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HONG KONG'S ECONOMIC OUTLOOK 香港經濟展望

August 2021

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CHAIRMAN'S NOTE 主席之言

Digital Opportunities Arise from the Pandemic

As businesses upgrade their technology and boost their online offerings, Hong Kong will be better prepared for a digital future





疫情開創數碼機遇

企業提升技術及拓展網上服務,為香港邁向數碼化未來 奠下基礎

疫情持續對全球各地造成嚴重打擊,新常態仍存在很多不明朗因素。然而,動盪亦帶來了正面改變,促使許多港企加快數碼升級轉型。

各行各業的大小企業去年都要 迅速學習使用網上通訊工具, 協助所有僱員遙距工作。疫情 下的種種挑戰亦迫使企業應用 科技方案,例如在零售店和倉 庫引入機械人,以紓緩人手短 缺造成的問題。

即使香港得以避免全面封鎖,疫情仍帶動本地網上購物增長。這一趨勢驅使企業紛紛提升網上服務,甚或首次開設網店。

技術升級能夠長遠提升成本效 益,並有助企業在疫後加強競 爭力。

香港特區政府現正透過四家支付服務供應商向市民分期發放5,000港元消費券,是推動香港消費者和企業邁向數碼轉型的另一因素。計劃已成功鼓勵不少市民下載及使用電子支付應用程式,同時促使更多企業為客戶提供電子支付服務。

對部分公司(尤其是中小企) 來說,數碼轉型乃一大挑戰, 需要作出重大投資和改變經營 模式。此外,中小企大多缺乏 數碼升級所需的資源和專業知 識。

為確保中小企緊貼市場趨勢, 總商會在過去 18 個月舉辦了多 場網上講座,涵蓋網上營銷和 供應鏈數碼化等議題。我們亦 舉行網上研討會介紹政府的消 費券計劃,並探討企業如何做 好準備,迎接電子消費券帶來 的商機。

環顧全球,部分經濟體已開始 走出疫情的陰霾,有些則面臨 新一波感染,各行各業的短中 期前景仍然充滿變數。可以肯 定的是,日常生活和商業活動 將日漸轉至網上進行,因此企 業積極裝備應對未來挑戰至關 重要。

電子消費券本月開始派發到市 民手中,這將帶動消費氣氛、 本地企業和香港整體經濟。此 外,該計劃還可能產生更深遠 的影響:透過鼓勵市民和企業 轉用電子支付,有助推動香港 邁向數碼化未來,提升整體競 爭力。 The Covid-19 pandemic continues to have a devastating impact around the world and there is still huge uncertainty about what the new normal will be. But one silver lining among all the upheaval is that it has encouraged many businesses in Hong Kong to accelerate upgrading and digitising their operations.

Last year, companies of all sizes and in every sector had to learn quickly how to extend online communication across all employees to facilitate remote working. Many businesses were also pushed to find ways to use technology to deal with different challenges created by the pandemic. For example, robots have been deployed to make up for reduced staffing levels in venues ranging from retail outlets to warehouses.

The pandemic has also seen a boost in online shopping, even in Hong Kong where we luckily haven't suffered a full lockdown. This trend has prompted many businesses to improve their web offerings or even to open an online store for the first time.

Such technology upgrades will make lasting improvements to cost-efficiency, and help make businesses more competitive when we finally emerge from the pandemic.

Another digital nudge for Hong Kong consumers and businesses has come in the form of the HKSAR Government's HK\$5,000 spending voucher for citizens, which is currently being disbursed in installments via four payment providers. It seems this scheme has already encouraged many Hong Kong people to download and start using digital payment apps and has also pushed more businesses to start offering digital payment options to their customers.

For some companies, particularly smaller businesses, the shift to digital has been a challenge that has required significant investment and changes to the way they operate.

SMEs are less likely to have the resources and expertise they need to digitally upgrade.

To make sure such companies do not get left behind, the Chamber has organized a series of webinars over the past 18 months, ranging from online marketing to the digitisation of supply chains. We have also organized webinars to introduce the Government's consumption voucher scheme and explore how businesses can make sure they are ready to accept the e-vouchers.

With some economies around the world emerging from the pandemic at the same time as others battle new outbreaks, it remains impossible to know with any certainty what the near to mid-term landscape will be in many sectors. But we can be fairly certain that our lives and businesses will be much more online than ever before, so it is crucial that businesses are ready for the current and future challenges.

As the e-vouchers arrive in citizens' pockets and phones this month, this will deliver a boost to consumer sentiment, local businesses and the city's whole economy. And the impact may prove to be even more profound: by encouraging citizens and businesses to explore digital options, it may help advance Hong Kong's overall competitiveness as we move into a digitally driven future.

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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. 自1861年起,香港總商會一直代表香港商界,致力捍衞企業的權益













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Aug 2021

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《工商月刊》刊載的文章內容乃個別作者意見, 並不反映香港總商會立場。

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Readers may have noticed that *The Bulletin* has started arriving in new eco-friendly envelopes. This packaging is made from plant-based materials including soy, wheat, corn and others. So, besides being re-usable and water-resistant, the packaging is also 100%

compostable, conforming to the latest strict E.U. standards. We thank members for your continued support as we try to reduce our environmental impact at the Chamber.

各位讀者或已留意到《工商月刊》改以全新的環保信封寄發。這款信封以植物原料製成,成分包括大豆、小麥和聚米等。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境的影響,感謝各位會員一如既往的支持。



LEGCO VIEWPOINT 立法會視窗

E-Vouchers to Spearhead Economic Recovery

Consumer spending will give the city a much-needed boost but we must remain vigilant and continue the vaccination drive to keep up the momentum





電子消費券振經濟頭炮

市民消費將為本地經濟注入急需動力,惟我們須保持警 覺,繼續提高疫苗接種率,延續良好勢頭

政府派發 5,000 元電子消費券 計劃,引起全城熱話,合資格 市民於 8 月收到首期消費券。

政府原先估計電子消費券可帶來約 0.7%的 GDP 增長,外界一般相信,四間獲甄選的儲值支付工具營運商的種種優惠,以及商場食肆林林總總的折扣或促銷計劃,電子消費券帶來的經濟效益將會高於預期,可望創造更龐大的乘數效應。

與此同時,電子支付的市場覆蓋率有增無減,加上香港在金融領域持續創新,這對推動數碼經濟更上一個台階奠下穩固基礎,並進一步鞏固香港作為國際金融中心的地位。

不過,值得留意的是,全球疫情變幻莫測,近期 Delta 變種病毒肆虐,世界各地都深受其害,仍未見到抗疫勝利的曙光。

香港作為外向型經濟,亦不能 獨善其身,社會各界現正全力 與時間競賽,呼籲市民盡快接 種疫苗,例如香港總商會的幸 運大抽獎活動,務求令香港盡 快建立保護屏障,達到七成群 體免疫水平。

香港在過去一段時間疫情相 對平穩,但一日未達致全面 通關,打通重啟經濟的命脈 港人都無鬆懈的本錢,要繼 續緊守抗疫防線。

因此,市民使用電子消費券四出開心消費時需要提高警覺,注意保持一定社交距離,因為只要任何一個防疫環節出現缺口,讓傳染力更高的變種病毒乘虛而入,屆時本地消費市場良好的勢頭,隨時毀於一旦。

總的來說,重振疫後經濟的 速度,首要工作是抗疫做到 「外防輸入、內防反彈」。

下一步很大程度取決於何時 與內地恢復免檢疫通關。就 此,我已多次向中央及特區 政府作出爭取,希望盡快落 實與內地免檢通關,當中以 大灣區商務通道先行。

我盼望電子消費券帶來的經濟效益只是「頭盤」,香港在不久的將來能找到重振經濟路線圖,讓各界一同分享經濟發展的果實。

The Government's electronic consumption voucher scheme, under which eligible residents will receive the first instalment of their \$5,000 government handouts this month, has become the talk of the town.

The Government anticipates that the electronic consumption voucher scheme will contribute 0.7% to GDP growth. However, this estimate does not include the range of offers made available by the four selected Stored Value Facility operators, or the various discount and promotional campaigns launched by shopping malls and restaurants. So it is generally believed that the scheme will generate far more economic benefits than the official growth figure, thus creating a greater multiplier effect.

Meanwhile, the increasing digital payment market share and Hong Kong's continuous innovation in financial services have laid a solid foundation for bringing the digital economy to the next level, further strengthening the city's status as an international financial centre.

Nevertheless, it is also worth noting that the global battle against the pandemic is far from over, given the highly unpredictable nature of the virus. We can see how the recent outbreak of the Delta variant is wreaking havoc around the world.

As an externally-oriented economy, Hong Kong is not immune. Many sectors of the community are racing against the clock to roll out initiatives — like the Chamber's Lucky Draw — to encourage people to get vaccinated as soon as possible. We need to build a protective barrier for Hong Kong without delay by achieving herd immunity with 70% of the population vaccinated.

The pandemic has remained relatively stable in Hong Kong for some time.

However, we need to reach herd immunity before we can fully reopen the border and revitalize our economic lifelines.

We cannot afford to relax our efforts and let down our guard. People going shopping with their e-vouchers must stay vigilant and maintain social distance, for any single loophole in our anti-pandemic measures could enable the highly contagious variant to spread.

If this happened, all members of the community would have to bear the consequences of a dramatic resurgence of domestic infections. And Hong Kong could also lose the growing momentum of economic recovery and consumer spending.

In short, to speed up Hong Kong's post-pandemic economic recovery, our first priority is to contain the pandemic by guarding against the importation of cases and the resurgence of domestic infections.

The next step will hinge largely on when Hong Kong can reopen its border with the Mainland without quarantine. I have reiterated time and again to the Central and HKSAR Governments that quarantine-free travel across the border should resume as soon as possible, and business travel to and from the Greater Bay Area should be given priority.

I hope the economic benefits brought about by the electronic consumption vouchers are just "appetizers" and that Hong Kong will soon lay out its roadmap for economic recovery, allowing everyone to enjoy the fruits of economic development.

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CEO COMMENTS 總裁之見

Nurturing Tomorrow's Business Leaders

160+ Internship Programme gives students a valuable insight into the business world and helps them to build key skills for their working lives





培育明日商業領袖

「160+實習計劃」讓學生一探商業世界,有助青年提升關鍵 技能,為投身職場鋪路

為慶祝總商會創會 160 周年,本會推出了「160+實習計劃」,邀請會員公司參與支持,作為今年會慶活動之一。我們原先打算為學生提供約 160 個實習職位;有賴會員積極響應,最終為計劃創造超過 1,650 個職位。

參與計劃的會員公司來自各行各業,涵蓋銀行、零售和工程等不同領域,為學生提供眾多選擇。總商會秘書處亦歡迎三位暑期實習生加入我們的團隊,他們分別在會員部和會計部體驗充實的職場生活,包括接待蒞臨總商會領獎的「香港做得到!幸運大抽獎」得獎者。

實習工作既可讓學生體驗職場 實況,亦能從中了解不同的就 業出路和企業運作。辦公室和 其他工作環境有別於高中或大 學生活,實習工作有助年輕人 建立軟技能,例如與廣泛背景 的工作夥伴共事合作,以及了 解僱主的期望。

除了最新推出的「160+實習計劃」,總商會還有多項活動協助商界與本港青年建立聯繫。例如本會的「商校交流計劃」今年已邁向 20 周年,多年來致力促進本地企業與中學互動

交流。受到疫情下社交限制的影響,會員公司紛紛改以網上形式舉行講座和活動,確保參與計劃的學生不會錯過機會,仍能了解公司的商業運作和不同職位。

此外,本會主辦的「商業案例競賽」今年已踏入第三屆 大學生在比賽中組隊應對贊助公司提出的挑戰。參賽同 學要發揮創意,拆解現實生 活中的商業難題,而歷屆參 賽隊伍皆表現出色,令人印 象深刻。

除了上述計劃,我們還成功遊說政府推出「大灣區青年就業計劃」,協助大學畢業 生把握大灣區內地城市的龐 大就業機遇。

參與這些計劃有助學生擴闊 求職視野,向未來僱主展示 實力,充分發揮潛能。

今日的學生是明日的商界領袖、創新先驅和創業家。協助青年邁出成功事業的第一步,將令全港各界受惠,因此我謹再次感謝一眾會員的鼎力支持,讓我們得以為香港青年舉辦這些別具意義的計劃。

The Chamber decided to organize an internship programme as part of a series of initiatives to celebrate our 160th anniversary this year. We started off with plans to create around 160 positions for students through the support of our member companies. The response has been incredible, and we were ultimately able to offer more than 1,650 places under our 160+ Internship Programme.

Participating Chamber companies come from a variety of backgrounds that range from banking to retail to engineering, providing plenty of options for potential interns to consider. Here at HKGCC we have also welcomed three interns for the summer. They have been busy with their roles within our membership and accounting teams, including welcoming prize winners of our Hong Kong We Can Do it! Lucky Draw to the Chamber.

Internships are a fantastic way for students to experience the day-to-day reality of working life, and to explore the myriad careers and organizations that are available through such temporary job placements. Offices and other professional environments tend to be quite different from the world of high school or university. Internships also help young people to develop soft skills like working with a wide variety of people, and to better understand the expectations of employers.

The 160+ Internship Scheme is just the latest in HKGCC's activities to connect the business community with the city's youth. Our Business-School Partnership (BSP) Programme — which links local businesses with secondary schools — celebrates its 20th anniversary this year. The pandemic has obviously

had an impact on this programme. However, our members have done a fantastic job of offering online talks and events amid the social restrictions, thereby ensuring that participating students can still learn about their companies and the wide range of jobs that are available.

We are also now in the third year of our Business Case Competition, which gives teams of university students the chance to tackle challenges presented by sponsor companies. Participants are expected to use their innovative skills to deal with real-life issues for businesses, and the standard of the projects presented in the competition so far has been very impressive.

Outside of our own programmes, the Chamber has also been instrumental in persuading the Government to launch GBA-YES, which helps recent graduates access the huge range of job opportunities in the Mainland cities of the Greater Bay Area.

Participating in these schemes broadens students' career horizons, gives them the chance to demonstrate their abilities to potential employers, and helps them to realise their full potential.

Today's students are the business leaders, innovators and entrepreneurs of tomorrow. The whole of Hong Kong will benefit if we can give them a good start to their careers, so I'd like to once again thank all of our members for their support in enabling us to run these valuable programmes for Hong Kong's youth.

George Leung 梁兆基 ceo@chamber.org.hk







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Payments Move to Mobile 邁向流動支付

Pandemic impact and e-vouchers nudge more Hong Kong consumers and businesses towards digital payments 疫情及電子消費券促使香港消費者和企業轉用電子支付

Cash is no longer king in Hong Kong, with the Covid-19 pandemic driving two major and interrelated trends – growth in online shopping and digital payments.

The city had been relatively slow to adopt digital payments, especially when compared to Mainland China where consumers can pay for just about everything using their phones. But Hong Kong is now making the switch and digital payments – using apps, QR codes and mobile-linked cards – have soared. This is partly due to the rise in internet shopping, but also because digital facilities are more widely available in bricks-and-mortar stores.

Digital advantages

For businesses, there are many benefits to going digital, as Nicholas Chan, Senior Marketing Manager at Tap & Go, the payment provider from HKT, explained. Firstly, it is much more convenient.





volume of WeChat Pay HK saw a significant increase, with the average number of transactions per user recording a year-on-year increase of 46% in 2020."

Chan from Tap & Go agreed that Covid has had a major impact on payment trends, and he expects these habits will last, as awareness about viruses has made the touchfree aspect a key benefit.

"I can see a more ingrained shift towards digital payments as consumers have more concerns about handling physical notes and coins due to the pandemic," said Chan. "Digital payments will enable them to conduct payments while maintaining a safe distance."

Alipay has seen a rise in users since the pandemic, and previous users have become more active, explained Jennifer Tan, CEO of Alipay Hong

Kong. Also, as offline transactions have moved online - takeaway rather than dine-in, for example - this has facilitated the move to digital.

In another trend, e-payments are being used more broadly, Tan said, such as a rise in peer-to-peer transactions. Digital wallets can be used in a wide range of settings, from taking the MTR to cross-border remittance, she added.

For some retailers, there remains a significant difference between in-store and online purchases when it comes to digital payments. Alan Cheung, Head of E-Commerce at Yue Hwa Chinese Products Emporium, said that while the proportion of digital sales in the company's physical stores had risen between 2018 and 2019, this has stalled since the pandemic. This is likely because

of the fall in visitors from Mainland China since the pandemic, he said.

"For the online store, it is a different story," Cheung added, where digital payments have been growing rapidly.

Andrew Yu, Director at Yue Hwa Chinese Products, said the company anticipates this trend of online sales growth will continue in the near future, including their growing market of overseas customers.

"We see a lot of traction in online, and we are planning to expand our online business," Yu said. "Even after the pandemic, we expect there will be more growth in the online business."

E-voucher boost

This month, Hong Kong citizens started to receive the first tranche of the Government's \$5,000 Consumption Voucher Scheme (CVS),



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This month, Hong Kong citizens started to receive the first tranche of the Government's \$5,000 Consumption Voucher Scheme. Besides giving an immediate boost to the economy, the scheme is also intended to encourage more businesses and consumers to switch to digital.

which will be delivered via four stored value operators: Alipay, Tap & Go, WeChat Pay HK and Octopus. Besides giving an immediate boost to the economy, the scheme is also intended to encourage more businesses and consumers to switch to digital.

Chan from Tap & Go said the CVS incentive had already played a major role in encouraging the use of digital payments, including among merchants that had previously only accepted cash.

"We have seen a drastic increase of usage of customers spending using digital payments," he said. "There has been at least a fourfold increase in merchants applying to accept our various merchant solutions to enable them to accept CVS payment, either in-store or online."

Tan from Alipay explained that the first wave of adoption of digital payments in Hong Kong had been among the big chain stores.

"They have the IT resources, and are also knowledgeable about how the technology can help them to accelerate their business and give them a competitive edge," she said. Smaller businesses do not have these resources, and are more likely to have concerns about the upfront costs of installing new payment systems and transaction fees. However, Tan added, the four providers have waived some of their fees or offered discounts to merchants during the CVS period. Mobile payment providers often offer various deals to their customers to encourage use. Alipay, for example, offers "e-stamps"

that can be accumulated to get discounts.

"In Hong Kong, we have had a lot of credit cards and stored value cards for many years, so people's spending behaviour is already well established," Tan said. "As a new payment method, we need to encourage people to change their habits."

As the e-vouchers are being rolled out, digital payment providers have ramped up their promotions, and teamed up with businesses across the city to offer additional deals, raffles and discounts.

Hong from WeChat Pay anticipates these deals will stimulate further consumption and create additional economic benefits beyond the \$5,000 per person.

"Hong Kong is a dynamic and innovative market, where local consumers are keen to try new things and embrace change. The multiplier effect of the consumption voucher scheme will help boost economic recovery," he said.

Stumbling blocks

The fact remains that digital payments are still not as widely used in Hong Kong as in some other jurisdictions. While the Government's e-vouchers are one incentive, the digital payment providers are themselves working to increase acceptance, as Tap & Go's Chan explained.



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"Given that digital payments is still a new mode for many merchants, we are continuing our efforts to further simplify the application process using digital onboarding means, as well as some direct help from us as a payment provider to merchants," he said.

However, Alipay's Tan, who is also Chairman of the Chamber's Digital, Information and Telecommunications Committee, said that Hong Kong should not be seen as a laggard in financial technology.

"Hong Kong is the pioneer in payments," she said. "More than 20 years ago we already had the Octopus contactless stored value card. And the average person in Hong Kong has two or three credit cards."

But we do need to catch up with mobile payments, especially as our neighbours – in Southeast Asia as well as Mainland China - have higher adoption rates. Tan is optimistic that, especially after the CVS incentive, the city will see increasing use of digital payments.

"In Hong Kong, our smartphone penetration rate is one of the highest in the world, and people are very good at using their phones," she said. "So we won't have a problem catching up."

Cheung from Yue Hwa Chinese Products said that for a mid-sized company like theirs, there have been a few challenges in the shift to digital.

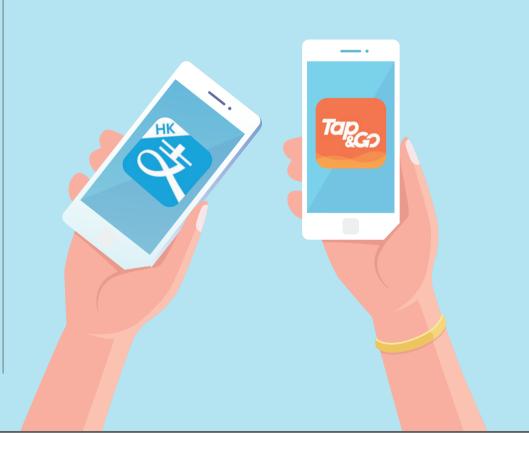
"Using a company like us as an example, we needed to spend some resources on integrating the different types of payments and to make sure that all of our branches can accept these payments," he said.

Overall, Yue Hwa Chinese Products welcomes the shift to digital payments. However, Cheung added, there is still hesitance among local people - some of whom don't even use internet banking. He suggested that the Government could do more to inform people about the safety and convenience of mobile payments. "Once they start, customers really love using it," he said.

Yu from Yue Hwa added that digital payments is similar to online

shopping, where some people just need help in understanding how to use the technology.

"Last year, when the pandemic situation was pretty bad, we had some customers who asked our staff how to shop online," Yu said. "Our staff were very patient and taught them how to use the online store. Once customers have successfully purchased something they are very willing – it is just taking the first step."



網上購物和電子支付這兩個密切相關的 趨勢在疫情下持續增長,「現金為王」 的時代已經過去。

過往香港在推動電子支付方面的進程較 慢,發展速度不及中國內地,國內消費 者可用手機支付幾乎所有生活所需。不 過香港現正進行數碼轉型,電子支付工 具發展迅速,應用程式、二維碼和手機 信用卡支付的使用率激增。這在某程度 上是因為網上購物的興起,以及電子支 付設施在實體店日漸普及。

電子支付優勢

香港電訊旗下的支付服務供應商 Tap & Go拍住賞高級市場經理陳嘉弘 解釋,電子支付對企業好處眾多。首 先,透過電子支付收取的款項通常會 定期直接存入公司銀行賬戶,過程更 加便捷。

他說:「商戶無需再為存入現金而要 到銀行分行排隊輪候,或擔心款項被 **盗。**г

陳嘉弘補充,電子支付還能即時提供 清晰的交易紀錄,有助商戶深入了解 銷售模式和消費習慣,從而完善營銷 策略。

許多大型和中型企業現已接受電子 支付,小型商戶則尚未廣泛採 用,但情況正在改變。經營



WeChat Pay的騰訊金融科技副總裁洪丹 毅表示,公司正積極鼓勵街市攤檔等小 商戶提供電子服務。

洪丹毅説:「在街市使用電子支付不僅 方便安全,還能為抗疫出一分力。對顧 客來說,免觸式交易更安全衞生。」

疫情影響

白疫情爆發以來, 社交距離措施和搖距 工作令人們較以往長時間留在家中,市 民的衞生意識亦有所提高,這些因素改 變了大眾的行為模式。洪丹毅指出, WeChat Pay的用戶數目在過去18個月急 增。

「市民在疫情期間減少外出、留家抗 疫,逐漸習慣網上購物、數碼娛樂和外 賣服務。」他續稱:「因此WeChat Pay HK的交易量明顯上升,2020年人均交 易次數按年增加46%。」

拍住賞陳嘉弘同意,疫情對支付趨勢產 生重大影響。他預期這些新習慣將會持 續,因為大眾對病毒提高警覺,令非接 觸式支付成為一大優勢。

他說:「消費者在疫情下避免接觸實體 鈔票和硬幣,轉向電子支付已成大勢所 趨。消費者使用電子支付時能保持安全 距離。」

支付寶香港行政總裁陳婉真解釋,支付 寶用戶數目自疫情以來不斷增加,原有 用戶亦更趨活躍。此外,線下交易轉至 網上進行,例如以外賣取代堂食,同樣 加快了轉用電子支付的趨勢。

另一趨勢為電子支付的用途日益廣泛, 例如點對點交易愈趨普及。她補充,電 子錢包可在不同情況下使用,包括乘搭 港鐵和跨境匯款等。

對部分零售商來說,實體店和網店的電 子支付情況仍存在顯著差距。裕華國 貨電子商貿部主管張 璘表示,公 司實體店的電子支付金額佔銷售 額比重曾在2018至2019年上

香港市民自本月起可領取政府5,000元 消費券計劃的第一期消費券。該計劃除了 為經濟帶來即時刺激作用,亦旨在鼓勵 更多企業和消費者轉向電子支付。

升,惟在疫情下停滯不前,這可能是中 國內地旅客在疫情期間減少所致。

他補充道:「網店的電子支付金額急速 增長,情況截然不同。」

裕華國貨董事總監余偉傑表示,公司預 料網上銷售將會在短期內延續升勢,海 外顧客市場亦會不斷擴大。

他說:「有見網上銷售增長勢頭強勁, 我們正計劃擴張網上業務。我們預期網 上業務在疫情結束後仍會繼續增長。」

電子消費券提供助力

香港市民自本月起可透過四間儲值支付 工具營運商——支付寶、Tap & Go拍住 賞、WeChat Pay HK和八達通,領取政 府5.000元消費券計劃的第一期消費券。 該計劃除了為經濟帶來即時刺激作用, 亦旨在鼓勵更多企業和消費者轉向電子 支付。

拍住賞代表陳嘉弘表示,消費券計劃對 擴大電子支付應用發揮了重要作用,此 前僅接受現金支付的商戶如今亦開始採 用電子付款。

「我們發現以電子方式付款的消費者人數 激增。」他續說:「申請使用各項支付 方案的商戶至少增加了四倍,以便顧客 能以消費券在門市或網店消費。」

支付寶的陳婉真解釋,大型連鎖店是本 港首批採用電子支付的商戶。

她說:「這些商戶擁有資訊科技資源, 亦洞悉到科技有助促進業務發展,能夠 帶來競爭優勢。」

小商戶缺乏資源,而增設支付系統涉及 前期成本和交易手續費,或令他們對電 子支付卻步。但陳婉真表示,四家營運 商在消費券計劃期間將豁免商戶繳付部 分費用,又或向他們提供折扣優惠。

流動支付服務供應商不時推出各種交易 獎賞,鼓勵顧客使用電子支付。以支付 寶推出的「印花齊齊賞」優惠為例,用 戶通過付款獲取印花,再憑累積的印花 兑换折扣優惠。

「林林總總的信用卡和儲值卡在香港應 用多年,市民的消費模式早已根深柢 固。」陳婉真又說:「我們要鼓勵市民 改變消費習慣,採用這種新的支付款方

隨着電子消費券推出,電子支付服務供 應商已加強推廣宣傳,並與本地公司合 作推出加碼獎賞、抽獎和折扣活動。

WeChat Pay洪丹毅預期,這些優惠將 進一步刺激消費,並在每人5,000元的 消費額以外,帶來額外的經濟效益。

他解釋:「香港市場充滿活力、敢於創 新,本地消費者亦熱衷嘗試新事物,勇 於求變。消費券計劃創造的倍數效應將 有助推動本地經濟復蘇。」

障礙

事實上,電子支付在香港的普及程度仍 不如其他地方。拍住賞陳嘉弘指出,政 府的電子消費券固然是一大誘因,電子 支付服務供應商亦着力提高市場的接受 程度。

「電子支付對許多商戶而言仍然是一種嶄 新模式,作為商戶的支付服務供應商, 我們將繼續努力,以電子開戶方式進一 步簡化申請程序,並為商戶提供直接支 援。」他說。

不過,支付寶代表兼總商會數碼、資訊 及電訊委員會主席陳婉真指出,香港在 金融科技方面的發展不應被視為滯後。

她説:「香港是支付領域的先驅。早在 20多年前,香港已引入八達通免觸式儲 值卡,港人平均擁有兩至三張信用 卡。」

然而,有見中國內地和東南亞等鄰近地 區的流動支付使用率均高於香港, 我們 確有需要趕上步伐。陳婉真看好電子支 付在本港日漸普及,特別在消費券計劃 推出之後。

「香港的智能手機渗透率在全球名列前 茅,人人都對使用手機駕輕就熟,要抑 頭趕上,絕對不成問題。」她說。

裕華國貨張 璘表示,裕華國貨這類中 型企業在數碼轉型過程中一直面臨不少 挑戰。

「以我們的公司為例,我們要動用部分資 源整合各種支付工具,確保旗下所有分 店皆可接納此等付款方式。」他說。

整體而言,裕華國貨樂於轉向電子支 付。但張 璘又稱,部份本地市民仍然 對電子付款猶豫不決,有些甚至從不使 用網上理財服務。他建議政府加緊推廣 工作,讓市民了解流動支付既安全又方 便的好處。「市民必然一試愛上。」

裕華國貨余偉傑補充,電子支付與網上 購物相似,部分市民在技術應用方面需 要協助。

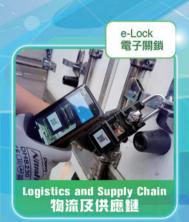
他說:「去年疫情嚴峻期間,一些顧客 曾向我們查詢網購的方法,我們的員工 亦十分耐心地指導他們如何進行網購。 顧客一旦成功從網店購物,便很樂意繼 續採用網購方式,關鍵就只在於踏出第 一步。」



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If anything, the coronavirus pandemic has served to hammer home a simple truism – no economy is an island. And this is especially the case for a small and open economy like Hong Kong, which does not have a domestic market comparable to its larger counterparts.

Over the past 18 months or so, the Hong Kong Government has introduced over HK\$300 billion in relief measures to stem the economic fallout caused by the pandemic. On top of the HK\$10,000 cash handouts provided to eligible residents last summer, electronic consumption vouchers worth HK\$5,000 will be distributed starting in August, with the objective of boosting the local economy by encouraging people to spend.

In the hospitality sector, residents' demand for staycations has provided some respite to hotels, retail and F&B outlets. Notably, hotel occupancy rates in Hong Kong are already well above last year's levels despite inbound tourism remaining at a standstill (Figure 1). Some hotels are also providing quarantine services to inbound travellers.

This shift in focus to domestic demand, however, only serves as a band-aid solution. This is simply because the city's population of 7.5 million alone cannot sustain sectors that are heavily dependent on the export of services. This is borne out by government estimates on visitor spending, which accounted for as much as 40% of overall retail sales during the ten-year period from 2010-2019.

Another example is in the area of hospitality. In 2019, before the pandemic struck, Hong Kong hosted 24 million overnight visitors, who spent an average 3.3 nights in the SAR. This means that residents would have to spend the equivalent of an average of 11 nights per year in a hotel to compensate for the shortfall in inbound traffic.

Economies with a large and strong domestic market are arguably better able to withstand changes in the global business cycle and less susceptible to disruptions in world trade.

This is why the notion of a Greater Bay Area (GBA) is economically beneficial to Hong Kong – other than a supersized domestic market and efficiency gains from the economies of scale, such a regional common market also offers economic resilience in turbulent times. By becoming part of a single market,

Figure 1 圖一





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Hong Kong would be in a better position to withstand external economic headwinds.

However, for such a unified market to flourish, there is the need for regulations to be aligned and a mutual recognition of standards. Unlike other city clusters such as the Tokyo Bay Area and the San Francisco Bay Area, the GBA involves three customs zones, three legal systems and two hard borders — between Guangdong Province and Hong Kong, and between Guangdong and Macao.

Indeed, policy and regulatory ambiguity is often identified as the most important challenge facing businesses. Companies would like to see greater regulatory clarity, and a reconciliation of the different tax, healthcare and visa regimes – among other things – to facilitate the greater movement of people, capital, goods and services in the GBA.

Despite the challenges faced by the GBA, the outlook looks promising if the European Union's experience is anything to go by. Although the E.U. consists of 27 member states as opposed to cities, there are still key lessons to learn from the bloc.

For example, smaller members of the E.U. have enjoyed significant gains in living standards, measured in real GDP per capita, over the past two decades following their integration into the European Common Market (Figure 2), a phenomenon known as economic convergence.

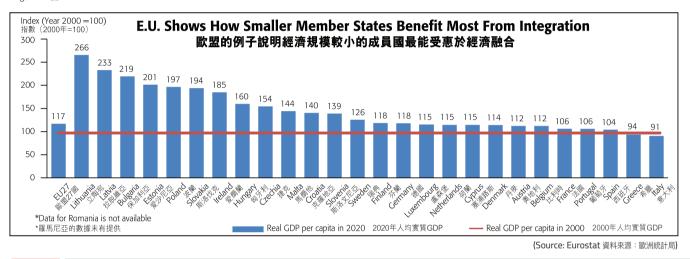
As borders become more porous, workers are able to move from a member state (usually a less well-off one) to another (more developed and wealthier) in search of better prospects. In the case of the GBA, a similar development trajectory would likely take place with the mobilization of labour

towards more prosperous cities in the region such as Hong Kong, Macao and Shenzhen as workers seek out better pay and job opportunities.

However, there is the need to be mindful of unintended consequences. One of the key objectives of the initiative is the freer movement of people among GBA cities to facilitate the recruitment of regional talent to address local labour bottlenecks, which is a chronic issue in Hong Kong. However, there is the risk of oversupply in the absence of policy oversight.

A policy on integration would therefore be useful to ensure that Hong Kong's capacity is reviewed regularly to avoid a repeat of the tourism overload that the city experienced a few years ago. The resultant backlash against the influx of tourists has impeded the integration process.

Figure 2 圖二



To address this issue, the Government could, at the initial stage, consider setting quotas for residents from other GBA cities seeking jobs in Hong Kong by tying these to local labour market conditions.

At the same time, it is important to ensure that a move towards achieving a single market benefits all ordinary residents who live and work in the enlarged economic community. This is especially the case given the perceived failings of globalization, which has resulted in lopsided gains instead of a fairer distribution of wealth.

Economic integration in the GBA, like international trade, will create winners and losers. Although it is likely to improve living standards on an average and aggregate basis, the man on the street may have a different perception of whether

he is better or worse off, which is pivotal to the success of such integration projects.

Over the coming decade or so, we may see low-end service industries move out of Hong Kong to other GBA cities with better comparative advantages, while Hong Kong moves up the value chain to provide high-end services, thereby creating better jobs in the city. This is a welcome development.

However, for the GBA to develop sustainably, businesses must transform and workers must be retooled to ensure that they do not get left behind as and when the domestic economy changes. This will require closer coordination among governments in the GBA.

新冠病毒疫情說明了一個簡單的道 -沒有經濟體能夠獨善其身;對於 香港一類細小而開放的經濟體而言,其 本地市場規模無法媲美大型經濟體,這 一說法尤其適切。

過去 18 個月,香港政府動用超過 3,000 億港元推出紓困措施,以應對疫情對 經濟造成的打擊。繼去年夏季向合資 格市民發放 10,000 港元現金後,政府 將於8月開始派發每人5,000港元的電 子消費券,旨在鼓勵市民消費,從而 刺激本地經濟。

酒店業方面,本港市民對所謂「宅度 假」的需求稍稍紓緩了酒店、零售及餐 飲業界的壓力。值得一提的是,儘管入 境旅遊仍然處於冰封狀態,香港的酒店 入住率已較去年顯著回升(圖1)。部 分酒店亦受惠於為訪港旅客提供隔離 檢疫住宿服務。

不過,這種將重心投向本地需求的做 法只是迫不得已,因為單靠香港 750 萬人口,根本無法支撐這些高度依賴 服務輸出的行業。從政府估算可見

Companies would like to see greater regulatory clarity, and a reconciliation of the different tax, healthcare and visa regimes – among other things – to facilitate the greater movement of people, capital, goods and services in the GBA.

企業期望當局能夠釐清法規,協調不同稅制、 醫療系統、簽證制度等,以促進大灣區內的 人員、資金、貨物和服務流動。

一二:在 2010 年至 2019 年的 10 年期間,旅客消費佔整體零售銷售額高達四成。

又以酒店業為例。在疫情爆發前, 2019年訪港過夜旅客達 2,400 萬人 次,平均逗留時間為 3.3 晚。這相當 於本地居民一年平均需要入住酒店 11 晚,才能彌補入境旅客大跌所造 成的損失。

龐大而穩健的本土市場無疑有助經 濟體抵禦環球商業周期變化,令其不 易受到全球貿易干擾所影響。

這是大灣區建設能為香港帶來經濟效益的原因,除了提供龐大的內需市場和帶來規模經濟效益之外,建立區域共同市場亦可加強經濟韌性,有助應對未來衝擊。透過參與大灣區的單一市場,香港應更能抵受外圍經濟逆風。

然而,要促進一體化市場蓬勃發展, 區內各城市需要統一法規和互認標 準。有別於東京灣區和三藩市灣區等 城市群,大灣區涵蓋三個關稅區,涉 及三套法律制度,而且廣東省與香港和 澳門之間分別設有硬邊界。

事實上,政策和規管模糊不清往往是企業面對的最大挑戰。企業期望當局能夠 釐清法規,協調不同税制、醫療系統、 簽證制度等,以促進大灣區內的人員、 資金、貨物和服務流動。

參考歐盟的經驗,大灣區縱使面對種種 挑戰,發展前景仍然樂觀。儘管歐盟由 27個成員國組成,而有別於大灣區的城 市群,其經驗亦值得借鏡。

舉例說,經濟規模較小的歐盟成員國自加入歐洲共同市場以來,以人均實質GDP計算的生活水平在過去20年大幅提升(圖2),此現象又稱經濟趨同。

隨着邊境開放,勞工可從條件較遜的成 員國遷往較發達和富裕的成員國,尋求 更佳的發展機會。就大灣區而言,區內 未來應該會出現類似的情況,勞工將流 向較繁榮的城市,例如香港、澳門和深 圳,務求增加收入和物色更佳的工作機 會。 不過,政策制定者需留意這會否產生意料之外的後果。大灣區倡議的其中一個重要目標是促進區內各市之間的人員自由流動,以便招攬區內人才,這有助解決本港人手短缺的長期問題。然而,假如缺乏政策措施疏導,這可能反過來會造成供應過剩的情況。

制訂融合政策時,定期檢討香港的承受能力,將能有效避免幾年前旅遊設施景點不勝負荷的問題重現。當時由於大量旅客來港影響地區民生,反而窒礙了中港融合進程。

為此,政府在初期可考慮因應本地勞 工市場狀況,為其他大灣區城市居民 來港就業設定配額。

與此同時,確保建立單一市場能惠及 所有在經濟共同體生活和工作的普通 市民,亦至關重要。鑒於有意見認為 全球化未有令財富以較公平的方式分 配,往往被視為導致利益傾斜,因此 這項工作尤其重要。

大灣區經濟融合與國際貿易一樣,總會有贏家和輸家。儘管區內平均和整體生活質素應該會獲得提升,但普羅市民對生活水平好壞可能有不同的體會,而這正是經濟融合能否取得成功的關鍵。

未來十年八載,一些低端服務業可能 會遷出香港,移往這些行業更有比較 優勢的其他大灣區城市,而隨着香港 朝高增值方向轉型,提供更多高端服 務,並創造更佳的職位或工種,這發 展值得期待。

然而,要讓大灣區能夠持續發展,企 業必須升級轉型,員工亦要提升技能, 以免在過程中產業轉移時被淘汰,大 灣區各地方政府需要為此加緊協調合 作。

Resolving Commercial Disputes: Can Court Litigation Be Avoided? 解決商業爭議:法庭訴訟能否避免?

Businesses should decide in advance what route they will take if an agreement goes sour 企業宜預先決定協議一旦未獲履行時將採取何種措施

When businesses enter into commercial agreements with each other, they do so in anticipation of the benefits they will enjoy from them. What happens if things go wrong, and either party fails to honour its commitments, is often not, understandably, at the forefront of their minds.

However, it is an important issue to consider before the deal is signed. After all, contracts are there to give each party security: security that if the other party fails to honour its commitments, you have legal redress and can enforce the contract.

In this context, one important question is the means through which any future contractual dispute should be resolved, if the parties are unable to reach an amicable settlement. The traditional means is by court litigation.

However, there are alternatives. Two of the most popular are arbitration and mediation. This article considers how they compare with court litigation. It is important to consult your lawyer on the best means of settling any future disputes in your case, before the deal is signed.

Arbitration

In arbitration, instead of one party taking legal action in court against the

other to enforce the contract, the parties agree to appoint one or (more usually) three arbitrators to resolve their dispute, and to be bound by the arbitrators' decision, which is legally enforceable. Arbitrators are usually, but need not be, lawyers.

While both court litigation and arbitration result in legally-binding, enforceable decisions by an independent third party, there are important differences. Some of the key ones are as follows:

CONFIDENTIALITY. While court hearings are normally open to the public, and court decisions are published, arbitral proceedings and decisions (or awards) are confidential.

FINALITY. While the losing party in a court case who is aggrieved by the decision can appeal to a higher court, and often also has a further right of appeal against that higher court's decision, arbitral awards are usually final, and parties can challenge the award in a court only in very limited circumstances. For example, in Hong Kong, parties have no right to appeal against an arbitral award unless they both agree that either can appeal on a point of law, or serious illegality. They can also apply to have the award set aside, on very limited (mostly procedural) grounds.

INFORMALITY AND FLEXIBILITY.

Whereas court procedures on matters such as rules of evidence are largely pre-determined by fixed rules, procedures in arbitrations are more informal and flexible. For example, supporting documents can be attached to the parties' submissions, avoiding the need for formal exchange of documents and discovery, the parties are free to agree with the arbitrators the venue for the arbitration, and witnesses can be interviewed at a location convenient to them.

SPEED. It is often quicker to obtain a decision in an arbitration than in a court case, both because of the more informal procedures, and because a date for the arbitration hearing can often be set earlier than a hearing in a court case.

CHOICE OF DECISION-MAKER.

While the parties cannot choose the judge who will decide a court case, the parties in an arbitration can choose the arbitrators. This makes arbitration particularly attractive in areas such as construction and shipping, where a high degree of industry expertise on the part of the arbitrators is desirable.

The other party also has to agree on arbitration, if it is to be the chosen



route for resolving future disputes. If, after obtaining legal advice, you decide to go for arbitration, your lawyer can advise on and negotiate the terms of the appropriate arbitration clause in the agreement. An important, and often contentious, issue in this regard, where the parties are based in different jurisdictions, is where the "seat" (location) of the arbitration is to be. For example, is it to be in the jurisdiction of one of the parties – and if so which one – or a "neutral" third jurisdiction?

Mediation

In mediation, the parties use a neutral third party (the mediator) to help settle a dispute between them. Unlike in court litigation or arbitration, the mediator does not make a decision that is binding on the parties. There is no winning or losing party.

Instead, the mediator helps, through a process of discussion, to narrow the differences between the parties' positions, and thereby enable them to reach an agreement between them to settle the dispute. As with arbitration, mediation proceedings are confidential, as are settlement agreements reached between the parties.

Mediation is particularly popular in consumer contracts, or commercial contracts where the amounts at stake are relatively low, because it is more cost-effective than court litigation or arbitration if the mediation is successful and a settlement agreement is reached. However, it does not preclude either of these outcomes if the mediation is unsuccessful and no settlement agreement is reached, which potentially increases costs in this scenario.

It should be noted that the courts in Hong Kong – and in other jurisdictions – actively encourage mediation as a first step in any commercial dispute, in an attempt to avoid court litigation. For example, if a party unreasonably refuses a request by the other party to settle a dispute by mediation, and the first party wins in a subsequent litigation, it may not recover all of its legal costs in the legal proceedings, due to its refusal to mediate.

Conclusion

Choosing the most suitable mechanism to address any future contractual disputes is an important matter to address before signing any commercial agreement. Businesses should obtain their lawyers' advice on this issue, as well as drafting the contractual provisions to put the appropriate mechanism in place.

企業之間訂立商業協議時,必然會評估 雙方從中可得的利益,而往往未有考慮 一旦出現問題或其中一方未能履約的後 果,這實在可以理解。

不過,在簽署協議前考慮應變措施十分 重要;畢竟,訂立合約正是為了保障締 約雙方:假如對方未能履行承諾,企業 將有權循法律徐徑解決及強制執行合約。

因此,倘各方未能達成友好和解,解決 合約爭議的方法便成為一個重要問題, 傳統的處理方式為法庭訴訟。

然而,除此以外還有其他選擇,其中兩 個最常見的方式為仲裁及調解。本文將 比較仲裁、調解與法庭訴訟的異同。企 業應在簽訂協議前諮詢法律意見,了解 在個別情況下解決任何未來爭議的最佳 途徑。

仲裁

在仲裁程序中,各方同意委任一名或 三名仲裁員(後者較普遍)解決爭 議,並受仲裁員作出的裁決約束,而 非其中一方在法庭對另一方採取法律 行動,以強制執行合約。仲裁員無須 具備律師資格,但湧常由律師擔任。

法庭訴訟和仲裁均由獨立第三方作出 具法律約束力及可強制執行的裁決, 但兩者存在若干重大差異,其中包括:

保密性: 法庭聆訊一般開放予公眾旁 聽,法庭裁決亦會對外公開,而仲裁 程序的決定(或裁决)應予保密。

終局性:在法庭案件中敗訴而不服判 决的一方可向上級法院提出上訴,通 常亦有權就上級法院的判決提出進一

步上訴,惟仲裁裁決一般為最終決定, 各方只能在極有限的情況下就裁決向法 庭提出異議。例如在香港,除非雙方同 意任何一方可基於法律觀點或嚴重違法 行為提出上訴,否則雙方無權對仲裁裁 決提出上訴。雙方亦可基於極有限的理 由(大多為程序理由)申請將裁決作

非正式性及靈活性:證據規則等法庭程 序大多由固定規則預定,仲裁程序則較 為非正式和靈活。舉例說,證明文件可 附於各方的陳述書或答辯書,無需正式 交換文件和證據。此外,各方可與仲裁 員協商仲裁地點,證人亦可獲安排於方 便的地點作供。

速度:與法庭案件相比,透過仲裁程序 作出裁決誦常需時較短,原因包括仲裁

風雨安排早溝通 返工放工更輕鬆

Make prior work arrangements Ensure peace of mind in times of typhoons and rainstorms

「颱風及暴雨警告下工作守則」

"Code of Practice in Times of **Typhoons and Rainstorms**"



整體版

Traditional Chinese version



Simplified Chinese version



英文版 **English version**



僱主應盡早與僱員訂明有關颱風、暴雨警告或超強颱風後的「極端情況」,以及 其他惡劣天氣下合理而切實可行的工作安排。

如政府因超強颱風發出「極端情況」公布,例如公共交通服務嚴重受阻、廣泛地 區水浸、嚴重山泥傾瀉或大規模停電,除與僱主就「極端情況」下訂立有上班協 定的必要人員外,僱員在八號颱風警告取消後的兩小時,應留在原來的地點,而 非立即啟程上班,並留意政府的進一步公布。

僱主應體諒僱員個別情況,並採納情理兼備及具彈性的處理方法,以確保僱員 安全、維持機構運作順暢及良好的勞資關係。

Employers should work out with employees as early as possible the reasonable and practical work arrangements in times of typhoon, rainstorm warnings or "extreme conditions" after super typhoons, as well as under other adverse weather conditions.

If the Government has issued an announcement on "extreme conditions" caused by super typhoons, such as serious disruption of public transport services, extensive flooding, major landslides or large-scale power outage, apart from essential staff who have an agreement with their employers to be on duty when the "extreme conditions" are in force, employees are advised to stay in the place they are currently in for two hours after cancellation of Typhoon Warning Signal No.8, instead of heading for work immediately. They should also stay alert to further Government announcements.

Employers should be considerate, sympathetic and flexible with due regard to the needs of individual employees to ensure the safety of employees, smooth operation of establishments, and maintain good labour-management relations.

索取方法 How to Obtain 等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



採用相對非正式的程序,以及仲裁聆訊 排期較法庭案件快。

裁決者人選:各方不得選擇審理法庭案件的法官,但仲裁各方可決定仲裁員的人選。建造或航運等領域的個案尤其適合以仲裁方式處理,因為具備豐富專業知識的仲裁員有助解決爭議。

倘一方選擇透過仲裁解決未來爭議,另一方亦須同意有關安排。在取得法律意見後,如企業決定採用仲裁方式,律師可提出建議及協商條件,為協議訂立恰當的仲裁條款。假如各方處於不同司法管轄區,決定仲裁地點是一項容易引起爭議的重要問題,例如考慮會否在其中一方(或哪一方)所在的司法管轄區,抑或在「中立」的第三方司法管轄區進行仲裁。

調解

在調解程序中,各方委託中立第三方 (即調解員)協助解決爭議。有別於法 庭訴訟或仲裁,調解員不會作出對各方 有約束力的決定,而調解並無勝敗之 分。

調解員會透過討論收窄各方之間的立場 分歧,從而協助各方達成協議,解決爭 議。如同仲裁程序,調解程序和各方達 成的和解協議應予保密。

透過調解處理消費者合約或涉及金額較低的商業合約尤其普遍,因為假如調解成功,能夠達成和解協議,調解相比法庭訴訟或仲裁更符合成本效益。不過,調解未必能取得理想結果,假如調解失敗,未能達成和解協議,則可能導致成本上升。

值得留意的是,香港和其他司法管轄區的法庭積極鼓勵以調解作為解決任何商業爭議的第一步,而避免進行法庭訴訟。例如,倘一方不合理地拒絕另一方透過調解解決爭議的要求,而前者在隨後的訴訟中勝訴,則可能因拒絕調解而無法悉數討回法律費用。

總結

在簽訂任何商業協議前,選擇最合適的 機制處理日後的任何合約爭議,是重要 的一步。就此,企業應尋求律師意見及 草擬合約條款,以設立恰當的爭議解決 機制。



工傷要呈報 盡責老闆做得到 Be a responsible employer and report work accidents

僱主如沒有合理辯解而逾期或未有向勞工處處長呈報僱 員工傷事件,或作出或提供虛假或具誤導性的陳述或資 料,可被檢控,一經定罪,最高可被判罰款五萬元。

Any employer who, without reasonable excuse, delays or fails to give notice of an accident or makes or furnishes any false or misleading statement or information to the Commissioner for Labour is liable to prosecution and, upon conviction, to a maximum fine of \$50,000.

《僱員補償條例》規定,僱主在工傷意外發生或僱員患上該條例指明的職業病後,不論該意外或職業病是否引起任何支付補償的法律責任,僱主必須向勞工處呈報。工傷意外或職業病個案須於14天內呈報,死亡個案須於7天內呈報。

The Employees' Compensation Ordinance provides that an employer must notify the Labour Department of any accident or prescribed occupational disease, irrespective of whether the accident or the occupational disease gives rise to any liability to pay

compensation. Work injury or occupational disease cases should be reported in 14 days' time while the fatal cases in





勞工處 Labour Department





Get Ready for Hybrid Work

Remote work will be part of the 'new normal' for businesses, but more training is needed to make sure staff have the necessary skills, according to a survey by Hong Kong Productivity Council

The Covid-19 pandemic has upturned business operations around the world. Here in Hong Kong, many companies have implemented workfrom-home arrangements, creating a "new normal" working environment for many, and driving the need for digital transformation.

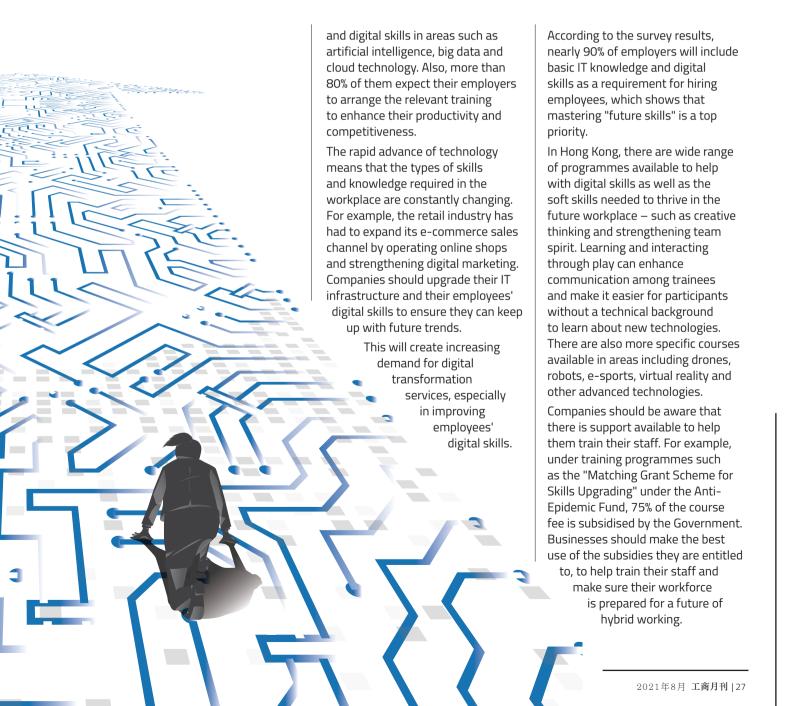
This shift is part of a broader revolution in the world of work. According to "The Future of Jobs Report 2020" from the World Economic Forum, 85 million jobs may be displaced by 2025 by a shift in labour from humans to machines. At the same time, new technology could create as many as 97 million new roles. To be equipped for this digital-driven future, it is essential for businesses and workers to acquire skills in ABCDE and R – meaning AI, blockchain, cloud, big data, e-commerce and robotics.

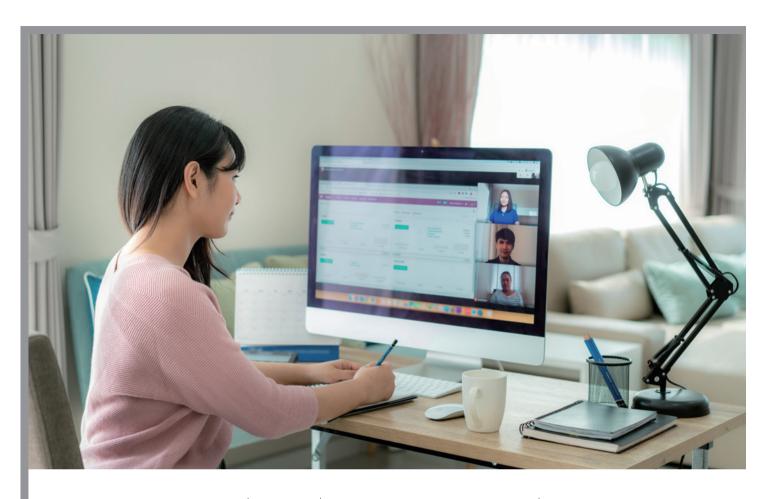
To see how these global trends are impacting Hong Kong, the Hong Kong Productivity Council (HKPC) conducted "The Future of Work & Skills Survey" by interviewing more than 600 employers and employees. This survey aimed to understand the expectations of local employers and employees on the future mode of work after the pandemic, as well as its impact on their productivity and operating costs, and their preparations for digital transformation.

The results show that 81% of employers think hybrid work will be feasible in the future while 62% of them plan to implement it permanently. Among employees, 70% said they would like hybrid work to be their future working model. The results indicate positive sentiment towards the hybrid model from both camps. While the hybrid model is likely to be an irreversible trend, how much do employers and employees understand about the IT knowledge and digital skills that will be required? The HKPC survey found that only 30% of employers deem their workforce to have the necessary skill sets to fully adapt to the new normal, showing they understand that there is room for improvement in technology skills. As for employees, 82% say they need to upgrade their IT knowledge

為混合工作模式做好部署

香港生產力促進局的一項調查顯示, 遙距工作將成為職場「新常熊」,企業需要加強培訓員工,確保他們具備必要技能





疫情顛覆了全球企業的營運模式,同時促成本港多家企業實施在家工作安排,造就工作環境「新常態」,帶動數碼轉型。

上述趨勢是就業市場變革的一部分。根據世界經濟論壇發表的《2020年就業前景報告》,機器和自動化的興起,可能令8,500萬個職位在2025年前流失,但同時預計會有9,700萬個新職位誕生。要迎向數碼未來,僱主和僱員都必須掌握ABCDE及R技能(A:AI人工智能、B:Blockchain區塊鏈、C:Cloud雲端系統、D:Big Data大數據、E:E-Commerce電子商務及R:Robotics機械人技術)。

香港生產力促進局(生產力局)早前進行了《香港未來工作與技能》問卷調查,訪問了逾600名僱主及在職人士,旨在了解本港僱主和員工對疫後未來工作模式的展望、就實施新工作模式對生產力和營運成本的影響,以及對數碼轉型的準備。

結果顯示81%受訪僱主認為混合工作模式在未來可行,62%僱主有計劃永久推行,亦有七成員工表示希望將來可實施混合工作模式,可見雙方對混合工作模式的取態均正面。

混合工作模式相信是大勢所趨,但僱主和僱員對資訊科技知識及數碼技能的掌握又有多少?

該調查發現,僅三成僱主認為工作團隊 已具備所需技術適應新常態,反映僱主 認同團隊在科技範疇上有進步空間。

僱員方面,82%表示需要提升個人的資訊科技知識及數碼技能,包括人工智能、大數據、雲端技術等,亦有逾八成員工期望僱主能安排有關培訓,以提升生產力和競爭力。

科技日新月異,職場所需的技能及知識 會隨時間不斷變化。例如零售業在擴展 電商銷售渠道時,需要開設網店和加強 數碼營銷,因此企業應提升資訊科技基 礎設施及員工的數碼技能,確保迎合未 來趨勢。 本地企業對數碼轉型服務需求日益增加,尤其是提升員工的數碼技能。調查數據顯示,近九成受訪僱主會將基本資訊科技知識及數碼技能列入聘用員工的必要條件,可見掌握未來技能已成為當務之急。

在香港,不同機構提供一系列的課程,協助僱員掌握未來職場致勝所需的數碼技能及軟技能,例如創意思維和團隊精神。以「玩」的形式學習及互動,可加強學員間的溝通,並讓非技術背景的參加者更易學習和認識新科技。此外,有專門課程涵蓋無人機、機械人、電競、虛擬實境等先進科技領域。

僱主應留意政府提供的僱員培訓資助, 例如防疫抗疫基金下的「技能提升等額 補助金計劃」,75%的課程費用由政府 補助。企業應善用可得的資助培訓員 工,確保團隊為未來的混合工作模式做 好準備。

聘用殘疾人士 支持「就業展才能計劃」

Employ Persons with Disabilities Support Work Orientation and Placement Scheme

就業展才能計劃

Work Orientation and Placement Scheme

勞工處展能就業科推行「就業展才能計劃」, 鼓勵僱主提供職位空缺予殘疾人士,以加深僱 主對殘疾人士工作能力的認識,從而協助他們 公開就業。

The Selective Placement Division of the Labour Department administers the "Work Orientation and Placement Scheme" (WOPS) which serves to encourage employers to offer job vacancies to the persons with disabilities and to enhance their understanding of the work capabilities of persons with disabilities, thereby facilitating open employment of the latter.

申請受計劃相關條款約束・勞工處保留最終決定權 Application is subject to relevant scheme conditions





僱主 Employer

最高可在九個月津貼期內共獲發60,000元津貼。 An eligible participating employer will be granted an allowance up to \$60,000 in total.

指導員 Mentor

僱主委派的指導員如成功協助僱員在完成首三個月的聘用期後繼續獲聘用, 可獲獎勵金1,500元。

Mentors appointed by employer, who have successfully assisted the employee to continue with employment after the first three months, will be granted a Cash Reward of \$1,500.



The brand-new **CLP Retro-Commissioning (RCx) Charter Programme** provides practical RCx training and advice to help business customers improve the energy efficiency of buildings. With the support of CLP's free energy audit service, participating organisations can explore more potential energy-saving opportunities. The commercial and industrial sectors have responded positively to the Charter programme. Over 60 organisations have already signed up to take part and will carry out retro-commissioning works in more than 100 buildings. Eligible RCx projects can also be subsidised by the CLP Eco Building Fund to shorten the investment payback period.

全新**中電重新校驗約章計劃**,為工商客戶安排重新校驗培訓課程,並提供相關的節能建議。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,以提升樓宇能源效益。工商界對約章計劃反應正面,至今已有超過60間機構參與,並承諾為其100多幢建築物進行重新校驗工程。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。

參與機構分享 Sharing by Participating Organisations

Ir Prof PL Yuen 源栢樑教授工程師

Senior Manager (Engineering), Hospital Authority 醫院管理局高級行政經理(工程)

The Hospital Authority has launched RCx projects at Caritas Medical Centre and North Lantau Hospital since 2019. In view of the exciting results achieved, we shall continue to implement the RCx projects in other hospitals.

醫管局已於2019年在明愛醫院及北大嶼山醫院開展重新校驗項目,成效令人鼓舞。我們計劃在其他 醫院陸續推展。





Mr Duncan Macintyre

Head of Citi Realty Services, Hong Kong and Macau Citi

In March, Citi announced its commitment to achieving net zero greenhouse gas emissions by 2050. This commitment includes our own operations as well as our financing activities. For our own operations, we are targeting carbon neutrality by 2030.

Ir KC Yang 楊繼宙工程師

Head of Technical Services, Hong Yip Service Company Limited 康業服務有限公司工程總監

By utilising big data, RCx can systematically analyse and identify energy-saving opportunities for further improving energy efficiency in our buildings.

在重新校驗的過程中,我們會善用大數據,有系統地分析和發掘更多節能空間, 以進一步提升樓宇的能源效益。





Mr Larry Tam 譚國雄先生

Managing Director, Equinix Hong Kong 香港區董事總經理

As a global infrastructure company, Equinix strives to establish and operate efficient and energy-saving data centres. Through the Charter programme, our colleagues have learned a lot of practical energy-saving tips. The experience is indeed rewarding.

作為全球數碼基礎設施企業,Equinix致力於建設和運營高效而節能的數據中心。透過這項計劃,同事們學習到更多節約能源的應用方法,獲益良多。

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Mr Charles Lee 李松德先生

Founder and Chief Executive Officer, OneAsia Network Limited 亞洲脈絡有限公司創辦人及行政總裁

We have always been using energy-efficient chiller systems to lower carbon emission during our operations. This programme has further helped us enhance our energy management abilities.

我們一直採用高效能的冷水機系統,以減少日常運作所產生的碳排放。透過計劃 進一步加強能源管理。





Mr Raymond Tong 湯國江先生

Chief Executive Officer, SUNeVision 新意網行政總裁

SUNeVision has always supported green and sustainable development. By joining the Charter programme, we hope to implement multi-dimensional energy efficiency improvement measures.

新意網一直支持環保及可持續發展,希望藉着重新校驗方案,實行多角度的 能源效益提升措施。

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*排名不分先後 Listed in no particular order

Learn More 了解更多













160th Anniversary Internship Scheme

160周年實習計劃





Chamber Launches

Member companies have provided more than 1,600 internships to help Hong Kong's students explore the career opportunities ahead

The Chamber's 160+ Internship Programme, launched on 13 July, will provide around 1,650 internship positions to undergraduates in the city to help young people gain valuable work experience and advance their career prospects.

The initiative is part of a series of activities to celebrate the Chamber's 160th Anniversary this year. The original plan had been to create 160 internship positions, but the response from HKGCC members has been phenomenal, with 35 companies supporting the scheme. "I'm delighted that the response

from our members has far exceeded

expectations, once again showing

the commitment there is to support the next generation. Despite the operating difficulties created by Covid-19, Hong Kong businesses recognise the importance of investing in the future of Hong Kong's most important asset, its human capital," said HKGCC Chairman Peter Wong.

"The more the leaders of tomorrow broaden their horizons through exposure to new experiences, new cultures and new ways of doing business, the stronger they will be. Our internship programme, with its diversity of roles and sectors, offers a valuable opportunity to expand their horizons. Providing as broad a range of opportunities as possible to the next generation and keeping an active engagement with students remain priorities for the Chamber."

cooperation between students and the business sector for over two decades. The Business-School



160+ Internship Scheme

Partnership Programme, established in 2001, provides a platform for thousands of high school students to gain a deeper understanding of the commercial world. Meanwhile, the HKGCC Business Case Competition, now in its third year, allows university students to work

Our internship programme is providing as broad a range of opportunities as possible to the next generation and keeping an active engagement with students remain priorities for the Chamber.

本會的實習計劃為下一代提供廣 泛的學習機會,積極與學生聯 繫交流,一直是總商會的重點 工作。

> Peter Wong, HKGCC Chairman 總商會主席王冬勝

with some of Hong Kong's leading businesses to develop innovative and practical solutions for real-life business cases.

Recently, the Chamber also played a key role in the introduction of the GBA Youth Employment Scheme, which helps Hong Kong's recent graduates to access the opportunities in the Mainland cities of the Greater Bay Area.

Chamber CEO George Leung said that the 160+ Internship Programme would help young people to gain valuable experience that will benefit them as they move into the world of work.

"I would like to thank all of the companies that have participated in our programme," he said. "These internship opportunities will give the students concrete work experience and insights into the business world that will provide a valuable foundation for their future career development."



總商會推出 「160+實習計劃 |

會員公司提供超過1,600個實習職位,協助本港學生探索事業發展機遇

總商會於7月13日推出「160+實習計 劃」,為本地大學生提供約1,650個實 習職位,協助青年累積寶貴的工作經 驗,為未來事業發展鋪路。

本計劃為總商會慶祝創會160周年的活 動之一。總商會原先希望提供160個實 習職位,未料會員公司反應十分熱 烈,獲35家公司踴躍支持,令人驚 喜。

總商會主席王冬勝表示:「很高興看 到會員積極響應計劃,反應遠超預 期,顯示商界相當樂意支持年青一代 發展。儘管新冠病毒疫情令經濟不 景、商界面對重重挑戰,本地企業依 然着重投資在香港最重要的資產,即 人力資源。 1

「透過接觸新的經驗、文化及營商模 式,我們的未來領袖將能擴闊視野, 提升競爭力。本會的實習計劃涵蓋各 行各業的不同職位,為青年人提供增 廣見聞的寶貴機會。事實上,為下一 代提供廣泛的學習機會,積極與學生 聯繫交流,一直是總商會的重點工

The 160+ Internship Programme would help

young people to gain valuable experience that will benefit them as they move

into the world of work. 「160+實習計劃」有助青年

獲取寶貴的經驗, 為日後投身職場做 好準備。

George Leung, HKGCC CEO 總商會總裁梁兆基



參與企業

何文琪律師事務所

安樂工程

中國銀行(香港)

兆豐科技設備

英美煙草(香港)

BTT Consulting

商界環保協會

東方滙理香港信託

昇博經貿

滙創紀香港

長汀集團

其士國際集團

中電控股

安永會計師事務所

谷歌(香港)

恒比銀行蘇黎世(香港)

折鉄國際貨運(香港)

梁潘會計師事務所

美世(香港)

港鐵公司

光傳感

華僑銀行

羅兵咸永道會計師事務所

保捷行控股(香港)

達隆國際投資

SHL Hong Kong

大富來投資

加拿大豐業銀行

香港上海滙豐銀行

怡和機器

全仁醫務中心

曾氏集團控股

特納唐遜

王歐陽(香港)有限公司

香港總商會秘書處

Participating Companies

Angela Ho & Associates

ATAL Engineering

Bank of China (Hong Kong)

BillionGroup Technologies

British-American Tobacco Co (HK)

BTT Consulting

Business Environment Council

CACEIS Hong Kong Trust

Censpot Trading Corporation

Centurysoft International

Cheung Kong Group

Chevalier International Holdings

CLP Holdings

Ernst & Young

Google (Hong Kong)

Habib Bank Zurich (HK)

Kintetsu World Express (HK)

Leung & Puen CPA

Mercer (Hong Kong)

MTR Corporation

Optical Sensing

Oversea-Chinese Banking Corporation

PricewaterhouseCoopers

PROTREK Holdings (Hong Kong)

Rich Glory International Investment

SHL Hong Kong

Tai Fu Loy Investment

The Bank of Nova Scotia

The Hongkong and Shanghai Banking Corporation

The Jardine Engineering Corporation

Trinity Medical Centre

Tsangs Group Holdings

Turner & Townsend

Wong & Ouyang (HK) Ltd

HKGCC Secretariat



過去20多年來,總商會一直致力促 進學生與商界的合作。「商校交流 計劃」自2001年推出以來,為數以 千名高中生提供平台,讓他們深入 認識商業世界的運作。同時,總商 會「商業案例競賽」今年已踏入第 三屆,比賽讓大學生有機會與本港 的領先企業互動協作,針對實際的 商業情境,制定創新而實用的方 案。

最近,總商會亦倡設「大灣區青年 就業計劃」,協助本港大學畢業生 把握大灣區內地城市的機遇,建議 最終獲採納和落實。

總商會總裁梁兆基表示,「160+實習計劃」有助青年獲取寶貴的經驗,為日後投身職場做好準備。

他說:「感謝一眾參與企業支持計劃,為學生提供實習良機,藉此汲取具體的工作經驗,加深對商業世界的了解,為未來事業發展奠下堅實的基礎。」



Member Profile

會員專訪



A market leader in the data centre infrastructure sector, Newtech Technology has over 30 years of experience in electrical and mechanical (E&M) systems and IT infrastructure for data centres and critical environment. With headquarters in Hong Kong, the company's regional presence includes Singapore and Vietnam as well as major Mainland cities.

"We aim to provide consultancy, design, implementation, as well as system and facility management for our clients," said Founder and Managing Director Charles Lee.

As a global financial and technology hub, Hong Kong's data centre market is booming. Fresh opportunities arise every day, as the number of data centres that utilize AI, 5G networks, and other technologies increase at an exponential rate.

This makes the city an ideal spot for Newtech to capitalize on and meet the much-needed demands for more efficient and powerful data centres. However, the rapid growth of the industry has created challenges as well as opportunities.

"Experts and specialists are in short supply," Lee said. "It is not easy to find suitable candidates for the data centre industry, from the design stages to the operation stages."

This is one of the reasons they decided to join HKGCC, as the Chamber has

a large and well-established network of industry experts from all around the world.

"The Chamber has provided opportunities for business connections across various industries," said Lee. "It has provided us with a platform for exchanging market information among other members."

Fortunately, Newtech has its own team of experts that provide a full range of solutions, including state-of-the-art design, management platforms, and maintenance service for their clients.

"Throughout our 30 years of development, our professional team of engineers and experienced specialists help provide the best to suit the evolving environment," said Lee.



作為數據中心基礎設施 業的市場領袖,創建科 技擁有逾30年從事數 技擁和精密環境機電影 於面和資訊科技基礎設施 的經驗。該公司總認 於香港,在新加坡市 面內地各大城市亦設 有營運據點。

創始人兼董事總經理李 松德表示:「我們的目 標是為客戶提供諮詢、 設計、執行及系統與設 施管理服務。」

香港作為環球金融及科技樞紐,本 地數據中心市場發展蓬勃。隨着採 用人工智能、5G網絡和其他技術的 數據中心如雨後春筍般湧現,新機 遇每天接踵而來。 李松德説:「總商會為各行各業的公司提供聯繫交流的平台,讓我們能與其他會員分享業界資訊,互通行情。」

創建科技亦自設專業團隊,為客戶提供廣 泛全面的方案,涵蓋嶄新設計、管理平台 以至保養服務。

「過去 30 年來,我們在專業工程師和專家 團隊的協助下,得以發揮所長,以迎合不 斷轉變的環境。」

創建科技憑藉行業知識,與香港一家中央銀行機構建立了 25 年以上的持久合作關係,期間更創下多個里程碑,包括於 1996年設計和建造位於鰂魚涌的一所災難復原中心,以及於 2010 年在中環建設一所數據中心。

該機構還採用了創建科技的 iNAV DCIM 方 案,透過這套專為數據中心而設的全方位 資訊科技和設施管理系統,協助提升能源

Company: Newtech Technology Co Ltd 公司名稱: 創建科技器材有限公司

HKGCC Membership No. 總商會會員編號:HKN0205

Established 創辦年份: 1992

Website 網站: https://www.newtechapac.com/

Their knowledge in the field has allowed them to foster a long-standing partnership with a Hong Kong central banking institution for over 25 years, which in turn has led to several milestone projects for the firm. These include the designing and building of a disaster recovery centre in Quarry Bay in 1996 as well as a new data centre in Central in 2010.

They also adopted Newtech's iNAV DCIM solution, a turnkey implementation for IT and facility management in data centres, to meet the needs of energy optimization and management of fast growth and complicated IT infrastructures.

As with many other firms, Newtech has had to make adaptations to working in the era of Covid-19. Fortunately, the pandemic has not had too severe of an impact on their business operations. Work-from-home policies and digitalization of company tools for remote communications have enabled staff to keep up morale as well as efficiency throughout the disruption.

Looking ahead, Newtech aims to expand its influence in the data centre infrastructure field to other parts of Asia, including Japan, Korea and Thailand.



因此,香港正好讓創建科技大展拳腳,以滿足市場對高效專業的數據中心的殷切需求。然而,業界迅速增長除了開創機遇,同時亦帶來挑戰。

李松德解釋:「專家和專才供不應求,要 從設計到營運等各個階段為數據中心物色 合適人才並非易事。」

總商會龐大完善的商業網絡雲集世界各地 的業界專才,這正是創建科技決定加盟總 商會的原因之一。 效益和管理發展迅速而複雜的資訊科技基 礎設施。

在新冠病毒疫情時代,創建科技和許多其他公司一樣,不得不在工作模式上作出調整。幸而,疫情未有對公司業務運作構成太大影響。疫情期間,公司安排員工在家工作,並以數碼化工具遙距溝通,以保持員工士氣和工作效率。

展望未來,創建科技將致力擴大公司在數據中心基礎設施領域的影響力至亞洲其他地區,包括日本、韓國和泰國。

New Members

新會員

Alipay_{HK}

Alipay Financial Services (HK) Ltd

Ms Jennifer Yuen Chun TAN 陳婉真女士 CEO

www.alipayhk.com



eGG Optical Boutique Ltd 雞蛋眼鏡有限公司

Ms Grace LI 李靜彤女士 Associate Retail Director www.eggoptical.com



ABeam Consulting Ltd

Mr Yosuke NAKANO Branch Manager vwww.abeam.com



Hong Kong Qinghe Trading Ltd 香港清和貿易有限公司

Mr Floss CHENG 鄭展鵬先生 Managing Director www.hkqinghetrading.com



Avalon SteriTech Ltd 鎧耀環境衛生科技有限公司

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Kin Xun Environment Recycle Ltd 建迅環保回收有限公司

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Symbionat Health Co Ltd 新柏力健康有限公司

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Society of Registered Financial Planners 註冊財務策劃師協會

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Thong Sia Optics (Hong Kong) Co Ltd 通城光學(香港)有限公司

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Stelux Watch Ltd 寶光鐘錶有限公司

Miss Stella Yin On CHOW 周燕愛小姐 Brand Director www.stelux.com



Wan Chung Construction Co Ltd 宏宗建築有限公司

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Sheraton Hong Kong Tung Chung

Mr Sander LOOIJEN Cluster General Manager www.sheratonhongkongtungchung.com



YOOV Internet Technology Ltd 優科互聯網科技有限公司

Mr Philip WONG 黄靈恩先生 CEO www.yoov.com

Responding to Changing Healthcare Needs 滿足不斷轉變的醫療需求

UMP adapts to the times with telemedicine service and round-the-clock consultations while continuing its GBA expansion drive

聯合醫務因應時勢推出視像醫療和全天候診治服務,同時繼續拓展大灣區業務

The outbreak of Covid-19 and measures including social distancing have changed the patient visit landscape, and prompted us to tap into digital healthcare more speedily. 疫情和社交距離等措施改變了病人 求診的方式,促使我們加快拓展數 碼醫療保健服務。

Jacquen Kwok, Managing Director and Executive Director, UMP 聯合醫務董事總經理及執行董事 郭卓君

UMP Healthcare Holdings Limited was founded in 1990 with the vision to give everyone access to trusted and affordable healthcare. Today, it has more than 800 service points across Hong Kong, Macao and Mainland China with a focus on the Greater Bay Area (GBA), which provide onestop healthcare solutions for private patients and corporate clients.

"Our strong and all-round coordination capabilities in terms of 24-hour customer care services and digitalization are our unique strengths," said Jacquen Kwok, Managing Director and Executive Director of UMP. "We have scalable teams with wellorganized coordination among them."

With the advent of the Covid-19 era, companies and organizations in the healthcare sector have had to undergo many necessary adaptations. For UMP, this meant "capitalizing on our extensive business network to provide uninterrupted offline clinical services to outpatients, as well as policyholders of corporates and insurance companies, leveraging our full-service ecosystem that can fulfill our clients' shifting demand," Kwok explained.

Since the arrival of the pandemic, UMP has adapted to the changing needs

of its clients, and has administered solutions – ranging from expansion of its online products offering to include same-day-delivery of Covid-19 screening test kits to providing Virtual Care telemedicine services in overcoming barriers of social distancing – to ensure the continuation of its quality services. The decision to join the Chamber and utilize its extensive business network has also played a role in "creating synergies with various industries," said Kwok.

Amid the disruption to normal operations, UMP acted quickly to open new digital platforms so it could continue to serve individuals and enterprises. "The outbreak of Covid-19 and measures including social distancing have changed the patient visit landscape, and prompted us to tap into digital healthcare more speedily," Kwok said.

The company's Virtual Care telemedicine services platform, launched in Hong Kong in January 2020, for example, gives patients convenient access to doctors from the comfort of their own homes. It also provides peace of mind to those who are apprehensive about travelling in public places while the virus may still be circulating, Cross-border Virtual Care telemedicine services are also available to support the needs of Hong Kong and PRC residents who face difficulties in travelling. UMP is also now the only Hong Kong-based healthcare platform with an internet hospital license, which

allows the company to provide local and Mainland residents with licensed telemedicine services.

UMP has also self-developed its proprietary software eVoucher, the first electronic medical vouchers system in Hong Kong's healthcare industry. It has been adopted to UMP's medical network, allowing a contactless registration process to ensure the safety of the company's clients and medical team.

The economic environment has been tough for virtually all businesses since the first days of the pandemic, and the road to recovery may take some time. "Nonetheless, we believe challenges will bring opportunities," said Kwok.

The company is continuing its expansion in the GBA, including a new headquarters in Shenzhen's central

business district. The opening of this new facility is one of the steps UMP is taking to "capture the potential GBA-based business opportunities and facilitate cross-border healthcare services based on our sophisticated development in Hong Kong," said Kwok.

This new HQ will also play a key role in administering the company's GOLD and GOLD-EN training programmes, which aim to improve consultation skills of family doctors and nurses in Mainland China with a focus on the GBA, and in turn enhance public confidence in the quality of community-based primary healthcare.

聯合醫務集團有限公司成立於 1990 年,致 力為廣大市民提供可靠而又可負擔的醫療 服務。現時,聯合醫務旗下設有 800 多個 服務點,遍及香港、澳門和中國內地,集 中服務大灣區,為個人和企業提供一站式 醫療方案。

「我們提供 24 小時顧客關懷服務和各項數碼化措施,可見公司具備出色而全面的協調能力,而這正正是我們的獨特優勢。」聯合醫務董事總經理及執行董事郭卓君解釋:「我們擁有靈活彈性的團隊,充分發揮高效協作能力。」

療服務。「疫情和社交距離等措施改變了 病人求診的方式,促使我們加快拓展數碼 醫療保健服務。」郭卓君説。

例如,該公司於 2020 年 1 月在香港推出「視頻問診」服務,讓病人能安在家中就醫,更便利之餘,亦讓那些擔心因出入公眾地方而有機會染疫的人士倍感安心。跨境視頻問診服務亦能滿足不便出行的中港兩地居民的求醫需要。聯合醫務更是現今唯一獲頒發互聯網醫院牌照的香港醫療保健平台,能夠向本港和內地居民提供獲認證的視像問診服務。

聯合醫務自主研發專 利技術,推出本港醫 療保健業首個電子醫 療單據平台

「eVoucher」。該系 統已應用於聯合醫務 的診所網絡,提供免 觸式登記服務,保障 客戶和醫療團隊的安 全健康。

自疫情開始以來,幾 乎所有企業都面臨嚴 峻的經營環境,復蘇 之路還需時日。「然 而,我們相信危中有 機。」郭卓君說。

該公司繼續在大灣區 大展拳腳,並於深圳 的核心商業區設立新

總部。郭卓君表示:「隨着聯合醫務已在 香港打下堅實的業務基礎,開設新總部是 為抓緊區內潛在商機及促進跨境醫療服務 的其中一步。」

新總部還為聯合醫務提供培訓基地,開辦和管理 GOLD 金牌培訓課程和 GOLD-EN 金牌護士培訓課程;這些課程旨在提升中國內地尤其是大灣區家庭醫生和護士的診症技巧,從而加強大眾對社區基層醫療服務質素的信心。



新冠病毒疫情時代的出現,促使醫療保健公司和機構進行一系列必要的調整。對聯合醫務來說,這就是要「利用我們廣泛的業務網絡,為門診病人及企業和保險公司的保單持有人提供無間的線下醫療門診服務。我們的服務廣泛全面,全方位滿足顧客不斷變化的需求。」郭卓君解釋道。

自疫情爆發以來,聯合醫務因時制宜,迅速擴大網上產品種類,例如推出即日送遞新冠病毒篩查測試包和視頻問診服務,以克服社交距離障礙,持續為客戶提供優質服務。郭卓君表示,加入總商會並

善用其廣大的商業網絡,亦有助公司「與不同行業創造協同效應」。

面對業務運作受阻,聯合醫務迅速 採取應變措施,開設多個全新的數 碼平台,繼續為個人和企業提供醫 Company: UMP Healthcare Holdings Ltd 公司名稱:聯合醫務集團有限公司

HKGCC Membership No. 總商會會員編號: HKU0216

Established 創辦年份: 1990

Website 網站: http://www.ump.com.hk



The Greater Bay Area's western cities have focused strongly on technology-intensive manufacturing during their development, and their combined industrial value-added currently accounts for one-third of that of the entire GBA.

At a Chamber webinar on 22 June, Catherine Tsang, Partner, China Tax and Business Advisory Services, PwC China, introduced the latest trends in the western GBA region. William Ling, Senior Vice President, Goldpac Group; Ivan Wong, Executive Director, Kum Shing Holdings; and Milford Choi, VP-Business Development Hongrita Plastics, joined the discussion to share their experience operating in the region. They shared their insights on the business opportunities, as well as the local policies to support investment in each of the cities.

大灣區西部城市着力發展技術密集型製 造業,相關產業目前的綜合工業增加值 佔整個大灣區的三分之一。

在總商會6月22日的網上研討會,羅 兵咸永道中國稅務及商務諮詢合夥人曾 惠賢介紹大灣區西部城市的最新動向。 金邦達寶嘉控股有限公司高級副總裁盧 威廉、金城控股有限公司執行董事王紹 基及鴻利達塑膠製品有限公司副總裁蔡 銘峰亦有參與會後的討論環節,分享在 區內營商的經驗,並就區內各市的商機 及投資優惠政策分享見解。

China Committee Vice Chairman Edmond Yew attended the "New Retail Opportunities in the GBA Exchange Session" organized by the Consultative Committee on Guangdong-Hong Kong Co-operation (Guangzhou Nansha) on 25 June. Gregory So, Vice Chairman of the Nansha Committee, spoke with representatives of the major chambers in Hong Kong about the challenges facing the retail industry in the Greater Bay Area, the policy adjustments needed in Hong Kong and the Mainland, as well as the role of Nansha within the GBA. Leung Chunying, Vice Chairman of the Chinese People's Political Consultative Conference, also spoke at the Session.

中國委員會副主席姚逸明出席6月25日由廣州南沙粤港合作 諮詢委員會(南沙委員會)舉辦的「大灣區零售新機遇交流 會」。南沙委員會副主席蘇錦樑與本港主要商會代表交流意 見,議題涵蓋零售業在大灣區面臨的挑戰、香港和內地需要 作出的政策調整,以及南沙在大灣區的角色。全國政協副主 席梁振英亦於會上致辭。

China Committee Chairman Eric Fok represented the Chamber at a meeting on the Greater Bay Area held by the Economic Affairs Department of the Liaison Office of the Central People's Government in HKSAR on 7 July.

The event looked at ways to help Hong Kong businesses enter the GBA. It also discussed the challenges, such as the obstacles facing Hong Kong youth if they want to develop their career in the GBA, and how to promote the development of innovation and technology to enhance Hong Kong's competitiveness.

中國委員會主席霍啟山代表本會出席中聯辦經濟部於 7月7日舉辦的大灣區會議。會上討論協助港企進軍 大灣區的方式,並探討香港青年在大灣區發展事業時 遇到的障礙,以及如何促進創科發展,從而提升香港 的競爭力。

Several Chamber members joined a webinar to learn about the latest policies to enable Hong Kong people to live and work in the Mainland, held by the Shanghai branch of the Hong Kong Economic and Trade Office (SHETO) on 29 June. At the event, "Measures to Facilitate Hong Kong People, and the Post-Covid Human Resources Management & Brand Management," Laura Liang Aron, Director of SHETO, said that 370,000 Hong Kong people had moved to various Mainland cities. She said that she hoped the seminar could encourage more harmonious labour relations between Hong Kong employers and employees, as well as protect and manage corporate brands.

At the same seminar, David Wong, Director, Willis Towers Watson, spoke on the measures for Hong Kong people to live, study and work in the Mainland. Dr Jiang Jun Lu and Liao Fei, partners at King & Wood Mallesons, also explained some of the different corporate employment options.

總商會多位會員在 6 月 29 日參加由香港特區政府駐上海經濟貿易辦事處(駐滬辦)舉辦的網上研討會,主題為「解讀便利港人措施、後疫情時代的人力資源管理及品牌管理」。駐滬辦主任蔡亮表示,現有 37 萬港人融入多個內地城市生活。她期望是次研討會有助港企與僱員建立更和諧的僱傭關係,以及保護和管理企業品牌。

會上,韋萊韜悦諮詢公司總監黃海迅介紹港人在內地生活、學習和工作的便利措施,金杜律師事務所合夥人薑俊祿博士和廖飛則講解不同的企業僱傭方案。

Dr Kai-Fu Lee shared his views on how China had become a global Al leader and how Chinese Al might develop in the near future at a Chamber webinar on 15 July. He also shared his insights on how Al and automation could shape the business environment and its impact on our lives. Dr Lee, Chairman and CEO of Sinovation Ventures and President of Sinovation Ventures Artificial Intelligence Institute, is a renowned expert in Al technology, whose bestselling 2018 book "Al Superpowers: China, Silicon Valley, and the

New World Order" explores the tremendous growth of China's capabilities in Al.

在總商會 7 月 15 日的網上研討會,李開復博士介紹中國成為全球人工智能 (AI) 領袖的過程,以及中國 AI 的未來發展。他還剖析 AI 和自動化如何重塑商業環境,以及有關技術對生活的影響。創新工場董事長兼首席執行官及創新工場人工智能工程院院長李開復博士是著名的 AI 技術專家,曾在 2018 年出版暢銷書《AI 新世界:中國、矽谷和 AI 七巨人如何引領全球發展》,探討中國在 AI 領域的飛辣發展。





佛山和惠州最近積極進行產業升級,可見大灣區倡議促進區內 11 市互補優勢,實現共建世界一流灣區的願景。

在7月22日的研討會,普華永道中國中國稅務及商務諮詢部總監林曉榆概述佛山和惠州的營商環境。在隨後的討論環節,伯恩光學集團副總裁楊俊光、南旋控股有限公司主席兼執行董事王槐裕及永和實業有限公司總經理林凱章分別介紹兩市的最新動向和機遇。

The recent industrial upgrading in Foshan and Huizhou has demonstrated how the GBA initiative is successfully fulfilling its goal of consolidating the strengths of the 11 GBA cities to create an international first-class bay area.

At a seminar on 22 July, Cynthia Lam, Director, China Tax and Business Advisory of PwC China, gave an overview of the business environment in Foshan and Huizhou. During the panel session that followed, Roger Yeung, Vice President of Sales of BIEL Crystal Manufactory; Benny Wong, Chairman and Executive Director of Nameson Holdings; and Victor Lam, General Manager of Forward Winsome Industries, shared their insights on the latest developments and the opportunities available in the two cities.



如何改變世界?

Dr Kai-Fu Lee discusses the latest advances in artificial intelligence and outlines his vision of how technology can create a better future for all

李開復博士探討人工智能的最新發 展,並展望科技如何締造更美好未來

Since his bestselling book
"Al Superpowers: China,
Silicon Valley, and the New
World Order" was published
in 2018, Dr Kai-Fu Lee's key
predictions have already
been realised: that artificial
intelligence would become
mainstream and that China
would become a global
leader in Al.

Speaking at a Chamber webinar on 15 July, Dr Lee explained that because Al depends on data, China's huge population and fast-growing internet use are a major advantage.

"The company or country that will benefit the most from Al

is the company or country that has the most data," he said.

China's dominance in the sector was a controversial view when the book was first published, but has now become widely accepted.

On the likely development of Al over the next few decades, Lee explained that 2019 saw a major breakthrough when a computer's ability to understand language exceeded human capabilities for the first time. This ability to digest and analyse huge amounts of information will affect all business sectors.

Investors can use Al to create different hypothetical scenarios and be alerted about potential opportunities, while Al can also carry out research that previously a junior employee would need to take time to do. In advertising, meanwhile, Al enables individually targeted advertisements.

Autonomous driving is an area where Al is having a notable impact. Lee expects fully autonomous vehicles to be a reality within 15 to 40 years, but there will be challenges ahead.

For example, Tesla's "Smart Summon" feature, used in parking lots, had some glitches when it was launched. But within two weeks the technology had already learned from all the new data it had gathered, and the updated version was a huge improvement.

eal virtual assets

Al tech: core competence empower business intellice

Data-driven Future Smart Business I

"This is the key point of AI," he said. "You launch it, it gets more data, and gets better over time."

Lee predicts that autonomous driving will follow a gradual path starting with simple vehicles in confined spaces, such as forklifts. These will get more sophisticated over time, such as baggage carriers in airports, then trucks on highways, and taxis driving the same route from hotel to airport. At all of these stages more data will

李開復博士自 2018 年出版暢銷 書《AI 新世界:中國、矽谷和 AI 七巨人如何引領全球發展》 以來,書中提出的重要預言皆已 成真:人工智能 (AI) 將成為 全球大勢所趨,而中國將引領這 一趨勢發展。

李博士於7月15日出席總商會網上研討會時解釋,AI以數據為基礎,而中國坐擁龐大人口,加上互聯網迅速普及,絕對是一大優勢。

他指出:「最能受惠於 AI 的公司或國家,是擁有最多數據的公司或國家。」

中國主導 AI 發展的說法在該書 推出初期備受爭議,如今已廣獲 接納。

談及 AI 在未來數十年的發展, 李博士解釋電腦的語言解讀能力於 2019 年首次超越人類,是 AI 發展的一大突破。這種消化和分 析海量訊息的能力將對各行各業 帶來影響。

AI 技術不但有助投資者模擬各種 情景和洞悉潛在機遇,初級員工 耗時完成的研究工作亦可由 AI 代 勞。市場推廣方面,AI 技術亦能 幫助廣告商鎖定目標受眾。

自動駕駛是 AI 發揮顯著影響力的 其中一個領域。李開復預期,全 自動駕駛車輛有望於未來 15 至 40 年內面世,但未來不乏挑戰。

舉例說,Tesla 研發的泊車智慧 召喚功能「Smart Summon」最 初推出時曾出現故障,但其人工 智能系統在短短兩周內逐一分析 收集所得的各項新數據,大大完 善了往後發表的更新版本。

李博士表示:「這是 AI 的精髓: 當您使用 AI 技術,它就會收集 數據,從而不斷改良。」

他預料自動駕駛技術將率先應用 於密閉空間、操作較簡單的車 輛,例如叉車,繼而逐步擴大應 用範圍,涵蓋機場行李車、行駛 高速公路的貨車,以及往來酒店 與機場的固定路線的士。不論處 於哪個階段,AI 技術都會在過 程中不斷收集數據,直到達至第 五級全自動駕駛階段為止。

此外,AI 技術能將我們的健康 紀錄與基因數據合併分析,因此 醫療保健是發展潛力巨大的另一 領域。

AI 可望為藥物研發開創新局面。現時,開發一種新藥的成本約為20億美元,這意味製藥公司缺乏誘因研究罕見疾病。但李博士預期,新藥研發成本在未來10至20年將大減九成。

他說:「許多罕見疾病將找到治療方法,而常見疾病的療法亦愈趨多元,患者可因應個人需要自行選擇。」

談到中國經濟,李開復預期國家將繼續充當世界工廠。儘管內地

的工資水平已大幅上漲,但自動 化技術將提高生產效益。

這是否意味自動化技術將全面取 代人類?

李開復說:「自動化技術難免令 規律而重覆的勞動工作崗位鋭 減,而這亦是各國需要處理的問題。」然而,AI 迄今仍未達到無 所不能的程度。

自動化可取代工廠的監督和運輸工作,但在處理體積細小、形狀不規則或質地柔軟的物件方面,機械始終未能取代人類的敏捷靈巧。因此,處理微細零件的手機組裝人員被自動化技術淘汰的風險較低;反之,實驗室技術人員和放射師的工作較易被AI取代,被淘汰的機會也更大。

AI 最終會令糧食和能源的價格更相宜、供應更充足,甚至有助解 決全球貧窮問題——而大前提是 世界各地的「有產者」願意與「無 產者」共享資源。

be gathered until eventually the technology will reach the Level 5 fully autonomous stage.

Healthcare is another sector where there is tremendous scope for progress, with Al combining our health records as well as information about our genes.

Al could also lead to a revolution in drug discovery. Currently, developing a new drug costs around US\$2 billion, which means that pharmaceutical companies have little incentive to research rare diseases. But in the next 10 to 20 years, Lee foresees a reduction in costs of as much as 90%.

"Many rare diseases will

become treatable," he said, "and common diseases will have multiple treatments available based on your individual needs."

Moving on to China's economy, Lee said that he expects the nation will remain the world's factory. Although wages have risen considerably in China, automation will make manufacturing more cost effective.

Does this mean that automation will replace people completely?

"The area of routine, repetitive manual work will inevitably be decimated by automation, and countries need to deal with that," Lee said. But AI cannot do everything yet.

Automation can replace visual inspection and transport within factories, but cannot yet replace human dexterity in handling small, irregular or soft shapes. So workers who assemble mobile phones, for example, are quite secure, as they handle very small components. Lab technicians and radiologists, however, should be concerned as their jobs are more

easily replaced by Al.

Ultimately, Al could make food and energy cheaper and

more plentiful, and help solve global poverty – a scenario that is possible so long as the "haves" are willing to share with the "have nots" around the world.



Hong Kong - A city of integrity and level playing field 香港- 廉潔之都 營商優勢

With persistent efforts of the Independent Commission Against Corruption (ICAC) and the enduring support from the business community in cultivating an ethical business culture, Hong Kong is widely recognised as one of the cleanest places to do business today.

廉政公署(廉署)一直致力推動本港的誠信營商文化。經過多年來的堅持不懈及與商界的 共同努力,香港已被公認為全球最廉潔營商城市之一。

A city of integrity 廉潔之都

- The corruption trend as reflected by the report statistics of the ICAC remains steady and under firm control. In recent years, around 2,500 corruption complaints were received each year.
 - 近年廉署每年接獲約 2,500 宗貪污投訴,顯示貪污情況持續平穩及受控。
- The ICAC Annual Survey 2020 revealed that corruption is uncommon in Hong Kong and the public is highly intolerant of corruption. 康署的2020年周年民意調查結果顯示貪污在香港並不普遍,而市民亦絕不容忍貪污。

ICAC ANNUAL SURVEY 2020 2020年廉署周年民意調查



98% of the respondents considered that keeping Hong Kong corruption-free was important to the overall development of the city.

98.0%

98%的受訪者認為保持社會廉潔對香 港整體發展重要。



Over 93% of the respondents considered the ICAC deserving their support.

20 超過

超過93%的受訪者表示廉署值得支持。



Around 82% of the respondents were willing to report corruption.

81.7%

近82%的受訪者表示願意舉報貪污。



Over 98% of the respondents had not encountered corruption personally in the past 12 months.

18.4% 超過98%的受訪者在過去一年內沒有 親身遇過貪污。



On a 0 to 10 rating scale, of which 0 represents zero tolerance and 10 total tolerance of corruption, the mean score was 0.4.

0.4

以0分(完全不可以容忍貪污)至10分(完全可以容忍貪污)的評分方法量度,受訪者對貪污的容忍度平均分為0.4分。

A clean business environment 公平廉潔的營商環境

Hong Kong is renowned for its open, clean and business-friendly environment. International surveys consistently rank Hong Kong as one of the cleanest cities in the world.

香港以開放、廉潔及營商友善的環境享譽國際,在多項國際調查中持續被評為全球最廉潔的城市之一。







- 11th least corrupt place globally and 2nd cleanest in Asia among 180 countries/territories Corruption Perceptions Index 2020, Transparency International
 - 廉潔程度在全球180個國家/地區中排名第11位,並在亞洲地區排名第2位 透明國際「2020年清廉指數」
- 16th out of 128 countries and jurisdictions for its overall rule of law performance and the 8th under the factor of "absence of corruption" Rule of Law Index 2020, World Justice Project
 - 整體法治水平在128個國家和司法地區中排名第16位,而在「消除貪污」方面則排第8位 World Justice Project「2020年法治指數」
- 7th most competitive among 64 countries/territories and the 8th under "bribery and corruption do not exist" World Competitiveness Yearbook 2021, International Institute for Management Development
 - 在全球64個國家/地區中獲評為第7最具競爭力的地方,「行賄和貪污不存在」指標則排名第8位 國際管理發展學院「2021年世界競爭力年報」
- 20th least corrupt among 194 places in the world TRACE Bribery Risk Matrix 2020, TRACE International 全球194個地方中位列第20最低賄賂風險的地方 TRACE 「2020年賄賂風險指數」
- 17th out of 209 economies, the second highest in Asia, under the dimension of "Control of Corruption" Worldwide Governance Indicators 2020 . The World Bank
 - 在「控制貪污」方面於209個經濟體中名列第 17 位,位列亞洲區第2名 世界銀行「2020年世界管治指標」
- 3rd cleanest place in Asia among 14 Asian regions Perceptions of Corruption in Asia, the US and Australia in 2021, Political and Economic Risk Consultancy
 - 廉潔程度在14個亞洲地區中排名第3位 政經風險顧問公司「2021年亞洲、美國及澳洲貪污觀感」

ICAC - Your Partner for Integrity 廉政公署-你的誠信營商伙伴

To enable Hong Kong to maintain its competitive edge, the ICAC will remain steadfast in upholding probity and safeguarding its clean business environment through law enforcement, systemic prevention and community education.

The Hong Kong Business Ethics Development Centre (HKBEDC) of the ICAC provides customised and free corruption prevention and education services to help businesses manage corruption risks and build an ethical workforce.

廉署會繼續透過執法、預防及教育,堅定不移地維護香港的廉潔文化及公平的營商環境,以保持香港的競爭優勢。 廉署轄下的香港商業道德發展中心提供度身訂造及免費的防貪及教育服務,協助商業機構管理貪污風險及建立誠信文化。







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Americas Committee 美洲委員會



Trade War: Impact and Prospects for **U.S.-China Ties** 貿易戰對美中關係的影響 及前景

Three years in to the U.S.-China trade war, a wide range of academic and industry studies have found that it has actually lowered GDP growth and employment in the United States. While the truce between the two sides since the Phase One deal was signed in early 2020 still holds, it is not vet clear what route the Biden administration will take on the tariffs, and the relationship with China more broadly. Speaking at the Chamber's webinar on 22 July, Oxford Economics' Lead Economist Alex Mackle explored some of the possible scenarios around future U.S.-China trade and economic relations. He also discussed the economic implications of the tariffs and the investment restrictions.

美中貿易戰發展至今已三年,多 項學術和行業研究均顯示,貿易 戰實際上拖慢了美國經濟增長, 並導致就業機會減少。儘管兩國自 2020年初簽訂第一階段協議至今 一直處於休戰狀態,但拜登政府採 取的關稅及對華策略方向仍有待 明確。牛津經濟研究院高級經濟學 家 Alex Mackle 應邀出席總商會 7 月22日的網上研討會,探討美中 經貿關係的未來發展,以及關稅和 投資限制造成的經濟影響。

Asia & Africa Committee 亞洲及非洲委員會

Connecting with Hong Kong's African Community 連繫香港的非洲社群

Jonathan Lamport, Chairman of the Asia & Africa Committee, represented the Chamber at a networking event organized by InvestHK on 5 July. The reception aimed to celebrate the growing African community in Hong Kong, as well as to enhance the relationship between both communities. Around 30 guests from a range of businesses got together to exchange ideas while relaxing over canapes and wine. Stephen Phillips, Director-General of Investment Promotion at InvestHK, welcomed attendees with a toast and thanked Hong Kong businesses for their support in enhancing the city's global links.

亞洲及非洲委員會主席林偉全 在7月5日代表總商會出席由 投資推廣署舉辦的聯誼活動。 活動旨在慶祝非洲社群在香港 日益壯大,以及加強與本地社 群的聯繫,約30位來自各行 各業的來賓聚首一堂,一邊暢 談交流,一邊享用美酒佳餚。 投資推廣署署長傅仲森舉杯祝 酒迎賓,並感謝香港商界致力 促進香港與世界各地的聯繫。

Digital, Information & Telecommunications Committee 數碼、資訊及電訊委員會

Emily Leung, Senior Analyst with Euromonitor International (Hong Kong), spoke at a webinar on 16 June on the role of digital payment technologies in reshaping the payment landscape in Hong Kong and promoting financial inclusion. She also highlighted the factors that had contributed to the rapid growth

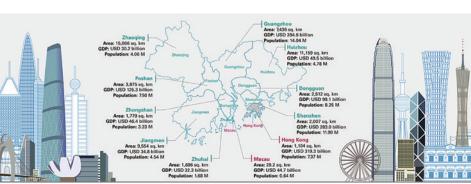
in debit card transactions in 2021. These included the popularity of contactless payments and digital wallets, the development of penetration strategies by virtual banks, as well as various industry initiatives to encourage consumer spending.

在 6 月 16 日的網上研討會,歐睿國際(香港)高級分析師梁孔嘉講 解數碼支付技術如何重塑香港的支付環境和促進普惠金融。她指出免 觸式支付和電子錢包日益普及,加上虛擬銀行的營銷策略和各行各業 紛紛推出優惠鼓勵市民消費,種種因素帶動扣帳卡交易量於 2021 年 迅速增長。



Emily Leung

HKGCC GREATER BAY AREA CORNER 香港總商會粵港澳大灣區資訊





Chamber members enjoyed a visit to the Hong Kong Productivity Council's 5G Future Hall on 9 July to learn about the latest innovative 5G technologies such as connected drones, smart robots, cloud gaming and remote-controlled robotic arms. The visit also included a tour of the Reindustrialisation and Smart Manufacturing Hall, HKPC's demonstration centre on the theme of Industry 4.0.

總商會會員於 7 月 9 日到訪香港生產力促進局「5G 新世代應用展館」,了解聯網無人機、智能機械人、雲端遊戲及遠程控制機械臂等最新 5G 技術,期間亦參觀了「工業 4.0」示範中心內的「再工業化和智能製造展館」。

Economic Policy Committee 經濟政策委員會

Amid the external and internal challenges faced by Hong Kong in recent years, the question of revitalizing the domestic economy has become a pressing issue for policymakers. At a seminar on 13 July, Heiwai Tang, Professor of Economics at the University of Hong Kong, and Michael Spencer, Chief Economist and Head of Research, Asia Pacific at Deutsche Bank, shared their thoughts on the way forward for Hong Kong to remain relevant and competitive in a post-Covid landscape.

香港近年面對內憂外患,如何重振本地經濟已成為政策制定者當務之急。在7月13日的網上研討會,香港大學經濟學教授鄧希煒和德意志銀行首席經濟師兼亞太區研究部主管 Michael Spencer 探討香港如何在疫後繼續發揮優勢和維持競爭力。



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 霍啟山先生



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 戴偉德先生



Financial & Treasury Services Committee 金融及財資服務委員會 Mr Harrison Ho 何樂生先生



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

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

Evan Auyang and Lawrence lu, respectively Chairman and Programme Manager at Civic Exchange, spoke at a committee meeting on 16 June where they shared the think-tank's latest recommendations on ways for Hong Kong to achieve net zero emissions by 2050. At the same meeting, Wilson Kwong was re-elected Chairman, while Steve Wong, Calvin Kwan and Pamela Mar were returned as Vice Chairmen.

思滙政策研究所主席歐陽杞浚和項目經理姚俊業於6月16日出席 委員會會議,分享該智庫組織就香港於 2050 年前實現淨零碳排放 提出的建議。會上,鄺永銓獲選連任主席,黃兆輝、關凱臨和 馬家敏則獲撰連任副主席。





Europe Committee 歐洲委員會



Appreciating an Artistic Duet 鑒賞藝術雙重奏

Members visited "Duet: Wabi-Sabi & Bloom," an exhibition of photography and ceramics, at the Amanda Wei Gallery on 22 June. Hosted by Dutch visual artist Marcel Heijnen and Hong Kong ceramicist Terence Lee, the tour gave members the opportunity to speak to the artists about their work, which explores the elegant Zen aesthetic of "Wabi-Sabi" in urban landscapes and daily objects, as well as the vitality underneath the surface of rough and shrivelled forms.

會員於6月22日前往魏畫廊參觀「雙重奏:物之寂・生之華」 攝影及陶藝展,欣賞荷蘭視覺藝術家馬奕修及香港陶藝家李梓良 的作品。期間會員有機會與兩位藝術家互動交流,探討城市景觀 與日常物件中禪意幽雅的「侘寂」美學,以及枯寂表象下蘊藏的 旺盛生命力。

Eyes on the GBA for European Businesses 歐洲企業放眼大灣區

Jimmy Chiang, Associate Director-General of Investment Promotion at InvestHK, spoke at the Europe Committee's meeting on 24 June. He discussed what business opportunities were expected to arise from the development of the Greater Bay Area (GBA) for European businesses in the financial services sector, as the GBA's middle-class population is set to grow from 300 million currently to 660 million in 2025.

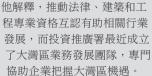
He also discussed efforts to expand mutual recognition of qualifications in legal, architecture and engineering to help these sectors grow, and how InvestHK, including a new dedicated GBA Business Development Team, can assist companies.

At the same meeting, Davide De Rosa was elected as the new Chairman, while Alfonso Ballesteros and Wilhelm Brauner were re-elected as Vice Chairmen and CK Lee was elected as a new Vice Chairman, Committee members thanked Jennifer Chan for doing an outstanding job in chairing the committee over the past three years.

投資推廣署助理署長蔣學禮博士出席6月24日的歐洲委員會會議, 指出大灣區的中產人口預期將由現時的 3 億增加至 2025

年的 6.6 億,為歐洲的金融服務企業





會上,戴偉德當選委員會新任 主席,而 Alfonso Ballesteros 和鮑拿獲選連任副主席,李志 強則當選新任副主席。委員 會成員感謝陳佩君在過去三 年擔任主席期間表現出色。



Is a Digital Euro on the Way? 數碼歐元即將推出?



The European Union will decide this summer whether to launch a digital euro as part of its digitalisation strategy. At the Chamber's webinar on 29 June, a panel of experts – speaking from Hong Kong, London and Amsterdam – shared their insights on the risks and opportunities of the proposed project.

Walter van Hattum, Head of Trade Section E.U. Office Walter van Hattum 指出,嚴格 to Hong Kong and Macao, discussed how potential risks could be mitigated by strict rules on digital operational resilience. He also explained the E.U.'s ambition to be a global standard setter by outlining clear and comprehensive rules for crypto assets.

He was joined by Marion Laboure, Macro Strategist, Thematic Research at Deutsche Bank London. She briefed participants on how a digital euro could promote financial inclusion and enhance the euro's international currency status. She also discussed some of the challenges, such as immature technology. Laboure said that she expected it would take around five years to prepare to launch a digital euro, if the European Central Bank decides to go ahead with the project.

Rene van Vlerken, Head of Listing, Managing Board, Euronext Amsterdam, noted that interest in crypto and other digital assets is expected to increase with rising institutional demand. He also discussed the potential of blockchain to manage digital assets.

歐洲聯盟將在今夏決定會否推 出數碼歐元,作為數碼化策略 的一部分。在總商會6月29日 的網上研討會,身處香港、倫 敦和阿姆斯特丹的專家就擬議 項目的風險和機遇分享見解。

歐盟駐港澳辦事處貿易部主管 的數碼營運韌性規定能降低潛 在風險,並解釋歐盟計劃為加 密資產制定清晰全面的規則, 冀能成為全球標準。

德意志銀行倫敦分行專題研究 宏觀分析師 Marion Laboure 亦 有與會。她向與會者概述數碼 歐元如何促進普惠金融及提升 歐元作為國際貨幣的地位,並 討論有關挑戰,例如技術有待 成熟。Laboure 表示,假如歐洲 央行決定推出數碼歐元,預期 籌備工作需時約五年。

阿姆斯特丹證券交易所管理局上 市部主管 Rene van Vlerken 指 出,投資機構對加密資產和其他 數碼資產的需求持續增加,預期 市場對有關資產的興趣亦會有所 增加。此外,他亦探討利用區塊 鏈管理數碼資產的潛力。

GBA Working Group 大灣區工作小組

David Chung, Undersecretary for Innovation and Technology, updated members on the progress of the Hong Kong-Shenzhen Innovation and Technology Park in the Lok Ma Chau Loop at the GBA Working Group Meeting on 16 July.

At the same meeting, Petrina Tam was elected convenor of the GBA Working Group, taking over from PC Yu, who led the group for three

在大灣區工作小組7月16日的會 議,創新及科技局副局長鍾偉強 介紹落馬洲河套區港深創新及科 技園的最新發展。

會上,大灣區工作小組進行換屆 選舉。譚唐毓麗當選新一屆召集 人,接替已服務小組三年的卸任 召集人余鵬春。



COMMITTEE CHAIRMEN 委員會主席



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 孫立動先生



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 税務委員會 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 黄玉娟女士

Health & Wellness Working Group 醫療與健康工作小組

The coronavirus pandemic has disrupted our lives but has, at the same time, accelerated the rate of technology adoption. At a webinar on 9 July, Ringo Ng, Managing Director at HKT Consumer Group, discussed the development of telemedicine in Hong Kong, as well as the opportunities and challenges facing service providers. He also explained how DrGo, a HKT digital platform, leveraged new technology to deliver virtual healthcare and medical treatment.

新冠病毒疫情令市民生活大受影響,但亦加快了 科技應用。在7月9日的網上研討會,香港電訊 個人客戶業務董事總經理吳永豪探討本港的遙距 醫療發展及相關服務供應商的機遇與挑戰。他亦 講解香港電訊旗下的數碼平台 DrGo 如何利用嶄 新技術提供遙距醫療保健服務。



Since Hong Kong's Covid-19 vaccination programme began in February, vaccine hesitancy has contributed to a subpar takeup rate in Hong Kong. At a talk on 12 July, a panel of doctors comprising Dr Charas Yeu-theng Ong, Dr Wendy Wan-ching Lo Wong, Dr Andrew Tin-yau Wong and Dr David Tzit-yuen Lam, explained in detail the two types of vaccine used in Hong Kong. They also provided advice on choosing the appropriate vaccine, taking into account the individual's state of health.

香港 2019 冠狀病毒病疫苗接種計劃自 2 月開展以來,部分市民對接種 疫苗仍然猶豫不決,影響接種率。在7月12日的講座,王予婷醫生、 羅黃韻菁醫生、黃天祐醫生和林哲玄醫生介紹本港可供接種的兩款疫 苗,並就市民如何因應個人健康狀況選擇合適疫苗提供建議。

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

Members discussed proposals for the committee's work plan for 2021/22 at the meeting on 8 July, including areas such as international trade in services, the Regional Cooperation Economic Partnership, and the Greater Bay Area. Veronica Lockyer and James Tong were re-elected respectively as Chairman and Vice Chairman at the meeting.



在7月8日的委員會會議,成員商討2021/22年度 的工作計劃,涵蓋國際服務貿易、《區域全面經濟 夥伴關係協定》及大灣區等議題。會上, 駱凱燕和 唐偉邦分別獲選連任主席和副主席。

Industry & Technology Committee 工業及科技委員會

Allen Yeung, President, Greater Bay Area International Information and Industry Association, shared the values and mission of his recently established association at a committee meeting on 28 June. He also spoke on recent projects related to big data application and digital payment that had enhanced technological development in the Greater Bay Area.

在6月28日的委員會會議,大灣區國際信息科技協 會會長楊德斌講解其新成立協會的理念和使命,並 介紹有助推動大灣區科技發展的最新大數據應用和 電子支付項目。

Retail & Tourism Committee 零售及旅遊委員會

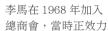
Clement Tien, CEO of Arical, explained the benefits of GeoAl technology at a committee meeting on 30 June. He explained how the technology can help retail and hospitality businesses make informed, data-driven decisions to select store locations and drive traffic volumes.

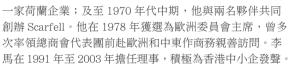
在6月30日的委員會會議,Arical行政總裁田學維介 紹地理人工智能技術的好處,並解釋有關技術如何協 助零售及接待企業在店舖選址和增加客流方面作出明 智、以數據為基礎的決定。

訃告

李馬 1934-2021

總商會前理事李馬於 6月與世長辭。李馬 生於荷蘭,於1963 年移居香港,在港生 活超過50年後才返 回家鄉。他有「飛之 阿家鄉。荷蘭人」之 稱,活躍於香港館 界,而且人緣極佳。





他不僅是一位成功商人,也是網球健將和爵士樂手,年輕 時亦曾是一名風帆選手。

李馬身後遺下妻子 Iris、子女 Dominique 和 Pascale,以及 六名孫兒。

願他安息。



Obituary

Joop Litmaath, 1934 - 2021

Joop Litmaath, a former member of the Chamber's General Committee, passed away in June. Joop was born in the Netherlands and moved to Hong Kong in 1963. He lived here for more than 50 years before returning home. Known the Flying Dutchman, he was a popular and active member of the business community in Hong Kong.

He joined HKGCC in 1968 while working for a Dutch company, and then set up his own business, Scarfell, with two partners, in the mid-1970s. He was elected chairman of the Europe Committee in 1978, and led several Chamber overseas trade and goodwill missions to Europe and the Middle East. Joop was also instrumental in giving Hong Kong's SMEs a voice on our General Committee, having served on the board from 1991 to 2003.

As well as a successful businessman, Joop was a competitive sailor in his younger years, and remained a keen tennis player and jazz musician throughout his life.

He is survived by his wife Iris, children Dominique and Pascale, and six grandchildren.

May he rest in peace.

Legal Committee 法律委員會

Listing Rules in such areas as

Katherine Ng, Chief Operating Officer and Head of Policy and Secretariat Services of the Listing Division at Hong Kong Exchanges and Clearing (HKEX), spoke at a committee meeting on 21 June. She introduced the proposed enhancements to HKEX's Corporate Governance Code and Corporate Governance Report, and related

corporate culture, director independence, diversity, and environmental, social and governance (ESG) disclosures and standards. At the same meeting, Agnes Tan was returned as Chairman, while Kenneth Ng, Gillian Meller and Nick Chan were re-elected Vice Chairmen.

香港交易及結算所(香港交易所)首席營運總監兼政策及秘書服務主管伍潔鏇於6月21日出席委員會會議,介紹提升香港交易所《企業管治守則》、《企業管治報告》及相關《上市規則》條文的建議,涵蓋企業文化、董事會獨立性、多元化政策,以及環境、社會及管治披露和水平等範疇。會上,陳國萍獲選連任主席,伍成業、馬琳和陳曉峰則獲選連任副主席。

Shipping & Transport Committee 船務及運輸委員會

At a webinar on 29 June, IBM representatives Karen Ko, Chris Leung and Jenny Zhang shared their insights on ways companies could effectively leverage on technologies such as blockchain and the Internet of Things to promote information sharing and collaboration across supply chains.

在 6 月 29 日的網上研討會,IBM 三位代表高嘉欣、梁浩輝和張穎 分享企業如何充分利用區塊鏈和 物聯網等技術,促進資訊共享和 供應鏈協作。





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



R&D is essential for enterprises to develop innovative solutions for their businesses, and can also bring opportunities to grow and evolve. The Hong Kong Government has a range of programmes available to help local businesses to improve their R&D capabilities. At a webinar on 21 June, Indiana Wong, Assistant Commissioner for Innovation and Technology (Funding Schemes), and Kevin Li, Senior Manager (Innovation and Technology Fund), from the Innovation and Technology Commission, provided an overview of the current R&D funding support available under the Innovation and Technology Fund.

At the same webinar, Ada Chow, Senior Consultant, and Carmel Nip, Consultant Intellectual Property Management, SME Funding Division, from the Hong Kong Productivity Council, discussed the Patent Application Grant and HKPC's intellectual property services.

研究與開發(研發)可助企業推展創新方 案,帶來龐大的業務發展和增長機遇。香港 政府制定了一系列計劃,協助本地企業提高 研發能力。在6月21日的網上研討會,創 新科技署助理署長(資助計劃)黃文忠及高 級經理(創新及科技基金)李敬樂概述「創 新及科技基金」提供的研發資助。

會上,香港生產力促進局(生產力局)中小 企資助計劃部知識產權管理高級顧問周子靜 及顧問聶嘉苗亦講解了「專利申請資助計 劃」及生產力局的知識產權服務。

Leaders from both the SME and Digital, Information & **Telecommunications Committees** attended an e-meeting with the Hong Kong Police Force (HKPF) on anti-email scam software on 28 June. Representatives from the HKPF introduced Project e-GUARD, which was jointly developed by the Cyber Security and Technology Crime Bureau of the HKPF and the University of Hong Kong. Participants at the meeting also discussed how the problem of email scams was affecting businesses.

中小型企業委員會及數碼、資訊及電 訊委員會領導於6月28日以網上形式 參與香港警務處舉辦的打擊電郵詐騙 會議。會上,警隊代表介紹轄下網絡 安全及科技罪案調查科與香港大學共 同研發的守郵 (e-GUARD)計劃軟件, 並探討電郵騙案對企業的影響。

綠色金融和環境、社會及管治 (ESG) 不但是大企業發展的主 流趨勢,對中小企發展亦大有裨 益,例如拓展大灣區市場。

在7月20日的研討會,恒生銀 行結構融資、商業房地產及企業 顧問業務主管香漢榮及益思智顧 問盧琪昌及營業經理魏嘉怡就中 小企如何把握大灣區與日俱增的 綠色金融和 ESG 機遇分享經驗 和見解。

Green financing and ESG (environmental, social and governance) are now mainstream for major corporates. However, they can also play an important role in helping SMEs to grow, including accessing the developments across the Greater Bay Area (GBA).

At a seminar on 20 July, Frank Heung, Head of Structured Finance, Commercial Real Estate and Corporate Advisory, Hang Seng Bank, and Dicky Lo, Advisor, and Connie Ngai, Growth Manager, ESG Matters, shared their experience and insights on how SMEs can capitalize on the growing green finance and ESG opportunities in the GBA.



The Government's Consumption Voucher Scheme opened for registration from 4 July, which aims to give a boost to many businesses that have been struggling amid the coronavirus pandemic. Jessie Wong, Head, Budget and Tax Policy Unit, Financial Secretary's Office, explained the implementation details of the scheme including the registration procedure, disbursement dates as well as the validity periods at a Chamber webinar on 29 June.



政府的消費券計劃於7月4日開始接受登記,有望扶助在新冠病毒疫情下苦苦掙扎的企業。在總商會6月29日的網上研討會,財政司司長辦公室財政預算案及稅務政策組主任王學玲講解計劃的實施詳情,包括消費券的登記程序、發放時間表及使用期限等。

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





Peter Reynolds, Partner and Head of Greater China at Oliver Wyman, and Katie Butterworth, Chief Operation Officer and Regional Head of Risk Strategy, Asia Pacific Risk from HSBC, spoke on the process of quantifying climate change's impact on business at a webinar on 14 July. The event was organised exclusively for members of the Chamber's Economic Policy, Environment & Sustainability, Financial & Treasury Services, Real Estate & Infrastructure, and SME Committees.

在 7 月 14 日的網上研討會,奧緯諮詢合夥人兼大中華區主管雷韜潤和滙豐銀行首席營運官兼亞太區風險策略主管 Katie Butterworth 講解量化氣候變化對企業影響的過程。是次活動僅供總商會經濟政策、環境及可持續發展、金融及財資服務、地產及基建和中小型企業委員會的成員參加。

Talent Development 人才發展



Developing powerful presentation skills helps win the trust and confidence of your audience. At a workshop on 6 July, Tony Ngo, Partner of Connect Communication, introduced the tips and tools to help you deliver effective presentations. Participants learnt various techniques on effective spoken communication, delivering messages with confidence and authority, and structuring clear, concise messages that achieve impact. He also explained how to use visual aids to reinforce your message.

出色的演説技巧能夠贏得聽眾的信任和信心。在7月6日的工作坊,Connect Communication 合夥人吳家騰分享發表有力演説的心得和工具,讓學員掌握各種對話溝通技巧、自信有力地 傳遞訊息的方法,以及如何建構清晰簡潔、具説服力的訊息。他亦講解如何以視像工具協助 凸顯訊息。

Brand storytelling is a powerful marketing tool that can create an emotional connection and keep your brand at the top of consumers' minds. At a workshop on 16 June, Bernie Wong, Founder of Social Stand and Presenter on RTHK, introduced methods to transform your marketing strategy into one that engages customers and drives sales. He also discussed the power of branding on social media, how to build winning content, and how to implement your strategies.

為品牌講故事是強而有力的營銷方法。 好的品牌故事能讓人產生共鳴,對品牌 留下深刻印象。在6月16日的工作坊, Social Stand 創辦人及香港電台節目主 持黃啟亮講解如何透過調整營銷策略來 吸引客戶和增加銷量,並探討多個議 題,包括品牌的社交媒體策略、如何打 造觸動人心的內容和執行營銷策略。

Taxation Committee 稅務委員會

Tax expert Colin Farrell, a retired partner from PwC, spoke on the latest developments with BEPS 2.0, a global tax reform initiative overseen by the OECD, at a meeting on 12 July. He also provided an assessment of the likely impact on Hong Kong's tax system if these proposals are implemented. At the same meeting, Alice Leung was re-elected Chairman while John Ho and Wayne Lau were returned as Vice Chairmen.

税務專家兼羅兵咸永道退休合夥人 Colin Farrell 出席7月12日的會議 講解經合組織督導的全球税收



改革倡議「侵触税基及轉移利潤 2.0」方案的最新發展,並評估有關建議一經落實對香港稅制的潛在影響。會上,梁愛麗獲選連任主席,何漢明和劉穎則獲選連任副主席。



Kenneth Wong and Horace Wan, respectively Tax Partner and Senior Tax Manager at PwC, spoke at a webinar on 13 July on the tax implications of Covid-related travel restrictions and remote working arrangements. In particular, they discussed how the pandemic situation could affect tax resident status and companies' ability to claim tax benefits provided under Hong Kong's tax treaties. They also touched on the Mainland's latest policy on beneficial ownership status and its ramifications on applicants for Hong Kong tax resident certificates.

在7月13日的網上研討會,羅兵咸永道合夥人王健華和資深稅 務經理溫曉東講解疫情下旅遊限制和遙距工作安排的稅務影 響,並探討疫情對稅務居民身份及企業申請本港稅務協議下優 惠待遇的影響。兩位講者亦談及內地實益擁有權的最新政策, 以及對申請本港稅務居民身分證明書的影響。

Women Executives Club 卓妍社



Three veterans of the innovation and technology sector – Karena Belin, Co-Founder and CEO of WHub and Co-Founder and COO of AngelHub; Denise Che, CEO of Wisers; and Caecilia Chu, Co-Founder and CEO of YouTrip – spoke at a Chamber webinar on 3 June. The speakers shared with WEC Chairman Nikki Ng how their careers in the start-up, big data and fintech spaces respectively had begun, as well as the various challenges they faced along the way. While Covid-19 has created unprecedented problems for many industries, the three guests shed light on how the pandemic has also provided new opportunities for growth and innovation.

在總商會6月3日的網上研討會,創科界三位專家——WHub聯合創辦人兼行政總裁和 AngelHub聯合創辦人兼營運總監 Karena Belin、慧科訊業首席執行官車慧詩和 YouTrip聯合創始人兼首席執行官朱柏莉——與卓妍社主席黃敏華分享各自投身初創企業、大數據和金融科技領域的經過,以及過程中面對的各種挑戰。此外,雖然新冠病毒疫情令許多行業陷入空前困境,但三位嘉賓解釋是次疫情亦帶來了增長和創新的契機。

Young Executives Club 卓書社

YEC organised a fun racing event for members at Formula Square at Cyberport on 7 July. Formula Square's "Real Virtuality" uses 5G high-speed internet, allowing members to race a physical model car around a track via VR technology. Members also visited Cyberlab, an exhibition hall to showcase some of Cyberport's latest innovative products and solutions, such as smart glasses and 3D screens.

卓青社在 7 月 7 日於數碼港 Formula Square 舉辦刺激的賽車活動。Formula Square 的「Real Virtuality」實景虛擬技術利用 5G 高速網路,讓會員透過VR 技術駕駛實體模型車於賽道上競速。會員還參觀了數碼港的 Cyberlab體驗館,了解數碼港現正研發的多款創新產品,例如智慧眼鏡和 3D 屏幕等。





Drones are becoming more widely used by businesses worldwide, besides for leisure and photography. YEC organised a drone workshop with the Hong Kong Productivity Council on 16 July where members learnt to operate drones and experienced the fun of flying. They also learned more about the commercial uses of drones and the licensing processes required.

The Youth Development Programme Subgroup of the Chamber's Young Executives Club held its second meeting on 5 July. Eric Fok, Co-Chairman, and Olivia Kung, Vice Chairman of YEC, updated sub-group members on the progress of the Pitch Perfect Programme, which aims to improve the competitive edge of university students in the job market.

總商會卓青社青年發展計劃小組於 7 月 5 日舉行了第二次 會議。卓青社聯席主席霍啟山和副主席龔海欣向小組成員 匯報「完美求職計劃」的進展;該計劃旨在提高大學生的 就業競爭力。



無人機除了用作消遣和拍攝用途外,在全球商業社會的應用亦愈趨廣泛。卓青社在7月16日與香港生產力促進局合辦無人機工作坊,讓會員學習操作無人機,體驗飛行的樂趣,並藉此深入了解無人機的商業用途及申領相關駕駛執照的程序。

Chamber in Review

Round One Winners! 第一輪得獎幸運兒!

More than 1,000 winners bag over \$6.5 million in prizes in the first round of the Hong Kong We Can Do It! Lucky Draw 過千位幸運兒在「香港做得到!幸運大抽獎」首輪抽獎合共贏得超過 650 萬元獎品

Congratulations to the first set of winners of the Hong Kong We Can Do It! Lucky Draw!

In the first round, drawn on 22 July, a total of 1,099 prizes were won, worth over HK\$6.5 million, including a Mercedes Benz C-Class saloon worth \$504,307, a pair of Cathay Pacific Business Class tickets worth approximately \$76,000, 80 MTR Annual Passes worth \$20,000 each, hundreds of shopping and dining vouchers as well as dozens of staycations.

"Hong Kong has seen a surge in vaccinations in recent weeks, which is a significant step towards the further easing of social-distancing and travel restrictions and helping key parts of our economy to recover," said Chamber Chairman Peter Wong.

"HKGCC is glad to play a part in engaging with the local community to build further momentum for vaccination, and we are grateful for our members' solid support."

Dr YK Pang, Deputy Managing Director and Hong Kong Chairman of Jardine Matheson, which has sponsored \$10 million in prizes, conducted the first lucky draw, to randomly generate the 1,099 winners.



"Good luck to all of you have had your two jabs and registered for the Chamber's Hong Kong We Can Do It! Lucky Draw!" he said just before the first draw.

A total of \$43 million in prizes have been donated by Chamber members for the Hong Kong We Can Do It! Lucky Draw. Over 6,700 prizes will be drawn in seven rounds, which take place on: 22 July, 5 August, 19 August, 2 September,

16 September,

23 September and

30 September.

The draw is open to anyone over the age of 18 who has already received two Covid-19 vaccinations in Hong Kong and holds a valid HKID card. Full details can be found on the official website www.hkgccluckydraw.com.



Lucky Winners Receive their Prizes 得獎幸運兒領獎

The winners of the Hong Kong We Can Do It! Lucky Draw started to arrive at the Chamber to pick up their prizes on 26 July. Many said that they couldn't believe it when they received the SMS notification with the good news, and one winner was very well prepared, arriving with a trolley to collect his prize!

Winners have to book a timeslot in advance to come and pick up their prizes. This scheduling arrangement means we can maintain social distancing at the Chamber, and also winners don't have to wait for long to receive their prizes.

Congratulations to all winners, and good luck to everyone in the next draw!

「香港做得到!幸運大抽獎」得獎者於7月26日起陸續親臨總商會領獎。許多得獎者均表示,收到短訊通知中獎一刻感到難以置信,而其中一位前來領獎的幸運兒亦準備充足,自備手推車運送獎品!

為保持社交距離,同時避免領獎 人士在場內等候多時,得獎者必 須預約方可前往本會領獎。

恭喜所有得獎幸運兒,並祝各位 下一輪抽獎好運!

恭喜「香港做得到!幸運大抽獎」首輸活 動的得獎者!

第一輪抽獎於7月22日舉行,獎品總值超過650萬港元,合共送出1,099份禮品,包括一架平治C系列房車(價值504,307元)、兩張國泰商務客位機票(約值76,000元)、80張港鐵全年車票(每張約

值 20,000 元)、數以百份購物和餐飲禮券 以及數十份酒店住宿。

總商會主席王冬勝表示:「最近幾周本港 的疫苗接種率顯著上升,反映考慮放寬社 交距離措施和旅遊限制又邁進一步,令經 濟復蘇指日可待。」

他續道:「香港總商會很高興透過這次抽

獎活動,鼓勵更多市民接種疫苗,我亦再 次感謝各會員的鼎力支持。」

首輪抽獎由怡和控股有限公司副行政總裁及香港區主席彭耀佳主持,隨機抽出 1,099位得獎者;怡和集團為是次活動贊助總值 1,000 萬元的獎品。

彭耀佳在抽出首輪得獎者前表示:「各位 已接種兩劑疫苗並報名參加總商會『香港 做得到!幸運大抽獎』的朋友,祝您們好 運!」

總商會會員公司為「香港做得到!幸運大抽獎」活動捐贈總值4,300萬元的獎品。 是次抽獎活動分為七輪進行,合共送出超過6,700份禮品,抽獎日期分別為: 7月22日、8月5日、8月19日、9月2日、 9月16日、9月23日及9月30日。

凡年滿 18 歲、持有效香港身份證並已在香港完成接種兩劑 2019 冠狀病毒病疫苗的人士,均可參加抽獎活動。詳情請瀏覽官方網站 www.hkgccluckydraw.com。

Hong Kong We Can Do H!

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:































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:



Reinventing Hong Kong's Economy 重塑香港經濟

City needs to look beyond its pillar industries and invest more in innovation to secure its longer term prosperity

香港應尋求支柱產業以外的發展,積極 投資創新科技,以促進長遠經濟繁榮

Hong Kong has undergone a number of significant transformations that have shaped its economy, including rapid population growth since the 1950s and the rise and fall of manufacturing, said Michael Spencer, Chief Economist at Deutsche Bank.

Speaking at a Chamber webinar on 13 July on Hong Kong's economic prospects, he noted that the city has always been an entrepot, but that exports had really surged in the past 20 years. "There was a dramatic increase in international trade that exploded in the 2000s, largely due to China's entry to the WTO and the removal of tariffs."

Looking ahead to the next few decades, a key issue that will affect Hong Kong's economic direction is its population growth – or otherwise. The population is expected to rise to 8 million over the next 20 years, then decline. But Spencer warned that previous predictions have been revised repeatedly, and the population could start to shrink earlier than expected.

Like many cities in Asia, our infrastructure will come under pressure due to global warming.

"We need to recognize the impact of climate change on Hong Kong," he said. "Under a medium projection, the land that has been reclaimed since 1950 will be reclaimed by the sea by 2040."

Turning to the economy, Spencer noted that trade has become a less important driver of global growth, and China less reliant on shipments to Hong Kong – both of which are affecting our shipping sector.

But opportunities are also arising as the Mainland continues to reform, particularly with the Greater Bay Area

initiative. Spencer foresees a much greater opening up over the coming decades that will transform Hong Kong.

"This may sound controversial," he said, "but by 2047, for most people in Hong Kong

> Michael Spencer

there will be effectively no border between Hong Kong and Macao and the Mainland."

The benefits of this include the much lower property costs in the Mainland,

as well as the potential for Hong Kong businesses to expand as the whole of the Greater Bay Area becomes our hinterland. On the other hand, Hong Kong could lose some of its competitive advantages as the border dissolves.

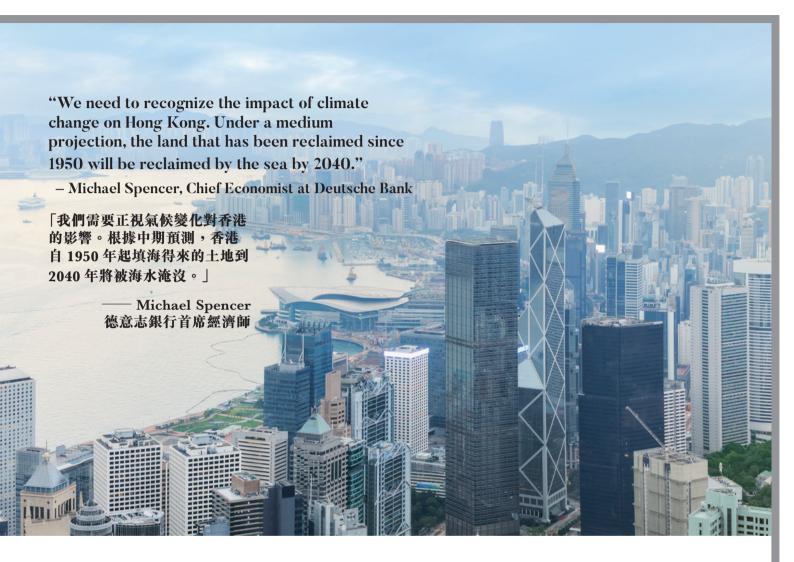
To stay ahead, Hong Kong will need to improve its knowledge economy. A key way to do this would be to increase our R&D spending, which lags far behind many other economies including Singapore, Taiwan, the Mainland, South Korea and the United States.

Also speaking at the event was Heiwai Tang, Professor of Economics at HKU Business School. He said that Hong Kong has benefited from the "hyperglobaliztion" that took place from the 1980s to the global financial crash of 2008.

Hong Kong's role has long been connecting Mainland China with the rest of the world. However, this role has shifted over the years from being a gateway to a closed country to helping foreign investors access the China market, and most recently facilitating China's going out strategy.

"Hong Kong has been changing passively due to the changing external environment," he said.

Looking at Hong Kong's four pillar industries, Tang noted that in recent years, only the financial services sector has grown in terms of share of GDP and share of employment.



The other three – trading and logistics; retail, accommodation and food; and professional and producer services – have been shrinking or stagnating. The most worrying aspect of this trend is the "hollowing of the middle class," Tang said.

"When people lose their jobs in these three pillar industries, the kind of new jobs they can get are not in finance or related services, but in lower paid jobs."

While financial sector workers are doing well, people who used to make a decent living in the other sectors will fall behind.

"I have advocated that the Hong Kong economy has relied too much on

finance. While finance does provide good jobs, only around 10% of people benefit from those directly," Tang said. "We need to create not only jobs, but good jobs for local people."

Tang also suggested that Hong Kong's policy of non-intervention in the economy has been misinterpreted in recent years, adding that both Hong Kong people and the Government today tend to resist major changes. But in the past, successful policies like building the MTR system and free schooling did require economic planning and intervention.

Talent is another issue for Hong Kong, Tang added. While there have been some recent policies to attract more STEM academics, we also need to sort the demand side, he said. This means providing better opportunities in Hong Kong for experts in science and technology. One way to do this would be through more R&D spending to build research institutes, which could focus on healthtech or greentech.

Manufacturing has now fallen to a tiny proportion of the economy, but we should not write off this sector, Tang said. Instead, Hong Kong could provide the prototype stage, which would also provide training and career opportunities for local people.

德意志銀行首席經濟師 Michael Spencer 表示,香港經歷過多次重大轉變,包括人 口自 1950 年代起飆升,以及製造業的盛 衰,這些變化促使本地經濟轉型。

Spencer 出席總商會 7 月 13 日的網上研討 會,探討香港經濟前景。他指出香港一直 擔當轉口港的角色,而出口在過去20年激 增。「國際貿易在 2000 年代急劇增長,主 要是由於中國加入世貿組織,以及取消進 出口關稅。」

展望未來數十年,人口增減將主導香港經 濟發展方向。預期本港人口將在未來 20 年 內增至800萬後回落。不過,Spencer提 醒過往的預測經過反覆修訂,人口或會提 前開始萎縮。

與許多亞洲城市相同,本港的基建設施將 面臨全球暖化的威脅。

他說:「我們需要正視氣候變化對香港的 影響。根據中期預測,香港自1950年起填 海得來的土地到 2040 年將被海水淹沒。」

至於經濟方面, Spencer 指出貿易對驅動全 球增長的重要性下降,加上中國減少依賴 發貨到香港,兩者均對本地航運業造成影

不過,內地持續改革亦為香港帶來新機遇, 尤其是大灣區倡議。Spencer 預期內地在未 來數十年將大幅提升開放程度,帶動香港 轉型。

「這個説法可能存在爭議,但對大部分香港 市民來說,中港澳三地之間的邊境到 2047 年將不復存在。」他說。

三地融合的好處是內地房價遠低於香港, 而大灣區作為香港的腹地,亦為港企提供 業務拓展機遇。然而,隨着邊境日趨融合, 香港或會失去部分競爭優勢。

為保持領先地位,香港需要推進知識型經 濟發展,而關鍵是增加研發開支。現時本 港的研發投資大幅落後於其他經濟體,例 如新加坡、台灣、內地、南韓和美國等。

港大經管學院經濟學教授鄧希煒亦有與 會,他表示香港從1980年代起受惠於「超 級全球化」趨勢,直到 2008 年環球金融危

香港長久以來都是聯繫中國內地與世界各 地的橋樑。不過,這一角色多年來不斷演 變,從通往封閉國家的門戶,變成協助海 "I have advocated that the Hong Kong economy has relied too much on finance. While finance does provide good jobs, only around 10% of people benefit from those directly. We need to create not only jobs, but good jobs for local people."

- Heiwai Tang, Professor of Economics at **HKU Business School**

「我認為香港經濟過分依賴金融業。金融 業確實提供良好的就業機會,但只有約 一成勞動人口能直接受惠。我們不僅要 創造職位,更要為本地市民創造優質職 位。|

— 鄧希煒 港大經管學院經濟學教授



外投資者進入中國市場,最近則積極配合 中國的「走出去」策略。

他說:「香港一直因應外圍環境的變化被 動地作出調整。」

談及香港的四大支柱產業,鄧希煒指出近 年只有金融服務業的 GDP 和就業佔比有所 增長。

「其餘三大產業——貿易及物流;零售、酒 店及餐飲;以及專業及工商業支援服務, 都在萎縮或停滯不前。這一趨勢最令人擔 憂的是『中產階級空洞化』的現象。」鄧 希煒説。

「原先從事這三大支柱產業的勞工失業後, 往往未能投身金融或相關服務業,只能覓 得收入較低的工作。」

金融從業員的事業穩步發展之際,曾在其 他行業發展不俗的一群將落後於人。

「我認為香港經濟過分依賴金融業。金融業

確實提供良好的就業機會,但只有約一成 們不僅要創造職位, 更要為本地市民創造 優質職位。 1

他又表示,香港採取的不干預經濟政策近 年遭到誤解,現今本港市民和政府都較抗 拒作出重大變動,但過往一些成功的政策, 例如興建鐵路系統和提供免費教育,都涉 及經濟規劃和干預。

人才短缺是香港面對的另一難題。鄧希煒 補充道,儘管政府折期推出政策吸引更多 STEM 學者來港,我們亦要從需求面着手, 包括為科技專家提供更佳的機遇。其中一 個方法是增加研發開支,以興建研究中心, 專注發展健康科技或綠色科技。

鄧希煒説,製造業現在只佔經濟的一小部 分,但我們不應忽視相關行業。香港可為 產品原型階段提供服務,為本地市民創造 培訓和就業機會。





精明知識產權策略 業務升級增值秘訣

關於計劃

知識產權署推出「知識產權管理人員計劃」,旨在協助香港企業(特別是中小企業)建立知識產權方面的人力資源,以把握知識產權貿易所帶來的機遇。

為了配合企業發展的需要,計劃的「升級版」將提供涵蓋範圍 更廣、內容更深入的多個知識產權培訓課程,讓企業的知識產 權管理人員按本身工作及長遠發展的需要,更有系統地增加專 業知識和技能。

參加計劃

- → 所有在香港註冊的企業均可參加計劃,費用全免
- → 企業須委任一名管理階層的員工擔任內部「知識產權管理人員」, 負責監督知識產權資產的規範、管理、使用及商品化情況
- ◆ 免費參加「IP204:知識產權管理人員實務工作坊」及獲贈實務 指南乙本
- → 企業可獲得優先資格和特價優惠讓其員工報讀知識產權培訓課程,以及最新的知識產權資訊
- → 「知識產權管理人員」完成100系列的任何一個課程後,企業可獲得計劃的參加證書乙張
- 企業可以特價優惠報名參加「亞洲知識產權營商論壇」
- → 立即登記: www.ip.gov.hk/ipms

參加知識產權培訓課程

- → 參加者完成課程後可獲發該課程的個人修習證書乙張
- → 課程概覽及報名詳情: www.ip.gov.hk/ipmtp

基本課程100系列

課程編號	課程名稱	課程時間(天)
IP 101	知識產權基礎課程	2
IP 102	內地的知識產權管理與保護	2
IP 103	香港的知識產權註冊及申請程序	1

進階課程200系列

課程編號	課程名稱	課程時間(天)
IP 201	知識資產組合管理課程	1
IP 202	知識產權商品化管理及策略	2
IP 203	技術轉移管理及策略	2
IP 204	知識產權管理人員實務工作坊	0.5

註: 1.所有報讀進階課程200系列的人士,必須先完成IP-101知識產權基礎課程。 2.知識產權 要保留事 沙譚程內容及安排的最終決定權。 3.譚程內容及安排以網百公布的資料為進。

免費知識產權諮詢服務

知識產權署在香港律師會的支援下,為香港中小企*提供一對一的免費知識產權諮詢服務,藉此協助他們加深對知識產權的認識和制訂有效的知識產權管理及商品化策略。

香港律師會的執業律師(顧問)會提供30分鐘的諮詢面談服務。諮詢範圍涵蓋:

✓知識產權計冊

✓知識產權管理

✓知識產權授權

✓知識產權盡職調查

網上申請或下載申請表格,請瀏覽 www.ip.gov.hk/ipcs

*凡在香港從事製造業而聘用少於100名僱員,或從事非製造業而聘用少於50名僱員的公司,均被界定為中小企(資料來源:工業貿易署)。只有中小企獲提供是項免費知識產權諮詢服務。凡屬律師事務所及提供知識產權諮詢或其他專業服務的機構所提出的申請,概不接受。





查詢熱線: 2961 6833

Securing the Supply Chain 保障供應鏈安全

Technology upgrades are helping the logistics sector improve efficiency, save costs and build resilience against disruption

技術升級有助物流業提升效率、 節省成本及建立應變能力

The Covid-19 pandemic created surging demand and also unpredictability for the global supply chain. Three experts from IBM spoke at a Chamber webinar on 29 June on how the sector is adopting new technologies to keep operations running smoothly and to improve efficiency.

Karen Ko, Business Transformation Services Growth Platform Leader, said that the upheaval due to the pandemic had encouraged more freight and logistics companies to use technology including data, artificial intelligence and the Internet of Things (IoT). These enable better information sharing and cooperation among the different players in the industry, and help companies be better prepared for any future crisis.

Jenny Zhang, Blockchain Leader, explained how this technology in particular has helped businesses that have adopted it in the past couple of years. She explained that blockchain



combines different technologies to enable clients to share information: while it provides increased traceability and transparency, at the same time it is also more secure.

Zhang explained that as many as 20 different participants can be involved in a typical shipping process such as loading a container full of goods – including the exporter, port, carrier, importer, bank and customs.

"The global supply chain is extremely complex, and end-to-end visibility

is difficult," she said. "Blockchain means that everyone from the shipper to financial institutions can share information securely."

For example, customs processes and invoice reconciliation need a lot of information from different parties before they can be finalised. Previously, this would involve a lot of checking and phone calls, as well as handling paper documents. Using blockchain



sustainable targets to meet.

"Overall, the theme of the game now is to build resilience against disruption," Leung said.

Other ongoing issues include limited visibility across the whole supply chain, and finding ways to streamline processes to make them more efficient. "Operation cost is obviously a major pain point everyone wants to solve," he added.

Another benefit of IoT technology is that it can predict when maintenance is needed, Leung explained. This is

as well as the movement of ships in the vicinity. The loT technology then transmits this live data to the Digital Twin, so workers on ships and at the port can stay updated about current conditions.

In the past, ships would have to communicate with people in the field to get updates on the water level and to find out when they could berth. Using the Digital Twin can save them at least an hour in berthing time.

loT can also help in worker safety and management, for example, it can

"The upheaval due to the pandemic had encouraged more freight and logistics companies to use technology including data, artificial intelligence and the Internet of Things (IoT)."

> - Karen Ko, Business Transformation Services Growth Platform Leader

means that the relevant information is available only to the necessary parties, saving time while preserving security.

Chris Leung, Data and Technology
Transformation Leader, said that the
huge disruption brought by Covid
showed that certain assumptions in
any industry can change overnight.
There has also been a shift towards
more environmental concerns in recent
years, with companies now having

important as supply chain is an assetheavy industry, and as well-maintained equipment is more reliable and less likely to shut down, this also reduces costs.

Leung then shared some case studies showing some of these technologies in action, including the Digital Twin of Rotterdam Port. In the port itself, sensors and beacons capture data on cranes, quay walls and water levels, warn in real time about unauthorized vehicles or other obstructions on site. At DHL, for example, technology in use in warehouses include sensors that can monitor the health conditions and location of employees, and therefore reduce the chance of accidents.

"The IoT technology can understand better than the managers about the health situation of the workers," Leung said.



新冠病毒疫情導致環球供應鏈需求飆升, 同時帶來不確定性。三位來自 IBM 的專家 出席總商會 6 月 29 目的網上研討會,探討 物流業如何應用新技術,以維持運作暢順 及提升效率。

企業管理諮詢香港區負責人高嘉欣表示, 疫情引發的亂局,促使更多貨運和物流公 司應用數據、人工智能及物聯網等技術。 這些技術促進了業界共享資訊和互相合 作,亦有助企業為未來可能出現的危機做 好進備。

企業管理諮詢大中華區區塊鏈負責人張穎 講解企業在過去幾年應用有關技術有何得 益。她解釋,區塊鏈揉合了多項技術,客 戶可藉此共享資訊,除了提高可追溯性和 透明度,亦更為安全可靠。

張穎指出,貨運流程一般涉及多達 20 個參 與者,例如貨物裝櫃需要出口商、港口、 承運人、進口商、銀行和海關等單位互相 配合。

「環球供應鏈十分複雜,難以實現端對端能 見度,但區塊鏈令所有參與者都能安全分 享資訊,從託運人到金融機構,均一一涵 蓋。」她說。

舉例來說,報關和發票對賬需取得各方提 供的大量資訊後方可確認。過往這個過程 涉及多項檢查和電話通訊,還要處理紙本

「疫情引發的亂局,促使更多貨運和物流公司 應用數據、人工智能及物聯網等技術。|

-髙嘉欣 企業管理諮詢香港區負責人

文件,應用區塊鏈則能確保只有所需各方 可以存取有關資訊,既省時又安全。

企業管理諮詢香港區數據及技術轉型負責 人梁浩暉表示,疫情造成重大干擾,反映 各行各業一些理所當然的假設可能瞬間被 推翻。此外,近年環保議題日漸受到重視, 企業紛紛訂立可持續發展目標。

「整體來說,當前的焦點是建立韌力,應對 干擾。」梁浩暉説。

其他有待解決的問題包括如何提升整體供 應鏈的能見度,以及尋求精簡流程、提升 效率的方法。他補充:「營運成本顯然是 所有公司都着力解決的一大難題。」

梁浩暉解釋,物聯網技術的另一好處是能 預測設備何時需要保養。這一點十分重要, 因為供應鏈屬於資產密集型行業,而保養 得宜的設備更加可靠,出現故障的可能性 較低,自然能為企業節省成本。

其後梁浩暉分享多個案例, 説明這些科技 的實際應用,包括鹿特丹港的「數位分身」 技術。設於港口的感應器和信標會收集起 重機、岸壁和水位的數據,並偵測附近船 舶動向。物聯網會將實時數據傳送至數位 分身,讓身處船上和港口的工作人員隨時 掌握最新情況。

以往船員需與港口的工作人員聯絡,方可 得知水位高度和船舶何時能夠停泊,運用 數位分身則可將停泊時間縮短至少一小

物聯網亦有助加強員工安全和管理,例如 向未經許可進入的車輛或其他障礙物即時 發出警告。以 DHL 為例,該公司倉庫設有 監察員工健康狀況和位置的感應器,能夠 減少意外發生。

梁浩暉説:「物聯網技術較管理人員更了 解員工的健康狀況。 」

Drone Experience 無人機飛行體驗



Members of the Chamber's Young Executives Club had a fun and educational afternoon at the Hong Kong Productivity Council (HKPC) on 16 July learning about different types of drones and their various applications. They also had the opportunity to try their hand as a pilot, and fly the drones in designated routes.

Flying small unmanned aircraft (SUA), commonly known as drones, has become a popular recreation activity in Hong Kong in recent years — often for photography. But drones are not just for fun and they also have broad commercial uses. Being familiar with SUA technology has also emerged as one of the key "Industry 4.0" future skills, due to the versatility of drones in reindustrialisation.

To tie in with the evolving development of SUA

technology, the HKSAR Government gazetted a new law, known as the SUA Order, on 16 July to safeguard aviation and public safety.

"Under this new law, drone users are required to register themselves, undergo training and pass tests for flying any aircraft heavier than 250 grams in Hong Kong," said Samson Suen, General Manager, Smart Manufacturing of HKPC. Also, certain flying zones will be off-limits, except with prior permission by the Civil Aviation Department (CAD), to avoid risks to other aircraft.

To help drone users understand these safety oversight requirements and other SUA operations, HKPC has been working with CAD to develop a five-day training course that will pave the way to applying for CAD's more advanced SUA pilot courses.

YEC members visit HKPC to learn about the commercial applications of drones and the proposed legislation on their use in Hong Kong

卓青社會員參觀生產力局,了解無人機的商業用途及香港 就使用無人機提出的擬議法例

總商會卓青社會員在7月16日 下午前往香港生產力促進局(生 產力局),參加知識與趣味兼備 的體驗活動,了解無人機的類型 及用途,期間會員亦有機會駕駛 無人機,沿指定路線飛行。

小型無人駕駛飛機(小型無人機)又稱航拍機,近年在香港發展為廣受歡迎的消閒活動,主要用於攝影。無人機不僅好玩,還有廣泛的商業用途。由於無人機在再工業化進程中發揮靈活多變的作用,精通無人機技術遂成為邁向「工業 4.0」未來的關鍵技能。

為配合不斷發展的無人機技術, 香港特區政府已在7月16日就 《小型無人機令》刊憲,以保障航空及公眾安全。

生產力局總經理(智能製造)孫國偉表示:「根據新法例,遙控國偉表示:「根據新法例,遙控駕駛員必須註冊、接受培訓與考核,方可在香港操作重量超過250克的小型無人機。」此外,除非事先獲得民航處批准,若干空域將限制小型無人機飛行,以免對其他飛機構成危險。

為協助無人機用家了解安全規管 要求和小型無人機操作,生產力 局正與民航處合作設計為期五天 的培訓課程,學員修畢課程後可 報讀民航處的小型無人機進階訓 練課程。





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Business School Partnership Programme

商校交流計劃

BSP Wraps Up with Online Sharing

「商校交流計劃」 網上分享會暨閉幕禮

Despite restrictions, the BSP Programme successfully introduced high-school students to the business world throughout the past academic year 儘管受疫情限制,「商校交流計劃」過去一年 成功讓高中生認識商業世界

The Chamber's Business-School Partnership Programme celebrates its 20th anniversary this year. Due to the pandemic, we couldn't hold our usual Closing Party, but we did mark the end of this year's programme with an **Online Career Sharing Session and** Closing Event on 9 July.

Since 2001, the BSP Programme has connected Chamber member companies with high schools in the city. It aims to foster communication and exchange among secondary students, teachers and businesses, while allowing students to gain more understanding of the commercial

The event started with six members from the Chamber's Young Executives Club sharing their work





experience and advice on career and studies with students watching online. This introduction helped the teenagers better understand a number of professions including accounting, corporate communications and data analysis.

During the Closing Event, Chamber CEO George Leung thanked the participating member companies for the time and effort they devoted to the programme, which has such a positive impact on preparing the younger generation for their career development. He also thanked all the principals and teachers involved for their tireless work, and for encouraging their students to participate in the programme.

Despite the Covid restrictions, the BSP Programme was still able to organize a range of online and physical events involving 70 pairs of companies and secondary schools throughout the academic year. These included company visits, talks, job shadowing, online workshops and training.

Students were encouraged to write a report after the activities to reflect on what they had learnt: this year, four submissions were selected as Outstanding Students' Reports. The Closing Event wrapped up with presentation from three groups of students about their experience and what they had learned from the various activities.

Insight into Overseas Study 海外升學竅門

An education expert and a Hong Kong student who is heading to university in the U.S. introduce the overseas opportunities at a BSP webinar

「商校交流計劃」網上研討會邀來教育專家和即將赴美升讀大學的香港學生介紹 海外升學機會

Studying abroad can be a life-changing experience. Besides an academic adventure, students who venture away from home for university will also be able to get a taste of a different culture and pursue personal growth.

But with so many options available it can be difficult for parents and students to make the best choice. To help students in the Chamber's Business-School Partnership Programme to understand more about the overseas choices, we invited speakers from Crimson Education Hong Kong to share some advice on studying abroad.

Brenda Hung, Senior Strategist at Crimson Education, first gave an overview of the main differences between universities in Hong Kong, the United Kingdom and the United States, including structure of curriculum, career prospects, application procedures and assessment criteria. She said that, generally speaking, British universities value intellectual curiosity, intelligence and creativity, while U.S. universities are looking for students who can demonstrate leadership and engagement.

She reminded students that academic requirements act as a threshold for application to U.K. universities, and if your grades don't hit the mark your application will be automatically rejected. Beyond academic achievements, students have the opportunity to stand out and show their personality through the personal statement and interview.

Yik Siu Chan, a former Crimson student who will be studying in Wellesley College in the U.S., shared her journey preparing for overseas university application. Chan was accepted by other top institutions including New York University, London School of Economics and the University of Hong Kong – so why did she choose Wellesley?

She explained that she felt the liberal arts education in the U.S. would equip her with a broader spectrum of knowledge and skills, and open more career possibilities after graduation. Chan recommended students start to plan their university studies sooner rather than later, to give them sufficient time to build a strong profile to impress their dream school. She also suggested that students interested in studying overseas should take part in extra-curricular activities that provide international exposure and cultivate cultural awareness.





海外留學的經歷可以改變一生,離家升學不僅是一次 學術探索之旅,亦是體驗不同文化,成就個人成長的 機會。

不過海外升學選擇眾多,家長和學生可能難以作出最佳 決定。為此,總商會邀得 Crimson Education Hong Kong 的專家分享心得,協助參與本會「商校交流計劃」 的學生深入了解各地升學選擇。

Crimson Education 高級戰略顧問孔晴首先簡介香港和英美大學的主要差異,包括課程結構、就業前景、申請程序和入學要求等。她指出,英國大學普遍較重視學生的求知慾、聰敏智高和創新創意,而美國大學傾向取錄具領導力及熱誠的學生。

她提醒學生,英國大學對學業成績要求十分嚴格,未能 達標的申請會自動落選。除了學術成績,學生還可以透 過個人陳述和面試爭取表現,在競爭對手中脱穎而出。

Crimson 舊生陳亦笑分享申請報讀海外大學的經驗。她同時獲紐約大學、倫敦經濟學院及香港大學等頂尖學府取錄,為何最終選擇了美國威爾斯利學院?

她認為美國的博雅教育有助培養更全面的知識和技能, 在畢業後開創更多事業發展機會。她建議學生及早開始 規劃升學前路,預留充足時間建立豐富的個人履歷,爭 取心儀大學的青睞。此外,有志負笈海外升學的學生應 積極參與課外活動,藉此放眼國際及提升文化素養。

Business School Partnership Programme

商校交流計劃



總商會「商校交流計劃 | 今年邁向 20 周年。在疫情限制下,我們未能如常 舉辦閉幕派對,遂於7月9日舉行網 上職業分享會暨閉幕禮,為本學年的 計劃畫上句號。

「商校交流計劃」自2001年首辦以來, 一直協助總商會的會員公司與本地中 學建立聯繫。計劃旨在促進中學生、 教師和企業互動交流,同時增進學生 對商業世界的認識。

首個環節激得總商會卓青社六位會員 與學生分享工作經驗,並就事業和學 業提供建議,幫助青少年深入了解多 個專業領域,包括會計、企業傳訊和 數據分析等。

總商會總裁梁兆基在閉幕禮上感謝各 會員公司為計劃付出時間和精力,積 極協助年輕一代規劃事業發展。他亦 感激一眾校長和教師努力不懈, 並全 力鼓勵學生參與活動。

面對疫情限制,「商校交流計劃」在 本學年仍得以為70組公司和中學籌辦 多個網上和實體活動,包括企業考察、 講座、工作影子實習、網上工作坊和 培訓課程等。

學生在活動結束後撰寫報告,反思學 習成果;本年度共有四份報告獲選為 「優秀學生報告」。閉幕禮的最後一 個環節為三組學生進行匯報,分享參 加不同活動的經歷和得著。



面授課堂及其他學校活動間歇性暫停超過一年,香港學童和青少年的學習受到 嚴重干擾。

即使學生在家進行網上學習,但學習體驗與傳統課堂教學截然不同。專門研究 青年議題的智庫組織 MWYO 青年辦公室在一份研究報告指出,學習損失還可能 影響學生未來的收入水平。

為協助會員和學生了解有關議題,總商會邀得 MWYO 高級研究員黎卓然及研究 員陳朗軒出席7月12日的網上研討會,分享《新冠肺炎停課安排帶來的長期 經濟損失預測》調查報告的重點和政策建議。

MWYO 採用世界銀行的估算方法,推算香港在疫情下停課造成的終身收入損失 總額達 2,703 億港元,平均每名學生將損失 32.9 萬港元收入。不過,部分學生 所受的影響可能尤其嚴重。

停課亦可能擴大不同社會經濟背景的學生的教育差距,長遠而言或會加劇貧富 懸殊。預期來自高收入家庭的學生將損失約20.7萬港元終身收入,低收入家庭 的學生則會損失約 42.6 萬港元。

陳朗軒解釋:「居住環境或會影響學生『在家學習』的成效。家中欠缺穩定網 絡和舒適學習空間,會令學生難以專注,從而降低學習效率。部分基層家庭甚 至未能為子女購置電腦,使他們在網上課堂更易落後於高收入家庭的同學。」

根據估算結果,黎卓然提出多項政策建議和方向,以減輕停課造成的負面影響。

首先,政府可考慮向低收入家庭發放補習券,協助基層學生趕上進度。富裕家 庭通常透過私人補習提升子女的學習成效,但補習班費用高昂,往往令低收入

政府已推出其他針對基層家庭的資助計劃,例如「上網費津貼計劃」及「關愛 基金」等,學校應協助有需要的家庭了解這些計劃詳情,從而改善子女的網上

其次,假如學校需要再次停課,MWYO建議政府設法維持教育相關的公共服務, 例如在圖書館暫停開放期間繼續提供網上預約及歸還/領取圖書館資料的服

為中學生提供實習和接觸商業世界的機會,亦有助彌補停課對青年發展前景的 影響。MWYO另一項研究顯示,實習計劃能助學生提升軟技能、規劃事業方向, 以及在畢業後順利投身勞動市場。

最後,黎卓然強調學生的情緒健康不容忽視。家長和教師不宜過分催谷學生追 回學習進度。政府、學校、駐校社工和家長需要各司其職、通力合作,方可解 決停課對學生造成的長遠影響。

Impact of an Interrupted Education

教育中斷影響深遠

School closures could affect the future earnings of students, particularly those from lower-income families, according to a recent report. At a BSP webinar, researchers from MWYO introduced the survey results to students and members 最近一份報告指出,停課或會影響學生未來收入,尤其是來自基層家庭的學生。智庫組織MWYO的研究員出席「商校交流計劃」網上研討會,與學生和會員分享他們的調查結果

With face-to-face classes and other school activities suspended intermittently for more than a year, Hong Kong's children and teenagers have experienced huge disruption to their learning.

Even though students have been able to study virtually at home, it is quite a different learning experience compared to traditional classroom teaching. According to a report by MWYO, a think tank that focuses on youth issues in Hong Kong, the loss of schooling is also likely to affect a student's future income prospects.

To help members and students understand this issue, the Chamber invited David Lai, Senior Researcher, and Justin Chan, Researcher, from MWYO to share their findings and policy recommendations from their report "The Potential Impacts of Covid-19 School Closures on Loss of Earnings" at a webinar on 12 July.

Adopting a methodology used by the World Bank, MWYO estimated that the total loss of lifetime earnings for Hong Kong due to school closures under the pandemic is HK\$270.3 billion – which works out at HK\$329,000 for each student. However, some will probably be harder hit than others.

School closures may also widen the educational disparities between students from different socioeconomic backgrounds, which could possibly exacerbate the wealth gap in the long run. It is expected that a student from a higher-income family will lose roughly HK\$207,000 in lifetime earnings, while a student from a lower-income family about HK\$426,000.



"The living environment may affect students' home learning," explained Chan. Without stable internet access and comfortable learning space at home, students are not able to concentrate and learn effectively. Underprivileged families may not even be able to afford a computer for the children, making these students more likely to fall behind those from higher-income families in virtual classes.

Based on the estimations, Lai suggested some policy responses and directions that could mitigate the negative impacts of school suspensions.

First of all, tutorial vouchers could be issued to lower-income families to help them to catch up. Wealthier families already use private tuition to enhance their children's learning, but this option is prohibitively expensive for the less well-off.

There are already other Government subsidy schemes targeting underprivileged families, such as the Subsidy Scheme for Internet Access Charges and Community Care Fund. Schools should make sure families are aware of these subsidies, to help them access online learning.

Secondly, if further school closures are needed in the future, MWYO suggested that the Government should make efforts to maintain public services related to education. For example, online reservation and drop-off/pick-up services of library materials could continue to function, even if public libraries are closed to visitors.

Internship opportunities and exposure to the business environment for secondary school students may also help compensate for the impact of school closures on their future prospects. This is supported by another study conducted by MWYO, which found that an effective internship programme can enhance students' soft skills, help them better plan their career, and facilitate their entry into the labour market after graduation.

Last but not least, Lai stressed that emotional well-being of students should not be neglected. Parents and teachers should not push students too hard to make up for the lost ground. The Government, schools, school social workers and parents must all play their part and work together to effectively resolve the long-term impacts on students caused by school suspension.

WHAT'S ON 最活動

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

WEC WORKING GROUP

Policy Address Submission (Women Workforce)

Aug 5 11:30 am

SHIPPING & TRANSPORT

Blockchain applications in the shipping industry

Aug 10 11:30 am

INDUSTRY & TECHNOLOGY

Smart manufacturing, 5G applications and food tech at Hong Kong Productivity Council

Aug 24 10:00 am

AMERICAS

Update on economic development in Argentina

Aug 24 11:30 am

HKCSI-EXECUTIVE

Impact of Regional Comprehensive Economic Partnership

Sep 2 10:30 am

ENVIRONMENT & SUSTAINABILITY

Clean Air Plan for Hong Kong 2035 Sep 3 4:00 pm

WEBINARS

Visit website for full details and to register



POLICY ADDRESS: CHAMBER FOCUS GROUP DISCUSSION - SESSION 2

Aug 4 10:00 - 11:30 am



EMPOWERING WOMEN - REBUILDING CAREERS

Aug 3 2:45 - 3:30 pm



FROM PLAN TO ACTION – LIQUIDATION OF COMPANY

Aug 18 3:00 - 4:00 pm



YOUTUBE CREATOR ACADEMY 101 – KICKSTART YOUR CREATIVE JOURNEY ON YOUTUBE

Aug 31 11:00 am - 12:05 pm



CHINA LABOUR LAW
ONLINE WORKSHOP 2:
HOW TO CREATE A
MECHANISM OF SOCIAL
INSURANCE, HOUSING
PROVIDENT FUND &
PERSONAL INCOME TAX
FOR COMPANIES IN CHINA

Aug 13 2:30 - 5:30 pm



WOMEN IN THE F&B INDUSTRY – EMBRACING BUSINESS AGILITY

Aug 18 4:00 - 5:00 pm



AI IN THE E.U: ENCOURAGING INNOVATION WHILE PROTECTING RIGHTS

Aug 31 5:00 - 6:00 pm

SMALL GOVERNMENT: TIME FOR A RETHINK?

Aug 17 12:30 - 2:00 pm



What's happening at the Chamber 總商會最新動態



TRAINING & SEMINARS

Check website for details



China's Preferential Individual Income Tax Policies: Preparing for Change Aug 3 11:00 am - 12:15 pm



Tokenising Real Estate - How Does It Work and What to Expect? Aug 6 11:00 am - 12:00 pm



ESG Investing for Corporates Aug 11 10:00 - 11:00 am



The Art of Productivity: Work Smarter, **Not Harder** Aug 17 9:30 am - 12:30 pm



Post-COVID Boards Aug 19 10:00 - 11:00 am



Executive Presence Series: Business Etiquette in Multi-cultural Workplace Aug 19 2:30 - 5:00 pm



A Close Look into Vietnam: Trade & Investment and Retail Market Opportunities Aug 24 2:00 - 3:00 pm



Key Features of the Fund Tax **Exemption Regime and New Carried Interest Tax Concessions** Aug 24 4:00 - 5:00 pm



Strategic Negotiating – The Art and The Aug 25 2:00 - 6:00 pm



Tightening the Belt: Employment Law **Issues Regarding Business** Downsizing in an Economic Downturn Aug 26 3:30 - 4:40 pm



Art of Storytelling for Business Communication and Leadership - Until Finally **Aug 27** 9:30 am - 5:30 pm



VISIT TO HKSTP EXPERIENCE CENTRE

The Experience Centre at the Hong Kong Science and Technology Park (HKSTP) is a state-of-the-art space that brings to life the stories of the Science Park's innovations

Aug 6 2:30 – 3:45 pm

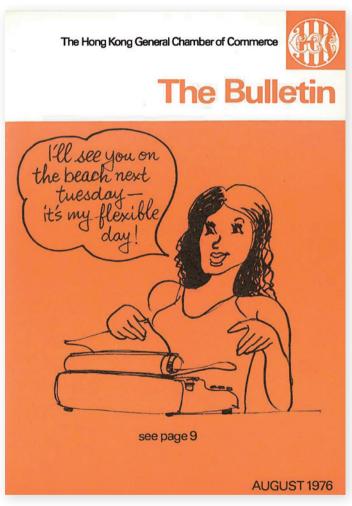


TAI O HERITAGE EXCURSION

Tai O, also known as the "Venice of Hong Kong", is famed for its unique culture and natural scenery. Join this exclusive tour to explore and discover the beauty of this charming neighborhood

Aug 26 1:00 - 4:45 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.

Flexible working has been a hot topic in Hong Kong since Covid-19 arrived, but the concept is nothing new and was discussed in our cover story back in 1976. Our report found that the benefits of flexitime include increased productivity and better morale among staff, as well as helping to reduce congestion on roads and in restaurants.

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。

自新冠病毒疫情爆發以來,彈性工作成為香港的熱門話題,但這個概念並非新主張,我們早在1976年其中一期的封面故事已探討了這項議題。我們的報告指出,彈性工時的好處甚多,包括提高生產力、激勵員工士氣,並有助舒緩道路和食肆人多擠迫的情況。







精明知識產權策略 業務升級增值秘訣

關於計劃

知識產權署推出「知識產權管理人員計劃」,旨在協助香港企業(特別是中小企業)建立知識產權方面的人力資源,以把握知識產權貿易所帶來的機遇。

為了配合企業發展的需要,計劃的「升級版」將提供涵蓋範圍 更廣、內容更深入的多個知識產權培訓課程,讓企業的知識產 權管理人員按本身工作及長遠發展的需要,更有系統地增加專 業知識和技能。

參加計劃

- → 所有在香港註冊的企業均可參加計劃,費用全免
- → 企業須委任一名管理階層的員工擔任內部「知識產權管理人員」, 負責監督知識產權資產的規範、管理、使用及商品化情況
- ◆ 免費參加「IP204:知識產權管理人員實務工作坊」及獲贈實務 指南乙本
- → 企業可獲得優先資格和特價優惠讓其員工報讀知識產權培訓課程,以及最新的知識產權資訊
- → 「知識產權管理人員」完成100系列的任何一個課程後,企業可獲得計劃的參加證書乙張
- 企業可以特價優惠報名參加「亞洲知識產權營商論壇」
- → 立即登記: www.ip.gov.hk/ipms

參加知識產權培訓課程

- → 參加者完成課程後可獲發該課程的個人修習證書乙張
- → 課程概覽及報名詳情: www.ip.gov.hk/ipmtp

基本課程100系列

課程編號	課程名稱	課程時間(天)
IP 101	知識產權基礎課程	2
IP 102	內地的知識產權管理與保護	2
IP 103	香港的知識產權註冊及申請程序	1

進階課程200系列

課程編號	課程名稱	課程時間(天)
IP 201	知識資產組合管理課程	1
IP 202	知識產權商品化管理及策略	2
IP 203	技術轉移管理及策略	2
IP 204	知識產權管理人員實務工作坊	0.5

註: 1.所有報讀進階課程200系列的人士,必須先完成IP-101知識產權基礎課程。 2.知識產權案保留更改課程內容及安排的最終決定權。 3.課程內容及安排以網百公布的資料為進。

免費知識產權諮詢服務

知識產權署在香港律師會的支援下,為香港中小企*提供一對一的免費知識產權諮詢服務,藉此協助他們加深對知識產權的認識和制訂有效的知識產權管理及商品化策略。

香港律師會的執業律師(顧問)會提供30分鐘的諮詢面談服務。諮詢範圍涵蓋:

✓知識產權計冊

✓知識產權管理

✓知識產權授權

✓知識產權盡職調查

網上申請或下載申請表格,請瀏覽 www.ip.gov.hk/ipcs

*凡在香港從事製造業而聘用少於100名僱員,或從事非製造業而聘用少於50名僱員的公司,均被界定為中小企(資料來源:工業貿易署)。只有中小企獲提供是項免費知識產權諮詢服務。凡屬律師事務所及提供知識產權諮詢或其他專業服務的機構所提出的申請,概不接受。





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UNTIL FINALLY™ is an experiential instructor-led program developed in collaboration with DAVID HUTCHENS, an international authority on storytelling and its application in business and leadership.

This program will show how to FIND, COLLECT, CRAFT and TELL authentic stories to enhance your ability to:

- Impress, build trust and connect with others
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- Communicate corporate values, vision and strategy
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- Teach and coach for performance breakthroughs

扣人心弦™乃根據「故事式對話」大師 DAVID HUTCHENS在市場 推廣及企業傳訊領域上,參透及整理箇中原則而編寫的一套以練習為 本的培訓課程。

透過是次課程,您將學懂如何尋找、搜羅、打造及演繹一個又一個扣人心弦的故事,從而提升以下能力:

- 令別人留下好印象,建立互信及工作關係
- 說服持份者、同事及顧客接受建議
- 傳遞企業價值、願景及策略
- 啟發及激勵他人,創造佳績
- 教授心法、知識及技巧,從而提升表現

Trainer: Dr Harry Wong 導師: 黃彥衡博士 Date: 27 August 2021 日期: 2021年8月27日 Time: 9:30 a.m. – 5:30 p.m. 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: Cantonese 語言: 廣東話

Fees: Member \$2,450 / Non-member \$3,500

費用: 會員\$2,450 / 非會員\$3,500



Dr Harry Wong, WYH International Consultancy

黃彥衡博士

WYH International Consultancy

Executive Presence Series: Executive Business Etiquette in Multi-cultural Workplace

Are you new in your current role, transitioning to a new company, or integrating into a new culture?

If you are serious about climbing up the corporate ladder – especially in an MNC – you must know how to distinguish yourself from the competition on an international scale, project a positive and respectful image, exude confidence and authority, and build teamwork in a multicultural environment.

Join this International Business Etiquette workshop to learn how to be competent and competitive in the global arena.

Programme Outline

- Best practices in business etiquette in Asia, Europe, Americas, Middle East and Africa
 - How to present yourself professionally and relate to others from different cultures
 - International dining and networking etiquette
 - Dressing and image styling guide: from 'business attire' to 'smart casual'

Trainer: Tracy Ho 導師: Tracy Ho Date: 19 August 2021 日期: 2021年8月19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: English 語言: 英語

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

領袖風範系列:

多元文化職場的行政人員商業禮儀

您最近是否出任新職、加入新公司,或者正在融入新文化?如果有志晉升更高的職位,尤其在跨國公司,您必須了解如何從全球各地的競爭者中脫穎而出,建立積極和恭敬的形象,表現出自信和權威,以及在多元文化環境中建立團隊合作時效。

是次國際商務禮儀工作坊能讓您掌握如何在全球舞台上提升 實力及競爭力。

工作坊大綱

- 亞洲、歐洲、美洲、中東和非洲商務禮儀的最佳實踐
- 如何展示專業形象,並與來自不同文化背景的對象建立 聯繫
- 國際餐桌和社交禮儀
- 衣著和形象造型指南:從「商務正裝」到「正式休閒裝」



Tracy Ho, Founder and Director, Frame & Fame 何翠怡 瑞華個人品牌形象顧問 創辦人兼總監

Strategic Negotiating – The Art and The Science 策略談判之藝術與科學

Many people struggle to negotiate well. They don't enjoy it and very often fail to achieve their objectives. It needn't be this way. Negotiating is about reaching an agreement that is seen as positive by all involved. It should be viewed as an opportunity for creating trust and value.

Course Content:

- 1. The Negotiation Matrix
- The six possible approaches to reaching an agreement
- 2. Tactics
- Best practice preparation
- 3. Techniques
 - Being persuasive across the table

許多人認為談判成功是一項艱巨任務,談判過程令人煩厭,而結果往往未如理想,但 以上情況絕對能夠改變。談判的重點在於令各方達成互利的協議,當中的過程亦是建立 信任和價值的良機。

課程內容:

- 1. 談判的基礎
- 達成協議的六種可行方法

2. 策略

- 最佳實踐的準備
- 3. 技巧
 - 具說服力的談判技巧



Mark Loasby, Managing Director, Connect Communication

Mark Loasby Connect Communication 董事總經理 Trainer: Mark Loasby 導師: Mark Loasby Date: 25 August 2021 日期: 2021年8月25日 Time: 2:00 p.m. - 6:00 p.m. 時間: 下午2時至6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: Englis 語言: 英語

Fees: Member \$950/ Non-member \$1,150

費用: 會員\$950 /非會員\$1,150



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主題: SAP Business One on 華為雲 如何助您有效率地管理跨國際地域業務?

日期: 8月31日

時間: 下午3點至4點