

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。

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"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汶首先播放一段影片，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。