

INSIDE THIS
ISSUE
今期內容

CE DISCUSSES
14TH FIVE-YEAR PLAN
行政長官探討十四五規劃

MOVING TO
LOGISTICS 4.0
邁向物流4.0

E-CNY: PIONEERING
DIGITAL CURRENCY
數字人民幣：引領數字貨幣發展

July 2021

HKGCC: The Voice of Business in Hong Kong

bulletin

工商月刊

香港做得到！

Hong Kong We Can Do It!



Thousands of prizes to be won in
the Chamber's Lucky Draw
總商會幸運大抽獎送出數千份獎品

HK\$30 RMB25



Hong Kong General Chamber of Commerce
香港總商會 1861

MEMBER-GET-MEMBER CAMPAIGN

2021

會員推薦計劃



BENEFIT your company by encouraging your staff to refer new members to the Chamber!

For **EVERY successful referral** of a new Corporate Member, your company will get:

鼓勵員工向總商會介紹新會員，讓您**公司受惠**！

每**成功推薦**一家本地公司成為香港總商會公司會員，貴公司可獲得：

HK\$800 Chamber Coupon

香港總商會代用券*



Honing Our Competitiveness After Covid

Although measures taken have largely proven to contain the virus, Hong Kong must now ensure that it doesn't fall behind in the vaccination stakes as other cities take important steps towards reopening



As Covid-related restrictions continue to have a negative impact on our livelihoods, we hope that the launch of the Chamber's "Hong Kong We Can Do It! Lucky Draw" will help boost spirits and raise vaccination rates in the city.

Thousands of citizens are set to be winners in this series of seven lucky draws. Prizes worth over HK\$43 million have been donated by our member companies and are on offer to all who have been vaccinated and have played their part in Hong Kong's recovery.

The Government's digital consumption voucher scheme also launched recently, providing HK\$5,000 for citizens to spend. This incentive has also been well received by businesses, who will benefit from the injection of cash after struggling with the impact of the pandemic for well over a year.

More good news came in June with the announcement that Hong Kong would ease some of its pandemic measures, including shorter quarantine periods and an increase in gathering sizes. Although these are all steps in the right direction, we are still slower in our reopening than other cities.

In California and New York State, most restrictions were lifted last month after they reached the milestone of more than 70% of people vaccinated. The European Union has started to issue "Covid passports" to citizens that will allow them to travel freely within the bloc. As of mid-June, more than 50% of E.U. residents had received at least one shot.

Although legitimate concerns about new variants and associated spikes in cases remain, the broad progress towards

reopening is great news. Hong Kong's challenge is to balance safety with the reopening our economy needs, and that requires more people to be vaccinated. This is one of the best places in the world to do business because of our openness and cosmopolitan society, and the longer we have to remain locked down, the greater the risk we will lose our competitive edge.

The city's track record in containing the virus is something we can all be proud of and is an important demonstration to the world of Hong Kong's capabilities. Those of us who have had our vaccines will attest to how smooth the whole process is, from booking an appointment online to receiving the shot. Moreover, Hong Kong's Covid-testing facilities have been able to consistently process large numbers of people and deliver the results quickly, and our track-and-trace system has worked remarkably well in catching infections before they spread too far.

The Chamber's Lucky Draw, paired with the Government's consumption vouchers, will give Hong Kong people something to look forward to in the short-term as well as a bit of entertainment throughout the summer months. We hope to see the city's vaccination rates increase further, so we can all plan for a brighter future.

Peter Wong
王冬勝
chairman@chamber.org.hk

提升本港疫後競爭力

香港已採取有效措施遏止病毒傳播，但隨著其他城市積極為恢復通關做好準備，香港必須確保疫苗接種率能追上步伐

防疫限制措施持續影響市民生活，我們希望透過舉辦「香港做得到！幸運大抽獎」活動，鼓舞社會士氣，提升本港疫苗接種率。

是次抽獎活動將分為七輪進行，在會員公司的慷慨贊助下，獎品總值現已超過 4,300 萬港元，我們會向已完成接種疫苗的市民送出數千份獎品，感謝他們為香港復蘇出一分力。

政府最近亦推出電子消費券計劃，向市民發放 5,000 港元的電子消費券，為本地經濟注入現金，讓在過去一年多以來飽受疫情困擾的企業從中受惠，因此計劃廣受商界歡迎。

好消息在 6 月份接踵而來：政府宣布將放寬部分防疫措施，包括縮短檢疫期和放寬聚會人數上限。儘管這些舉措方向正確，但在恢復通關方面，本港仍落後於其他城市。

在美國加州和紐約州，超過七成人口已接種疫苗，當地遂於上月起放寬大部分防疫限制。歐盟亦開始向民眾簽發「疫苗護照」，容許持有人自由進出各成員國。截至 6 月中，逾五成歐盟居民已接種至少一劑疫苗。

儘管全球各地仍憂慮病毒變種令確診數字激增，但在恢復通關方面取得廣泛進展也是個好消息。香港面對的挑戰，是要在保障公眾安全與重啟經濟之間取得平衡，而當中的關鍵在於更多市民接種疫苗。香港作為開放的國際大都會，堪稱全球營商勝地之一，惟封關時間愈久，香港失去競爭優勢的風險便愈大。

香港抗疫的成功經驗不但值得全港市民自豪，亦是我們向國際社會展現實力的重要憑證。已接種疫苗的人士大可證明接種疫苗的整個過程有多順暢，從網上預約到接種安排，全程簡單便捷。此外，本港的病毒測試設施能夠同時處理大量樣本，而且迅速得出檢測結果；我們的追蹤系統亦表現出色，能夠及時找出感染源頭，阻截病毒擴散。

總商會的幸運大抽獎，加上政府的消費券，將為今夏增添一點樂趣姿彩。誠盼本港疫苗接種率進一步提升，令我們可及早計劃光明未來。

CONTENT WHAT'S HOT IN THIS ISSUE

bulletin

Visit us online at www.chamber.org.hk/bulletin

Chairman: Peter Wong
 Deputy Chairman: Leland Sun
 Vice Chairmen: Oscar Chow, Victor Li, Douglas Woo
 CEO: George Leung
 Editorial Board: Watson Chan, Malcolm Ainsworth,
 Simon Ngan, Wendy Lo

Editor: Helen Sloan
 Translated By: Rachel Shum, Mabel Chan,
 Monica Cheuk
 Graphic Design: Andy Wong, Kayi Wong

Editorial Enquiries: Helen Sloan
 Tel: 2823 1210
 Email: helen@chamber.org.hk

Advertising: HKGCC Bulletin
 Tel: 2823 1245 Fax: 2821 9545
 Email: adv@chamber.org.hk

The Chamber is apolitical.
 Any advertisement of a political nature does not necessarily imply endorsement by the Chamber

Published By:
 The Hong Kong General Chamber of Commerce
 22/F United Centre, 95 Queensway, Hong Kong
 Tel: 2529 9229 Fax: 2527 9843
www.chamber.org.hk

Printed By: OMAC Production House Ltd
 21/F Kiu Yin Commercial Building,
 361-363 Lockhart Road, Wanchai, Hong Kong
 Tel: 2893 0944 Fax: 2832 7903
 Email: info@omac.com.hk

主席：王冬勝
 常務副主席：孫立勳
 副主席：周維正 李澤鉅 吳宗權
 總裁：梁兆基
 編輯委員會：陳利華 麥爾康 顏偉業
 盧慧賢

編輯：宋海倫
 翻譯：岑美怡 陳凱茵 卓子欣
 設計：黃惠強 黃嘉怡

編輯查詢：宋海倫
 電話：2823 1210
 電郵：helen@chamber.org.hk

廣告：HKGCC Bulletin
 電話：2823 1245 圖文傳真：2821 9545
 電郵：adv@chamber.org.hk

本會並非政治組織，任何帶有政治意味的廣告均不代表本會立場。

出版：香港總商會
 香港金鐘道統一中心廿二樓
 電話：2529 9229
 圖文傳真：2527 9843
 網址：www.chamber.org.hk

承印：奧瑪製作室有限公司
 香港灣仔駱克道361-363號
 翹賢商業大廈21字樓
 電話：2893 0944
 圖文傳真：2832 7903
 電郵：info@omac.com.hk

Jul 2021

The opinions expressed in articles in The Bulletin are those of the individual authors and do not necessarily reflect the views of HKGCC.

《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。

HONG KONG WE CAN DO IT! 香港做得到！



E-CNY: PIONEERING DIGITAL CURRENCY

數字人民幣：引領數字貨幣發展 40

CE DISCUSSES 14TH FIVE-YEAR PLAN

行政長官探討十四五規劃 56

MOVING TO LOGISTICS 4.0

邁向物流4.0 62

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。



Talking Points 議論縱橫

- 01 Honing Our Competitiveness After Covid
提升本港疫後競爭力
- 04 Get Vaccinated to Make Hong Kong Safe For All
安全城市 快打疫苗
- 06 Vaccinations to Protect Everyone's Health
接種疫苗保障公眾健康



Economic Insights 經濟透視

- 22 Is Inflation on the Rise?
通脹升溫?



Member Profile 會員專訪

- 28 Silver Living In Style
品味樂齡生活
- 32 Tech to Bring Text Alive
科技為文字注入活力



China in Focus 中國焦點

- 36 China's Civil Code: Guidelines for Foreign Investors
中國《民法典》：境外投資者指引
- 40 E-CNY: Development and Impact
數字人民幣：發展與影響



Chamber in Review 活動重溫

- 56 CE's Insights on the 14th Five-Year Plan
特首剖析「十四五」規劃
- 62 Moving to Logistics 4.0
邁向物流4.0
- 66 The Growing Power of Influencers
網紅影響力與日俱增
- 70 Business School Partnership Programme
商校交流計劃



Chamber Archives 總商會檔案館

- 76 *The Bulletin* Through the Years
《工商月刊》今與昔



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。





Get Vaccinated to Make Hong Kong Safe For All

Everyone has a part to play ensuring all citizens are protected against Covid-19 and helping us back to normality



安全城市 快打疫苗

保護市民免受病毒感染，協助香港重回正軌，人人有責

新冠病毒疫情持續影響全球經濟和民眾生活，各國政府都想方設法，催谷當地疫苗接種率，以期盡快令生活回復正常。

香港作為外向型經濟體，重啟經濟可謂刻不容緩。政商界在過去一段時間都絞盡腦汁「谷針」，務求達致群體免疫，加強香港安全城市的形象。

自從特區政府推出「全城起動、快打疫苗」運動，帶頭為公務員提供「疫苗假期」，商界一呼百應，既推出疫苗假期，又積極提供各式各樣的誘因，例如抽獎活動。

其中以總會推出的「香港做得到！幸運大抽獎」活動規模最大，在未來數月將送出總值超過4,300萬元的豐富獎品，驚喜源源不絕，引起全城熱話。這些全城「谷針」模式由商界主導，政府在政策層面上作出配合，反映社會各界同心協力抗疫。

香港擁有優秀的醫療團隊和完善的疫苗接種計劃，加上商界鼎力支持，本港市民響

應呼籲——只要整個社會通力合作，攜手抗疫，便可實現群體免疫。

面對疫情持續，香港現正處於抗疫的十字路口。全球抗疫之戰尚未成功；在一些已開展完善疫苗接種計劃的地區，感染和死亡數字已大幅回落，但仍相繼出現新一波爆發，尤其是傳播力較高的變種病毒。

「打好疫苗戰」是未來數月的頭等大事；本地疫苗接種率將會直接影響打開香港與內地免檢疫通關大門的時間，以及重啟本港經濟的進度。

我認為，當務之急是落實「大灣區商務氣泡」；若然一切順利推行，下一步就是重啟「點對點」旅遊，進而開展「大灣區旅遊氣泡」。

戰勝疫情你我有責，請市民不要再陷入「疫苗猶疑」的迷思。我相信本港許多商界人士都已接種疫苗，假如您們仍未打針，我在此呼籲各位立刻預約接種疫苗，為香港走出「疫」境出一分力。

With the global pandemic continuing to devastate lives and economies, governments around the world are working hard to find ways to boost vaccination rates so that our lives can return to normal as soon as possible.

As an externally-oriented economy, Hong Kong has an especially urgent need to reopen. The Government and the business community have been actively promoting the vaccination scheme, with a view to achieving herd immunity and strengthening Hong Kong's image as a safe city.

The HKSAR Government launched the "Early Vaccination for All" campaign and has taken the lead in offering "vaccination leave" for civil servants. Many businesses have followed suit with vaccination leave, and have also responded with great enthusiasm by offering a range of incentives such as lucky draws.

The largest of these is the Chamber's Hong Kong We Can Do It! Lucky Draw, which will hand out a wide variety of prizes worth \$43 million over the next few months, providing great excitement for citizens. These community-wide vaccination promotions are being led by the business sector and supported by government policies, and show the advantages of everyone in the whole Hong Kong community working in partnership.

With Hong Kong's excellent healthcare professionals and vaccination programme, the business community's promotional efforts, and the action of Hong Kong people – by all playing our part we can reach herd immunity.

Hong Kong is currently at the crossroads in the fight against the virus. The global battle with Covid-19 is far from over. Infections and deaths have dropped markedly in places with advanced vaccine programmes, but new outbreaks are still happening, particularly the highly infectious Delta variant.

Promoting vaccination is the top priority in the coming months: our vaccination rates will have a direct impact on our progress in reopening our border with the Mainland without quarantine, and thus the relaunch of our economy.

In my opinion, a "Greater Bay Area (GBA) business travel bubble" should be established as a matter of urgency. If it runs smoothly, the next step will be to reopen the border to non-business travellers and create a GBA tourism bubble.

Everyone has a part to play in helping Hong Kong battle the spread of the disease and emerge from the pandemic. Let's dispel the myths about vaccination and combat vaccine hesitancy. I believe many businesspeople in Hong Kong have already had their shots. But, if you haven't yet, I hope you will book your inoculation appointment immediately.

Jeffrey Lam
林健鋒
jeffrey@jeffreylam.hk



Project WeCan
「學校起動」計劃



Together We Can Together We Care

Career Exploration Day



Young Innovators Bazaar



2-15 July 2021
@ big big shop

Partners' Workshop for Students



Partners x School Collaborations



Launched in 2011, Project WeCan is a **Business-in-Community** initiative providing students who are disadvantaged in learning with opportunities and care to empower them for pursuing higher studies and future careers.

Using an 'adopt a school' model, Project WeCan is an **open platform** where each school is coupled with a partner in a multi-year collaboration for providing financial and volunteer support.





Vaccinations to Protect Everyone's Health

Business community's generous donations to Chamber's Lucky Draw aims to help boost the vaccination rate and stop the spread of Covid



接種疫苗保障公眾健康

香港商界為本會的抽獎活動提供豐富獎品，有助提高疫苗接種率，遏止新冠病毒傳播

總商會在上月推出「香港做得到！幸運大抽獎」活動。有賴會員的慷慨支持，是次抽獎活動將送出各式各樣的豐富獎品，迄今總值約為4,300萬港元。

藉着提供贏取獎品的機會，我們希望鼓勵更多香港市民接種疫苗，同時獎勵已完成接種疫苗的人士。

總商會全力支持疫苗接種計劃，因為我們明白只要大部分市民接種疫苗，達致群體免疫，病毒便會難以傳播。因此，這是讓香港撤銷防疫限制措施，回復正常生活的唯一途徑。

除此之外，還有另一個重要原因——少數市民因健康理由不宜接種疫苗。市民大眾在接種疫苗後大可鬆一口氣，因為感染新冠病毒的機會大大降低，而即使不幸感染，患重症的風險也較低。不過，對未能接種疫苗的市民來說，除非香港實現群體免疫，否則仍然面對安全風險。

香港採取了多項抗疫措施，有效遏止社區傳播。然而，我們應該看到新加坡、日本、澳洲和台灣等地近日先後爆發新一波疫情，感染個案飆升。

這些地區跟香港一樣，曾在疫情爆發初期成功控制病毒傳播。新一波社區感染顯示，即使實施嚴格的邊境管制和隔離檢疫措施，亦難以杜絕輸入個案，尤其是各種新型變種病毒可能更易傳播，所帶來的影響亦較難預測。

本港現時的疫苗接種率偏低，即使只有一名患者突破防護網，新冠病毒即有機會迅速傳播。然而，只要我們達致群體免疫，就可遏止疫情擴散，大大降低高危人士受感染的風險。

過去18個月，大家都承受沉重壓力，既擔心感染病毒，飯碗不保，未能出遊，無法探訪居於安老院舍的年邁親人，又或是子女的學業和身心健康受到影響，當中部分市民尤其害怕受病毒感染，例如長者和長期病患者。

總商會呼籲所有健康情況許可的市民接種疫苗，除了保護自己，更重要的是保護風險較高的人士。要全港市民回復正常生活，接種疫苗是唯一出路。

Last month, we launched our Hong Kong We Can Do It! Lucky Draw. Thanks to the generosity of members, we have a fantastic range of prizes up for grabs, which to date are valued at around HK\$43 million.

We hope that the chance to win one of these prizes will be an incentive for more Hong Kong people to get vaccinated – and a reward for those who have already had their jabs.

HKGCC strongly supports the vaccination programme because we know that once the city reaches herd immunity – where most people have been inoculated – the virus will not be able to spread. This is the only way that Hong Kong can remove the pandemic-related restrictions and enable life to return to normal.

There is also another, very important, reason. There is a small number of people who genuinely cannot be vaccinated for health reasons. Those of us who have been vaccinated already can breathe a sigh of relief, as we are now much less likely to catch Covid or get seriously ill if we do get infected. But for those who cannot be vaccinated, Hong Kong will never be safe until herd immunity is reached.

Hong Kong has done a tremendous job of preventing community transmission. But I'm sure we have all seen the recent news about fresh outbreaks and soaring case numbers in places like Singapore, Japan, Australia and Taiwan.

These places, like Hong Kong, had initially been successful in

keeping the virus under control. Such new waves of community infections show that, even with very strict border controls and quarantine, it is almost impossible to entirely prevent cases from getting through. Especially as the various new Covid-19 variants may be more transmissible and their outcomes less predictable.

Even if only one infected person slips through the net in Hong Kong, with our current low rate of vaccination, Covid-19 could spread rapidly. But once we reach herd immunity, the virus would be stopped – and ultimately there would be a very low risk of it reaching the most vulnerable people.

The past 18 months has been a stressful time for all of us, as we worry about catching Covid-19, worry about job security, worry about not being able to travel, worry about not being able to see ageing parents at care homes, worry about the impact on children's education and mental well-being. For some Hong Kong citizens, such as the elderly and those with chronic illnesses, the fear of getting infected by the virus are even more acute.

To protect yourself, and more importantly, to protect those who are more vulnerable, the Chamber urges all citizens who are able to get their shots to do so. Vaccination is the only way forward that will enable every member of the community to return to normal life.

George Leung
梁兆基
ceo@chamber.org.hk

法定產假由10個星期延長至14個星期

Extension of Statutory Maternity Leave from 10 Weeks to 14 Weeks



- ✓ 根據《2020年僱傭（修訂）條例》（《修訂條例》），合資格女性僱員於2020年12月11日或之後分娩可享**有14個星期的產假**。

According to the Employment (Amendment) Ordinance 2020 (Amendment Ordinance), eligible **female employees whose confinement occurs on or after 11 December 2020 are entitled to 14 weeks' maternity leave (ML)**.

重點：

Key Features:

- ✓ 《修訂條例》延長《僱傭條例》（第57章）下的產假四個星期，讓合資格僱員在緊接10個星期的產假之後連續放取；並維持以現時法定產假薪酬的比率（即僱員每日平均工資的五分之四），計算就延長產假須支付的法定產假薪酬，以**每名僱員80,000元為上限**。

The Amendment Ordinance extends ML under the Employment Ordinance (Cap. 57) by four weeks, which should be taken by the employee continuously after the 10 weeks' ML, if so entitled. The current statutory rate of maternity leave pay (MLP) (i.e. four-fifths of the employee's average daily wages) is maintained for calculating the additional MLP payable in respect of the extension of the ML, **subject to a cap of \$80,000 per employee**.

- ✓ 僱主須在正常糧期支付《修訂條例》下的新增四個星期產假薪酬（即第11個至第14個星期），之後**僱主可透過報銷形式向政府申領發還該筆已支付的產假薪酬**，詳情請參閱勞工處編製有關「發還產假薪酬計劃」的資料。

Employers are required to pay the additional four weeks' MLP (i.e. 11th to 14th week) under the Amendment Ordinance on the normal pay day. Afterwards, **employers may apply to the Government for reimbursement of such MLP paid**. For details, please refer to the relevant information of the Reimbursement of Maternity Leave Pay Scheme published by the Labour Department.



香港 做得到!



HKGCC member companies have donated prizes worth millions to the Chamber's Lucky Draw, to help boost the city's vaccination rate
會員公司慷慨捐贈總值數千萬元的豐富獎品，支持總商會的抽獎活動，協助提高香港的疫苗接種率

Hong Kong We Can Do It!



The Chamber's Hong Kong We Can Do It! Lucky Draw is officially underway and offers the chance for the city's vaccinated citizens to win a share of prizes worth over HK\$43 million. Among the 6,000-plus prizes are Mercedes-Benz saloons, MTR annual passes, business-class air tickets, as well as shopping, dining and lifestyle vouchers.

Launched at the Chamber Theatre on 29 June, the Lucky Draw aims to encourage citizens to get vaccinated.

Starting from 22 July, seven fortnightly draws will take place for all Hong Kong residents holding a valid HKID card who are aged 18 or above and have received two doses of a Covid-19 vaccine in Hong Kong.

"We are very grateful to our member companies who have sponsored this range of prizes to boost the city's vaccination rate and help protect Hong Kong people," said HKGCC Chairman Peter Wong. "This initiative is vital to

enabling our city to get back to normal."

Once a substantial majority of people have been vaccinated, the city will reach herd immunity, and the danger from the virus will drop dramatically as it will not be able to spread within the community. This is essential for Hong Kong to be able to reopen.

"The people of Hong Kong have demonstrated strength and determination in helping keep the Covid-19 virus at bay over the past 18



We are very grateful to our member companies who have sponsored this range of prizes to boost the city's vaccination rate and help protect Hong Kong people.

Peter Wong,
HKGCC Chairman

months," Wong said. "We are now at the point where citizens need to take the next step of getting vaccinated if we are to reach our collective goal. Only then will we be able to adapt and hopefully eventually remove the travel and social-distancing restrictions."

Jardine Matheson is among the major sponsors of the Lucky Draw, with prizes including three Mercedes-Benz C-Class cars, luxury staycations as well as hundreds of dining and shopping vouchers.

"We at Jardines hope very much that the attractive prizes we are contributing will motivate more citizens to take the vaccination and reward the lucky winners who have taken the two doses of vaccine," said Dr YK Pang, Deputy Managing Director, Jardine Matheson.

Swire Properties is another major local conglomerate that has stepped

up with a generous donation of prizes to help encourage more people to get vaccinated.

"We all want to get Hong Kong back on track and move forward together, and a high vaccination rate is crucial to our city's full recovery from the Covid-19 pandemic," said Guy Bradley, Chief Executive of Swire Properties.

"In this regard, we are delighted to partner with HKGCC and sponsor prizes for the Lucky Draw to help boost the local vaccination drive. By doing our part, we hope to help our staff, tenants and the people of Hong Kong get their lives back to normal as soon as possible."

Global and local impact

Around the world, more than 3.9 million people have died from Covid-19, and more than 180 million have been infected. While many

people who catch Covid do not get seriously ill, others develop long-term complications leaving them unable to work or to live a normal life.

Economies have also been devastated, and as an externally oriented city, Hong Kong has been particularly hit by the travel restrictions. This has affected businesses across all sectors, from hotels and restaurants to financial firms whose Hong Kong offices serve as global and regional hubs. The retail sector has suffered from both the lack of tourists and local people staying at home during outbreaks.

"The impact of Covid-19 upon our business has been unprecedented, bringing about a severe disruption to our business operations as well as a huge blow to local consumer sentiment," said Kam Shim Lau, Executive Director of Lifestyle International Holdings Limited, which



A One-Stop-Shop to Facilitate

Consulate Endorsement

on Your Business & Trade Documents

Panama

Peru

Saudi Arabia

Turkey

United Arab Emirates

Venezuela

Yemen

Argentina Bahrain

Brazil Colombia Egypt

Iran Jordan Kuwait Oman



Professional Advice Certification in One Go



Hong Kong General Chamber of Commerce
香港總商會1861

Consulate Endorsement Facilitation

Enquiry: (852) 2398 6077

Email: cef@chamber.org.hk



The Hong Kong General Chamber of Commerce is the largest issuer of Certificates of Origin in Hong Kong, and an internationally recognized organization issuing Certification of Documents.

Quick Questions

Who can enter the Hong Kong We Can Do It! Lucky Draw?

The Lucky Draw is open to all Hong Kong residents who are over the age of 18, have a Hong Kong ID card, and have received two doses of the Covid-19 vaccine, before registering, in Hong Kong.



When will the Lucky Draws take place?

There will be seven draws, on 22 July, 5 August, 19 August, 2 September, 16 September, 23 September and 30 September.

Seven draws, do I have to enter seven times?

No. If you don't win a prize you will automatically be entered for the next draws.

What are the prizes?

There are more than 6,000 individual prizes, with a total value of more than \$43 million, including cars, hotels stays and hundreds of vouchers for shops, restaurants and other attractions.

If I win a prize, what happens next?

The Chamber will send you an SMS message within 2 days of the draw. You will then need to book a timeslot on the HKGCC website to come and pick up your prize. You will have to show your SMS message, your Hong Kong ID, and proof of vaccination.

Please see the Hong Kong We Can Do It! Lucky Draw website for more detailed FAQs.



operates the SOGO department stores. "In addition, Covid-19 has accelerated structural changes within Hong Kong's retail market."

To cope with the changes, SOGO has focused on staying flexible to catch the opportunities in a fast-changing retail landscape. But widespread vaccination is the only way the economy can get back to normal business operations and facilitate Hong Kong's long-term recovery.

"Once the majority of Hong Kong's population is fully vaccinated, borders can re-open and business activities can gradually be restored to previous levels," Lau said. "Due to Hong Kong's status as an international world city, it is imperative that borders are re-opened so that Hong Kong can benefit from the projected resurgence of business and tourist travel that we currently see in other international cities."

Consistency and change

Keeping Hong Kong moving throughout the unprecedented disruption of the past 18 months has been our superb public transport network, including our rapid and efficient MTR system.

"The health and safety of our passengers and staff are our top priority, and the MTR Corporation encourages its staff to get vaccinated against Covid-19 and fight against the pandemic with the community," said Dr Jacob Kam, CEO of MTR Corporation.

The company has sponsored 500 MTR annual passes for the Chamber's Lucky Draw. "We hope

FULL PRIZE LIST

Lucky Draw 22 July to 30 Sept, 2021 All Prizes for 7 Rounds	Winners	Sponsors
Transportation		
Mercedes-Benz C-Class Car, Valued at \$504,307	3	Jardine Matheson Group
2 Cathay Pacific Business Class Tickets to Any Destinations Within the Cathay Pacific Network, Valued at Approx. \$76,000	2	Cathay Pacific
MTR Annual Pass, Valued at Approx. \$20,000	500	MTR Corporation
10 Star Ferry Water Tour Tickets, Valued at \$1,200	100	The "Star" Ferry Company, Limited
Coupons Set, Valued at \$1,024 (20 x Single-ride bus journey coupons for KMB cross-harbour routes / LWB routes, 1 x Sun Bus Recreational Tour Ticket, 1 x KMB Online Store \$10 Cash Coupon and 1 x KMB LWB Fun Fun Redemption Scheme - 200-point voucher)	500	Transport International (The Kowloon Motor Bus Co. (1933) Ltd.)
5 NWF Rickshaw Sightseeing Bus Day Pass, Valued at \$1,000	200	Bravo Transport Services Limited (Citybus Limited/ New World First Bus Services Limited)
Shopping		
Hotel & Shopping Gift Voucher & Coupons, Valued at \$12,000	18	Sino Land Company Limited
Shopping vouchers at Landmark in Central, Valued at \$10,000	570	Jardine Matheson Group
Swire Properties Shopping Coupons, Valued at \$10,000	500	Swire Properties Limited
SOGO Shopping Coupons, Valued at \$10,000	100	SOGO
CLP Electrical Appliances HK\$10,000 Cash Voucher	100	CLP Holdings
Welcome Shopping Vouchers, Valued at \$10,000	40	Jardine Matheson Group
Mannings Shopping Vouchers, Valued at \$10,000	40	Jardine Matheson Group
IKEA Shopping Vouchers, Valued at \$10,000	20	Jardine Matheson Group
Chow Tai Fook Cash Coupon, Valued at \$5,000	24	Chow Tai Fook Jewellery
Entertainment		
Emperor Cinemas Movie Vouchers, Valued at \$5,200	500	Emperor Group
Ocean Park Get Closer to the Animals Programme with Daytime Admission Ticket for 2 Persons, Valued at \$3,356	12	Ocean Park Corporation
2 i-CABLE Mobile App One Year Passs, Valued at \$998 Each	500	Hong Kong Cable Television Limited
2 Ocean Park Daytime Admission Ticket for 2 Persons, Valued at \$996	60	Ocean Park Corporation
4 Ngong Ping 360 Round-Trip Cable Car Tickets (Standard Cabin), Valued at \$940	250	Ngong Ping 360
Dining		
Maxim's Group Dining Vouchers, Valued at \$5,000	120	Jardine Matheson Group
Pizza Hut Dining Vouchers, Valued at \$5,000	50	Jardine Matheson Group
KFC Dining Coupons, Valued at \$5,000	50	Jardine Matheson Group
Café Deco Group Gift Voucher, Valued at \$5,000	20	Café Deco Group
Café Deco Group Gift Voucher, Valued at \$5,000	20	Chevalier Group
Hong Kong Convention and Exhibition Centre Dining Coupon (The Atrium or Congress Plus), Valued at \$5,000	20	NWS Holdings Limited
A Set Dinner for 12 at Loong Yuen Cantonese Restaurant in Holiday Inn Golden Mile Hong Kong, Valued at \$5,000	3	Hariela Hotels Ltd.
Dinner Buffet for 4 at Bistro on the Mile in Holiday Inn Golden Mile Hong Kong, Valued at \$2,630	20	Hariela Hotels Ltd.
Cash Coupons of Kam Kee Catering Limited, Valued at \$1,000	100	Kam Kee Café
LH Group Asian Cuisine Restaurants Cash Coupon Pack, Valued at \$1,000	120	LH Group
Health		
Exclusive Health Screening (120 items), Valued at \$7,388	6	Trinity Medical Centre Ltd
Deep Hydration and Glycolic Acid Package, Valued at \$4,888	4	Trinity Medical Centre Ltd
Deep Hydration and Pico Laser Package, Valued at \$4,888	4	Trinity Medical Centre Ltd
Body Contouring and Tightening Package, Valued at \$4,888	4	Trinity Medical Centre Ltd
AQ Bio Cash Coupons, Valued at \$1,000	100	AQ Bio Technology Group Ltd
Countertop Water Filtration System, Valued at \$1,780	66	RICHFORM Holdings Ltd.
Others		
One-Year Royal England Safe Deposit Box Service, Valued at \$40,680	3	Royal England Safe Deposit Box Ltd
\$10,000 Fixed Sum Cash Voucher for Professional Legal Services, Valued at \$10,000	500	Lily Fern & Partners
PlayStation 5, Valued at \$5,580	12	Asia Allied Infrastructure Holdings Ltd
Dyson Pure Cool™ 2-in-1 air Freshener, Valued at \$5,316	2	Ernst & Young
Three-Month Matchmaking Services, Valued at \$5,000	6	LOVESEAT Group Ltd
18k Gold Necklace, Valued at \$3,140	100	Lukfook Jewellery

Lucky Draw 22 July to 30 Sept, 2021 All Prizes for 7 Rounds	Winners	Sponsors
Hotels		
Two-Night Complimentary Accommodation in Fountain Parlor Suite Including Daily In-Room Breakfast for Two Persons at Wynn Palace, Valued at \$13,000	1	Wynn Macau Ltd.
Choice of 5-Nights Stay with Breakfast at AMTD Asset Group's hotel portfolio in either iSuite Room for 4 at iClub AMTD Sheung Wan Hotel (Hong Kong) or 1-Bedroom Executive Room for 3 at Oakwood Premier AMTD Singapore, Valued at \$9,500	72	AMTD Group Company Limited
Choice of 4-Nights Stay with Breakfast at AMTD Asset Group's hotel Portfolio in either iSuite Room for 4 at iClub AMTD Sheung Wan Hotel (Hong Kong) or 1-Bedroom Executive Room for 3 at Oakwood Premier AMTD Singapore, Valued at \$7,600 x 2 prizes	4	AMTD Group Company Limited
Choice of 3-Nights Stay with Breakfast at AMTD Asset Group's Hotel Portfolio in either iSuite Room for 4 at iClub AMTD Sheung Wan Hotel (Hong Kong) or 1-Bedroom Executive Room for 3 at Oakwood Premier AMTD Singapore, Valued at \$5,700	504	AMTD Group Company Limited
2-Night Stay in a Superior Suite with Executive Club Access at Holiday Inn Golden Mile Hong Kong for 2 persons and HK\$2,000 Dining Credits Per Stay, Valued at \$7,400	5	Hariela Hotels Ltd.
1-Night Stay in a Luxurious Suite with Private Terrace at The Hari Hong Kong and Breakfast for 2 Guests, Valued at \$5,300	1	Hariela Hotels Ltd.
1-Night Stay in a King Room at The Hari Hong Kong with Breakfast for 2 Guests, Valued at \$1,500	80	Hariela Hotels Ltd.
1-night stay in a Premier Plus Room at Holiday Inn Golden Mile Hong Kong with HK\$400 Dining Credits, Valued at \$1,335	10	Hariela Hotels Ltd.
1-Night Stay in a Premier Plus Room at Holiday Inn Golden Mile Hong Kong, Valued at \$935	40	Hariela Hotels Ltd.
Weekday Suite Staycation Package - One night stay in Suite with Breakfast and Buffet Dinner for 2 persons at Nina Hotel Tsuen Wan West, Valued at \$6,000	5	Nina Hospitality
Weekday Suite Staycation Package - One night stay in Suite with Breakfast and Semi-buffet Dinner for 2 persons at Nina Hotel Kowloon East, Valued at \$6,000	6	Nina Hospitality
Weekday Suite Staycation Package - One night stay in Suite with Breakfast and Signature Western Dinner Set for 2 persons at Nina Hotel Causeway Bay, Valued at \$6,000	4	Nina Hospitality
Weekday Suite Staycation Package - One night stay in Suite with \$1,000 canton pot dining voucher at Lodgewood by Nina Hospitality Mong Kok, Valued at \$6,000	3	Nina Hospitality
Mandarin Oriental Hong Kong Hotel Club Harbour View Room Staycation Voucher, Valued at \$5,258	70	Jardine Matheson Group
Mandarin Oriental Hong Kong Hotel Club City View Room Staycation Voucher, Valued at \$4,708	70	Jardine Matheson Group
Two-Night Stay in a Superior Room at Agora Ginza Tokyo, Japan, Valued at \$3,528	6	Dorsett Hospitality International
Two-Night Stay in a Semi Double Room at Agora Asakusa Tokyo, Japan, Valued at \$2,520	12	Dorsett Hospitality International
Two-Night Stay in a Twin Room at Agora Kanazawa, Japan, Valued at \$1,701	24	Dorsett Hospitality International
Two-Night Stay in a Standard Room at Agora Sakai Osaka, Japan, Valued at \$3,024	54	Dorsett Hospitality International
Two-Night Stay in a Standard Room at Agora Moriguchi, Japan, Valued at \$2,016	54	Dorsett Hospitality International
Two-Night Stay in a Deluxe City Room at Dorsett Shanghai, Mainland China, Valued at \$4,000	24	Dorsett Hospitality International
Two-Night Stay in a Dorsett Room at Dorsett Chengdu, Mainland China, Valued at \$2,242	24	Dorsett Hospitality International
Two-Night Stay in a Superior Room at Dorsett Wuhan, Mainland China, Valued at \$1,200	24	Dorsett Hospitality International
Two-Night Stay in a Superior Room at Dorsett Wanchai, HKSAR, Valued at \$2,871	24	Dorsett Hospitality International
Two-Night Stay in a Superior Room at Dorsett Mongkok, HKSAR, Valued at \$2,673	18	Dorsett Hospitality International
Two-Night Stay in a Standard Room at Dorsett Kwun Tong, HKSAR, Valued at \$3,400	18	Dorsett Hospitality International
Two-Night Stay in a Superior Room at Dorsett Tsuen Wan, HKSAR, Valued at \$3,200	24	Dorsett Hospitality International
Two-Night Stay in a City View Room at LKF Hotel @ Kau U Fong, HKSAR, Valued at \$3,800	18	Dorsett Hospitality International
Two-Night Stay in a Superior Room at Cosmo Hotel Hong Kong, Valued at \$2,475	18	Dorsett Hospitality International
Two-Night Stay in a Dorsett Room at Dorsett Singapore, Valued at \$3,000	18	Dorsett Hospitality International
Two-Night Stay in a Deluxe City Room at Dorsett Grand Labuan, Malaysia, Valued at \$1,540	8	Dorsett Hospitality International
Two-Night Stay in a Dorsett Room at Dorsett Grand Subang, Malaysia, Valued at \$1,306	24	Dorsett Hospitality International
Two-Night Stay in a Superior Room at Dorsett Hartamas, Malaysia, Valued at \$1,100	24	Dorsett Hospitality International
Two-Night Stay in a Dorsett Room at Dorsett Kuala Lumpur, Malaysia, Valued at \$1,214	24	Dorsett Hospitality International
Two-Night Stay in a Dorsett Room at Dorsett Putrajaya, Malaysia, Valued at \$1,507	24	Dorsett Hospitality International
Two-Night Stay in a Dorsett Room at Dorsett Shepherds Bush, U.K., Valued at \$2,907	24	Dorsett Hospitality International
Two-Night Stay in a Superior Room at Dorsett City London, U.K., Valued at \$3,200	6	Dorsett Hospitality International
Two-Night stay in a Standard Room at Dorsett Gold Coast, Australia, Valued at \$2,117	6	Dorsett Hospitality International

the incentive will help to encourage more people of Hong Kong to get inoculated," Kam added. "We will stand with Hong Kong and together we will get through the trying times and win the war against the coronavirus."

The global impact of the pandemic has affected companies in just about every location and every sector. For Chevalier Group, which has a diversified portfolio of businesses in multiple countries, every segment has been affected in some way.

"Getting Hong Kong's vaccination rate up to the target 70% is the best way of protecting the people in the city and to bring our business activities and daily lives back to normality," said Chevalier's Non-Executive Director Oscar Chow. Chevalier has launched an internal incentive programme to encourage vaccination take-up among its own employees.

It has also invested in workplace health and safety across the company to minimize risk for staff. Chow added that Chevalier also sees it as

We urge all citizens to get vaccinated now – to protect themselves and the people around them, to help the city's economic recovery.

**George Leung,
HKGCC CEO**

a corporate social responsibility to contribute to efforts to encourage vaccination.

"The HKGCC Lucky Draw is the perfect platform for us to contribute to this cause, by pooling resources from the commercial sector together and amplifying its impact to get the best results," he said. "We are very encouraged by the media coverage that this programme has received, which helps to get the message out."

Businesses step up

The Lucky Draw is not the only way that companies are supporting the vaccination drive. Many businesses and organizations – including HKGCC – have followed the Government's lead in offering "vaccine leave" to enable staff to recover. Although side-effects are very mild and short-lived in the vast majority of cases, some people say that this is putting them off getting their jobs.



"We understand that some people are concerned that they may feel unwell after their vaccination, so we have given all our staff a day off to rest afterwards," said Chamber CEO George Leung. "Staff members who have already had their vaccinations can enjoy two extra days' holiday, to thank them for playing their part in the city's recovery."

Hong Kong is one of the very few places in the world that has managed to prevent widespread community transmission of the Covid-19 virus. But when it comes to vaccination, we are now lagging behind. In the United States, Canada and the European

Union, high vaccination rates are protecting the population and enabling economies to reopen.

Because Hong Kong has had relatively few Covid cases, some citizens are not in a rush to get their vaccinations. But this "wait-and-see" attitude means we run the risk of serious outbreaks down the line.

"To truly defeat the coronavirus, we

need to ensure that the majority of the community has been immunised," said Leung.

"We urge all citizens to get vaccinated now – to protect themselves and the people around them, to help the city's economic recovery, and to be in with the chance of winning one of our fantastic Lucky Draw prizes!"

For full details about the Hong Kong We Can Do It! Lucky Draw, visit the website www.hkgcluckydraw.com



執行夥伴



智慧交通基金

項目最高資助額可達
港幣2,000萬元

資助創新科技研究和應用，以提升出行便利、效率及安全

3月31日開始接受申請!

想了解更多，歡迎瀏覽基金網站或聯絡秘書處：

www.stf.hkpc.org

智慧交通基金秘書處

☎ 電話：(852) 2788 5536

☎ 傳真：(852) 3187 4502

✉ 電郵：stf_sec@hkpc.org





總商會「香港做得到！幸運大抽獎」活動現已正式啟動，已完成接種疫苗的香港市民將有機會贏得總值超過4,300萬港元的獎品，逾6,000份獎品包括平治房車、港鐵全年車票、商務客位機票，以及購物、餐飲和消閒禮券等。

抽獎活動旨在鼓勵市民接種疫苗，而揭幕儀式已在6月29日於總商會演講廳舉行。是次活動將分為七輪進行，由7月22日起每兩星期舉行一次抽獎，所有年滿18歲、持有效香港身份證，並已在香港完成接種兩劑2019冠狀病毒病疫苗的香港居民均可參加。

總商會主席王冬勝表示：「我們非常感謝會員的鼎力支持，贊助各項獎品，以鼓勵更多市民考慮接種疫苗，合力提升接種率，保障大家的健康，同時盡快回復正常生活。」

只要大部分市民接種疫苗，達致群體免疫，病毒便會難以在社區傳播，大大減低感染風險，這是香港重啟經濟的關鍵。

王冬勝表示：「過去18個月，香港市民齊心抗疫，努力遏止新冠病毒傳播。目前，抗疫工作已進入關鍵的階段，愈多人接種疫苗，香港就愈快達到群體免疫，屆時可望放寬各項社交距離措施，市民亦可以出外旅遊。」

怡和集團為抽獎活動的主要贊助機構之一，該集團將會送出三架平治C系列房車、豪華本地酒店住宿，以及數百份餐飲和購物禮券。

怡和控股副行政總裁彭耀佳博士表示：「我們希望藉着提供具吸引力的獎品，鼓勵更多市民接種疫苗，同時獎勵已完成接種兩劑疫苗的幸運得獎者。」

太古地產是另一家為支持疫苗接種計劃而慷慨捐贈獎品的本地企業集團。

太古地產行政總裁白德利說：「我們都希望香港能重回正軌，攜手邁步向前，而提高疫苗接種率，正是讓香港走出疫情陰霾的關鍵。」

「因此，我們很高興能與總商會合作，為抽獎活動贊助獎品，推廣疫苗接種計劃。我們希望為此出一分力，從而協助員工、租戶和香港市民盡快回復正常生活。」

疫情對全球和香港的影響

全球各地已有超過390萬人死於2019冠狀病毒病，確診人數超過1.8億。儘管許多感染新冠病毒的患者病情並不嚴重，部分患者卻因此出現長期併發症，無法工作或正常生活。

疫情亦重挫環球經濟。香港作為外向型城市，各地實施旅遊限制對我們的打擊尤其嚴重——各行各業的公司均深受影響，包括酒店、食肆和在港設立全球及地區總部的金融機構。旅客人次在疫情下驟減，加上市民留家抗疫，令零售業經營困難。

經營崇光百貨的利福國際集團有限公司執行董事劉今蟾表示：「新冠病毒對公



我們非常感謝會員的鼎力支持，贊助各項獎品， 以鼓勵更多市民考慮接種疫苗，合力提升接種率。

王冬勝 總商會主席

司業務的影響前所未見，商業運作受到嚴重的干擾，本地消費意欲亦大受打擊。此外，疫情還加快了香港零售市場的結構轉型。」

為應對轉變，崇光百貨透過靈活變通，務求在瞬息萬變的零售市場中抓緊機遇。不過，廣泛接種疫苗仍然是回復正常商業運作和促進香港長遠復蘇的唯一出路。

「只要大部分香港市民完成接種疫苗，我們便可重開邊境，商業活動亦可逐步

恢復至以往水平。」劉今蟾續稱：「隨着其他國際城市的商務和休閒旅遊業逐步回升，香港作為國際城市，我們必須重啟邊境，確保本港能受惠於這些行業的升勢。」

貫徹始終與靈活變通

在過去18個月，即使面對空前的干擾，仍無阻香港繼續運轉，這全賴本地完善的公共運輸網絡，包括快捷高效的港鐵系統。

港鐵公司行政總裁金澤培博士說：「保障乘客和員工的安全健康，是我們的首要任務。港鐵公司鼓勵員工接種疫苗，與社區共同抗疫。」

港鐵向總商會捐贈500張港鐵全年車票，作為抽獎活動的獎品。「我們希望透過這個活動鼓勵更多香港市民接種疫苗。」金澤培續道：「我們與香港同行，共度時艱，齊心戰勝疫情。」

疫情肆虐全球，各行各業均未能倖免。在多國經營廣泛業務的其士集團，在各個業務領域都受到一定程度的影響。

集團非執行董事周維正稱：「提高本港疫苗接種率至七成，是保障市民健康、重啟商業活動和回復正常生活的最佳方式。其士集團內部亦推出了獎勵計劃，鼓勵員工接種疫苗。」

該集團亦不惜投放資源改善工作環境的健康安全，盡量減少員工染疫的風險。周維正解釋，鼓勵員工接種疫苗，為抗

快問快答

誰可參加「香港做得到！幸運大抽獎」？

凡年滿18歲、持香港身份證並於報名登記時已在香港完成接種兩劑2019冠狀病毒病疫苗的香港居民，均可參加抽獎活動。

抽獎將在何時舉行？

總商會將於以下日期舉行共七輪抽獎：7月22日、8月5日、8月19日、9月2日、9月16日、9月23日和9月30日。

七輪抽獎，報名七次？

參加者只需登記一次，如在上一輪未被抽中者，將自動加入隨後各輪的抽獎名單。

抽獎活動有何獎品？

抽獎活動送出超過6,000份獎品，總值逾4,300萬元，當中不乏汽車、酒店住宿，以及逾千份購物、餐飲和其他服務禮券。

如果中獎該怎麼做？

總商會將於每輪抽獎後兩天內向得獎者發出短訊通知。中獎者須透過總商會網站預約時間前來領獎，屆時須出示有關短訊通知、個人香港身份證及疫苗接種證明。

有關常見問題，請瀏覽「香港做得到！幸運大抽獎」網站。



我們呼籲全港市民立即接種疫苗，以守護自己和親朋的健康，同時協助重振本港經濟。

梁兆基 總商會總裁



疫出一分力，亦是其士集團的企業社會責任。

「總商會的幸福抽獎活動為我們提供良好的平台，讓商界凝聚資源，發揮業界的影響力，務求達致最大成效。」他又說：「傳媒廣泛報導抽獎活動，有助推廣接種疫苗的訊息，令人鼓舞。」

商界同心協力

企業支持疫苗接種計劃的方法眾多，參與幸運抽獎活動並非唯一途徑。不少公司和機構——包括總商會——紛紛效法政府，為員工提供「疫苗假期」，讓他們有充裕時間休息。儘管在絕大多數個案中，接種疫苗引起的副作用甚為輕微且短暫，部分人仍因此而卻步。

總商會總裁梁兆基表示：「我們理解部分人擔心接種疫苗後或感不適，因此我

們決定向所有員工提供兩天疫苗假期，讓同事在接種疫苗後有充足時間休息，同時感謝他們為推動香港復蘇出力。」

香港是全球少數成功遏止新冠病毒在社區大規模爆發的地區之一。然而，在接種疫苗方面，我們的表現相對滯後。反之，美國、加拿大和歐盟的疫苗接種率高，令民眾的健康受到保障之餘，當地經濟亦得以重啟。

由於香港的新冠病毒確診宗數相對較少，部分市民並不急於接種疫苗。然而，這種「觀望」態度可能令我們面臨疫情爆發的風險。

「要徹底擊退病毒，就要確保全港大多數市民得到疫苗的保護。」梁兆基說。

「我們呼籲全港市民立即接種疫苗，以守護自己和親朋的健康，同時協助重振本港經濟，更有機會贏取總商會幸運大抽獎活動的豐富獎品！」

有關「香港做得到！幸運大抽獎」詳情，請瀏覽網站www.hkgccluckydraw.com



獎品清單

2021年7月22日至9月30日 七輪幸運大抽獎 獎品一覽	得獎名額	贊助機構	2021年7月22日至9月30日 七輪幸運大抽獎 獎品一覽	得獎名額	贊助機構
交通			酒店住宿		
平治C系列房車 (每架價值504,307元)	3	怡和集團	永利皇宮酒店表演湖景珀麗套房兩晚住宿連2人每日客房早餐 (價值13,000元)	1	永利澳門有限公司
國泰航空商務客位機票2張 (國泰航線網絡內自選目的地) (每份約值76,000元)	2	國泰航空	5晚免費酒店住宿 (包早餐) 入住尚乘資產集團旗下酒店系列, 可選擇在富晉尚乘上環酒店 (香港) 的富晉套房 (4人房) 或新加坡尚乘奧克伍德豪華酒店 (新加坡) 的一居室行政公寓 (3人房) (每份價值9,500元)	72	尚乘集團有限公司
港鐵全年車票 (每張約值20,000元)	500	港鐵公司	4晚免費酒店住宿 (包早餐) 入住尚乘資產集團旗下酒店系列, 可選擇在富晉尚乘上環酒店 (香港) 的富晉套房 (4人房) 或新加坡尚乘奧克伍德豪華酒店 (新加坡) 的一居室行政公寓 (3人房) (每份價值7,600元, 共2份)	4	尚乘集團有限公司
天星海港遊船票10張 (每份價值1,200元)	100	天星小輪有限公司	3晚免費酒店住宿 (包早餐) 入住尚乘資產集團旗下酒店系列, 可選擇在富晉尚乘上環酒店 (香港) 的富晉套房 (4人房) 或新加坡尚乘奧克伍德豪華酒店 (新加坡) 的一居室行政公寓 (3人房) (每份價值5,700元)	504	尚乘集團有限公司
價值1,024元禮券組合 (包括20張九巴過海路線 / 龍運巴士路線單程車票、1張陽光巴士遊覽車票、1張九巴網上商店10元現金券及1張九巴龍運FUN分賞計劃200積分券)	500	載通國際 (九龍巴士 (一九三三) 有限公司)	2晚2人香港金域假日酒店高級客房住宿、行政會所設施及2,000元餐飲禮券 (一次住宿) (每份價值7,400元)	5	夏利里拉酒店有限公司
新巴人力車觀光巴士全日票5張 (每份價值1,000元)	200	匯達交通服務有限公司 (城巴有限公司 / 新世界第一巴士服務有限公司)	1晚The Hari Hong Kong 套房住宿連2人早餐 (每份價值5,300元)	1	夏利里拉酒店有限公司
購物			1晚The Hari Hong Kong 標準客房住宿連2人早餐 (每份價值1,500元)	80	夏利里拉酒店有限公司
酒店及購物禮券 (每份價值12,000元)	18	信和置業有限公司	1晚香港金域假日酒店優尚豪華客房住宿連港幣400元餐飲禮券 (每份價值1,335元)	10	夏利里拉酒店有限公司
中環置地廣場購物禮券 (每份價值10,000元)	570	怡和集團	1晚香港金域假日酒店優尚豪華客房住宿 (每份價值935元)	40	夏利里拉酒店有限公司
太古地產旗下商場現金券 (每份價值10,000元)	500	太古地產有限公司	平日酒店套房度假組合—1晚荃灣西知酒店套房住宿連2人早餐及自助晚餐 (每份價值6,000元)	5	如心酒店集團
崇光百貨購物禮券 (每份價值10,000元)	100	崇光百貨	平日酒店套房度假組合—1晚九龍東如心酒店套房住宿連2人早餐及自助晚餐 (每份價值6,000元)	6	如心酒店集團
中電萬元家電現金券 (每份價值10,000元)	100	中電控股	平日酒店套房度假組合—1晚銅鑼灣如心酒店套房住宿連2人早餐及特色西式晚餐 (每份價值6,000元)	4	如心酒店集團
惠康購物禮券 (每份價值10,000元)	40	怡和集團	平日酒店套房度假組合—1晚旺角蒼龍居客房住宿連canton pot 1,000元餐飲禮券 (每份價值6,000元)	3	如心酒店集團
萬寧購物禮券 (每份價值10,000元)	40	怡和集團	香港文華東方酒店文華閣海景客房留港住宿禮券 (每份價值5,258元)	70	怡和集團
宜家家居購物禮券 (每份價值10,000元)	20	怡和集團	香港文華東方酒店文華閣市區觀客房留港住宿禮券 (每份價值4,708元)	70	怡和集團
周大福禮券 (每份價值5,000元)	24	周大福珠寶	日本Agora Ginza Tokyo高級客房兩晚住宿 (每份價值3,528港元)	6	帝盛酒店集團
娛樂			日本Agora Asakusa Tokyo經濟雙人客房兩晚住宿 (每份價值2,520港元)	12	帝盛酒店集團
英皇戲院電影禮券 (每份價值5,200元)	500	英皇集團	日本Agora Kanazawa雙人客房兩晚住宿 (每份價值1,701港元)	24	帝盛酒店集團
海洋公園日間門票兩張及「與動物親上加親活動」兩名 (每份價值3,356元)	12	海洋公園公司	日本Agora Sakai Osaka標準客房兩晚住宿 (每份價值3,024港元)	54	帝盛酒店集團
i-CABLE流動版全年通行證2張 (每張價值998元)	500	香港有線電視有限公司	日本Agora Moriguchi 豪華市景客房兩晚住宿 (每份價值2,016港元)	54	帝盛酒店集團
海洋公園日間門票兩張 (每份價值996元)	60	海洋公園公司	中國內地上海帝盛酒店豪華市景客房兩晚住宿 (每份價值4,000港元)	24	帝盛酒店集團
昂坪360來回纜車門票 (標準車廂) 4張 (每份價值940元)	250	昂坪360	中國內地成都帝盛酒店帝盛客房兩晚住宿 (每份價值2,242港元)	24	帝盛酒店集團
餐飲			中國內地武漢帝盛酒店高級客房兩晚住宿 (每份價值1,200港元)	24	帝盛酒店集團
美心集團餐飲禮券 (每份價值5,000元)	120	怡和集團	香港灣仔帝盛酒店高級客房兩晚住宿 (每份價值2,871港元)	24	帝盛酒店集團
必勝客餐飲禮券 (每份價值5,000元)	50	怡和集團	香港旺角帝盛酒店高級客房兩晚住宿 (每份價值2,673港元)	18	帝盛酒店集團
肯德基餐飲禮券 (每份價值5,000元)	50	怡和集團	香港觀塘帝盛酒店標準客房兩晚住宿 (每份價值3,400港元)	18	帝盛酒店集團
Café Deco Group餐飲禮券 (每份價值5,000元)	20	Cafe Deco Group	香港荃灣帝盛酒店高級客房兩晚住宿 (每份價值3,200港元)	24	帝盛酒店集團
Café Deco Group餐飲禮券 (每份價值5,000元)	20	其士集團	香港蘭桂坊酒店@九坊市景客房兩晚住宿 (每份價值3,800港元)	18	帝盛酒店集團
香港會議展覽中心餐飲禮券 (中庭或薈景) (每份價值5,000元)	20	新創建集團有限公司	香港麗悅酒店高級客房兩晚住宿 (每份價值2,475港元)	18	帝盛酒店集團
香港金域假日酒店龍苑中菜廳12人晚餐禮券 (每份價值5,000元)	3	夏利里拉酒店有限公司	新加坡帝盛酒店帝盛客房兩晚住宿 (每份價值3,000港元)	18	帝盛酒店集團
香港金域假日酒店Bistro on the Mile 4人自助晚餐 (每份價值2,630元)	20	夏利里拉酒店有限公司	馬來西亞納閣帝盛君豪酒店豪華市景客房兩晚住宿 (每份價值1,540港元)	8	帝盛酒店集團
金記餐飲有限公司現金券 (每份價值1,000元)	100	金記冰室	馬來西亞梳邦帝盛君豪酒店帝盛客房兩晚住宿 (每份價值1,306港元)	24	帝盛酒店集團
叙福樓集團 (亞洲菜) 現金券套票 (每份價值1,000元)	120	叙福樓集團	馬來西亞吉隆坡坡達馬斯帝盛酒店高級客房兩晚住宿 (每份價值1,100港元)	24	帝盛酒店集團
健康			馬來西亞吉隆坡帝盛酒店帝盛客房兩晚住宿 (每份價值1,214港元)	24	帝盛酒店集團
全仁精選個人健康體檢 (120項) (每份價值7,388元)	6	全仁醫務中心	馬來西亞布城帝盛酒店帝盛客房兩晚住宿 (每份價值1,507港元)	24	帝盛酒店集團
深層補濕及甘醇酸組合 (每份價值4,888元)	4	全仁醫務中心	英國Dorsett Shepherds Bush帝盛客房兩晚住宿 (每份價值2,907港元)	24	帝盛酒店集團
深層補濕及皮秒激光組合 (每份價值4,888元)	4	全仁醫務中心	英國Dorsett City London 高級客房兩晚住宿 (每份價值3,200港元)	6	帝盛酒店集團
塑形及緊膚組合 (每份價值4,888元)	4	全仁醫務中心	澳洲黃金海岸帝盛酒店帝盛客房兩晚住宿 (每份價值2,117港元)	6	帝盛酒店集團
AQ Bio現金禮券 (每份價值1,000元)	100	艾博生物科技集團有限公司			
廚房座枱式濾水系統 (每份價值港幣1,780元)	66	富安集團有限公司			
其他					
一年英倫皇家保管箱保管服務 (每份價值40,680元)	3	英倫皇家保管箱有限公司			
專業法律服務10,000元定額現金券 (每份價值10,000元)	500	范家律師行			
PlayStation 5 (每份價值5,580元)	12	亞洲聯合基建控股有限公司			
Dyson Pure Cool™二合一空氣清新機 (每份價值5,316元)	2	安永會計師事務所			
三個月約會配對服務 (每份價值5,000元)	6	LOVESEAT Group Ltd			
18K金頸鍊 (每份價值3,140元)	100	六福珠寶			

Hong Kong We Can Do It!

Organizer 主辦單位:



Thank You to All Our Sponsors

The Hong Kong General Chamber of Commerce sincerely thanks all members who have generously donated prizes for the Hong Kong We Can Do It! Lucky Draw. Over 6,700 prizes worth an amazing \$43 million have been offered to help Hong Kong's vaccination drive.

Sponsors 贊助機構:



Trade Promotion Competition Licence No.
推廣生意的競賽牌照號碼：
54449, 54450, 54466, 54467

香港做得到！

Lucky Draw 幸運大抽獎

感謝各贊助機構鼎力支持

香港總商會衷心感謝會員慷慨捐贈獎品，支持「香港做得到！幸運大抽獎」。是次活動將送出逾6,700份獎品，總值超過4,300萬港元，希望藉此提高香港的疫苗接種率。



Technical Adviser 技術顧問:



Is Inflation on the Rise?

通脹升溫？

Prices are going up, but it is not clear whether this is a temporary response to the pandemic or the start of an inflationary spiral
物價上升，是疫情引起的短暫現象？還是意味新一輪通脹已經開始？

As the vaccination drive gathers pace globally, infections and deaths have dropped substantially in several major economies. This is good news for policymakers who have been battling the pandemic for much of the past 18 months while also trying to keep their economies afloat.

Although it appears that the world may have finally turned the corner on Covid-19, success in defeating the pandemic could give rise to another problem that had, until recently, been a distant threat.

Thus far, price pressure in the western world has remained subdued – a holdover from the global financial crisis of 2008. Notwithstanding central banks' ultra-loose monetary policy – rock-bottom or even negative interest rates combined with quantitative easing – and tight job markets, inflation has remained well below 2%. Some economists have gone as far as to declare that inflation is dead and issued warnings that developed nations, in particular the eurozone, could face “Japanification” – an unsavoury combination of low growth and low inflation.

Initially, there were worries that the pandemic would have a contractionary effect. Now, rising inflation is becoming a concern. In the United States, the annual inflation

rate reached 5% in May, the highest since August 2008. The trend in rising prices is also occurring on a month-on-month basis, which indicates that it is not a one-off phenomenon due to the “base effect” of suppressed demand and prices caused by last year's lockdowns.

The Federal Reserve's preferred measure of inflation – the core personal consumption expenditure (PCE) index, which strips out volatile food and energy prices – rose 3.8% in the 12 months to May, the highest since June 1992. As price pressures continue to build, the Fed has recently raised its core inflation projection for this year to 3% from 2.2%, which it made in March, and now expects interest rates to be raised at least twice in 2023. Previously, most Fed officials had expected borrowing costs to remain near zero until 2024.

As for the eurozone, inflation rose to 2% in May, the first time the rate has exceeded the European Central Bank's target in more than two years. To some extent, this may be attributable to factory-gate prices in China, the world's largest manufacturer. In May, the Mainland's producer price index rose by 9% compared with last year, the fastest rate in almost 13 years.

While companies may initially absorb these additional costs out of fear of losing price-sensitive consumers, this is not tenable in the face of a sustained increase in factory prices, and price rises will eventually be passed on to shoppers.

There are a number of reasons behind this upward pressure on prices. Since the onset of the pandemic, major economies have flooded their markets with unprecedented amounts of money through a combination of easy fiscal and monetary policies.

In the U.S., the Fed has injected massive amounts of liquidity into the financial markets to keep interest rates low. Consequently, the size of the Fed's balance sheet has doubled to nearly US\$8 trillion from US\$4 trillion early last year, which in turn has allowed the White House to increase public expenditure by providing generous tax and jobless benefits.

Flushed with cash and forced to stay at home, American consumers have also indulged in the purchase of goods – demand that has overwhelmed supply chains and pushed up prices.

Meanwhile, the pandemic's lingering effects on global supply chains have continued to cause unwelcome



disruptions. These supply bottlenecks have led to shortages in products such as microchips and commodities. The cost of shipping has also been driven sharply higher, compounded by the grounding of Ever Given in the Suez Canal in March.

Add to the mix geopolitical tensions and national security concerns that have led governments to reshore production, multinational businesses are increasingly rethinking their existing supply chain models, which until now have been multijurisdictional, connected and just-in-time.

Over the longer term, worldwide inflation appears inevitable as China faces the twin problems of an ageing population and dwindling labour pool. To counter that, the Central Government has recently announced that couples may have up to three children. Since its entry into the World Trade Organisation in 2001, China has been seen as a disinflationary force by “sharing” the country’s labour dividend with the rest of the world – in other words, China’s relatively cheap manufacturing has kept the global price of goods low.

But a manpower shortage means the Mainland may no longer be able to provide the cheap manufacturing that has kept a lid on prices, even when factoring in the benefits of increased automation.

For now, the debate centres on whether inflation will be temporary, caused by the pandemic’s impact on both the demand and supply sides. If so, it could dissipate, given the significant slack in the labour

market. On the other hand, the current upsurge in prices could fundamentally change inflation expectations, and take the form of a vicious spiral of higher prices and higher wages resembling conditions in the 1970s.

The former narrative appears to be the dominant view for now. In fact, the viability of the massive borrowing and spending programmes by governments are dependent almost entirely on expectations of a drawn-out period of low interest rates and inflation.

Should the situation change drastically, governments,

corporations and households – which have been incentivised to take on vast amounts of debt – would be exposed to the risk of rising interest rates. So it is crucial to start a serious discussion to consider this possibility.

It will be difficult to predict the path of inflation until the data “noise” associated with the pandemic can be filtered out, which will take some time. But on balance, the risk of inflation appears to be tilting towards the upside.

Given that there is a lag between policy changes and outcomes, an incomplete or incorrect assessment engendered by hawkish attitudes could have the unintended effect of prematurely slamming the brakes on fiscal and monetary stimulus, which would in turn scupper recovery efforts in fragile economies. There is also the risk that markets could suffer major and drastic withdrawal effects as dovish attitudes and reflationary policies come to an abrupt halt. World leaders will have to walk a fine line between fighting the pandemic and inflation.



隨着全球各地加快推進疫苗接種計劃，多個主要經濟體的病毒感染和死亡數字已大幅回落。對於在過去一年半以來努力抗疫，同時設法穩住經濟的政策制定者來說，這無疑是個好消息。

雖然全球的抗疫工作似乎漸見曙光，但抗疫成功可能會衍生另一久未出現的問題。

自 2008 年環球金融危機爆發以來，西方國家的物價壓力一直低企。即使各國央行實施極寬鬆貨幣政策——把利率維持在超低甚至負水平，並推出量化寬鬆措施，在就業市場緊張的情況下，通脹率仍然維持在 2% 以下。部分經濟學家甚至聲言通脹已死，又警告發達國家尤其是歐元區恐面臨「日本化」的危機，走向低增長、低通脹的困局。

市場原先憂慮疫情會造成通縮，如今通脹升 卻成了關注所在。美國 5 月份通脹率按年為 5%，是 2008 年 8 月以來最高。同時，物價按月計亦上升，顯示通脹並非去年封鎖措施下需求和價格受壓的「基數效應」所引發的一次性現象。

截至 5 月底的 12 個月內，聯儲局衡量通脹的常用指標——核心個人消費支出指數（撇除價格波動較大的食品和能源項目）錄得 3.8% 的升幅，創 1992 年 6 月以來新高。由於物價壓力持續上升，聯儲局最近將今年的核心通脹預測從 3 月份估計的 2.2% 上調至 3%，並預計 2023 年將至少加息兩次。此前，聯儲局官員大多預期借貸息口將維持在近零水平到 2024 年。

歐元區方面，5 月份通脹率升至 2%，為兩年多以來首次高於歐洲央行的目標水

平，而這可能某程度上受到全球最大生產國中國的出廠價格上漲帶動。5 月份內地生產物價指數按年上升 9%，增幅為接近 13 年以來最大。

為免流失對於價格敏感的消費者，企業最初或願意承擔這些額外成本，但這並非長遠之計，面對出廠價格持續上漲，價格升幅最終將轉嫁消費者。

價格上升壓力背後原因眾多。自疫情爆發以來，主要經濟體相繼推出一系列寬鬆的財政及貨幣措施，導致大量資金湧入市場。

在美國，聯儲局為使利率維持低企而向金融市場大舉注資，其資產負債表的規模亦因此從去年初的 4 萬億美元倍增至近 8 萬億美元，間接容許白宮增加公共開支，包括推出大量稅務優惠和失業援助。

Original Grant Patent System 原授專利制度

Tailoring for Direct Patenting 為直接提交專利申請度身訂造

- Offers a direct filing route for seeking standard patent protection in Hong Kong
- Saves time for obtaining a standard patent in appropriate case
- Provides the convenience for securing a first filing date
- 為在香港尋求標準專利保護而提供一條直接提交申請的途徑
- 在適用的情況下節省獲取標準專利所需的時間
- 方便取得最先提交日期

For details, please visit
詳情請瀏覽網址



ipd.gov.hk

現金因而變得充裕、同時又被迫留家抗疫的美國消費者寄情購物——民眾對商品需求殷切，令供應鏈不勝負荷，進而推高物價。

同時，疫情持續對全球供應鏈造成干擾，產生瓶頸效應，導致晶片和大宗商品等產品缺貨。今年3月「長賜號」擱淺蘇彝士運河，亦令運費飆升。

加上地緣政局緊張和國家安全考量，各國政府將部份生產線遷回國內，而跨國企業亦重新檢視現有着重跨境聯通和及時交付的供應鏈模式。

長遠而言，隨着中國內地面臨人口老化和勞動力萎縮的雙重挑戰，全球通脹似乎無可避免。為此，中央政府最近公布實施三孩政策。中國自2001年加入世界貿易組織以來，透過與世

界「共享」勞動力紅利，成為一股反通脹力量——換句話說，中國的生產成本相對低廉，令全球商品價格得以維持在低水平。

然而，面對人力短缺的情況，即使自動化水平提高能帶來效益，內地亦未必能繼續提供如以往般廉價的生產環境，從而遏抑物價。

目前，市場的討論焦點是通脹是否只為疫情干擾供求而引發的短暫現象。如是者，觀乎勞工市場依然疲弱，通脹或會逐步回落。另一方面，當前物價急漲可能會徹底改變通脹預期，並形成類似1970年代物價及工資皆上漲的惡性循環。

目前，前者似乎是主流論述。事實上，各國政府之所以能大規模借貸和推出巨額財政措施，很大程度基於他們預

料低利率及低通脹環境將會持續一段長時間。

若然情況驟變，過往因為各種誘因而大量借貸的政府、企業和家庭將面臨加息所帶來的風險。因此，現時確有需要認真探討這個潛在問題。

直至疫情相關的數據「雜訊」得以消退之前，通脹走勢將仍不明朗及難以預測。但整體而言，通脹風險似乎向上傾斜。

政策轉向的影響不會即時浮現，而假如立場鷹派現時對通脹的評估不全甚至錯誤，導致財政和貨幣刺激措施過早煞停，會影響脆弱的經濟復蘇進度；同理，立場鴿派或會令未來政策需要以更大力度收緊。全球領袖在對抗疫情與遏抑通脹之間取得平衡將絕不容易。

兼職 Part-time 全職 Full-time 認識權益 Know Your Employees' Rights

《僱傭條例》適用於**所有僱員***，包括全職、兼職、散工、替工或臨時工。
The Employment Ordinance is applicable to **all employees***, whether they are designated as full-time, part-time, casual, substitute or temporary employees.

* 法例指明的若干人士除外 Except for those to whom the Employment Ordinance does not apply

所有受《僱傭條例》保障的僱員，**不論「全職」或「兼職」**工作及其工作時數，都享有條例的一些**基本保障**，例如工資的支付、扣薪的限制及放取法定假日等。

All employees covered by the Employment Ordinance, **whether full-time or part-time** and irrespective of their hours of work, are entitled to **basic protection** under the Ordinance e.g. payment of wages, restrictions on wage deductions and the granting of statutory holidays, etc.



請瀏覽上載至勞工處網頁的「僱傭條例簡明指南」及「兼職僱員——勞工法例知多點」刊物。
Please refer to the publications "A Concise Guide to the Employment Ordinance" and "Part-time Employment - Know More About Labour Legislation" available on the Labour Department's website.



僱員連續受僱於同一僱主**4星期**或以上，而每星期最少工作**18小時**，便屬「**連續性合約**」。他們可享**更多權益**，例如休息日、法定假日薪酬、有薪年假、疾病津貼、生育保障、侍產假、遣散費及長期服務金等。

An employee who has been employed continuously by the same employer for **4 weeks** or more, with at least **18 hours** worked in each week is regarded as being employed under a continuous contract. They are entitled to **further benefits** such as rest days, pay for statutory holidays, paid annual leave, sickness allowance, maternity protection, paternity leave, severance payment and long service payment, etc.



勞工處
Labour Department

查詢熱線：**2717 1771**
Enquiry Hotline:
(此熱線由「1823」接聽 The hotline is handed by "1823")



Let's Get Ready For The Green Change 創變綠色未來

CLP has set aside HK\$1 million from the CLP Community Energy Saving Fund this year to launch a new CLP Retro-Commissioning (RCx) Charter programme, offering practical training to enrich business customers' knowledge about energy efficiency. Eligible RCx projects will be subsidised by the CLP Eco Building Fund to shorten the investment payback period.

中電今年透過「中電社區節能基金」撥款100萬港元，推出全新「中電重新校驗約章計劃」，為工商客戶度身訂造相關的實用培訓課程以提升他們對能源效益方面的認知，並鼓勵機構為現有物業進行節能改善工程。合資格的重新校驗項目更可獲中電「綠適樓宇基金」資助，進一步縮短投資項目的回本期。



Pledge
支持環保

CLP encourages businesses to participate in the programme and meet robust energy-saving targets by actively adopting green practices in their operations.

中電鼓勵機構參與計劃、訂立節能目標，並積極在營運中採用節能減碳措施。

Equip
培訓增值

CLP will provide professional training courses to help participants design suitable RCx solutions for their properties. With the support of CLP's free energy audit service, they can explore more potential energy management opportunities.

中電提供專業培訓課程，協助參與機構按其樓宇所需，設計合適的重新校驗方案。配合免費能源審核服務，參與機構能進一步發掘更多潛在節能空間。

Implement
實踐節能

Upon completing the training courses, participants can apply for the Eco Building Fund for their RCx projects facilitated by CLP and achieve energy-saving targets for their properties.

完成培訓課程後，參與機構在中電協助下，可善用「綠適樓宇基金」為旗下樓宇實踐重新校驗方案，並達成節能目標。



Watch video to find out more
觀看影片了解更多



Enquiry Now 立即查詢



www.clp.com.hk/RCx_Charter
RCxCharter@clp.com.hk



www.clp.com.hk/energy_audit
accmgr@clp.com.hk

CLP Eco Building Fund Give Buildings a Green Makeover

中電「綠適樓宇基金」 推動樓宇節能升級 促進可持續發展



Subsidy ceiling 資助額最高可達

HK\$500,000*

Buildings consume around 90% of the electricity used in Hong Kong. Improving the energy efficiency of buildings not only helps lower consumption and costs, but also makes Hong Kong a greener city. The CLP Eco Building Fund subsidises energy-saving improvement works in communal areas of shopping malls, residential, commercial and industrial buildings. These include the replacement of air conditioning and lighting, retro-commissioning projects, and the installation of smart technology for higher energy efficiency and cost savings.

樓宇用電量佔全港總用電量達九成，因此改善建築物的能源效益，既可節能減開支，更有助推動香港成為更環保的城市。中電「綠適樓宇基金」資助商場、屋苑及工商業樓宇，為其公用地方進行節能改善工程，包括更換空調及照明系統、進行重新校驗項目和安裝智能設備，以提升能源效益及節省開支。

Key benefits 重點優勢

Energy-saving improvement works 節能改善工程

Up to 高達 **50%** Subsidies 資助

Retro-commissioning works 重新校驗工程

Up to 高達 **100%** Subsidies 資助

Reduce your building's operating and energy costs

減低樓宇的營運及
能源開支



Subsidy ceiling increased to HK\$500,000* for chiller replacement projects meeting the following two conditions.
凡同時符合以下兩項條件的冷水機更換工程，資助額最高可達500,000港元*。



Condition 條件 I

Project completion date is within
the same year after approval
項目須於獲得批核後的同一年內完成

OR 或

Advanced before year of completion
項目早於預計完工年份完成



Condition 條件 II

New Chiller equipped with Variable Speed Drive (VSD)
新冷水機配備變速器

OR 或

With a Coefficient of Performance value of 10% better than
that stipulated in the prevailing Building Energy Code
新冷水機的能效系數較現行《建築物能源效益守則》
所規定的要求高10%

For those projects which only meet one of the above conditions will receive a subsidy of up to HK\$400,000.
若工程項目只符合上述其中一項條件，則可獲最高40萬港元資助。



www.clp.com.hk/EcoBuildingFund

clpecobldgfund@clp.com.hk

* Terms and conditions apply. Please refer to CLP website for more details.

* 須受有關條款及細則約束，詳情請參閱中電網頁。

Silver Living In Style

品味樂齡生活

High-end residences offer a range of care levels for Hong Kong's senior citizens

高端住宅為本港樂齡族提供多元護理服務



As Hong Kong's population ages, services for the silver generation are increasingly in demand. Roseville Senior Living aims to transform the elder care industry in Hong Kong and beyond through innovations in resident lifestyle enhancements and care.

"Our commitment and mission is to set a new benchmark as the most desirable, dignified and fulfilling high-end residential community for seniors in Hong Kong," said Director of Operations Cindy Wong.

At Roseville Senior Living, the aim is to provide a one-stop solution for all needs. Ventria Residence, a medi-hotel/apartment community in

Happy Valley, for example, provides independent living for the more active and mobile seniors, assisted living for those requiring closer attention, and even specialist nursing for those with specific needs such as dementia.

The residence is also one of the first in Hong Kong to adopt the "Chilled Ceiling System Technology" in each unit, which automatically adjusts room temperature and humidity to ensure a pleasant environment year-round, as well as helping to prevent contamination during Covid-19.

"Ventria Residence is the first senior retirement community that integrates medical and nursing care

with hotel services and amenities in Hong Kong," Wong said.

The elder care industry has picked up traction over the years, but also faces challenges. As the number of elderly people – defined as those aged 65 or older – in Hong Kong is projected to increase to more than a third of the population by 2064, the current supply of senior residences does not meet the growing demand.

"In 2019, elderly applicants had to wait more than three years for a place in a residential care home in Hong Kong," Wong explained. This issue can be attributed to both the scarcity of land in Hong Kong as well as a shortage of caregivers available in the market.

An added challenge to overcome is the importance placed on filial piety in traditional Chinese culture.

"This implies that children should personally take care of their elderly parents, and sending them to care homes is considered unfilial," said Wong.

To combat these challenges, the group decided to join HKGCC to promote awareness among the business community in Hong Kong about modern senior living concepts such as continuing care retirement communities.

“Senior living doesn't have to be a late-in-life, last-ditch option for those who cannot care for themselves,” said Wong. “Our residences are vibrant, human-centric communities that allow residents to lead progressive and engaging lives.”

Despite the hurdles, Wong is confident that Roseville Senior Living is making an impact in the industry. With their experienced management team and multi-disciplinary medical team, the group has professionals from various backgrounds and decades of accumulated experience suited to accommodate the many needs of the residents.

“We see an opportunity in Hong Kong to offer a high quality medi-hotel senior retirement community,” said Wong. “We are determined in realizing this vision.”

香港人口老化，市場對銀髮服務的需求日增。康譽長者公寓透過為長者提供優質、創新的居庭和護理服務，致力為本港及其他地區的安老業開創新景象。

營運總監黃惠娜說：「我們承諾為本地長者打造理想的樂齡社區，締造舒適愜意、尊嚴體面的退休生活，為業界奠下安老服務新標準。」

康譽長者公寓提供一站式服務，全方位照顧長者的需要。以坐落跑馬地、主打醫社合一的酒店式公寓曦藝

居為例，內設獨立自住型和生活協助型單位，分別供活力充沛及需貼身照顧的長者入住，更為認知障礙患者等有特殊需要的長者提供專業照護服務。

曦藝居亦是全港首批為每戶裝設「製冷天花系統技術」的屋苑；有關技術不但能自動調節室溫及濕度，營造四季皆宜的環境，更有助預防新冠病毒感染。

「曦藝居是本港首個集醫療、護理、酒店服務和康樂設施於一身的退休社區。」黃惠娜說。

長者護理業一直長足發展，但亦不乏挑戰。到 2064 年，預計本地長者人口（即 65 歲或以上人士）佔總人口超過三分之一，目前的長者房屋供應量並不足以應付與日俱增的需求。

黃惠娜解釋：「2019 年，長者輪候入住安老院舍的時間超過三年。」輪候需時，可歸咎於香港土地短缺和護理人手不足。

中國傳統文化對孝道的重視，是業界需要克服的另一挑戰。

「言下之意，子女應肩負照顧年邁雙親的責任，將他們送往安老院舍被視為不孝。」黃惠娜說。

為應對這些挑戰，康譽長者公寓遂加入總商會，藉此增進本港商界對現代樂齡生活概念的認識，例如介紹提供持續照護服務的退休社區。

「對於喪失自理能力的長者來說，開展樂齡生活不一定是遲暮之年別無選擇下的決定。」她續道：「我們打造的社區生氣盎然、以人為本，讓住戶悠享多姿多彩、愉悅寫意的人生。」

面對重重難關，黃惠娜深信康譽長者公寓正在業界發揮影響力。集團雲集各路專才，憑藉管理團隊的豐富經驗，加上醫護人員數十年積下來的專業知識，定能滿足住戶的不同需要。

黃惠娜說：「我們認為，優質醫療酒店式長者公寓在香港大有可為，遂決心實現這一願景。」



Company: **Roseville Senior Living Management Ltd**
公司名稱: 康譽長者公寓管理有限公司
HKGCC Membership No. 總商會會員編號: HKR0392
Established 創辦年份: 2016
Website 網站: www.rosevillehk.com



香港工商業獎
HONG KONG
AWARDS FOR
INDUSTRIES

2021-22 香港工商業獎：創意

Hong Kong Awards for Industries: Innovation and Creativity



Innovation and Creativity are crucial for businesses to stay ahead in a competitive landscape. To encourage and reward companies for their efforts, HKGCC sponsors the Innovation & Creativity Award at the Hong Kong Awards for Industries.

The Innovation & Creativity Award recognizes companies that are creating new products and services, adding value, finding new ways of operating, and shifting their corporate culture towards an innovative mindset. Such qualities can be found across all industries – winners of the 2019 awards came from diverse sectors including energy supply, financial services and interior decor.

請即參加
Call for Entries



表揚卓越 獎勵佳績
Honouring Excellence, Applauding Success

www.chamber.org.hk/inc

截止報名日期：2021年8月6日

Closing Date : 6 August 2021



主辦機構 Organiser:



Hong Kong General Chamber of Commerce
香港總商會 1861



Tech to Bring Text Alive

科技為文字注入活力

A lightbulb moment led to the creation of an audio pen that helps students by reading along with them

靈機一觸下誕生的點讀筆輔助廣大學生閱讀

TING may look like an ordinary ballpoint pen, but this compact device is packed with technology that turns it into an audio pen, capable of recognizing and reading text from books and other printed material. Users simply point the pen at the text, and TING will read it out loud.

"TING is the sound of an 'idea lightbulb' being lit up, and it also means 'listen' in Chinese," said Ivan Owyang, Founder of Concept I Media and Technology, and TING Co Ltd, which owns the technology.

He explained that the spark of inspiration came in 2007 during a business meeting with the German media conglomerate Bertelsmann SE & Co. The conversation ultimately led to the creation of TING – and the ambition to change the way students and teachers interacted with books.

TING enables the melding of traditional and modern media. Once a book has been uploaded to the device, the TING audio pen is then able to read the text through a sensor at the tip of the pen that recognizes lines of code inserted into the images and text. TING's uses include helping language learners and other students to improve their pronunciation and understanding of the text they are reading.



The idea of TING came at a time when online media was beginning to flourish and new revenue streams were materializing.

This product was a hit, and within a few years TING had become the largest audio pen platform in Europe. Much of TING's success can be attributed to the group's philosophy of inclusion.

"We recognized that consumers did not want to buy several audio pens for different sets of titles," said Owyang. "They would rather have one universal pen that could be used on various publications produced by many publishers."

This strategy proved to be successful, as many publishers adopted the TING platform and integrated its technology into their books. The group then expanded into the Hong Kong market after receiving an appreciative letter from the parent of a child attending a local international school, who found the TING-enabled books very useful for learning Chinese.

It has not always been smooth sailing for the company, however. When TING started trying to enable audio on materials produced by schools and other learning institutions it faced some new challenges.

These worksheets and booklets are often printed and photocopied by office laser printers, so they were not compatible with the TING audio pen as they lacked the built-in coding



that TING-enabled learning materials had. But switching to mass production of the materials on specialized printers would have been difficult and pricey.

Instead, TING made a series of modifications and system upgrades to the audio pen, and teachers are now able to print TING-enabled notes and worksheets from regular printers.

“Today, TING has been adopted by over 300 learning institutions ranging from private schools to government-aided schools,” said Owyang.

After securing a place in the Hong Kong education sector, Owyang now hopes to bring the TING audio pen to a bigger audience across the border in the Greater Bay Area. “By joining HKGCC, we hope to work with the other members of the Chamber to develop the market in the GBA and beyond.”



TING 點讀筆體積輕巧，外形與普通原子筆無異，卻內藏先進裝置，能夠辨識和朗讀書籍和其他印刷品上的文字。只要用筆尖指向文字，TING 便會讀出內容。

TING 的幕後主腦、Concept I Media and Technology 創辦人歐陽龍瑞表示：「『TING』是靈光一閃的聲音，在中文也有『聽』的意思。」

他解釋，在 2007 年與德國傳媒集團 Bertelsmann SE & Co 的一次商務會議激發靈感，雙方的對話最終促成 TING 誕生，致力改變學生和教師與書本互動的方式。

TING 結合了傳統和現代媒介。只要將書籍上載至裝置，TING 點讀筆即可透過筆尖上的感應器辨識內置於圖像和文本的編碼，然後讀出內容。TING 的用途包括輔助學習語言和其他課題的學生改善發音，同時加深了解文章內容。

TING 的構思始於網上媒體開始盛行，並成功開拓新收入來源的時期。這項產品大受市場歡迎，在數年內成為歐洲最大的點讀筆平台。TING 的成功主要歸因於集團主張共融的理念。

歐陽龍瑞說：「我們發現顧客不願為不同書籍購買多支點讀筆。他們希望有一支通用的點讀筆，同時適用於多個出版商推出的各類書籍。」

這一策略十分成功，許多出版商已加入 TING 平台，在書籍中應用有關技術。集團其後將業務拓展至香港市場，事緣他們收到一封來自家長的感謝函，讚揚 TING 兼容書本能有效幫助就讀本地國際學校的子女學習中文。

不過，公司的發展並非一帆風順。TING 嘗試為學校和其他教育機構撰寫的教材加入發音功能，途中卻面臨新挑戰。



那些工作紙和學習冊通常以辦公室的鐳射打印機列印及影印，欠缺 TING 教材所需的內置編碼，因此未能兼容 TING 點讀筆，但改以專用打印機大量生產教材十分困難，而且成本高昂。

為此，公司對 TING 點讀筆作出一系列改良和系統升級，令教師能使用普通打印機列印 TING 兼容筆記和工作紙。

歐陽龍瑞說：「現時，TING 已獲超過 300 家教育機構採用，包括私立學校和津貼學校等。」

在香港教育界站穩陣腳後，歐陽龍瑞希望將 TING 點讀筆帶到龐大的大灣區市場。「我們希望通過加入總商會，與其他會員合作開拓大灣區及其他地區的市場。」

Company : **Concept I Media and Technology Co Ltd**
HKGCC Membership No. 總商會會員編號：HKC1235
Established 創辦年份：2012

Chief Executive Carrie Lam visited the Chamber on 3 June to discuss the opportunities for Hong Kong in the 14th National Five-Year Plan. Besides reaffirming the importance of our four pillar industries – finance, trade, legal and transportation – the Plan includes support from the Central Government for four additional sectors: aviation, innovation and technology, intellectual property and culture.

Mrs Lam answered questions from members on topics including people flow between Hong Kong and the rest of the Greater Bay Area, cross-border financial infrastructure, and the tourism industry.

She also thanked the Chamber for its efforts to promote vaccination, which will help enable Hong Kong to relax quarantine and other restrictions, and ultimately allow businesses to get back to normal.

行政長官林鄭月娥於6月3日蒞臨總商會，探討國家「十四五」規劃為香港帶來的機遇。規劃綱要除了重申本港四大支柱產業——金融、貿易、法律和物流的重要性，中央政府亦表明支持香港發展航空、創新科技、知識產權和文化產業。

特首又回應會員提問，涵蓋香港與大灣區的人員流動、跨境金融基建及旅遊業發展等議題。

她亦感謝總商會積極推廣疫苗接種計劃，有助香港放寬檢疫和其他限制，從而讓各行各業回復常態。



Petrina Tam, Chairman of the China Committee, represented the Chamber at the “Further Development and Cooperation of Qianhai” meeting on 21 May. Leaders from local major chambers discussed the current status of the service sectors in Qianhai, a cooperation zone in Shenzhen focused on the modern services industry. They also shared their experiences of the difficulties that Hong Kong enterprises, professionals and young people had encountered in the areas of investment, starting businesses and employment. The meeting was hosted by the Economic Affairs Department, Liaison Office of the Central People’s Government in HKSAR.

中國委員會主席譚唐毓麗在5月21日代表總商會出席由中聯辦經濟部主持的「深圳前海建設合作會談」。會上，本地主要商會領袖探討前海服務業的現況，還分享了香港企業、專業人士和青年在投資、創業和就業方面遇到的困難。前海合作區位於深圳，專注發展現代服務業。

The Consultative Committee on Guangdong-Hong Kong Cooperation (Guangzhou Nansha) organized a webinar on 2 June entitled “Nansha Springboard to GBA and the Dual Circulation”. Eric Xie, Vice Chairman of CPPCC Nansha District Committee, and Director of Nansha District Bureau of Commerce, introduced the latest developments in the Nansha district of Guangzhou. Members learnt about the preferential policies on multiple levels, and had the opportunity to speak to Nansha officials about using the district as a strategic base to seize the opportunities of the Greater Bay Area. Several Chamber members joined the webinar.

廣州南沙粵港合作諮詢委員會於6月2日舉辦「南沙大灣區跳板與雙循環」網上研討會，由南沙區政協副主任兼商務局局長謝曉暉介紹廣州南沙區的最新發展。會員從多方面了解各項優惠政策，並與當地官員會晤交流，一起探討如何以南沙為戰略基地，抓緊大灣區機遇。本會多位會員透過線上參會。



The People’s Bank of China is issuing its own digital RMB, which can be used in the same way as physical currency for transactions. At a webinar entitled “Digital RMB – Prospects and Challenges”, on 10 June, Kera Kong, Strategic Planner, RMB Business Division, Economics & Strategic Planning Department, Bank of China (Hong Kong), discussed how the emergence of the digital RMB will affect Hong Kong, and what local businesses should do to prepare for the impact of the new digital currency.

中國人民銀行現正發行數字人民幣，用以替代實體貨幣進行交易。在6月10日的「數字人民幣—前景與挑戰」網上研討會，中國銀行（香港）發展規劃部策略員孔玲剖析數字人民幣對香港的影響，以及港企應如何為此做好準備。



The Jiangsu Provincial Economic and Trade Office in Hong Kong has had a long relationship with the Chamber, working to promote cooperation between Hong Kong and the eastern province. On 4 June, the office's departing Representative Lou Bing and new Representative Yuan Ming visited the Chamber where they met HKGCC Deputy CEO Watson Chan. Both parties expressed their hope to see the growth of more business opportunities between the two places in the manufacturing and modern services sectors.

江蘇省駐香港經貿代表處一直與本會保持緊密聯繫，推動兩地合作。代表處的卸任代表駱兵及新任代表袁明在 6 月 4 日到訪總商會，由本會副總裁陳利華接待。雙方均期盼兩地的製造業及現代服務業開創更多商機。

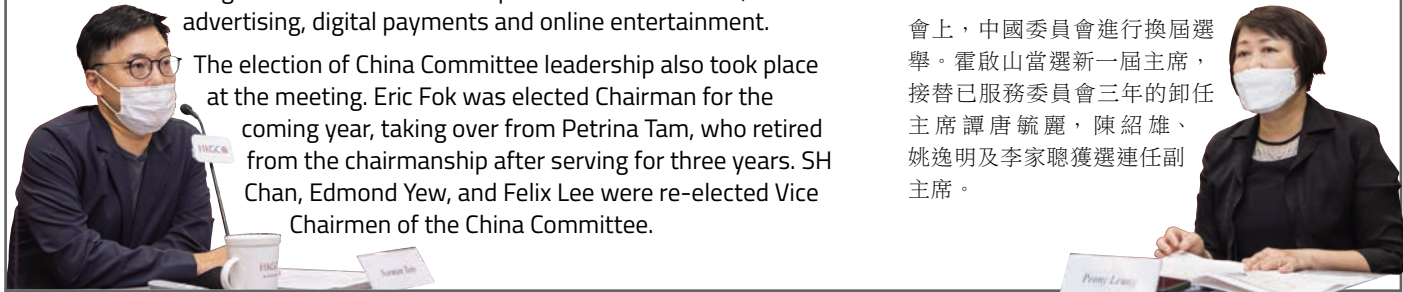


Peony Leung (below right), Principal Trade Officer, and her colleague Jacqueline Chan, Trade Officer, from the Trade and Industry Department spoke at the China Committee Meeting on 17 June about the Agreement Concerning Amendment to the CEPA Agreement on Trade in Services, which was implemented in June 2020. At the same meeting, Norman Tam (below left), Vice President from Tencent Cloud International, shared his insights into the latest developments in social media, online advertising, digital payments and online entertainment.

工業貿易署首席貿易主任梁端敏（右下）及隨行貿易主任陳華蓉出席 6 月 17 日的中國委員會會議，講解於 2020 年 6 月起實施的關於修訂《〈安排〉服務貿易協議》的協議。騰訊雲國際副總裁譚樂文（左下）亦有與會，分享社交媒體、網上廣告、電子支付和網上娛樂的最新動向。

The election of China Committee leadership also took place at the meeting. Eric Fok was elected Chairman for the coming year, taking over from Petrina Tam, who retired from the chairmanship after serving for three years. SH Chan, Edmond Yew, and Felix Lee were re-elected Vice Chairmen of the China Committee.

會上，中國委員會進行换届选举。霍啟山當選新一屆主席，接替已服務委員會三年的卸任主席譚唐毓麗，陳紹雄、姚逸明及李家聰獲選連任副主席。



China's Civil Code: Guidelines for Foreign Investors

中國《民法典》：境外投資者指引

The new Civil Code amalgamates a wide range of civil laws and introduces changes in areas including contracts, loans and environmental protection

新《民法典》整合一系列民事法，並在合同、貸款和環保等領域作出修訂

Introduction

China's first Civil Code took effect on 1 January 2021. The Civil Code consists of 1,260 articles in seven parts: (1) General Provisions, (2) Property Rights, (3) Contracts, (4) Personality Rights, (5) Marriage and Family, (6) Inheritance, and (7) Torts, as well as Supplementary Provisions.

This article covers some of the key issues of the new Civil Code for foreigners regarding their Chinese investments and operations.

Set up a proper entity before doing business

Foreign investors should properly set up an entity in

the People's Republic of China before doing business to limit their liability. According to Articles 103 and 104 of the Civil Code, unincorporated organizations shall be registered in accordance with the law, and where an unincorporated organization becomes insolvent, its capital contributors or promoters shall assume unlimited liability for the debts of the organization, unless otherwise provided by law.

Be more careful with documents

Foreign investors need to be much more careful before signing a PRC related letter of intent, or memorandum of understanding. According

to Article 495, a letter of subscription, letter of order, letter of reservation and the like, in which the parties agree to conclude a contract within a certain period of time, constitutes a preliminary contract, and is legally binding.

Be familiar with administrative and approval procedure

Foreign investors shall either recruit a good PRC lawyer, or let the local party do the administrative and approval procedures, for example, in a joint venture set-up. As per Article 502, where the party of a contract obligated to complete an application for approval or other procedures

fails to do so, the other party may request the former party to bear the liability for breach of such obligation.

Avoid usurious loans

It is now clearly stipulated in Article 680 that it is forbidden to lend money at a high interest rate. The court will support interest rate of four times the Loan Prime Rate (2021 figures, LPR is 3.85%, resulting in 15.4%), and according to interpretations, anything over 36% is unlikely to be valid.

Be aware of new typical contracts

Contract Law in the PRC previously governed 15



“typical contracts” in areas such as sales, construction and technology. This has now been increased to 19. The four new types of typical contracts are: guarantee contracts, factoring contracts, property contracts and partnership contracts. Provisions have also been added to regulate electronic contracts.

In terms of guarantee contracts, foreign investors should not overlook the changes to the guarantee liability and the guarantee period to enhance the protection of guarantors.

A choice of law is not always allowed

One does not always have a choice of law. For example, Article 467 highlights that the laws of the PRC shall apply to the contracts of Sino-foreign equity joint ventures, Sino-foreign contractual joint venture, and Sino-foreign cooperation in the exploration and exploitation of natural resources to be performed within the territory of the PRC.

Be aware of provisions related to unfair contract terms

In terms of contract protection, foreign investors should be aware of new articles added to strengthen the protection of the weaker contracting parties. For instance, Article 496 stipulates that where standard terms are

adopted in concluding a contract, the party supplying the standard terms shall observe the principle of fairness in defining the rights and obligations of the parties, and to remind the other party in a reasonable way of the provisions that greatly affect the other party.

Where the party with standard clause fails to perform the aforementioned obligation of drawing attention or giving explanations, and consequently leads the other party to overlook or misunderstand any clause concerning its interest, the affected party may claim such clause is not part of the contract.

Be aware of provisions related to the third party's right

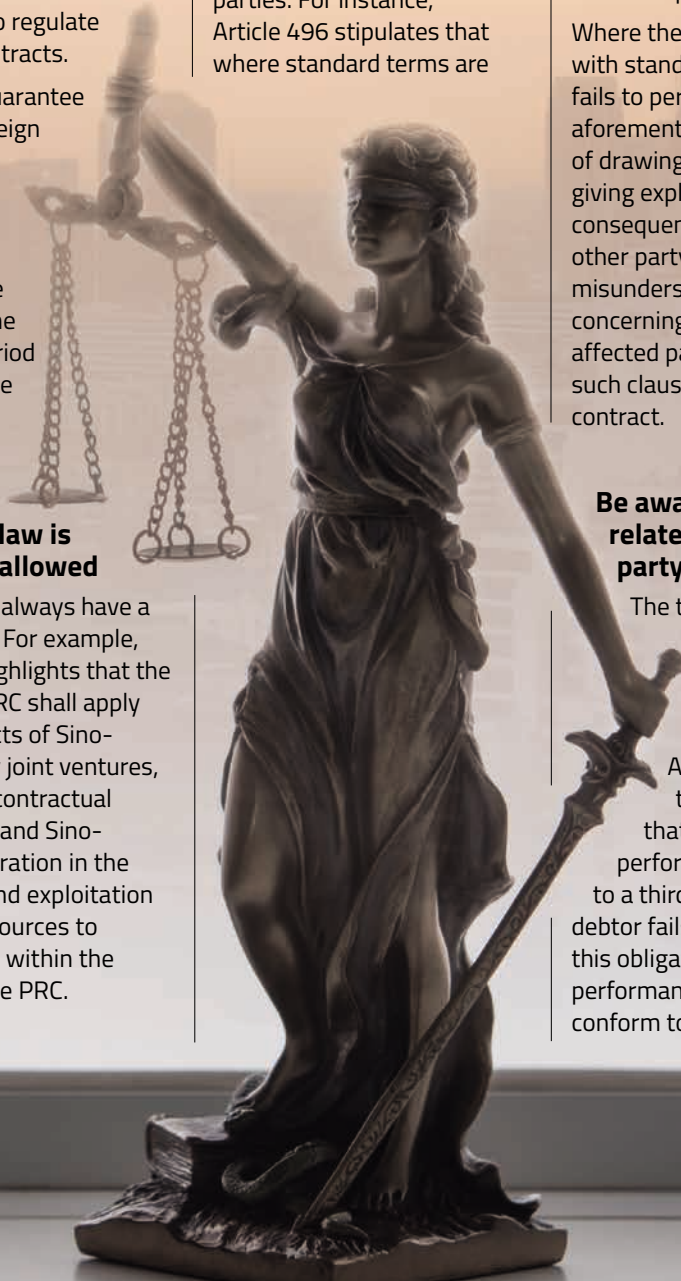
The third party's rights in a contract are now recognized by the law. According to Article 522, where the parties agree that the debtor shall perform the obligation to a third person, if the debtor fails to perform this obligation, or the performance does not conform to the agreement,

the debtor shall bear default liability to the creditor.

Where it is provided by law or agreed by the parties that a third person may directly request the debtor to perform the obligation to him, and the third person does not explicitly reject it within a reasonable period of time, if the debtor fails to perform the obligation to the third person or the performance does not conform to the agreement, the third person may request the debtor to bear default liability. The defenses that the debtor has against the creditor may be asserted against the third person.

The court's power to modify a contract

A contract can be modified or rescinded even without a force majeure clause. According to Article 533, after a contract is formed, where a fundamental condition upon which the contract is concluded is significantly changed, which is unforeseeable by the parties upon conclusion of the contract and which is not one of the commercial risks, if continuing performance of the contract is obviously unfair to one of the parties, the party that is adversely



affected may re-negotiate with the other party. Where such an agreement cannot be reached within a reasonable period of time, the parties may request the people's court or an arbitration institution to rectify or rescind the contract.

Service providers' obligation to protect personal rights

Articles 1194-1197 introduce internet-related tort liabilities

located in Hong Kong and offshore serving the PRC market.

The Civil Code also enhances foreign investors' right to privacy and protection of personal information by introducing new provisions (Articles 1032-1039) that define personal information, prescribe the requirement to handle personal information, and designate certain prohibited acts in relation to personal information.

Article 1185, in the case of an intentional infringement of another person's intellectual property rights, where the circumstances are serious, the infringed person has the right to request corresponding "punitive" damages.

Proactive response requirement with manufacturer and seller

According to Article 1206, where a defect is discovered after a product is put into

Environmental protection awareness is a must

There are new provisions in the Civil Code to punish those who cause damage to the environment during the operation of their business. According to Article 346, the right to use a lot of land for construction purposes shall be created in conformity with the requirements for conservation of resources and protection of the ecological environment.

As per Article 1232, where a tortfeasor intentionally pollutes the environment or harms the ecological system in violation of the provisions of law, resulting in serious consequences, the infringed person has the right to request corresponding "punitive" damages.

Conclusion

As a major consolidated piece of legislation, the Civil Code makes it easier for foreign investors to understand their rights and obligations when doing business in China. Given the aforementioned non-exhaustive changes to the law on contracts and torts from various perspectives, foreign investors who are interested in or currently conducting business in China are reminded to review their business operations and contracts to make sure they are in compliance with the new Civil Code.



and obligations for network users and network service providers.

According to Article 1195, if a network user commits a tortious act through using the network service, the right holder is entitled to notify the network service provider to take measures such as deletion, blocking or disconnection. This provision may also apply to operators which are

Employer's obligation to protect personal rights

Foreign investors shall review their PRC office's policies in response to the additional provision in protection of personal rights and sexual harassment (Article 1010).

Punitive damages for IP infringement

Michael Jordan is now better protected! According to

circulation, the manufacturer or seller shall take remedial measures such as stopping sales, providing warnings, or recalling the product in a timely manner. The manufacturer or seller shall be liable for the aggravated part of damage if they either fail to take remedial measures in a timely manner or take ineffective measures that cause the damage to be aggravated.

簡介

中國首份《民法典》已於 2021 年 1 月 1 日正式生效。《民法典》由 1,260 項條文組成，分為以下七個部分：(1) 基本規定、(2) 物權、(3) 合同、(4) 人格權、(5) 婚姻家庭、(6) 繼承及(7) 侵權，另設附則。

本文涵蓋新《民法典》下境外投資者來華投資和經商的重要事宜。

開展業務前宜先設立適當實體

境外投資者在中國開展業務前應在當地妥為設立法人實體，確保他們只承擔有限責任。根據《民法典》第 103 條和第 104 條的規定，非法人組織應依法註冊，而除非法律另有規定，否則非法人組織一旦破產，其出資人或發起人應對該組織的債務承擔無限責任。

處理各類文件時須格外留神

境外投資者凡簽署任何與中國有關的意向書或諒解備忘錄，務必格外謹慎。第 495 條規定，當事各方同意在某一特定時期內訂立合同的認購書、訂購書和預購書等均構成初步合同，並具有法律約束力。

熟悉行政和審批程序

在中外合資或合作中，境外投資者應聘請一名稱職的中國律師，或約定由在地合作方負責進行行政和審批程序。根據第 502 條，倘合約一方未有按照約定完成審批或其他行政程序，則另一方可要求對方承擔違約責任。

避免高利放貸

第 680 條明確規定禁止高利放貸。貸款利率上限一旦超過貸款市場報價利率 (LPR, 2021 年

為 3.85%，即法院支持利息為 15.4%) 的四倍，將不獲法院支持；另根據解釋，超過 36% 的借貸利率將不大可能有效獲法院支持。

留意新典型合同

此前有 15 類涵蓋銷售、建造和科技等領域的「典型合同」受中國《合同法》規管，如今擔保、保理、物業服務及合夥這四類典型合同亦受規管，使受規管的合同種類增至 19 類。《民法典》亦增設條款規管電子合同。

在擔保合同方面，境外投資者不應忽視法典下有關擔保責任和擔保期限的修訂，這些修訂旨在加強對擔保人的保障。

選擇適用法律並非必然

境外投資者與合約各方並不一定享有選擇適用法律的權利。例如，第 467 條訂明《中華人民共和國法律》將適用於在中華人民共和國境內進行有關自然資源勘探和開發的中外合資經營企業合同、中外合作經營企業合同及中外合作合同。

注意有關不公平合同條款的規定

在合同保護方面，境外投資者應注意為加強保障較弱勢合同方而新增的條文。例如第 496 條訂明，採用標準條款訂立合同時，提供標準條款的一方應遵循公平原則確定當事方之間的權利和義務，並採取合理的方式提示對方注意與其有重大利害關係的條款。

倘提供標準條款的一方未能履行上述提示責任，從而導致另一方忽略或誤解其利益相關的條款，則受影響一方可聲稱該等條款並非合同的一部分。

注意第三方權利有關的規定

現行法律已承認合同中的第三方權利。根據第 522 條，當事各方同意債務人應履行對第三人的責任，如債務人不履行責任或履行不符合約定，則債務人應承擔債權人的違約責任。

在法律規定或當事方約定第三人可直接要求債務人履行對其責任，而第三人未在合理期間內明確拒絕的情況下，債務人未向第三人履行責任或者履行不符合約定，第三人可要求債務人承擔違約責任。債務人對債權人的抗辯，仍可以向第三人主張。

法院有權修改合同內容

即使合同沒有不可抗力條款，法院也有權予以修改或撤銷。根據第 533 條，合同形成後，合同訂立的基本條件發生了雙方無法預見的重大變化，卻又不是商業風險之一，如果繼續履行，則顯然對一方不公平，受到不利影響的一方則可與另一方重新協商。倘不能在合理期限內達成協議，當事人可請求人民法院或仲裁機構修訂或撤銷合同。

服務提供者有責任保障個人權利

第 1194 至 1197 條規定了網絡有關的侵權責任及網絡用戶和網絡服務供應商的責任。

根據第 1195 條，倘網絡用戶使用網絡服務進行侵權行為，權利人有權通知網絡服務供應商採取必要措施，例如刪除、阻止或中斷連線。此規定也可適用於位於香港和離岸地區為中國市場提供服務的營運商。

此外，《民法典》引入多項新條文 (第 1032 至 1039 條)，界定個人資料、訂明處理個人資料的規定及指明若干關於個人資料的違禁行為，從而加強境外投資者的隱私權及保障個人資料。

僱主保障個人權利的責任

境外投資者應根據第 1010 條關於保障人身權利和性騷擾的附加規定，檢視其中國辦事處的營運政策。

侵犯知識產權的懲罰性賠償

米高·佐敦 (Michael Jordan) 現在得到更好的版權保障！根據第 1185 條，在嚴重的情況下，如有人故意侵犯他人的知識產權，則被侵權人有權要求相應的「懲罰性」賠償。

要求製造商和銷售商積極處理問題

根據第 1206 條，如在產品流通後發現缺陷，製造商或銷售商應採取補救措施，例如停售、提出警告或及時召回產品。倘製造商或銷售商未有及時採取補救措施或採取無效措施以致加重損害，也應對損害的加重部分負責。

務必提高環保意識

《民法典》加入了新規定，以懲罰在經營過程中對環境造成破壞的人。根據第 346 條，建築用地使用權應符合節約資源和保護生態環境要求。

按照第 1232 條，侵權人若故意違法污染環境或損害生態系統，造成嚴重後果，則被侵權人有權要求相應的「懲罰性」賠償。

結論

《民法典》作為重要的綜合法規，能促進境外投資者了解其在中國境內經商的權利及責任。鑒於上述對合同法和侵權法修訂作出的提示並非詳盡無遺，無論是有意或現已在中國開展業務的境外投資者，都應審視其業務運作和各類合同情況，確保符合《民法典》的規定。

E-CNY: Development and Impact

數字人民幣：發展與影響

A successful pilot programme has paved the way for the launch of China's pioneering central bank digital currency
試點計劃大舉成功，
為中國率先發行央行數字貨幣鋪路

The E-CNY, issued by the People's Bank of China, is a significant step in the development of digital currencies around the world. Following the mass retail test of E-CNY in a number of pilot areas, the electronic RMB is moving closer to a full launch.

Market users will likely focus on its safety and development. So, what is the E-CNY? Is it different to WeChat Pay and Alipay? Will E-CNY replace cash? With these questions in mind, let's explore the development of E-CNY and its likely impacts.

What is E-CNY?

E-CNY is a sovereign digital currency issued by the People's Bank of China (PBOC), China's central bank. Its value will be as stable as the physical yuan, and it is designed to replace physical cash in circulation (known

in central banking parlance as M0).

In practice, commercial banks and electronic payment companies will deposit 100% worth of reserves at the central bank in exchange for digital currency, which they can then distribute to retail users.

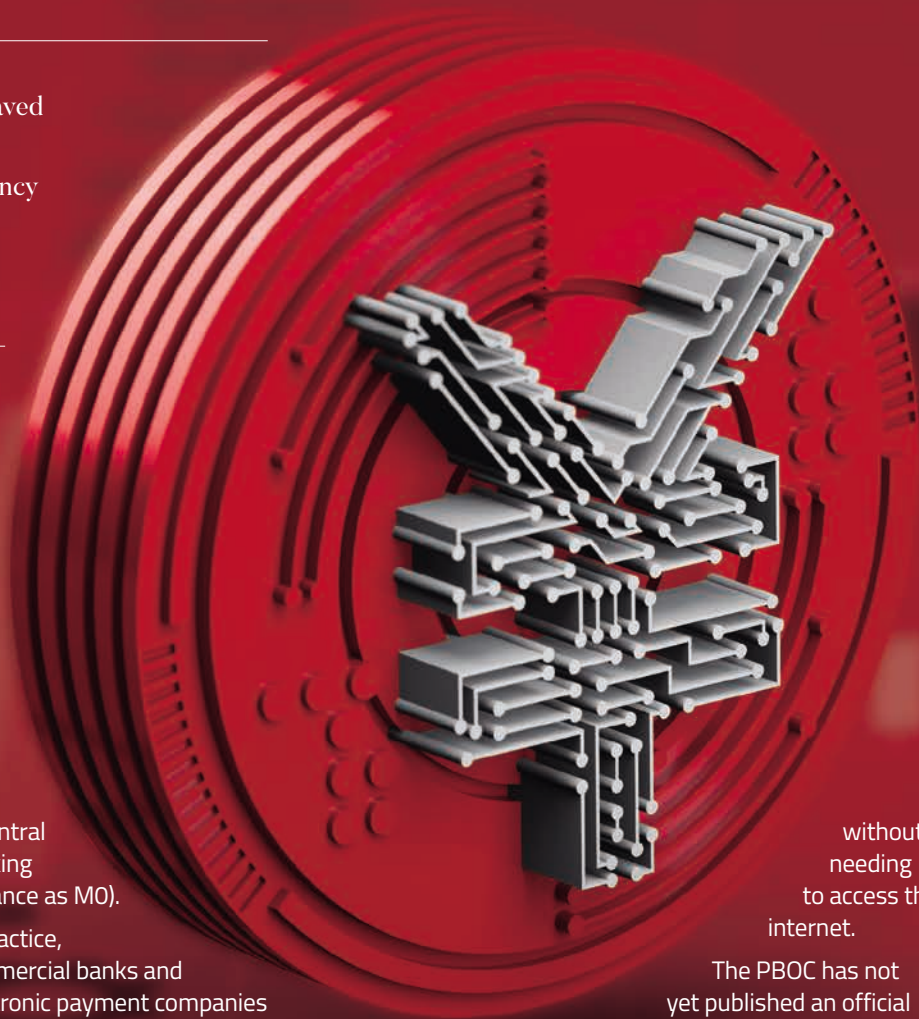
In the first tier, the PBOC will issue E-CNY to authorized agencies such as the big four state-owned banks and

other institutions such as Tencent and UnionPay. In the second tier, these authorized agencies will distribute to end users such as companies and individuals. Instead of using bank accounts, E-CNY will be stored in electronic wallets that can transfer E-CNY

without needing to access the internet.

The PBOC has not yet published an official white paper on the E-CNY infrastructure. However, it is possible to achieve "controllable anonymity" such that all transactions are only visible to PBOC and not in the other layers.

E-CNY can be seen as a digital payment that has equivalent





value to other forms of the yuan, such as bills and coins. E-CNY can be transferred without relying on a bank account. During a transaction, it simply verifies the value of the E-CNY, instead of verifying the account holder's identity. Compared with bank savings, the biggest difference is that holding E-CNY in a digital wallet won't accrue any interest.

Based on these features, we can understand the E-CNY as simply an electronic version of cash. The central bank's role is mainly to make changes to the currency's physical form, distribution and payment framework.

Motivations behind E-CNY

With changing technology, the form money has taken has moved from goods and commodities to metal and paper to electronic currencies. And the underlying value is no longer limited to monetary metals, but extends to credit money and high-liquidity financial assets.

Over 80% of 66 central banks around the globe are exploring the use of central bank digital currencies (CBDC), according to the Bank of International Settlements (BIS) statistics. These 66 countries cover 75% of the world's population and 90% of economic outputs. However, none have fully launched yet, so E-CNY makes China a pioneer in exploring the use of CBDC.

China has become the biggest

digital payment market in the world. A PBOC report showed that, in 2020, the volume and amount of mobile payment business increased by 21.48% and 24.5% year-on-year, respectively. In 2019, the adults who used electronic payments accounted for 85.37% of the total users, an increase of 2.98% over the previous year.

The fast growth in mobile payments has aided in economic development and involved social changes. It is now entering the mass adoption phase. Meanwhile, the Covid-19 pandemic has accelerated the evolution of the "no-cash economy."

The growth of the digital economy and virtual trading have fueled the development of digital currencies around the world. In the past 10 years, Bitcoin and other decentralized currencies have become widely accepted. But we can see that Bitcoin is very volatile because it has no fundamental price to fall back upon. Other cryptocurrencies in development maybe more stable.

The growth in use of such private digital currencies could replace the sovereign currency, or even threaten monetary sovereignty, in a foreseeable future.

The high costs of cash management and money laundering risks are the internal motivations of the PBOC in introducing the E-CNY. Using digital currency cuts the cost of producing

banknotes and coins. Its "controllable anonymity" can also effectively prevent money laundering, tax evasion, terrorist financing and other financial crimes, and help central banks to manage currency circulation and macro-economic operations.

Impact of E-CNY

E-CNY will bring positive change to the operations of traditional commercial banks. The digital currency can conduct end-to-end value transfer without bank accounts, reducing dependence on financial intermediaries and achieving "controllable anonymity." It may even boost earning potential for commercial banks since they, as the operator of E-CNY mobile wallets, can offer other value-added services.

In the long run, commercial banks will be able to leverage technologies such as blockchain, biometric identification and big data to manage their customers' financial data, helping to drive further innovation in the financial industry.

E-CNY will bring challenges to third-party payment agencies. Features of the popular WeChat Pay and Alipay include low cost and convenience, which will also be achieved by using E-CNY. The current costs for mobile payment is very low, but PBOC has said that payments and transactions in the future should be free of charge.

Not to mention that the central bank's digital currency can be used in the mobile wallets of PBOC and also of commercial banks. When the E-CNY is officially launched, it will probably occupy the current market share of third-party payments.

Since the E-CNY aims to replace physical cash in circulation in the short term, its impact on the RMB exchange rate will be minimal, given that digital payments are already prevalent in China. In the long run, as E-CNY could help advance the internationalization of the RMB, the RMB may appreciate, given higher external demand, especially against the currencies of countries along the Belt and Road Initiative.

However, since it will be easier for the central bank to monitor the two-way capital flow under the E-CNY, the PBOC is unlikely to allow sustained volatility in either direction.

E-CNY could promote the internationalization of RMB, especially in the areas where its growth is highly dependent on trade with China. E-CNY's peer-to-peer transactions could help to reduce cross-border settlement costs and remove the restrictions levied by correspondent banks with disparate systems. The adoption of CBDC in other countries could further increase the convertibility between E-CNY and other currencies while bypassing correspondent banks.

中國人民銀行發行數字人民幣，為全球數字貨幣發展邁出重要一步。隨着內地擴大數字人民幣試點範圍至零售領域，距離全面推行電子人民幣又近一步。

數字人民幣的安全性和發展將成為市場的關注焦點。那麼，數字人民幣究竟是甚麼？它與微信支付及支付寶有何不同？數字人民幣會否取代現鈔？下文將探討數字人民幣的發展及潛在影響。

何謂數字人民幣？

數字人民幣是由中國央行即中國人民銀行（人民銀行）發行的主權數字貨幣，與實體人民幣等價，用以替代市面流通的實體現鈔（央行稱為 M0）。

在實際運作上，商業銀行和電子支付公司先向央行全額繳納準備金以兌換數字貨幣，再由這些銀行和公司兌換予零售用戶。

數字人民幣採取雙層運作機制：在第一層由人民銀行向授權機構發行數字人民幣，例如四大國有銀行及其他機構如騰訊、銀聯等；在第二層由這些授權機構兌換予公司和個人等終端用戶。數字人民幣儲存於電子錢包而非銀行賬戶，故無需連接互聯網亦可轉移資金。

人民銀行至今仍未正式發表有關數字人民幣基建的白皮書，但有機會實現「可控匿名」，即只有人民銀行可看到所有交易。

數字人民幣為電子支付工具，與紙鈔和硬幣等價，無需依賴賬戶進行價值轉移，而在交易過程中亦只需驗證數字人民幣本身的價值，而無需綁定賬戶持有人身份。與銀行儲蓄相比，數字人民幣最大的分別在於不會產生任何利息。

基於上述特點，我們可以簡單地將數字人民幣理解為電子版現鈔。央行數

字貨幣主要改變的是貨幣形態、發放和支付結算方式。

數字人民幣的驅動因素

科技日新月異，貨幣形態亦隨之演變，從商品和大宗商品貨幣到金屬貨幣，再到紙幣，及至電子貨幣；其價值亦不再限於貨幣金屬，而是延伸至信用貨幣和高流動性金融資產。

根據國際清算銀行的統計，在全球 66 個國家的央行中，逾八成正探索使用央行數字貨幣。這 66 個國家覆蓋全球 75% 人口和 90% 經濟產出。然而，這些國家至今仍未全面推出數字貨幣，因此中國便成了探索央行數字貨幣應用的先驅。

中國已成為全球最大的電子支付市場。人民銀行的一份報告顯示，內地 2020 年流動支付業務的交易宗數和金額分別按年增長 21.48% 和 24.5%；在 2019 年，全國使用電子支付的成年人比例為 85.37%，較前一年上升 2.98%。

流動支付發展迅速，現已進入普及化階段，既帶動了經濟發展，亦為社會帶來改變。與此同時，新冠病毒疫情亦加速了「無現金經濟」的發展趨勢。

數字經濟和虛擬交易為全球數字貨幣的發展注入動力。過去十年，比特幣和其他去中心化貨幣已廣為市場接納，但由於比特幣沒有任何信用擔保，故其價格波動較大，相比之下，其他加密貨幣則較穩定。

這種私人數字貨幣一旦形成應用規模，在可見將來或取代主權貨幣，甚至對貨幣主權構成威脅。

現鈔管理成本高昂和洗錢風險，驅使人民銀行發行數字人民幣。採用數字貨幣既可省卻印發鈔票和硬幣的成本，其「可控匿名」特性亦有效防止洗錢、逃稅、恐怖分子融資和其他金融罪行，更有助央行管理貨幣流通和宏觀經濟運作。

數字人民幣的影響

數字人民幣將促進傳統商業銀行的運作。數字貨幣無須經銀行賬戶即可進行端對端價值轉移，減輕了交易對金融中介的依賴，實現「可控匿名」。商業銀行作為數字人民幣流動錢包營運商，還可通過提供其他增值服務，創造利潤空間。

長遠而言，商業銀行將可利用區塊鏈、生物識別和大數據等技術管理客戶的財務資料，進一步推動金融業創新。

數字人民幣將對第三方支付機構帶來挑戰。數字人民幣同樣具備微信支付和支付寶這些熱門支付工具低成本、便捷的優勢。現時流動支付成本甚低，惟人民銀行表示，未來支付和交易應為零成本。

此外，央行的數字貨幣可存放於人民銀行和商業銀行的電子錢包。數字人民幣正式發行後，很可能佔據目前第三方支付市場的份額。

由於數字人民幣僅為取代流通中的實體現金，觀乎電子支付已在內地盛行，故短期內對人民幣匯率的影響有限。長遠而言，由於數字人民幣有助推動人民幣國際化，加上外部需求尤其是「一帶一路」沿線國家對貨幣的需求增加，人民幣或會升值。

然而，由於人民銀行能夠更易監控數字人民幣的資金雙向流動，因此不太可能允許任何一方的資金流動持續流動。

數字人民幣可促進人民幣國際化的發展，尤其是高度依賴與中國通商來實現增長的地區。數字人民幣點對點交易既有助減低跨境結算成本，亦可消除採用不同系統的代理銀行所施加的限制。央行數字貨幣在國際使用，可進一步提高數字人民幣與其他貨幣之間的可兌換性。

GENUINE or FAKE?

Building Trust with Your Trading Partners

We certify:

Commercial Invoices, Bills of Lading,
Certificates of Incorporation, Packing and
Price Lists, Business Registration Certificates,
Laboratory Reports, Certified True Copies and
Other Trade Documents

**AUTHENTICATION
ONLINE**



HKGCC

Hong Kong General Chamber of Commerce
香港總商會 1861

The Hong Kong General Chamber of Commerce is the largest issuer of Certificates of Origin in Hong Kong. We provide a full range of certification services through the network of six branches and a comprehensive online platform.

Admiralty · Tsim Sha Tsui · Mong Kok · Tsuen Wan · Kwun Tong · Fo Tan

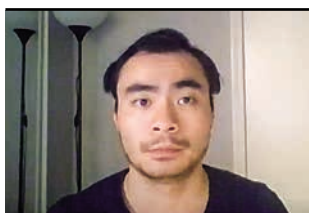
Hotline: (852) 2395 5515 Email: cert@chamber.org.hk Website: cert.chamber.org.hk



Americas Committee 美洲委員會

Evaristo Trevino Berlanga was elected Chairman of the Americas Committee at its meeting on 11 June, taking over the reins from Steve Wong, who did an excellent job in steering the committee for the past three years. Juan Lago and Mark C Michelson were re-elected as Vice Chairmen.

在 6 月 11 日的美洲委員會會議上，Evaristo Trevino Berlanga 當選委員會主席，接替過去三年領導有方的黃兆輝教授。萊歡和麥高誠博士則獲選連任副主席。



Prospects for China-Latin America Trade 中國與拉丁美洲的貿易前景

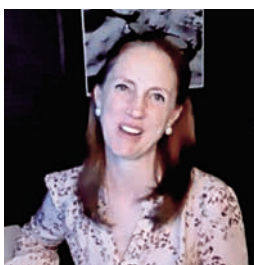
Trade between China and Latin America has surged over the past 15 years, and China is poised to become an even more important trading partner for Latin America and the Caribbean. Speaking at

the Americas Committee's Knowledge Sharing Session on 11 June, Pepe Zhang, Associate Director of the Adrienne Arsht Latin America Center at the Atlantic Council, said that China has become the second largest trading partner of Latin America. He added that the share of agribusiness in exports to China will be relatively lower by 2035. He suggested that businesses across Latin America and the Caribbean should diversify and add value to their exports to China to best capitalise on the new market opportunities.

中國與拉丁美洲的貿易在過去 15 年激增，而對拉丁美洲和加勒比地區來說，中國勢將成為更重要的貿易夥伴。在 6 月 11 日的知識分享會，大西洋理事會 Adrienne Arsht 拉丁美洲中心副主任 Pepe Zhang 表示，中國已成為拉丁美洲第二大貿易夥伴。他補充，到 2035 年，拉美對華的農產品出口比例將會減少，因此建議拉美及加勒比地區企業向中國出口多元化和高增值產品，充分把握市場新機遇。

Post-Pandemic Outlook in the U.S. and Beyond 美國疫後及未來展望

A successful vaccination program across the U.S. and substantial fiscal support are helping to drive an economic recovery as the country's re-opening progresses. Speaking at the Chamber's webinar on 17 June, Constance Hunter, Principal and Chief Economist at KPMG U.S., discussed how Covid-19 is continuing to determine the path of global recovery. She also shared her insights on the pace and impact of digital transformation brought about by the pandemic, and how this trend was likely to evolve in the future.



美國疫苗接種計劃取得成功，加上大量財政支援，有助當地重啟經濟及促進復蘇。在總商會 6 月 17 日的網上研討會，畢馬威美國首席經濟師 Constance Hunter 指出全球復蘇的步伐仍然取決於疫情發展。她還探討疫情對數碼轉型進程的影響，並剖析這一趨勢的未來發展。

Chamber Bids Farewell to JETRO's Hashimoto 總商會歡送日本貿易振興機構副所長

Chamber CEO George Leung, former Asia & Africa Committee Chairman Behzad Mirzaei, and Chamber PR & Programs Director Malcolm Ainsworth joined a dinner to bid farewell to Yutaka Hashimoto, Deputy Director General, JETRO Hong Kong, who was taking up a new post in Tokyo. Mirzaei thanked Hashimoto for all of his work in boosting JETRO-HKGCC cooperation, including two very successful business missions to Kansai and Hokkaido. Leung presented Hashimoto with a HKGCC soccer kit as a small souvenir, and said he hoped the Chamber would have the opportunity to visit him on a mission to Japan once the pandemic restrictions are lifted. Tomohiro Takashima, Director General of JETRO Hong Kong, and Hashimoto's replacement, Toshiaki Wakabayashi, also joined the dinner. All participants had been fully vaccinated.

Asia & Africa Committee 亞洲及非洲委員會



Fostering Ties With Australia 與澳洲加強聯繫

Chamber CEO George Leung welcomed Consul General Elizabeth Ward and Celia Ngou, Media Manager, from the Australian Consulate General to the Chamber on 24 May.

Both sides exchanged views on the economic outlook of Hong Kong and Australia, and discussed Hong Kong's role in the Greater Bay Area and how both economies could benefit from greater cooperation.

Consul General Ward said she looked forward to working with the Chamber to foster business ties once Covid-19 restrictions are eased.

總商會總裁梁兆基在5月24日接見到訪總商會的澳洲駐港總領事華怡德及澳洲總領事館傳媒經理 Celia Ngou。

雙方就香港和澳洲的經濟前景互換意見，並討論香港在大灣區的角色，以及兩地如何加強合作，從中獲益。

總領事表示期待在防疫限制措施放寬後，與總商會合作加強商業聯繫。



總商會總裁梁兆基、亞洲及非洲委員會前主席苗澤文及總商會公共關係及項目總監麥爾康出席晚宴，歡送即將前赴東京出任新職的日本貿易振興機構香港副所長橋本豐。苗澤文感謝橋本為促進日本貿易振興機構與總商會合作而作出的努力，包括合辦大舉成功的關西和北海道商務考察團。梁兆基向橋本致送一套總商會球衣作為紀念，並表示希望在防疫限制措施撤銷後，總商會能舉辦日本考察團及探訪橋本。日本貿易振興機構所長高島大浩及橋本的繼任人 Toshiaki Wakabayashi 亦有赴宴。所有參加者均已完成接種疫苗。

COMMITTEE CHAIRMEN 委員會主席



Americas Committee
美洲委員會
Mr Evaristo Trevino Berlanga



Asia & Africa Committee
亞洲及非洲委員會
Mr Jonathan Lamport
林偉全先生



China Committee
中國委員會
Mr Eric Fok
霍放山先生



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
鄭永銓先生



Europe Committee
歐洲委員會
Mr Davide De Rosa



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 Victor Lam
林凱章先生



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



Growth and Diversification in Bangladesh

Tareq Rafi Bhuiyan, Managing Director of NewVision Solutions Ltd and Secretary-General of the Japan-Bangladesh Chamber of Commerce and Industry, spoke at the Asia and Africa Committee meeting on 1 June, where he updated members on Bangladesh's development. He said the country had seen remarkable GDP growth, averaging 6% in the past seven years, and had surpassed India in GDP per capita.

Bangladesh is known for its garments industry, which is the second biggest in the world. But, as Bhuiyan pointed out, there are a number of other important sectors in the country, including agro-food processing, light engineering, consumer goods, automobile, financial services, ICT, pharmaceuticals and healthcare, and home appliances.

He explained that Bangladesh's pharmaceuticals industry grew by 11% in the past five years. Exports stood at a relatively low US\$136 million, meaning that there was vast potential for growth. He added that the country imported US\$1.3 billion worth of raw active pharmaceutical ingredients every year, of which 90% originated from China and India.

Speaking on Bangladesh's e-commerce sector, Bhuiyan said the sector grew at an astonishing 75% per year and its online grocery marketplace had been experiencing double-digit growth in terms of the number of deliveries. Major players such as Uber, Foodpanda and Alibaba have taken a foothold in the country.

At the same meeting, members elected Jonathan Lamport to be the new Chairman of the committee, while Natalia Sukhanova, Andrew Wells and Edmond Yue were elected Vice Chairmen. The outgoing Chairman Nigel Collett congratulated the incoming Chairman and Vice Chairmen, and thanked members for their support during his tenure.

孟加拉增長與多元發展

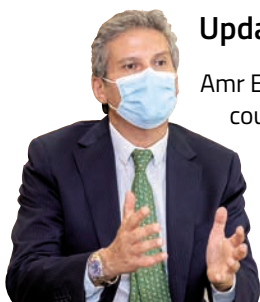
NewVision Solutions Ltd 董事總經理及日本—孟加拉工商會秘書長 Tareq Rafi Bhuiyan 出席 6 月 1 日的亞洲及非洲委員會會議，向會員介紹孟加拉的最新發展。他指出該國 GDP 顯著增長，在過去七年平均每年增長 6%，人均 GDP 超越印度。

孟加拉以全球第二大的製衣業聞名，不過 Bhuiyan 指出當地還有眾多重要產業，包括農業食品加工、輕工業、消費品、汽車、金融服務、資訊及通訊科技、醫藥保健及家庭電器等。

他解釋，孟加拉的醫藥產業在過去五年增長 11%，而出口卻相對較少，僅為 1.36 億美元，意味增長潛力龐大。他補充，該國每年進口價值 13 億美元的原料藥，當中九成來自中國和印度。

談及孟加拉的電子商貿，Bhuiyan 表示電商規模每年以 75% 的驚人速度增長，網上雜貨市場的送貨次數持續錄得雙位數增長，Uber、Foodpanda 和阿里巴巴等主要營運商亦已進駐當地。

會上，林偉全當選委員會主席，而 Natalia Sukhanova、華賢仕及余國賢當選副主席。卸任主席 Nigel Collett 祝賀新任主席和副主席，並感謝成員在其任內給予支持。



Update on Egypt Developments

Amr Elhenawy, Consul General of Egypt in Hong Kong, paid a courtesy call to the Chamber on 26 May to meet with Asia & Africa Committee Chairman Nigel Collett, to foster relations between Egypt and Hong Kong businesses.

Consul General Elhenawy gave an update on Egypt's latest economic developments. He said that China and Egypt had been working closely together in the past decade, and many infrastructure investment deals between the two countries had

been signed. Having recently arrived at his post in Hong Kong, he said his first goal was to help promote the city's importance as a regional financial hub and gateway to the Greater Bay Area to the Egyptian business community, and also to spread the word in Hong Kong about the opportunities in Africa.

埃及最新動向

埃及駐港總領事 Amr Elhenawy 於 5 月 26 日到總商會作禮節性拜訪，與時任亞洲及非洲委員會主席 Nigel Collett 會面，商討如何促進埃及與香港企業的聯繫。

總領事講述埃及的最新經濟發展。他表示，中國和埃及在過去十年緊密合作，兩國已簽署多項基建投資協議。最近履新的 Elhenawy 說，他的首要任務是協助香港向埃及商界介紹其作為區內金融中心和大湾区門戶的重要角色，以及在香港推廣非洲的機遇。

COMMITTEE CHAIRMEN 委員會主席

Belt and Road Working Group 一帶一路工作小組



Consul General Shares Vietnam Insights 總領事分享越南發展

Pham Binh Dam, Consul General of Vietnam in Hong Kong, updated members on the latest developments in the country and the business opportunities under the Belt and Road initiative, at the 15 June meeting of the Belt and Road Working Group hosted by Co-convenor Edmond Yue. With a population of over 100 million, Vietnam possessed a skilled, educated and diligent workforce ready to work hard and adapt to new challenges, the Consul General said.

Many Vietnam businesses are interested in the Belt and Road and other Chinese initiatives such as the Greater Bay Area. However, Pham said, they did not have much knowledge about such initiatives, and it was hard to find an entry point to access the Mainland markets. The same applied to Hong Kong businesses looking to invest in Vietnam's rapidly growing economy, where they would often find themselves facing a vastly different business culture and unfamiliar rules and regulations.

He said that although there had been a 40% growth in trade between Hong Kong and Vietnam in the first quarter, the flow of capital investment was limited due to global uncertainty and lack of mutual market insight. He suggested that the Chamber organizes a few sessions about potential investment projects and mergers and acquisitions opportunities in Vietnam.

Pham added that Hong Kong investors should keep an eye on sectors such as e-commerce, infrastructure, finance, and hospitality and tourism, where huge opportunities were emerging. On the hospitality side, for example, he said many luxury hotels along the country's 3,000-km coastline were up for sale at a reduced price due to the pandemic, which could be lucrative for investors after renovations and branding. Vietnam's e-commerce sector had also developed in leaps and bounds in the past few years – in fact, the Consul General said, e-commerce was even more developed than in Hong Kong as almost everything in Vietnam could already be done online.

越南駐香港總領事范平談於6月15日出席由一帶一路工作小組共同召集人余國賢主持的會議，向會員介紹當地最新發展及「一帶一路」倡議下的商機。總領事表示，越南人口超過1億，勞動人口具備技能和學歷，而且刻苦耐勞，樂於接受新挑戰。

許多越南企業對中國提出的「一帶一路」及大灣區建設等倡議深感興趣。不過，范平談指出，企業對這些倡議所知不多，難以找到切入點進入內地市場。另一方面，越南經濟發展迅速，但有意投資當地的港企亦面對類似困難，包括商業文化差異，以及不諳規則和法例。他表示，儘管香港與越南在首季錄得四成貿易增長，資本投資卻因環球不明朗因素和缺乏對市場的共識而受限。他建議總商會舉辦活動，介紹越南的潛在投資項目和併購機遇。

范平談補充，香港投資者宜留意電子商貿、基建、金融及酒店與旅遊業發展，這些行業商機處處。以酒店業為例，該國海岸線長達3,000公里，沿岸不少豪華酒店在疫情下減價求售，投資者或可通過翻新工程和品牌營銷獲得可觀回報。過去幾年，電子商貿在越南蓬勃發展；總領事表示，越南的電商發展甚至較香港完善，幾乎所有生活所需都能在網上解決。



Manpower Committee
人力委員會
Mr CK Lee
李志強先生



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 Nikki Ng
黃敏華女士



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

Financial & Treasury Services Committee

金融及財資服務委員會

The London Inter-Bank Offered Rate (LIBOR) – the most widely used interest rate benchmark in the world to date – will be discontinued as early as this year for major currencies such as the British pound and the U.S. dollar.

At a webinar on 9 June, Jasmine Lee and Jenny Huang, both Partners at EY, detailed the major implications of the changes in areas including contract management, interest rates and accounting practices. They also shared tips on how corporates could prepare for the transition to Alternative Reference Rates.

倫敦銀行同業拆息為迄今最廣泛使用的利率基準，涵蓋英鎊、美元等主要貨幣，然而這個指標利率最早將於 2021 年底逐步停用。

在 6 月 9 日的網上研討會，安永合夥人黃俊怡和李舜兒詳述這些變動對合同管理、利率和會計實務等領域的主要影響，並講解企業應如何為過渡至備用參考利率做好準備。



Health & Wellness Working Group

醫療與健康工作小組

General Manager Alex Chan and Senior Research Analyst Harris Chiu from the Digital Transformation Division at the Hong Kong Productivity Council spoke at a meeting of the group on 31 May, where they shared the key findings from a HKPC study on the impact of Covid-19 on the lifestyle of Hong Kong residents. They also discussed the adoption of technology in the city's health and medical services and how 5G could foster developments in these fields.

在工作小組 5 月 31 日的會議，香港生產力促進局數碼轉型部總經理陳仲文及高級市場研究分析員趙煒宏就生產力局有關新冠病毒如何影響本港市民生活方式的研究分享主要結果，並討論本港醫療保健服務業的科技應用情況及 5G 技術如何促進這些領域發展。



Legal Committee

At a briefing session by the Financial and the Treasury Services Bureau on 31 May, three officials from the bureau spoke on the Government's plans to implement legislative amendments governing public access to directors' personal information in the Companies Registry. The speakers were Sam Hui, Deputy Secretary for Financial Services and the Treasury (Financial Services) Special Duties; and Desmond Wu, Principal Assistant Secretary, and Benjamin Au, Assistant Secretary, for Financial Services and the Treasury (Financial Services). The meeting was also attended by members from the Chamber's General, Economic Policy, and Financial and Treasury Services Committees.

法律委員會

財經事務及庫務局於 5 月 31 日舉行簡介會，局方三名官員闡述政府擬透過修例規管公眾查閱載於公司登記冊上董事個人資料的建議。三位講者分別為財經事務及庫務局副秘書長（財經事務）特別職務許澤森、首席助理秘書長吳家進和助理秘書長歐尚旻；總商會理事會、經濟政策委員會和金融及財資服務委員會的成員亦有與會。

Wilson Chong, Chamber Senior Economist, spoke at the annual conference of the Hong Kong Exhibition & Convention Industry Association on 11 June. He shared his insights into the current status of the Hong Kong economy and its outlook in the future, and also discussed how the acceleration of digital transformation could help raise productivity in the city.

總商會高級經濟師莊仕杰於6月11日應邀擔任香港展覽會議業協會年會的演講嘉賓，剖析香港經濟現況與展望，並探討數碼轉型加速如何有助提高本港生產力。



Shipping & Transport Committee 船務及運輸委員會

Kelvin Ko, CEO of BPS Logistics Technology, explained the concept of Logistics 4.0 at a webinar on 27 May. He shared industry use cases and gave practical advice on how companies could leverage logistics technology to reshape and enhance their operations in the areas of warehouse and supply chain management.



Yoav Haimi, Israeli Trade Commissioner and Head of Economic and Commercial Mission to Hong Kong, met with the Shipping & Transport Committee leadership during a courtesy call to the Chamber on 9 June. The purpose of his visit was to obtain a better understanding of the freight and logistics industry in the city and to discuss opportunities for promoting bilateral trade and investment between Israel and Hong Kong.

以色列貿易專員及駐港經濟及商務代表團團長 Yoav Haimi 於6月9日到總商會作禮節性拜訪，與船務及運輸委員會領導會面，以深入了解香港的航空和物流業，並尋求合作機遇，共同促進兩地的雙邊經貿投資。

Smart City Working Group 智慧城市工作小組

KPMG China's Anson Bailey, Head of Consumer & Retail, ASPAC and Head of Technology, Media & Telecoms, Hong Kong was joined by his colleague, Cynthia Chow, Associate Director, The Smart City Group, at a webinar on 17 May, where they gave a preview of The Connected City Conference, an annual event organised alongside InvestHK's StartmeupHK Festival. They provided a taster of the full-day event, including virtual lounges and panel discussions on digital opportunities, innovation development, environment sustainability and other smart city-related issues.

畢馬威中國消費品零售行業主管合夥人（亞太區）及香港區科技行業主管合夥人利安生和隨員智慧城市小組副總監鄒詩韻出席5月17日的網上研討會，簡介投資推廣署在 StartmeupHK 創業節期間舉行的「互聯城市會議」，並預告這個為期一天的年度活動流程，包括網上互動交流環節及專題討論，涵蓋數碼機遇、創新發展、環境可持續發展及其他智慧城市相關議題。



在5月27日的網上研討會，威裕環球集團行政總裁高繼維講解物流4.0的概念。他引述業界案例，說明企業如何利用物流技術重塑和優化倉儲和供應鏈的運作。

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



Online sales have been rocketing in Hong Kong. To help members ensure they don't miss out on this trend, the SME Committee organized a webinar on "The Formula for E-commerce Success" on 28 May. A panel of speakers explored some of the ways that businesses can use e-commerce to attract more customers and open up new sales channels.

Dora Kit, Manager, Digital Services, and Chloe Lam, Manager, Business Development, from GS1 Hong Kong introduced the latest trends in e-commerce and some useful anti-counterfeiting tools. Then three speakers – Koey Lee, Senior Business Development Manager, Posify; Barry Yeung, Digital Media Manager, Mediaon Ltd; and Keith Ma, Account Director, Monster App (Mshop App) – shared some online marketing tips as well as digitalization strategies to help SMEs to attract more customers.

網上銷售在香港發展迅速。為協助會員緊貼這一趨勢，委員會在5月28日舉辦「電商成功方程式」網上研討會，邀得多位專家探討如何利用電子商務吸引更多顧客，開拓新銷售渠道。

香港貨品編碼協會數碼服務經理揭婉嫻及業務發展經理林慧婷介紹電子商務的最新趨勢及實用的防偽工具。Posify高級業務拓展經理李遠怡、美迪安廣告媒體有限公司線上媒體經理楊嘉聰及Mshop App客戶總監馬逸賢亦有與會，三位講者分享網上營銷技巧及數碼轉型策略，協助中小企吸引更多客戶。

The Government's e-voucher scheme, which will give electronic spending vouchers worth HK\$5,000 to all Hong Kong residents, is set to launch in the summer. At a webinar on 25 May, representatives from four operators of the scheme – Alipay HK, Octopus, Tap&Go and WeChat Pay HK – introduced their services and how the programme will work. They also discussed how SMEs can prepare for the scheme, such as setting up an electronic payment system to ensure they are ready to accept the e-vouchers.

政府的電子消費券計劃將向全港市民派發5,000港元的電子消費券，預計於今夏推出。在5月25日的網上研討會，四間指定儲值支付工具營辦商——支付寶香港、八達通、拍住賞及微信支付香港的代表介紹各自的服務及計劃運作，並討論中小企可如何為計劃做好準備，例如安裝電子支付系統，確保能收取電子消費券。



Stanley Lee, President of the E-Commerce Association of Hong Kong, spoke at the SME Committee meeting on 11 June. He explained how businesses can make use of international e-commerce platforms to expand their presence in global markets. At the same meeting, Norman Yeung was re-elected as Chairman, and Angela Lee and Thomas Su were re-elected as Vice Chairmen of the committee.



香港電商協會會長李基銓出席6月11日的委員會會議，講解企業如何利用國際電商平台拓展全球市場。會上，楊敏健獲選連任主席，李慧賢及蘇裕康則獲選連任副主席。

Serving the Community

服務社會

Congratulations to two of the Chamber's General Committee members who have been awarded for their contributions to the city in this year's Honours List, announced on 1 July.

PC Yu received the Gold Bauhinia Star in recognition of his long and distinguished public service, including his contribution to labour and manpower development. In particular, Yu has been active in encouraging more effective re-training of employees, helping Hong Kong people to find better jobs while also enhancing local companies' effectiveness. Yu is a long-time and active member of the Chamber who has served on a number of our committees over the years.

Douglas Woo received the Bronze Bauhinia Star in recognition of his promotion of environmental protection, sustainable development and green building in Hong Kong, and for his support of youth development in the city.

Also in this year's awards, former HKGCC Chairman CK Chow received the Grand Bauhinia Medal for his long service to Hong Kong, particularly in the area of urban redevelopment and housing.

Long-term member Saeed Uddin was awarded the Silver Bauhinia Star in recognition of his remarkable contribution to the diverse races communities and inter-religious exchange in Hong Kong.

政府於7月1日公布今年的授勳名單，總商會謹此祝賀兩位對香港貢獻良多的理事獲頒授勳銜。

余鵬春獲頒授金紫荊星章，以表揚他長期參與公共服務，表現卓著，包括在勞工及人力發展方面的貢獻，尤其是積極推動更有效的僱員再培訓服務，協助香港市民改善就業，同時提升本地企業的競爭力。余鵬春為總商會的資深會員，一直積極參與會務，曾任多個委員會的成員。

吳宗權在香港致力宣揚環保、可持續發展和綠色建築理念，並熱心推動本港青年發展，獲頒授銅紫荊星章以資表揚。

此外，總商會前主席周松崗今年獲頒大紫荊勳章，以表揚他長期為香港服務，尤其在市區重建和房屋領域建樹良多。

資深會員沙意獲頒授銀紫荊星章，以表彰他為香港少數族裔社羣服務及宗教交流方面的傑出貢獻。

勞資互諒 共渡時艱

Communicate and Collaborate
Build Mutual Trust



僱主與僱員指引 - 如何處理減薪及裁員

Guidelines on What to do if Wage Reductions
and Retrenchments are Unavoidable



處理減薪及裁員須知

Do's and Don'ts -
When Wage Reductions and
Retrenchments are Unavoidable



中文版



English Version

面對業務及經濟困難，僱主無可避免要減薪及裁員時，請注意：

- 僱傭雙方應進行坦誠的磋商
- 僱主應考慮僱員的需要，並遵守《僱傭條例》和相關法例的規定，以及僱傭合約的條款
- 在採取減薪行動前，僱主須事先取得僱員的同意，並給予僱員足夠的時間考慮

In face of business problems and economic downturn, when employers find wage reductions and retrenchments unavoidable, please note:

- Employers and employees should have frank and sincere discussions
- Employers should consider the needs of employees and comply with provisions of the Employment Ordinance and relevant legislation as well as the terms of employment contracts
- Before adopting a wage-reduction exercise, employers should obtain consent from employees and give them sufficient time to consider the proposal

查詢 Enquiries

勞工處勞資關係科各分區辦事處
Offices of Labour Relations Division,
Labour Department

2717 1771

(此熱線由「1823」接聽
The hotline is handled by "1823")



www.labour.gov.hk

Talent Development

人才發展



Social media is an effective marketing tool, but it can also amplify any missteps by companies and spread misunderstandings. Law Wing Chung, Managing Founder of Jervois One HK, and Alex Lo, Co-founder of Jervois M, spoke at a webinar on 25 May on how businesses can handle crisis management through social media. The speakers also explored the practical applications of the latest AI technology, and shared a “survival kit” for PR professionals and marketers.

社交媒體是有效的營銷工具，但在企業出錯時亦會造成更大的破壞和誤解。Jervois One 創辦人羅永聰及 Jervois M 共同創辦人盧勁業出席 5 月 25 日的網上研討會，講解企業如何通過社交媒體管理危機。兩位講者還討論最新的人工智能技術和實際應用，並分享專業公關和營銷人員的「重要求生技能」。

The acceleration of digital transformation is generally good news for companies as it increases efficiency. But it often brings major change to businesses, which is not always welcomed by employees. To ensure a successful digital transformation, it is important to have a well-designed programme to assist staff members to prepare for the journey. At a webinar on 2 June, Catherine Wong, Executive Coach and Team Facilitator, introduced the do's and don'ts in designing a digital transformation programme. She also discussed the tools needed to support employees through the transformation and ensure they are kept informed about the journey.

加快數碼轉型能提升企業效率，但員工未必會歡迎重大變革。要成功推行數碼轉型，企業須制定完善的計劃，協助員工為轉型做好準備。在 6 月 2 日的網上研討會，溝通技巧培訓師及教練黃國恩介紹設計數碼轉型計劃的宜忌，並講解支援員工緊貼進展及過渡轉型所需的工具。

Taiwan Interest Group

台灣小組



Hong Kong and Taiwan have had a long-term and close trade relationship. PC Yu, Chairman of the Taiwan Interest Group, hosted a networking dinner on 7 June to strengthen the relationship between the two economies. Bochia Ni, Director, Economic Section, Taipei Economic and Cultural Office in Hong Kong, and Jennifer Liu, Chairman, Hong Kong Taiwanese Hakka Association, joined the event.

香港與台灣一直保持緊密的貿易關係。為加強兩地經貿聯繫，台灣小組主席余鵬春於 6 月 7 日主持交流晚宴。台北經濟文化辦事處（香港辦事處）經濟組組長倪伯嘉及香港台灣客屬同鄉會會長吳秀娥應邀赴會。

總商會流動程式 The Chamber's Bilingual App

研討會免費重溫
Watch Past Seminars for FREE

盡享商品服務折扣
Discounts on Many
Goods and Services

即時報名參加活動
Book Upcoming
Events Instantly

隨時隨地
隨時隨地
Read The Bulletin



經濟分析 Economic Analysis
更多精彩優惠! And much more!

Benefits in Your Pocket
優惠滿載

Available on the
App Store

Get it on
GOOGLE PLAY



Women Executives Club 卓妍社



Members of the Women Executives Club enjoyed a guided tour of "Photographs from the 1950s: Marjorie Doggett's Singapore, Lee Fook Chee's Hong Kong" at Sino Plaza on 13 May. Curated by photographic historian Edward Stokes, the exhibition showcases a range of photographs from Marjorie Doggett, a pioneering female photographer who specialized in the buildings of Singapore, and Lee Fook Chee, a self-taught photographer who focused on the bustling streets of Hong Kong. The exhibition was organized by the Ng Teng Fong Charitable Foundation with support from the Consulate General of Singapore in Hong Kong as part of the celebration of Sino Group's 50th anniversary.

卓妍社會員在5月13日前往信和廣場，參加「1950年代攝影作品展：《瑪喬麗·多格特鏡頭下的新加坡 李福志鏡頭下的香港》」導賞團。展覽由攝影歷史學家艾思滔策劃，展出瑪喬麗·多格特和李福志的一系列精彩攝影作品。多格特為專門拍攝新加坡建築的女性攝影先驅，李福志則自學攝影，擅於拍攝香港繁華街景。是次攝影展由黃廷方慈善基金主辦，並得到新加坡駐香港總領事館支持，為信和集團成立50周年的慶祝活動之一。

Consul General Foo Teow Lee of the Consulate General of Singapore in Hong Kong spoke at a webinar hosted by the club on 17 May to share her experience of working in diplomacy and international relations. Foo told WEC Chairman Nikki Ng about her career journey into the diplomatic space and shared some stories from her experience of living and working in China for more than a decade. Consul General Foo also shared her thoughts on the differences and similarities of living in Mainland China and Hong Kong compared with her home country of Singapore.



在5月17日的卓妍社網上研討會，新加坡駐香港總領事符秀麗分享在外交和國際關係領域的工作經驗。符秀麗與卓妍社主席黃敏華對話期間，憶述了投身外交工作的經歷，還分享在中國十多年的生活和工作點滴。她亦討論了在中國內地、香港和家鄉新加坡生活的異同。

Young Executives Club 卓青社





Tennis Success for Chamber Teams!

總商會網球隊創佳績！

Congratulations to the Chamber's tennis players for their exceptional performance in the 29th Dr Henry Fok Corporate Patron League 2021.

After multiple rounds of intense matches, both the HKGCC team, captained by Edmond Yue, and the YEC team, led by Oscar Chow, made it to the semi-finals – a fantastic achievement amid tough competition. The event was organized by the Hong Kong Tennis Association and took place at the Victoria Park Tennis Stadium from 4-6 June.

Well done to all players, and thanks for being great ambassadors for the Chamber!

謹此祝賀總商會網球健兒於第 29 屆霍英東盃網球團體邀請賽 2021 展現精湛球技，取得佳績。

總商會理事余國賢及副主席周維正分別帶領總商會網球隊和卓青社網球隊作賽。面對旗鼓相當的對手，兩隊施展渾身解數，經過多輪



激烈較量，最終成功晉身準決賽。是次賽事由香港網球總會主辦，於 6 月 4 日至 6 日假維多利亞公園網球場舉行。

總商會感謝各健兒全力以赴，代表本會作賽，創下佳績！

The Community & CSR Sub-Group of the Chamber's Young Executives Club held a meeting on 16 June. Members brainstormed ideas on activities to contribute to and strengthen ties with the community. The group is led by YEC Vice Chairman Samuel Tsang.

卓青社社區／慈善（企業社會責任）小組於 6 月 16 日開會商討未來活動計劃，並探討如何加強聯繫、貢獻社區。該小組由卓青社副主席曾昭武領導。

Members of YEC's football team joined players from the young executive groups of a number of other business chambers in Hong Kong for a soccer match at Southern Playground on 13 May. Despite the hot weather, the players enjoyed the opportunity to get to know one another and enhance cooperation among the chambers while practising their football and competitive skills.

卓青社足球隊隊員與多家本地商會的青年會員於 5 月 13 日假修頓球場進行球賽。炎熱天氣無阻眾人藉機增進球技，同時促進商會之間的合作交流。

The explosive growth of social media platforms has also led to the rise of Key Opinion Leaders (KOLs) and influencers. At a webinar on 9 June, Ivy Wong, Founder and CEO of VS MEDIA, introduced the influencer phenomenon and their marketing power. Some of the most successful influencers have more online followers than mainstream celebrities, while those with niche content can be effective at spreading a brand's message to the target audience. Wong also introduced several of the different social platforms, and discussed how working with influencers can help businesses build their brand image in Hong Kong and in the huge Mainland market.



社交媒體平台呈爆炸式增長，造就關鍵意見領袖 (KOL) 和網紅大行其道。在 6 月 9 日的網上研討會，VS MEDIA 創辦人兼行政總裁黃雅芬講解網紅現象及他們的營銷能力。一些頂尖網紅的網絡關注人數已超過主流名人，而專注於小眾內容的網紅能有效向目標受眾傳遞品牌訊息。黃雅芬還介紹了不同的社交平台，並探討與網紅合作如何有助企業樹立品牌形象，拓展香港和內地的龐大市場。

CE's Insights on the 14th Five-Year Plan

特首剖析「十四五」規劃

Chief Executive discusses impact of the plan including its support for four additional sectors and Hong Kong's role as a global city

行政長官探討規劃的影響，包括支持香港發展四大產業及鞏固國際城市的角色

Chief Executive Carrie Lam visited the Chamber on 3 June to speak to members about the 14th Five-Year Plan and its impact on Hong Kong. She explained that the plan, approved in March, is not only a crucial blueprint for the nation's development over the next five years, but also contains important longer range objectives.

This is the third Five-Year Plan to include a dedicated section on Hong Kong and Macao. The Chief Executive said that the Hong Kong SAR Government had taken a proactive role in contributing research papers and proposals to the commission drafting the Plan.

"The Central Authorities have taken on board most, if not all, of our comments," she said. "This proves you need not believe any rumours that the Central Government is not supporting or not interested in Hong Kong."

In fact, she added, since the restoration of stability in the city, the Central ministries have shown greater trust in Hong Kong.

Going into the details of the plan, the Chief Executive explained that the

Central Government would continue to issue policies to support Hong Kong's four pillar industries – finance, trade, transport and legal services.

But the 14th Five-Year Plan also adds four new industries where Hong Kong will receive focused support. The first of these is the aviation sector.

"We requested that Hong Kong have dedicated recognition as an international aviation hub," she said. "This is because of our aspirations for the Hong Kong International Airport."

Besides building the Third Runway, the airport upgrades include modern logistics facilities, and entertainment and shopping zones. HKIA will also develop its connections with Zhuhai Airport to link domestic and international flights.

The other three new sectors in the Plan are innovation and technology, intellectual property and culture, which were added after the Central Government recognised the work that Hong Kong had already done to encourage these areas.

"These four sectors are all growing, and there are huge opportunities to work

with the Mainland and within Hong Kong to develop them further."

More generally, the Central Government will continue to roll out more policies to help Hong Kong people find opportunities on the Mainland – for business, studying and travel. In return, we will have to develop a stronger sense of national identity, alongside our Hong Kong identity, the Chief Executive said.

She added that the Central Government is very supportive of Hong Kong continuing its role as a global city with a deep international network.

"There are already people spreading rumours that Hong Kong will become another Mainland city. The country does not want that – the leaders want us to be an international city and a cosmopolitan city."

In fact, Hong Kong's international network and market-led economy are very important for the Mainland, and we will continue to encourage more international companies to set up here, and to sign free trade agreements, once the Covid situation stabilizes.

Turning to the Greater Bay Area (GBA),



“I have put forward a strong request for Hong Kong to better integrate into the Greater Bay Area. We do need to facilitate our foreign businesspeople, scientists and academics – not just Hong Kong permanent residents – to be able to travel more conveniently across the border.”

Lam noted that policies to encourage more cooperation included favourable tax concessions for Hong Kong residents working across the border. She also acknowledged that hurdles to people flow are a concern for many Hong Kong businesses, and said her Government was working on this issue.

“I have put forward a strong request for Hong Kong to better integrate into the Greater Bay Area,” she said. “We do need to facilitate our foreign businesspeople, scientists and academics – not just Hong Kong permanent residents – to be able to travel more conveniently across the border.”

In the Q&A session, the Chief Executive answered questions from members on a wide range of topics including Hong Kong’s role as a gateway into the Mainland, the future of inbound tourism, cross-border financial infrastructure, and the city’s sports sector.

Many members asked whether the Government had a timetable for removing the current quarantine requirements, to enable the return of travel. Unfortunately, the Chief Executive said, she had no good news on this subject, as the number of vaccinated people in the city was still too low to safely reopen the borders.

But going forward, she said that Hong Kong would seek reciprocal arrangements with other places with low Covid cases, similar to our travel bubble with Singapore.

“We will consider more bubbles or green paths based on vaccination,” she said. “Vaccination is the only way out.”

The Chief Executive also thanked HKGCC for our efforts to encourage vaccination to protect Hong Kong people, enable the return of business operations, and ultimately help the city return to normality.



行政長官林鄭月娥於6月3日到訪總商會，與會員分享「十四五」規劃對香港的影響。特首解釋，在3月通過的規劃不僅為國家未來五年的發展提供重要藍圖，亦制定了遠景目標。

這是第三份設有港澳專章的國家五年規劃。特首指出，香港特區政府積極向規劃的起草組提交研究報告及建議。

「中央當局採納了我們提出的幾乎所有建議，這證明香港失去中央政府支持或關心的謠言並不可信。」她說。

特首補充，自從香港社會恢復穩定後，中央部委對本港表現出更大的信任。

談及規劃詳情，特首解釋中央政府將繼續推出政策，支持香港的四大支柱產業——金融、貿易、運輸及法律服務。

不過，「十四五」規劃亦新增四個中央著力支援的重點產業，而航空業是其中之一。

「我們對香港國際機場寄予厚望，因此希望香港能獲明確肯定為國際航空樞紐。」她說。

除了興建第三條跑道，機場亦積極提升設備，例如引入先進物流設施，以及設立娛樂和購物區。香港國際機場亦會與珠海機場加強合作，以促進國內與國際航線銜接。

規劃涵蓋的另外三個產業分別為創新科技、知識產權和文化藝術；香港在推動有關領域

發展的成果得到中央政府肯定，故獲納入國家規劃。

「這四個產業持續增長，為內地和本地帶來龐大契機，合力推進發展。」

整體而言，中央政府將繼續推出更多措施，協助港人探索內地在營商、升學和旅遊等方面的機遇。為此，特首表示我們作為香港市民，亦要提升對國民身份的認同。

她補充，中央政府大力支持香港繼續發揮國際城市的作用，善用其廣泛的國際網絡。

「我懇切希望香港進一步融入大灣區。除了香港永久居民，我們還要便利外商、科學家和學者往來兩地。」她說。

在問答環節，特首就廣泛議題解答會員的提問，包括香港作為內地門戶的角色、入境旅遊前景、跨境金融基建，以及香港體育產業發展等。

許多會員問到政府有否撤銷現行隔離檢疫規定、重啟旅遊的時間表。然而，特首表示在這方面未有好消息，因為本港接種疫苗的人數仍然太少，不足以安全地重開邊境。

「我懇切希望香港進一步融入大灣區。除了香港永久居民，我們還要便利外商、科學家和學者往來兩地。」

「有傳言指香港將成為另一個普通的內地城市，但事實並非如此——國家領導人希望我們擔當國際大都會的角色。」

事實上，香港的國際網絡和市場經濟對內地十分重要，而隨着疫情穩定下來，我們將繼續鼓勵更多國際企業來港設立業務，並簽署自由貿易協定。

至於大灣區發展，特首指出有多項政策鼓勵兩地加強合作，包括為跨境工作的香港居民提供稅務優惠。她理解許多港企關注到跨境人員流動的障礙，而政府已着手處理這個問題。

不過展望未來，香港將尋求與感染個案較少的其他地區訂立互惠協議，形式類似與新加坡合作的「旅遊氣泡」。

她說：「我們將考慮設立更多以接種疫苗為基礎的氣泡或綠色通道。接種疫苗是唯一出路。」

特首亦感謝總商會鼓勵大眾接種疫苗，藉此保障香港市民安全，恢復商業運作，從而協助香港回復正常。

Advertise in bulletin

工商月刊



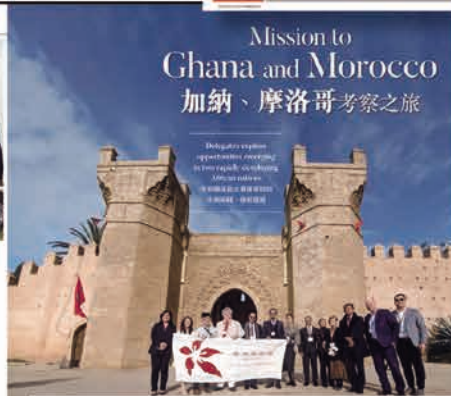
Established: 1962

Frequency: Monthly

Circulation: 10,000

(8,000 print magazine; 2,000 digital magazine)

- Reach Hong Kong's Business Community
- Reach Decision Makers
- High Profile Visibility
- More Effective Advertising
- Reach Local and International Businesses



廣告查詢請致電

For advertising opportunities, please call

Ms Silki Li

Tel 電話：(852) 2823 1245 Fax 傳真：(852) 2821 9545

E-mail 電郵：silki@chamber.org.hk

www.chamber.org.hk

www.chamber.org.hk/bulletinads

An aerial photograph of a busy port at night, showing stacks of colorful shipping containers and several large gantry cranes. Overlaid on the image are several circular icons representing different aspects of trade and logistics: an airplane, a cloud, a truck, a forklift, a house, and a Wi-Fi signal.

專業商貿文件簽發及認證服務 *Professional Trade Certification & Facilitation Services*

三個**最大** The **Largest** in Town

六個簽證辦事處
全面的網上申請簽證平台
一站式專業代辦領事認證

Network of Six Branches
Comprehensive Online Application Platform
One-stop-shop Consulate Endorsement Facilitation Services

四個**唯一** The **Only** Services Provider In Town

獨家擔保和簽發暫准進口證
獨家擔保和簽發廣東省自駕遊
唯一機構簽發實名企業認證
唯一網上驗證服務

Sole Guaranteeing & Issuing Body for ATA Carnet
Sole Guaranteeing & Issuing Body for Self-drive to Guangdong
The Only Issuing Body for Certificate of Business Identity
The Only Online Authentication Service

產地來源證

全港最多簽發量

Certificates of Origin

Issuing the most COs in Hong Kong

商事證明

提高商貿文件的認受性

Certification of Documents

The key to document credibility & legitimacy

代辦領事認證

一站式完成商會加簽及領事認證

Consulate Endorsement Facilitation

One-stop-shop services

實名企業認證

提升企業聲譽

Certificate of Business Identity

Enhance business reputation

暫准進口證

免關稅臨時進口至
78個國家及地區

ATA Carnet

Duty free & tax free for temporary imports to 78 countries & districts

進出口報關

紙張轉換電子服務

Import/Export Declarations

Paper-to-electronic services

廣東省自駕遊

駕駛你的私家車
前往廣東

Self-drive to Guangdong Province

Drive your private car across the border





Moving to Logistics 4.0 邁向物流 4.0

Advanced warehousing technology can help companies to capture the online market and satisfy customer demands for rapid delivery

先進倉儲技術有助企業開拓網上市場，
滿足客戶對速遞的需求

Hong Kong is a global logistics hub, so as the industry shifts to Logistics 4.0 it is essential that businesses in the sector remain up-to-date with the latest developments.

Kelvin Ko, CEO of BPS Logistics Technology, gave a helpful overview of why these changes are happening now and how companies can capture the opportunities, at a webinar on 27 May. He started with a brief overview of Industry 4.0, including addressing some of the misconceptions.

"Lots of people interpret 'Industry 4.0' as automation and robotics," he

said. "But these technologies have been in place in manufacturing for the last 30 or 40 years."

Industry 4.0 is actually about connectivity and advanced technologies including AI, IoT and big data, Ko explained. For example, in the past, automation needed to be pre-set. Today, the more advanced technology can respond quickly to real-time information and use human-machine interactions, helping to streamline processes.

Logistics 4.0 uses the same technologies in a similar way to improve efficiency and also improve customer service.

Ko noted that the increasing integration between manufacturing and logistics under Logistics 4.0 marks a major change.

"In the past, goods were manufactured, then shipped in bulk containers to warehouses before being distributed to stores," he said. "So the manufacturing and logistics industries were quite separate."

This is changing for a number of reasons, including trends that have been accelerated by the lifestyle changes enforced by the Covid-19 pandemic. Firstly, people are doing much more online shopping. They also have more time to do research

and compare different products, and customers' expectations now include more personalized products and fast delivery.

The disruption of the pandemic has also changed the thinking on supply chains and led to a shift to more local manufacturing. There have also been developments in solutions to the "last-mile" issue.

"All this has complicated the supply chain," Ko said.

So agility is a key part of Logistics 4.0; businesses need to be able to quickly react and adapt to changing situations. The pandemic has also made stakeholders more sensitive to the possibility of uncertainty or upheaval ahead, and therefore wary about making major investments.

But Ko still expects that warehouses will continue to upgrade and will be driven by automation in the future. Such advanced warehousing can be seen in Mainland China, where extremely fast delivery processes are already in place. During the Double 11 Singles Day shopping festival, for example, some customers received their goods within 11 minutes of ordering.

Ko explained that this is facilitated by using a mix of predictive technology and discounts on hot items. Customers' previous buying history can anticipate the type of products they may be interested in, while special offers will give the customer a further nudge. The company can then ensure that these items are already in the nearest delivery depot.

"So why is this shift happening now? More technology is available

to enable concepts that have been around for many years," Ko said.

For example, autonomous vehicles, forklifts and robots are now increasingly operating in warehouses, which improves efficiency and cuts costs. For example, the High Bay Robot reduces staffing needs and enables companies to make better use of space as the robots can access higher shelving than staff members.

"There is also a perception that automation is very expensive and needs a lot of technology and engineers in-house," he said.

This is not necessarily the case, Ko explained, as automation is getting more affordable, and 3PL companies can help businesses to implement the changes. Ko also introduced the 3PL subsidy scheme available from the Hong Kong Productivity Council to help manufacturers fund the upgrading of their facilities.

“Industry 4.0 is actually about connectivity and advanced technologies including AI, IoT and big data. For example, in the past, automation needed to be pre-set. Today, the more advanced technology can respond quickly to real-time information and use human-machine interactions, helping to streamline processes. ”

- Kelvin Ko, CEO of BPS Logistics Technology

But while the technology is available, only a small proportion of warehouses are currently fully automated, Ko explained. Warehouses in Hong Kong face particular challenges – for example, a lot of contracts for rent and for third-party logistics (3PL) services are only for three years, so businesses are reluctant to invest in major upgrades.

The investment can pay off. Among the case studies Ko shared with members was HKTVmall, which had invested in automation before the Covid-19 pandemic arrived. This meant that the company was in pole position as online shopping took off.

"After they automated their logistics they can handle around 10 times as many orders daily, which has helped them to capture the market."

香港作為環球物流樞紐，隨着業界向物流 4.0 轉型，行內企業須時刻緊貼最新發展。

威裕物流科技行政總裁高繼維出席 5 月 27 日的網上研討會，概述當前轉變背後的原因，以及企業如何把握機遇。他首先簡介物流 4.0 的趨勢，並澄清了一些普遍誤解。

「許多人把『工業 4.0』理解為自動化和機械人，但製造業早在 30 至 40 年前已應用這些技術。」他說。

高繼維解釋，工業 4.0 的核心為互連互通和先進技術，包括人工智能、物聯網和大數據等。例如，過往的自動化程序需要預先設定，現在卻可根據實時資訊迅速作出調整，以及運用人機互動技術來精簡流程。

物流 4.0 以類似的方式應用這些技術，藉此提升效率和改善客戶服務。

高繼維指出，物流 4.0 加強整合製造和物流，帶來了重大變革。

他說：「以往，製成品會以貨櫃運送至倉庫，再分發到零售店，製造和物流業分野頗清晰。」

這個情況正在改變，原因包括疫情迫使人們改變生活方式，加快了新趨勢的發展。首先，消費者更常在網上購物，亦有更多時間了解和比較不同的產品。他們偏好個人化產品，並期望商戶能快速送貨。

疫情干擾同時改變了供應鏈的運作模式，促使企業轉向本地生產。此外，「尾程」運送問題的解決方案取得進展。

「這些因素都令供應鏈的格局更趨複雜。」他說。

因此，靈活應變是物流 4.0 的關鍵：企業需要迅速反應，適應不斷轉變的環境。疫情亦使各持份者更關注潛在的不明朗因素或動盪，對作出重大投資變得謹慎。

不過，高繼維仍預期倉庫會繼續升級，而自動化技術將帶動未來發展。中國內

「工業 4.0 的核心為互連互通和先進技術，包括人工智能、物聯網和大數據等。例如，過往的自動化程序需要預先設定，現在卻可根據實時資訊迅速作出調整，以及運用人機互動技術來精簡流程。」

—— 高繼維 威裕物流科技行政總裁



地已採用先進技術管理倉庫，送貨流程高效快捷，例如在「雙十一」光棍購物節期間，有客戶在下單後 11 分鐘便收到貨物。

他解釋，這有賴預測技術與熱門商品折扣互相配合。企業可根據購物紀錄推測客戶喜好的產品類型，配合折扣優惠鼓勵客戶購物，並預先將有關貨物運送至鄰近的發貨點。

「何以現在是轉型的時機？因為科技進步令一些醞釀多年的概念成真。」他說。

舉例說，自動駕駛車輛、叉車和機械人在倉庫日漸普及，有助提升效率和節省成本，例如高架機械人能減少人手需求，而且有助企業利用員工難以觸及的高層貨架，善用倉庫空間。

但高繼維又指出，儘管技術發展成熟，目前僅有少數倉庫實行全面自動化。香

港的倉庫面臨獨特挑戰，例如租約和第三方物流服務合約通常為期三年，導致企業不願投資於重大升級。

「人們普遍認為自動化成本高昂，需要引入大量技術及聘用工程師才能成事。」他說。

他解釋，實情未必如此，原因是自動化的成本日漸下降，亦有第三方物流服務公司協助企業轉型。他還介紹了香港生產力促進局推出的第三方物流資助計劃，旨在資助生產商提升設施。

這些投資已開始獲得回報。高繼維向會員分享 HKTVmall 的案例，該公司在新冠病毒疫情爆發前已投資於自動化系統，因此在網上購物起飛時享有領先優勢。

「該公司推行物流自動化後，每天處理的訂單增加約十倍，使其成功在市場佔一席位。」

你確實認識你在香港的生意夥伴嗎？



《實名企業認證》

有助境外企業快速及輕鬆地驗證香港夥伴公司，是否已經合法註冊及經營實質業務

我們核證

- 商業登記證
- 公司主要董事
- 營運地址
- 業務性質
- 營業額
- 就業規模
- 公司銀行賬戶
- 報稅表
- 商標
- 許可證
- 資格
- 其他公司資料

香港總商會始創於 1861 年，在香港簽發最多產地來源證，亦是唯一簽發暫准進口證的擔保機構。本會一直為香港公司提供商貿文件認證服務，經我們認證的文件，均獲世界各地的貿易商、投資者、海關、領事館和銀行的認可。

我們建立信任

HKGCC

Hong Kong General Chamber of Commerce
香港總商會 1861

(852) 2395 5515

cert@chamber.org.hk

cert.chamber.org.hk



The Growing Power of Influencers

網紅影響力與日俱增



Influencer marketing is growing rapidly, but may seem baffling to those who have not explored this world. People who regularly post photos and video content on social media channels can become influencers if they develop an online following, making them valuable potential brand ambassadors.

At a YEC webinar on 9 June, Ivy Wong, CEO of VS Media, introduced influencer marketing, how it differs

from traditional advertising, and the latest trends.

Although influencers are not usually household names, the numbers involved show that it is a segment that should not be ignored. PewDiePie, whose YouTube channel focuses on video games, has 110 million subscribers. Here in Hong Kong, Emi Wong's fitness channel has 4.1 million subscribers, far more even than established media outlets.

The influencer world has grown during the pandemic, with people consuming more online content. And much of this has come from non-mainstream sources: according to research from AMPD, 90% of streaming minutes during Covid were spent on YouTube and TikTok.

"This is also affecting e-commerce, as people will buy things that have been recommended by influencers," Wong said. "According to research, around 55% of respondents in Hong

Kong have purchased products endorsed by influencers they follow.”

So what explains this surging interest in such user-generated online content and the related rise in influencers?

“During the pandemic, we still want to be socially connected,” Wong said. “Social media is really about two-way communication.”

Unlike traditional media, where content is created and finessed before being released to the audience, online content is very dynamic and audience interaction plays an important role. It can also be in very niche areas, and is seen as being more authentic than celebrity endorsement.

brands increasingly aware of the effectiveness of the medium. Video will be more critical, with very short 6-10-second videos currently popular.

Livestreaming in particular has been “getting crazy” in the last few years, with people buying products in response to flash deals.

“This is a new wave of e-commerce,” Wong explained. “In the past, you would go to an e-commerce site and search for what you want to buy. But with live streaming, it is more emotional buying.”

Besides KOLs – or Key Opinion Leaders – Wong said Key Opinion Customers are also useful. These

are current customers who can be rewarded if they post about your business online, and for referring their friends.

“Celebrity influencers will continue to decline,” Wong added. “They often have a lot of followers, but if you look at the comments and engagement, these are actually very low. And when celebrities promote products it can come across as inauthentic.”

At the other end of the scale, micro and nano-influencers are an increasingly important part of the influencer world. While they may have relatively few followers, this means they have a much closer relationship with their fanbase – and therefore their endorsements seem more genuine.

For brands that want to start using influencer marketing, Wong said that the content should be authentic, and they should understand what their consumers want.

“They want to be informed, they want to learn something, they want to be entertained and they want to be socially connected,” she said.

Wong said that Hong Kong is behind when it comes to influencer marketing, particularly when compared to the Mainland, which has platforms including Bilibili, Douyin and Little Red Book.

Some brands in Hong Kong are reluctant to use influencers as they are not famous in a traditional way, such as pop stars or actors. But brands can leverage the trust that the influencer has built up.

“Remember that influencers know their audience well, they have built their community already,” Wong said. “They can be your sales advocate.”

“This is also affecting e-commerce, as people will buy things that have been recommended by influencers. According to research, around 55% of respondents in Hong Kong have purchased products endorsed by influencers they follow.”

As Wong explained: “Influencers are not just people taking selfies and putting them online.” Successful influencers have to be directors, producers and actors in their own content, and then build a connection with their followers. Once they have established trust with their audience, they can become sales advocates.

Looking at the latest trends, Wong said that the demand for influencer marketing is set to increase, with



網紅營銷正迅速崛起，但這趨勢似乎令不諳網絡科技的人困惑不已。定期在社交媒體頻道發布照片和視訊內容的素人，若成功引起網民追蹤關注，可望搖身一變成為網紅，甚至成為炙手可熱的品牌推廣大使。

卓青社在6月9日舉辦網上研討會，邀得 VS Media 行政總裁黃雅芬講解網紅營銷，剖析其與傳統廣告的差異及最新趨勢。

網紅雖非家喻戶曉，卻與廣大群眾密切聯繫，可見這個市場不容小覷。以網紅 PewDiePie 為例，其主打電子遊戲的 YouTube 頻道訂閱人數達到 1.1 億；香港方面，Emi Wong 經營的健身頻道訂閱人數達 410 萬，數目甚至遠超老牌媒體。

疫情期間，大眾傾向透過互聯網接收外界資訊，網紅社群隨之壯大，而這趨勢主要由非主流帶動：根據 AMPD 的研究結果，在疫情下，民眾花在串流平台的時間中，有九成用於觀看 YouTube 和抖音的影片。

黃雅芬說：「民眾會選購網紅推薦的商品，所以網紅營銷亦對電子商貿產生影響。研究顯示，約 55% 的香港受訪者表示曾購買他們所關注的網紅代言的產品。」

那麼，大眾何以對這種用戶自製的網上內容興趣大增？網紅為何能乘勢崛起？

黃雅芬解釋：「疫情期間，我們仍希望與社會保持聯繫，而社交媒體着實能提供雙向的溝通渠道。」

有別於傳統媒體向受眾發布經編撰、潤飾的內容，網上媒體較靈活多變，既講求與受眾互動，亦可鎖定小眾客群，因而被視為較名人代言貼地、更切合實際的營銷方式。

黃雅芬解釋：「網紅並不流於拍攝和上載『自拍照』。」出色的網紅不但

「民眾會選購網紅推薦的商品，所以網紅營銷亦對電子商貿產生影響。研究顯示，約 55% 的香港受訪者表示曾購買他們所關注的網紅代言的產品。」

要集導演、製片和演員的技能於一身，還要與追隨者建立聯繫；成功取得受眾信任後，便可望成為營銷能手。

談及最新趨勢，黃雅芬指出品牌日漸着重媒體效益，市場對網紅營銷的需求勢將增加。全長只有 6 至 10 秒的短片如今大行其道，可見視頻愈趨重要。尤其是近年掀起的網上直播，網民響應快閃速銷活動選購商品，蔚為「瘋」潮。

「此乃新一輪電商風潮。」她解釋：「以往，消費者會到電商平台選購商品，但網上直播的興起，令購物更大程度是為了滿足心理需求。」

黃雅芬指出，除關鍵意見領袖（KOL）外，關鍵意見客戶亦可發揮營銷作用。所謂關鍵意見客戶，就是在網上發布有關公司的資訊，並推薦給身邊朋友，從而取得回報的客戶。

「名人代言只會日漸式微。」黃雅芬補充道：「名人通常追隨者眾，但細心留意就會發現，其帖文的留言量和參與度皆甚低；再者，明星推廣商品或予人有欠真實、不切實際之感。」

反之，微網紅和納米網紅日漸冒起，成為網紅世界不可或缺的一部分。雖然他們的關注人數相對較少，卻因此能夠與追隨者緊密聯繫，令他們的代言更顯真實。

對有意利用網紅營銷進行推廣的品牌來說，黃雅芬認為他們發布的網上內容必須真實可信，而且宜了解消費者的需要。

「人們之所以關注網紅，是為了接收資訊、學習新知、消遣娛樂，並與社會保持聯繫。」她說。

她又稱，香港在網紅營銷方面較為落後；嗶哩嗶哩、抖音和小紅書等平台在內地如雨後春筍般湧現，本港明顯相形見绌。

由於網紅並非以傳統的方式成名，例如本身是明星或演員，因此本地一些品牌對網紅營銷感到抗拒，但其實他們與受眾建立的信任值得品牌加以利用。

黃雅芬表示：「要記住，網紅不但對受眾瞭如指掌，更建立了各自的社群，足以成為您的營銷好幫手。」

總商會流動程式 The Chamber's Bilingual App

閱讀《工商月刊》
Read The Bulletin

即時報名參加活動
Book Upcoming
Events Instantly

研討會免費重溫
Watch Past Seminars for FREE

盡享商品服務折扣
Discounts on Many
Goods and Services



經濟分析 Economic Analysis
更多精彩優惠! And much more!

Benefits in Your Pocket
優惠滿載

Available on the
App Store

Get it on
GOOGLE PLAY



Pensions Provide a Variety of Career Paths

退休金業提供廣闊就業出路



Students learn about MPF, interview techniques and more during a visit to BCT Group, reports Chamber staff writer **Ankie Pang**

學生造訪 BCT 銀聯集團，認識強積金、面試技巧和職場體驗 本刊記者彭安喬

Hong Kong inched past Japan a few years ago and now has the longest life expectancy in the world – 84.7 years in 2020. But this means that retirement life is likely to extend to 20 years or more for many people, so investing early and smartly is crucial for citizens to be able to enjoy their retirement to the fullest.

To learn more about the Mandatory Provident Fund (MPF) industry in Hong Kong and the wide range of careers available, a group of students from Heep Yunn School visited BCT Group (BCT Financial Limited/Bank Consortium Trust Company Limited) on 6 May.

Students first learned about the basics of MPF from Eddy Yeung, First Vice President, Pension Services. Launched in 2000, the MPF is a compulsory savings scheme to provide for the retirement of Hong Kong residents. Yeung explained the three types of MPF accounts: contribution account, personal account and the tax-deductible voluntary contribution (TVC) account. He also introduced some of the different operators within the MPF industry, such as the trustee, scheme administrator and fund manager.

Iris Lam, Associate Director, Human Resources, then introduced BCT Group's

history and the various departments in the organization, for example legal and compliance, pension services and internal audit. Lam said that students interested in studying accounting do not necessarily have to limit their career options to accountancy firms, and could also consider jobs related to fund services. Some accountancy positions may require specific qualifications like the Chartered Financial Analyst (CFA) certification, she added.

Students then heard from CSR Assistant, Joanne Yu. While studying fashion and textile marketing at university, a course about green fashion sparked Yu's interest

in sustainable business practices and corporate social responsibility (CSR). She explained that besides organizing volunteer activities for staff, her duties also include managing the company's social media platforms.

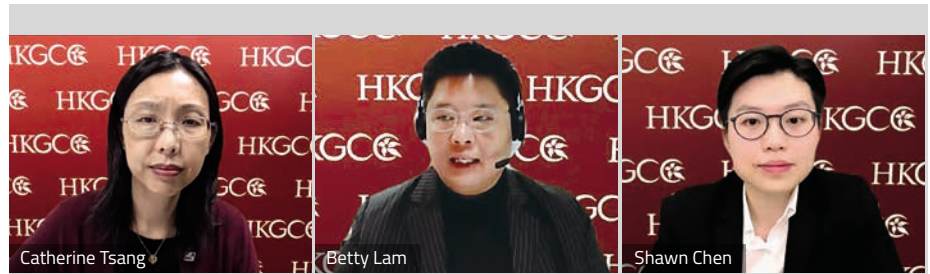
Following a tour of the offices, the students took part in a workshop about interview etiquette and skills. Cathy So, Assistant Manager, Human Resources – Learning & Development, started the session with a video showing some interviewing do's and don'ts. So suggested paying attention to gestures, as positive body language can convey confidence and genuine interest. For example, making hand gestures to emphasize words and convey your message.

Often, the first question in any interview will simply ask candidates to introduce themselves. Getting this step right will help interviewees to start on the right note. Students took turns to practice self-introduction in small groups, and then received feedback and further tips from the BCT staff.

Bonnie So, Vice President, Human Resources, advised students to anticipate what follow-up questions the interviewer may ask, based on their self-introduction. Candidates should also make sure they are familiar with the information available on the company website, and be careful not to mix up information if they have interviews with multiple companies.

"It would be a plus if you know any recent news about the company," added So.

Sometimes, interviewers ask tough questions such as "what is your greatest weakness?" or "why should we hire you when you have no experience?"



GBA Prospects for Graduates 畢業生大灣區發展前景

Panel of experts introduced students to the career paths available and how they can make the most of the growing opportunities

專家向學生介紹事業發展方向及如何把握不斷湧現的機遇

As the Greater Bay Area (GBA) initiative develops it offers an increasing range of career opportunities for Hong Kong's recent graduates.

To help the city's younger generation understand the labour market and career paths available, the Chamber organized a webinar on "GBA Career Prospects and Important Tips for Youth" on 1 June. Three speakers – Catherine Tsang, Partner, China Tax and Business Advisory Services at PwC China; Betty Lam, Head of Human Resources, Hong Kong at HSBC; and Shawn Chen, Director of Strategy, Coordination & Execution at UMP Healthcare Holdings Ltd – shared their insights and personal experience of working in the Mainland GBA cities with an online audience of students.

Besides explaining some of the cultural differences between workplaces in the Mainland and Hong Kong, the speakers advised students to improve their communication skills. This would help them adapt to the living and working environment across the border, and also prepare them for the move out of education and into the world of work.

大灣區倡議不斷推展，區內為香港大學畢業生提供的事業機會亦與日俱增。

為協助香港青年了解當地的勞動市場和事業發展方向，總商會在6月1日舉辦「大灣區青年就業前景及須知」網上研討會，邀得羅兵咸永道中國稅務及商務諮詢合夥人曾惠賢、香港上海滙豐銀行人力資源香港區主管林靄欣及聯合醫務集團有限公司戰略統籌及執行部總監陳珣主講。三位講者以網上形式向參與活動的學生分享在內地大灣區城市工作的經驗。

除了講解內地與香港的職場文化差異，一眾講者還建議同學提升溝通技巧，以便適應內地的生活和工作環境，並為離開校園、投身社會做好準備。

"Interviewers are not trying to embarrass you," said Yeung. He explained that this is a technique used by employers to test if candidates can respond appropriately and stay calm in difficult situations, especially when hiring for pressurized positions like frontline staff.

The visit concluded with a talk by Ka Shi Lau, Managing Director and CEO of BCT Group, about her life and work experience, and her insights on leading the company through the challenge of the pandemic.

Businesses in Hong Kong have been comparatively slow to adopt new technologies, Lau said. While Covid-19 is a pressing threat to business, it is also a catalyst for change and innovation



driving businesses to embrace digital transformation. Lau used this as an example to demonstrate that people should learn to see the good in the bad and stay resilient during tough times.

Lau also noted the importance for businesses to adapt and create value, to enable them to stay in the game in an ever-changing world. The same applies to people – you must stay relevant and valuable to keep a competitive edge. Last but not least, Lau encouraged the girls to pursue their dreams and reminded them not to measure their own success with other people's ruler.

香港在數年前已超越日本，成為全球最長壽的地區——2020年，本港人均壽命為84.7歲。然而對許多人來說，長壽亦意味退休生活有機會延長至20年，甚至更久。故此，市民要及早做好退休部署，作出明智的投資，日後方可享受豐盛的退休生活。

為深入了解香港的強制性公積金（強積金）行業及其廣闊的就業出路，協恩中學的學生於5月6日造訪BCT銀聯集團（銀聯金融有限公司／銀聯信託有限公司）。

學生首先聽取退休金服務第一副總裁楊偉權講解強積金的基本知識。強積金制度於2000年起實施，是一項專為香港居民籌謀退休生活而設的強制性儲蓄計劃。楊偉權向學生介紹三類強積金帳戶，即供款帳戶、個人帳戶及可扣稅自願性供款帳戶，以及市場上不同

It is important for businesses to adapt and create value, to enable them to stay in the game in an ever-changing world. The same applies to people – you must stay relevant and valuable to keep a competitive edge.

面對瞬息萬變的世界，企業必須靈活變通，創優增值，方能在市場上立足；而做人處事亦一樣，要與時並進，自我增值，方能保持競爭優勢。

– Ka Shi Lau

Managing Director and CEO of BCT Group
BCT 銀聯集團董事總經理及行政總裁 劉嘉時

類型的強積金營運商，如受託人、計劃管理人和基金經理等。

其後，人力資源副總監林慧芬介紹BCT銀聯集團的歷史，並概述法律與合規、退休服務和內部審計等不同部門的運作。林慧芬指出，有意修讀會計的學生未來出路不一定局限於會計師行，還可考慮從事基金服務相關的工作。她又補充，部分會計職位或要求申請人具備諸如特許金融分析師（CFA）的特定資格。

接着，企業社會責任事務助理余頌欣與學生分享個人經歷。她在大學修讀服裝及紡織品市場營銷期間，因報讀一個有關綠色時裝的課程而令她對可持續商業實務和企業社會責

任產生興趣。她解釋，除了為員工籌辦義工活動外，管理公司的社交媒體平台亦是她的職責所在。

參觀過辦公室後，同學參加了一個有關面試禮儀與技巧的工作坊。人力資源一培訓及發展助理經理蘇婉安首先播放一段影片，講解面試的宜忌。她建議學生留意儀態舉止，因為正面的肢體語言可展現自信和真誠，例如利用手勢來強調說話重點。

面試往往由求職者自我介紹開始，第一步做對了，往後便水到渠成。活動期間，學生分成小組輪流練習自我介紹，再由銀聯員工給予意見。

人力資源副總裁蘇葆汶建議學生因應自我介紹的內容，預測面試官可能提出的後續問題。求職者宜熟讀應徵公司網站所載的資訊；如需出席多家公司的求職面試，切記分清每家公司的資訊，避免混淆。

蘇葆汶續道：「若然能掌握應徵公司的最新消息，更能夠為你的表現加分。」

面試官有時會提出尖銳的問題，例如「您最大的缺點是甚麼？」或「您缺乏經驗，我們為何要聘用您？」

「面試官無意刁難應徵者。」楊偉權解釋，這只是僱主測試求職者能否冷靜應對困局、作出得體回應的技倆，而這做法在招聘前線職位等需要承受壓力的崗位時尤為常見。

活動完結前，BCT銀聯集團董事總經理及行政總裁劉嘉時與學生分享生活和工作的經歷，以及她引領公司克服疫情難關的心得。

劉嘉時坦言，香港企業在採納新技術方面起步較慢。她以新冠病毒為例，解釋疫情一方面對企業構成迫切的威脅，另一方面卻驅動變革創新，促使商企迎向數碼轉型；這正好說明，我們應學習在危機中發掘契機，自強不息。

劉嘉時亦指出，面對瞬息萬變的世界，企業必須靈活變通，創優增值，方能在市場上立足；而做人處事亦一樣，要與時並進，自我增值，方能保持競爭優勢。最後，劉嘉時勉勵女同學追尋夢想，並提醒她們別以他人標準來衡量個人成就。



TRAINING & DEVELOPMENT

Pay by BOC-HKGCC Visa Card and get **30% OFF** course fees



Effective Negotiating 有效的談判技巧

Achieve better results in negotiations. Through participating in role-plays and activities, learn to ask the right questions, hold your ground where it matters, trade concessions effectively and collaborate with your negotiating counterparts to resolve differences and create a workable outcome for both sides.

Objectives:

During this workshop, participants will:

- Apply a process for planning and conducting negotiations systematically and effectively
- Practise the interpersonal skills of negotiation in a series of exercises and role-plays
- Develop awareness of their personal negotiating style and flex their style to the situation
- Explore common negotiating tactics and how to respond to them

如何在談判中取得更好的成果？透過角色扮演及訓練活動，您會學懂如何提出適當的問題、在必要時堅守立場、適時作出讓步，以及與對方合作，從而解決分歧，達成雙贏局面。

課程目標：

透過本工作坊，參加者將：

- 運用有系統的流程，有效規劃及進行談判
- 通過一系列練習及角色扮演訓練人際談判技巧
- 了解個人談判風格，並因應實際情況作出調整
- 探索常見的談判策略及應對技巧

Trainer : Anthony Brophy

導師 : Anthony Brophy

Date : 27 July 2021

日期 : 2021年7月27日

Time : 9:30 a.m. – 5:30 p.m.

時間 : 上午9時30分至下午5時30分

Venue : HKGCC Theatre, 22/F United Centre

地點 : 金鐘統一中心22樓香港總商會演講廳

Language : English

語言 : 英語

Fees : Member \$2,880 / Non-member \$3,880
(Lunch not included)

費用 : 會員\$2,880 非會員\$3,880 (不包午餐)

Anthony Brophy,
Managing Director,
HR Solutions
Anthony Brophy
HR Solutions
董事總經理



Social Media Marketing Level-up Series: New Trends

The world of social media is constantly changing, so should your marketing strategy. If you want to stay on top of the game, it's essential to keep up with what's new and relevant in the industry.

Programme Outline

- The missing piece of your brand social media marketing
- 10 Social Media Marketing Trends and New Platforms to Note
 - Deep-dive and Implementation Study
 - Content Marketing
 - Social Audio
 - Short Video
 - Augmented Reality
 - Case Study
 - Expert Implementation Tips & Tools

Trainer : Bernie Wong

導師 : 黃啟亮

Date : 22 July 2021

日期 : 2021年7月22日

Time : 2:30 – 5:00 p.m.

時間 : 下午2時30分至5時

Venue : HKGCC Theatre, 22/F United Centre

地點 : 金鐘統一中心22樓香港總商會演講廳

Language : Cantonese

語言 : 廣東話

Fees : Member \$600 / Non-member \$800

費用 : 會員\$600 / 非會員\$800

社交媒體營銷Level-up系列：最新行業趨勢

社交媒體世界瞬息萬變，營銷策略亦要與時俱進。若想品牌保持優勢，就必須緊貼行內最新動態。

工作坊大綱

- 您的品牌社交媒體營銷策略有何缺失？
- 10 個社交媒體營銷趨勢及值得留意的新平台
- 深入及實施研究
 - 內容營銷
 - 語音社交 (Social Audio)
 - 短片
 - 擴增實境 (AR)
- 案例研究
- 專家心得和工具

Bernie Wong

Founder, Social Stand /
Presenter, RTHK

黃啟亮

Social Stand創辦人/
香港電台節目主持



China Labour Law Workshop 1: Creating a Well-structured Payroll to Reduce Employment Costs [Online Training] 中國勞動法工作坊 (一)：制定完善發 薪程序以降低僱傭成本 [網上工作坊]

Termination of employment is not easy in Mainland China, as the legal requirements are tough and the costs substantial. Cases involving million dollars of termination payments are not unusual.

A well-structured payroll that complies with the law can increase benefits for employees and reduce costs for employers, and also reduce the cost of termination for both sides.

Participants in this workshop will understand:

1. The principles and content of China's "Labor Contract Law" and "Labor Dispute Mediation Law";
2. Employment systems including salary, holiday, social insurance and provident fund, and labour discipline;
3. The characteristics of labour disputes.

在中國內地，終止僱傭員工絕非易事，不僅法律要求嚴格，而且成本高昂。涉及百萬「分手費」的案例並不罕見。

依法擬備工資條除了有利員工，亦能為僱主節省成本，從而降低勞資雙方終止僱傭關係的成本。

是次工作坊的參加者將了解：

1. 中國《勞動合同法》及《勞動爭議調解仲裁法》的基本原則和內容；
2. 僱傭制度的各個範疇，包括薪酬、假期、社保與公積金及勞動紀律等；
3. 勞資糾紛的特點。

Echo Liu,
Partner,
Guangdong Zhuoxin Law Firm
劉瑩
廣東卓信律師事務所
合夥人



Trainer : Echo Liu

導師 : 劉瑩

Date : 23 July 2021

日期 : 2021年7月23日

Time : 2:30 – 5:30 p.m.

時間 : 下午2時30分至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

WHAT'S ON 最新活動

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

HKCSI-EXECUTIVE

Committee planning for 2021/22
Jul 8 10:30 am

TAXATION

Jul 12 4:00 pm

GBA WORKING GROUP

Jul 16 11:00 am

DIGITAL, INFORMATION & TELECOMMUNICATIONS

Development of Edtech in the Greater Bay Area and beyond
Jul 16 4:00 pm

SMART CITY WORKING GROUP

Jul 20 3:00 pm

ECONOMIC POLICY

Review of ways to enhance the MPF System
Jul 22 4:00 pm

FINANCIAL & TREASURY SERVICES

Jul 26 4:00 pm

STUDENT CORNER

Check with secretariat for details

BUSINESS SCHOOL PARTNERSHIP PROGRAMME CAREER SHARING AND CLOSING CEREMONY

Jul 9 3:30 - 5:30 pm

160+ INTERNSHIP PROGRAMME LAUNCHING CEREMONY

Jul 13 4:00 - 5:00 pm

WEBINARS

Visit website for full details and to register

Thriving in a Post-Covid Era Through Innovation
and Introduction to the Selection Criteria of the
2021 - 22 Hong Kong Awards for Industries: Innovation and Creativity

Austin Bryan
Senior Director Innovations & Ventures,
CLP Holdings Ltd

Toa Charm
Associate Professor, CUHK
Business School and
Founder, Dr. Charm & Co

Fred Ngan
Co-Founder & Co-CEO
Bowlie

Free of Charge

香港工商業獎
2021-22
HONG KONG
AWARDS FOR
INDUSTRIES

THRIVING IN A POST-COVID ERA THROUGH INNOVATION AND INTRODUCTION TO THE SELECTION CRITERIA OF THE 2021-22 HKAI: INNOVATION AND CREATIVITY

Jul 8 2:00 - 4:30 pm



TELEMEDICINE: THE FUTURE OF HEALTHCARE?

Jul 9 3:00 - 4:00 pm



DEMYSTIFYING COVID VACCINES

Jul 12 9:00 - 10:30 am

ASSESSING THE IMPACT OF SCHOOL SHUTDOWNS: HOW WILL SCHOOL CLOSURES DURING THE PANDEMIC AFFECT STUDENTS' EARNING PROSPECTS AND THE HONG KONG ECONOMY?

Jul 12 4:30 - 5:30 pm

TAX RESIDENCY IN A TIME OF COVID-19: WHAT ARE IRD'S LATEST VIEWS?

Jul 13 10:00 - 11:30 am

ECONOMIC REBOOT – REINVENTING HONG KONG'S ECONOMY

Jul 13 12:30 - 2:00 pm



MODELLING CLIMATE RISK: QUANTIFYING THE BUSINESS IMPACT OF CLIMATE CHANGE

Jul 14 10:00 - 11:30 am



MEET THE AUTHOR SERIES – DR KAI-FU LEE ON CHINA: AI SUPERPOWER

Jul 15 11:00 am - 12:15 pm

KEY FEATURES OF THE FUND TAX EXEMPTION REGIME AND NEW CARRIED INTEREST TAX CONCESSIONS

Jul 15 3:00 - 4:00 pm



WOMEN IN PHILANTHROPY SERIES – SOCIAL WELFARE

Jul 15 4:00 - 4:45 pm



STUDYING IN TOP U.S. AND U.K. UNIVERSITIES: WHAT YOU NEED TO KNOW

Jul 16 4:30 - 5:30 pm



GREEN FINANCING OPPORTUNITIES FOR SMES – ROAD TO A GREENER GBA

Jul 20 11:00 am - 12:15 pm



TRAINING & SEMINARS

Check website for details



CONNECTING OPPORTUNITIES IN THE GBA

Jul 21 10:00 - 11:00 am



TRADE WAR: ECONOMIC IMPACT AND PROSPECTS FOR U.S.-CHINA TIES

Jul 22 9:00 - 10:00 am



[CFO MEETS ACTUARY] SMARTER HR BUDGET STRATEGY

Jul 23 11:00 am - 12:00 pm



Powerful Presentation Skills

Jul 6 2:00 - 6:00 pm



The Concise FinTech Workshop in CDBC and Blockchain Application

Jul 13 9:30 am - 5:30 pm



Social Media Marketing Level-up Series: Brand Instagram Marketing

Jul 14 10:00 am - 12:30 pm



ESG Investing for Corporates

Jul 14 2:30 - 4:00 pm



Enforcing Hong Kong Judgments in Mainland China to Mitigate Risks of Doing Business in the Mainland

Jul 15 3:00 - 5:30 pm



Legal Considerations under COVID-19: Protect Your Legal Benefits

Jul 16 10:00 am - 5:30 pm



Engage Your Team and Facilitate an Agile Workplace with MPH Leadership (Mindful, Playful, Heartful)

Jul 20 2:30 - 5:30 pm



Social Media Marketing Level-up Series: Social Media Marketing Next

Jul 22 2:30 - 5:00 pm



China Labour Law Online Workshop 1: How to Create a Well-structured Payroll to Reduce the Cost of Employee Compensation in China

Jul 23 2:30 - 5:30 pm



Create Smart District Summit

Jul 23 2:00 - 5:30 pm



Effective Negotiating

Jul 27 9:30 am - 5:30 pm



Who Stole My Time?

Jul 28 9:30 am - 12:30 pm

SITE VISITS



'REAL VIRTUALITY' – E-MOTORSPORTS EXPERIENCE DAY AT CYBERPORT

Enjoy racing model cars round a racetrack using VR technology, and learn about the e-sports sector

Jul 7 2:00 - 5:00 pm

VISIT TO HONG KONG PRODUCTIVITY COUNCIL'S 5G FUTURE HALL

Showcases the latest innovative 5G solutions

Jul 9 3:00 - 5:00 pm



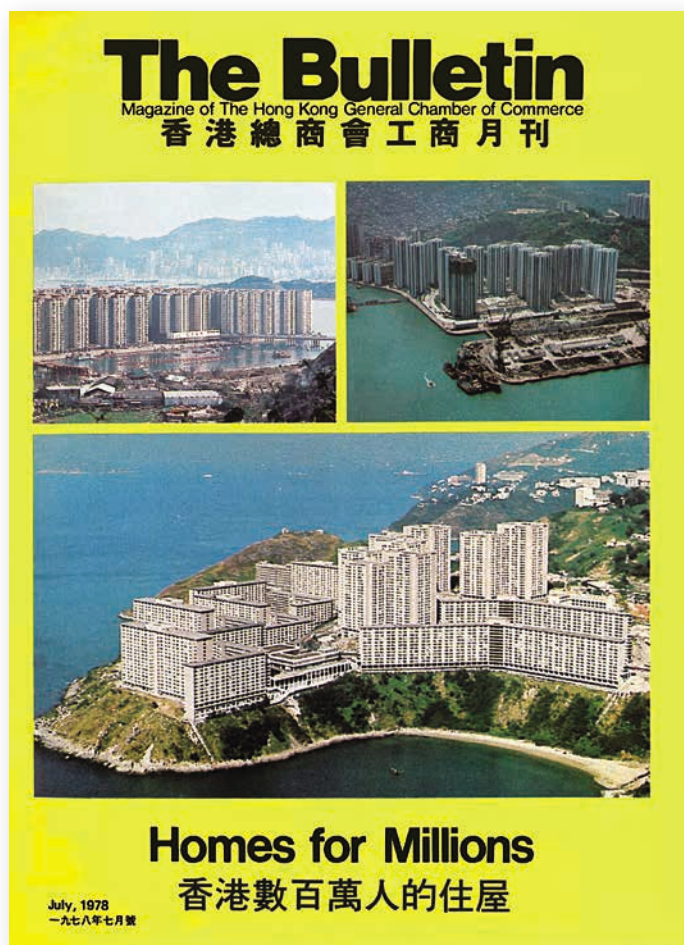
DRONE EXPERIENCE DAY

Participants will learn about the commercial use of drones and the process of gaining a drone licence, and have the opportunity to fly a drone

Jul 16 4:00 - 6:00 pm

The Bulletin Through the Years

《工商月刊》今與昔



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

Land supply and a shortage of affordable housing has been a perennial challenge in Hong Kong. Back in July 1978, our cover story discussed the new Home Ownership Scheme (HOS), which had been announced in the 1976 Budget speech with an initial plan to build 42,000 flats. HOS continues to be a key part of the city's social housing programme.

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。

土地供應和可負擔住房短缺是困擾香港已久的問題。我們在1978年7月號的封面故事探討當時推出的「居者有其屋（居屋）計劃」；該政策於1976年財政預算案公布，初步計劃興建42,000個單位。居屋至今仍為香港社會房屋項目的重要部分。

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》



THE IDEAL VENUE AND LOCATION FOR YOUR MEETINGS



Flexible rental from 2 hours

HKGCC Members Enjoy 30% Discount



Located directly above Admiralty MTR station, the Hong Kong General Chamber of Commerce offers a choice of multi-purpose venues for different events and budgets.

Our spacious, hygienic and well equipped facilities provide a welcoming environment, including a spacious registration area with temperature checking and sanitizing amenities, and various sized venues to suit your needs. We are ready to serve you and ensure your meetings and shareholders benefit from our perfect location and facilities. Contact us today for more details.

ENQUIRIES :

Ms Looby Ho
The Hong Kong General Chamber
of Commerce
22/F United Centre, 95 Queensway, Hong Kong
(Admiralty MTR Station, Exit D)

☎ 2823-1228

✉ venuereental@chamber.org.hk



For full details and rates,
please visit www.chamber.org.hk/rental



Hong Kong General Chamber of Commerce
香港總商會1861

