提供各種節能方案和再生能源項目，協助客戶達到減碳目標。我們更致力促進香港再生能源的長遠發展，支持香港政府實現在2050年前碳中和的目標。

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## Take Your Part in Supporting Renewable Energy Now 立即參與 支持可再生能源發展

By purchasing CLP Renewable Energy Certificates (RECs) businesses can support the development of clean energy and contribute to a greener and smarter future.

透過認購中電「可再生能源證書」，工商企業可支持潔淨能源的發展，締造綠色智慧未來。

### Multiple benefits of our RECs 認購中電「可再生能源證書」好處多



#### Support Local renewable energy 支持本地可再生能源

RECs are an easy, alternative way to support green energy apart from installing a renewable energy system on your premises. With RECs, you can declare you are using renewable energy of your business.

除了安裝可再生能源系統外，認購「可再生能源證書」的企業可宣稱其業務使用可再生能源，以更簡單的方法支持綠色能源發展。



#### Qualify for the right to claim emission reduction benefits 符合申領相關 環境權益的資格

You can claim the benefits of reducing your company's carbon footprint associated with electricity generated from renewable energy sources.

根據「可再生能源證書」上的可再生能源電量，你可為業務申領與用電相關的环境權益。



#### Enhance your corporate image 提升企業形象

Our RECs meet the RE100, CDP (formerly Carbon Disclosure Project) and ESG reporting requirements\*. Your company can fulfil the commitment on international business green energy initiatives and contribute to the corporate social responsibility.

「可再生能源證書」符合RE100，CDP（前身為《碳排放量披露計劃》）及環境、社會及管治報告的要求\*，有助企業實踐國際環保標準及承諾，履行社會責任。

\* Valid in Greenhouse Gas (GHG) Protocol Scope 2.  
符合《溫室氣體議定書》範圍2所界定的要求。

### Contact us 聯絡我們

✉ [accmgr@clp.com.hk](mailto:accmgr@clp.com.hk)

🌐 [www.clp.com.hk/Renewable\\_Energy\\_Certificates](http://www.clp.com.hk/Renewable_Energy_Certificates)

Contact your Account Manager if you are Large Power Tariff or Bulk Tariff Customers 大量用電或高需求用電客戶如欲認購，請聯絡你的客戶經理

### CLP's Energy Efficiency and Conservation and Renewable Energy Initiatives

#### 中電推出的節能及可再生能源項目



# Doctors on Demand

## 求醫問診 一按即達

App-based platform DrGo enables Hong Kong residents to have online consultations without leaving their homes

醫療健康應用程式平台 DrGo 讓本港市民足不出戶都能求醫診症

**Prefer not to visit a clinic if you need to see a doctor? Another option for Hong Kong people is DrGo, a health-tech platform providing telemedicine services. Through this app-based platform, users can connect with registered doctors in the city, and benefit from the expertise of a healthcare professional at the touch of a button.**

“Our on-demand mobile platform enables users to book an appointment and consult their doctor of choice via a video call,” explained Dr Allen Wong, Head of Product and Business Development at eSmartHealth Ltd.

A wholly owned subsidiary of Hong Kong Telecommunication Ltd, eSmartHealth is the mastermind behind DrGo. The company was formed with a mission to provide cloud-based health management services to healthcare professionals and carers, and it released the DrGo app in August 2020.

This proved to be a timely launch, as Covid-19 has seen visits to private clinics decrease by 50-60% over the past year. This in turn has fuelled a growing demand and need for telehealth services. The DrGo app provides users with a solution for receiving help from

the comfort of their own homes or workplaces, thus reducing their risk of infection. It also helps save time for busy people, and means they don't need to make a journey to the clinic or hospital.

Wong added that any medication, medical certificates or referrals that the doctor may prescribe after a consultation can normally be delivered to the patient's designated address within four hours.

Six months after its inception, DrGo had already expanded its doctor network to include four major local private medical partners: Gleneagles Hospital Hong Kong, Precious Blood Hospital (Caritas), Quality Healthcare Medicinal Services (QHMS) and Union Medical Healthcare (UMH).

HKGCC has helped the company broaden its potential client base and to understand the local market, Wong explained. He said that eSmartHealth joined the Chamber to “obtain business intelligence and improve our potential business network.”

Besides facilitating online consultations, eSmartHealth is also moving into the broader health and well-being sphere, using technology to improve access to a range of services. Recently, the company announced the launch of an e-commerce



platform to the public – DrGo Health Store, which offers healthcare products, body-check packages and vaccinations, among others.

“Our goal is not only to serve the growing needs in the community, but also contribute to Hong Kong's continued development into a smart city,” said Wong.

DrGo is currently focused mainly on the private segment of the local healthcare market. But in the near future, eSmartHealth plans to continue expanding its doctor network with more hospitals and clinics, and cover a wider range of specialties, Wong explained.

“For our long-term goal, DrGo targets to offer remote healthcare services to users of the public healthcare system,” he said.



身體不適卻不願到診所求醫？醫療科技平台 DrGo 的視像醫療諮詢服務，正好為香港市民提供另一選擇。透過這個應用程式平台，用戶只需彈指一按，即可與本地註冊醫生連繫，獲得醫療專業人員的適切建議。

益體健有限公司產品開發及業務拓展主管黃一川博士解釋：「透過我們的流動平台，用戶可隨時隨地預約診症，並以視像方式向所選醫生求診。」

香港電訊有限公司全資附屬公司益體健是 DrGo 的幕後軍師。該公司旨在為醫療專業人士和護理人員提供雲端健康管理服務，並在 2020 年 8 月推出 DrGo 應用程式。

DrGo 的面世正合時宜。過去一年，受新冠病毒疫情影響，私家診所的求診人數下跌了五至六成，這促使市場對遙距醫療服務的需求與日俱增。DrGo 應用程式讓用戶無需前往診所或醫院，亦可安在家中或辦公室就醫，既可減低感染病毒的風險，亦為忙碌的都市人省卻交通時間。

黃博士又補充，醫生在診症後處方的任何藥物及簽發的醫生證明或轉介信，一般可於四小時內送遞至病人的指定地址。

DrGo 推出六個月以來，醫生網絡不斷擴大，涵蓋本港四大私營醫療機構：港怡醫院、寶血醫院（明愛）、卓健醫療服務有限公司和香港醫思醫療集團。

黃博士表示，總商會幫助公司拓展潛在客群和了解本地市場，加入總商會亦讓益體健能夠「獲取商業資訊，完善潛在的業務網絡。」

益體健除了推動網上諮詢服務，還涉足廣泛的醫療保健領域，利用科技提升各項服務。該公司最近宣布推出電商平台 DrGo Health Store，提供醫療保健產品、身體檢查組合計劃和疫苗接種等服務。

黃博士說：「我們的目標不僅是滿足社區殷切的需求，更要為香港智慧城市的發展出一分力。」

黃博士解釋，DrGo 目前專注服務本地私人醫療市場，惟在不久的將來，益體健計劃與更多醫院和診所合作，進一步擴大旗下的醫生網絡和專科服務。

他說：「DrGo 的長遠目標是為公營醫療服務使用者提供遙距醫療服務。」

Company : eSmartHealth Ltd

公司名稱：益體健有限公司

HKGCC Membership No. 總商會會員編號：HKE0549

Established 創辦年份：2011

Website 網站：<http://www.esmarthealth.com>

# Bespoke Services in Executive Search

## 度身訂做人才招聘服務

A personalized approach helps recruitment firm go from strength to strength even amid a challenging marketplace

個人化方案有助人才招聘公司在充滿挑戰的市場中精益求精



**Delivering a personalized service to clients and candidates alike is the foundation of Ashford Benjamin's success. The executive search firm has decades of experience across a range of industries, with a focus on legal, compliance, risk and business support. Based in Hong Kong, it has one of the largest legal search teams in Asia.**

"Our structure and client-centric approach means we are able to offer a bespoke service for every search project," said Managing Partner Ben Cooper. "Every decision is subject to the test question: does this improve our service to our client?"

**"Our structure and client-centric approach means we are able to offer a bespoke service for every search project."**

Ashford Benjamin operates on a flexible approach, meaning projects can range from anywhere from 48 hours on a contingent basis, to between three and 12 months on a retained basis. This unique approach within the executive search industry has played a large role in the company's success over the years, Cooper said.

The Covid-19 pandemic has led to hiring freezes at many businesses around the world, which has inevitably had a knock-on effect on the recruitment sector. But the pandemic has not led to a downturn for Ashford Benjamin. In fact, the firm has been so busy that it increased its headcount by 30% over the past year, and has moved to larger offices.

"Due to the market shrinking considerably, we made sure we kept in very close contact with our clients to ensure they had the best service possible," Cooper explained. "At the same time, we were also developing new clients to make up for the shortfall in opportunities."

Despite the challenges for Hong Kong brought about by the pandemic and the political unrest over the past couple of years, Cooper believes that the city remains full of entrepreneurial

opportunities. This can be seen in the constant influx of businesses from Mainland China and beyond to Hong Kong.

The market for professionals here is also extremely dynamic and fast-moving, which makes for a busy recruitment sector.

"The workforce tends to be very

ambitious and focused on increasing their remuneration," Cooper explained. "So a high proportion of them look for new jobs every two years."

However, the recruitment landscape also comes with challenges for practitioners, including a highly competitive market. "Hong Kong has a high number of recruitment agencies, in-house recruitment teams, and there is also the proliferation of LinkedIn and other social media platforms that try to bypass headhunters."

As a growing business, Ashford Benjamin is always on the lookout for more clients. Joining the Chamber has given them greater opportunities to meet people from a wide range of sectors and to form personal connections with fellow members, Cooper said.

為客戶和求職者提供個人化服務，是 Ashford Benjamin 賴以成功的基石。該招聘顧問公司在多個行業具備數十年經驗，專注於法律、合規、風險和業務支援範疇。Ashford Benjamin 以香港為基地，擁有亞洲最大的法律人才招聘團隊之一。

「我們的架構和以客為本的方針，讓我們能就各個招聘項目提供切合客戶所需的服務。」管理合夥人 Ben Cooper 解釋：「在作出任何決定前，我們都會考慮一個問題：這樣做能否改進客戶服務？」

Ashford Benjamin 採取靈活的營運模式，能夠承接在 48 小時內完成、按結果收費的項目，亦可進行為期 3 至 12 個月、預先收費的項目。Cooper 表示，這種模式在人才招聘業內獨樹一幟，為公司多年來成功的關鍵因素之一。

新冠病毒疫情導致全球許多企業凍結招聘，人才招聘業難免受到牽連。不過，Ashford Benjamin 不但未受疫情所累，反而忙個不休，在過去一年需增聘三成人手，並遷往更大的辦公室。

「鑒於市場大幅萎縮，我們致力與客戶保持緊密聯繫，確保他們享有最優質的服務。」Cooper 解釋：「與此同時，為彌補商機減少的情況，我們亦積極開拓新客源。」

儘管香港近年面對疫情和政治動盪的挑戰，但觀乎大量中國內地及其他地區的企業來港經商，Cooper 相信本港仍然商機處處。

本港的專業人士市場亦充滿活力，而且節奏急速，促進招聘業蓬勃發展。

「本地勞動人口普遍甚為進取，渴望增加工作薪酬，因此大部分人每兩年便會物色新工作。」Cooper 解釋。

然而，招聘環境亦為業界帶來挑戰，例如激烈的市場競爭。「香港的招聘機構和公司內部招募團隊眾多，加上 LinkedIn 等社交媒體平台興起，能夠繞過獵頭公司直接進行招聘。」

隨著業務不斷發展，Ashford Benjamin 積極物色新客戶。Cooper 指出，加入總商會能讓我們有更多機會接觸各行各業的專才，與會員建立聯繫。

「我們的架構和以客為本的方針，讓我們能就各個招聘項目提供切合客戶所需的服務。」

- Ben Cooper, Managing Partner  
—— Ben Cooper 管理合夥人

Company : Ashford Benjamin Ltd  
HKGCC Membership No. 總商會會員編號 : HKA0924  
Established 創辦年份 : 2016  
Website 網站 : <https://ashford-benjamin.com/>



The 4<sup>th</sup> China International Import Expo (CIIE) will take place in Shanghai in November. To help Hong Kong companies understand how CIIE operates, and how they can participate in this key exhibition, the 4<sup>th</sup> CIIE-Hong Kong Online Recruitment Seminar hosted by the Ministry of Commerce of the PRC and Hong Kong Trade Development Council took place on 26 February. CIIE is a major platform to facilitate the export of Hong Kong's high-quality products and services to the Mainland market, and also to promote the city's advantages as an international trade and service sector hub. A number of Chamber members joined the seminar online to learn more about the expo.

第四屆「中國國際進口博覽會」將於11月假上海舉行。為協助香港企業了解博覽會的運作和參加辦法，國家商務部聯同香港貿易發展局於2月26日合辦第四屆進口博覽會「雲招展」香港線上推介會。進口博覽會提供一個重要平台，把香港的優質產品和服務帶進內地市場，並推廣香港作為國際貿易及服務業樞紐的優勢。本會多位會員參與，了解展會詳情。

## Exploring Guangdong FTZ Opportunities

### 探索廣東自貿區機遇



Cooperation between the Guangdong Pilot Free Trade Zone (GDFTZ) and Hong Kong has been growing since the FTZ was established six years ago with a focus on innovation and financial services. At a webinar on 10 March, Partners at KPMG Bin Yang and Daniel Hui examined the positioning and strategic priorities of the different areas within the GDFTZ, which include the Nansha area of Guangzhou, the Qianhai and Shekou districts in Shenzhen, and Hengqin island in Zhuhai. They also discussed the tax and financial incentives available for businesses, as well as the potential opportunities and challenges for companies that are considering expanding into the GDFTZ.

Duncan Chiu, Chief Representative of Hengqin FTZ (Hong Kong) Representative Office, and Yvonne Wong, General Manager of Qianhai International Liaison Services Limited, joined a panel discussion afterwards to discuss the roles that the FTZs play in the development of the Greater Bay Area, and how Hong Kong businesses can capture the opportunities.

廣東自貿區自六年前成立以來，一直專注推動創新和金融服務發展，與香港的合作亦與日俱增。在3月10日的網上研討會，畢馬威合夥人楊彬和許昭淳介紹自貿區內各個片區的定位和戰略重點，包括廣州南沙片區、深圳前海蛇口片區和珠海橫琴片區。二人又講解自貿區為企業提供的稅務和財務政策優惠，以及企業進軍當地市場的潛在機遇與挑戰。

在隨後的互動討論環節，橫琴駐香港經貿代表處首席代表邱達根及前海國際聯絡服務有限公司總經理黃麗芳探討了自貿區在大灣區發展的角色，以及港企如何把握機遇。



To promote a closer relationship between Hong Kong business chambers and Qingdao, an MoU was signed by the Qingdao Commerce Bureau and HKGCC, as well as the three other major local chambers, during an online seminar on 1 March. China Committee Chairman Petrina Tam signed the MoU online on behalf of HKGCC.

為加強本港商會與青島的聯繫，青島商務局、香港總商會及其他三大本地商會於3月1日的網上推介會簽署合作備忘錄。中國委員會主席譚唐毓麗代表總商會於網上簽約。

The Civil Code came into effect in Mainland China on 1 January, creating a new framework of legislation that businesses will need to understand, particularly in relation to human resources management. Helen Liao, Partner of Deacons, spoke at the China Committee's 12 March webinar about the impact of the Civil Code in areas including employees' personal information and protection of the right to privacy, new requirements on day-to-day management of employees, and reiteration of the protection of enterprises' interests. She also discussed the supplements under the Civil Code on the handling of labour disputes.



《民法典》於2021年1月1日在中國內地生效，建立了企業必須明瞭的全新法律框架，與人力資源管理尤其相關。的近律師行合夥人廖海燕出席3月12日的網上研討會，講解《民法典》對僱傭關係的影響，包括員工個人資料、私隱權保障、員工日常管理新規定，以及重申對企業權益的保障。她還討論了《民法典》對勞動爭議處理的補充。

Nick Chan, Hong Kong Deputy to the National People's Congress, updated members at the China Committee meeting on 17 March on the key developments at the annual Two Sessions meetings. Chan, who is also a member of the Chamber's China Committee, shared first-hand information from his attendance at these key meetings, which took place this year in Beijing from 4 to 11 March. He reported on the 6.1% increase in China's GDP to reach RMB 99.1 trillion, and the announcement during the meetings of the GDP growth target of more than 6% for 2021. He also touched on the 14<sup>th</sup> Five-Year Plan and highlighted the areas relating to Hong Kong's development. While President Xi Jinping declared victory against poverty at the event, China is expected to have "basically achieved" its goal of becoming a modern socialist country by 2035, Chan added.



港區人大代表兼總商會中國委員會成員陳曉峰出席3月17日的委員會會議，分享他於3月4日至11日赴京參加「兩會」期間所得的第一手資料，並講解「兩會」的重要發展。他表示中國去年國內生產總值增長6.1%，達99.1萬億元人民幣，而國家亦把2021年目標經濟增幅訂為6%以上。會上，陳曉峰亦談及「十四五」規劃，並重點講述有關香港發展的部分。他續稱，國家主席習近平在會上宣布中國脫貧取得勝利，並預計中國到2035年「基本實現」建設社會主義現代化國家的目標。

# Get Prepared Before Buying GBA Property

## 大灣區置業準備

Property in the Greater Bay Area is increasingly attractive, but investors should be aware of the legal procedures, permits and possible risks  
大灣區置業吸引力與日俱增，惟投資者宜了解相關法律程序、許可證和潛在風險

**In recent years, various measures have been introduced in the development plan of the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) to facilitate Hong Kong citizens to purchase properties in the Mainland cities of the GBA.**

For example, loan procedures have been simplified, and Hong Kong residents will be treated as local residents when purchasing properties. This means that, in most cases, they will no longer be required to provide evidence of their duration of residence, study or employment, or meet conditions on the payment of individual income tax and social security.

While the new policies have encouraged more Hong Kong residents to purchase properties in the GBA, more property scam cases have also been reported. These include high “guaranteed rental returns” later found to be unachievable, incorrect descriptions of the properties, or even the non-existence of the so-called property project.

This article discusses some legal issues, to ensure Hong Kong investors are

aware of the procedures and potential risks of buying property in the GBA.

### **Property certificates and permits** **Purchase of first-hand properties**

When investors plan to purchase first-hand properties in the Mainland cities of the GBA, they are advised to invest in property projects from reputable developers and agents. Proper enquiries should be made to ensure that the developers have obtained:

- (i) State owned land use certificate;
- (ii) Construction land planning permit;
- (iii) Construction project planning permit;
- (iv) Construction permit; and
- (v) Permit of Advance Sales of commercial houses in respect of the properties in accordance with the Urban Real Estate Administration Law of the People’s Republic of China.

Article 55 of the Urban Real Estate Administration Law and Articles 5-8 of Procedures for the Administration of Advance Sale of Commodity Houses



in Urban Areas require a developer to provide copies of the first four permits mentioned above, prove that it has invested funds exceeding 25% of the total construction project budget, and determine the construction schedule and date of completion when applying for the Permit of Advance Sales. Any pre-sale agreements entered into with developers with no Permit of Advance Sales may be held as void.

Therefore, it is essential for investors in first-hand property to inspect the Permit of Advance Sales to ensure that the developers are legally authorised



to conduct the pre-sale of properties, confirm that the property is a first-hand property and matches with the descriptions stated in the marketing materials.

### **Purchase of second-hand properties**

Potential purchasers of second-hand properties are advised to inspect the property ownership certificate as well as conduct a land search at the property registration centre to ascertain if the seller is the legal owner of the property, and if any mortgage

is registered against the property. Purchasers should also conduct a physical inspection to confirm that no one currently occupies the property and no tenancy agreement has been entered into.

### **Due diligence**

As inspection of the properties and relevant certificates and permits may involve checking legal and government documents, purchasers are advised to seek professional legal advice and conduct due diligence in advance.

### **Precautions when signing documents**

#### **Terms and conditions**

In general, purchasers will need to sign a sale and purchase agreement (SPA), and sometimes a preliminary agreement. The terms and conditions in these agreements may be beneficial to the developer and the management company.

Some purchasers are not aware of the fact that sales terms are sometimes negotiable in first-hand property sales on the Mainland. Although it is

difficult for purchasers to negotiate or modify the terms and conditions as set out in the template agreements, the purchasers may still negotiate for a lower initial deposit, extended deadline for completion, flexible payment methods, or discounts.

When signing agreements, purchasers should check the terms concerning the relevant parties, to make sure it is clear who is the party they pay for the property, who is the developer, who is the guarantor for the developer, and who will be responsible if any problems occur in the future. Moreover, purchasers should be on the alert for any “earnest money” or other payments of a similar nature.

Such a payment is not mandatory under the law. However, some unscrupulous developers or management companies may draft a clause to the effect that funds will not be returned if the transaction fails to complete, even if there is no breach on the purchasers’ side. Therefore, it would be prudent to carefully review the terms and conditions before signing the SPA or preliminary agreement. It is advised to seek legal advice for such a review, especially when the documents are for major investment.

### Misleading marketing material

Some developers may promise that their properties have a good rental return and may exaggerate occupancy rates. When signing the SPA, it is normally the management company rather than the developer that is liable for realising the “promise” of the rental return rate. In such cases, the management company does not own the assets, but is only used as a vehicle to arrange payments and transactions. This means that the purchasers will not be able to sue the developer for any losses relating to the return rate not fulfilling expectations.

As such, it is advised to check the background of the developer and

agency in advance, and check other properties near the property as reference before making a decision.

Moreover, purchasers may find that the property is not consistent with the original description provided. This can include significant inconsistencies such as being totally different from the sample apartment as displayed, to minor issues such as cracks in the wall or indentations in the floor.

To avoid this issue, when signing the SPA, the purchasers should make sure that the descriptions of the property have been incorporated in the SPA, and who will be liable for any breaches. It should be reiterated that if the responsible party is not the developer, but some kind of management company, such companies normally do not have any assets, meaning taking legal action against them is of no use.

### Conclusion

As the saying goes, “there’s no such thing as a free lunch”. When purchasing property in the GBA, investors should not put too much trust in online sales advertisements and should be wary of unscrupulous agencies. It is recommended to purchase from reputable developers that have all certificates and permits, as they provide more security in terms of legitimacy, price, property quality and property management.

At the same time, it must be reiterated to focus on the property itself and conduct a thorough due diligence check before entering into any agreements. In some circumstances, especially when the SPA is for a major investment, purchasers are advised to consult lawyers to better protect their interest and benefits.



## 近年，當局就粵港澳大灣區（大灣區）發展規劃推出了多項措施，便利香港市民在大灣區內地城市置業。

例如簡化貸款程序，香港居民在大灣區內地城市置業時將享有與當地居民同等的待遇，即他們在大多數情況下將無須提供在當地居住、留學或就業的年限證明，或符合繳納個人所得稅及社保的條件。

然而，這些新措施鼓勵了更多港人到大灣區置業的同時，物業騙案數目亦隨之增加。例如有人受到高「保證租金回報」的吸引而購買物業，惟其後才發現無法達致聲稱的回報率，亦有騙案涉及物業描述失實，甚至所謂的物業項目根本不存在等問題。

本文探討若干法律問題，確保香港投資者掌握大灣區的購房程序和潛在風險。

### 產權證及許可證

#### 購買一手物業

投資者計劃在大灣區內地城市購置一手物業時，宜投資信譽良好的發展商和代理商

所開發及出售的物業項目，亦應作出妥善的查詢，確保他們已按照《中華人民共和國城市房地產管理法》（《城市房地產管理法》）就有關物業取得：

- (i) 國有土地使用證；
- (ii) 建設用地規劃許可證；
- (iii) 建設工程規劃許可證；
- (iv) 建築工程施工許可證；及
- (v) 商品房預售許可證。

《城市房地產管理法》第 55 條及《城市商品房預售管理辦法》第 5 至 8 條規定，發展商在申請預售許可證時須：提供上述首四項許可證的副本；證明投入開發建設的資金達到工程建設總投資的 25% 以上；以及確定施工進度和竣工日期。發展商如在訂立預售協議時並無提供預售許可證，有關預售協議或會被視為無效。

因此，一手物業投資者務必查閱預售許可證，確保發展商獲合法授權預售物業，並確認有關物業為符合推廣資料所描述的一手物業。

#### 購買二手物業

投資者如欲購置二手物業，建議查閱不動產證，並在不動產登記中心進行土地查冊，以確定賣家為物業的法定擁有人及物業有否登記任何按揭。買家亦應親身視察物業，以確認現時無人佔用物業，以及物業不存在任何租賃協議。

#### 盡職審查

由於視察物業及查閱相關產權證和許可證或會牽涉審閱法律和政府文件，買家應先行徵詢專業法律意見，並進行盡職審查。

#### 簽訂文件的注意事項

##### 條款及細則

一般而言，買家須簽訂買賣協議，有時還要簽訂認購協議書，而有關條款及細則或對發展商和管理公司較為有利。

部分買家並不知悉內地一手物業交易的銷售條款有時是可商議的。儘管買家難以磋商或修改協議範本所載的條款及細則，但他們仍可爭取較低的首期訂金、延長成交限期、靈活的付款方法及折扣。

買家簽訂協議時，應核實相關各方的條款，以確認收款方、發展商及發展商擔保人的身分，以及日後如有問題由誰負責等事宜。買家也應對任何「誠意金」或其他類似性質的付款提高警覺。

這類款項並非法律規定的強制性付款，但一些無良的發展商或管理公司或會加入條款，以達到即使未能交付物業，甚至買方並無違約，他們也絕不退款的目的。因此，投資者在簽訂買賣協議或認購協議書前必須仔細閱讀條款及細則，尤其是當交易文件涉及重大投資時，宜委聘律師審閱。

#### 具誤導性的推廣資料

部分發展商或會承諾其物業具優厚的租賃回報，並誇大租用率。在簽訂買賣協議時，通常是由管理公司而非發展商負責履行租賃回報「承諾」。在此情況下，管理公司並非資產的擁有人，而僅作為安排付款及交易的工具，換言之，買家將無法就回報率未達預期而招致的任何損失控告發展商。

因此，買家應先查清發展商和代理商的背景，並參考鄰近其他物業的情況，方才作出投資決定。

此外，買家或會發現物業與原先簽訂買賣協議時的描述不符，大至與示範單位完全不同的重大差異，小至牆身裂縫及地板凹痕等輕微問題，偶有發生。

為免這種情況發生，買家簽訂買賣協議前，應確保物業描述已納入買賣協議，並訂明由誰承擔違約責任。必須重申的是，倘負責方並非發展商而是管理公司，這類公司通常沒有任何資產，言下之意，向他們採取法律行動只是徒然。

#### 總結

俗語有云：「世上沒有免費午餐」。投資者在在大灣區置業時，切勿輕信網上的銷售廣告和無良代理商的推銷，宜選擇信譽良好、備妥所需證書和許可證的發展商，他們能夠在合法性、價格、物業質素及物業管理等各方面提供更大保障。

與此同時，買家宜把注意力放在物業本身，應在訂立任何協議前進行徹底的盡職審查。在某些情況下，特別是為重大投資訂立買賣協議時，買家宜先徵詢律師意見，以更有效地保障自己的權益和利益。



# HR Management Under the China Civil Code

## 《民法典》下的人力資源管理

Companies should be prepared for a new era following changes to employee rights that affect areas including recruitment, sick leave and sexual harassment  
內地近日就僱員權益進行了修訂，對招聘、病假及性騷擾等多方面均構成影響，企業宜做好應對準備



**Since the Civil Code of the People's Republic of China came into effect on 1 January, it has attracted considerable attention from corporate Human Resources managers.**

Described as the "Encyclopaedia of Individuals' Private Rights," the Civil Code expands the scope of protection for the rights of individuals. As a result, it has had a significant impact on employers, affecting areas including reference checking, leave management, disciplinary procedures, handling of special events and discipline violations.

Hong Kong companies and multinational corporations that have entities in Mainland China may not have complete legal documents and management systems. This may lead to certain legal risks in the process of employment management.

Companies should take this opportunity to review their current legal documents, rules and regulations in connection with HR management, and consider ways to improve their core management processes to ensure compliance while maintaining the effectiveness and stability of internal management systems.

In particular, companies should consider the following:

### **Enhancing the Compliance of the Recruitment Process to Avoid Incurring Liabilities for Tort or Breach of Contract**

■ According to the Civil Code, the offer letter, which is usually issued by companies to candidates, is considered as an "Offer" with legal effect. To ensure flexibility, companies are advised to insert "Entry into Force" clauses,

including "obtaining a satisfactory reference check" and "authentic information provided in resume."

■ The Civil Code clearly stipulates that personal information is protected by law. During the on-boarding process, companies often need to collect personal information such as ID card number, residential address and bank account details. Companies must collect and use relevant personal information of employees under the principles of legitimacy, reasonableness, proportionality and necessity; in particular, the prior consent of the employee shall be obtained in advance. In order to minimize the legal risks, employees shall be required to sign a consent letter or other relevant legal documents, while companies should also formulate relevant policies on the protection of personal information.



### **Focusing on Protection of Employees' "Personality Rights" and Optimizing Relevant Rules, Regulations and Internal Management Processes**

The Civil Code contains a section on "personality rights." This not only focuses on the protection of personal information and right to privacy, but also emphasizes the protection of the interests of individuals such as the right of reputation, portrait and voice.

■ According to the Civil Code, medical records are considered to be private. Employees can therefore refuse to provide their medical records to their employer in support of sick leave application, and only need to provide a doctor's note. This may lead to new challenges in sick leave management for companies, especially for those without comprehensive internal rules and regulations. Companies are advised to reach a written agreement with employees through the process of "notification, consent and promise," which could effectively avoid any disputes on infringement of right to privacy in the future.

■ Companies should also protect employees' personality rights, such as right of reputation and portrait. For example, they should not disclose the results of an employee's performance review, or make the details of disciplinary procedures public. Before using an employee's portrait or voice, companies should sign a relevant agreement with the employee to obtain the authorisation. Policies and guidelines for the storage, use and transfer of personal information should also be clearly stipulated within the departments of the company.

### **Measures Against Potential Legal Risks Caused by Sexual Harassment, and Establishing a Mechanism to Prevent, Monitor and Handle Sexual Harassment in the Workplace**

The Civil Code clearly defines the concept of sexual harassment and stipulates companies' obligations to prevent sexual harassment in the workplace by taking reasonable measures.

■ Companies should establish relevant rules and regulations in a timely manner. These should explicitly set out measures to prevent sexual harassment in the workplace, channels for complaints, and companies' rights to investigate such cases and consequences.

■ Companies should engage lawyers and other professionals, on a regular basis, to deliver special training sessions regarding the prevention of sexual harassment at work, for management teams or all employees. Records of such training sessions should also be kept. Having such programmes in place may mitigate employers' liabilities in the case of sexual harassment at their company.

■ Companies should enhance the mechanism for handling sexual harassment at work by protecting employees' rights of reputation and privacy during the investigation, and making specific plans to transfer such cases to law enforcement agencies.

### **Setting Out Measures for Indemnity for Employees' Conduct in Office, Clarifying Agreements and Regulations on Termination of Employment**

■ The Civil Code specifies that the company may ask for compensation from employees who cause the company to be liable for indemnity either "intentionally" or due to their "gross negligence." The amount and proportion of which shall be determined in accordance with relevant laws, clauses under the employment contract, the internal rules and regulations, and based on the nature of

the fault and the degree of damage.

■ The Civil Code further clarifies the principles of "good faith" and "public orders and good morals." A company may terminate the employment of employees in the case of breaching foregoing principles and causing damage to the interests and reputation of the company. According to different opinions in previous judicial practice in Mainland China – in the absence of an express clause under "employment contract" or explicit regulation under the company's policy – terminating employment on the ground of violating principles of "good faith" and "public order and good morals" may lead to certain legal risks, such as constituting "unlawful dismissal."

■ Considering the above, it is necessary for companies to further improve the relevant legal documents by including relevant clauses in terms of indemnification for damage caused by employees' misconduct and unilateral right of summary dismissal.

### **Conclusion**

The Civil Code not only brings new challenges to employers' HR management, but also provides strong support to the protection of their own rights and interests. Companies should take this opportunity to review their employment-related documentation, including:

- 1) employment contract, addendum to employment contract, employee handbook and company's policies;
- 2) enhance office systems and relevant procedures;
- 3) optimize daily management; and
- 4) carry out special training for employees at all levels in order to minimize legal risks and further protect the interests of the company.

2021年1月1日，《中華人民共和國民法典》（《民法典》）正式生效，引起了企業人力資源管理人員的極大關注。

《民法典》被譽為「彰顯個人私權的百科全書」，擴大了對個人權利的保護範圍，對僱主在執行背景調查、休假管理、紀律處分、特殊事件處理及違紀管理等方面產生較為深遠的影響。

一些港資公司及跨國企業在中國內地的營業機構可能不具備完善的法律文件和管理制度，因而在僱傭管理過程中存在一定的法律風險。

企業應當借此機會重新審視現有的人力資源管理相關法律文件及規章制度，思考如何在保持內部管理制度有效穩妥的前提下，對核心管理流程進行合規升級。



企業應留意以下要點：

### 提升招聘入職流程的合規程度，避免產生違約或侵權責任

■ 企業通常會向擬錄用的候選人發出「錄用通知」，而根據《民法典》的規定，錄用通知屬於「要約」，並在候選人收到後自動產生法律效力。為增加企業的自主權，建議企業在通知中加入「生效」條款，包括但不限於「通過背景調查」、「簡歷資料屬實」等。

■ 《民法典》明確了個人資料受到法律保護。企業在僱員入職階段往往需要收集僱員的身分證號碼、住址、銀行賬戶等個人資料，以供人力資源管理之用。企業應遵

循合法、正當、適度和必要的原則收集和處理僱員的相關個人資訊，尤其應事先徵得當事人的同意。為使相關法律風險降至最低，建議企業要求僱員簽署同意書等相關法律文件，並制定關於個人資料保護的相關政策。

### 注重對員工人格權的保護，優化相關規章制度及內部管理流程

《民法典》新設「人格權篇」，集中保護個人資料和隱私權，同時亦強調保障自然人的名譽權、肖像權、聲音權等一系列人格權益。

■ 根據《民法典》的規定，病歷屬於個人隱私。僱員在申請病假時可能會以此為由

拒絕向僱主提供病歷，而僅提供病假證明。這對企業的病假管理帶來了新挑戰，這一點在企業內部規章制度不健全的情況下尤為突出。建議企業通過「告知、同意和承諾」的方式與僱員達成書面協議，避免日後發生侵犯隱私權的爭議。

■ 企業也應注意保護僱員的名譽權和肖像權等人格權益，例如避免公開僱員的績效考核結果或處分決定；使用僱員的肖像或聲音前，應先與僱員簽訂相關協議，獲得僱員授權；明確各部門在個人資料儲存、使用和轉移方面應遵守的政策指引。

### 應對性騷擾帶來的潛在法律風險，建立職場性騷擾預防、監督及處理的機制

《民法典》對性騷擾進行定義的同時，也明確了企業有責任採取合理措施防止職場性騷擾。

■ 企業應及時建立相應規章制度，明確職場性騷擾的預防措施，設立投訴渠道，以及明確企業調查許可權和處罰方式等。

■ 企業宜聘請律師等專業人士，向管理團隊或全體僱員定期進行防範職場性騷擾的專題培訓，並保留培訓紀錄。日後一旦出現職場性騷擾個案時，此等措施有助減輕僱主責任。

■ 企業應完善職場性騷擾的處理機制，注意調查過程中對僱員名譽權和隱私權的保護，做好將案件移送執法部門處理的預案等。

### 明確對僱員職務行為的追責措施，完善僱傭關係解除的約定及規定

■ 《民法典》明確了企業可向因「故意」或「重大過失」而使企業承擔賠償責任的僱員追討賠償。賠償的額度及比例應依據相關法律規定，結合企業與僱員簽訂的僱傭合同中的條款及公司內部的規章制度，並在考慮過失及損害程度的基礎上確定。

■ 《民法典》中進一步明確了「誠信」和「公序良俗」原則，當僱員違反前述原則，並對企業利益和聲譽造成損害時，企業可單方面與其解除僱傭關係。根據中國內地以往司法實踐中的不同裁判觀點，倘企業沒有在僱傭合同或其他規章制度中作出明確的約定或規定，以僱員違反「誠信」和「公序良俗」原則解除僱傭關係存在一定的法律風險，例如構成「違法解僱」。

■ 基於上述原因，企業有必要進一步完善相關法律文件中針對職務行為追償及僱傭關係解除的相關條款。

### 總結

《民法典》為僱主的人力資源管理帶來新挑戰的同時，亦為企業自身權益的保障提供了有力支援。企業應借此機會：

- 1) 重新審視僱傭合同、補充協議、員工手冊和公司政策等相關法律文件；
- 2) 完善辦公系統及相關流程；
- 3) 優化日常管理；及
- 4) 為全體僱員提供專項培訓，從而把法律風險降至最低，並進一步保障企業利益。





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## Americas Committee 美洲委員會

### U.S. Foreign Policy Under the Biden Administration 拜登執政下美國的外交政策

With U.S. President Joe Biden now at the helm of the world's biggest economy, investors will need to pay attention to his policy priorities. Benjamin Kostrzewa, International Trade Attorney, Hogan Lovells, and Dr Simon Shen, Adjunct Associate Professor, Faculty of Social Science, The Chinese University of Hong Kong, spoke at the Chamber's Americas Committee webinar on 19 March about the likely developments in U.S.-China relations under the Biden administration and their possible impact on Hong Kong.

Kostrzewa gave an overview of how U.S.-China relations have evolved since 2000. He added that Hong Kong companies should pay attention to any relevant developments such as rule changes in the U.S, as well as establish effective compliance programmes to address both U.S. and Chinese export control laws or possible sanctions requirements. Dr Shen said that he expected the U.S. to take a more proactive approach towards tackling China, and that Hong Kong's financial status would become a proxy battlefield in the cold war between China and the U.S.



美國總統拜登執掌全球最大經濟體，投資者需要留意其政策重點。霍金路偉律師行國際貿易律師 Benjamin Kostrzewa 及香港中文大學社會科學院副教授沈旭暉博士出席總商會美洲委員會 3 月 19 日的網上研討會，剖析拜登上台後美中關係的潛在發展及對香港的影響。

Kostrzewa 概述美中關係自 2000 年來的演變，並指出香港企業應留意美國法規轉變等相關發展，從而制定有效的合規計劃，以應對兩國的出口管制法或潛在的制裁要求。沈博士預期美國將採取更積極的對華政策，而香港的金融地位將成為中美冷戰的角力場。

## Asia & Africa Committee 亞洲及非洲委員會

### Expanding Connections Along the Belt and Road 擴展一帶一路聯繫

Denis Yip, Commissioner for Belt and Road, paid a courtesy call on Chamber CEO George Leung and Belt & Road Working Group Co-Convenors Edmond Yue and Nicholas Ho on 18 March to discuss ways to help more businesses in Hong Kong and overseas get on the BRI train. Yip was accompanied by Deputy Commissioner Kesson Lee and his team from the Belt and Road Office.

Yip said his office had been organizing webinars to promote trade and investment between Hong Kong and Thailand, Malaysia, and Indonesia. He added that the Belt and Road Summit 2021, planned to take place in September, will feature a new emphasis on the Greater Bay Area, the Regional Comprehensive Economic Partnership and ASEAN, and their connections to the BRI. He explained that his office's work was geared towards promoting Hong Kong as a top-class service provider to BRI countries, and leveraging Hong Kong's advantages in sectors such as I&T, finance, start-ups, medical, construction and engineering.

Leung said the Chamber and its BRI Working Group keeps members abreast of the latest developments of the BRI,



and, through its connections with overseas chambers, connects members with potential partners in emerging markets in ASEAN and beyond.

## COMMITTEE CHAIRMEN 委員會主席



**Americas Committee**  
美洲委員會  
Prof Steve Wong  
黃兆輝教授



**Asia & Africa Committee**  
亞洲及非洲委員會  
Lt Col Nigel Anthony Collett



**China Committee**  
中國委員會  
Mrs Petrina Tam  
譚唐毓麗女士



**HKCSI – Executive Committee**  
香港服務業聯盟 — 執行委員會  
Ms Veronica Lockyer  
駱凱燕女士



**Digital, Information & Telecommunications Committee**  
數碼、資訊及電訊委員會  
Ms Jennifer Yuen Chun Tan  
陳婉真女士



**Economic Policy Committee**  
經濟政策委員會  
Mr John Anthony Miller  
苗學禮先生



**Environment & Sustainability Committee**  
環境及可持續發展委員會  
Mr Wilson Kwong  
鄺永銓先生



**Europe Committee**  
歐洲委員會  
Ms Jennifer Chan  
陳佩君女士



**Financial & Treasury Services Committee**  
金融及財資服務委員會  
Ms Agnes Chan  
陳瑞娟女士



**Industry & Technology Committee**  
工業及科技委員會  
Mr William Yuen Fai Lai  
黎元輝先生



**Legal Committee**  
法律委員會  
Ms Agnes Tan  
陳國萍女士



### Expanding Ties with Japan 擴展與日聯繫

Tomohiro Takashima, Director General of JETRO Hong Kong, paid a courtesy visit on the Chamber's CEO George Leung on 10 March to discuss ways to collaborate and promote Japan-Hong Kong business. He also presented the findings of a recent survey on Japanese companies' confidence in Hong Kong's business environment.

Takashima noted Hong Kong has been Japan's largest export market for food products for many years. The export value of Japan's farm and food products reached US\$1.9 billion in 2020. Interestingly, Hong Kong has also become Japan's largest importer of sake, as local consumption rose by 16% in 2020, surpassing both Mainland China and the United States.

日本貿易振興機構（香港）所長高島大浩於3月10日到總商會作禮節性拜訪，與本會總裁梁兆基會面，商討加強合作和促進港日商貿往來。他亦分享最近一項調查結果，探討日本企業對香港營商環境的信心。

高島指出，香港多年來一直是日本食品的最大出口市場，而日本在2020年的農產和食品出口總值達到19億美元。有趣的是，香港亦是日本清酒最大的進口市場，本地銷量於2020年上升16%，超越中國內地及美國。



「一帶一路」專員葉成輝於3月18日到總商會作禮節性拜訪，與本會總裁梁兆基及一帶一路工作小組共同召集人余國賢和何力治會面，商討如何協助更多本地和海外企業參與「一帶一路」倡議。「一帶一路」副專員李基舜及團隊亦有隨行。

葉成輝表示，「一帶一路」辦公室舉辦了多場網上研討會，推廣香港與泰國、馬來西亞和印尼的貿易投資。他又說2021年「一帶一路」高峰論壇計劃於9月舉行，屆時將重點討論大灣區、《區域全面經濟夥伴關係協定》和東盟的發展，以及它們與一帶一路的關連。他解釋，「一帶一路」辦公室旨在推廣香港作為領先服務供應地的角色，並憑藉其在創科、金融、初創企業、醫療、建築及工程等領域的優勢，為一帶一路參與國提供優質服務。

梁兆基表示，總商會及旗下的一帶一路工作小組協助會員掌握一帶一路的最新動向，並利用其海外商會網絡，為會員穿針引線，讓他們與東盟及其他地區新興市場的潛在合作夥伴建立聯繫。

## Belt & Road Developments and RCEP's Potential 一帶一路發展與RCEP潛力



一帶一路工作小組共同召集人余國賢邀來中聯辦貿易處負責人劉亞軍出席 3 月 2 日的會議，向會員講解「一帶一路」倡議的最新發展，並探討最近簽署的《區域全面經濟夥伴協定》（RCEP）及內地的「雙循環」戰略對一帶一路倡議的影響。

劉亞軍表示，RCEP 區內國家一直是一帶一路的重要市場，而 RCEP 將進一步建立和加強其締約國與一帶一路成員國之間的協同效益。

香港尚未加入 RCEP，未來將爭取成為一員。內地支持香港加入 RCEP，並期望本港利用其發展成熟的服務業和先進的金融基建，發揮重要的聯繫角色，把一眾參與國家連結起來。

Edmond Yue, Co-Convenor of the Belt and Road Working Group, invited Liu Yajun, Head of Commercial Office, Liaison Office of the Central People's Government in the HKSAR, to update members on the BRI at the group's meeting on 2 March. Liu also discussed the initiative in relation to the recently signed Regional Comprehensive Economic Partnership (RCEP) and the Mainland's Dual Circulation Strategy.

Liu said countries in the RCEP region had traditionally been important markets for the BRI, so the RCEP will further create and enhance synergy between members of the trade bloc and the initiative.

Although Hong Kong is not yet a member of the RCEP, it aims to join at the first opportunity. The Mainland supports Hong Kong's inclusion in the bloc, and expects the city to play a key role in connecting the participating economies through its state-of-the-art services industries and financial infrastructure.

## Exploring Pakistan's Untapped Potential 探索巴基斯坦潛力



Bilal Ahmad Butt, Consul General of Pakistan, spoke at the Chamber's Asia & Africa Committee meeting on 9 March on Pakistan's latest economic development and business opportunities. As the fifth most populous country in the world, with 60% of its population between 16-30 years old, Pakistan possesses a young workforce and rising consumer market, the Consul General explained. It also presents many business opportunities for investors in sectors including textiles, tourism and hospitality, food processing, housing and construction, and IT.

China has already pledged US\$60 billion of investment via the China-Pakistan Economic Corridor (CPEC), which aims to upgrade Pakistan's infrastructure and strengthen its economy by the construction of modern transportation networks, energy projects and special economic zones. While China remains Pakistan's leading FDI source by a wide margin, accounting for one-third of the country's inflows in 2020, investment from Hong Kong is not to be underestimated. Hong Kong ranks fourth, and contributes 7% of the country's total FDI.

One of these major Hong Kong investors is port operator Hutchison Port, which is leading the way in the development of Pakistan's Karachi port, having committed investment of US\$240 million to the project.

在總商會 3 月 9 日的亞洲及非洲委員會會議，巴基斯坦總領事 Bilal Ahmad Butt 講解巴基斯坦最新經濟動向及商機。總領事表示，巴基斯坦作為全球人口第五大國，當地六成人口年齡介乎 16 至 30 歲，勞動人口年輕，加上消費市場日益增長，為紡織、旅遊及酒店、食品加工、房屋及建築和資訊科技等行業的投資者帶來龐大機遇。

中國已承諾通過中巴經濟走廊向該國注資 600 億美元。該項目藉建設現代運輸網絡、能源工程和經濟特區，提升巴國的基礎建設，振興當地經濟。2020 年，巴基斯坦的外商直接投資（FDI）有三分之一來自中國。儘管中國仍然是巴基斯坦最大的 FDI 來源國，位居第四的香港亦不容忽視，來自香港的投資佔該國 FDI 總額的 7%。

港口營運商和記港口是投資該國的主要香港企業之一，牽頭發展當地的卡拉奇港，並已向該項目投放 2.4 億美元。

## Financial Secretary Shares His Insights 財政司司長與商界交流



Financial Secretary Paul Chan spoke to more than 500 business executives about his 2021-22 Budget at the joint Hong Kong Business Community Webinar on 12 March. During the event, he explained in more detail the challenges of drafting his latest economic blueprint for Hong Kong, and answered questions from participants. During the Q&A session, he said that the Government was working to promote Hong Kong's image and competitiveness both internationally and in the Mainland. Many attendees were interested in hearing whether Hong Kong planned to join the Mainland's proposed vaccination passport programme. The Financial Secretary said that the Hong Kong Government was prioritizing efforts to contain the virus first, before moving to reopen the borders. On the topic of issuing more bonds to address the budget deficit, he said it was not wise to issue bonds to fund recurrent expenditure, but added that the Government would issue more green bonds, worth \$175.5 billion, in the coming five years.

財政司司長陳茂波出席 3 月 12 日的香港商界聯席網上研討會，向 500 多位商界人士闡釋其 2021-22 年度《財政預算案》。會上，他詳細講解為香港擬定最新一份經濟藍圖的困難，並解答與會者的疑問。在問答環節，他表示政府正著力提升香港在國際及內地的形象和競爭力。許多與會者均有意了解香港會否加入內地提出的疫苗護照計劃。財政司司長指出，香港政府會以抗疫為首要任務，然後再研究重開邊境。至於會否增發債券解決預算赤字的問題，他認為透過發債來應對經常開支並非明智之舉，但政府將在未來五年發行合共約 1,755 億元的綠色債券。

## Economic Policy Committee 經濟政策委員會

Maurice Loo, Deputy Secretary for Financial Services and the Treasury, and Desmond Hou, Principal Economist of the Financial Secretary's Office, spoke at a post-Budget briefing on 26 February co-hosted by the Chamber's Economic Policy Committee and Taxation Committee. During the discussion they also exchanged views with members on some of the key measures in the recently announced Budget.

總商會經濟政策委員會及稅務委員會於 2 月 26 日合辦《財政預算案》簡報會，財經事務及庫務局副秘書長羅滄華和財政司司長辦公室首席經濟師侯家俊應邀出席會議，就最新一份預算案提出的主要措施交流意見。

## COMMITTEE CHAIRMEN 委員會主席



**Manpower Committee**  
人力委員會  
Ms Connie Lam  
林翠華女士



**Membership Committee**  
會員關係委員會  
Mr Leland Sun  
孫立勳先生



**Real Estate & Infrastructure Committee**  
地產及基建委員會  
Mr Nicholas Brooke  
蒲祿祺先生



**Retail & Tourism Committee**  
零售及旅遊委員會  
Ms Sylvia Chung  
鍾慧敏女士



**Shipping & Transport Committee**  
船務及運輸委員會  
Mr Kenneth Bell  
鮑健偉先生



**Small & Medium Enterprises Committee**  
中小型企業委員會  
Mr Norman Yeung  
楊敏健先生



**Taxation Committee**  
稅務委員會  
Ms Alice Leung  
梁愛麗女士



**Taiwan Interest Group**  
台灣小組  
Mr P C Yu  
余鵬春先生



**Women Executives Club**  
卓妍社  
Ms Nikki Ng  
黃敏華女士



**Young Executives Club**  
卓青社  
Mr Eric Fok  
霍啟山先生



**Ms Elsa Wong**  
黃玉娟女士

## Economic Policy Committee 經濟政策委員會



A panel of experts shared their views on the Government's latest Budget at a webinar on 9 March. The speakers – Louis Kuijs, Head of Asia Economics at Oxford Economics; Heiwei Tang, Professor of Economics at the University of Hong Kong; Tony Miller, Chairman of the Chamber's Economic Policy Committee; and Alice Leung, Chairman of the Chamber's Taxation Committee – also discussed how the Government could bolster public finances after a surge in spending to fight the effects of the coronavirus.

在3月9日的網上研討會，多位專家就政府最新公布的《財政預算案》互換意見。會上，牛津經濟研究院亞洲區經濟研究主管 Louis Kuijs、香港大學經濟學教授鄧希煒、總商會經濟政策委員會主席苗禮及稅務委員會主席梁愛麗，亦探討政府因應抗疫而導致開支大增的情況下，如何改善公共財政。

## Environmental & Sustainability Committee 環境及可持續發展委員會

At a webinar organised in conjunction with the Institute of International Sustainable Development on 4 March, a panel of experts shared their views on biodiversity conservation. Chinali Patel, Consul – International Illicit Finance Policy Lead at the British Consulate-General in Hong Kong, spoke on the importance of public-private partnerships in combating the illegal wildlife trade. She was joined by Francesco Ricciardi, Environmental Specialist from the Sustainable Development and Climate Change Department at the Asian Development Bank, who provided an overview of the wildlife trafficking situation in Hong Kong.

Also on the panel was Andrew Mead, Chief Architect with the MTR Corporation, who shared his company's approach to protecting biodiversity. Bosco Chan, Head of Kadoorie Conservation China Department at Kadoorie Farm & Botanic Garden, also discussed his organization's conservation projects in Cambodia and Yunnan Province.



總商會在3月4日與國際可持續發展學院合辦網上研討會，邀得多位專家分享對保護生物多樣性的見解。會上，英國駐香港總領事館領事一國際非法金融政策主管彭雅婷講解公私營合作對打擊非法野生動植物貿易的重要性，亞洲開發銀行可持續發展與氣候變化局環境專家方哲灝則概述香港野生動植物販運的情況。

同場的香港鐵路有限公司總建築師文若德亦分享該公司保護生物多樣性的方法，嘉道理農場暨植物園嘉道理中國保育部部門主管陳輩樂也介紹了該組織在柬埔寨和雲南省的保育項目。



## Europe Committee 歐洲委員會

### Chamber Welcomes E.U. Office's New Head of Trade Section 總商會歡迎歐盟辦事處新任貿易部主管到訪

Walter van Hattum, recently appointed Head of Trade of the European Union Office to Hong Kong and Macao, paid a courtesy visit to the Chamber on 10 March to meet Chamber CEO George Leung, and Jennifer Chan, General Committee Member and Europe Committee Chairman. He was accompanied by his colleagues Sami Al



Daghistani and Weng Lam Chu. Van Hattum introduced the latest trade developments concerning the E.U. and its trading partners, and discussed the bloc's economic and e-commerce policies. The E.U. is currently reviewing its trade policy to address issues arising from the coronavirus pandemic, van Hattum explained. However, he said, it is expected that the E.U. will continue to be the most open trade bloc in the world. The two sides also discussed the possible impact on Hong Kong businesses of the Comprehensive Agreement on Investment, which was reached in principle by Mainland China and the E.U. last December after seven years of negotiations.

最近履新的歐盟駐港澳辦事處貿易部主管 Walter Van Hattum 及隨行人員 Sami Al Daghistani 和 Weng Lam Chu 在 3 月 10 日到訪總商會，與本會總裁梁兆基及理事兼歐洲委員會主席陳佩君會面。Van Hattum 介紹歐盟及其貿易夥伴的最新貿易動向，並講解歐盟的經濟和電子商貿政策。他解釋歐盟現正檢討貿易政策，以應對新冠病毒疫情引發的問題。不過，Van Hattum 預期歐盟將繼續是全球最開放的貿易聯盟。雙方還探討中歐《全面投資協定》對港企的潛在影響；經過歷時七年的談判，中國內地與歐盟於去年 12 月原則上達成該協定。

## HKCSI-Executive Committee 香港服務業聯盟—執行委員會

William Lee, co-founder of YAS Insurtech, a blockchain and AI-driven provider of insurance products, spoke at a committee meeting on 11 March where he shared his experience of establishing and running a start-up in Hong Kong. He also discussed how businesses in the services sector can create synergistic relationships between new and traditional economies.

YAS Insurtech 聯合創辦人李威霖出席委員會 3 月 11 日的會議，分享在香港成立和經營初創公司的經驗，並探討服務行業的企業如何在新興和傳統經濟之間創造協同關係。YAS Insurtech 是一家利用區塊鏈和人工智能技術為市場提供保險產品的初創公司。

## Industry & Technology Committee 工業及科技委員會

The Smart City Blueprint for Hong Kong 2.0 was released by the Government late last year. At a webinar on 1 March, Tony Wong, Deputy Government Chief Information Officer, and Daisy Lo, Principal Assistant Secretary for Innovation & Technology, shared some of the highlights and new initiatives from the updated Blueprint. The speakers explained how these strategies could enhance Hong Kong's competitiveness and as well as quality of life for citizens. Marcos Chow, IT Advisory Partner and Head of Technology Enablement at KPMG China, also provided a private sector point of view on the updated smart city agenda, and shared his thoughts on how corporates could contribute to the city's sustainability agenda.

政府在去年底公布《香港智慧城市藍圖 2.0》。在 3 月 1 日的網上研討會，副政府資訊科技總監黃志光和創新及科技局首席副秘書長羅芷茵介紹藍圖 2.0 的部分重點和新措施，並講解有關策略如何有效提升香港的競爭力和市民生活質素。會上，畢馬威中國香港技術驅動主管合夥人周嗣良從商界的角度剖析最新一份智慧城市藍圖，并就企業如何促進本港的可持續發展分享看法。

## Legal Committee 法律委員會



Dawn raids are a tool used by the authorities during certain types of investigation. At a webinar on 22 February, legal practitioners from Herbert Smith Freehills – Adelaide Luke, Jeremy Birch and Howard Chan – discussed what businesses can expect from a typical dawn raid, and how they should respond. In addition to sharing tips on ways businesses should approach complex scenarios, they also provided advice for companies to mitigate the adverse effects arising from such surprise investigations.

突擊搜查為有關當局進行某類調查時採用的方法。在 2 月 22 日的網上研討會，史密夫斐爾律師事務所的法律專家陸雅麗、蔣樂民和陳孝廉講解突擊搜查的一般程序及企業應採取的應對方式。三位講者還分享了企業處理各種複雜情況的策略，並就如何減輕突擊搜查帶來的負面影響提供意見。

## Real Estate & Infrastructure Committee 地產及基建委員會



Simon Smith and Ricky Lau, respectively Senior Director of Research & Consultancy, and Head of Office Leasing at Savills, spoke at a webinar on 11 March on the latest developments in the Hong Kong office market. They also shared their insights on the implications of Covid-19 for the market and some of the likely trends in the wake of the pandemic.

第一太平戴維斯研究及顧問諮詢部高級董事盛世民和商業樓宇租務部主管劉偉基出席 3 月 11 日的網上研討會，講解香港寫字樓市場的最新發展，並就新冠病毒疫情對市場的影響及可能衍生的一些趨勢分享見解。

## Smart City Working Group 智慧城市工作小組

At a meeting of the Smart City Working Group on 23 February, Prof Waiman Cheung, Dr Toa Charm, Wendy Lai and Joey Kar from the Chinese University of Hong Kong explained the rationale and objectives behind a proposed project to develop an index to track innovation in Hong Kong's private sector.

智慧城市工作小組在 2 月 23 日召開會議，來自香港中文大學的張惠民教授、湛家揚博士、賴桂芳和 Joey Kar 介紹他們擬開發的一項指數，用以追蹤本港商界的創新發展，並講解背後的理念和目標。

## Sustainable Finance Working Group 可持續金融工作小組

Members of the Working Group exchanged views with officials from the Green and Sustainable Finance Cross-Agency Steering Group at a virtual meeting on 17 February, on ways to raise awareness of sustainable finance within the local business community. The Steering Group also briefed members on its strategic plan to strengthen Hong Kong's financial ecosystem for a greener and more sustainable future.

在 2 月 17 日的網上會議，工作小組就如何加強本港商界對可持續金融的認識，與綠色和可持續金融跨機構督導小組的多位成員交流意見。督導小組亦簡介其策略方案，以提升本港的金融生態系統，從而邁向一個可持續的綠色未來。

## Small & Medium Enterprises Committee 中小型企業委員會

Online dispute resolution (ODR) platforms are among the LawTech developments likely to see increased use in the Hong Kong legal sector, especially given the trend of moving services online fuelled by the Covid-19 pandemic. At a webinar on 25 February, David Dodwell, Executive Director of the Hong Kong-APEC Trade Policy Group, along with Daniel Lam and Lawrence Tam, respectively CEO and Chief Technology Officer of the eBRAM Centre, discussed the development of ODR platforms and some of the related business trends in the Asia-Pacific region. They also introduced the Covid-19 ODR Scheme under the Anti-Epidemic Fund, which can provide speedy and cost-effective ODR services to the general public and businesses, particularly SMEs.

新冠病毒疫情驅使本港法律業界開拓網上服務，加上發展法律科技為大勢所趨，網上爭議解決平台應運而生。在2月25日的網上研討會，香港亞太經合組織貿易政策研究機構執行董事杜大偉、一邦國際網上仲調中心有限公司行政總裁林濬及資訊科技總監譚俊基講解網上爭議解決平台的最新發展及亞太區的相關商業趨勢，並介紹在「防疫抗疫基金」下設立的新冠狀病毒網上爭議解決計劃。此計劃旨在為公眾及企業（尤其是中小企）提供快捷和價格相宜的網上爭議解決服務。



A range of Government funding programmes are available to help SMEs and start-ups to develop their businesses locally, in Mainland China and globally. Karmen Leung, Manager at SME ReachOut, spoke at a webinar on 3 March where she gave an overview of the current schemes. She also answered questions from members regarding the programmes, including the branding and upgrading (BUD) fund, export marketing fund (EMF), and the technology voucher programme (TVP).



政府推出一系列資助計劃，以助中小企和初創企業在香港、中國內地以至世界各地拓展業務。生產力局中小企資援組經理梁家敏出席3月3日的網上研討會，概述現有的資助計劃，並就「發展品牌、升級轉型及拓展內銷市場的專項基金」、「中小企業市場推廣基金」及「科技券計劃」等計劃，解答會員的提問。

## Women Executives Club 卓妍社

Lanis Yarzab, Head of Sales NEA at LinkedIn, spoke at a WEC webinar on 2 March on her experience working for the networking platform, as well as her career journey across a number of global cities. Speaking with WEC Chairman Nikki Ng, Yarzab also shared with members a variety of useful tips for making a memorable LinkedIn profile, as well as some do's and don'ts when networking.

Yarzab also discussed some of her activities outside her day job with non-profits such as Dress For Success, a Singapore-based organization empowering women to achieve economic independence, and Run for the Cure Foundation, which works with the Tokyo Metropolitan Government to eradicate breast cancer.

LinkedIn 東北亞區銷售總監 Lanis Yarzab 出席卓妍社3月2日的網上研討會，分享在社交平台工作的經驗，以及在全球多個城市的職涯體驗。Yarzab 與卓妍社主席黃敏華對談期間，還分享了打造令人印象深刻的 LinkedIn 檔案的實用技巧和社交宜忌。

Yarzab 亦談及工作以外的生活，包括參與非牟利組織和慈善機構的活動，例如位於新加坡、致力協助婦女實現經濟獨立的 Dress For

Success，以及與東京都廳合力防治乳癌的 Run for the Cure Foundation。



## Young Executives Club 卓青社



The YEC Football Team enjoyed a friendly match against the Federation of Hong Kong Industries Young Executive Council on 11 March at Southorn Playground in Wan Chai. It had been a long time since the YEC Team was able to hold its usual regular training sessions, so members had a great time catching up with one another as well as practising their soccer skills.

卓青社足球隊在 3 月 11 日於灣仔修頓球場與香港工業總會青年委員會進行了一場友誼賽。卓青社足球隊已有一段時間未能進行恆常訓練，是次比賽讓隊友得以切磋球技，互訴近況。

## Talent Development 人才發展

Enabling employees to develop soft skills – such as growth mindset, EQ, innovation and design thinking – and fostering their understanding of the latest technology developments can help businesses to build stronger teams. At a webinar on 3 February, Andrew Ma, Director and Co-Founder, and Jeffrey Yim, Co-Founder and Chief Technology Officer, at Steam Building, discussed how organizations can facilitate such team-building. They also introduced some effective ways to harness technology to connect team members, such as tech-centric experiential learning exercises, next-generation e-learning and project-based learning.



鼓勵員工培養成長心態、情商、創新和設計思維等軟技能，同時掌握最新的科技發展，有助企業增強團隊實力。在 2 月 3 日的網上研討會，Steam Building 兩位共同創辦人馬文藻（總監）及嚴正華（首席科技總監）探討機構如何促進團隊協作，並介紹一些利用科技加強團隊凝聚力的有效方法，例如科技主導的實驗式學習、新一代電子學習和項目為本的學習。



The Covid-19 pandemic has boosted online shopping across the globe over the past year. At a half-day online training workshop on 24 February, Vishwas Thakkar, Founder and Head of Digital Strategy at Concinnity Limited, shared tips with participants on how their business can embrace digitalization. He also walked through some of the various online channels and tools that companies can use to execute their digital strategies.

過去一年，新冠病毒疫情帶動全球網購業務蓬勃發展。在 2 月 24 日為期半天的網上工作坊，Concinnity Limited 創辦人及數碼營銷策略主管 Vishwas Thakkar 與參加者分享令公司邁向數碼化的心得，並介紹一些有助企業執行數碼策略的網上渠道和工具。

# 共建友善職場 銀齡再展新里程

Offer flexible arrangements  
Promote employment of the elderly

友善對待年長人士僱傭措施  
Friendly employment practices for the elderly



給予年長僱員培訓  
及再培訓的機會  
Offer elderly persons with training  
and retraining opportunities



提供彈性工作安排、  
合適的工作裝備及休息時間  
Provide flexible work arrangements,  
suitable equipment, outfit and rest breaks



重視年長僱員的知識、  
經驗和技能  
Value the knowledge, experience  
and skills of elderly persons

知識 Knowledge

經驗 Experience

人脈 Connections

傳承 Succession



勞工處  
Labour Department



# Budget to Restore Confidence 預算案重建信心

Financial Secretary discusses his plans to help local companies amid the Covid crisis, encourage greener development, and promote Hong Kong's strengths as a global business hub

財政司司長討論各項計劃，以支援本地企業渡過疫境，推動綠色發展，並加強香港作為國際商業樞紐的優勢

**After delivering his latest Budget amid extraordinary conditions for the global economy, Financial Secretary Paul Chan spoke to more than 500 executives at the joint Hong Kong Business Community Webinar on 12 March.**

**He shared details about the policies that affect the business community in particular, and answered questions from participants on a wide range of topics.**

Chan began by noting the circumstances of drafting this year's economic blueprint for the city.

"This is my fifth Budget as Financial Secretary," he said. "Each year, the Budget has its singular challenges, and this year seems to be the most difficult so far."

The social unrest in 2019 followed by the Covid-19 pandemic mean that we are experiencing the longest recession in the history of Hong Kong, with GDP down 6.1% in 2020, and unemployment above 7%. At the same time, he said, the fourth wave of coronavirus infections was still not under control.

The extraordinary policy measures and spending to tackle the impact of the virus so far has created a record deficit of an estimated HK\$257.6 billion, which has depleted the Government's reserves.

On a more optimistic note, the Financial Secretary said he expects better economic conditions are around the corner, and has estimated growth of around 3.3% from 2022 to 2025. However, he will need to rebalance Government spending over the next few years and use resources in a judicious manner.

"We are focusing on measures that will create more of a multiplier impact on society," he said.

Policies to deal with the acute impact of the pandemic include the creation of temporary jobs, proposed loans for

the unemployed, electronic spending vouchers, and enhancements to loans and funding schemes for business. Other measures focus on securing Hong Kong's longer term future, such as enhancing the digital economy.

"One of the key lessons learned during Covid-19 has been to embrace digitalization," the Financial Secretary said. "The better we embrace it, the better our business opportunities."

In this respect, the Government has allocated funds to the Trade and Development Council to develop digital platforms to assist businesses. To lead by example, the Government will also move more of its own services to online.

Protecting the environment will also play a major role in policies for the city's development.

"Green future is a mega trend," the Financial Secretary said. "Both Europe and the Mainland have declared they will aim for carbon neutrality by 2050 and 2060. Hong Kong also has a target of 2050."

To help the city achieve this goal, plans include Green Bonds, incentive schemes for businesses, and measures to encourage electric vehicles, cleaner air and renewable energy. "Green city goes hand in hand with economic development," he added.

To conclude his presentation, the Financial Secretary summarised the prospects for Hong Kong's public finances over the next five years.

"In a nutshell, this year the operating deficit is huge – mainly because of the counter-cyclical measures," he said. "In the coming few years, we will still be in the red, but this will give us the breathing space to explore options to increase Government revenue."

Hong Kong will gradually reduce its deficit, returning to a surplus in around four years.

In the Q&A session that followed, the Financial Secretary reiterated the importance of maintaining financial discipline. Besides being a requirement of the Basic Law, we also need to demonstrate to the outside world that we are capable of living within our means.

"It would be easy to borrow, given the current low interest rates. But borrowing money to fund our daily expenditure is a dangerous slope."

The Government will be issuing more Green Bonds, however, and Chan gave some more details about how this programme will operate.

"For the Green Bond criteria, we are adhering to international standards as to what projects are admissible," he explained. "This is a transparent and very stringent process."

The enhanced funding schemes, such as the BUD scheme, has created very high demand, but this has also led to a "traffic jam" for applications, one participant remarked. In response the Financial Secretary said that he would speak to his colleagues about streamlining the process.

He added that the possible impact of the OECD's BEPS 2.0 blueprint was being studied closely, particularly the proposal to introduce a global effective minimum tax rate.

On Hong Kong's status as a global business hub, Chan shared the figures available that suggest our attractiveness remains undimmed. "If you look at our bank deposits – in both 2019 and 2020 they continued to increase."

We also have more than 9,000 Mainland and international companies operating in Hong Kong, in a testament to our safety and stability, while reforms to the city's listing regime have led to a huge increase in market capitalization and daily turnover.

But while Hong Kong's core strengths and competitiveness have not changed, the Financial Secretary said that we need to do more to communicate our advantages to the rest of the world. To this end, a high-level cross-agency Steering Group has been set up to promote Hong Kong's attractiveness to the Mainland and overseas markets.

Finally, many participants asked whether



**"Green future is a mega trend. Both Europe and the Mainland have declared they will aim for carbon neutrality by 2050 and 2060. Hong Kong also has a target of 2050."**

**- Paul Chan, Financial Secretary**

On the topic of broadening Hong Kong's revenue streams, Chan sounded a note of caution. For any proposed new taxes, the Financial Secretary said he would have to weigh the possible impact on Hong Kong's competitiveness and peoples' livelihoods. "At the moment, we do not think it is appropriate timing to introduce a tax like GST"

Hong Kong would join the Mainland's "vaccine passport" scheme, and more generally about reopening the borders. The Financial Secretary replied that the Government's priority was getting the pandemic under control. However, he added that the Government was also working hard on enabling people to travel once again.



面對嚴峻的環球經濟環境，財政司司長陳茂波發表了最新一份《財政預算案》，並於3月12日出席香港商界聯席網上研討會，向500多名企業高管闡述預算案涉及商界的措施，並就廣泛議題解答與會者的提問。

陳茂波首先談及為香港制訂本年度經濟藍圖的客觀形勢。

「這是我出任財政司司長以來發表的第五份預算案。」他說：「每年擬備預算案時都會面臨不同的挑戰，而今年的挑戰似乎是迄今為止最嚴峻的。」

經歷了2019年的社會動盪和隨後來襲的新冠病毒疫情，香港正陷入有史以來最長的經濟衰退期；2020年，本港GDP下跌6.1%，失業率升破7%，而第四波疫情仍未受控。

為紓緩疫情影響而推出的非常措施令政府開支大增，導致財政儲備枯竭，預計本年度赤字創紀錄新高，達到2,576億港元。

可喜的是，財政司司長預期本港經濟好轉指日可待，並可望於2022至2025年間按年增長約3.3%。然而，他在未來數年需重新平衡政府開支，審慎運用資源。

他稱：「我們著眼於一些能為社會創造倍數效應的措施。」

政府推出了多項政策應對疫情的嚴峻衝擊，其中包括創造臨時職位、擬設失業人士貸款、電子消費券及優化企業貸款和融資計劃，同時亦推出措施推動數碼經濟，為香港長遠發展籌謀。

財政司司長指出：「疫情帶出的其中一個重要教訓，是要迎向數碼轉型，掌握得愈好，商機也愈多。」

就此，政府已向香港貿易發展局撥款，協助企業開發數碼平台。政府將以身作則，推出更多電子公共服務。

環境保護亦是本港發展政策的重點。

財政司司長稱：「綠色未來是大勢所趨，歐洲和內地均宣布，分別爭取在2050年和2060年前實現碳中和，而香港亦計劃在2050年前達至淨零排放。」

為使本港實現上述目標，政府的行動包括發行綠色債券、設立企業獎勵計劃，以及推出措施鼓勵使用電動車、締造更清新空氣和發展再生能源。他補充道：「綠色城市與經濟發展息息相關。」

在總結發言時，財政司司長概述了本港未來

在後續的問答環節，財政司司長重申維持財政紀律的重要性，而此舉除了為遵守《基本法》的規定，更為向外界證明香港能夠量入為出。

「在目前的低息環境下，借貸可謂輕而易舉。不過，以借貸來應付政府日常開支，容易積重難返。」

然而，政府將增發綠色債券，陳茂波亦詳述有關計劃的運作細節。

他解釋：「對於綠色債券的標準，我們按照國際標準篩選項目，過程透明，而且非常嚴謹。」

有與會者指出，市場對BUD專項基金等各項優化資助計劃的需求殷切，導致申請處理過程出現「塞車」的情況。財政司司長回應表示，他將與同僚商討如何簡化流程。

至於如何為本港開拓收入來源，陳茂波強調在開徵任何新稅項前，必先權衡有關建議對本港競爭力和市民生計的潛在影響。他說：「我們認為目前並非開徵商品及服務稅等新稅項的合適時機。」

他補充，當局已仔細研究經合組織打擊侵蝕稅基及轉移利潤方案2.0可能構成的影響，尤其是有關引入全球最低稅率的建議。

談及香港作為國際商業樞紐的地位，陳茂波引用數據證明本港的吸引力絲毫不減。「以銀行存款為例，總額在2019年和2020年持續增加。」

目前，超過9,000家內地和國際企業在港營運，足證香港的營商環境安全穩定，而港股上市制度改革以後，市值和每日成交額亦顯著增加。

**「綠色未來是大勢所趨，歐洲和內地均宣布，分別爭取在2050年和2060年前實現碳中和，而香港亦計劃在2050年前達至淨零排放。」**

—— 陳茂波 財政司司長

五年公共財政的前景。

他說：「簡言之，政府今年出現龐大的經營赤字，主要是逆周期措施所致，而且未來數年將仍然見紅，但這讓我們有喘息的空間，探索各種增加政府收入的方案。」

香港的財政赤字將逐步縮小，在大約四年內轉虧為盈。

雖然香港的核心優勢和競爭力不變，財政司司長認為我們仍要多向世界各地推廣香港的優勢。為此，我們成立了高規格跨機構督導小組，向內地和海外市場宣揚香港的吸引力。

研討會完結前，多位與會者問及香港會否參與內地的「疫苗護照」計劃及恢復通關。陳司長回應指，政府當務之急是控制疫情，同時正竭力爭取恢復跨境往來。





## Leveraging on the Advantages of the Greater Bay Area to Seize the Opportunities in Asia

As the COVID-19 vaccination programmes gradually roll out in different countries, it is expected that the global economic and business environment will start to improve in the second half of the year. Ahead of that, China has already shown a more apparent growth momentum and is set to lead the economic recovery of Asia and even the world. Along with this, the Greater Bay Area is expected to play an even more important role in connecting China to the overseas markets.

In the recent years, the market has been very concerned about the trend of "de-globalisation" due to the tightened tensions between the US and China. However, starting last year, we've witnessed the rise of "regionalization" in Asia, centred on China. China has reached a number of trade agreements, including the Regional Comprehensive Economic Partnership (RCEP) and the EU-China Comprehensive Agreement on Investment (CAI). RCEP is currently the largest free-trade agreement in the world. The participating countries account for up to one third of global gross economic output and trade volume. Meanwhile, the CAI is set to reinforce China's ties with Europe, which is the world's second largest economy.

It is foreseeable that these new regional agreements will significantly shift the flow of world trade and enhance regional connections between China and Eurasia. As the policies of the Greater Bay Area are further implemented, its role in supporting China's opening-up will become more and more important, facilitating cross-border trade and capital flows in the region. We have noticed the following trends:

### Cross-Border E-commerce Companies Gather in the Greater Bay Area

The Greater Bay Area has become China's e-commerce industrial base over the years. Market data shows that China currently has more than 3.78 million e-commerce related companies, of which nearly 20% are located in Guangdong Province, more than any other province in the country. In particular, Guangdong Province also houses up to 68% of the 570,000 cross-border e-commerce-related companies in China, reflecting the clear geographic and policy advantages of the Greater Bay Area for the cross-border e-commerce industry.

Over the past year, the COVID-19 pandemic has been hitting a wide range of industries unprecedentedly hard. However, the cross-border e-commerce industry has been growing exceptionally well as the retail customers are shifting to online consumption. When the



**Anthony Lin**  
CEO, Greater Bay Area, Standard Chartered

global economy gradually recovers, it is expected that the global trade will see a sharp rebound. Cross-border e-commerce companies in the Greater Bay Area will, therefore, benefit from the trade rebound, stimulating economic activities within the area and enhancing connections between the Greater Bay Area and other regions.

### Leading Green Financial Hub in the Region

The Organization for Economic Cooperation and Development (OECD) forecasts that in order to achieve the emission reduction targets of the Paris Agreement, the world will need to invest USD 6.9 trillion in green infrastructure every year by 2030. Emerging Asia alone would need to invest USD 1.7 trillion every year. As an international financial hub, Hong Kong will play an important role in financing and raising capital for green projects in Asia and the Greater Bay Area.

Last year, Canvest Environmental Protection Group Co., Ltd. ("Canvest Environmental Protection"), the largest waste incineration power generation company in the Greater Bay Area, obtained a HKD 2.5 billion syndicated loan with the help of Standard Chartered. Hong Kong to fund its new waste incineration power generation projects and expand its business in the Southeast Asia and South Asia. Instead of the conventional landfill approach, Canvest Environmental Protection uses harmless incineration methods to dispose of waste, and turns it into a resource of energy. This not only helps save the land resources but also promotes a broader development of a green economy.

As the Asian region is actively promoting sustainability and low-carbon transition, Hong Kong will play an important role as an international sustainable finance centre, to unleash the huge potential of debt and project financing opportunities in the Greater Bay Area.

### The Greater Bay Area Shines as the Top Spot of Wealth in China

A recent market wealth report shows that 4 out of 10 cities in China with the most households with more than RMB 6 million in assets are located in the Great Bay Area. If all the cities in the Greater Bay Area were combined, there would be 1 million of such affluent families in total, surpassing Beijing and Shanghai, which are at the top of the list, reflecting the enormous potential of the wealth management market in the area.

As the economy continues to thrive in the Greater Bay Area, it is expected that the assets of the people in the area will also further grow, boosting the demand for wealth management. With the COVID-19 vaccine programme rolling out, the Chinese mainland and Hong Kong may reopen the borders later this year. The flow of people, goods and capital hopefully will gradually return to normal in the region. This will help facilitate the development of different Connect schemes, e.g. Wealth Management Connect and Insurance Connect, in the Greater Bay Area, promoting the wealth management business in the region.

In fact, the Standard Chartered Greater Bay Area Business Confidence Index compiled by our research team also shows that business confidence has been rising in the Greater Bay Area in the past few quarters despite the impact of the pandemic on the global economy. The total population of the Greater Bay Area is expected to increase from the current 70 million to 100 million by 2035. Per capita GDP will exceed USD 50,000 by then. For companies in Hong Kong and in the region looking for growth opportunities, the Greater Bay Area should definitely be among the considerations. Companies which take swift actions may also benefit from the "first-mover" advantages.

To fully unlock the potential of the Greater Bay Area, human capital is an essential element. Many companies and institutions, including Standard Chartered, are participating in Hong Kong government's Greater Bay Area Youth Employment Scheme. Some have also launched their own recruitment and internship programmes to nurture future-facing talent and help the young people to widen their horizons and look for career development opportunities.

As the Chinese government strives to grow the Greater Bay Area into a world-class city cluster as part of its long-term development strategy, we expect that the Greater Bay Area will play a more crucial role in supporting the reform and opening-up of China's economy, bringing enormous opportunities to the other markets in the Asian region and in the world.

# Creating a Sustainable World 構建可持續世界

Business community has a key role to play in protecting endangered species and making the environment a priority  
商界在保護瀕危物種和優先應對環境問題上任重道遠



**Declining biodiversity is a major challenge that must be addressed through international cooperation, said Osvaldo Alvarez, President of the Basel Convention COP-15, speaking at the Sustainability Summit at the Chamber on 4 March. The event explored the current key threats to the earth's ecosystem, as well as some of the ways the business community can help.**

Chinali Patel, Consul – International Illicit Finance Policy Lead at the British Consulate General in Hong Kong, introduced the three


stages of the illegal wildlife trade – source, transport and destination.

“The illegal wildlife trade is global, and it impacts all of us,” she said. Sectors that can become unwittingly involved include logistics, the financial sector, real estate and e-commerce.

The wide scope of the trade means that businesses need to be vigilant. Private-public partnerships are an effective way of combating illegal

activities, and Patel and her colleagues are working with chambers of commerce to help raise awareness of what businesses can do.

For example, compliance officers in banks should be supported to report any suspicious transactions, like the heavy use of cash and



large transfers of money. Patel and her colleagues have also launched a toolkit for the logistics sector to help them detect illegal shipping consignments.

Patel added that she hoped that the illegal wildlife trade would be included within Section 1 of the Organized and Serious Crime Ordinance in Hong Kong.

Francesco Ricciardi, Environmental Specialist, Sustainable Development and Climate Change Department at the Asian Development Bank, noted that the illegal wildlife trade is the fourth biggest in the world, after drugs, counterfeiting and human trafficking.

“The value has been estimated at up to HK\$180 billion, but this is probably the tip of the iceberg,” he said. “We know it is growing globally, driven by rising demand in Asia particularly.”

In May last year, 26 tonnes of dried shark fins were seized in Hong Kong. “The Hong Kong police and customs are doing an excellent job trying

to track down illegal trade,” Ricciardi said. “But they can’t check everything.”

He noted that the damage caused by the illegal wildlife trade goes far beyond its impact on endangered animals and plants. It also supports corruption and organized crime, and the presence of armed poachers brings instability and sometimes violent conflict.

“Bringing wild animals in

close contact with humans is also a risk to human health,” he added.

On a brighter note, education is an effective way to tackle the problem at the destination. In Hong Kong, campaigning has successfully reduced the demand for shark’s fin among consumers.

Bosco Chan Pui-lok, Head of Kadoorie Conservation China Department at Kadoorie Farm & Botanic Garden, introduced the organization’s work outside Hong Kong protecting wild cattle. Chan explained that the healthy populations of buffalo and cows that can be seen in Lantau and Sai Kung are actually not wild breeds, they

are feral domestic animals. The outlook for their wild counterparts is not so good.

“Sadly, all of Asia’s wild cattle are highly threatened with extinction because of poaching and habitat loss,” he said.

One of the organization’s programmes is in the eastern plains of Cambodia, which is home to around half the global population of the endangered Banteng cattle. To tackle the rampant poaching and logging in the region, Kadoorie’s project has recruited young local biologists and also engaged the local community.

“This patrolling has been effective in combating illegal activity, with more than 400 loggers and poachers evicted and more than 600 traps removed since the launch of the programme in 2017,” Chan said.

A similar project in Yunnan Province to protect the Gaur – the biggest breed of wild cattle in the world – has successfully trained local people to become forest rangers.

Turning to sustainability on our doorstep, the MTR is already a key environmental player in Hong Kong. As the city’s public transit backbone, it provides safe, fast and efficient transport for millions

of people every day. And as Andrew Mead, Chief Architect, MTR Corporation, explained, the network continues to expand, enabling more local people to get off the roads and onto the trains.

Environmental factors are a key consideration for new MTR stations, incorporating natural ventilation, less concrete, more planting, and in some cases, a green roof. These innovations can be seen at Hin Keng station, which opened last year.

“For the new stations being built, we aim to achieve a new level of sustainability integration with the community,” Mead explained.

MTR Corporation also manages a 32-hectare wetlands area at Lok Ma Chau that protects fishponds and marshes, and provides nesting sites for birds.

Turning to the current pandemic situation, Ricciardi noted that Covid-19 had raised awareness that fighting the illegal wildlife trade could help prevent future pandemics.

“This is an unprecedented time,” he said. “The current pandemic probably originated as a small transaction in a market somewhere. It shows the impact of the illegal wildlife trade on the global economy.”



'Sustainability Submit: Animal, Health and Environment: Biodiversity' was co-organized by HKGCC and the Institute of International Sustainable Development, and supported by the British Consulate-General in Hong Kong and The Chinese Manufacturers Association of Hong Kong.

「可持續發展峰會：生物多樣性與動物、健康及環境的關係」由總商會與國際可持續發展學院合辦，並得到英國駐香港總領事館及香港中華廠商聯合會支持。

在總商會 3 月 4 日舉行的「可持續發展峰會」，巴賽爾公約 COP-15 會議主席 Osvaldo Alvarez 表示，生物多樣性正在流失，各國務必攜手應對這一嚴峻挑戰。是次活動探索地球生態系統當前面臨的重大威脅，並探討商界可如何提供支援。

會上，英國駐香港總領事館領事一國際非法金融政策主管彭雅婷講解野生動物非法貿易的三個階段：來源、運輸和目的地。她說：「非法買賣野生動物問題困擾全球，無人能獨善其身。」物流、金融、房地產和電子商貿行業都有機會不自覺地被捲入其中。

這類非法交易牽連甚廣，企業務必保持警覺，而公私營合作則可有效打擊非法活動。彭雅婷及其僚現正與多家商會合作，以加強企業的風險意識，做好應對準備。

舉例來說，銀行應鼓勵其合規人員匯報任何可疑的交易，包括提存巨額現金或大額轉賬。彭雅婷及其團隊亦為物流業製作教材，協助業界偵測非法販運。

彭雅婷期望，野生動植物非法貿易能被納入香港《有組織及嚴重罪行條例》第 1 條規管。

亞洲開發銀行可持續發展與氣候變化局環境專家方哲灝指出，非法買賣野生動植物是全球第四大非法貿易，僅次於毒品、偽冒和人口販運。

「非法貿易涉款估計高達 1,800 億港元，而這可能只是冰山一角。」他續道：「亞洲對野生動物產品的需求與日俱增，致使世界各地非法買賣的問題日益猖獗。」

去年 5 月，香港檢獲 26 噸乾魚翅。方哲灝稱：「香港警方和海關在偵測非法貿易方面表現出色，但他們總不能對每件貨物都精檢細查。」

他又說，非法買賣野生動物造成的影響遠不止於令瀕危動植物種滅絕消失，更甚的是助長了貪污和有組織犯罪，而武裝盜獵者亦會危害社會穩定，有時甚至引發暴力衝突。

「人類與野生動物密切接觸，亦會構成健康風險。」他補充道。幸而，教育能夠從目的地的層面

有效解決問題。香港的宣傳推廣工作十分成功，消費者對魚翅的需求有所減少。

嘉道理農場暨植物園嘉道理中國保育部主管陳輩樂介紹其組織在香港以外地區的野牛保育工作。他解釋，我們在大嶼山和西貢看到的健壯水牛和黃牛實際上並非野生品種，而是被野化的家畜，反之野牛的境況堪憐。

「亞洲地區所有野牛面對盜獵和棲息地消失等威脅，極有可能瀕臨滅絕，令人痛心。」他說。

柬埔寨東部平原是全球約半數瀕危爪哇野牛的棲息地，嘉道理在該區開展保育項目，聘請當地年輕生物學家，並與當地社群合作，聯手打擊區內猖獗的盜獵和砍伐活動。

陳輩樂表示：「項目自 2017 年開展以來，成功驅逐超過 400 名伐木和偷獵者，並銷毀了 600 多個捕獵陷阱，可見巡邏工作能有效遏止非法活動。」

雲南亦有類似的保育項目，旨在守護世界上體型最大的野牛品種——印度野牛。該計劃已成功培訓當地居民成為森林巡護員。

至於香港，港鐵在環保方面一直擔當重要角色。港鐵作為市內的公共交通骨幹，每天為數以百萬市民提供安全、快捷而又高效的運輸服務。正如香港鐵路有限公司總建築師文若德所言，鐵路網絡持續擴展，促使更多乘坐路面交通工具的本地市民改乘鐵路。

環境因素是港鐵建設新車站的重要考量，例如採用自然通風、減少使用混凝土、栽種更多植物及綠化天台等，而去年啟用的顯徑站便加入了這些創新元素。

文若德解釋：「我們期望新建的車站能夠把可持續發展提升至更高層次，進一步融入社區之中。」

香港鐵路有限公司亦在落馬洲管理佔地 32 公頃的濕地，該生態區內的魚塘和沼澤能夠為雀鳥提供合適的築巢環境。

談及當前疫情發展，方哲灝表示新冠病毒疫情讓大眾更加意識到，打擊野生動物非法貿易有助防止日後再爆發疫症。

「當前情況史無前例。」他說：「疫情可能源自某個市場一宗小交易，由此可見非法買賣野生動物對全球經濟帶來的影響。」

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# Smart City Update

## 智慧城市最新動向

Blueprint 2.0 expands initiatives and encourages private sector participation to make Hong Kong a smarter, greener, more efficient city  
智慧城市藍圖 2.0 擴大計劃規模，鼓勵私營界別參與發展，推動香港成為更智能、更環保及更高效的城市

**The Government released its Smart City 2.0 Blueprint in December, which adds more than 60 new initiatives to the 76 in the original Blueprint released in 2017. At a webinar on 1 March, Tony Wong, Deputy Government Chief Information Officer, and Daisy Lo, Principal Assistant Secretary for Innovation & Technology, updated members on Hong Kong's Smart City progress and plans for the future.**

Wong said that the aim of Blueprint 2.0 was to enhance I&T in order to build a smart city with a strong economy and high quality of life.

Of the first batch of initiatives, 40 are already complete, or nearly so, he explained. For example, the HKeMobility app provides updated transport information, and there are now more than 40,000 free public wi-fi hotspots across the city. The Faster Payment System from the Hong Kong Monetary Authority has been a notable success, he added, with \$HK2.3 trillion in transactions so far.

"We have also invested heavily in digital infrastructure in the past three years, to transform Hong Kong into a smarter city," Wong said. Using next-generation cloud technology

and big data analytics will improve Government efficiency and facilitate cooperation between departments.

Lo then gave an overview of some of the new initiatives in Blueprint 2.0, which include traffic analytics that will give road users real-time updates, video conferencing in hospitals, and smart management of public toilets. Plans to help schools upgrade their IT equipment and STEM internships have already had a very positive response from education providers and businesses, she said.

The iAM Smart platform, launched in December last year, is a key development that enables citizens and businesses to access Government services online.

"We are working towards the goal that by mid-2022 all Government forms and licences can be submitted electronically," Lo said.

Blueprint 2.0 contains two new



chapters: on using I&T to combat Covid-19, such as through the StayHomeSafe and LeaveHomeSafe apps; and the Smart Village Pilot scheme.

The Government is keen to work with the private sector to develop the technology that underpins the new initiatives, Lo added. The Smart Government Innovation Lab at Cyberport facilitates cooperation with industry in Hong Kong, and more than 200 organizations have signed up to date.

Marcos Chow, Partner and Head of Technology Enablement of KPMG

said yes. But the survey also revealed a lack of targets and incentives within businesses to encourage them to reach these goals.

However, in general, businesses are moving in the right direction, which is partly being driven by employees.

“The Generation Y and Z are saying ‘I want to be working for companies or industries that are handling this issue correctly.’”

Chow noted that Hong Kong has unique barriers, such as landfill and recycling challenges. But some areas where the city had been lagging, such as awareness of green issues

started the ball rolling – I’ve been to the Innovation Lab in Cyberport and it is fantastic.”

During the Q&A session, some participants raised the issue of privacy concerns. Wong said that privacy was incorporated right from the design stage in all of the Government’s Smart City developments. For example, the iAM Smart platform has very strict guidelines, which have been reviewed by third parties to ensure privacy protection.

He added that there would be more public consultation and discussions



**“The Government alone is not enough. We need different sectors to contribute to this open data drive, and to enable our innovative start-ups and companies to solve our Smart City issues.”**

「單靠政府的力量並不足以成事，我們還需要不同界別為開放數據出一分力，並鼓勵初創公司和企業利用創新思維，解決我們發展智慧城市面對的難題。」

- Tony Wong, Deputy Government Chief Information Officer  
—黃志光 副政府資訊科技總監

China, then shared the private sector perspective. He noted the success of the initiatives to date, in particular the Faster Payment System, and added that more people in Hong Kong should be aware of this efficient and free facility.

Chow then discussed the issue of climate change and drive for carbon neutrality. A recent KPMG survey of senior executives around the world found that respondents generally recognised the importance of addressing the climate threat. In response to the question whether decarbonizing would require significant changes to their current business model, 74% of respondents

and skilled professionals, are now improving.

The active involvement of businesses will be crucial to our transition to a smart city, and Chow feels that this is progressing.

“The private sector is moving broadly in line with what the Innovation and Technology Bureau and the Government are trying to do,” he said. The changes required to meet Hong Kong’s carbon-reduction goals will also create opportunities for businesses in terms of new products and services.

“I’m very optimistic about this space,” he added. “The Government has

with District Councillors to improve people’s understanding about what data is being collected.

To ensure that Hong Kong’s smart city development is a success, Wong said that the involvement of the business community and the sharing of data were essential.

“I strongly encourage our communities to promote open data – this is the key driver for innovation and smart city development,” he said. “The Government alone is not enough. We need different sectors to contribute to this open data drive, and to enable our innovative start-ups and companies to solve our smart city issues.”

政府在 12 月公布的《香港智慧城市藍圖 2.0》(藍圖 2.0)除了涵蓋在 2017 年發表的首份藍圖的 76 項措施,還提出超過 60 項新措施。在 3 月 1 日的網上研討會,副政府資訊科技總監黃志光及創新及科技局首席助理秘書長羅芷茵向會員講解香港智慧城市的進程及未來計劃。

黃志光表示,藍圖 2.0 旨在提升本港的創科水平,從而構建經濟繁榮、生活優裕的智慧城市。

他解釋,在第一輪措施中,有 40 項已經或接近完成。例如,「香港出行易」應用程式提供最新交通資訊,以及全港各區現時設有超過 40,000 個免費公共 Wi-Fi 熱點。他補充,香港金融管理局推出的「轉數快」快速支付系統大舉成功,交易額迄今達到 2.3 億萬港元。

「我們在過去三年對數碼基建作出重大投資,推動香港轉型為智慧城市。」黃志光表示。運用新一代雲端技術和大數據分析,將能提升政府效率和促進跨部門合作。

其後,羅芷茵概述藍圖 2.0 提出的部分新措施,包括透過分析交通數據向道路使用者提供實時資訊、研究在醫院使用視像診療,以及智慧公廁管理計劃。她指出,協助學校升級資訊科技設備的措施和 STEM 實習計劃已獲教育機構和企業積極響應。

去年 12 月推出的「智方便」平台為市民和企業提供網上政府服務,標誌著智慧城市發展的重要一步。

「我們的目標是在 2022 年中支援在網上遞交所有政府表格和牌照申請。」羅芷茵說。

藍圖 2.0 新增兩個章節,分別為善用創新科技應對疫情,例如推出「居安抗疫」和「安心出行」應用程式,以及「智慧鄉村先導計劃」。

羅芷茵補充,政府希望與私營界別攜手開發新措施所需的技術。位於數碼港的智慧政府創新實驗室促進政府與本港資訊科技業界合作,至今已經與超過 200 家機構建立聯繫。

畢馬威中國技術驅動主管合夥人周嗣良分享商界的見解。他認為「轉數快」系統等多項措施已取得成果,愈來愈多市民應該留意到這個高效的免費平台。



“The private sector is moving broadly in line with what the Innovation and Technology Bureau and the Government are trying to do.”

「商界的發展方向與創新及科技局和政府的目標大致相同。」

- Marcos Chow, Partner and Head of Technology Enablement of KPMG China  
—周嗣良 畢馬威中國技術驅動主管合夥人

周嗣良還談及氣候變化議題和實現碳中和的計劃。畢馬威最近向世界各地的企業高管進行調查,結果顯示受訪者普遍肯定應對氣候威脅的重要性。當被問到實踐減碳需否對現行的商業模式作出重大變動,有 74% 受訪者表示需要。不過,調查也反映了企業內部欠缺達成這些環保目標的指標和動機。

不過整體而言,企業正朝着正確方向邁進,部分原因是受員工影響。

「Y 世代和 Z 世代均表示希望投身一些已訂立妥善環保方案的企業或行業。」

周嗣良指出香港有其自身的障礙,例如堆填區和回收問題等。不過,部分一度滯後的範疇正在改善,例如環保意識和熟練的人才等。

企業的積極參與對本港轉型為智慧城市至關重要,而周嗣良認為在這方面已取得進展。

他說:「商界的發展方向與創新及科技局和政府的目標大致相同。」香港為實現減排目標所需作出的改變,將帶動市場對新產品和服務的需求,為企業創造商機。

他補充:「我對此十分樂觀,政府亦已開始採取行動。例如我曾造訪位於數碼港的創新實驗室,該次體驗令我印象深刻。」

在問答環節,有參加者對私隱問題表示關注。黃志光表示,在智慧城市藍圖下的各個發展範疇,政府從設計階段起已把私隱因素融入其中。例如,「智方便」平台設有經第三方審視的嚴謹指引,確保用戶私隱得到保障。

他又稱,政府將展開更多公眾諮詢,並與區議員商討如何加深市民對資料收集的了解。

香港要成功發展為智慧城市,黃志光認為商界參與和共享數據是不可或缺的要素。

「我極力鼓勵社會各界開放數據,因為這正是創新和智慧城市發展的主要動力。單靠政府的力量並不足以成事,我們還需要不同界別為開放數據出一分力,並鼓勵初創公司和企業利用創新思維,解決我們發展智慧城市面對的難題。」他說。



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# Follow Your Dreams

## 追尋夢想

Students learn how a passion for travel led to the launch of a successful Hong Kong tourism company  
學生了解如何把旅遊興趣變成出色的事業

**Paul Chan, co-founder and CEO of Walk in Hong Kong, had a varied career including academia, the media and Government before he set up his tourism business. He shared his career story with around 160 form five students from Munsang College at a talk on 25 February.**

As a law graduate working as Political Assistant to the Secretary for Food and Health, Chan could have expected his career to grow in a stable fashion. Yet, in 2013, he decided to leave his position in the Government to pursue his dream of launching a cultural tourism business. He set up "Walk in Hong Kong" with two friends, offering authentic walking tours that reveal different facets of Hong Kong's culture and history.

An avid traveller, Chan has visited around 88 countries. When visiting other destinations, he enjoys joining local tours to immerse himself in the local culture and daily life. Noting that such tours are less common in Hong Kong, he



saw an opportunity to address this gap in the market.

Using his own story as an example, Chan explained to the students that following your passion and having good career prospects may not be mutually exclusive. The key is to explore how their interests can be translated into a career direction that could earn them a living.

He also suggested that the students should consider their own personality when deciding on a career path. Chan said that he enjoys being exposed to new ideas, so running his own company allows him to be completely flexible when it comes to experimenting and exploring possibilities.

He added that even though it has been eight years since Walk in Hong Kong launched, the job still excites him as he is constantly gaining new insights about the city when he designs new itineraries.

活現香港共同創辦人暨行政總裁陳智遠在創辦自己的旅遊事業前，曾先後從事學術、媒體和政府等不同領域。他出席2月25日的講座，與在場約160名來自民生書院的中五學生分享職場經歷。

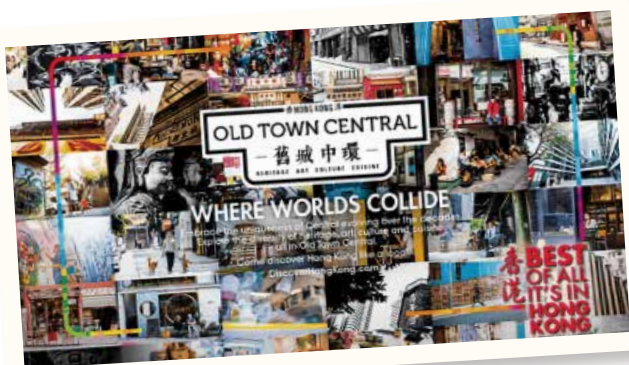
在大學主修法律的陳智遠畢業後投身政府，擔任食物及衛生局局長政治助理，仕途可望穩步發展。然而，陳智遠於2013年毅然辭去公務員工作，決心追尋夢想，創立自己的文化旅遊事業。他與兩位朋友共同創辦活現香港，開辦地道特色的步行團，展現香港文化歷史的不同面貌。

酷愛旅遊的陳智遠走訪了全球約88個國家。遊歷異地時，他熱衷於參加當地的旅行團，親身體驗在地文化氣息和生活百態。由於這種旅行團在香港並不常見，陳智遠洞悉先機，決意開拓本地遊市場。

陳智遠以自身經歷為例子，向同學解釋夢想與事業未必無法並存，關鍵在於如何把興趣發展為賴以謀生的職業。

他建議學生因應個人性格規劃未來職業路向，又表示自己喜歡接觸創思奇想，而經營自己的公司正好讓他盡情探索，發掘無限可能。

他補充，活現香港成立至今已八載，他對工作的熱誠卻絲毫不減，皆因規劃導賞行程的過程總讓他有所啟發，不斷豐富對這座城市的認識。



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Due to the ongoing coronavirus health threat, many of our events are now taking place online. Please check our website or app for the latest status of scheduled events.

## COMMITTEE MEETINGS

Check with secretariat for details

### FINANCIAL AND TREASURY SERVICES

Family offices in Hong Kong  
Apr 13 4:00 pm

### DIGITAL, INFORMATION & TELECOMMUNICATIONS

All technology after Covid-19  
Apr 14 4:00 pm

### AMERICAS

Panama Canal update  
May 26 11:30 am

## WEBINARS

Visit website for full details and to register



### PRODUCER RESPONSIBILITY SCHEME FOR PLASTIC BEVERAGE CONTAINERS: HOW WILL IT WORK?

Apr 8 11:00 am - 12:00 pm



### BUBBLE OR DIGITAL GOLD? THE SECRET SAUCE TO BITCOIN – BLOCKCHAIN APPLICATION

Apr 12 4:00 - 5:15 pm

### TRADE WITH AFRICA – THINGS YOU NEED TO KNOW

Apr 14 3:00 - 4:30 pm



### DISTINGUISHED SPEAKER WEBINAR: LOOKING BEYOND BIDEN'S FIRST 100 DAYS: U.S.-CHINA RELATIONS AND IMPLICATIONS FOR BUSINESSES

Apr 20 9:00 - 10:00 am

### TAKING THE HELM: DIRECTOR'S RESPONSIBILITIES WHEN A COMPANY IS INSOLVENT

Apr 19 4:00 - 5:00 pm



### WOMEN IN PHILANTHROPY

Apr 20 2:45 - 5:45 pm

### ALLOCATING CORPORATE RESOURCES FOR DIGITAL TRANSFORMATION

Apr 21 11:00 am - 12:15 pm

### REDUCING CAPITAL MAKES YOUR CASH FLOW

Apr 22 11:00 am - 12:00 pm



### THE STATE OF ETHICAL AI IN HONG KONG

Apr 22 2:00 - 3:00 pm

### EXPLORING GBA CITIES SERIES: NEW GROWTH POTENTIAL IN DONGGUANG

Apr 23 11:00 am - 12:15 pm



### GBA WEALTH MANAGEMENT CONNECT – A NEW CHAPTER OF OPPORTUNITIES

Apr 23 3:30 - 4:45 pm



### CHINA-U.S. GEO-TECH COMPETITION, GLOBAL CHANGES AND SMART CITY STRATEGIES & TACTICS

Apr 26 1:00 - 2:00 pm



### INDONESIA'S OMNIBUS LAW – PIONEERING CHANGE IN SOUTHEAST ASIA'S LARGEST ECONOMY

Apr 27 2:00 - 3:00 pm

### IMPLICATIONS OF THE NEW PRC CIVIL CODE ON FOREIGN INVESTORS

Apr 29 11:00 am - 12:15 pm

## TRAINING & SEMINARS

Check website for details

Digital Content Marketing  
Apr 9 2:30 - 5:15 pm

Manage Corporate Knowledge, Sustain Your Business  
Apr 13 3:00 - 5:30 pm

Essential People Skills for First Time Managers  
Apr 14 9:30 am - 5:30 pm

Art of Branding Self & Organization To Attract Talent  
Apr 15 9:30 - 11:30 am

Think on Your Feet  
Apr 15 9:15 am - 5:30 pm

Virtual Smarter Selling  
Apr 21 9:30 am - 5:30 pm

Dealing with Difficult People  
Apr 23 3:00 - 5:30 pm

Becoming Your Boss' Right-hand Man/ Woman - Leading the Team with Borrowed Authorities  
Apr 27 9:30 am - 5:30 pm

Transform or Perish! Business Agility is the Way Out!  
Apr 28 9:30 am - 12:00 pm

Customer Experience Design is The Key of Every Business  
Apr 28 2:30 - 5:15 pm



# TRAINING & DEVELOPMENT

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## DesignThinkers Academy Design Thinking Fundamentals – How to Develop Innovative Business Recovery Strategies & Action Plans Amid COVID-19 [Online Training] 疫情下如何制定創新的業務恢復策略及行動計劃 [網上工作坊]

This one-day training workshop is a Design Thinking Fundamentals certification course. Combining online sessions and group assignments, you will gain practical techniques and the tools of Design Thinking (DT). The course consists of four sessions, focusing on the stages of DT: Discover, Define, Design, Deliver.

### Target Audience:

- Project teams from different industries who want to lead business innovations
- Business professionals who want to stretch their creative problem-solving skills

### Outline:

- 1) Discovering market needs (Tools: Stakeholder Map and Design Research)
- 2) Defining the root cause of a problem (Tools: Personas and Customer Journey Map)
- 3) Developing business opportunities (Tools: Ideation and Idea Priority Map)
- 4) Delivering user experience (Tools: Rapid Prototyping, Service Scenarios, and Concept Pitch)

本培訓工作坊為期一天，為網上Design Thinking Fundamentals 證書課程。透過實時網課培訓及小組實習，學員將掌握設計思維的實用技巧與工具。本工作坊分為四節，重點介紹設計思維的每個階段：發掘、界定、發展、展現。

### 對象：

- 各行各業有志帶領商業創新的項目團隊
- 有意提升創意解難技能的商業專才

### 課程大綱：

- 1) 發掘市場需求（工具：持份者地圖及設計研究）
- 2) 界定問題根源（工具：人物誌圖及顧客旅程圖）
- 3) 開發商機（工具：構想方法及意念優次規劃圖）
- 4) 展現用戶體驗（工具：快速原型制作、服務場景規劃及概念推銷）

註：中英文版本如有歧異，概以英文版本為準。

Trainer : David Chung

導師：鍾大為

Date : 12 May 2021

日期：2021年5月12日

Time : 9:00 a.m. – 6:00 p.m.

時間：上午9時至下午6時

Venue : This workshop will take place online

地點：本工作坊將以網上形式進行

Language : Cantonese

語言：廣東話

Fees : Member \$4,800 /

Non-member \$5,200

費用：會員\$4,800 / 非會員\$5,200



David Chung,  
Co-founder &  
Managing Partner,  
DesignThinkers Academy  
Hong Kong

鍾大為  
DesignThinkers  
Academy Hong Kong  
聯合創辦人兼  
執行合夥人

## Dealing with Difficult People [Online Training]

Many professionals will encounter some "emotional vampires" during the course of their career. Unfortunately, dealing with such difficult people is never easy. This online workshop will help you understand why some people are difficult, and more importantly how to manage them with confidence and assertiveness, enabling you to get your job done.

### Content:

1. Four options to solve people problems
2. Six major types of difficult people
3. Different behavioural types and responses
4. Effective assertive techniques

Trainer : Tony Ngo

導師：吳家騰

Date : 23 April 2021

日期：2021年4月23日

Time : 3:00 – 5:30 p.m.

時間：下午3時至5時30分

Venue : This workshop will take place online

地點：本工作坊將以網上形式進行

Language : Cantonese

語言：廣東話

Fees : Member \$850 / Non-member \$1,050

費用：會員\$850 / 非會員\$1,050

## 處理棘手人際問題的技巧 [網上工作坊]

許多專業人士在事業旅途上難免遇到難以相處的人，而要應付這類棘手的人際問題絕不容易。本網上工作坊將助您明瞭何以有些人會特別難相處，更重要的是傳授技巧，讓您自信從容地與他們溝通，令工作事半功倍。

### 內容：

1. 人際問題的四個處理方法
2. 六種性格難以相處的人
3. 不同行為種類與反應
4. 有效及自信的應對技巧

Trainer : Tony Ngo,

Partner,

Connect Communication

吳家騰

Connect Communication

合夥人



## Customer Experience Design is The Key of Every Business [Online Training] 客戶體驗設計對企業至關重要 [網上工作坊]

Great customer experience involves the elegant orchestration of all the moments when customers engage with your company, whether they are visiting a physical space, attending an event or receiving an SMS alert. In this online workshop, learn the tools that will help you make every customer's journey more seamless, and unite your organization in delivering on this vision.

### Content:

- What exactly is "Experience"? Brand, customer, employee experience
- How to enhance "Customer First" mindset
- What are "Jobs to be done" and how it can be applied
- Technique and application of mapping customer journey
- How to implement experience innovation

出色的客戶體驗，能展現客戶與公司之間每個互動時刻的精妙編排，不論是實地考察、參與活動，還是接收短信提示亦然。通過本網上工作坊，參加者將掌握打造全方位無縫客戶體驗的技巧，以及令公司上下一心，合力提升客戶服務體驗的方法。

### 內容：

- 甚麼是「體驗」？品牌、客戶、員工體驗
- 如何增強「客戶至上」的心態？
- 甚麼是「要完成的工作」？如何應用？
- 反映客戶體驗過程的技術和應用
- 如何推行體驗創新？

Trainer : Daryl Choy

導師：蔡伯偉

Date : 28 April 2021

日期：2021年4月28日

Time : 2:30 – 5:15 p.m.

時間：下午2時30分至5時15分

Venue : This workshop will take place online

地點：本工作坊將以網上形式進行

Language : Cantonese

語言：廣東話

Fees : Member \$800 / Non-member \$1,000

費用：會員\$800 / 非會員\$1,000



Daryl Choy,  
Chief Marketing Officer,  
Tricor Services Ltd

蔡伯偉  
卓佳集團  
香港首席市場總監

# The Bulletin Through the Years

## 《工商月刊》今與昔



Welcome to the NEW Chamber



This year your Chamber celebrates its 160<sup>th</sup> anniversary year, so we thought it would be interesting to look back at past *Bulletins* and key events in Hong Kong's history

In August 1969, we celebrated the opening of our newly expanded and renovated offices, to better serve our growing ranks of members. Facilities available to members as well as staff included a reference library and meeting room, and the refurb also provided a more comfortable and efficient environment for the Chamber's staff.

總商會今年慶祝創會160周年，讓我們回顧一下昔日的《工商月刊》，重溫香港的歷史大事。

1969年8月，我們慶祝總商會辦事處以全新面貌開幕，重新投入服務。辦事處經翻新及擴建後，除了能為日益增加的會員提升服務水平，亦為本會員工提供更舒適高效的工作環境。參考圖書館和會議室等多項新設施亦開放予會員和員工使用。

### Bulletin Back Issues Archive 《工商月刊》資料庫

Read past *Bulletin* issues back to 1966 in the Chamber Archives on our website  
登入總商會網站，重溫本會自1966年起出版的《工商月刊》



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