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March 2022

HKGCC: The Voice of Business in Hong Kong

bulletin

工商月刊



THANK YOU!
謝謝!

The business community applauds the dedication of all of the city's healthcare workers and support staff in the face of intense pandemic pressure
商界讚揚全港醫護和支援人員面對沉重的疫情壓力仍然緊守崗位

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Timely Budget Measures Welcomed

Financial Secretary's policies will provide relief for SMEs but our longer-term development needs a road map for reopening



財政預算案措施正合時宜

財政司司長提出的措施為中小企提供喘息空間，惟要促進香港長遠發展，就應制定通關路線圖

財政司司長上月發表《財政預算案》時，香港正值抗疫的關鍵時刻。因此，總商會歡迎政府推出措施，協助有需要的市民和中小企應對疫情的影響。

財政司司長在預算案提出的措施分為四大範疇：防控疫情、為市民和中小企紓困、支撐經濟，以及部署中長期經濟發展。我們認為這個策略有助本港渡過疫情難關，同時為未來繁榮奠下基礎。

對於不少飽受資金周轉問題困擾的企業來說，推出進一步財政紓困措施能為未來數月的營運帶來一線生機。寬減利得稅，以及寬免商業登記費、差餉、水電費和租金，都可為企業提供喘息空間。

去年推出的電子消費券計劃大大提振本地經濟。因此，政府加推新一輪消費券，並把總額提高至10,000港元，將受到零售商和市民歡迎。

除了短期防疫抗疫措施外，財政司司長還制定了一系列長遠方案。我們樂見政府提出發行更多綠色、人民幣和港元債券，以及增發各

種零售債券，以進一步發展本地債券市場，從而加強香港作為國際金融中心和大灣區金融樞紐的角色。

我們亦歡迎政府投資資訊科技、生命科學和研發等增長領域，並建設更健全的知識產權制度，帶動本港經濟多元發展。這些舉措將有助吸引更多人才來港發展，從而提升我們的國際地位。

擴大香港的人才庫至關重要，因此我們支持財政司司長着手增加對「持續進修基金」的資助、提升大學的醫療教學設施，以及為「優秀人才入境計劃」新增多個專業領域。

鑒於旅遊業在疫情下大受打擊，我們欣見政府撥款支援業界長遠發展，但最大的障礙在於本港邊境關閉至今已超過兩年。

香港回復常態的唯一方法，是放寬或撤銷旅遊限制。防控疫情固然是當務之急，但如今疫苗接種率已接近九成，我們期望政府能在疫情受控後訂立重啟經濟的路線圖。

The Financial Secretary delivered his Budget last month as Hong Kong reached a critical point in its fight against the pandemic. The Chamber welcomes the Government's measures to deal with the impact of Covid, particularly those that target citizens in need and SMEs.

In his speech, the Financial Secretary proposed a four-pronged approach: fighting the pandemic, relieving the hardship of citizens and SMEs, supporting the economy, and planning for medium- and long-term economic development. We believe this is a sound strategy to help the city through the Covid crisis while laying the foundations for future prosperity.

For the many businesses in the city facing liquidity constraints, the additional financial relief measures will be a lifeline in the coming months. Reducing profits tax, together with waiving business registration fees, rates and utilities charges, as well as rental fee concessions, will ease some of their burden.

Last year's electronic consumption vouchers successfully boosted the local economy, so the decision to give out another round raised to HK\$10,000 will be welcomed by retailers and citizens alike.

Besides short-term pandemic-related measures, the Financial Secretary also laid out a wide range of longer-term plans. We are glad to see proposals to further develop the city's bond market by issuing more green, RMB and Hong Kong bonds,

together with increasing retail bonds. This will also expand our role as an international financial centre and as the financial hub of the Greater Bay Area.

We also welcome investments that will diversify the economy in key growth areas including IT, life sciences and R&D, as well as the development of a more robust intellectual property regime. These measures will also help attract more talent and strengthen our reputation globally.

Growing our talent pool is a crucial issue, and we welcome the Financial Secretary's commitments including more funding for the Continuing Education Fund, improving healthcare teaching facilities of universities, and the addition of a number of professions to the Quality Migrant Admission Scheme.

Given the severe suffering in the tourism sector, we are pleased to hear it will receive funding support for long-term development. However, the biggest hurdle remains the fact that our borders have been effectively closed for more than two years now.

Reducing or removing travel restrictions is the only way that we will truly be able to return to normal. We appreciate that dealing with the current outbreak is the number one priority right now, but once the situation is under control – vaccination levels are already close to 90% – we hope that the Government will provide a road map for reopening our economy.

Peter Wong
王冬勝
chairman@chamber.org.hk

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

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

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

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

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361-363 Lockhart Road, Wanchai, Hong Kong
Tel: 2893 0944 Fax: 2832 7903
Email: info@omac.com.hk

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

編輯：宋海倫
翻譯：岑美怡 陳凱茵 卓子欣
設計：黃惠強 陳海倫

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

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

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

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

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香港抗疫英雄

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Hong Kong General Chamber of Commerce
香港總商會 1861



The Voice of Business 商界之聲

The Hong Kong General Chamber of Commerce has been representing and safeguarding the interests of business in Hong Kong since 1861.
自1861年起，香港總商會一直代表香港商界，致力捍衛企業的權益。



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《工商月刊》今與昔



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

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





Thinking Out of the Box in Exceptional Times

Government has rolled out considerable support to deal with the impact of Covid, but we should also take the time to review our operating environment



非常時期 突破思維

政府已推出大量支援措施應對疫情的影響，惟當局亦有必要仔細檢視本港的營商環境

第五波疫情一發不可收拾，本港各行各業及各階層都是「苦主」；其中零售消費市場再次冰封，重挫原本正在復蘇的本地經濟。有見及此，總商會已下調今年經濟預測，最新估算全年實質增長僅 1.2%，評級機構惠譽亦將今年香港經濟增長預測由 3% 下調至 1.5%。

面對嚴峻的經濟環境，政府有必要想方設法穩定本港經濟，達致「救企業、保就業」效果。

就此，立法會財務委員會於 2 月 15 日舉行特別會議，通過「防疫抗疫基金 6.0」一系列措施，涉款 270 億元。

新一輪措施有不少直接支援受影響的行業及市民，包括首次推出臨時失業支援，向受第五波疫情影響導致短期失業的人士一次性派發 10,000 元；另外又會向清潔、保安等抗疫最前線人員派發每月 2,000 元津貼，為期五個月。

我歡迎政府提出覆蓋面廣的「救經濟」措施，其中不少措施更與我於 2 月初提倡的「保就業」概念有異曲同工的效果。

另一方面，資金流對中小微企渡過難關亦十分關鍵。我很高

興新一份《財政預算案》延長「預先批核還息不還本計劃」至今年 10 月底，同時優化「百分百擔保企業特惠貸款」，延長申請期至 2023 年 6 月底，並將貸款額上限增至 900 萬元，讓企業有更多時間及空間走出「疫境」。

可以預期，第五波疫情仍會在本港肆虐一段時間。因此，我向政府作出三點呼籲：第一，若然確診個案持續高企，政府應突破思維，認真考慮推出優化版「保就業」計劃，穩定本港經濟局面，避免失業率大幅惡化，影響社會和諧穩定的基調。

第二，疫情已重挫各行各業超過兩年，經營負擔有增無減；任何政策若然有機會影響營商環境的靈活性，政府都應該認真考慮工商界意見，三思而後行。

第三，隨着「疫苗通行證」落實推行，政府應考慮制定清晰的機制，儘量避免表列處所陷入「時間時關」的惡性循環。

在此非常時期，政府若然可以前瞻眼光檢視和優化營商環境，拆牆鬆綁，減少商界不必要的行政負擔及成本，這將是日後重振經濟的重要基石。

With the fifth wave of the pandemic now running rampant in Hong Kong, businesses and people from all walks of life are being affected. In particular, the retail market is frozen once again, which has dealt a heavy blow to the city's economic recovery. In view of this, the Chamber has cut its economic forecast for Hong Kong to 1.2%. Fitch Ratings has similarly slashed its 2022 growth forecast to 1.5% from 3%.

In response to the deteriorating environment, the Government must make every effort to stabilize the economy with a view to "supporting businesses and saving jobs."

In this regard, an injection of \$27 billion into the Anti-Epidemic Fund (AEF) was approved at a Special Meeting of LegCo's Finance Committee on 15 February, involving a series of direct support measures to help businesses and individuals affected by the pandemic.

Relief measures under the latest round of AEF include a one-off Temporary Unemployment Relief Payment of \$10,000 for people who have lost their jobs since the fifth wave of the pandemic, and a monthly allowance of \$2,000 for five months for frontline cleaning and security staff.

I welcome this wide variety of measures proposed by the Government to save our economy: many of them are along the lines of my recommendations on "safeguarding jobs" in early February.

Meanwhile, cash flow is of critical importance for medium, small and micro enterprises to survive. As such, I am pleased to see in the latest Budget an extension of the Pre-approved Principal Payment Holiday Scheme to end October and an enhancement of the Special 100% Loan Guarantee

for Enterprises by extending the application period to June 2023 and raising the loan ceiling to \$9 million. These will allow more time and room for businesses to ride out the pandemic.

The fifth wave is expected to continue to rage in Hong Kong for some time. Therefore, I urge the Government to consider the following appeals: firstly, if the number of confirmed cases remains high, the Government should think out of the box and seriously consider launching an enhanced version of the Employment Support Scheme. This would help stabilize our economy and prevent a surge in unemployment, which could in turn undermine social harmony and stability.

Secondly – given that businesses have been suffering an ever-increasing operating burden due to anti-virus measures – the Government should take the views of local businesses into account, and think twice before rolling out any new policies that may affect the flexibility of our operating environment.

Thirdly, with the implementation of the vaccine pass, the Government should work on developing a mechanism with clear rules to avoid, as much as possible, the repeated closure and reopening of premises.

In an exceptional time, the Government should take a forward-looking approach to reviewing and enhancing Hong Kong's operating environment. For example, cutting red tape is one way to reduce unnecessary administrative costs for businesses, which will also help to lay a solid foundation for our future economic recovery.

Jeffrey Lam
林健鋒
jeffrey@jeffreylam.hk

How does digital tool help manage tax risks?

Managing potential corporate and individual tax risks associated with cross-border travel has been a tedious but important task that requires more attention. Traditionally, travel days are tracked by using either travel agents or excel spreadsheets, which is not always timely, accurate or complete.



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Gratitude to Dedicated Workers

Staff working in hospitals, clinics and other front-line roles have shown extraordinary fortitude as they deal with the Omicron outbreak



感謝堅持不懈的 抗疫人員

Omicron疫情爆發期間，醫院診所的醫護人員和其他前線員工緊守崗位，充分展現堅韌不拔的精神

兩年前，中國醫護人員的照片在社交媒體廣泛流傳，長時間工作令他們疲憊不堪，臉上更因一直佩戴防護裝備而出現壓痕。面對世紀疫情帶來的空前挑戰，國內和世界各地的民眾無不向這些無私奉獻的醫護人員致敬。

新冠病毒隨後在全球迅速蔓延，歐美國家亦有類似的情況。香港大致能夠遏止病毒傳播，直至去年底出現 Omicron 變種病毒。Omicron 引發的症狀較輕微，惟傳染力遠高於先前的變種，目前已擴散至全港各區，截至 2 月底單日錄得超過兩萬宗感染個案。

疫情持續升，香港如今亦面臨醫療系統遠超負荷的情況，本港醫護人員承受沉重壓力。總商會和香港商界衷心感激他們竭盡全力，處理大幅增加的確診個案，亦理解醫生和護士照顧的病人數目比平日多，工作日以繼夜，身心受壓。

我們特此感謝所有協助維持醫療系統運作的人員，包括救護車司機、藥劑師、醫院清潔工和行政人員，除了要應付更繁重的工作，他們的感染風險亦較高。

疫情持續反覆，醫護人員一直孜孜不倦地服務市民。在過去幾波疫情期間，本地醫院和診所仍大致維持正常運作，繼續為危急病人和長期病患者作出診治，服務未有受到嚴重干擾。

此外，香港的疫苗接種計劃免費為市民提供安全有效的疫苗，充分體現本地醫療系統的非凡效率。值得欣慰的是，許多市民約在一年前已接種首劑疫苗，到現在已接種第三針加強劑；即使不幸染疫，已完成接種疫苗的患者症狀會較輕。

儘管本港醫院的現況與兩年前其他地區的情況近似，惟 Omicron 變種的殺傷力似乎不及原始病毒株，加上我們現可接種有效疫苗，因此出現死亡或重症個案的比例大幅降低。

隨着疫苗接種率持續上升，加上專業醫護和支援人員迎難而上，疫情可望在短期內結束。有賴醫護人員的無私付出，香港定可走出當前危機，市民回復正常生活。

Two years ago, photographs circulated on social media of Chinese doctors and nurses, their faces marked by tiredness and the imprint of protective equipment worn for hours without a break. Citizens in China and around the world applauded these workers for their selfless devotion and commitment in the face of an unprecedented and frightening virus outbreak.

Very soon, such images were being replicated in Europe and the United States as the coronavirus rapidly spread globally. Hong Kong largely managed to keep Covid-19 at bay, until the emergence of the Omicron variant at the end of last year. While less severe in its effects, Omicron is far more infectious than previous variants, and has now spread throughout the city, reaching more than 20,000 daily cases towards the end of February.

So it is now the turn of Hong Kong's healthcare professionals to come under tremendous pressure as they deal with the escalating situation. HKGCC and the whole Hong Kong business community are extremely grateful to these workers who have been working flat out to accommodate the huge rise in cases. We know that doctors and nurses are not only coping with being responsible for far more patients than normal, but they are also working even longer hours exacerbated by extreme pressure and mental stress.

We also extend our gratitude to all workers in the medical environment, from ambulance drivers to pharmacists, hospital cleaners and administrative staff, who are dealing with not just an

increased burden of work, but also the higher risk of infection.

Indeed, our medical personnel have been working hard throughout the ups and downs of the crisis. Our hospitals and clinics have continued to operate largely as normal, continuing to see patients with critical and chronic conditions without significant interruption, even amid previous Covid outbreaks.

And of course our vaccination programme was an excellent example of Hong Kong's system, as a free, effective and safe vaccine was delivered with extraordinary efficiency. Many of us had our first shot almost a year ago, and have had our third booster shot already. This is a relief, as we know the health impact is much less severe for vaccinated people, if we do catch the coronavirus.

While the scenes at our hospitals are similar to those seen two years ago in other places around the world, there are a couple of key difference. The Omicron variant appears to be less severe than the original virus, and we now have a choice of effective vaccines, so the proportion of people dying or getting seriously ill is much lower.

With vaccination rates continuing to rise, and our excellent medical professionals and support staff rising to the challenge, we are also hopeful that the current scenes will not last long. It is through the dedication of all our healthcare workers that will ultimately enable Hong Kong to recover from the current crisis and start to return to normality.

George Leung
梁兆基
ceo@chamber.org.hk



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Hong Kong's Covid Heroes 香港抗疫英雄

The business community applauds the dedication of all of the city's healthcare workers and support staff in the face of intense pandemic pressure

商界讚揚全港醫護和支援人員面對沉重的疫情壓力仍然恪盡職守，為香港無私奉獻

As Hong Kong battles its fifth wave of Covid-19, our healthcare professionals have come under extraordinary pressure. Towards the end of February, case numbers had been increasing rapidly, reaching tens of thousands daily and threatening to overwhelm hospitals.

Throughout it all, the city's the doctors, nurses, paramedics and all of the associated healthcare staff have continued to serve the city's population with tireless devotion.

For the first two years of the pandemic Hong Kong managed to keep Covid largely under control, with virtually no local cases in the second half of 2021. But the Omicron variant put paid to that. As has been seen around the world, Omicron is incredibly infectious, which

means it is almost inevitable that it will spread rapidly – especially in such a densely populated location.

The whole business community supports the work of the healthcare workers in Hong Kong who have been working around the clock in recent months.

"Although many businesses and office staff have been able to take the precautions of working remotely and staying at home as much as possible at times when the virus is spreading, healthcare workers haven't had this option," said Chamber Chairman Peter Wong. "We are extremely grateful to all medical staff for their dedication to serving Hong Kong's people and helping us all get through the current exceptionally challenging situation."



The city's medical professionals are also supported by a huge number of other roles including cleaners, food service workers, and maintenance and administrative staff, who are also on the front line, dealing with an increased workload and the risk of infection.

George Leung, CEO of the Chamber, applauded the devotion and professionalism of all of these workers.

"The healthcare workers and all of the support staff are true Hong Kong heroes," he said. "Their dedication and professionalism in the face of extreme pressure and risk is an inspiration to all of us in Hong Kong."

At time of writing, the HKSAR Government was cooperating with authorities in the Mainland to import healthcare workers as well as staff to help operate the citywide testing programme planned for March and to build temporary facilities. The Chamber is grateful to all of these professionals for their work and expertise, and for the cooperation that is helping us to increase our capacity in the face of the spreading virus.

Helping vulnerable citizens

Taking a broader view, the current outbreak is having an outsize impact on some of the most vulnerable members of society. Working, studying or simply staying at home is not easy for citizens who do not have adequate living spaces. And as businesses have reduced their opening hours, many grassroots workers have lost their jobs or suffered wage cuts.

"Hong Kong is under intense pressure at the minute, and with the help of our front-line healthcare professionals working to get the city through the current crisis and back to normality, we will once again come back stronger, more adaptable and more prosperous"

– Chamber Chairman Peter Wong

In recent weeks, however, the business community has been stepping up to help. Many of our members, including some of the city's biggest companies, have been taking action to help the most vulnerable members of Hong Kong's society.

Last month, for example, HSBC donated HK\$100 million to provide care packages including testing kits, medicine and food supplies to vulnerable communities. It is also supporting a hotline run by the Red Cross to help people with information about quarantine, testing and other requirements.

Hang Seng Bank also announced a donation of HK\$10 million for materials including 150,000 rapid test kits and 750,000 masks for grassroots households. It will also donate 5,000 rapid test kits to frontline staff who deliver meals and take care of the elderly in the community.

Hang Lung Properties will give HK\$10 million in care packages to frontline workers including supermarket and

health supplies, as well as a data SIM card to help students access online learning.

Corporates are also providing new technology products for more efficient monitoring of local people's health. NWS Holdings will provide 10,000 oximeters – which measure blood oxygen levels – to help people who have tested positive to monitor their health while waiting for health care.

Meanwhile, Sino Group and its Ng Teng Fong Charitable Foundation are working with Government departments to distribute 500 Belun remote-monitoring systems to residential care homes.

"With the surging numbers of confirmed cases, there is enormous pressure on our public health system as well as care homes where many residents have to undergo quarantine on-site and need medical care," said Daryl Ng, Deputy Chairman of Sino Group and Director of the Ng Teng Fong Charitable Foundation. "With efficient remote monitoring, carers can support residents in a timely manner."



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Covid Timeline

2019

31 December Wuhan authorities report a cluster of cases of an unknown pneumonia to WHO

2020

28 January Hong Kong introduces border controls and recommends work from home

6 March Daily cases in Mainland drop to below 100, following strict lockdowns across the nation

11 March WHO declares Covid-19 a pandemic

20 March Reports from Italy that hospitals are being overwhelmed

25 March Hong Kong bans non-residents from entering the city and introduces 14-day home quarantine

5 May Hong Kong starts to ease restrictions. They are tightened again for a short time during the third wave in summer

23 November Hong Kong's fourth wave starts, and a planned travel bubble with Singapore put on ice

8 December United Kingdom starts its vaccination programme

2021

18 January China reports 2.3% growth for 2020, following its rapid recovery from the Covid outbreak

22 February Deaths from Covid in the United States reach 500,000

26 February Hong Kong begins vaccination programme

3 June HKGCC announces Hong Kong We Can Do It! Lucky Draw for vaccinated citizens.

24 November Omicron first discovered in South Africa

2022

8 January Hong Kong sees first local untraceable infection in many months

8 January Death toll in Britain reaches 150,000 as infections plateau, but begin to steadily decline

24 February Vaccine pass introduced in Hong Kong

24 February England removes almost all Covid restrictions

25 February Hong Kong reports more than 20,000 new cases

And SHK Properties and NWS are among those who have offered land for temporary hospital and isolation facilities as cases continued to surge.

Swire has pledged HK\$15.5 million through its TrustTomorrow initiative to help the city's vulnerable including the elderly, street cleaners, homeless and refugees.

Among other efforts to combat the pandemic, the MTR has provided rental relief for tenants and has offered 10,000 free City Saver tickets to healthcare workers. Standard Chartered has donated HK\$10 million to provide 300 jobs for unemployed women, Dorsett Hotels has offered the use of some of its rooms for isolation facilities, while UMP Healthcare has offered free telemedical consultations to Covid patients. The Li Ka Shing Foundation and the Hong Kong Jockey Club have increased the funding available for Covid help.

Jardine Matheson, Deloitte, EY, AIA, Fosun Foundation, JD.com and Mead Johnson Nutrition are among those that have made donations of supplies including self-test kits and food supplies.

These examples are just a small sample of the many donations of funds, care packages, and goods and services from all types of businesses in the city. Chamber CEO George Leung said that it was heartwarming to see the Hong Kong business community come together to help the people in this time of need.

"It is not just large corporates – businesses of all sizes have been willing to help where they can," Leung said. "In the early days of the pandemic, when masks were in short supply, many of our member companies pulled out all the stops to source masks and other protective equipment for Hong Kong people and businesses."



2022 新冠疫苗 流動接種站

Town Health

復必泰疫苗

服務時間 上午10時 - 下午5時

地點	首次到訪日期	第二次到訪日期
1 黃大仙 (南生廣場)	1月7至9日 (星期五至日)	1月28至30日 (星期五至日)
2 深水埗 (順康體育館)	1月14至15日 (星期五及六)	2月4至7日 (星期日及一)
3 上水清河邨 (清河樓對出空地)	1月16及17日 (星期日及一)	2月6及9日 (星期二及五)
4 西貢 (西貢大會堂)	1月21及22日 (星期五及六)	2月11及12日 (星期五及六)

Amid the current Omicron surge, some of the Chamber's members have been sourcing rapid testing kits. In fact, HKGCC has just taken delivery of several thousand kits to be distributed to charities and our SME members to help keep the city safe and enable people to isolate sooner and stop the spread.

Throughout the past two years, many HKGCC members have also donated to the Chamber's various community programmes. Their generosity ensured that our Hong Kong We Can Do It! Lucky Draw to encourage vaccination was a success, with more than \$HK43 million in prizes. And we have worked together with members and various charity organizations in the city to distribute packages to help the elderly, children and families in need.

Vaccination is crucial

The only way back to normality, for businesses and for the whole community, is to ensure a higher

level of vaccination. The Hong Kong population suffered very few deaths, compared to other major cities, in the first two years of the pandemic, but this has changed since the Omicron variant arrived. Most of the deaths from Covid in 2022 have been among unvaccinated people.

Widespread vaccination will also relieve the intense pressure on our healthcare staff, as vaccinated people are less likely to suffer serious ill effects. At time of writing, 77% of the eligible population had received two doses, with almost 90% of people having received one shot. So while we are moving in the right direction, there is still room for improvement.

The Chamber continues to urge everyone to get vaccinated and get boosted, so we can all move on past this current outbreak and return to a safe, secure and healthy environment.

"At times like this, it's helpful to remember that Hong Kong has always emerged stronger from the trials it faced in the past," said Wong. "Hong Kong is under intense pressure at the minute, and with the help of our front-line healthcare professionals working to get the city through the current crisis and back to normality, we will once again come back stronger, more adaptable and more prosperous."



We are very grateful to Jonathan Lamport, Chairman of the Asia & Africa Committee, for donating several thousand rapid testing kits to the Chamber. Our staff have used these kits to protect themselves and help keep the Chamber safe, and we will distribute the excess to charities and small businesses in need



第五波新冠病毒疫情襲港，全港醫護專業人員承受空前壓力。截至2月底，香港染疫人數飆升，確診個案達到每日數萬宗，令醫院不勝負荷。

疫情期間，全港醫生、護士、輔助醫療人員和所有相關醫護人員一直不辭勞苦，服務香港市民。

在疫情爆發首兩年，香港疫情大致受控，在2021年下半年更維持本地零感染。然而，Omicron變種病毒的出現令疫情再添變數。Omicron肆虐全球，可見這種變種病毒傳染力極強，幾乎無可避免會在各地迅速蔓延，在人口稠密的地區尤甚。

香港醫護人員近月日以繼夜埋頭苦幹，整個商界全力支持他們的抗疫工作。

總商會主席王冬勝表示：「在病毒擴散

期間，不少企業和寫字樓員工都盡可能透過遙距在家工作，做好防範措施，但醫護人員並沒有選擇餘地。因此，我們衷心感激全體醫護人員緊守崗位，服務香港市民，協助我們走出當前困境。」

與醫護專業人員一同守在抗疫最前線的，還有一眾後勤支援工人，他們各司其職，肩負起清潔、餐飲服務、維修和行政等職責，面對工作量和感染風險增加，依然默默耕耘。

總商會總裁梁兆基讚揚一眾前線抗疫人員的無私付出和敬業精神。

他說：「醫護和支援人員都是香港真正的英雄。面臨沉重的壓力和風險，他們仍克盡己任，表現專業，為全港市民帶來激勵作用。」

執筆之時，香港特區政府正與內地機關合作，安排醫護和相關人員來港，協助香港於3月推行全民檢測計劃和增建臨時設施。總商會感謝所有專業人員不吝貢獻知識專長，積極支援香港提升免疫力，遏止病毒擴散。

扶助弱勢社群

廣泛來看，當前疫情對弱勢社群的影響尤其嚴重。對居住空間狹小的市民來說，在家工作、學習或居家抗疫並不容易。此外，店舖縮短營業時間令不少基層員工面臨失業或減薪。

有見及此，本地商界在過去幾周主動伸出援手。總商會眾多會員公司（包括城中多家大型企業）身體力行，協助社區內有需要的人士。

舉例說，滙豐銀行上月捐款港幣1億元，向基層市民送上關愛包，內有測試套裝、藥物和食品等物資，又資助紅十字會設立的支援熱線，提供有關隔離檢疫、檢測和其他防疫措施的資訊。

恒生銀行亦宣布捐出港幣1,000萬元，向低收入家庭送贈防疫物資，包括15萬套快速測試套裝和75萬個口罩，並將5,000套快速測試套裝贈予派送膳食及在社區照顧長者的前線人員。

恒隆地產將向前線人員派發總值港幣1,000萬元的關愛包，提供日用品、保健用品及支援學生進行網上學習的數據卡。

此外，應用先進科技產品有助市民監察健康狀況。新創建集團將捐出1萬部測量血氧濃度的血氧儀，協助檢測結果呈陽性的患者在等候醫療服務期間監察健康狀況。

信和集團及旗下黃廷方慈善基金正與政府部門合作，為院舍提供500套倍靈遙距健康監測系統。

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疫情事紀

2019

12月31日 武漢當局向世衛組織通報多宗不明肺炎病例

2020

1月28日 香港實施邊境管制措施，並建議僱主安排僱員在家工作

3月6日 內地實施嚴格的封城限制後，每日確診個案跌至100宗以下

3月11日 世衛組織定性2019冠狀病毒病為「大流行」

3月20日 意大利宣布當地醫院已不勝負荷

3月25日 香港禁止非居民入境，並實施14天居家隔離檢疫

5月5日 香港開始放寬限制，但在夏季爆發第三波疫情期間再次短暫收緊

11月23日 香港第四波疫情來襲，擬與新加坡建立的旅遊氣泡被擱置

12月8日 英國開展疫苗接種計劃

2021

1月18日 中國迅速從疫情中復原，在2020年錄得2.3%的經濟增長

2月22日 美國確診死亡人數達到50萬

2月26日 香港推出疫苗接種計劃

6月3日 總商會宣布推出「香港做得到！幸運大抽獎」活動，歡迎已接種疫苗的市民參加

11月24日 南非首次發現Omicron變種病毒

2022

1月8日 香港出現多月來首宗源頭不明本地感染個案

1月8日 英國疫情進入高峰，死亡人數達到15萬人，期後開始穩步下降

2月24日 香港實行疫苗通行證

2月24日 英國撤銷絕大多數防疫限制

2月25日 香港錄得超過20,000宗新增個案

信和集團副主席暨黃廷方慈善基金董事黃永光表示：「隨着確診個案飆升，公共醫療系統和院舍承受沉重的壓力，不少院友需留在院舍原址檢疫隔離，期間亦要接受醫療服務。透過有效的遙距監測，院舍護理員便能及時為院友提供支援。」

新鴻基地產和新創建還提供土地興建臨時醫院和隔離設施，應付確診個案持續上升而導致的需求激增。

太古集團已承諾透過旗下的「信望未來」基金捐出港幣1,550萬元，扶助本港的弱勢社群，包括長者、街道清潔工人、露宿者和難民。

其他企業也積極支援抗疫工作，其中港鐵公司向租戶提供租金寬減，並向醫護人員送贈10,000張都會票。渣打銀行捐出港幣1,000萬元，為失業婦女提供300個職位。帝盛酒店將旗下部分酒店客房暫改作社區隔離設施；聯合醫務則向新冠病毒患者提供免費視像問診服務。李嘉誠基金會和香港賽馬會均已增撥款項支援社區抗疫。

怡和集團、德勤、安永、友邦保險、復星基金會、京東和美贊臣等企業亦慷慨捐贈測試套裝和食品等物資。

除此之外，各行各業的公司紛紛捐款及送出關愛包，並提供各種物資和服務。總商會總裁梁兆基表示，香港商界在這個非常時期團結一致、關愛互助，實在溫暖人心。

「香港大大小小的企業均樂意為抗疫出一分力。在疫情爆發初期，口罩供不應求，許多會員公司都設法為本地市民和企業採購口罩和其他防護裝備。」他說。

現時Omicron疫情肆虐，不少會員公司四出搜羅快速測試套裝。總商會剛收到數千套快檢套裝，並將分發予慈善機構和中小企會員，讓患者盡快自我隔離，遏止病毒傳播，從而保障整個城市的安全。

過去兩年來，不少總商會會員亦鼎力支持本會的社區公益項目。承蒙會員慷慨贊助總值超過港幣4,300萬元的豐富獎品，我



Chamber member companies have donated goods over the past two years to create care packages for Hong Kong's underprivileged elderly and families. 過去兩年，會員公司慷慨捐出物資，總商會將之製成關愛包，送贈本港基層長者和家庭。

「香港正面臨沉重的壓力，
但感激我們的醫護人員每天
緊守崗位，協助香港應對當前
危機，令社會盡快重回正軌，
讓經濟再次強勢反彈，變得
更有韌力、更繁榮昌盛。」

—— 總商會主席王冬勝

我們衷心感謝亞洲及非洲委員會主席林偉全向總商會捐贈數千套快測套裝，當中部分已供本會員工使用，以保障員工的健康和總商會的安全。我們會將其餘的快測套裝轉贈予慈善機構和有需要的中小企業。



們舉辦的「香港做得好！幸運大抽獎」大舉成功，有助鼓勵更多市民接種疫苗。我們還與會員和多家慈善機構攜手合作，向有需要的長者、兒童和家庭送上關愛包。

接種疫苗至關重要

提升疫苗接種率是企業和整個社會回復正常的唯一方式。與其他主要城市相比，香港的染疫死亡率較低，但

Omicron變種病毒的出現，令情況開始有變。2022年新冠病毒的死亡個案大多為未接種疫苗的人士。

由於已接種疫苗者出現重症的機會較低，因此廣泛接種疫苗將可舒緩醫護人員的巨大壓力。撰文之時，77%的本地人口已接種兩劑疫苗，亦有近九成市民已接種一劑，可見我們正朝着正確的方向邁進，但仍有改善空間。

總商會繼續呼籲全港市民接種疫苗增加

免疫力，一同克服這一波疫情，讓社會回復安全、健康和穩定。

「難關當前，我們應當提醒自己，香港過去歷經種種風浪，卻依然迎难而上，在逆境中茁壯成長。」王冬勝又說：

「香港正面臨沉重壓力，但感激我們的醫護人員每天緊守崗位，協助香港應對當前危機，令社會盡快重回正軌，讓經濟再次強勢反彈，變得更有韌力、更繁榮昌盛。」

Skills Shortage Comes at a Bad Time

人才流失恐令港企雪上加霜

Business may struggle to compete in the years ahead as a wave of emigration adds to the city's demographic challenges
移民潮加劇香港的人口結構問題，企業未來要保持競爭力將遇挑戰

The recent wave of emigration from Hong Kong is leading to a shortage of skilled workers and impacting businesses of all sizes, according to the findings of the Chamber's recent survey.

A total of 38% of respondents said they had been adversely affected by the loss of emigrating workers to varying degrees, ranging from "medium" (24%), "high" (12%), to "very high" (2%) (Figure 1).

More than half (58%) of respondents indicated that they expect the emigration-induced turnover rate to stabilize in 2022. However, some 35% of respondents were

less optimistic, with 31% and 4% respectively anticipating a worsening or significant worsening in the turnover rate (Figure 2).

Middle-aged employees were more likely to emigrate as respondents indicated that "30-39" and "40-49" were the two dominant age groups leaving Hong Kong (Figure 3).

Businesses are in danger of losing their "backbone" should the emigration phenomenon continue, as middle management and first-level management, in terms of organizational hierarchy, were the two groups more likely to depart compared to those in rank-and-file

and senior management positions (Figure 4).

The loss of talent, which spans such occupations as engineering and technical services, finance and accounting, as well as information technology are the job main types that are suffering from emigration (Figure 5). The increase in professionals leaving Hong Kong would undoubtedly have major economic implications on the city.

Many of those who have decided to pack their bags belong to the middle-class, who are in search of better quality of life elsewhere.

Figure 1 圖一

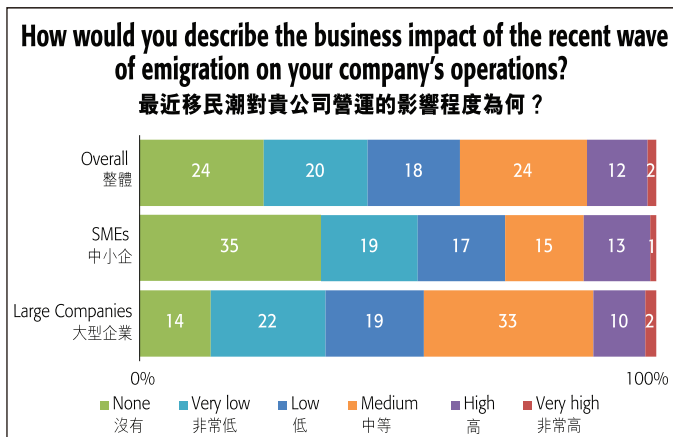
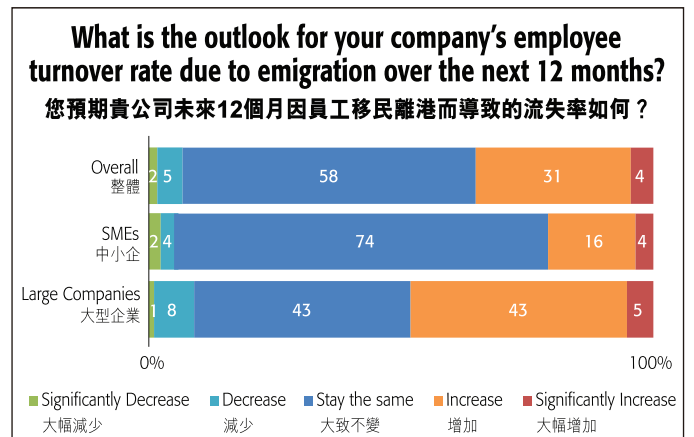


Figure 2 圖二





This is reflected in survey responses, where career prospects were accorded lower priority compared to children’s well-being and political considerations, which were cited as the key motivating factors for staff to quit their jobs and leave Hong Kong (Figure 6).

When asked to rank the top challenges to their businesses as a result of emigration, respondents identified loss of skills and knowledge as top concerns. This is followed by increased vacancies, as well as extra workload for existing employees in that order (Figure 7).

The ability to continue with business as usual was especially concerning for SMEs, with “disruption to daily operations and customer relationship” being cited as the second most important challenge. Large companies are tackling the issue head-on, with 61% opting to

Figure 3 圖三

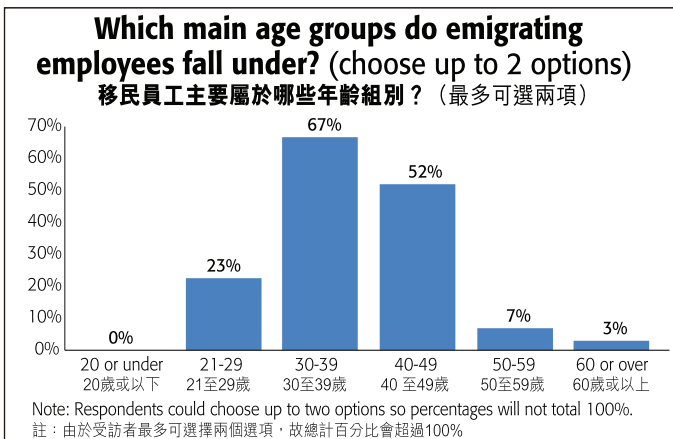


Figure 4 圖四

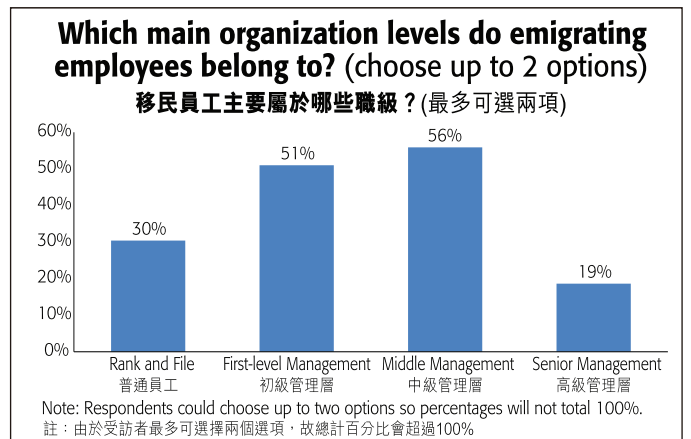
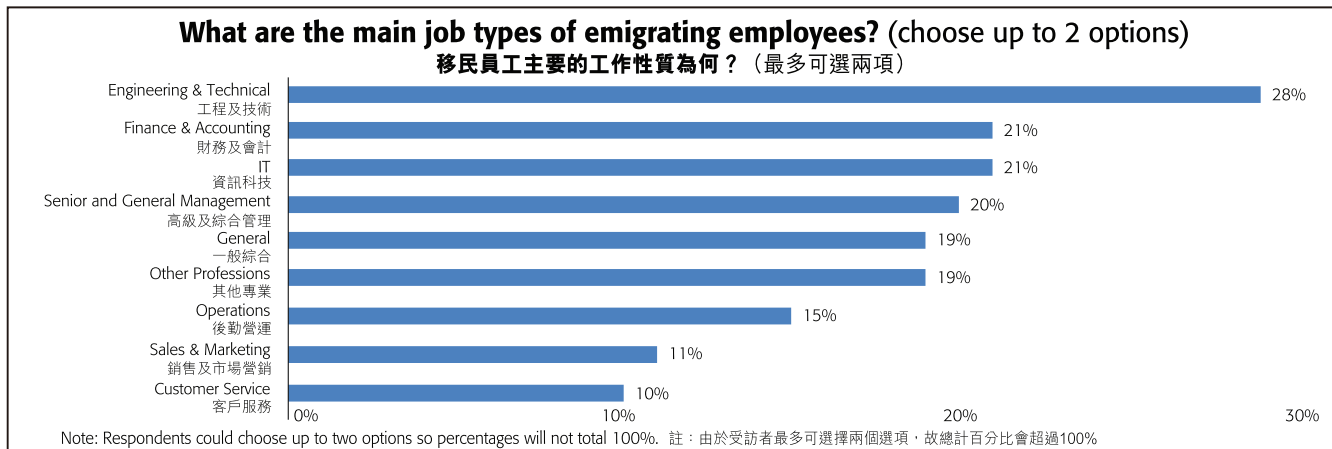


Figure 5 圖五



“strengthen succession planning and recruitment efforts” while 51% said they would “increase automation and digitalization.” By comparison, only 28% and 35% of SMEs indicated that they would make similar investments respectively (Figure 8).

At the same time, big corporations were prepared to up their budgets with 39% and 37% of respondents considering “increasing pay and benefits” and “retention planning” respectively. The corresponding response by SMEs were respectively 13% and 11%.

Hong Kong can ill afford the loss of human capital, especially in the

face of an ageing population and a historically low replacement rate. Given the importance of human capital in the city’s service-driven and knowledge-based economy, there is real cause for concern if the current rate of brain drain is not curtailed.

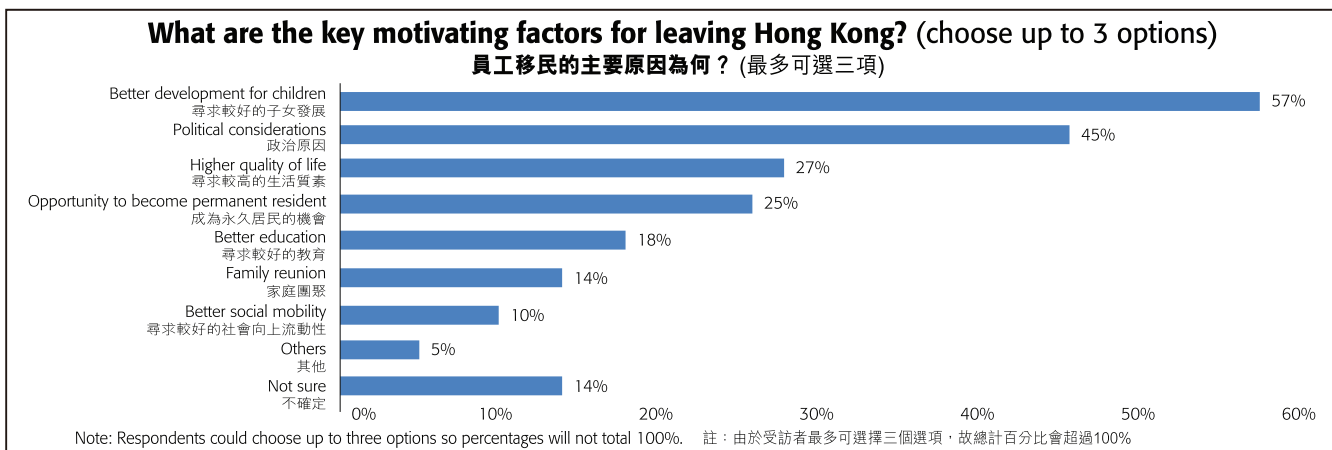
Companies, which are already besieged by the pandemic, will also have to contend with the financial costs of hiring and training new employees, not to mention hidden costs such as time cost and lack of business growth.

In the immediate term, the Government’s primary objective

will understandably be to bring the pandemic under control. As and when conditions improve, policymakers’ focus and attention should be to restore confidence among the international community by promoting Hong Kong as an attractive place to live, work, study and raise a family.

A lot of work will have to be done to recover lost ground as companies and personnel relocate away from Hong Kong over a variety of reasons, which also include those relating to the policies to fight Covid over the past two years.

Figure 6 圖六



總商會最近進行的一項調查結果顯示，近期的移民潮導致本港技術人才流失，大大小小企業皆受影響。

共有 38% 受訪公司表示因員工移民離港而受到較負面影響，程度介乎「中等」（24%）、「高」（12%）及「非常高」（2%）（圖 1）。

儘管逾半（58%）受訪企業預期因移民潮而導致的員工流失率將於 2022 年趨於平穩，但約 35% 受訪者不表樂觀，其中分別有 31% 及 4% 認為流失率將會「增加」或「大幅增加」（圖 2）。

移民僱員以中年為主，受訪公司指出移民員工主要屬於「30 至 39 歲」和「40 至 49 歲」兩大年齡組別（圖 3）。

職級方面，相比普通員工和高級管理層，中級和初級管理層較有可能離港發

Figure 7 圖七

Please rank the top three challenges that the emigration wave has had on your company.
請依序列出移民潮對貴公司的三大挑戰。

Challenges 挑戰	Overall 整體	SMEs 中小企	Large Companies 大型企業
Loss of skills and knowledge 技能和知識流失	1	1	1
Increased vacancies 空缺增加	2	5	2
Extra workload for existing employees 現有員工的工作量增加	3	3	3
Impact on staff morale and company culture 影響員工士氣和企業文化	4	4	5
Loss of key personnel and disruption to succession planning 重要員工流失與接班計劃受影響	5	7	4
Disruption to daily operations and customer relationship 日常營運和客戶關係受影響	6	2	6
Maintaining service and product quality 保持服務和產品質素	7	6	7
Decreased revenue 生意減少	8	8	9
Reduced productivity 生產力降低	9	9	8

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展(圖4)，因此倘移民潮持續，企業恐失去中流砥柱。

外流人才來自不同的專業，包括工程和技術、財務和會計，以及資訊科技等(圖5)。離港的專業人才增加，無疑會對本地經濟造成重大影響。

決定離港的很多為中產人士，他們前往外地尋求較高的生活質素。調查結果反映，促使員工辭職離港的主要考慮因素為子女發展和政治原因，事業發展則較次要(圖6)。

當被問及移民潮帶來的主要挑戰時，受訪公司視「技能和知識流失」為首要關注，其次是「空缺增加」和「現有員工的工作量增加」(圖7)。

「日常營運和客戶關係受影響」為受訪中小企面對的第二大挑戰，可見中小企尤其關注公司能否維持正常運作。

大型企業正積極應對人才外流問題，分別有61%和51%受訪大型企業表示會「加強接班規劃和招聘工作」及「提升自動化和數碼化水平」；相比之下，中小企的比率分別只有28%和35%(圖8)。

與此同時，大企業亦為增加預算做好準備，分別有39%和37%受訪公司會考慮「提高工資和福利」和「制定挽留員工計劃」，而中小企的相關比率則分別為13%和11%。

隨着本港人口老化和生育率跌至低位，人才外流問題實在不容忽視。人力資源

對本港以服務主導的知識型經濟十分重要，假如無法遏止人才外流現象，情況將令人憂慮。

疫情已對企業造成打擊，未來他們還要應付招聘和培訓新員工的額外開支，以及其他隱藏成本，例如時間成本和業務增長受阻等。

防控疫情固然是政府的當務之急，但當疫情緩和，政策制定者應當加強推廣香港作為安居樂業之所、升學教育之都的吸引力，以重建國際對香港的信心。

企業及人才基於種種原因包括過去兩年的防疫措施而離港，本港未來只有加倍努力，才能收復失地。



賽馬會躍動啓航計劃
JOCKEY CLUB GOLDEN AGE JOURNEY PROJECT

樂職一族 360
HAPPY MAKER 360

Funded by The Hong Kong Jockey Club Charities Trust, HRCA has launched in 2019, the three-year Jockey Club Golden Age Journey Project - Happy Maker 360, which provides young-old re-employment support and career advisory service.

HAPPY-RETIRED CHARITY ACTION LIMITED (HRCA)

- An approved charitable organization set up in 2015
- One of our mission is to match employers and the golden-aged 45+ population and encourage young-old employment
- We strongly believe that the wealth of experience and expertise accumulated by the golden-agers will benefit employers in many ways



JOB MATCHING &
TALENT SEARCH SERVICES

WHY US?

With our One-Stop Service, HRCA acts as a bridge between the employers and the golden-agers so that employers can:

- ✓ free up time and resources and stay focused on core business activities
- ✓ enjoy peace of mind with HRCA as your work partner to identify the right match
- ✓ experience the benefits of our dedicated one-stop solution

ONE-STOP SOLUTION

- ✓ Job Matching
 - Job postings & promotion
 - CV screening & validation
 - Applicant interview
 - Shortlisting candidates to employers
 - Interview arrangement
- ✓ Talent Search
 - Search and match candidates to fulfill client's specific requirements
 - Replacement guarantee
 - Recruitment consultation

TARGET CANDIDATES



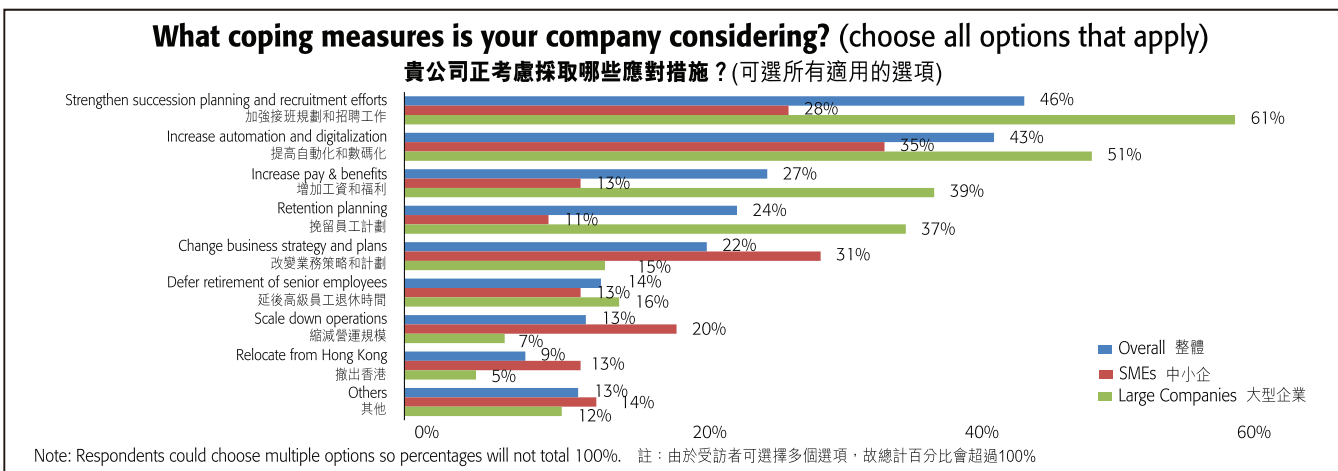
CONTACT US

✉ job@happy-retired.org
🌐 www.happy-retired.org
📞 2833 6755 / 6686 5812

Funded by:
 The Hong Kong Jockey Club Charities Trust

Organized by:
 HRCA
Happy Retired Charity Action Limited

Figure 8 圖八






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Covid-19 Quarantine Arrangements for Aircrew

機組人員檢疫安排

HKGCC has written to the Chief Secretary for Administration to suggest that aircrew from outside Hong Kong be repatriated on testing positive for Covid-19, instead of being quarantined here

總商會已致函政務司司長，建議把對新冠病毒檢測呈陽性反應的非本地機組人員遣返回國，而無須在香港接受隔離檢疫

總商會歡迎及支持政府於疫情期間持續採取措施保障公共衛生。

鑒於近期Omicron變種病毒迅速傳播，加上政府計劃與內地恢復通關，我們明瞭有必要謹慎處理。然而，我們認為香港需要在厲行防疫限制措施與維持與外界聯繫之間取得平衡，確保本港的經濟民生不致大受影響。

我們尤其關注非駐港機組人員的檢疫安排。在現行政策下，有關人員若對

新冠病毒檢測呈陽性反應，將被送往醫院治理，而同組的其他人員則須前往竹篙灣接受隔離。這項安排導致航空公司取消或減少往來香港的航班，令本港航空貨運服務受阻，延緩重要物資的進口供應。

我們建議當局修訂現行規定，要求倘有非駐港機組人員對新冠病毒檢測呈陽性反應時，須即時遣返全組人員。此舉既可避免全組人員滯留香港長達

21天，為航空公司和空運貨物營辦商提供更大的營運彈性，亦可減輕檢疫中心的設施、人手及資源壓力。

我們希望上述建議有助保障本港公共衛生，並維護香港作為國際航空和物流樞紐的地位。

The Chamber appreciates and supports the Government's ongoing efforts to safeguard public health amid the Covid-19 pandemic.

We understand the need to be vigilant, especially in the context of reopening our border with the Mainland and given the recent and rapid rise of the Omicron variant. However, we believe that Hong Kong needs to strike a balance between rigorous controls and maintaining our connections to the outside world to ensure that Hong Kong's economic well-being and

people's livelihoods are not overly compromised.

We refer specifically to the current quarantine arrangements for non-Hong Kong based aircrew, who, on testing positive, are required to be sent to a hospital while other members are kept in isolation in Penny's Bay. This has led to airlines cancelling or reducing services to Hong Kong, disrupting air cargo services to Hong Kong and limiting our ability to obtain critical supplies in a timely manner.

We suggest modifying the current protocols to mandate the immediate

repatriation of the entire non-Hong Kong based aircrew should one of their members test positive. This would afford airline and air cargo operators greater operational flexibility by not detaining an entire aircrew in Hong Kong for as many as 21 days. Such an arrangement would also have the benefit of reducing demand for space, manpower and resources at quarantine centres.

We hope you find our suggestion useful to safeguarding Hong Kong's public health and status as an international aviation and logistics hub.

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Using Written Employment Contract

問清問楚
Clarify Terms

睇清睇楚
Read Carefully

雙方同意
Mutually Agreed

合約副本
Copy of Contract

書面合約訂清楚
Clear Terms
of Employment Contract

僱傭雙方保障多
Protect Both
Employers and Employees

 勞工處
Labour Department

BEPS Update: Time to Prepare for Implementation

打擊侵蝕稅基及轉移利潤方案最新進展

Significant changes to Hong Kong's tax system are likely to happen soon as the OECD's global minimum tax rate come closer
經合組織即將實施全球最低稅率，香港稅制將迎來重大變革

After the OECD published more detailed rules on the proposed global minimum tax in December, multinational enterprises are now in a better position to start addressing how to respond.

While several key points remain to be addressed in the more detailed commentary due shortly, and taxpayers will also need to see how different governments around the world respond, the ambitious timeframe that the OECD has set for implementation means that it is important to start assessing impacts and formulating strategies now.

What's new?

The latest rules include several important changes from earlier versions.

The most significant change probably concerns the Undertaxed Payments Rule (UTPR – the backstop rule which enables subsidiary and sister companies within the group to collect underpaid tax where a

parent company does not do so). The previous mechanism for this only applied to intra-group payments and gave rise to the possibility that groups who were headquartered in Hong Kong, whose profits mainly arose in Hong Kong and who had relatively low amounts of intra-group payments, may potentially have been able to navigate through the rules without suffering significant amounts of top-up tax.

The revised rules effectively block off this option by dispensing with the need for intra-group payments to exist before top-up tax can be applied and instead allocating top-up rights based on a combination of employee numbers and fixed asset value.

The new rules include provision for jurisdictions to introduce a domestic top-up tax, effectively giving them the right to impose top-up tax on their own profits in priority to other jurisdictions within the group. This will be important for businesses in Hong Kong because, as noted below, this seems to be a route the Hong Kong Government is keen to follow.

Indeed, it seems quite likely to be a common response across the world. The latest rules provide more details on the calculation of the effective tax rates, including what adjustments to accounting profit are required and how to deal with deferred tax and losses. One of the key effects for a jurisdiction like Hong Kong, where the notional tax rate is very close to the GloBE (Global Anti-Base Erosion) minimum, is that the rules effectively set out a limited number of acceptable book-to-tax adjustments, such as depreciation of capital assets and non-taxation of substantial shareholdings. Timing differences not on the approved list are only acceptable where they reverse in five years, whereas unapproved permanent differences are very likely to be subject to top-up tax.

A number of elections are included within the proposed rules, including electing for revaluation gains and losses to be excluded from taxable profits and elections on the use of losses. Affected taxpayers will need to model the impact of the new rules



on their businesses and understand which elections are appropriate for them.

Losses in particular are a complex area under the new rules, and groups should work to identify which losses are available for reducing top-up taxes and ensure they are used effectively. Similarly, the rules appear to allow a top-up tax to be raised in respect of permanent differences arising in a loss-making entity, even where it is in an otherwise high-tax jurisdiction. Tax managers will need to review their loss entities and make sure they understand the impact of the losses on their overall tax position.

Potential Hong Kong SAR Government response

It is likely that the Hong Kong SAR Government will amend domestic legislation as a result of the global minimum tax. In particular, it seems unlikely that it will want to continue to offer incentives the benefit of which is counteracted by a top-up tax overseas. On the other hand, there appears to be a preference to leave the existing low and simple tax system in place for smaller taxpayers who are not affected by the minimum tax rules.

One option being considered is a minimum tax based on accounting profits, which would mean that

incentives or other exempt items were effectively negated for taxpayers within large multinational groups. This type of tax is considered by the proposed rules and will be deducted from any top-up tax otherwise due in a jurisdiction, effectively giving each jurisdiction the chance to levy its own top-up tax before the formal mechanisms of the Income Inclusion Rule (IIR) and UTPR kick in.

The imposition of a minimum tax in Hong Kong would have significant effects on many companies operating here and consideration may need to be given to whether existing arrangements remain tax effective.

Particular considerations for Hong Kong businesses

The introduction of the global minimum tax is likely to come at about the same time as changes to Hong Kong tax law resulting from the E.U.'s concerns regarding Hong Kong's source-based system of taxation. This means that businesses need to be prepared for significant changes to the Hong Kong tax system over the course of the next year. It is important for them to understand the potential impact of these changes and what impact this may have on their current business models.

Groups currently treating a significant proportion of their income as offshore sourced, whether that arises from external trading profits, or from internal arrangements like intra-group financing that are eliminated on consolidation, will need to assess whether that position remains viable. While we understand that the Government intends to retain existing incentives and preferential regimes, the value of some of these to large groups may be significantly diminished unless there is other income or available GloBE losses within the jurisdiction to help offset the low rate.

Groups may want to look at their intra-group charging arrangements to ensure these remain efficient once the new rules come in.

Many Hong Kong groups are quite complex, both in terms of undertaking a wide range of activities

and in legal structure. These create complexities under the GloBE rules as the requirement to calculate jurisdictionally blended effective tax rates across the group can lead to unexpected results for minority interests and the impacts of businesses such as shipping or investments, for which special rules can apply, needs to be considered in the context of the wider group.

Hong Kong taxpayers also need to be aware that the minimum tax rules do not contain a general exemption for capital gains, although gains on substantial shareholdings are exempt. While elections are available to exclude unrealised gains on revaluations from the tax base, gains on disposal of fixed assets potentially become taxable, and the deferred tax implications of this would need to be considered. Groups may want to consider using SPVs for holding certain assets, although the full implications of this will need to be carefully considered.

Conclusion

The new rules will have a significant effect on how large businesses are taxed in Hong Kong. While many details are still to be confirmed, the speed with which they are being introduced means that it is important for businesses to address what impact the changes will have.

經濟合作與發展組織（經合組織）於2021年12月公布擬議的全球最低稅率詳細規則（規則）後，跨國企業已開始部署應對方法。

雖然規則的若干重點仍有待當局稍後進一步闡明，加上納稅人需了解世界各地政府作出的回應，但經合組織就實施規則訂立的急切時間表，意味受影響企業應着手評估規則的影響及謀定對策。

最新修訂

新規則相對早期版本有幾項重要的修訂。

當中最重要修訂，大概是徵稅不足付款規則（UTPR）。UTPR為後備方案，允許集團旗下子公司和關聯公司在母公司不徵收補繳稅的情況下徵收補繳稅。根據此前的UTPR機制，UTPR僅適用於集團的內部付款，而且對總部設於香港、利潤主要來自香港及集團內部支付金額相對較低的集團構成的影響可能較低。

經修訂的UTPR在沒有集團內部付款的情況下仍可徵收補繳稅，並會根據僱員人數和固定資產價值分配各管轄區徵收補繳稅的權利，故能有效杜絕集團規避補繳稅的情況。

新規則容許各管轄區引入當地補繳稅，這實際上是將補繳稅徵稅權優先賦予實施當地補繳稅的管轄區。這個安排對香港企業非常重要：如下文所述，這似乎是香港政府有意採納的做法；事實上，這也可能是各管轄區普遍採用的對策。

新規則提供了有效稅率計算的細節，包括對會計利潤須作出的調整及遞延稅項和虧損的處理。對於香港一類標準稅率十分貼近全球最低稅率（全球

The new rules will have a significant effect on how large businesses are taxed in Hong Kong. While many details are still to be confirmed, the speed with which they are being introduced means that it is important for businesses to address what impact the changes will have.

新規則將對大型企業在香港的納稅方式構成重大影響。儘管許多細節仍有待敲定，但從相關詳情推出的速度可見，企業應為變革即將帶來的影響制定對策。

反稅基侵蝕GloBE規則)的管轄區來說，新規則其中一項重要影響在於其只容許有限的可接受會計至稅務利潤調整，例如資本資產折舊和主要持股收益的稅務豁免。對於未被納入核准調整清單的時間性差異，可接受的回轉年限為五年，而不獲接受的永久性差異很可能需繳納補繳稅。

擬議規則設有若干選項，例如將重估損益扣除在應稅利潤之外和使用虧損。受影響的納稅人需評估新規則對其業務的影響，並了解適合自己的選項。

在新規則下，虧損是個尤其複雜的範疇，各集團應釐清哪些虧損可用於減少補繳稅，並確保有效利用該等虧損。此外，即使虧損企業位於高稅收管轄區，規則似乎容許就虧損產生的永久性差異徵收補繳稅。稅務經理應審視虧損企業的情況，確保其了解虧損對其集團整體稅務狀況的影響。

香港特區政府可能作出的回應

香港特區政府很可能會因全球最低稅率規則而修改本地稅法，例如不願繼

續提供現有的稅務優惠，因其帶來的好處會被海外的補繳稅抵銷。另一方面，現有的低稅率和簡單稅制則可能保留，並繼續適用於不受最低稅率規則影響的非大型跨國企業。

其中一個考慮方案是根據會計利潤計算本地最低稅額，這意味大型跨國集團內的納稅人從稅務優惠或其他免稅收入所得的稅務利益實際上將被抵銷。擬議規則考慮到這類「本地最低稅制度」，並容許從某一管轄區的應補繳稅款中扣除須繳交的本地最低稅額，從而在所得歸入規則(IIR)和UTPR機制正式生效前，讓管轄區有機會徵收各自的補繳稅款。

在香港推行本地最低稅制度將對許多在港營運的公司產生重大影響，有關公司或需考慮現行安排能否維持稅務效益。

香港企業的考慮

全球最低稅率的推行時間，很可能是香港回應歐盟對香港以地域來源原則徵稅的關注而修訂稅務條例的時候，這意味企業需為未來一年香港稅制的

重大變革做好準備，務必了解有關改變的潛在影響及其對現有營運模式可能造成的影響。

現時將大部分收入視作離岸來源收入(不論是對外交利潤或在合併財務報表中被抵銷的集團內部(如內部融資)收入)的集團，需評估這種稅務處理方法是否仍然可取。我們明瞭政府有意保留現有的稅務優惠措施和制度，但除非大型集團在香港的其他收入或GloBE下的損失可抵銷其低稅率收入，否則部分稅務優惠的價值將會大減。

集團宜審視其內部支付安排，確保有關安排在新規則實施後能夠維持效益。

許多香港集團不論在業務範疇或企業架構方面都相當複雜，令GloBE規則的實施變得複雜，因為計算整個集團在某一管轄區的混合有效稅率的要求或會對少數股東造成預期之外的後果，而對於特別規則適用的行業(如航運或投資)，在評估規則的影響時則需在集團整體層面加以考慮。

香港納稅人亦需注意，儘管主要持股收益在最低稅率規則下可獲豁免，惟資本收益不獲一般豁免。納稅人雖可選擇將未變現的重估收益扣除在GloBE收入外，但在規則下處置固定資產所得收益或會成為應稅收益，故納稅人需考慮其遞延所得稅的影響。集團可考慮透過特殊目的公司持有某些資產，但需仔細考慮此舉帶來的影響。

總結

新規則將對大型企業在香港的納稅方式構成重大影響。儘管許多細節仍有待敲定，但從相關詳情推出的速度可見，企業應為變革即將帶來的影響制定對策。

Are You Ready for CISG?

實施《銷售公約》新條例： 你是否已準備就緒？



The Sale of Goods (United Nations Convention) Ordinance (New Ordinance) was enacted in September 2021 to implement the United Nations Convention on Contracts for the International Sale of Goods (CISG) in the HKSAR. The New Ordinance is expected to take effect in around the third quarter of 2022.ⁱ

What is the CISG?

Adopted in 1980 and prepared by the United Nations Commission on International Trade Law (UNCITRAL), the CISG is "the most successful substantive uniform commercial law treaty" according to Anna Joubin-

Bret, Secretary of the UNCITRAL. There are 94 Contracting States to the Convention, including more than half of Hong Kong's top 20 trading partners by total trade value.

Without the benefit of the CISG, parties to an international sale of goods need to decide what law governs the transaction. The answer will be given by the application of private international law rules and very likely be the domestic sales law of the seller or buyer. This situation results in certain transaction costs such as uncertainty regarding the applicable law, and one party being at a disadvantage as it needs to deal with "foreign" law.

The Convention addresses the above applicable law issue. Where it is applicable, the CISG provides neutral legal rules governing contracts of sale of goods and largely avoids the necessity of determining which jurisdiction's law governs key issues, thereby enhancing certainty in commercial exchanges and decreasing transaction costs.

When does the CISG apply?

Geographical scope

The Convention applies only to an international sale of goods contract (namely, a contract of sale of goods



New rules on contracts for international sale of goods will come into force in Hong Kong later this year, adding certainty to global transactions and reducing costs
國際貨物銷售合同新規則將於今年稍後在香港生效，為環球交易增添明確性，同時降低成本

between parties whose places of business are in different States), with the contract having one of the two alternative relationships with the CISG: (1) those States are Contracting States (Article 1(1)(a)) or (2) the rules of private international law of the forum lead to the application of the law of a Contracting State (Article 1(1)(b)). A Contracting State may, however, make a declaration that excludes the Article 1(1)(b) route of application of the CISG.ⁱⁱ

Transactional scope

The CISG applies to commercial sales of goods, and it will not generally apply to consumer sales. Further,

certain sales are excluded from its scope, including sales by auction or on execution by authority of law, and sales of certain "goods" e.g. shares and other securities, ships and aircraft, and electricity.

Subject matter scope

The CISG governs two of the most important matters arising in contracts of sale of goods. They are (1) whether and when a contract has been concluded, and (2) the rights and obligations of the seller and buyer arising from the contract, and remedies for breach of contract.

Certain matters are expressly excluded from the scope of the CISG, for example, the Convention is not generally concerned with the validity of the contract or with the effect of the contract on the property in the goods sold. Matters not governed by the CISG will be governed by the law applicable under private international law principles.

Party autonomy and opting out

Party autonomy is a fundamental principle of the CISG. Parties can, by agreement, opt out of the CISG entirely in favour of other law or derogate from or vary the effect of virtually any CISG rule.ⁱⁱⁱ There are no formal requirements for exclusion, derogation or variation. It is sufficient that the parties express their agreement to that effect.

Benefits of applying the CISG to Hong Kong

Applying the CISG to the HKSAR would enable local businesses to trade with

their overseas counterparts using a sales law that both are familiar with, namely, the uniform rules in the Convention. Further benefits of the application include the potential to drive GDP and trade growth, and improving the HKSAR's competence in resolving disputes involving CISG issues.

For traders who have not considered or included specific provisions to govern their relevant contractual relationships, the automatic application of the CISG could also provide a safety net to protect their interests.

Inconsistency between the New Ordinance or the CISG and any other Hong Kong law

There are differences between the CISG and relevant existing Hong Kong law concerning rules for formation of contract of sale and the rights and obligations of the seller and buyer arising from such a contract, which include remedies for breach of contract. Under section 5 of the New Ordinance, these differences will be subject to the overriding effect of the relevant provisions of the CISG.

Mainland-Hong Kong transactions

Being a Convention governing international sale of goods, the CISG does not apply to transactions within China, including those between businesses in the Mainland and businesses in the HKSAR. To follow up, the HKSAR Government is working on reaching an arrangement to apply the CISG rules to Mainland-HKSAR transactions through discussion with the Central People's Government.

《貨物銷售（聯合國公約）條例》（《條例》）在2021年9月制定，旨在於香港特別行政區（香港特區）實施《聯合國國際貨物銷售合同公約》（《銷售公約》）。預計《條例》將於2022年第三季左右生效。ⁱ

何謂《銷售公約》？

《銷售公約》由聯合國國際貿易法委員會（貿法委）擬備，並在1980年通過，獲貿法委秘書長Anna Joubin-Bret評為「最成功的實體統一商業法條約」。公約現有94個締約國，包括按貿易總量計香港20大貿易夥伴中過半數的國家。

若然沒有《銷售公約》，參與國際貨物銷售的當事各方須面對該項交易受甚麼法律規管的問題，而答案將通過適用國際私法規則得出，並且很可能是買方或賣方的本地銷售法律。這情況會招致一些交易成本，例如是有關適用法律不明確，以及其中一方需要處理「外地」法律而處於不利位置。

《銷售公約》可解決上述適用法律問題。《銷售公約》適用時可提供中立的法律規則，規管貨物銷售合同，在大程度上避免了要決定由哪個司法管轄區的法律規管關鍵事項的問題，從而提高商業交易的確定性及降低交易成本。

《銷售公約》何時適用？

地域適用範圍

《銷售公約》僅適用於國際貨物銷售合同（即營業地在不同國家的當事



人之間所訂立的貨物銷售合同），而合同須與《銷售公約》有下述兩者其一的關係：（1）該等國家為締約國（第1(1)(a)條）或（2）訴訟地的國際私法規則導致適用某一締約國的法律（第1(1)(b)條）。不過，締約國也可作出聲明，排除通過第1(1)(b)條而導致適用《銷售公約》的情況。ⁱⁱ

交易適用範圍

《銷售公約》適用於商業貨物銷售，而一般不適用於以消費者為對象的銷售。此外，若干銷售被排除在公約適用範圍外，包括經由拍賣的銷售或根據法律執行令狀的銷售，以及若干「貨物」的銷

售，例如股票和其他證券、船舶和飛機，以及電力的銷售。

主題事項適用範圍

《銷售公約》規管貨物銷售合同涉及的兩大重要事項，即：（1）合同是否及何時訂立；以及（2）買賣雙方因合同而產生的權利和義務，以及違反合同的補救辦法。

若干事項被明文排除在《銷售公約》適用範圍外。例如一般而言，公約與以下事項無關：合同的效力或合同對所售貨物所有權產生的影響。不受《銷售公約》規管的事項會按照國際私法原則下的適用法律規管。

當事各方自主選擇及「選擇不適用」

當事各方自主選擇是《銷售公約》的基本原則。當事各方可藉協議選擇完全不適用《銷售公約》而採用其他法律，或減損《銷售公約》幾乎任何規則或改變其效力ⁱⁱⁱ。選擇不適用、減損規則或改變效力並無形式上的規定，只要當事各方對此表示同意便可。

《銷售公約》適用於香港的效益

《銷售公約》適用於香港特區，將使本地企業能夠與其海外同行使用一部雙方都熟悉的銷售法（即公約內的統一

規則）進行貿易。其他效益包括或有助推動經濟和貿易增長，以及提高香港特區解決涉及《銷售公約》爭議的能力。

對於尚未考慮或加入特定的條文以規管其相關合同關係的貿易商，《銷售公約》的自動適用也可提供安全網以保障他們的利益。

《條例》或《銷售公約》與任何其他香港法律有抵觸

《銷售公約》有別於現行相關的香港法律。這些差異關乎銷售合同的訂立規則、買賣雙方因合同而產生的權利和

義務，包括違反合同的補救辦法。根據《條例》第5條，這些差異受《銷售公約》相關條文的凌駕效力規限。

內地與香港之間的銷售交易

《銷售公約》作為規管國際貨物銷售的公約，並不適用於中國境內的交易，包括內地企業與香港特區企業之間的交易。有見及此，香港特區政府正在展開跟進，謀求與中央人民政府商討，以期達成安排，使《銷售公約》規則適用於內地與香港特區之間的交易。

《銷售公約》適用於香港特區，是香港國際貨物銷售法律的重要發展。有關《銷售公約》的實用資訊，請瀏覽律政司為公約而設的專題網頁。



Applying the CISG to the HKSAR marks an important development of our law on international sale of goods. For more practical information about the CISG, please visit the Department of Justice's webpage on the Convention.



- i 待《基本法》第153條的相關程序完成，以及中央人民政府就《銷售公約》適用於香港特區向聯合國秘書長（作為《銷售公約》保管人）作出必要的正式通知後，預計公約將於2022年第三季左右適用於香港特區，與《條例》的生效日期一致。
- ii 中國已根據《銷售公約》第95條作出保留（聲明其不受公約第1(1)(b)條約束），這意味中國僅將《銷售公約》規則適用於營業地位於不同《銷售公約》締約國的當事人之間的國際銷售合同（根據第1(1)(a)條的要求）。待完成註腳（i）所述必要的適用程序及通知後，預計《銷售公約》會在不連同中國根據第95條作出保留的情況下全面適用於香港特區——此安排為《基本法》「一國兩制」的原則所容許。
- iii 《銷售公約》第6條指明的唯一例外是第12條，該條關乎合同形式的規定。

- i The application of the CISG to the HKSAR is subject to the completion of the relevant process under Article 153 of the Basic Law as well as requisite formal notification by the Central People's Government to the Secretary-General of the United Nations (as the depositary for the CISG) for applying the CISG to the HKSAR. The Convention is expected to apply to the HKSAR with effect in around the third quarter of 2022, tying in with the commencement date of the New Ordinance.
- ii China has made a reservation under Article 95 of the CISG (declaring that it is not bound by Article 1(1)(b)), meaning that it applies the CISG rules only to international sales contracts between parties whose places of business are in different Contracting States to the CISG (as required by Article 1(1)(a)). Subject to the completion of the requisite application procedures and notification mentioned in endnote (i), the CISG is expected to apply to the HKSAR in full, that is without China's Article 95 reservation – an arrangement permissible under the principle of "one country, two systems" under the Basic Law.
- iii The only exception as provided in Article 6 of the CISG is Article 12 which concerns requirements as to form of a contract.

New Members

新會員



Adecco Personnel Ltd

Mr Anthony CHIN
Country Manager
www.adecco.com.hk



Creative China Creations Ltd

Mr Suren Haresh CHOTIRMALL
Managing Director
www.creativechinacreations.com



BEAM Society Ltd

建築環保評估協會有限公司

Mr Chi Shing HO 何志誠先生
General Manager
www.beamsociety.org.hk



East Pacific (Holdings) Ltd

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Mr Cho Bau WONG 黃楚標先生
Chairman
www.eastpacific.com.cn



Capital Exchange Ltd

Mr Marjuk MUTHALIF
General Manager
www.capitalexchange.hk



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Mr Dicky LO 盧琪昌先生
Advisor
www.esgmatters.asia



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Ms Dilys Po Man LEUNG
Managing Director
www.chilickschurter.com



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Mr Ka Shing YIP 叶家誠先生
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Conspiracy Chocolate Ltd

Miss Celine HERREN
Director
conspiracychocolate.com



Gleneagles Hospital Hong Kong

港怡醫院

Mr Kenneth TSANG
Chief Executive Officer
www.gleneagles.hk



ENQUIRIES
Ms Sharon Chung
Tel: (852) 2823 1203
Email: membership@chamber.org.hk



**Heng Yu Electronic
Manufacturing Co Ltd**
恒宇電子製造有限公司
Mr Chun Kin CHAN 陳俊堅先生
General Manager
www.hengyu-tech.com



Novsphere Media Ltd
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Ms Shirui SHI
Managing Director
www.novspheremedia.com



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Ms Ying CHEN 陳盈女士
Director



Reckitt Benckiser Hong Kong Ltd
利潔時有限公司
Mr Feith BOUDEWIJN
General Manager, HK & Taiwan
www.reckitt.com



IMSM Asia Pacific Ltd
Mr Mark BRIGHT
Territory Manager
<http://www.ims.com/hk/>



Richterion Ltd
Mr Ulf Henning RICHTER
CEO
richterion.com



Innovative Directions Ltd
Mr Philip S KRICHILSKY
President
innovativedirections.com



**Russell Reynolds Associates
(Hong Kong) Ltd**
羅盛(香港)顧問有限公司
Mr Harry LIN 林宜豪先生
Managing Director
<https://www.russellreynolds.com/en/>



JAC Recruitment Hong Kong Co Ltd
Ms Jannet Ling CHEUNG 張苓小姐
Managing Director
www.jac-recruitment.hk



Union Bancaire Privee UBP SA
Mr Carlos CASANOVA
Senior Economist Asia
www.ubp.com

Driving Growth Through Digital 數碼方案驅動業務增長

Online marketing and data-driven solutions help brands access the fast-growing e-commerce market in China and beyond
網上營銷和數據驅動方案有助品牌進軍中國以至其他地區蓬勃發展的電商市場

Amid global economic upheaval, digital marketing and other services have become even more important for businesses of all types to reach new and existing customers. Founded in Hong Kong in 2009, iClick Interactive Asia Group Limited, a leading enterprise and marketing cloud platform, aims to empower brands to unlock the enormous market potential of smart retail.

With its headquarters in Hong Kong, iClick soon expanded into Mainland China, and now operates in eleven locations across Asia and Europe.

“With our proprietary technologies and full suite of data-driven solutions, we help brands drive significant business growth and profitability throughout the full consumer lifecycle,” said President of International Business Frankie Ho.

The changes to normal business operations brought by the pandemic mean that many traditional companies are seeking

new ways to operate with the help of digital services. Digital marketing can help companies develop new ideas and adapt their products to meet the ever-changing demands of consumers and clients around the world.

“iClick for sure has been able to fuel the resilient growth of our clients with flexible solutions and sophisticated data analytics capabilities in times of uncertainties,” Ho said.

Over the past two years, although Covid-19 has had a devastating impact on the global economy, the e-commerce and digital

marketing sectors have boomed in Mainland China. The nation was the world’s second largest digital advertising spender in 2021, and its digital market is expected to grow by 17.5% in the next year to reach around US\$105 billion.

To keep up with the latest digital trends in China, iClick has upgraded its flagship product, iAudience, and brought together its full-stack digital marketing solution, iSuite. In 2021, iClick launched a new enterprise solution

flagship product, iSmartGo, a SaaS-based cross-border smart retail solution harnessing big data and AI technology. This enables international retailers to scale in Mainland China through building and operating their own private domain traffic marketplaces via WeChat mini-programmes.

Many international brands are keen to grow their online sales in the Mainland, and iSmartGo has helped global retailers address the challenges in expanding cross-border e-commerce business.

“The iSmartGo solution is seeing growing demand from markets such as Korea, Thailand and Singapore, helping clients to stay





competitive amid the Covid-19 pandemic," said Ho.

Ho said that one of the reasons iClick joined the Chamber was due to the shared objective of helping businesses grow. "We are dedicated to backing our fellow global marketers and agency clients to achieve sustainable business success, just as HKGCC does with its members."

The company works with more than 320 MNCs and 3,000 direct marketers and agency clients, and Ho said that building trusted relationships with clients was key to the company's success. Through its close ties with clients, iClick is able to better understand and anticipate market trends, customize solution offerings, and ultimately increase client loyalty and retention.

面對全球經濟動盪，數碼營銷一類服務對各行各業更見重要，有助企業開拓客源和聯繫現有客戶。愛點擊互動亞洲集團有限公司（愛點擊）於2009年在香港成立，為領先市場的雲端營銷平台，旨在協助品牌企業開發智慧零售市場的龐大潛力。

愛點擊在香港設立總部後不久，便着手拓展中國內地市場，如今在亞洲及歐洲設有 11 個業務據點。

國際業務總裁何建邦表示：「我們透過自家的專利技術和全面的數據驅動方案，協助品牌在客戶生命周期實現可觀的業務增長和提升盈利能力。」

疫情改變了企業的日常運作，不少傳統企業因而借助數碼服務建立新的經營方式。數碼營銷有助企業發展新意念和改良產品，以迎合世界各地消費者和客戶不斷轉變的需求。

「在反覆無常的環境，愛點擊憑藉靈活彈性的方案和精密的數

據分析能力，絕對能夠推動客戶業務持續增長。」何建邦說。

過去兩年，新冠病毒疫情重挫環球經濟，但中國內地的電子商貿和數碼營銷行業卻發展蓬勃。中國 2021 年的數碼營銷支出位居全球第二，國內數碼市場可望於來年增長 17.5%，達到約 1,050 億美元。

為掌握中國最新的數碼趨勢，愛點擊對旗艦產品「iAudience」進行升級，並整合其全端數碼營銷方案「iSuite」。該公司於 2021 年推出全新旗艦產品「iSmartGo 愛上線」，這項軟件即服務（SaaS）跨境智慧零售方案利用大數據和人工智能技術，讓國際零售商通過微信小程序建立和經營私域流量平台，藉以擴充中國內地市場。

許多國際品牌都渴望在內地開展

網上銷售業務，iSmartGo 正好提供助力，解決零售商拓展跨境電商業務時面臨的種種挑戰。

何建邦解釋：「iSmartGo 方案協助客戶在疫情下保持競爭力，在韓國、泰國和新加坡等市場的需求不斷增加。」

何建邦表示，愛點擊加入總商會的其中一個原因是彼此目標一致，就是扶助企業成長。「正如總商會協助會員拓展業務一樣，我們致力提升各地營銷商和代理的業務效益。」

該公司與超過 320 家跨國企業及 3,000 家直銷商和代理合作。何建邦指出，與客戶建立互信是公司的成功之道。透過與客戶密切聯繫，愛點擊能更準確掌握和預測市場趨勢，制定針對性的方案，從而提升顧客忠誠度，留住客戶。

Company : iClick Interactive Asia Group Ltd

公司名稱：愛點擊互動亞洲集團有限公司

HKGCC Membership No. 總商會會員編號：HKI0353

Established 創辦年份：2009

Website 網站：www.i-Click.com

Olympics Inspiration

奧運激發運動潛能

Hong Kong's participation at the Olympic Games in Beijing reflects the growing popularity of winter sports
香港運動員赴京參加奧運賽事，可見冬季運動日益普及

Despite Hong Kong's snow-free climate, winter sports are growing in popularity at both the recreational and elite levels. Three local athletes qualified for the Beijing Winter Olympics last month – our biggest representation to date. HKGCC General Committee Member Edmond Yue spoke to The Bulletin after returning home from the event, which he attended in his role as Chairman of the Ski Association of Hong Kong.

The Covid prevention measures and closed loop system worked very well, Yue said, enabling the event to run smoothly even amid the pandemic.

"The success of the Beijing Winter Olympics can showcase China and can help promote winter sports on a recreational level as well as professional," he said.



The presence of Hong Kong athletes on the world stage is a fantastic boost for the city, and will also provide opportunities for businesses as winter sports grow in popularity. Sports culture has several different stages, Yue explained, ranging from recreational to elite, then professional – where commercialisation opportunities emerge.

In some jurisdictions, sports and elite athletes get a great deal of government support. "In Hong Kong, the total budget allocated to sports is not that high, and only around 20 sports have dedicated support from the Government," Yue said.

However, the Government recently announced that it will build Hong Kong's first international standard ice rink. While there are some indoor skiing facilities, the city's land shortage means that there is not a full-scale dry slope available. But Hong Kong will likely benefit from the growing focus on winter sports in the Mainland. Yue said that the Central Government has allocated resources to promote winter sports in the south of the country, including building more facilities in the Greater Bay Area.

Hong Kong is currently increasing its cooperation with the Mainland on skiing activities, and at the same time, China has also been working with the International Skiing Federation (FIS),

which may see more global contests happening in the Mainland.

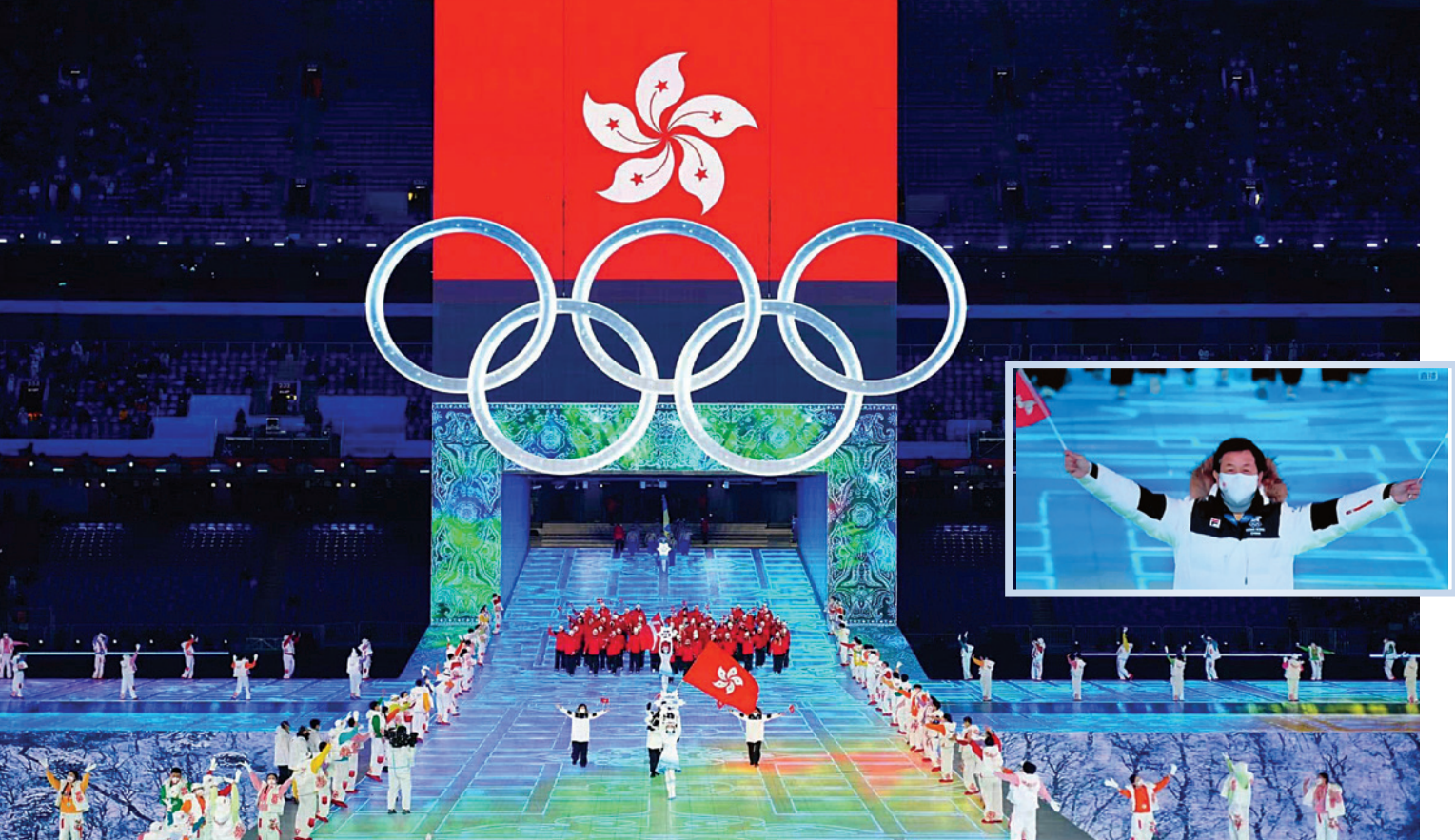
The Hong Kong Ski Association is a full member of the FIS and has been working with the organization to make the sport more professional, which will provide more opportunities for businesses in areas including sponsorship. To encourage youngsters, it also participates in FIS's "Bring Children to the Snow" programme.

Winter sports are surprisingly popular in Hong Kong, and many people travel to Japan, Europe and the United States to ski, Yue said. In fact, there are around 20,000 regular skiers in the city.

"On a social level, skiing is very popular among Hong Kong people who enjoy travelling to different resorts," Yue said. "But promoting sports at the elite level is more difficult."

One of the reasons is that training at the highest level is not compatible with Hong Kong's school and university schedules. But this may also be changing, and Yue welcomed the move by The University of Hong Kong to provide more flexibility for elite athletes.

The presence of Hong Kong athletes at the Winter Olympics is likely to inspire a new generation of potential participants. With more support from the Government, businesses and local people, we hope to see our representation at the elite level continue to grow in future years.



香港氣候暖和無雪，冬季運動（無論作為康體或精英運動）卻在這座無雪之城日漸興起。冬季奧林匹克運動會上月假北京舉行，香港共有三位運動員取得參賽資格，港隊參賽人數更為歷屆最多。總商會理事余國賢在開幕禮上以中國香港滑雪總會會長的身份率領港隊進場，並在返港後接受《工商月刊》訪問。

余國賢表示，防疫措施和閉環系統行之有效，讓賽事在疫情期間仍能順利進行。

「北京冬奧圓滿舉行，既展示了中國的實力，亦有助於在康樂和專業競技層面推廣冬季運動。」他說。

香港運動員登上國際體育舞台，對香港來說絕對是一大鼓舞，而冬季運動日漸興起，也將為企業創造機遇。余國賢解釋，體育文化分為康樂、精英和專業三個不同發展階段，為商業化提供平台。

在一些國家，體育和精英運動員可獲政府給予大量支援。「相對之下，香港的體育撥款較少，而且全港只有約20個體育項目獲政府重點資助。」余國賢說。

然而，政府最近宣布將興建全港首個符合國際標準的溜冰場。香港雖有一些室內滑雪設施，但礙於土地不足，迄今仍沒有標準乾式滑雪場可供使用。不過，隨着冬季運動在內地日益受到重視，香港有望從中受惠。余國賢指出，中央政府已調配資源在南方推廣冬季運動，包括在大灣區增建相關設施。



香港現正就滑雪活動加緊與內地合作，而中國亦一直與國際滑雪總會（FIS）合作，冀日後有更多國際賽事在內地舉行。

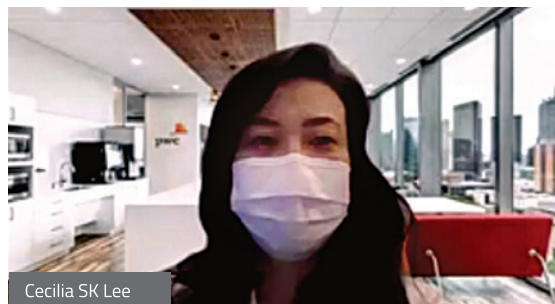
作為FIS成員，中國香港滑雪總會一直與該組織攜手推動滑雪運動的專業發展，從而在體育贊助等領域為企業開創更多商機。為鼓勵青年參與冰雪運動，該會還參加了FIS舉辦的「Bring Children to the Snow」推廣計劃。

余國賢表示，冬季運動在香港大受歡迎，不少人更遠赴日本、歐美等地滑雪，實在令人驚喜。事實上，全港約二萬人有定期滑雪的習慣。

他說：「在社會層面，滑雪運動深受熱愛周遊列國的港人歡迎，但要推動運動精英化則較為困難。」

其中一項難處是高階訓練未能配合本地學校和大學的課業時間表。然而，這個情況可能正在改變——余國賢歡迎香港大學作出特別安排，為精英運動員提供更大的彈性。

香港運動員躋身冬季奧運會，有助激勵新一代發揮潛能。在政府、商界和市民的大力支持下，我們期望未來會有更多精英運動員代表香港出賽。



China Committee 中國委員會

China's 14th Five-Year Plan emphasises the need to encourage the nation's digital economy: upgrading traditional industries, creating new ways of operating, and strengthening economic development. At a seminar on 18 February, Cecilia Lee and Tiffany Wu, Transfer Pricing Partners at PwC Hong Kong, discussed the key highlights of the digital economy in the 14th Five-Year Plan.

Changes to the international tax landscape are also coming in the near future, and the speakers also discussed the latest developments with BEPS – the OECD's plans to tax the digital economy and for a minimum global tax rate.

內地「十四五」規劃鼓勵數碼經濟發展，當中涉及推動傳統產業轉型升級、建立新營運模式，以及加強經濟發展。羅兵咸永道香港轉讓定價合夥人李筱筠和吳慕荷出席2月18日的研討會，探討「十四五」規劃下發展數碼經濟的重點內容。

此外，國際稅務環境即將轉變，兩位講者亦講解經合組織制訂打擊稅基侵蝕及利潤轉移（BEPS）方案的最新發展，包括數碼經濟的徵稅安排和實施全球最低稅率。

HKGCC Annual General Meeting

The Annual General Meeting of the Hong Kong General Chamber of Commerce will be held at 6:00 p.m. on Friday, 13 May 2022. Depending on the pandemic situation, we will circulate details nearer the time.

總商會周年會員大會

本年度香港總商會周年會員大會訂於2022年5月13日（星期五）下午6時舉行。鑒於冠狀病毒疫情，我們將於臨近會議的時候通知閣下詳細的安排。

總商會流動程式 The Chamber's Bilingual App

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Americas Committee 美洲委員會

Canada: Opportunities for Entrepreneurs and Investors 加拿大：營商投資機遇

Rachael Bedlington, Consul General of Canada in Hong Kong, updated members on Canada's current economic situation and investment opportunities at the Americas Committee's knowledge-sharing session on 26 January. Canada is among the world's top three countries in terms of best business climate for entrepreneurs, she said. With sound financial institutions, a conducive environment for leading-edge innovation as well as a high vaccination rate, Canada is expected to see growth of 4.9% in 2022. The Consul General added that there were ample opportunities for investors in a wide range of sectors including financial services, clean technology, advanced manufacturing, electric vehicles, life sciences and agribusiness. When it comes to global market access, Canada gives businesses access to 1.5 billion consumers across 51 countries under its 15 free trade agreements.



加拿大駐港總領事
白靜芳出席 1 月
26 日的美洲委員
會會議，分享當地經

濟現況和投資機遇。她指出，加拿大營商環境名列全球前三，而穩健的金融機構、有利創新的環境，加上疫苗接種率高，亦令當地經濟今年可望增長 4.9%。總領事補充，投資者可把握加國在金融服務、清潔技術、先進製造、電動車、生命科學和農企業等廣泛領域的種種機遇。在市場准入方面，加拿大憑藉與各地訂立的 15 項自由貿易協議，在全球 51 個國家坐擁 15 億消費者。

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



Eric Chan, Chief Public Mission Officer at Hong Kong Cyberport Management Co, and Stewart McGlynn, Head of AML & Financial Crime Risk at the Hong Kong Monetary Authority, spoke at a committee meeting on 27 January. They shared details of the ongoing and upcoming initiatives of the Anti-Money Laundering Regtech Lab (AMLab), which was launched in November last year to promote the adoption of regtech among local businesses.

香港數碼港管理有限公司首席公眾使命官陳思源和香港金融管理局打擊清洗黑錢及金融罪行主管麥麥倫出席 1 月 27 日的委員會會議，講解「反洗錢合規科技實驗室」(AMLab) 現行及即將推出的措施。AMLab 於去年 11 月推出，旨在鼓勵本地企業採用合規科技。

Europe Committee 歐洲委員會

Europe-China Relations in 2022 2022年歐中關係展望

Investor and author David Baverez gave a thought-provoking presentation at the Europe Committee's webinar on Europe-China ties at the Chamber on 27 January. The two regions are highly complementary, Baverez said, creating great opportunities for business cooperation – so long as European investors think like businesspeople and not politicians. He is optimistic that Hong Kong can continue to thrive, but the city will need to adapt and must accept that the next 20 years will be different from the past two decades.

投資者兼作家 David Baverez 出席委員會 1 月 27 日的網上研討會，剖析歐洲與中國的關係。Baverez 指出兩地經濟互補性強，只要歐洲投資者以商業而非政治的角度思考，便可把握業務合作機遇。他又看好香港發展前景，惟未來 20 年的情況將與過去 20 年截然不同，我們必須接受和適應環境變遷。



Asia & Africa Committee 亞洲及非洲委員會



APEC Real Estate Outlook 亞太區房地產市場展望

The Asia & Africa Committee hosted an informative online session on investing in the Asia Pacific real estate market on 21 February. Neil Brookes, Global Head of Capital Markets at Knight Frank, said the APAC real estate market saw record-breaking transaction volumes of US\$210 billion in 2021, with China, Japan and Australia the most active markets. He expects a further 5-10% growth in 2022 as borders gradually reopen, with logistics, residential and office assets highly sought after.

Dr Henry Chin, Global Head of Investor Thought Leadership and Head of Research, Asia Pacific at CBRE Research, said the accelerating growth of omnichannel retail and demand for more resilient and efficient supply chains will be the key drivers in logistics. Investors are looking at Vietnam, Indonesia and the Philippines as their key new markets.

Also speaking at the event, Regina Lim, Head of Capital Markets Research at JLL, said the pandemic had hit the hotel, office and retail sectors heavily and highlighted to investors the need to place more focus on income-resilient assets such as multi-family, self-storage, data centres and more. She added there is growing demand for Grade-A green office buildings to replace traditional, less efficient ones.

Looking ahead, the speakers said that they expected challenges with interest rates hikes and increased competition driving values up. It also remains to be seen how the developments of the Chinese property debt crisis will ripple through the wider market.

There will be a full write-up of this event in the April issue.

亞洲及非洲委員會於 2 月 21 日舉行網上研討會，講者分享亞太區房地產市場投資資訊。萊坊環球資本市場主管 Neil Brookes 表示，2021 年亞太區房地產市場成交量創下 2,100 億美元新高，當中以中國、日本和澳洲市場最為活躍。他預期，隨着邊境逐步重開，成交量可望於 2022 年進一步上升 5 至 10%，物流、住宅和寫字樓資產將受到追捧。

世邦魏理仕全球資本市場投資及亞太區研究部主管金緯博士指出，全渠道零售模式日益普及，加上市場對提升供應鏈韌性和運作效率的需求，將帶動物流業發展。投資者正聚焦越南、印尼和菲律賓作為拓展業務的落戶地點。

同場的仲量聯行亞太區資本市場研究部執行董事 Regina Lim 表示，酒店、寫字樓和零售業在疫情下大受打擊，並建議投資者留意綜合家族辦公室、自助倉儲設施、數據中心一類能創造穩定收入的資產。她又補充，市場對甲級綠色寫字樓的需求日增，效益較低的傳統辦公室建築或被取代。

展望未來，一眾講者預期加息和市場競爭等因素將推高資產價格。另外，中國房地產債務危機的發展將如何對廣泛市場產生漣漪效應，仍然有待觀察。

有關是次活動的詳細報導，請留意《工商月刊》4 月號。

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

Financial & Treasury Services Committee 金融及財資服務委員會

An inception meeting of the ad-hoc Working Group on Intellectual Property (IP) Backed Financing was held on 28 January. This group aims to promote Hong Kong as an IP hub through monetising intangible assets such as patents and trademarks. Richard Wong, Financial and Treasury Services Committee member, was elected convenor of the working group at the meeting.

知識產權融資特別工作小組於 1 月 28 日舉行首次會議，會上金融及財資服務委員會成員黃廣林當選小組召集人。小組旨在促進專利和商標等無形資產變現，推廣香港成為知識產權樞紐。

Land and Housing Supply Working Group 土地及房屋供應工作小組

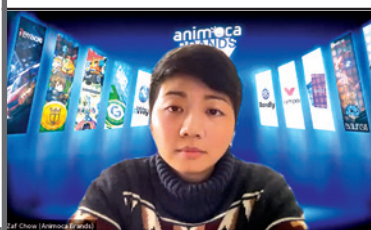
The first meeting of the Land and Housing Supply Working Group took place on 27 January, when members considered a range of proposals that had been put forward over the years for land creation and acquisition strategies to enhance the city's housing supply. Professor Eric Ma, who is also Chairman of the Chamber's Real Estate & Infrastructure Committee, was elected convenor of the group.

土地及房屋供應工作小組於 1 月 27 日召開首次會議，成員審視多年來就增加本港房屋供應而提出的一系列土地開發及收回策略。會上，總商會地產及基建委員會主席馬紹祥教授當選小組召集人。

Industry & Technology Committee 工業及科技委員會

Before the pandemic, Hong Kong was a major global hub for conventions and exhibitions, so the city's travel restrictions have hit this segment of the travel industry hard. At a hybrid event on 19 January, Harry Lin, Principal Assistant Secretary for Commerce and Economic Development (Commerce and Industry), shared the Government's relief measures to support the Meetings, Incentives, Conventions and Exhibitions (MICE) industry. He also spoke on the long-term development plans for new MICE spaces at AsiaWorld-Expo and in Wan Chai North.

疫情爆發前，香港是國際會議展覽之都，但本港在疫情下實施旅遊限制措施，已令旅遊業屬下這一領域大受打擊。在 1 月 19 日的線上線下同步會議，商務及經濟發展局首席助理秘書長（工商）連庭欣分享政府支援會展及獎勵旅遊（MICE）業界的紓困措施，並討論在亞洲國際博覽館和灣仔北拓展 MICE 設施的長遠規劃方案。



Zaf Chow, Director of Digital Strategy and Partnerships at Animoca Brands, provided members with a glimpse into the metaverse at a webinar on 10 February. She also introduced related concepts such as Play-to-Earn (P2E) and Non-Fungible Tokens (NFTs), and discussed the commercial potential of the metaverse and how businesses can access opportunities in the virtual world.

Animoca Brands 數碼策略及夥伴總監 Zaf Chow 出席 2 月 10 日的網上研討會，介紹元宇宙、「玩即賺」（P2E）和非同質化代幣（NFT）等相關概念，並探討元宇宙的商業潛力，以及企業如何把握虛擬世界的機遇。

Legal Committee 法律委員會

The United Nations Convention on Contracts for the International Sale of Goods (CISG) is expected to take effect in Hong Kong around the third quarter of 2022. The new rules aim to provide a modern, uniform and fair contractual regime for the cross-border sale of goods and promote international trade.

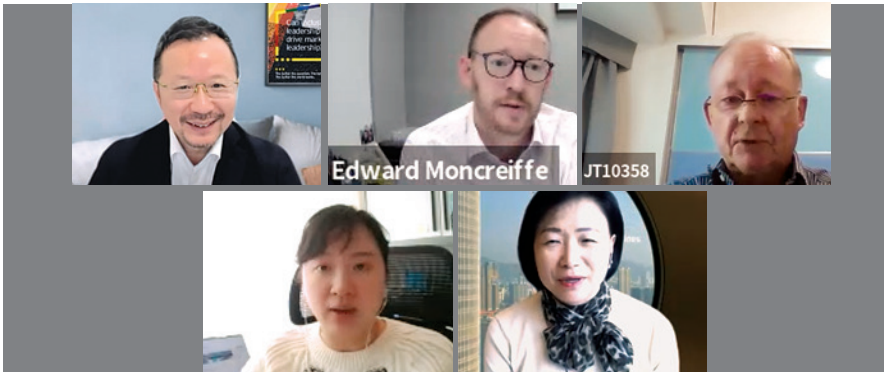
More than 200 people attended the two sessions organized by the Chamber and the Department of Justice on 19 and 26 January, when legal experts discussed the likely changes that CSIG would have on Hong Kong. In addition to sharing their advice on preparing for implementation of the new rules, the speakers also discussed the key features of CISG, and the main differences to the existing Hong Kong legal regime.

The speakers were: Peter Wong, Deputy Law Officer (Treaties & Law), Department of Justice; Eric Ng, Managing Counsel, Hong Kong International Arbitration Centre; Professor Ulrich G Schroeter, University of Basel; and Ronald Sum, Head of Dispute Resolution in Asia, Addleshaw Goddard (Hong Kong). Secretary for Justice Teresa Cheng gave pre-recorded welcome remarks at both sessions.



COMMITTEE CHAIRMEN 委員會主席

Retirement Protection Working Group 退休保障工作小組



At a meeting of the working group on 21 January, members discussed issues of concern regarding Hong Kong's retirement protection system, including suggestions to promote higher contributions to the Mandatory Provident Fund Scheme.

在 1 月 21 日的工作小組會議，成員探討香港退休保障制度的關注事項，包括鼓勵增加強制性公積金計劃供款的建議。

Shipping & Transport Committee 船務及運輸委員會

Irene Lau, Assistant General Manager from the Airport Authority, spoke at a meeting of the Shipping & Transport Committee on 15 February. She shared the Airport Authority's efforts to improve the speed and reliability of air cargo handling, such as standardizing the industry's data platforms.

機場管理局助理總經理劉崇苓出席 2 月 15 日的委員會會議，分享局方提升航空貨運服務效率和可靠度的措施，例如規範業界的數據平台。



《聯合國國際貨物銷售合同公約》（《銷售公約》）預計於 2022 年第三季左右在香港生效，旨在為跨境貨物銷售提供現代、統一和公平的合同制度，並促進國際貿易。

總商會與律政司於 1 月 19 日和 26 日合辦活動，邀來多位法律專家探討《銷售公約》可能為香港帶來的轉變，並就如何為新例實施做好準備分享見解。講者亦剖析《銷售公約》的要點，並比較與香港現行法律制度的主要差異。兩場活動共吸引逾 200 人參加。

專家講者包括：律政司副國際法律專員（條約法律）黃慶康、香港國際仲裁中心總法律顧問吳家欣、巴塞爾大學 Ulrich G Schroeter 教授，以及安勝恪道（香港）有限法律責任合夥律師行亞洲地區爭議解決主管岑君毅。律政司司長鄭若驊透過預先錄製的影片為兩場活動致開幕辭。



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



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



Real Estate & Infrastructure Committee
地產及基建委員會
Mr Eric Ma
馬紹祥先生



Retail & Tourism Committee
零售及旅遊委員會
Ms Nikki Ng
黃敏華女士



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



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



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



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



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



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



Ms Elsa Wong
黃玉娟女士

Talent Development 人才發展

A good story can help you and your business stand out, as it is a highly effective way to convey important information and values. Instead of simply stating a set of facts, translating the information into stories makes the content more personal and emotionally compelling, and as a result is better remembered.

At an online workshop on 18 January, Patrick Eng, Executive Consultant of Connect Communication, explained why story-telling is an important skill for next-generation leaders. Eng explained the principles and techniques for speaking persuasively by adopting a storytelling approach, which grabs and holds the listener's attention and helps the message to linger in the memory, while also provoking a positive response. Participants learned key storytelling dynamics, and different ways to structure their content for clarity and impact.

扣人心弦的故事能有效傳遞公司訊息和價值，令講者和企業脫穎而出。演繹故事較陳述事實能令訊息更個人化及更有說服力，讓人印象深刻。

在1月18日的網上工作坊，Connect Communication 執行顧問 Patrick Eng 講解故事演繹法對新一代領袖的重要性，並介紹提升說服力的原則和技巧，有助聽眾專注聆聽和牢記訊息，並激發積極正面的反應。學員還了解到演繹故事的關鍵和如何透過清晰的內容鋪排提升影響力。



In-house performance management systems – such as annual appraisals – are a useful tool to drive not only organizational results but also help improve employee behaviour. It is important, therefore, that such systems work effectively to get the best results and to truly benefit the company.

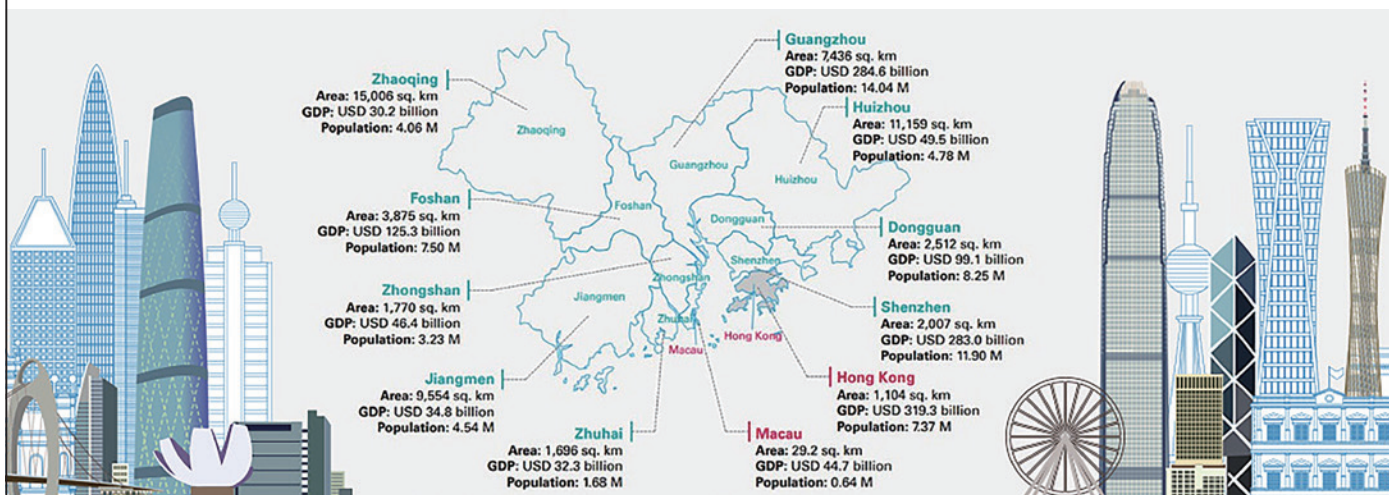
Elly Zee, Founder of E Zee Learning, shared the myth of performance management with attendees at a webinar on 26 January. Zee analyzed some of the problems with year-end appraisal practices in many companies, which lead to staff members not taking the exercise seriously. Participants also learnt some ways to revitalize performance management practices, which can help companies to develop a truly performance-based culture.



內部績效管理制度（如年終績效評估）能有效改善機構表現和員工行為，因此企業主管應確保制度行之有效，從而提升效益及促進機構發展。

在1月26日的網上研討會，E Zee Learning 創辦人徐慕琴剖析機構的績效管理制度，包括導致員工不再重視年終績效評估的常見問題。參加者亦了解到如何改善績效管理，推動真正的績效為本文化。

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



Smart City Working Group 智慧城市工作小組

Sharon Kwok, spokesperson for the Hong Kong Battery Recycling Centre, briefed members at a meeting on 11 February on the existing landscape in Hong Kong for the recycling of lead-acid batteries. She also discussed the challenges of operating a recycling business, including fellow residents of the EcoPark in Tuen Mun.



香港電池回收中心發言人郭秀雲出席 2 月 11 日的會議，介紹香港鉛酸電池的回收現況，並討論經營回收業務的挑戰，包括來自屯門環保園附近一帶居民的阻力。



Young Executives Club 卓青社

The Pitch Perfect Programme held its "Mentor-Mentee Day" on January 26, with more than 80 participants. Students had the opportunity to get to know their mentors from the Chamber's Young Executives Club, and learn more about the mentors' career experiences to date and their advice for job-hunting.

At the same event, YEC Co-Chairman Eric Fok and Vice Chairman Olivia Kung recapped the progress of the programme so far, and explained the details about the upcoming competition stage.

The Pitch Perfect Programme is a multi-stage event for third-level students including training sessions, mentoring and a competition. Its aim is to help students learn more about businesses and prepare for the transition to the world of work.

「完美求職計劃」於 1 月 26 日舉行「師友交流會」，吸引超過 80 人參與，期間總商會卓青社成員兼導師與學生互動交流，分享職場經歷和求職心得。

會上，卓青社聯席主席霍啟山和副主席龔海欣匯報計劃進展，並講解下一階段比賽的詳情。

「完美求職計劃」專為大學生而設，期間設有培訓課程、導師指導和比賽環節，旨在協助學生了解商業世界，並為投身職場做好準備。

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Evolving Europe-China Relations

歐中關係演變

There are still plenty of opportunities for European businesses in the Mainland if they are willing to adapt to the changing environment

只要願意適應環境變化，歐洲企業在內地仍然機遇處處

The economies of Europe and China are highly complementary, creating huge possibilities for cooperation and growth, so long as investors think like businesspeople and not politicians, said investor and author David Baverez.

At a Chamber webinar on 27 January, Baverez, whose books include "Beijing Express: How To Understand New China," shared his insights on the changing relationship between the two economies, and the impact on Hong Kong.

Assessing the current situation, he said that he expects interest rates in Europe will stay low and

growth will be constrained. China's economy is continuing to grow, but at levels of around 5%, rather than the 10% of a few years ago, and is also dealing with a correction in its real estate sector.

So Europe has low economic growth but high productivity, whereas China has higher growth but its productivity levels are relatively low.

"It should be obvious that if we put the two regions together they are very complementary," Baverez said, adding, "but all this is very theoretical. In reality, we shouldn't be naive."

He explained that, in the past few years, the relationship between China and Europe has weakened. This is due to a number of reasons, including political pressure from the United

States. Baverez referred to the 1997 book "The Grand Chessboard" by Zbigniew Brzezinski, which said that "the nightmare of the U.S. in the 21st century would be Europe teaming up with Asia."

So the U.S. is keen to prevent the Europe-China relationship from growing (even though the U.S. is a major investor in China). For example, the E.U.-China Comprehensive Agreement on Investment, which was agreed in December 2020 after seven years of negotiation, has now been suspended following pressure from the United States under both the Trump and Biden administrations.

“We need to ensure that the E.U. and China talk to each other without U.S. interference,” Baverez said.

Another hurdle is the knowledge gap. Whereas the Chinese diaspora is around 70 million, there are relatively few foreigners in the Mainland. “So we European guys have to work a lot harder to understand what is happening in China.”

There is also an investment gap. Half of China’s growth comes from exports, and China’s share of global manufacturing continued to grow in 2021. This could create opportunities for European companies, if they are willing to take them.

“We are businesspeople, and we should think like businesspeople and not politicians,” he said. “Businesspeople should look at the value chain and identify the strengths and weaknesses, and see where there are gaps or bottlenecks where we can help.”

To develop further, China needs more technology in certain sectors, particularly in manufacturing. One problem is that there is a perception that the best technology comes from the U.S. However, as Baverez noted, the U.S. is no longer a manufacturing powerhouse, so China would actually benefit more from the know-how of European companies like Bosch.

“Europe is ahead of the U.S. in industrial software,” he said, adding that Europe has much to offer in other areas including services, processes and asset management.

“China’s mistake is not to appreciate that there is a lot of wealth and



knowledge in Europe. Conversely, it is Europe’s mistake not to sell this knowledge to China, and encourage cooperation between the two regions.”

European investors should remember that China is not only a huge country but also very decentralized, with strong regional governments. If you want to invest in the Internet of Things, for example you need to go to the Greater Bay Area, not Beijing.

So where is the role for Hong Kong in the shifting relationship between China and Europe? Baverez said that Hong Kong is also at a turning point. Previously, the city was a gateway to bring foreign capital into the Mainland for industrial development. But China is now generating its own capital in this area.

But another role for Hong Kong could be to help Mainland households access income streams from financial

markets – particularly since the growth in real estate seems to be over. This would enable Chinese people to share the success of homegrown companies like Tencent, while the economy would also benefit from having access to the large savings piles of Chinese households.

Hong Kong should also focus on its role as a regional centre, and in particular should cooperate with Shenzhen as the two main cities in the Greater Bay Area.

So while the role of Hong Kong is changing, there is no shortage of opportunities for foreign entrepreneurs and businesses based here, if they are willing to adapt.

“For expats, the next 20 years will be different to the past 20 years,” Baverez said. “But if you are willing to change your job description, Hong Kong will be as exciting as ever.”

歐洲與中國經濟互補性強，只要投資者以商業而非政治的角度思考，兩地的合作和增長潛力仍然龐大，投資者兼作家 David Baverez 如是說。

在總商會 1 月 27 日的網上研討會，《北京速讀：如何認識新中國》（譯名）一書作者 Baverez 剖析兩大經濟體的關係變化及對香港的影響。

Baverez 表示按目前情況來看，預期歐洲利率將維持於低水平，經濟增長受到局限；另一邊廂，中國經濟持續以約 5% 的幅度增長，較數年前的 10% 回落，而內地房地產業亦正處於調整階段。

簡言之，歐洲經濟增長率低，但生產力高；相對之下，中國經濟增長率較高，生產力卻較低。

「兩地對接發展的話，顯然能發揮互補作用。」Baverez 續道：「但這只流於理論層面；實際上，我們不應存有天真的幻想。」

他解釋，基於美國政治施壓等種種原因，中歐關係在過去數年趨淡，又引述了 Zbigniew Brzezinski 在 1997 年出版的《大棋盤》中的一席話：「21 世紀美國的惡夢，將會是歐亞結盟。」

因此，即使美國是中國的主要投資者，美方亦積極防範歐中關係向好發展。以《歐中全面投資協定》為例，這項經歷了長達七年的磋商、最終在 2020 年 12 月達成的協定，如今又因美國特朗普和拜登兩屆政府接連施壓而被擱置。

「我們要確保歐盟和中國在不受美國干擾的情況下進行溝通。」Baverez 說。

知識差距是另一挑戰。現時海外華人約有 7,000 萬，而身處內地的外籍人士卻相對較少。「因此，我們身為歐洲人更要再加把勁，了解中國的發展動向。」

投資差距亦是問題所在。中國經濟增長一半由出口驅動，內地在全球製造業的佔比於 2021 年持續擴大，為有意進軍中國市場的歐洲企業創造機遇。

他指出：「身為商家，我們應以商業而非政治的角度思考，着眼於價值鏈，辨明優缺利弊，再查找箇中缺口或瓶頸，然後設法解決。」

要進一步發展，中國一些行業（尤其是製造業）就要加強技術應用。但當中涉及一個問題：有看法認為，最佳的技術來自美國。不過正如 Baverez 所言，美國不再是製造大國，所以博世一類歐洲企業的技術實際上能為中國帶來更大助益。

「歐洲在工業軟件方面領先美國。」他又補充，歐洲在服務、加工和資產管理等其他領域亦表現亮眼。

「中國錯在未有意識到歐洲坐擁大量財富和知識，而歐洲則錯在未有向中國銷售有關知識和促進兩地合作。」

歐洲投資者應謹記，中國不但幅員遼闊，而強大的地方政府亦令權力高度分散。舉例說，要投資物聯網，就應進駐大灣區而非北京。

那麼，香港在中歐關係演變的過程中發揮甚麼作用？Baverez 解釋，香港亦處於轉捩點。香港以往充當門戶，為內地引進外資發展工業，如今中國的工業已能自行產生資本。

不過，香港的另一角色是協助內地家庭透過金融市場創造收入，尤其是房地產業的增長似乎已經停滯不前。這既可讓中國人民共享騰訊等本土企業的成果，而國內家庭的豐厚積蓄亦可帶動內地經濟發展。

香港亦宜專注做好區域樞紐的角色，特別是與深圳攜手合作，發揮大灣區兩大中心城市的功能。

因此，縱然香港的角色正在轉變，但只要駐港的外商和企業家願意適應有關變遷，機遇仍會接踵而至。

Baverez 總結道：「對海外人士來說，未來 20 年的光景將與過去 20 年截然不同。但若您願意調整工作期望，香港仍會活力依舊，鋒芒不減。」

“We should think like businesspeople and not politicians. Businesspeople should look at the value chain and identify the strengths and weaknesses, and see where there are gaps or bottlenecks, where we can help.”

— David Baverez, investor and author

「身為商家，我們應以商業而非政治的角度思考，着眼於價值鏈，辨明優缺利弊，再查找箇中缺口或瓶頸，然後設法解決。」

—— 投資者兼作家 David Baverez



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Demystifying the Metaverse

元宇宙解密

Blockchain is changing gaming and social media, giving users more control and ownership of their digital avatars and assets

區塊鏈正在改變遊戲和社交媒體生態，讓用戶可控制虛擬化身和擁有數碼資產

What is the metaverse? Why are global brands entering the space, and what are the advantages of participating in this relatively new but rapidly developing area?

Zaf Chow, Director of Digital Strategy and Partnerships at Animoca Brands, provided an overview of the metaverse at a Chamber webinar on 10 February.

To understand the metaverse, you first need to understand NFTs, or non-fungible tokens, she explained. NFTs are units of data stored using blockchain, which can be bought and traded. Like cryptocurrencies, they are held in digital wallets, but unlike cryptocurrency, each NFT unit does not have the same value.

In recent months, NFTs and the metaverse have been garnering mainstream attention, particularly in the art, gaming and entertainment worlds. Facebook has rebranded as Meta, artist Damien Hirst has issued his own NFT collection, while sales of NFTs by companies including Bored Ape and CryptoPunk have attracted headlines.

"NFT collectables are being traded at high volumes and are selling for hundreds of millions of U.S. dollars," Chow said.

Why are these sums so high, and what is the useability of NFTs? One driver is that gaming is shifting to blockchain, which is changing the user experience.

"When you play traditional games, you pay money to buy 'skins' for your character, but you don't own them. So if the games company shuts your account down, you will lose all your assets."

It is a similar situation with content on Web 2.0-era social media platforms like Facebook and Instagram, where people upload their photos, videos and other content. "It is the social media platforms that benefit most from Web 2.0, as they can analyse user behaviour and make money from that."

But if a platform decides to shut down your account – or if the platform itself closes – you will lose all of your content. Blockchain is now facilitating the move from Web 2.0 to 3.0, giving users more control and enabling them to own their online assets.

As blockchain is transparent, no one can terminate your account, or change your ownership. Gamers can also play-to-earn in some of the platforms.

"A key feature of the metaverse is that it has cross-application interoperability, so one asset can be used in multiple platforms," Chow

explained. "This means that your avatar in one metaverse can go into other metaverses."

Animoca has invested in around 20 different metaverses, which all have different attractions. In a metaverse specialising in music, for example, users can virtually attend a concert or festival. Chow believes that a lot more developments are on the horizon.

"To a lot of people, the virtual world experience is still just playing games inside the metaverse. But in the future it will become more immersive," she said. "For example, if you are watching a concert, it is not just like watching on a screen."



You are more immersed, and your avatar can walk around."

In the near future, VR and AR technology will be able to capture movement using a mobile phone camera, so you can dance virtually with your friends. "I think when we reach this stage, it will change people's perception of the metaverse. Having a second life inside the metaverse is not as far off as you might think."

Chow noted that Web 2.0 has already changed behaviour, and enabled people to build connections around the world.

The metaverse will develop this further through more immersive experiences.

In terms of major brands entering the metaverse, sports and entertainment companies are among those taking the first steps. This makes sense, Chow explained, as these sectors already have a large fanbase of users who want to connect with their idols and other fans.

So how can potential investors figure out the value of the different metaverses? Community and utility are really important: does the platform have a genuine community engaging with one another, and what users can actually do with their NFT, she said. "Web 3.0 is all about communication with your users."

VERSE



元宇宙是甚麼？為何國際品牌紛紛進軍這個飛速發展的新興領域？ Animoca Brands 數碼策略及夥伴總監 Zaf Chow 出席總商會 2 月 10 日的網上研討會，簡介元宇宙的概念。

她解釋，要了解元宇宙，就先要認識非同質化代幣（NFT）。NFT 是區塊鏈上的可買賣數據單位，與加密貨幣一樣存放於電子錢包，不同之處在於每個 NFT 單位的價值並不相等。

近月，NFT 和元宇宙引起各界關注，尤其是藝術、遊戲和娛樂領域。Facebook 重塑品牌並更名為 Meta，藝術家 Damien Hirst 推出一系列 NFT 藝術品，還有 Bored Ape 和 CryptoPunk 等公司售出 NFT 的消息，均成為頭條新聞。

Chow 表示：「NFT 收藏品的交易量龐大，成交價高達數億美元。」

NFT 為何價值不菲？其作用何在？其中一個驅動因素是遊戲業正轉向區塊鏈技術，用戶體驗隨之改變。

「玩傳統遊戲時，玩家會付費為角色購買造型，不過沒有擁有權。因此，假如帳戶被遊戲公司停用，玩家就會失去所有資產。」

用戶在網絡 2.0 時代的社交媒體平台（例如 Facebook 和 Instagram）上載照片、影片和其他內容時，亦面對類似的情況。「社交媒體平台在網絡 2.0 得益最多，這些平台可以分析用戶行為，從而賺取收入。」

當平台營運商停用帳戶或平台終止服務，用戶將失去所有內容。區塊鏈現正推動網絡 2.0 升級為網絡 3.0，讓用戶享有更大控制權，並擁有網上資產。

鑒於區塊鏈公開透明的特性，任何人也無

法終止個人帳戶或更改擁有權。此外，部分平台更容許遊戲玩家「邊玩邊賺」。

Chow 解釋：「元宇宙的一大特點是不同的應用程式能共用互通，即資產可於多個平台上使用。也就是說，在一個元宇宙創造的虛擬化身能進入其他元宇宙。」

Animoca 已對約 20 個各具特色的元宇宙作出投資。舉例說，在以音樂為主題的元宇宙中，用家可以虛擬形式參與演唱會或音樂節。Chow 認為元宇宙將取得長足發展。

她說：「對不少人來說，虛擬世界體驗只限於在元宇宙中玩遊戲，但未來的沉浸式體驗將變得更全面，例如觀賞演唱會不再像盯着屏幕畫面，而是完全投入其中，虛擬化身可以四處走動。」

在不久的將來，虛擬實境（VR）和擴張實境（AR）技術將能利用手提電話的鏡頭捕捉動作，令用戶的虛擬化身能與朋友共舞。「到了這個階段，人們對元宇宙的看法將會改變。在元宇宙做另一個自己，並不如想像中遙遠。」

Chow 指出網絡 2.0 已改變人們的行為模式，讓來自世界各地的用家建立聯繫。透過提供沉浸式體驗，元宇宙將進一步加強網絡世界的聯繫。

大型體育和娛樂企業率先進軍元宇宙。Chow 解釋這個現象符合情理，因為上述行業已坐擁龐大的用戶群，渴望與偶像和其他支持者交流。

潛在投資者如何評估不同元宇宙的價值？她指出，社群和功能為重要的考慮因素，例如平台能否吸引用戶互相交流、建立社群，以及 NFT 的實際用途。「網絡 3.0 的意義在於積極與用戶溝通。」她說。



HR Issues Amid the Fifth Wave

第五波疫情下的人力資源議題

With Covid cases soaring and new regulations imminent, members learn about the key issues for employers to ensure the safety of staff and customers

新冠病毒確診個案飆升加上新規定生效，僱主應了解如何確保員工和客戶的安全

As Hong Kong battled its most serious Covid-19 outbreak to date last month, companies were once again dealing with the impact while also preparing for new regulations due to come into force on 24 February: including the requirement for staff in certain roles to be vaccinated.

At a sponsored webinar on 18 February, speakers from the legal, HR and medical fields shared their insights on the current situation, the latest anti-pandemic measures and their implications for employers in a webinar

attended by around 400 guests.

Dr Charles Chan of Trinity Medical Centre provided an update on the current Covid situation in Hong Kong. Although the fifth wave was likely to prevail for some time, Chan said that it was not time to panic. He said that regular testing for employees was ideal to avoid transmission at workplaces where working from home is not feasible.

While polymerase chain reaction (PCR) tests are the most accurate, rising case numbers mean that testing capacity has come under

strain and people have to wait several days to get their results. In this situation, Chan said that rapid antigen testing would be a suitable “first line of defense” test.

“Consumers should select brands with ‘CE’ marking or those that are approved by the U.S. Food and Drug Administration,” Chan said. The CE marking ensures that the product has met a series of E.U. requirements.

Apart from regular testing, he said that companies should ensure their premises have good ventilation and that all staff should be vigilant

about hygiene and social distancing, even after they have been vaccinated. He also recommended that employers provide more protection for frontline staff and people at high risk. Since N95 masks are costly and in short supply, wearing double masks is an effective alternative.

Billy Wong, Executive Director of Gain Miles Group, then shared the results of a survey on how businesses are coping with the fifth wave. Many companies reported that they have reintroduced remote and flexible working

arrangements, as well as communicating epidemic-related information to employees. Wong noted that businesses could also consider how developing their Covid contingency plans and protecting their staff could help with branding and their reputation.

“During this difficult time, it is beneficial to enhance the exchange of ideas among corporates, and establish a set of market practices for pandemic crisis planning,” he said.

Cynthia Chung, Partner, Corporate Commercial, Employment and Pensions at Deacons law firm, answered some frequently asked questions regarding the business implications of latest Covid regulations. She explained that, according to the Occupational Safety and Health Ordinance, employees must so far as reasonably practicable, ensure the safety and health at work of all employees.

“The definition of duty of care depends on the circumstances,” she added. For instance, duty of care for back-office staff and client-facing frontline staff would be different.

Under the new measures introduced on 24 February, workers in some public venues such as shopping malls and department stores would need to comply with testing and vaccination requirements. In order to minimize employment

disputes, the Government plans to amend the Employment Ordinance so that dismissing employees who are not able to attend work due to non-compliance with the vaccine pass arrangements will not constitute unreasonable dismissal.

However, for staff with a Medical Exemption Certificate, Chung advised employers to



figure out ways to help the staff carry out their duties or arrange another position for them. However, this is likely to affect relatively few staff.

Chung noted that there were still many uncertainties about the new regulations, for example whether pregnant employees can be excused from vaccine mandates, and whether employees are entitled to paid sick leave if they are attending compulsory testing. For the moment, it is important for employers to communicate clearly with employees and reach consensus on work arrangements.

本港上月正值疫情爆發以來最嚴峻的時期，企業又再忙於應對疫情影響，同時亦要為在 2 月 24 日實施的新措施做好準備，包括要求在指定場所工作的員工接種疫苗。

在 2 月 18 日的網上研討會，專家分別從法律、人力資源和醫療的角度分享見解，剖析疫情發展、最新防疫措施及對僱主有何影響，吸引約 400 人參加。

全仁醫務中心曾文正醫生概述本



港疫情的最新發展。曾醫生表示，第五波疫情或會持續一段時間，但我們不必恐慌。假如工作性質不容許在家辦公，員工應定期進行檢測，以免病毒在辦公室傳播。

聚合酶連鎖反應（PCR）測試的準確度最高，但隨着感染個案飆升，檢測能力受壓，市民需等候數天方得知結果。有見及此，曾醫生認為可以快速抗原測試作為「第一道防線」。

「消費者應選擇印有 CE 標誌或經美國食品及藥物管理局認證的測試套裝。」曾醫生說。CE 標誌代表該產品符合歐盟的一系列要求。

除了定期檢測，企業亦須確保工作場所的通風系統運作良好，全體員工應提高警覺，即使已完成

接種疫苗，也要注意個人衛生和保持社交距離。他又建議僱主為前線員工和高風險人士提供額外保護。鑒於 N95 口罩成本高昂且供應緊絀，改為佩戴兩個口罩同樣有效。

其後，Gain Miles Group 執行董事王玉麟分享一項有關企業如何應對第五波疫情的調查結果。不少企業表示已重新實施遙距和彈性工作安排，並向員工發放疫情資訊。王玉麟指出，企業應考慮制定疫情應變方案和保障員工安全，以助建立品牌形象和聲譽。

「在這個困難時期，企業宜加強交流，合力制定業界的疫情危機應變方案。」他說。

的近律師行商業事務、僱傭與退休金事務合夥人鍾詠雪則講解最新防疫措施對企業的影響。她解釋，根據《職業安全及健康條例》，僱主在合理可行的情況下，必須確保僱員在工作期間的安全健康。

她補充：「謹慎責任的定義視乎情況而定。」舉例說，對後勤員工的謹慎責任與面對客戶的前線員工有所不同。

根據在 2 月 24 日生效的新措施，在商場和百貨公司等公眾場所工作的員工須遵守檢測和疫苗接種規定。為避免勞資糾紛，政府現正計劃修訂《僱傭條例》，若未能遵守疫苗通行證安排的僱員因無法上班而被解僱，將不會被視為不合理解僱。

不過，鍾詠雪建議僱主設法協助獲發醫學豁免證明書的員工履行職責，或為其安排其他職位；上述情況涉及的員工人數較少。

鍾詠雪指出新規定仍有不少模糊之處，例如懷孕員工能否獲豁免接種疫苗，須接受強制檢測的員工又是否享有有薪病假等。在現階段，僱主應與員工坦誠溝通，就工作安排達成共識。



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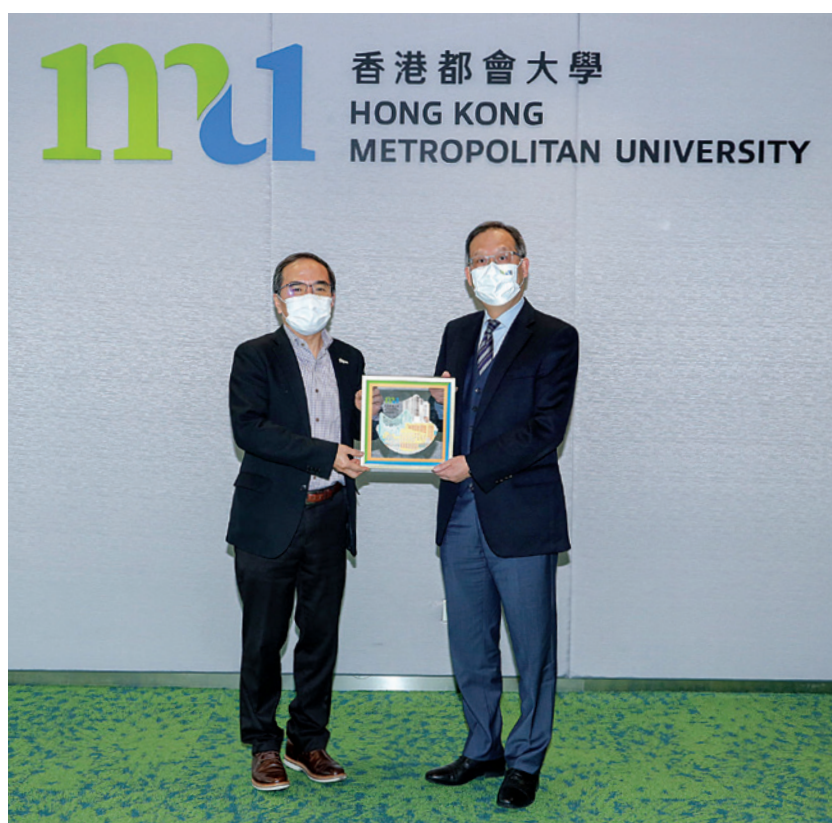
Training Tomorrow's Healthcare 培育明日醫護專業人員

High-tech facilities at the Institute of Healthcare help students to learn while preparing Hong Kong for the medical challenges of the future

健康護理學院的高科技設施有助學生學習，並為未來香港面對的醫療挑戰做好準備

The Chamber paid a visit to the Jockey Club Institute of Healthcare (IOH) on 12 January, as part of its mission to enhance cooperation with students and third-level institutes in the city.

The IOH is part of the Hong Kong Metropolitan University (HKMU), previously known as The Open University of Hong Kong. At the IOH



campus, Chamber representatives met with HKMU President, Professor Paul Lam, who introduced the institute and discussed potential collaboration opportunities with the Chamber's former Deputy CEO Watson Chan.

The Chamber visitors then toured the IOH campus – a 13-storey building that commenced operations in late 2020. It aims to facilitate the training of nursing and other healthcare professionals to address the needs of the ageing Hong Kong community. The campus is equipped with professional facilities including a neurological physiotherapy laboratory, sports physiotherapy biomechanics laboratory, and a clinical nursing education centre.

It also has a wide variety of advanced technologies that provide an innovative learning experience

Professionals

for students, including a digital dissection unit. The institute's virtual reality education unit can recreate different healthcare situations. For example, the clinical environment of a psychiatric hospital can be simulated using VR equipment to provide a safe and immersive environment for students to practice different patient scenarios.

Apart from the equipment in the campus, the institute also has technology to enable remote teaching outside the classroom, allowing students to continue their studies even during the pandemic restrictions. For instance, nursing students have been able to practice medical procedures at home using VR headsets when face-to-face classes have been suspended.

The campus tour ended with a visit to the sports and wellness centre where students and staff can enjoy the fitness and recreational facilities, to pursue a healthy and balanced lifestyle.

The Open Learning Institute of Hong Kong was established by the Government in 1989 to provide further education opportunities to working adults. It became a university in 1997 and was renamed The Open University of Hong Kong, and began offering full-time degree programmes in 2001. The new name, Hong Kong Metropolitan University, was adopted in September 2021.

香港公開進修學院於1989年由政府創辦，為在職成年人提供進修機會，直至1997年升格及更名為香港公開大學（公大），並於2001年開辦全日制學士學位課程。自2021年9月起，公大已易名為香港都會大學。



總商會於1月12日率團參觀賽馬會健康護理學院（IOH），以加強與本地學生和大專院校合作。

IOH為香港都會大學（前身為香港公開大學）成立的學院。香港都會大學校長林群聲教授向團員介紹學院特色，並與總商會副總裁陳利華討論潛在合作機會。

其後，團員參觀樓高13層、於2020年底啟用的IOH校園。學院的宗旨為培訓護理及其他醫護專業人員，以應付香港人口老化帶來的需求。校園設有多項專業設施，包括神經物理治療實驗室、運動物理治療及生物力學實驗室，以及臨床護理教學中心等。

學院亦廣泛應用先進技術，為學生提供創新的學習體驗，例如設有數碼解剖系統。虛擬實境（VR）教學專區可模擬各種醫療情況。舉例說，運用VR技術模擬精神病院的臨床環境能夠提供安全的學習環境，讓學生練習處理不同病症。

除了校園內的設施，學院亦利用科技在課室外進行遙距教學，讓學生在疫情限制下繼續學業；例如在面授課堂暫停時，護理系學生可使用VR頭戴式裝置在家練習醫療程序。

行程最後一站是考察體育和健康中心，學生和員工可在中心享用各類健身和康樂設施，平衡身心健康。

Pitch Perfect Programme: Stage 3

Student participants enjoyed the opportunity to meet their YEC mentors online and prepare for the competitive stage ahead

Venturing into the world of work after leaving full-time education is a daunting prospect. One way to ease the transition is to learn from young professionals who have been through the process themselves in recent years.

As part of Stage 3 of our Pitch Perfect Programme, the Chamber hosted an online Mentor-Mentee Day on 26 January for student participants to meet their mentors from the Chamber's Young Executives Club (YEC).

"The mentors are from various industries and professions, including finance, legal, marketing, HR and technology. Many of them have also risen through the ranks to become senior management in their companies," said Eric Fok, YEC Co-Chairman, speaking at the event.

"This mentor-mentee connection is a great opportunity for all of you – not only for this competition, but also for your future career development. The mentors will be able to answer your questions about what to expect in the world of work, and help you prepare for job-hunting and interviews once you finish your studies."

YEC Vice Chairman Olivia Kung then shared more information with the students about the initiative, and what they can expect in the next stages of the competition.



During the Mentor-Mentee Day, the students had the opportunity to get to know their mentors and hear directly from them about their own career paths and experiences, as well as some practical advice on winning the competitions.

Stage 2 of the Pitch Perfect Programme mostly took place during December and January, when the students had the opportunity to visit one of the seven sponsor companies. Besides learning about the selected company and its operations, the

students also gained a better understanding of what corporates are looking for when they hire new graduates.

The company visits and mentoring sessions also aim to prepare the students for the competitive stage of the programme, which will be in an interview-style format for a hypothetical job. Real-life interviews can be stressful, so this stage will also be great preparation for the students when they enter the workforce in the next few years.

完美求職計劃：第三階段

參與計劃的學生把握機會與卓青社導師進行網上會面，為接下來的比賽階段做好準備

This mentor-mentee connection is a great opportunity for all of you – not only for this competition, but also for your future career development. The mentors will be able to answer your questions about what to expect in the world of work, and help you prepare for job-hunting and interviews once you finish your studies.

這種師友聯繫為各位同學提供良機——既有助他們備戰比賽，亦對未來事業發展大有助益。導師能夠解答學生對職場的種種疑問，並協助他們為日後畢業時求職和面試做好準備。

— Eric Fok, YEC Co-Chairman
——卓青社聯席主席霍啟山



學生離開校園踏足社會工作，當中的轉變容易令人怯步，而向近年曾經歷同一人生階段的年青專業人士請教取經，有助順利過渡適應新環境。

總商會於1月26日以網上形式舉辦「完美求職計劃」第三階段活動「師友交流會」，安排參與計劃的學生與本會卓青社的導師會面。

卓青社聯席主席霍啟山在活動上表示：「我們的導師來自各行各業，包括金融、法律、營銷、人力資源和科技等不同領域，而且當中不少已晉身公司的高級管理層。」

「這種師友聯繫為各位同學提供良機——既有助他們備戰比賽，亦對未來事業發展大有助益。導師能夠解答學生對職場的種種疑問，並協助他們為日後畢業時求職和面試做好準備。」

卓青社副主席龔海欣其後向學生講解是次活動和往後階段比賽的細節。

活動期間，學生有機會與導師會面，細聽他們分享事業發展經驗和實用致勝心得。

「完美求職計劃」第二階段大部分活動於去年12月至今年1月進行，期間學生有機會到訪七家贊助企業之一，藉此深入了解有關公司的業務和運作，以及僱主對畢業生的入職要求。

這些企業考察活動和導師指導環節亦旨在協助學生裝備自己，迎接下一階段的模擬求職面試比賽。現實生活中的面試會令人緊張焦慮，而這個階段的活動將有助學生為未來幾年投身職場做好充分準備。



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

INDUSTRY & TECHNOLOGY

Update on ASTRI's work to boost Hong Kong's industrial competitiveness

Mar 23 3:00 pm

RETAIL & TOURISM

Adoption of technology by retailers and travel businesses amid the pandemic

Mar 25 11:00 am

TRAINING & SEMINARS

(Check website for details)

WEBINARS (Visit website for full details and to register)

The Hong Kong Business Community Presents

LIVE WEBINAR

The Honourable Paul MP Chan GBM, GBS, MH, JP
Financial Secretary of the Hong Kong Special Administrative Region

Mar 15 3:30 - 4:30 pm



DEVELOPING YOUR ORGANIZATION TO BE MORE CULTURAL-SAVVY IN THE POLARIZED AND GLOBALIZED WORLD

Mar 8 9:30 - 11:30 am



HONG KONG'S CONNECTED FUTURE SERIES: PROPTech AND URBAN REGENERATION

Mar 10 11:00 am - 12:00 pm



NAVIGATING DISPUTE RESOLUTION: WHAT WORKS FOR YOUR BUSINESS?

Mar 10 3:30 - 4:30 pm



Leadership Skills for First Time Manager

Mar 2 2:30 - 4:30 pm



How to Reduce the Cost of "Social Insurance and Provident Fund" in China?

Mar 18 2:30 - 5:30 pm



NOT JUST FOR ART LOVERS: NFT ART AND THE FUTURE OF ESG

Mar 16 3:30 - 4:30 pm



NEW TAX CONTROVERSY ISSUES ARISING FROM DIGITAL ECONOMY: HOW SHOULD BUSINESSES COPE

Mar 17 3:00 - 4:30 pm



CHINA-HONG KONG TRADE: HOW TO HANDLE DEBT DISPUTES IN CHINA THROUGH LITIGATION LAW

Mar 17 3:00 - 5:30 pm



Think on Your Feet

Mar 22 9:30 am - 12:30 pm



DIALOGUE WITH CPPCC NATIONAL COMMITTEE MEMBERS AND DEPUTY TO NATIONAL PEOPLE'S CONGRESS

Mar 18 11:30 am - 12:15 pm



FINTECH TRENDS 2022: ROBO-ADVISORS AND THE FUTURE OF WEALTH TECH IN ASIA

Mar 28 3:00 - 4:15 pm

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Hong Kong General Chamber of Commerce
香港總商會1861

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.

The development of new land – such as the pictured Tai Po Industrial Estate – was an important factor in the success of Hong Kong's industrial sector. In the March 1979 issue, we looked at the Government's industrial land policy, which was providing more space for development through methods including reclamation and purchasing agricultural land.

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。

開發圖中大埔工業邨一類新土地，是香港工業蓬勃發展的重要因素。1979年3月號的《工商月刊》探討了政府當年的工業用地政策，即以填海和收購農地等方法增闢發展用地。

Bulletin Back Issues Archive 《工商月刊》資料庫

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



FOR LEASE

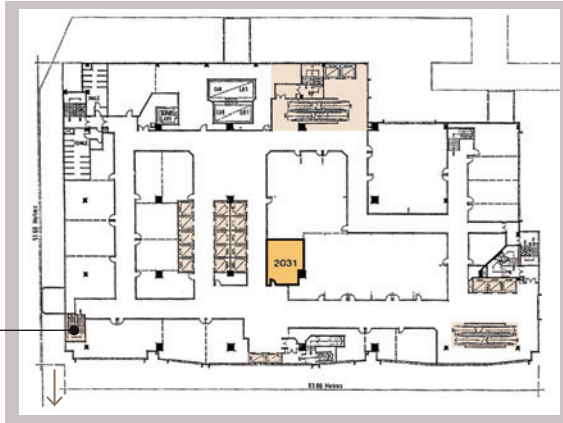
Shop 2031, 2/F, United Centre, 95 Queensway, Hong Kong



OVERVIEW



Staircase leading to Pacific Place pedestrian bridge



- Located in the heart of Admiralty with convenient transportation
- Approximately 1,022 sq. ft. (Gross)
- 1 minute walk from Exit D of Admiralty MTR station
- Central air-conditioning
- Direct landlord, no commission paid
- Short term lease will be considered

DO YOU REALLY KNOW YOUR BUSINESS PARTNERS IN HONG KONG?



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- **Corporate Bank Account**
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- **License**
- **Qualification**
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 cert@chamber.org.hk

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