

# BANKING TODAY

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Resetting Work Trends and Practices

Hong Kong Dollar  
**The Most Stable and the Most  
Trustworthy Currency in the World**



港元  
世界上最穩定且  
值得信賴的貨幣



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# Hong Kong Dollar— The Most Stable and the Most Trustworthy Currency in the World

## 港元—世界上最穩定 且值得信賴的貨幣

*Introduced in 1983, the Linked Exchange Rate System (LERS) has helped Hong Kong to maintain a stable exchange rate, which has held steady in the face of a number of financial crises. The HKD is one of the few currencies in the world that has a constitutional basis, a key reason for Hong Kong becoming one of the world's biggest currency trading and international financial centres.*

於1983年推出的聯繫匯率制度(LERS)過去一直幫助香港維持匯率穩定,並令香港渡過許多次金融危機。港元是世界上少數具憲法基礎的貨幣之一,這是香港成為全球最大貨幣交易與國際金融中心之一的關鍵原因。

In the July – August 2018 issue of *Banking Today*, the Publications Sub-Committee of The Hong Kong Institute of Banking (HKIB) published an article about the Hong Kong Dollar (HKD) being the most stable currency in the world. Experience in the last few months suggests that in addition to being the most stable, the HKD is also one of the most trustworthy currencies in the world.

So how can these claims be substantiated? March and April this year were characterised by intense

volatility in the global financial markets. This volatility was caused by three unprecedented factors, with each factor creating a sharp reaction and a series of consequences. First was the outbreak of what would become the COVID-19 coronavirus pandemic, which has caused a world-wide recession. Second, in early March, a sharp reduction in interest rates of 150 bps was announced by the US Federal Reserve (FED). Third, in April came a sharp drop in oil prices, which for the first time ever saw the price of oil drop by USD40 per barrel.

*“The continuous stability of the Hong Kong dollar and the recent inflows are indeed powerful proof of international investors’ confidence in our monetary system and Hong Kong’s investment outlook at this challenging time.”*

### Robust and resilient

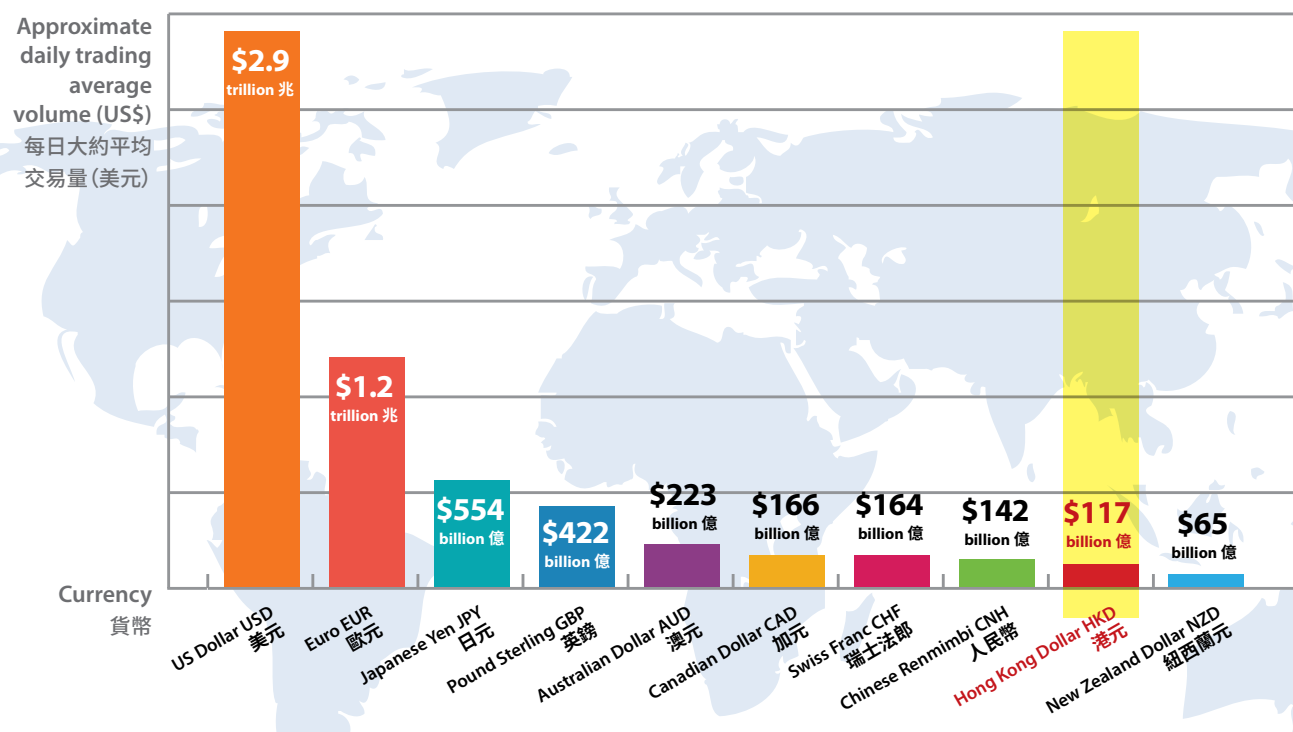
While noting that Hong Kong is a small, open and highly externally-oriented international financial centre, Paul CHAN Mo-po, Hong Kong’s Financial Secretary says currency stability is extremely important. “The Linked Exchange Rate System (LERS) has been serving Hong Kong well since its establishment in 1983, overcoming many crises and weathering many periods of massive fund flows, both in and out, over the years,” says CHAN. He adds the LERS is the bedrock of Hong Kong’s monetary and financial systems, underpinned

by its rule-based characteristics, high level of operational transparency, strong support from the Exchange Fund, healthy fiscal positions of the HKSAR Government, and robustness and resilience of Hong Kong’s banking system. “We see no need and have no intention to change the LERS,” the Financial Secretary stresses. The continuous stability of the Hong Kong dollar and the recent inflows are indeed powerful proof of international investors’ confidence in our monetary system and Hong Kong’s investment outlook at this challenging time.



### Ten largest actively traded currencies

#### 十大活躍交易貨幣



Source 資料來源: EverFX, May 2020





在2018年七月至八月出版的《Banking Today》雜誌中，學會出版事務委員會發表了一篇文章，指出港元 (HKD) 是世界上最穩定的貨幣。過去幾個月的經驗反映，港元不僅是最穩定的貨幣，而且還是世界上最值得信賴的貨幣之一。

該如何證明這些主張呢？今年三月和四月，全球金融市場發生劇烈波動。這次動盪由三個前所未有的因素所引起，且每個因素都造成金融市場強烈反應與一連串的后果。首先是新型冠狀病毒大流行，這場大流行引起了全球性的衰退。及後，三月初，美國聯邦儲備委員會 (FED) 宣布將利率大幅下調150個基點。緊接著，四月份油價急劇下跌。這是油價有史以來第一次每桶下跌40美元。

### 穩健且彈性的貨幣體制

香港財政司司長陳茂波回應學會指出，香港作為細小、開放及高度外向型的國

**“港元持續保持穩定以及最近的資金流入，確認了國際投資者在充滿挑戰的時刻，仍對香港的貨幣體系與投資前景充滿信心。”**

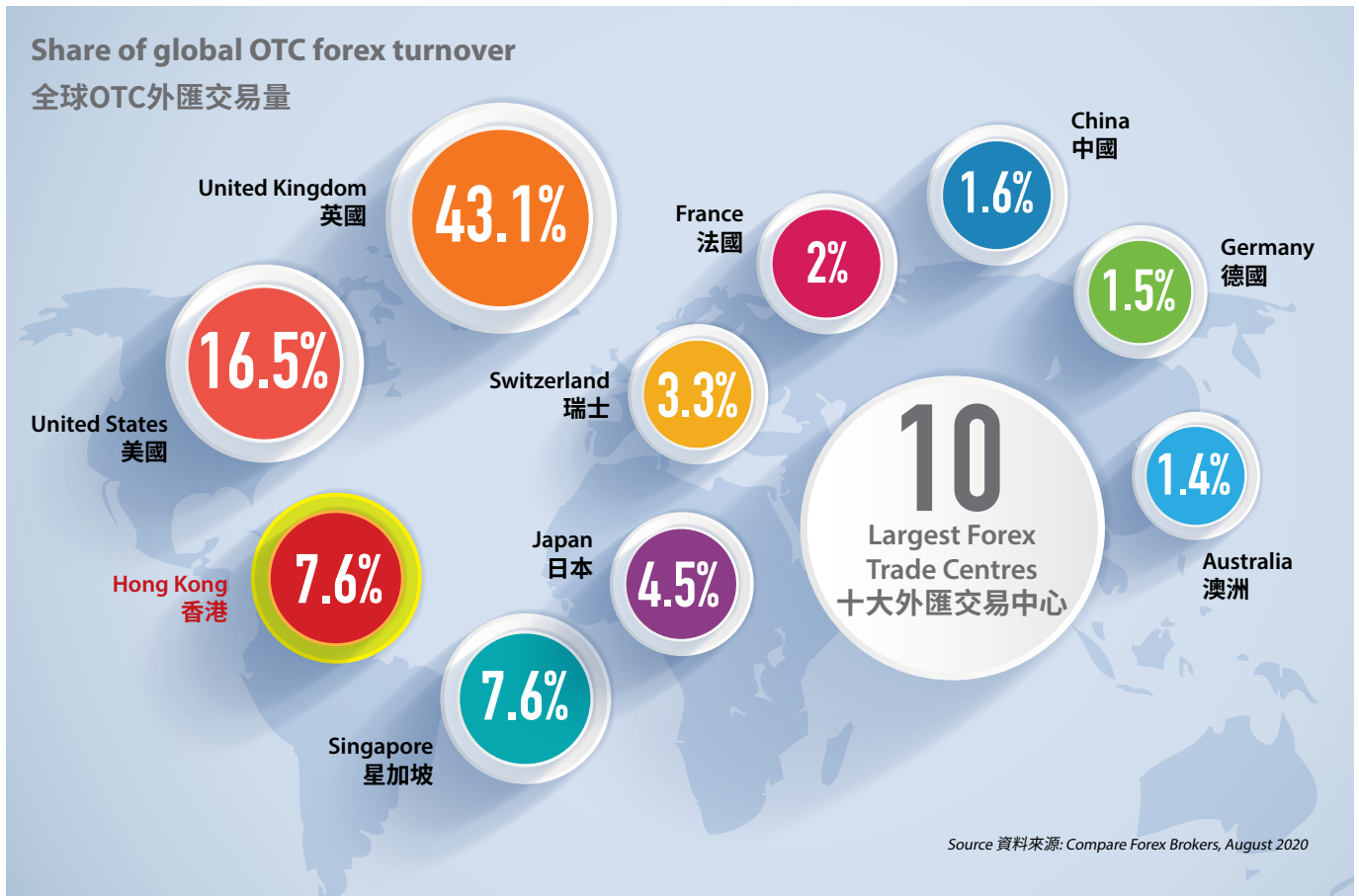
際金融中心，貨幣穩定至為重要。陳茂波說：「聯繫匯率制度(聯匯制度)自1983年實施以來，一直行之有效，多年來幫助香港跨過一次又一次的難關、抵禦一輪又一輪的資金潮。」他補充說，聯匯制度是香港貨幣及金融體系的磐石，它建基於制度化的特點和高度透明的運作模式、強大的外匯基金、特區政府良好的財政狀況，以及我們穩固而堅韌的銀行體系。陳茂波強調：「我們無意也無需改變聯匯制度。」

港元持續穩定以及近期資金流入，正正是國際投資者在這充滿挑戰的時刻對我們的貨幣體系及香港的投資前景投下信心一票的有力證據。」

### 市場動盪

金融市場的劇烈動盪伴隨美元需求激增的情況並不少見，因為美元作為避險貨幣令其主導了許多金融產品，尤其是場外交易產品 (OTC)。事實證明，三月和四月期間的三場史無前例的事件所引發的金融市場動盪中，這個現象也沒有什麼不同。

與先前的金融危機一樣，美聯儲與世界其他主要的中央銀行安排了貨幣交易，為它們提供美元。這是為了令各國的中央銀行能夠向自己轄區內的銀行提供美元貸款。此舉是因應大多數非美國銀行來說，除了在本國管轄區內的負債外，其他的負債大多數都以美元計值。



### Market volatility

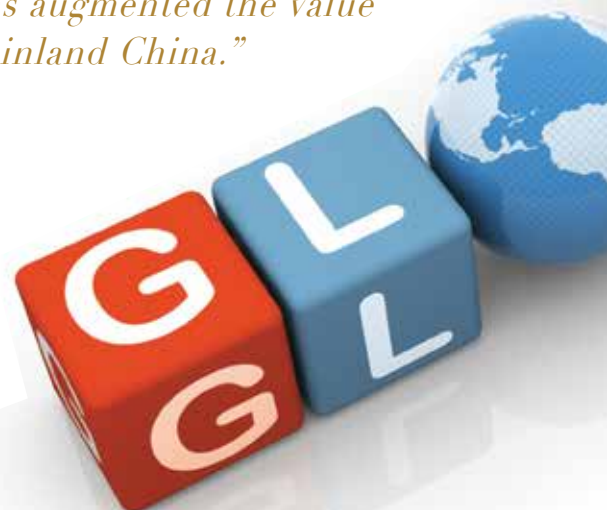
It is not unusual for significant upheavals in the financial markets to be accompanied by a surge in demand for US dollars as the safe-haven currency domination for many financial products, especially for Over The Counter (OTC) products. Upheavals in the financial markets, triggered by the three unprecedented events in March and April, proved to be no different.

The same as previous financial crisis, the FED has arranged currency swaps with other major central banks around the world to supply them with USD. This is to enable central banks to lend USD to banks in their respective jurisdictions. For most non-US banks, beyond their respective home jurisdiction liabilities, the majority of additional liabilities are denominated in USD.

*“As a foreign exchange trading centre, Hong Kong is ranked third in the world, after London and New York and on a par with Singapore. Crucially, a stable and trustworthy HKD has augmented the value of Hong Kong to Mainland China.”*

Notably, it is somewhat unexpected that Hong Kong is probably one of the few cities or jurisdictions in the world where the USD was not in short supply. Instead, there have been continuous inflows of USDs into Hong Kong, to such an extent that the Hong Kong Monetary Authority (HKMA) needed to step into the foreign exchange market to buy USD to support the HKD peg. Towards the end of April, the first wave of USD inflows bought by HKMA

amounted to USD2.7 billion which resulted in a total of HKD20.65 billion being injected into the Hong Kong banking system.





The second wave began on 4 June and is still continuing. The running total at the time of writing (29 July 2020) is USD11.5 billion bought by HKMA with HKD88.7 billion injected into the Hong Kong banking system. According to the LERS the HKMA undertakes to buy USD sell HKD at 7.75 and sell USD buy HKD at 7.85. The HKMA honours these undertakings without conditions.

USD inflows such as those currently entering Hong Kong, are often referred to as “hot money”. But if the money flowing in was to be

“hot money”, it is important to note it would remain in the banking system as USD, and not be converted into HKD. However, the opposite is happening with incoming monies being converted into HKD, principally because it is in fact “cold money” and likely to remain in Hong Kong for a sustained period of time — the reason USD inflows go through the conversion process.

It is also important to note that any assumption that USD inflows are equivalent to the amount bought

by the HKMA would be a drastic under-estimate of the actual USD inflows. The reason for this is banks in Hong Kong are more than willing to buy USD at or near HKD7.75 — the strong side of the convertibility range — which due to the linked exchange rate system, could not fall further. However, because of their concerns about asset to liability currency mismatch, there is a limit to the amount of USD that banks are able to buy. Put simply, banks are only able to hold a certain amount in USD assets while their liabilities are mainly HKD denominated.

“作為外匯交易中心，香港排名世界第三，僅次於倫敦和紐約，與新加坡並列。更重要的是，穩定可靠的港元使香港對中國大陸的價值增加。香港是中國的、也是為中國服務的國際金融中心。”

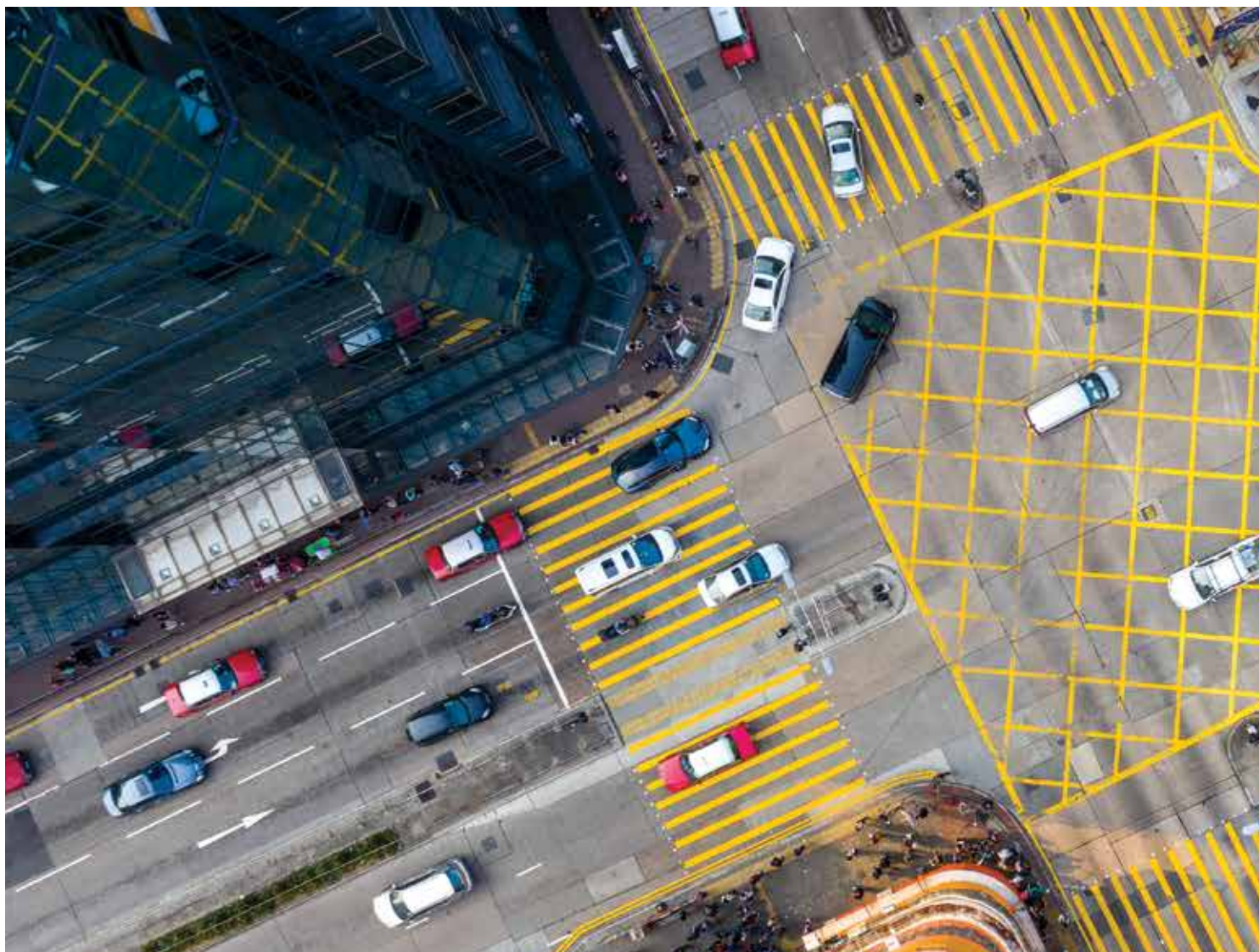
值得注意的是，香港出乎意料的可能是世界上為數不多、美元供應充足的城市或司法管轄區之一。事實上，美元不斷流入香港，以至於香港金融管理局（金管局）需要介入外匯市場，購買美元以保持港元與美元匯率不變。截至四月底，金管局購買的第一批美元流入總額為27億，等於向香港銀行體系注入了206.5億港元。

第二波美元流入始於6月4日，且現在仍在繼續。截至發稿日（2020年7月29日），

金管局購買了115億美元，其中878億港元注入了香港銀行體系。根據聯繫匯率制度，金管局承諾以7.75的價格買入美元、賣出港元，以7.85的價格賣出美元、買入港元。金管局亦一直無條件兌現這些承諾。

正如目前流入香港的美元，流入的美元通常被稱為「熱錢」（Hot Money）。但是，如果流入的貨幣真的是「熱錢」，需要注意的是，它將以美元的形式保留在香港的銀行體系中，而不會轉換為港元。但是，近期流入的美元資金持續被轉換為港元，主要是因為它實際上為「冷錢」（Cold Money），並且很可能會在香港停留很長時間——這是美元流入經過轉換的原因。





另外必須指出的是，所有流入美元的總額便等於金管局購買金額的假設，都大大低估了美元的實際流入量。這是因為香港的銀行更願意以可轉換區間的強勢一方——7.75港元或接近7.75港元——購買美元，由於聯繫匯率制度使這個轉換區間不會進一步下跌。但是，由於擔心資產與負債的貨幣不匹配，銀行可以購買的美元數量受到限制。簡而言之，銀行只能持有一定數量的美元資產，而其負債主要以港元結算。

### 受歡迎且值得信賴

那麼，為什麼港元在市場上如此受歡迎？當然，它的穩定性令它很受歡迎，同時，也是因為它值得信賴的。港元是世界上為數不多具有憲法基礎的貨幣之一。港元作為香港法定貨幣的地位，載於《基本法》第111條，即中華人民共和國香港特別行政

區的微型憲法。《基本法》第111條規定，港幣發行必須以100%的準備金作為後盾。事實上，港元由1935年成立的外匯基金所支持，其外匯儲備總額達4400億美元，是港幣貨幣基礎總和的兩倍以上。同時，《基本法》第112條也規定，香港特別行政區不實行外匯管制政策，港元可以自由兌換。這一切足以保證資金自由流入和流出香港。

擁有穩定可靠的貨幣可以提高香港的國際金融地位。國際清算銀行在去年9月發布的三年一度的外匯交易量調查顯示，4月香港的GDP僅佔全球總量的0.5%，但港元是全球交易最活躍的貨幣第九位，佔世界外匯交易量的3.5%。更引人注目的是，同一份報告指出，香港所有貨幣的外匯交易額總計達6320億美元，約佔世界外匯交易額的10%。作為外匯交易中心，

香港排名世界第三，僅次於倫敦和紐約，與新加坡並列。更重要的是，穩定可靠的港元使香港對中國大陸的價值增加。香港是中國的、也是為中國服務的國際金融中心。





Having a stable and trusted currency has augmented the international financial status of Hong Kong. While Hong Kong's GDP accounts for only about 0.5% of the world's total, according to the BIS Triennial Central Bank Survey on Foreign Exchange Turnover for the position of April 2019 published in September 2019, the HKD is the ninth most actively traded currency in the world accounting for 3.5% of the world foreign exchange turnover. Even more remarkable, the same report indicated that the foreign exchange turnover of all currencies in Hong Kong amounting to USD632 billion equivalent, which is about 10% of the world's foreign exchange turnover. As a foreign exchange trading centre, Hong Kong is ranked third in the world, after London and New York and on a par with Singapore. Crucially, a stable and trustworthy HKD has augmented the value of Hong Kong to Mainland China. Hong Kong is the international financial centre of China, in China, and for China.

### Popular and trustworthy

So why is the HKD so popular in the market? Certainly it is popular because it is stable, but it is also trustworthy. The HKD is one of the few currencies in the world that has a constitutional basis. The status of the HKD as the legal tender for Hong Kong is enshrined in Article 111 of the Basic Law, the mini-constitution for the Hong Kong Special Administrative Region (HKSAR) of the People's Republic of China (PRC). Article 111 states that the issue of Hong Kong currency must be backed by a hundred percent reserve fund. In fact, the HKD is backed by the Exchange Fund set up in 1935, which has foreign exchange reserves of USD440 billion,

more than twice the sum of the HKD monetary base. Meanwhile, article 112 of the Basic Law states that no foreign exchange control policies shall be applied in the HKSAR and HKD shall be freely convertible. This guarantees the free flow of capital into and out of Hong Kong.

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# Envisaging a Cross-border Data-driven Future

A Fresh Approach to Data Exchange in a Data-driven World

## 跨境數據驅動的未來 驅動數據交換的嶄新方法

*While data localisation requirements can inhibit cross-border data flows, confidential AI systems that blend cryptographical technologies from key public infrastructure with distributed computing modes, could provide a solution that helps banks to fuel post COVID-19 economic recovery and growth.*

儘管本地數據可能會被阻止跨境流動，保密人工智能系統結合主要公共基礎設施的密碼技術與分散式帳本的分散計算模式，提供了一種解決方案，幫助銀行業在新型冠狀病毒下推動經濟復甦和增長。

Few would argue that the COVID-19 pandemic has not been the catalyst that has driven the acceleration of digital enablement. New digital technologies and advanced analytics that seemed a long way off from the norm less than a year ago, such as measures to track and trace — similar to those being used to contain the spread of the COVID-19 — can be expected to develop quicker than previously predicted. At the same time, the exponential growth of data has occurred simultaneously with an exponential growth in the value of utilising financial data alongside non-financial transactions.

Even before the arrival of COVID-19 and the widespread economic crisis it brought with it, banks were looking at new ways AI could be incorporated into their businesses and services. For example, in the “Reshaping Banking with Artificial Intelligence” whitepaper published by the HKMA (HKMA AI Paper), the research team studied AI use cases in the Hong Kong banking environment, and the behind-the-scenes technologies used to measure customer experience, operational efficiencies and risk management.

Meanwhile, in Mainland China, banks are leveraging machine learning,

alternative credit data sets and statistical methods to identify the correlation between non-financial transactions and the behaviour of companies in relation to their credit risk. This has enabled banks to extend their ability to manage default risks. For instance, the Credit Reference Center set up by the People's Bank of China (PBOC) in 2006 formed the foundation of an eco-system build-up for effective data sharing of credit related information. Establishing commercial credit bureaus and rating agencies such as BaiHang has further enhanced data set



相信大部分人都同意，新冠肺炎加快了數碼應用。不到一年前仍看似很遙遠的數碼科技和先進分析技術，例如類似防止新型冠狀病毒擴散所使用的追蹤科技，預料能以比從前想像中快的速度發展；同時，數據量以指數的幅度增長，共同運用財務數據和非財務數據的價值也以指數幅度增加。

在新冠肺炎來襲並帶來經濟危機前，銀行已經探尋新的人工智能技術，務求應用到業務和服務上。在香港金融管理局公布的「銀行業應用人工智能技術」報告（金管局報告）中，研究團隊就研究了香港銀行業應用人工智能的例子，以及背後用以衡量客戶體驗、營運效率和風險管理的技術。

同時，內地銀行也在善用機器學習、另類信用數據和統計方法，辨析公司的非財務交易和行為與信貸風險的關係，從而加強銀行管理違約風險的能力。例如中國人民銀行在2006年設立了征信中心，為設立有效分享信用相關數據的生態系統建立了基礎。百行征信所等商業征信所和評級機構的設立，進一步提供了數據來源，增強了

應用程式介面工具。這不僅讓銀行和金融科技企業更快捷有效地作出信貸審批決定，也透過提供借款人的財務和非財務狀況的全面數據圖，增強了信用監察的能力。

香港有超過34萬家中小企（香港工業貿易署的數字），當中許多都在內地有業務。假如上述征信過程和概念同樣應用到香港的中小企，銀行便可全面瞭解這些中小企的財務資料和信譽度。然而，內地目前的數據保障法例（即網絡安全法）禁止香港銀行和金融科技企業進入完整的香港／內地中小企生態系統。假如有方法讓香港的銀行和金融科技企業運用內地數據，中小企便可較快完成貸款申請，獲得切合所需的產品，從而加強抵禦如新冠肺炎帶來的市場壓力。

*“To address the privacy concerns, the data exchange infrastructure that enables data interchange between banks and non-banks must be designed with the privacy regulations in mind, and made a core part of the design.”*

and data feeds availability and application programming interface (API) tools. This not only allows banks and Fintech enterprises to make credit approval decisions effective and efficiently, but also enhances the credit monitoring capabilities by providing a broader data picture of the financial and non-financial situations of borrowers.

If the same processes and concepts were applied to Hong Kong's more than 340,000 SMEs (according to Hong Kong Trade and Industry Department), many of which have business operations in Mainland China, it would help banks to

establish a “complete” understanding of their financial profile and creditworthiness. However, the current data protection legislation in Mainland China (e.g. cybersecurity law) prevents Hong Kong banks and Fintech enterprises from tapping into the complete Hong Kong/ Mainland China SME eco-system. The hypothesis is, if there is a way to allow banks and Fintech enterprises in Hong Kong to tap into the Mainland China data set, SMEs could benefit from a faster loan application cycle and access to products tailored to address their individual needs, which could help to improve their resilience to market pressure, such as COVID-19.

## 銀行在大灣區落實應用人工智能的挑戰

新冠肺炎疫情改變了業務經營模式，香港銀行更需要應用人工智能支援商業客戶，特別是在大灣區營運的中小企。大企業正面臨寒冬，在大灣區和華南地區從事供應鏈和貿易業務的中小企更是經歷着最嚴寒的西伯利亞冬天。資金流動性已令許多中小企喘不過氣來，加上供需週期扭曲、須償還貸款、遵守工作間安全的要求，以及歐美訂單不穩定等，為他們更添壓力。即使大部分香港中小企都在中港兩地營運，在香港從事前線業務，在內地設立後勤辦事處，但兩地的資料保障法規不同，加上欠缺以應用程式介面為基礎的生態系統，導致難以設立人工智能數據分享系統，在兩地共用企業數據。

## Challenges for banks Implementing AI in the Greater Bay Area

With the fallout from the COVID-19 pandemic reshaping business models, the relevancy for Hong Kong banks to implement AI to support their business customers — especially SMEs that operate in the Greater Bay Area (GBA) — is higher than ever. If large corporations are experiencing the effects of a metaphorical bitter winter, SMEs that operate in the GBA and the South China region supply chain and trading business, are experiencing the harshest of Siberian winters. Liquidity factors alone would be enough to suffocate many SMEs without adding

人工智能演算法在互聯網上輕易取得，因此取得演算法與否並非應用人工智能的挑戰所在。任何數據科學家或人工智能從業員都會同意，人工智能分享系統是否成功有效，關鍵在於數據而非演算法。近月來，這個道理越趨明顯，對打算寬限供應商付款期的企業來說尤其如此。有意應用人工智能安排最佳付款期的企業發現，需要輸入人工智能模型的數據，例如付款紀錄、履約紀錄和客戶反饋意見等，往往存放在另一地點，有時更存放在另一機構；與同一客戶交易的不同機構之間要訂立數據合作安排，在商業上幾乎不可能。在無先例可循的情況下，加上沒有優良的數據鍛鍊人工智能解決方案，應用人工智能便受到限制。除了地域限制外，個人資料法例要求的不同，也使問題更形複雜。人們對個人資料保障的意識有所提高，使用大量數據的機構須嚴格遵守日益嚴謹的措施，特別是須同時遵守已公布的法規和預料將修改的法規。

銀行業也面對類似的情況。銀行管有大量客戶數據，數據量持續增加，並存放在不同地點、不同部門和系統內。儘管銀行內部同心協力集合和保存客戶數據，但技術上數據的擁有人是客戶，必需實施最高程度的私隱保障；而且銀行不同部門之間，以及銀行與第三方機構互換數據，也引起關注。

the additional pressure of distorted demand and supply cycles, loan payments, workplace safety and uncertainties of orders from the US and Europe. Even though the majority of Hong Kong SMEs operate a cross-border model, with the front office operation in Hong Kong and back-end operations in Mainland China, the different data protection laws and regulations in mainland China and Hong Kong, together with the lack of an API-based ecosystem, make it difficult to setup AI data sharing systems that allow corporate data to be interfaced between the two locations.



**“為處理私隱方面的關注，設計數據互換基礎設施，並容許銀行與非銀行之間互換資料時，必須注意私隱法規的要求；這些要求須成為設計的主要要求。”**

With AI algorithms easily obtained via the internet, the availability of algorithms is not the challenging part of implementing AI. As any data scientist or AI practitioner would agree, it is data not algorithms which is both the differentiator and the key factor that determines the success and effectiveness of an AI sharing system. This has become increasingly apparent during recent months, especially among businesses who have been trying to ease the payment terms of their suppliers. Those who have looked into implementing AI to optimise payment terms have soon realised the data sets needed

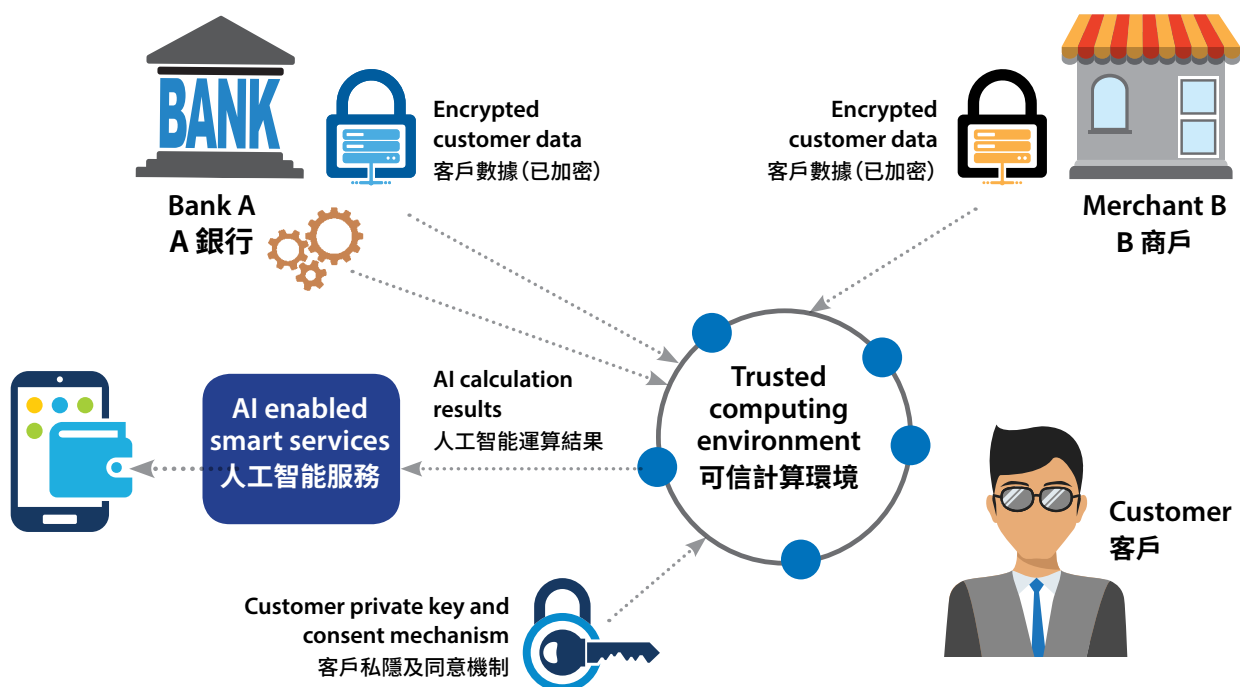
to fuel the AI model — such as payment history, fulfilment history and customer feedback — are often residing in disparate locations, and in some cases, even with different organisations. This makes it almost commercially impossible to formulate a data collaboration arrangement with different organisations transacting with the same customer. The application of AI has been hindered by both the lack of historical precedent and by the absence of quality datasets necessary to train AI solutions. The issues are exacerbated not only by physical limitations, but also with the inconsistencies





in personal data legislation requirements. In the movement towards personal data ownership by individuals, strict compliance to increasingly stringent measures have become a necessity for significant data users, especially with both announced and anticipated regulatory updates on the horizon.

With vast amounts of customer generated data — which continues to grow — sitting in disparate locations within banks' different functions and systems, banks face a similar situation. Although banks make a concerted effort to gather and maintain customer data, technically, the owner of the data is the customer. This naturally demands the highest level of privacy protection but also raises concerns about data exchange within a bank's functions and between third-party organisations.



## Privacy by design data exchange

A proactive approach to privacy that anticipates risks and incorporates the appropriate countermeasures into the design of their systems and operations is now seen as the compliant “norm” as well as the industry “best” practice that best equips organisations to meet both the rising global regulatory requirements and individual consumer expectations regarding personal data.

To address the privacy concerns, the data exchange infrastructure that enables data interchange between banks and non-banks must be designed with the privacy regulations in mind, and made a core part of the design, instead of a plug-in. Taking the Hong Kong stock exchange as a reference model, a data exchange infrastructure with standard contracts between organisations could facilitate collaboration on customer data between banks and non-banking organisations. However, privacy concerns require that

incorporating a customer consent process in any data exchange transaction will be essential. In other words, the data exchange infrastructure would need to handle customer privacy as an integral component of the design.

Furthermore, banking/financial information is viewed as “sensitive” data in Hong Kong, attracting higher scrutiny along with heightened responsibilities attached to the handling, security, transfer etc. of such data. It becomes imperative to have in place appropriate measures to handle such data and all the consents, including with third-parties, on the outset rather than undergo the costly and time consuming process of obtaining new consent.

While cybersecurity measurements can apply to mitigate the risk of data privacy breach, the risk cannot be eliminated as long as a centralised model is implemented. Operationally and legally, this also brings into focus a plethora of governance

considerations and deliberations, both “online” and “offline” that the stakeholders along with the relevant regulators and/or Data Protection Authorities (DPAs) within jurisdiction of the transactions must collaborate upon. The ultimate solution of privacy by design would function through a decentralised architecture system without the control of a single entity.

Taking such an approach can potentially bring about a competitive advantage that comes in anticipation of the wide-ranging regulatory updates and state guidance in the form of the Personal Information Protection Law, Data Security Law and Export Control Law of China that will be finalised in the near future. The Chinese cross-border innovation pilot (全面深化服務貿易創新發展試點方案) must also be monitored as a guideline to its potential expansion in the Greater Bay Area. In Hong Kong, proposed amendments to the Personal Data (Privacy) Ordinance (PDPO) and its Data Protection Principles are relatively lagging, but may be on the horizon.

## “新冠肺炎疫情改變了業務經營模式，香港銀行更需要應用人工智能支援商業客戶，特別是在大灣區營運的中小企。”

### 數據互換設計保障私隱

在設計系統和運作程序時主動考慮私隱問題，識別風險，及加入適當的防範措施，已成為合規的常態模式，也是業界的最佳做法，讓機構符合全球各地日漸嚴格的個人資料法規要求，以及客戶對個人資料保障的期望。

為處理私隱方面的關注，設計數據互換基礎設施，並容許銀行與非銀行之間互

換資料時，必須注意私隱法規的要求；這些要求須成為設計的主要要求，而非加插的特點。以香港交易所為例，建立數據互換基礎設施，與其他機構訂立標準合約，有利銀行與非銀行機構在客戶數據方面的合作。然而，基於私隱問題，必須在所有數據互換交易中設定客戶同意的程序。換句話說，數據互換基礎設施的設計中，處理客戶私隱是不可分割的部分。

此外，銀行／財務資料在香港屬於敏感資料，受到嚴密監察；對於這些資料的處理、保安及交換，機構負有重大責任。機構必須制訂處理這類資料的適當措施，在最初階段取得所需的同意，包括第三方同意；否則便須花費金錢和時間，重新取得同意。

網絡保安措施有助減低資料外洩的風險，但只要是採用中央模式，便不可能完全消除有關風險。在運作上和法律上，持份者、相關規管機構及／或交易所在地的私隱保障機構，須正式及非正式地合作處理大量資料管治上的事宜。在設計階段貫徹私隱保障的最終方案，應透過分散式架構系統運作，並非由一個機構完全控制。



Imagine Bank A would like to develop AI-based smart services based on its transactions with a customer, who also transacts with Merchant B. "Privacy by design" may imply functionality that:

- Allows the Customer to provide consent to Merchant B for collaborating with Bank A on his/her data, and to revoke the same at his/her discretion
- Prevent Bank A to access, and ideally block it from storing customer data from Merchant B in excess of its intended purpose, i.e. the AI smart service

To do so, a comprehensive consent and governance framework that involves banks, non-banking organisations and the regulators will be required to provide the guidelines and regulatory basis that will provide the customer with guarantees that privacy is completely protected.

*"With the fallout from the COVID-19 pandemic reshaping business models, the relevancy for Hong Kong banks to implement AI to support their business customers – especially SMEs that operate in the Greater Bay Area (GBA) is higher than ever."*

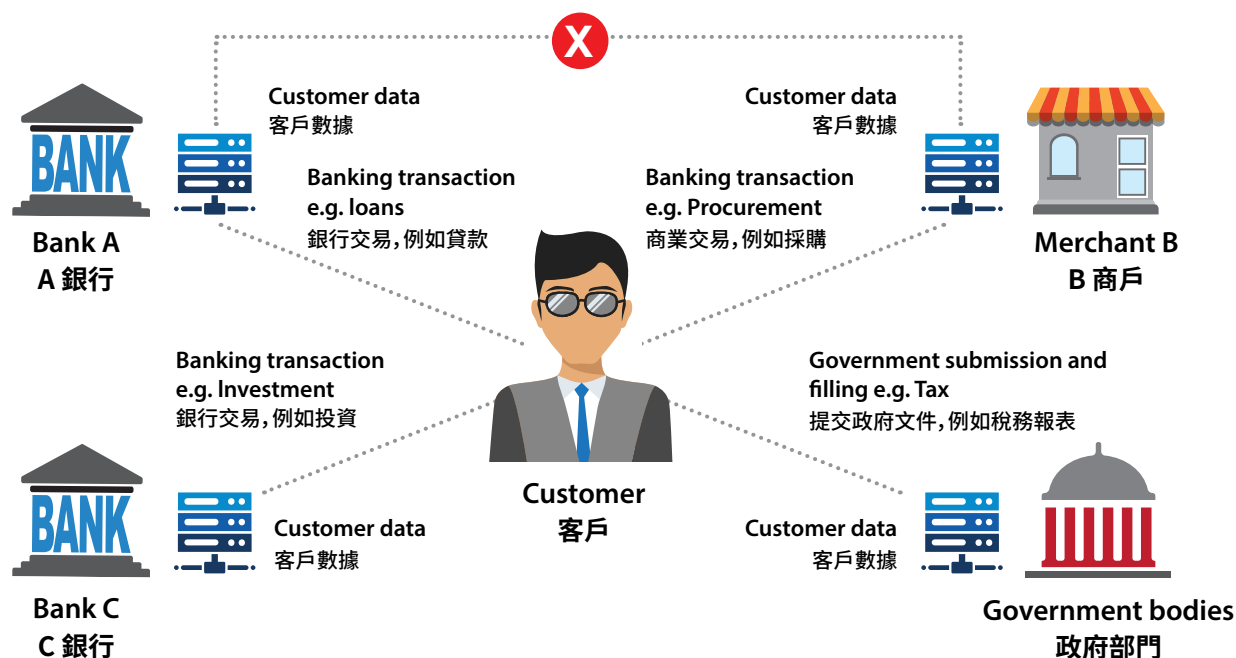
私隱法規方面的要求預料日趨嚴謹,包括內地行將討論的《個人信息保護法》、《數據安全法》和《出口管制法(草案)》,此外我們也要密切關注《全面深化服務貿易創新發展試點方案》實施對大灣區發展的影響。香港的《個人資料(私隱)條例》及其資料保障原則的建議修訂在不久將來可能也會做對應的修改,並提供指引採用在設計階段貫徹私隱保障的做法,為香港帶來競爭優勢。

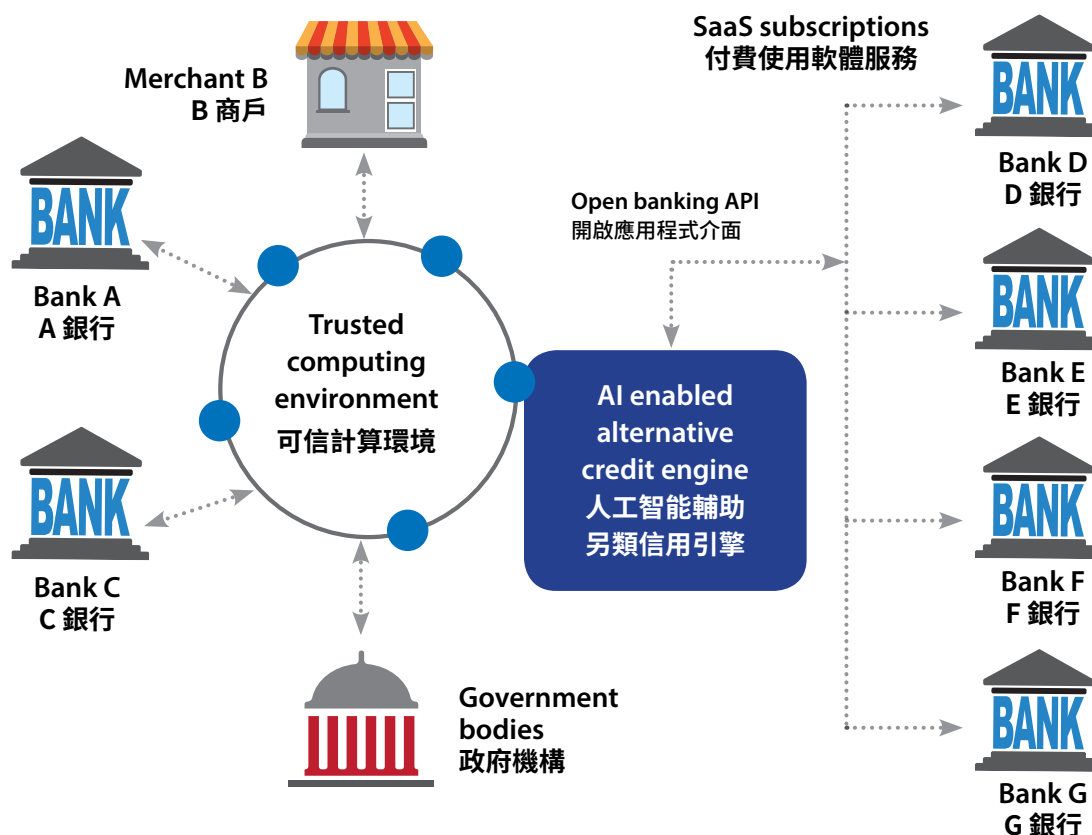
假設A銀行有意根據銀行與一名客戶之間的交易,提供人工智能輔助的服務。該客戶與B商戶之間也有交易。在設計階段貫

徹私隱,便可能得出須提供以下功能:

- 容許客戶同意B商戶就該客戶的資料與A銀行合作,客戶亦可自由決定撤回許可
- 防止A銀行接觸B商戶客戶資料中超出原訂目的(即人工智能服務)所需的部分,並禁止A銀行貯存該等資料

要做到這安排,便須設立完備的同意及管治框架,涉及銀行、非銀行機構及規管機構各方,以提供指引及法規基礎,向客戶保證私隱完全獲得保障。





### Confidential AI

Technologically speaking, Confidential AI, is a system that blends cryptographical technologies from key public infrastructure with distributed computing modes from the distributed ledger — technologies/ blockchain applications — is an example of the type of confidential AI infrastructure that could be developed.

Instead of sending customer data from one organisation to another, the

AI logic (from Bank A in the example) is sent to a trusted computing environment for processing and data encryption of the Customer from Merchant B. The customer holds the private key to its personal data which enables the implementation of the consent mechanism. The word “consent” is important since banks and their partners have a responsibility to manage customer data safely and securely, within the bounds of relevant privacy and protection regulations.

Certainly, definitions of “consent” are evolving and have intricate differences and exceptions across jurisdictions, which no doubt include China, Hong Kong and extending beyond that there is the EU’s GDPR, which has extraterritorial scope with global application. While the technical implications of enabling logic over encrypted data is complex, put simply, the concept of “privacy by design” would benefit banks and non-banks in the GBA by enabling them to develop and offer AI-based smart services.

### 保密人工智能

技術上說，保密人工智能系統結合主要公共基礎設施的密碼技術與分散式帳本的分散計算模式。區塊鏈應用程式，便是保密人工智能基礎設施的一個例子。

在保密安排下，客戶資料不會由一個機構直接傳送至另一個機構。在這例子中，A 銀行的人工智能邏輯傳送至可信的計算環境，把來自B商戶的客戶資料加密。客戶持有其個人資料的密鑰，啟動同意機

制。「同意」是十分重要的，銀行及其業務夥伴有責任遵照相關的私隱保障法規，安全地處理客戶資料，為客戶資料保密。當然，「同意」的定義在轉變中，在不同司法管轄區有複雜的分別和例外情況，中國內地和香港固然如此，更有適用於全球的歐盟《一般資料保護規範》。在加密數據啟用邏輯的技術相當複雜，但簡而言之，在設計階段貫徹私隱保障的概念，有助開發及提供人工智能服務，對大灣區的銀行及非銀行機構均有好處。

### A level playing AI platform

Based on the information collected as part of developing the HKMA AI Paper, there is plenty of evidence that there is a broad spectrum in technology maturity and capability held by licensed banks in Hong Kong. However, smaller institutions may not have the necessary resources to research and develop advanced confidential AI capabilities. As a result, a community development model that is popular in



open source projects may be ideal for the banking industry in Hong Kong. For instance, the FATE (Federated AI Technology Enabler) open source project community originated in GBA, which has published a federated AI framework for public consumption and contribution.

Resources aside, the value of an AI model is proportion to the amount and quality of data that fuels it. Large organisation, which generates a larger data from its operation comparing to the scale of the small organisation has created an inherited competitive advantage for them even if the same AI model is deployed. The question is how to prevent a monopoly and to create a level playing field for all banks, big and small, local and foreign in the utilisation of AI.

### 公平的人工智能環境

在撰寫金管局報告期間收集所得的資料顯示，香港各持牌銀行在技術成熟程度和能力方面有很大不同。然而，較小型的機構可能沒有所需資源研究和開發先進的保密人工智能技術。因此，開放源代碼項目常用的社區開發模式，便可能適用於香港的銀行業。例如源於大灣區的FATE (Federated AI Technology Enabler) 開源項目，便公布了聯邦學習人工智能框架，供公眾使用和分發。

除資源外，人工智能模型的價值，與所處理的數據質與量成正比。大機構的業務產生大量數據，因此即使運用同一人工智能

### Public utility AI

For smaller banks and organisations that have limited resources allocated to the research and development of AI, AI engines pre-built for industry scenarios and ready for use would probably provide the widest range of benefits. One example of the banking scenario could be the credit scoring engine using alternative data sets, in which there are commercial offerings in place, but ideally would function as a public utility in the form of an Open Banking API. Banks could either use the engine as an accelerator to develop its own AI application, or as a technology engine which can be subscribed to and incorporated into a bank's own operations. Government funding would be required to set up such infrastructure, however, the key is to have the industry contribute data and

utilise the infrastructure. Indeed, there has been a long-term continuous resistance from stakeholders from smaller organisations in Hong Kong to putting in force an enhanced data transfer provision in the local legislation due to the disproportionate cost impact to them. Looking at the concept from a broader perspective, the public AI utility could help differentiate Hong Kong as a financial hub and an AI best practice leader for the banking industry.

Public Utility AI and data cooperation may not be easy to initiate. Obstacles may have to be addressed which require effort and a common willingness to cooperate, especially in the initial stages. Therefore, perseverance will be the name of the game in attaining these objectives.

模型，其競爭優勢也大於規模較小的機構。問題是如何防止壟斷，在人工智能的應用上為不同規模的中外銀行締造公平的環境。

### 公用事業人工智能

規模較小的銀行和機構，可投入研究和開發人工智能的資源不多；對這些機構來說，預先為行業設計的人工智能引擎便很有用。銀行業的一個例子，是運用另類數據的信用評分引擎；目前有商業機構提供這項服務，但最理想的情況，是以開放銀行應用程式介面的形式，開放予銀行公用。銀行可利用該引擎作為加速器，開發自己的人工智能應用程式；又或付費使用

該技術引擎，融入銀行本身的運作。政府須提供資金設立這種基礎設施，但關鍵是業界須提供數據，並使用該基礎設施。的確，長久以來，香港規模較小的機構持續抗拒實施加強數據轉移的法例，因為這些規定為機構帶來的成本影響大得不成比例。從較宏觀的角度看，人工智能公用事業有助突顯香港作為金融中心的地位，讓香港成為銀行業人工智能最佳做法的領導者。

開展公用事業人工智能和數據合作，並非易事，各方須有合作意願，共同努力，克服種種困難，尤其是在最初階段。因此，要有不屈不撓的精神，才可達到這些目標。

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# Evolution of Business Continuity Plans

## 業務延續計劃的演進

*In any crisis, emergency, or pandemic, like the COVID-19 coronavirus the world is currently experiencing, it is vital that banks have a comprehensive business continuity plan in place to protect the well-being of employees, minimise disruption, and continue to provide vital services to customers.*

在任何危機、緊急情況或病毒大流行情況下，正如現在世界各地正在經歷的新型冠狀病毒，銀行必須認真地制定全面而連續性的業務計劃，這是保護員工的福祉，並以最少程度地干擾繼續提供對客戶所需的服務。

A crisis of any kind, and the disruption to business that can result, is hard to predict, but there are preparations that can be made before circumstances demand. Business disruption can take many different forms – from power outage, social unrest, political events and, as the world is currently experiencing, the devastating impact of a virus pandemic.

It is generally accepted that before the outbreak of Severe Acute

Respiratory Syndrome (SARS) in 2003, beyond a simple back-up site, many of Hong Kong's banks did not have a comprehensive business continuity plan in place. However, SARS changed the rules of the game as far as business continuity planning was concerned, which the current coronavirus pandemic has made even more relevant. These days, evolving from the basic back-up site, banks in Hong Kong have implemented a range of business continuity initiatives.

任何類型的危機都難以預測，危機對業務造成的干擾也難以逆料，但事前總可以做點準備功夫。對業務的干擾有不同的形式，例如停電、社會動亂、政治事件，以及一如目前全球面對的疫症所帶來的災難性衝擊。

在2003年嚴重急性呼吸系統綜合症（沙士）爆發前，香港許多銀行都沒有完備的業務延續計劃，僅有簡單的後備營運中心。經歷沙士一役，業務延續計劃的重要性大增，在目前冠狀病毒疫情之下更是如此。除最基本的後備營運中心之外，今天香港的銀行實施了多方面的業務延續措施。



Back-up sites	Cross-border or cross-firm back-up sites	Dedicated split site modelsx
<p>Back-up sites are generally offices with desks, computers, telephones and other office equipment that can be activated to enable staff to move from their main site to the back-up site, often within a matter of hours. To ensure preparedness, key networks, files and email systems are tested once a year.</p> <p>To mitigate the risk of electricity power failure, if the bank's main office is on Hong Kong Island the back-up site would be on the Kowloon side and vice-versa.</p> <p>However, there are several drawbacks with these arrangements.</p> <ul style="list-style-type: none"> <li>• They would only come online when the main site was down.</li> <li>• The back-up and main sites could not be operated simultaneously as the systems set-up would not allow for split site operations.</li> <li>• When back-up facilities are shared with other banks or other departments, what happens if both need the site at the same time?</li> <li>• What happens if there is no back-up plan if the back-up site is unable to function? If, for example, there is no transport access to the back-up site.</li> <li>• Problem may arise if back-up site located in the same area where, for instance, a cluster of virus infections have been identified, which actually happened to a major international bank in Hong Kong during the SARS period.</li> </ul>	<p>Similar to a back-up site, for global banks and banks with operations in different regions, a cross-border or cross-firm back-up site can provide mutual back-up support. For example, if a bank's trading books for international currencies in Hong Kong were unable to function normally, the operations could be transferred to London or New York.</p> <p>As most such arrangements are intended as a short-term solution, they are not suitable for situations such as a virus pandemic that could last for many months. Furthermore, it would take more time to prepare these facilities adequately if it was anticipated the arrangement would need to be in place for a prolonged period of time.</p> <p>Depending on the circumstances, if the situation required, a bank might have an arrangement with important clients where their relationship managers could work out of the client's premises. Of course, such an arrangement would only be intended as a short-term solution to provide a physical space for the banker to use. Under no circumstances would bank business be conducted through the client's network.</p>	<p>To address some of the shortcomings of the back-up site and cross-border back-up site model, banks have more recently started to build or buy their own dedicated premises. Bank staff — at least a skeleton staff — would be present to prep the site in case of an emergency. Systems will have been modified to allow for split site work to allow both the main site and the back-up site to operate simultaneously. The split site would be located further away from population centres, which for a city like Hong Kong, which has relatively short distances between locations, could be problematic. Although dedicated split site models raise the level of business continuity options, they still have a number of drawbacks.</p> <ul style="list-style-type: none"> <li>• Being tethered to a fixed network, important files are still shared on physical servers that must be accessed from dedicated bank computers instead of remotely.</li> <li>• No back-up site for the split site if it encounters problems.</li> <li>• During a virus pandemic if one site was contaminated; half of operations would be affected</li> <li>• Staff would still be required to travel</li> </ul>
後備營運中心	跨境或跨機構後備營運中心	專用分拆辦事處
<p>後備營運中心一般設有辦公桌、電腦、電話及其他辦公設備的辦事處，員工由主要營運中心遷往後備營運中心後，在數小時內即可開始運作。為確保後備中心準備就緒，主要的網絡、檔案和電郵系統每年均測試一次。</p> <p>為減輕停電風險所帶來的影響，假如銀行的主要辦事處在港島區，後備營運中心通常設於九龍，反之亦然。</p> <p>然而，這些安排有以下缺點。</p> <ul style="list-style-type: none"> <li>• 只有在主要營運中心不能運作時，才會啟動後備營運中心。</li> <li>• 後備營運中心和主要營運中心不可同時運作，因為系統設置不容許分拆兩地運作。</li> <li>• 假如與其他銀行或部門共用後備營運中心，那麼大家同時需時使用後備營運中心時，可如何處理？</li> <li>• 後備營運中心不能運作，又無後備計劃，可怎麼辦？例如交通受阻，不能通往後備營運中心。</li> <li>• 假如後備營運中心所在地正是染疫個案密集的地區，便會出現問題。沙士期間香港一家大型國際銀行便遇到這種情況。</li> </ul>	<p>與後備營運中心的情況相似，對環球銀行及在不同地區均有業務的銀行來說，跨境或跨機構後備營運中心可彼此提供後備支援。例如銀行的國際貨幣交易部門不能正常運作時，便可把運作程序轉往倫敦或紐約。</p> <p>這類安排大部分都是臨時安排，因此不適宜處理歷時數月的疫症等情況。而且，假如預料這類安排須長期持續，便需要較長時間妥善準備相關設施。</p> <p>視乎情況，如有需要，銀行可與重要客戶安排，讓銀行的客戶關係經理在客戶的辦事處工作。當然，這只可以是短期安排，讓銀行有臨時場所可用。在任何情況下，均不應透過客戶的網絡從事銀行業務。</p>	<p>針對後備營運中心及跨境後備營運中心的一些缺點，及後銀行開始建立或購置專用的辦事處。在緊急情況下，銀行職員（起碼是主要職員）會在該辦事處工作。業務系統會加以改動，容許分拆地點運作，以便主要辦事處和分拆辦事處可同時運作。分拆辦事處設於偏遠地區；這在香港一類較小的城市來說是個難題。雖然專用分拆辦事處是延續業務的另一方法，但仍有多項缺點。</p> <ul style="list-style-type: none"> <li>• 由於使用固定網絡，重要檔案仍須在實體伺服器共用，必須從專用的銀行電腦存取，不能遙距取閱。</li> <li>• 分拆辦事處出現問題時，並無後備營運中心作為後盾</li> <li>• 在疫情期間，假如一個辦事處有人受感染，一半業務運作便受到影響。</li> <li>• 員工仍須前往上班地點，途中有受病毒感染的危險。</li> </ul>

## Remote working – a model for the future

While the number of bank employees working partially or fully remote has been on the rise during recent years, the COVID-19 pandemic has pressed the fast-forward button on work from home (WFH). Hong Kong took an early lead among global financial centres in implementing WFH and remote working arrangements shortly after the COVID-19 pandemic was declared. Two of the largest employers in Hong Kong – the government and the financial services industry – were among the first to react and ask their staff to work from home. Following the government's lead, companies in the private sector, including banks, adopted variations of WFH

arrangements. They include the entire workforce — except customer facing staff — working remotely, while others have chosen to rotate their teams between home and office on a bi-weekly basis, or operate from a split-site, or even a hybrid combination of arrangements.

However, despite the general popularity of WFH and flexible working, there are a number of significant drawbacks. In some cases managers are worried that productivity and focus will be diminished if employees are working in more informal locations, such as home or a café. On the other side of the coin, the cost savings associated with remote work may be an attractive factor for

banking organisations seeking to reduce their reliance on expensive office space.

For some employees the lack of person-to-person communication can be a challenge. The distractions of families, on and off school closures or the isolation of home offices and the ability to “unplug” from work are also cause for concern. A survey by the Mental Health Association of Hong Kong has found nearly nine in 10 Hong Kong employees have reported suffering from stress at work during the COVID-19 pandemic, with about half of the city's workforce reporting symptoms of anxiety disorder. Of the survey's respondents, some 87 per cent showed symptoms of stress problems, with 13 per cent reporting feelings of hopelessness, upset and worry, and sleep disorder. A big question this raises is, are banks' senior management able to empathise and address these and other staff issues?

*“These days, evolving from the basic back-up site, banks in Hong Kong have implemented a range of business continuity initiatives.”*

## 遙距工作 — 未來的工作模式

近年來，局部或完全遙距工作的銀行職員越來越多，新冠肺炎疫情更迅速推動了在家工作的安排。在新冠肺炎疫情公布後不久，香港迅即實施在家工作和遙距工作安

排，領先全球各地的金融中心。香港兩個最大的僱主（即政府和金融服務業）率先回應，要求員工在家工作。在政府帶領下，私營機構如銀行等均在不同程度上實施在家工作安排。有的全體員工遙距工作，只有面對客戶的員工除外；有的分批在家及在辦公室工作，每兩星期輪換一次；有的在分拆辦事處工作；也有的採用多種安排混合的模式。

儘管在家工作及靈活工作安排普遍獲得接受，但也有重大缺點。有些管理人員擔心僱員在非正式的地點工作，例如家居或咖啡館等，會影響專注力，生產力會下降。但另一方面，遙距工作可節省成本，減少對昂貴辦公室空間的依賴，這對銀行來說可能有其吸引力。

對一些僱員來說，欠缺人與人之間的交流，可以是一大挑戰。家庭環境、學校或停課或復課的安排

等導致工作不能專心、在家辦公與同事隔絕，以及故意暫停工作的可能等，都值得關注。香港心理衛生會的一項調查發現，在新冠病毒疫情期間，十個香港僱員之中，有九個均感到工作壓力；而香港約半數的工作人口均有焦慮症的症狀。回應調查的人士當中，約87%有受壓力困擾的症狀，13%表示感到絕望、不安和憂慮，並且有睡眠障礙。這帶出一個重要問題：銀行高級管理層能否感同身受，處理這些問題和其他員工事宜？

銀行目前須處理的生理和心理健康問題，迫切程度前所未有；銀行高級管理層和人力資源部門不僅要意識到這些問題，而且要迅速有效地加以處理。處理方法包括理解僱員的健康狀況；安排與專家網上聚會，討論心理衛生問題；甚至加大醫療保障範圍。銀行須發揮創意，落實各種措施，例如遙距健康科技、網上輔導服務等，否則心理健康問題只會日益嚴重。







While it should be acknowledged that banks are focusing on physical and mental health at a level of intensity that very few have matched before, these are issues that senior management and the HR function at banks not only need to be aware of, but also deal with swiftly and effectively. This includes, for example, wellness check-ins and virtual mental-health gatherings with experts or even expanded healthcare coverage. Unless banks get creative and start implementing ideas like remote health-tech and online counselling services the problems with mental health could escalate even further.

### Cyber-security risks and protection

Willie SUTTON, a well-known bank robber, was purportedly asked by a news reporter why he robbed banks;

his now famous reply was, “because that’s where the money is”. Banking is rapidly moving from the physical world built out of bricks and mortar, to a cyber-world built out of bits and bytes, but in the end the logic is exactly the same. The criminal element will go “where the money is”, following what is now known as Sutton’s Law. So what are the primary cyber-security risks faced by banks?

One of the most critical is can the underlying cyber-security platform being used by a banking organisation actually be trusted in the first place? There is significant proof that backdoors and other software vulnerabilities exist in equipment from many of the world’s best known cyber-security companies. It is possible some of these are not there by accident, and

indeed have been included on purpose, at the behest of certain governmental security agencies. With growing political and trade tensions around the world, such potential cyber-backdoors are even more worrying.

Then there is the massive WFH movement, which has been hugely amplified by the COVID-19 pandemic. Suddenly, in addition for potential backdoors and vulnerabilities in a bank’s immediate infrastructure, there are the dangers of each employee’s internet gateway and home network. The same level of protection for confidential information has to be achieved as it is in the office, but now there is a patchwork of unknown hardware and software, which is probably beyond an employer’s ability to manage and control.

For example, how can a bank know when an employee last patched the home Wi-Fi router's firmware? How secure is an employee's home computer or smartphone? Does an employee's home network allow other connected computers and devices access to files? System security at Network Box, for example, is updated once every eight seconds; in stark contrast, it is common to find home (and office) systems which have not been patched for months, or even years.

VPNs (Virtual Private Networks) are a must. A home computer may however already be infected by a virus, which is taking screen shots of whatever application is being used and sending it back to a hacker's command and control network. It is therefore easy

to imagine the magnitude of the potential disaster that will occur if confidential or sensitive banking records are being viewed on a home computer. To mitigate this risk, at the very minimum, banks need to provide key employees with a VPN and laptops that can only be used for work.

Then there is also the "human element," where hackers use social engineering to try and trick employees and clients to give up access to secure systems. Often such "phishing" attacks use emails, along

with fake websites, but it is also common for telephone calls to be used, bypassing traditional cyber-security altogether.

In the end, the cyber-threat landscape is the product of a never ending arms race between hackers and organisations, with banks and financial institutions at the top of the list of potential targets. To survive, banks need to move at the speed of the Internet, sidestepping the endless red tape which leaves many financial institutions at serious risk.

## “除最基本的後備營運中心之外，今天香港的銀行實施了多方面的業務延續措施。”

### 網絡安全風險及保障

據說一名記者訪問知名銀行劫匪Willie SUTTON，問他為何打劫銀行，他的答案現已人所共知：「因為銀行有錢。」銀行發展迅速，不再是磚塊混凝土建成的建築物，現已走進網絡世界，由位元和位元組構成。不過，邏輯依然一樣，罪犯還是會到有錢的地方犯案，這就是Sutton定律。銀行主要面對哪些網絡安全風險？

最關鍵的是，銀行使用的網絡安全平台，實際上是否可以信賴？有大量證據顯示，全球許多知名網絡保安公司提供的設備，均有軟體後門或其他漏洞。當中有些漏洞並非意外存在，而是按某些政府保安機構的指示而故意為之。全球各地的政治和貿易關係日趨緊張，這些網絡後門更令人擔憂。

另一方面，因應新冠肺炎疫情，大批人員在家工作。銀行除了基礎設施可能有後門和漏洞外，每名僱員的互聯網網關和家居網絡也許構成危險。在家工作時，對機密資料的保障須達到辦公室一樣的水平，但現在網絡由未知的硬件和軟件組成，僱主可能沒有能力管理和控制。

例如，銀行怎會知道僱員最後何時為家中的無線路由器執行修補程式？僱員家中的電腦或智能電話有多安全？僱員家中的網絡是否容許其他連接的電腦和設備共同存取檔案？例如網絡通的系統保安，每八秒鐘便更新一次；相比之下，家居（或辦公室）系統往往數月甚至數年才執行一次修補程式。

虛擬私人網絡是必備的設備。然而，家居電腦可能已受病毒感染，無論在使用任何應用程式，屏幕均被截圖，送往黑客的控制網絡。由此可以想像，用家居電腦查閱機密或敏感的銀行紀錄，可能帶來的災難有多大。為減低這風險，銀行起碼須為主

要僱員提供虛擬私人網絡及筆記本電腦，專供工作之用。

然後還有「人為成分」，黑客利用社交工程，嘗試誘使僱員和客戶透露進入保安系統的方法。這些網絡「釣魚」攻擊往往以電郵配合虛假網站的方式進行，但利用電話也很常見，完全避過傳統的網絡保安。

最終，網絡威脅是黑客和機構之間永無止境的軍事競賽，而銀行和財務機構是最容易受害的對象。銀行要在競賽中取勝，便要避開令許多財務機構面臨重大風險的官僚程序，以互聯網的速度前進。

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# Talent Development Programme Designed to Nurture a New Crop of Banking Talent

## 人才發展計劃培養 銀行業新人才

*With Hong Kong's Class of 2020 facing an uncertain job market, one bright spot on the job landscape is the launch of the innovative Banking Talent Programme designed to provide fresh university graduates with real-world of work employment experiences and professional training opportunities.*

應屆的香港畢業生現正面對不明朗的就業市場。在這背景下，業界推出創新的「銀行業人才起動計劃」（下稱「計劃」），為畢業生提供實際工作經驗和專業培訓機會，不啻是銀行業吸納新血中的一個亮點。

Jointly launched by the Hong Kong Monetary Authority (HKMA) and the banking industry, with The Hong Kong Institute of Bankers (HKIB) as the Programme Administrator, the Banking Talent Programme (BTP) has been structured to nurture young talent for the industry, while providing participants with an opportunity to better prepare for future careers in the banking sector.

The industry-wide programme, offering six-months of work opportunities including industry-specific training, has been specifically tailored for 300 plus fresh graduates

with a bachelor's degree from Hong Kong's 11 universities. Applications began on 15 June, followed by interviews and selection from late June to August, with the actual BTP due to start on 1 September. Supported by the Hong Kong Academy of Finance, HKIB and other reputable training institutions, the BTP represents the collective efforts of the local banking community in supporting young talent and building the local talent pipeline.

Underpinning the industry-wide participation, among the 43 companies that are participating

in the initiative, there are traditional financial institutions, virtual banks, Stored Value Facility (SVF) operators, and the HKMA. Participating banks range from large global banks, regional banks to local banks; private banks, purely commercial banks and universal banks. Chinese, US, European, Japanese and Hong Kong banks are all represented.

An integral part of the BTP, each graduate will be required to complete the same internal training offered by each participating firm to their employees. Centralised training, which graduates attend

together, is offered by the HKMA and organised by the HKIB and the Academy of Finance. BTP participants are also able to join industry-specific professional training courses and exam programmes, offered by three professional training institutes including HKIB, which help young graduates obtain professional qualifications recognised by the respective regulators and the banking and financial services industry. In addition to the conventional fresh graduate intake by banks, the HKIB believes the programme

will help to attract talent into the banking and finance industry by widening the pool of applicants from participating universities. Participating banks can also benefit as the HKMA will reimburse participating firms up to 50% of the monthly salary of BTP participants at HKD12,000 per month and subsidise the course fees for the relevant professional training courses attended by BTP participants. In addition, there is the "Plus One" concept – for every BTP hired, the HKMA will also subsidise the

professional training and examination for one additional graduate hired under the bank's non-BTP graduate internship programmes.

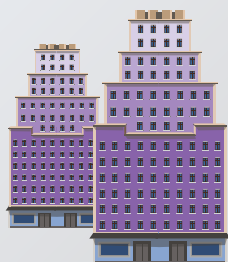
Mr Eddie YUE, Chief Executive of the HKMA, said, "Joining the job market during a recession can be very stressful. It is therefore encouraging that the banking industry is providing full support to our new Banking Talent Programme, which aims to provide both short-term relief and valuable learning opportunities to young graduates who aspire to develop their career in the banking sector. In turn, the Programme also benefits the industry by expanding the talent pool to support the future growth of Hong Kong's banking sector."

*"Joining the job market during a recession can be very stressful. It is therefore encouraging that the banking industry is providing full support to our new Banking Talent Programme, which aims to provide both short-term relief and valuable learning opportunities to young graduates who aspire to develop their career in the banking sector."*

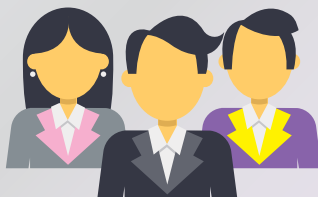
## Response from the banking sector 銀行業回覆

## Professional Qualifications training 專業證書訓練

## A network of industry insiders 連繫銀行業內人仕



**42** firms  
公司



**300+** positions  
職位



**6** months internship  
在職實習



計劃由香港金融管理局（金管局）聯同銀行業推出，由學會擔任計劃管理人，旨在為業界培育年輕人才，並為有志從事銀行業的參與者提供機會，為日後的事業發展作好準備。

該計劃提供為期六個月的工作機會，以及行業的特定培訓課程，專為香港11所大學的應屆本科畢業生而設，名額300餘個由6月15日開始接受申請，6月底至8月面試及選拔，至9月1日正式推行。計劃獲得學會、香港金融學院及其他培訓機構支持，是本地銀行業界共同合作之舉，除了可協助年輕人才，更可充實本地的人才庫。

計劃涵蓋整個行業，43家參與的公司中，有傳統金融機構、虛擬銀行、儲值支付工具營運商，以及金管局。參與的銀行有大型的全球銀行、地區銀行以至本地銀行；私人銀行、純商業銀行及全能銀行；銀行來自中國、美國、歐洲、日本和香港。

## Aligning goals

The aims of the BTP align closely with the Capacity Building for Future Banking 2021-2025 Joint Paper published by the HKMA, Hong Kong Association of Banks (HKAB) and HKIB. Aimed at developing a clear directional road map for banks to enhance the skill sets of their staff and expand the talent pool of the industry, the Joint Paper highlights the need for technological and data skills in the application of AI, data governance and analytic and related technologies, quantitative/algorithmic thinking, and cybersecurity. There is also a need for core banking knowledge such as business and product knowledge, and regulatory and compliance expertise. In addition, specific knowledge in Greater Bay Area (GBA), cross-border business, and climate risk management are required. The Joint Paper also calls for focus on specific soft skills involving creativity, cross-border networking skills, analytical

**“大學畢業生在經濟衰退期間投入就業市場會面對不少困難。金管局得到銀行業全力支持推出這個全新的「銀行業人才起動計劃」，為有志從事銀行業的應屆大學畢業生提供短期的工作安排及難得的學習機會，實在令人鼓舞。”**

每名參與畢業生均須完成參與機構為其僱員提供的內部培訓；這是該計劃的重要部分。所有畢業生共同參與的中央培訓，則由金管局提供，並由學會及金融學院舉辦。參與者也可參加個別的专业培訓及考試計劃，由學會等三家專業培訓機構提供，有助年輕畢業生取得獲監管機構、銀行，及金融服務業認可的專業資格。學會相信計劃可成為銀行的傳統大學生招聘

途徑以外，擴大大學應徵者來源，幫助銀行及金融業界吸納人才。參與計劃的銀行也可得益，金管局會向參與機構資助最多達計劃參與者月薪（12,000港元）的50%，以及參與者參加相關專業培訓課程的費用。此外，計劃下銀行每聘請一名的畢業生，金管局會資助該銀行在該計劃以外聘請的另一名實習生的參加專業培訓及考試的費用。

and interpretative skills, adaptability, communication, customer connection skills and multitasking abilities.

## Graduates will learn from a wealth of comprehensive experiences

Describing the BTP “as a good way for banks to attract talents which will benefit the banking sector”, Ms Amy LO, Co-Head Wealth Management Asia Pacific of UBS Global Wealth Management, and Head and Chief Executive of UBS Hong Kong says BTP participants that join UBS will benefit from “front-to-back” experiences in the banking business. For example, participants will work in different business divisions including investment banking, global wealth management and asset management or supporting functions such as compliance, operations, technology, human resources and internal audit. In addition, participants will experience sharing sessions with senior

leaders and colleagues, e-learning, simulations, case studies and projects.

In addition to gaining on-the-job work experience from their core role, LO explains that participants will have multiple learning opportunities around Future of Jobs concepts such as design thinking, automation, and data analytics. There will also be opportunities to develop essential soft skills including communication skills and problem solving. “We will also organise learning huddles so that students can share their learning experiences with each other as well as receive support and feedback from our learning coaches,” LO says. With programmes designed to target the “3Es” – Education, Exposure and Experience – graduates will be able to identify opportunities and interesting elements that can help them to make informed career planning decisions by understanding their passions and strengths.

From the perspective of introducing students to the world of banking, LO believes the integrated training components of the BTP – centralised training (HKMA), internal training (participating firm) and professional training (external course) will provide foundational knowledge for fresh graduates who are interested in understanding more about what banking is about. “They can gain wider perspectives about the business, UBS culture and values, and the different opportunities we offer,” LO says. Furthermore, through internal training programmes, BTP participants will have opportunities to interact and meet with colleagues from different parts of the firm. “People are the core of UBS’s business, so of course we will include some fun elements as well,” says LO.

### Multi-experiential learning journey

As one of the leading banks in Hong Kong, Bank of China (Hong Kong) Limited (BOCHK) is happy to be joining the Banking Talent Programme (BTP) to offer 30 placements across various disciplines, says Mrs Ann KUNG, Deputy Chief Executive at BOCHK. She explains that job opportunities will be offered across a wide range of functions, including Personal Banking and Wealth Management, Corporate Banking, Financial Markets, Financial Crime Compliance, information technology and more. Prior to their placements at their designated departments, participants will join an Induction Workshop. “This allows them to get to know our organisational structure, history, core values, corporate culture

and recent developments at the bank,” says KUNG, “Our business professionals will introduce banking business, products and operational workflow from a customer life cycle’s perspective,” she explains.

To provide a comprehensive experience for fresh graduates, BOCHK offers a structured programme that includes in-house training and seminars as well as practical on-the-job training. For instance, BTP participants will be invited to attend periodic market update seminars during which economists and strategic planners will share their insights on macroeconomic outlook and market forecasts. Coaching and feedback sessions are also fundamental components of the programme.



金管局總裁余偉文先生表示：「大學畢業生在經濟衰退期間投入就業市場會面對不少困難。金管局得到銀行業全力支持推出這個全新的「銀行業人才起動計劃」，為有志從事銀行業的應屆大學畢業生提供短期的工作安排及難得的學習機會，實在令人鼓舞。另一方面，這計劃有助充實銀行業的人才儲備以支持香港銀行業的未來發展，業界亦因此而受惠。」

### 目標一致

與金管局、香港銀行公會和學會近日聯合發表的一份報告，內容正好與計劃的目標一致。報告題為《提升未來銀行業人才的專業能力2021-2025》，旨在為銀行勾勒方向清晰的路線圖，以提升銀行從業員的技能，擴充銀行業的人才庫。報告指出銀行有需要培養應用人工智能、數據管治與分析及相關科技、演算法思考／定量思考、網絡安全等方面的技術和數據技能。核心銀行知識如業務及產品知識、規管及合規技能等，也有需求。此外，銀行也需要有關大灣區、跨境業務、氣候風險管理等特定範疇的知識。報告也指出銀行從業員應注重特定的軟技能，包括創意、跨境聯繫技能、分析技巧與闡釋能力、適應力、溝通技巧及同時兼顧多項任務的能力。



## 畢業生從多重經驗中學習

瑞銀財富管理亞太區聯席主管兼瑞銀香港區主管及行政總裁盧彩雲女士形容，計劃是「銀行吸引人才的好方法，對銀行界有所裨益」。她表示，加入瑞銀的計劃參與者，可全面體驗銀行業務，涉獵不同業務部門的工作，包括投資銀行、環球財富管理及資產管理，或支援合規、業務、科技、人力資源及內部審核等職能。此外，參與者也可從與領導層及同事的經驗分享中學習，亦有機會參與不同的模擬訓練、網上學習、個案研究及專項計劃等。

盧女士指出，參與者除了可在核心工作範疇取得實際工作經驗外，還有許多機會學習未來工作的概念，例如設計思維、自動化、數據分析等；也有機會學習重要的軟技能，包括溝通技巧、解難技巧等。盧女士表示：「我們會安排學習小組，讓學員彼此分享學習經驗，並得到導師支援與回應。」計劃內容兼顧教育、擴闊眼界和親身經歷等

層面，讓畢業生發掘機會和有趣的元素，幫助他們認識自己的興趣和長處，從而為自己的職涯規劃作有根據的決定。

至於向學生介紹銀行業的層面，盧女士相信該計劃的多元培訓內容，包括中央培訓（金管局）、內部培訓（參與機構）及專業培訓（外間課程），可為有興趣多瞭解銀行業的應屆畢業生提供基礎知識。盧女士表示：「他們可以對銀行業務、瑞銀的文化和價值，以及我們提供的不同機會有更廣泛的認識。」此外，透過內部培訓課程，該計劃的

參與者可有機會與機構不同部門的同事會面和交流。盧女士說：「人才是瑞銀業務的核心，所以我們當然會注入有趣的元素。」

## 多元體驗的學習旅程

中國銀行（香港）有限公司（“中銀香港”）副總裁龔楊恩慈表示，中銀香港作為香港領先的銀行之一，很高興能參與銀行業人才起動計劃（“計劃”）並提供30個跨範疇的職位。她解釋，這些職位涵蓋不同的職能，包括個人金融及財富管理、企業金融、金融市場、防範金融犯罪、資訊科技等。參

*“In addition to the conventional fresh graduate intake by banks, the HKIB believes the programme will help attract talent into the banking and finance industry by widening the pool of applicants from participating universities.”*

According to their career interests, graduates will be placed in designated departments. Where applicable, they may also have the chance to participate in innovative projects. For example, BTP participants assigned to corporate banking functions will rotate through different teams and participate in various projects relating to sustainable development, digital transformation and payment system. “By rotating through different functions, the graduate banking talent will acquire wider exposure to banking operations and the strategic development of the bank,” says KUNG.

To support the participants and to ensure that they receive quality coaching, the programme will assign a mentor to each candidate. Additionally, participants will be encouraged to express their views and expectations during regular sharing sessions. The goal, says

KUNG, is to “assist their growth and knowledge development in a career-focused way”. Furthermore, participants who demonstrate satisfactory work attitude, performance and growth potential could be considered for a permanent position according to the bank’s needs.

“Throughout the six-month programme, as they equip with fundamental knowledge and skills to further develop their career in the banking sector, we hope that all banking talents will find the learning journey rewarding,” KUNG says. “In addition to technical skills which can be gained, through interacting with colleagues, the banking talents will acquire a ‘feel’ for our bank’s culture and core values, which are integrated into our daily work,” she says.

KUNG says the BTP connects Hong Kong’s banks with high caliber talents from local universities and

enhances the banking industry as a field of choice for fresh graduates. This is a good way to attract more young talents to give financial institutions a try apart from regular campus recruitment activities.

## An opportunity to gain technology disciplines and financial career insights

As a stored value facility (SVF) straddling the crossroads between the financial and technology sectors, Ms Connie CHAN, Head of Human Resources and Administration at Octopus Cards Limited (OCL) says BTP participants will be exposed to a wide range of financial and technology disciplines and career insights. For example, participants will be able to acquire fundamental knowledge and practical experience of working in a financial institution, familiarise themselves with a competitive and future forward workplace culture and expand their personal

與者到指定部門工作前，將先參與迎新活動。龔太說：「迎新活動讓參與者認識中銀香港的組織架構、歷史、核心價值、企業文化和最新發展。我們的業務部門專才會從客戶生命週期的角度，講解銀行業務、產品和運作流程。」

為了讓畢業生有全面的體驗，中銀香港提供完善的培訓計劃，包括內部培訓和講座，以及實用的在職培訓。例如，參與者會獲邀參加定期舉行的市場信息報告會，由經濟師和策略師分享他們對宏觀經濟環境和市場前景的看法。此外，輔導和反饋環節亦是計劃的重要組成部分。

畢業生將按個人的事業興趣，分配到指定部門工作。在合適情況下，他們也有機會參與創新相關項目。例如企業金融部門的參與者，除了於部門內輪崗外，亦有機會參與可持續發展、數碼轉型、支付系統等不同項目。龔太說：「透過輪崗安排參加不

同的工作，畢業生可接觸更多不同的銀行業務，拓闊視野，並了解銀行的發展策略。」

為支持參與者及確保他們能得到有效的職業輔導，中銀香港會為每名參與者安排一名導師。此外，銀行也鼓勵參與者在定期的分享環節中提出意見及表達期望。龔太說，這安排之目的是「從事業發展的角度着眼，協助他們成長和增進知識」。此外，視乎銀行的需要，對於工作態度良好、表現令人滿意、有發展潛質的參與者，將有機會獲得銀行繼續聘任。

龔太表示：「透過為期六個月的計劃，參與者能夠吸收基礎知識，學習相關技能，為從事銀行業工作做好準備，希望他們覺得此學習旅程充滿價值。除了學習專業知識外，透過與其他同事互動，參與者可領略到已融入日常工作中的銀行文化和核心價值。」

龔太認為銀行業人才起動計劃能將香港銀行與本地大學的優秀人才聯繫起來，亦提升了應屆畢業生選擇投身銀行業的意向，是常規的大學畢業生招聘活動以外，另一個吸引年輕人才加入金融機構的好方法。

### 認識科技和金融界事業前景的機會

儲值支付工具橫跨金融和科技兩個範疇。八達通卡有限公司人力資源及行政部主管陳慧詩女士表示，銀行業人才起動計劃的參與者有機會掌握金融和科技多個範疇的知識，探索事業前景。例如參與者可獲得在金融機構工作的基礎知識和實際經驗，熟習具競爭力和具前瞻性的工作文化，以及擴闊個人網絡。參與者分配到不同部門工作，除可得到實際工作經驗之外，還可掌握相關範疇的產品知識、技術技能和法規新知。陳女士說：「六個月後，參與者便更有更佳裝備，在專業上準備就緒，可在銀行業、金融業或儲值支付工具行業發展事業。」

陳女士說，八達通是香港電子支付工具的先鋒，八達通公司是步伐急速的科技公司，鼓勵創新、創意和打破常規思考問題。因此，八達通致力培育充滿熱誠的年輕人才，

## “學會相信，該計劃可成為在銀行的傳統大學生招聘途徑以外，擴大參與大學的畢業生應徵者來源，幫助銀行及金融業界吸引納人才。”

networks. Together with practical working experiences, participants will also gain product knowledge, technical skills, become familiar with the latest regulatory landscape, specific to their assigned role in different departments. “After six months, the participants will be better equipped and professionally ready to embark on a career in the world of banking, financial industry or SVF,” notes CHAN.

As a pioneer in e-Payments in Hong Kong, CHAN says OCL is a fast-moving technology company that is on the cusp of recreating itself. As such, she says, OCL is committed to developing young and passionate talents who embrace creativity and innovation to drive business

growth. “We are consistently on the lookout for talent, particularly talent who can demonstrate creativity and progressiveness,” says CHAN.

As part of the comprehensive learning experience, CHAN says BTP participants will also gain first-hand experience of the company culture and commitment of OCL to sustainability and corporate social responsibility. “There will be ample opportunities for participants to develop, learn and immerse themselves in our inclusive culture,” CHAN says. BTP participants can try their hand at volunteer work, join staff club activities as well as attend company training sessions and workshops.

Highlighting the popularity and reach of the BTP initiative, CHAN notes that, for some positions, more than 100 applications were received, including applications from graduates outside the company’s regular talent recruitment pool. She says by attracting diverse talent to the company, the programme benefits the participants and OCL. “This is definitely a win-win proposition for us and the participants,” she explains. “Not only does OCL have more graduates to consider for existing and future job openings, the programme uplifts the Octopus brand name among Hong Kong’s university students,” says CHAN who points out that, upon completion of the programme, outstanding participants may be considered for permanent roles.



以推進業務發展。她稱：「我們經常物色人才，特別是具有創意、充滿魄力的人才。」

陳女士表示，在全面的學習過程中，計劃的參與者可親身體驗八達通公司的文化，感受到公司如何致力於持續發展和履行企業社會責任。她說：「參與者有大量機會發展和學習，浸淫在我們的公司文化中。」參與者可嘗試義工服務，加入員工興趣小組活動，以及參加公司培訓課程和工作坊。

陳女士指出，計劃廣受歡迎，吸引大量年輕人，有些職位有逾百申請者申請，當中部分申請人來自公司慣常招聘對象以外的群體。她表示，該計劃吸引不同人才，對參與者和八達通均有裨益。她解釋說：「這肯定是雙贏的局面，我們和參與者均可獲益。八達通公司可有更多畢業生選擇，填補現有和將來的職位空缺；計劃亦在香港的大學生之間推廣八達通的品牌名稱。」陳女士也指出，計劃完成後，表現優秀的參與者可獲考慮長期任職該公司。

### 大學鼎力支持

嶺南大學校長鄭國漢教授稱：「『銀行業人才起動計劃』為今屆畢業生提供極佳的前景，透過工作實踐及專業認證訓練，令他

們達致成為銀行業及金融專才的理想。」香港大學校長張翔教授也有類似的看法，相信參與該計劃是個好開始，畢業生能加入香港的重要經濟支柱，在充滿活力的獨特環境中汲取經驗。張教授說：「這是銀行界和大學攜手合作，培育未來人才的好例

子。」香港浸會大學校長錢大康教授認為，該計劃讓未來的人才展現他們的無限潛力，加強他們將來發展事業的能力。他說：「浸會大學的畢業生有着創意和關懷的基因，具備全球視野，隨時準備就緒投身銀行業。」



### Support from universities

Mr Leonard K CHENG, President, Lingnan University, says, "The Banking Talent Programme offers wonderful prospects for our young graduates, through practical work and certified professional training, to achieve their career aspirations in becoming banking and finance specialists." Echoing similar sentiments, Professor Xiang ZHANG, President and Vice-Chancellor, The University of Hong Kong (HKU) believes the BTP provides a splendid start for graduates to gain experience in a rousing and exceptional environment at the heart of the key economic pillar in Hong Kong. "It is a perfect example of collaborative efforts between the banking sector and universities in nurturing our future talents," says

Professor ZHANG. Professor Roland T CHIN, President and Vice-Chancellor Hong Kong Baptist University, says the BTP provides future talent with the best platform to demonstrate their unlimited potential, and it

empowers them for further career development. "HKBU graduates, with their creative, caring and global DNA, are ready to dedicate themselves to the banking industry," says Professor CHIN.

### ABOUT THE AUTHOR | 關於作者

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# Implementing Proactive Response Strategies to COVID-19 People and Business Challenges

## 積極應對新冠肺炎下的人事與業務策略挑戰

*As the COVID-19 pandemic resets work trends with practices put in place that are likely to become permanent, banks can respond to the challenge through reshaping their workforce norms and culture to come out stronger than previously.*

新冠肺炎疫情改變了工作模式，其中的多種做法將有可能發展成為長期的措施。為應對這挑戰，銀行可調整工作團隊的常態和文化，以更強壯的姿態重新出發。

As generation-defining events go, in a matter of just a few months, the fallout from the COVID-19 pandemic has resulted in the rapid transformation of the workplace and how work is done. Working from home — at least for many bank employees — has become the new normal, while digitising the relationship between bank and customer has been extended to include the relationship between employer and employee.

Frequently abbreviated to WFH, now that working from home is widely expected to become one of the more permanent legacies of the COVID-19 pandemic, Jennifer VAN DALE, partner

and head of law firm Eversheds Sutherland's employment practice in Asia, says businesses, including banks, need to think about what is needed for their own organisation and the specific needs of their people. "Remote working and the adoption of tech tools used to mitigate the spread of the COVID-19 coronavirus have blurred the lines between work and personal lives," she notes.

On the issue of whether or not an employer can require an employee to work from home, VAN DALE says much depends on the terms of the employment contract and any pre-existing arrangements regarding home-working. For example, in the

absence of any express contractual right, an employee is obliged to follow the reasonable instructions of their employer. A prime example could include where the government — as is the case in Hong Kong — encourages employers to arrange for working from home. However, under the Occupational Safety and Health Ordinance (OSHO), whether it is in the office or home, employers have a duty to ensure the safety and health of their employees by providing a work environment that is, so far as is practicable, safe and without risks to health. "In the current environment, showing concern for employee's well-being and maintaining trust is a key consideration," VAN DALE



正如其他劃時代的事件一樣，新冠肺炎疫情帶來重大影響，在數月之間迅速改變了工作模式。起碼對許多銀行從業員來說，在家工作成為新常態，而銀行與客戶互動數碼化的趨勢，亦已擴展至僱傭關係。

大多數人都相信，在家工作的模式會在疫情後保留下來。Eversheds Sutherland 律師事務所合夥人兼亞洲僱傭事務主管 Jennifer VAN DALE 稱，各行各業（包括銀行）均須考慮機構自身的需要，以及其員工的個人需求。她表示：「為防止新冠病毒散播而採用的遙距工作模式和科技，使工作和私人生活之間的界線變得模糊。」

關於僱主能否要求僱員在家工作，VAN DALE 表示，這視乎僱傭合約的條款，以及先前是否已有在家工作的安排而定。例如，除非合約另有明確訂明權利，否則僱員必須遵照僱主的合理指示行事；過去數

月在香港，政府鼓勵僱主安排僱員在家工作，就是個好例子。然而，在《職業安全及健康條例》下，不論在辦公室還是在家，僱主均有責任在切實可行的情況下，提供安全及不危害健康的工作環境，從而確保僱員安全及健康。VAN DALE 稱：「在目前的情況下，關注僱員的身心健康，維持互信，是主要的考慮。」對僱員表示同理心、瞭解他們面對的挑戰、容許靈活安排，也十分重要，有助保持僱員投入工作。例如僱員需要照顧受養人，不能按時上班，要求靈活安排工作時，僱主予以配合，便是同理心的表現。她說：「哪些做法可行，哪些不可行，可從經驗中學習，日後付諸實行。」

除了須維持在家工作的員工身心健康，提供安全的工作環境外，VAN DALE 提醒銀行僱主須注意私隱及數據保密事宜，特別是在使用電子資料和數碼平台時，更須多加留意。她建議僱主謹慎行事，採取預防

措施，例如在容許僱員在辦公室以外連接銀行的電郵和電腦系統前，要求僱員在公眾場所使用隱私屏幕，透過安全的虛擬私人網絡接達系統，以及定期更換密碼。網絡罪犯往往以在家工作的人士為目標，VAN DALE 建議僱主為僱員提供所需工具和支援，以保障資料安全，並遵守有關資料私隱的規定。

### 新技能培訓

近日討論各行各業的業務活動時，「新常態」一詞經常掛在口邊。Randstad Hong Kong 的銀行及金融服務辦事處總監鍾沛廷，任仕達 (Randstad) 董事，銀行與金融服務業，留意到，新冠肺炎疫情改變了銀行與僱員交流的方式。在新常態的年代，對數碼工具的認識日形重要。鍾沛廷表示，大型銀行正尤其努力加強數碼基礎設施，並教導員工相關的技能。他說：「我們注意到，疫情期間，工作優次有變，以致技能分配失衡。」提供新技能培訓，以及提升僱員的技能，可幫助僱員調配到新崗位工作。

*“Remote working and the adoption of tech tools used to mitigate the spread of the COVID-19 coronavirus have blurred the lines between work and personal lives.”*

says. Empathising with employees, understanding their challenges and showing flexibility is also important to maintain employee engagement. Empathy could include accommodating a request to work flexibly because an employee is having difficulty attending work due to the need to care for dependents. “There are lessons to be learned from what works and what doesn’t which can be applied in the future,” she says.

Aside from the well-being and safe work environment challenges associated with working from home, VAN DALE cautions that bank employers need to be concerned about privacy and data security

issues, particularly around the use of electronic information and digital platforms. She advises that prudent employers should take pre-emptive measures. Employers could, for example, require employees to use privacy screens in public places, access email and company systems through secure virtual private networks (VPNs) and update passwords regularly before they are permitted access to systems. With cybercriminals seeking to target individuals working from home, VAN DALE recommends employers provide their employees with the tools and support to protect information and comply with data privacy issues.

### Reskilling the workforce

With the term “new normal” used as a precursor to just about any mention of business activities these days, Rick CHUNG, Director of Randstad Hong Kong’s Banking and Financial Services Office notes that, COVID-19 has changed the way that banks interact and engage with their employees. With digital literacy increasingly becoming a factor in the new normal era, CHUNG says large banks in particular are noticeably ramping up their digital infrastructure and equipping their employees with related technology skill sets. “We have noticed that changes in workload priorities during the pandemic have resulted in an imbalance of skills allocation,” he says. As a response, reskilling and upskilling can help employees move from one part of the business to another.

Among banks seeking to hire talent, CHUNG says there has been an uptick in demand for candidates with experience in statistical analysis, data analysis and trading technologies. Professionals who have developed models for analysis and quantitative trading (high-frequency and algorithmic trading) using programming languages such as C++, Java Python and R language are also in demand. Furthermore, with the advent of digital banking, the threats in the financial landscape such as system manipulations, information breaches and service disruptions are always present. CHUNG says threats are further exacerbated by the increasing number of online transactions processed through mobile, web and third-party platforms. As a result, he says banks are expanding their cybersecurity teams to further strengthen their cyber-resilience against these threats.

With background screening playing a vital part of an employer's hiring assessment, CHUNG notes employers are increasingly checking candidates' social media accounts. "Strongly-worded social media posts and comments on racism or anti-government views are taken very seriously by employers," he says. At the same time, employers are integrating HR technology tools, applicant tracking systems and comprehensive human resource management systems to achieve better tracking results, as well as to reduce manual work for the HR function. Meanwhile, CHUNG says, to adhere to social distancing rules, with face-to-face learning and development programmes mainly curtailed, banks are offering online courses and conducting virtual training for their employees to ensure skills development continues. In some cases, banks have opted for online

courses conducted by third party professionals. Examples include courses offered by the Hong Kong University of Science and Technology (HKUST) on understanding Fintech security and regulation. The University of Hong Kong (HKU) is also offering introductory Fintech, Fintech ethical issues and risks, and risk management courses.

### More focus needed on back-office technologies

As the ongoing COVID-19 pandemic forces banks to transfer work processes from controlled office settings to employees' at-home alternatives, the back-office technology many traditional banks rely on to maintain day-to-day operations is struggling to keep pace with demand, says Rob WELLS, president for Asia at enterprise cloud applications provider Workday. The main reason for this, according to WELLS, is that while banks have

## “為防止新型冠狀病毒散播而採用的遙距工作模式和科技，使工作和個人生活之間的界線變得模糊。”

員工招聘方面，鍾沛廷表示，銀行對具備統計分析、數據分析和交易科技有認識的人才的需求有所增加。對於曾經運用C++、Java Python及R語言等編程語言開發分析及量化交易（高頻交易及演算法交易）系統的專才，銀行也有需求。此外，網上銀行出現後，金融界經常面對系統操控、資料外洩及服務受干擾等威脅。鍾沛廷表示，隨著越來越多交易透過流動電話、互聯網和第三方平台進行，這些威脅日趨嚴重。因此，銀行正擴充其網絡保安部門，增強應對這些威脅的能力。

背景查核是僱主招聘人才評核過程中的重要一環。鍾沛廷表示，越來越多僱主查看應徵者的社交媒體帳戶。他說：「語言強硬的帖文、種族主義的言論、反政府的意見，僱主都十分關注。」同時，僱主亦加強

採用人力資源技術工具、求職者追蹤系統及全面的人力資源管理系統，以便取得最佳的追蹤結果，並減少人力資源部門的人手工作。同時，鍾沛廷表示，為遵守社交距離的規定，面授的培訓課程有所減少，銀行紛紛採用網上課程，為員工提供網上培訓，繼續提升員工的技能。有些情況下，銀行選擇參加第三方專才提供的網上課程，例如香港科技大學有關金融科技保安與法規的課程。香港大學也推出有關金融科技入門、金融科技道德與風險，以及風險管理等課程。

### 須多注意後勤科技

企業雲端應用程式提供者Workday亞洲總裁 Rob WELLS 表示，新冠肺炎疫情持續之下，銀行被迫把工序由受控的辦公室環境轉移至僱員的家居，傳統銀行賴

以維持日常運作的後勤科技，正艱苦掙扎，以應付新需求。他指出，主要的原因是，銀行大量投資於面對客戶的前端科技（部分原因是趕上金融科技新對手），因而較少關注後勤科技的投資。他表示：「就後勤科技而言，許多傳統銀行都面臨挑戰。」同時，貯存在多個既有系統的數據須大規模地持續維護，以至要從中抽取有意義的數據十分困難，數據挖掘既費時又不全面。他稱：「銀行難以實時掌握財務、人事及營運數據，作有根據的決定。」

為處理這情況，WELLS建議跨部門合作，訂立共同的數碼轉型目標。他說：「須訂定指標和路線圖，連繫各點，看機構個別部門的決策和行動會如何影響整個機構。」

疫情改變經營環境，傳統銀行要保持競爭力，便須重新審視如何改變後勤財務及人力資本管理系統，配合前端應用系統。他解釋：「這樣可簡化他們的系統架構，增加靈活應變的能力，根據即時的資料按實際數據作出決定。」

been investing heavily in front-end consumer facing technology — in part to keep pace with their newer Fintech rivals — less attention has been focused on investment in back-office technology. “Many traditional banks are in a challenging position from a back-office technology perspective,” he says. At the same time, data stored across different legacy systems that require extensive ongoing maintenance makes meaningful extraction and data mining a time consuming and incomplete process. “It’s difficult for banks to leverage real-time financial, people and operational data to make informed decisions,” he notes.

To resolve the situation, WELLS advises cross-functional collaboration based on aligned digital transformation goals. “Metrics and roadmaps are necessary to connect the dots and

see how decisions and actions in one area of the organisation impact the greater whole,” he says. For traditional banks to compete in the reshaped COVID-19 landscape, they need to have an entirely fresh look at how to transform their back-office financial and human capital management (HCM) systems to complement their front-end applications. “This will simplify their system infrastructure, create the ability to be agile and allow data-driven decisions to be made based on real-time information,” he explains.

WELLS also points out as banks implement technologies that embrace AI and machine learning, established skills will become redundant while the demand for new skills will emerge. For example, Finance and HR professionals will need to be equipped with new skills such as data analytics and cyber-security awareness, and also soft skills including communications and story-telling abilities. “Adapting employees’ skills and job roles to the post-pandemic ways of working will definitely help banks to respond with speed and accuracy to current and future needs,” he says.

*“With background screening playing a vital part of an employer’s hiring assessment, employers are increasingly checking candidates’ social media accounts. Strongly-worded social media posts and comments on racism or anti-government views are taken very seriously by employers.”*







“背景查核是僱主招聘人才評核過程中的重要一環，越來越多僱主查看應徵者的社交媒體帳戶。語言強硬的帖文、種族主義的言論、反政府的意見，僱主都十分關注。”

### Creating an employee engagement blueprint for the long term

While the WFH concept is believed by many to have the potential to improve work-life balance for individuals, it should not be considered as the “silver bullet” that solves employee engagement and organisational culture challenges, says strategist and workplace transformation expert, Lale KESEBI, Founder and CEO, Human at Work. “Enabling employees to work from home should not be seen as the panacea to solve unaddressed engagement and corporate culture issues,” she says. Employee engagement is at its strongest when employees feel a sense of belonging, knowing where they fit within the organisation and the knowledge they are contributing to a shared purpose. While employee-

friendly policies go so far, KESEBI believes employees also want to feel valued and trusted, which can be a challenge, especially now that more employees are working remotely.

Like a product, KESEBI says corporate culture can be designed through emphasis placed on leadership style, transparency, communicating values and goals, and recognising individual and team achievements. Defining elements of corporate culture are also underpinned by inclusiveness, hiring strategies and a genuine focus on the safety and well-being of employees. “Culture by design is an input variable where the levers can be tweaked so that the output variable — employee engagement — can be measured,” says KESEBI.

WELLS也指出，銀行採用人工智能及機器學習等技術時，既有的技能便不再需要，並產生對新技術的需求。例如財務及人力資源專才須具備數據分析及網絡保安意識等新技能，以及溝通能力及說故事技巧等軟技能。他說：「調整僱員的技能和角色，配合疫情後的工作方式，定能協助銀行迅速準確地回應目前和將來的需要。」

### 長遠維持員工投入的藍圖

戰略家及工作間轉型專家、Human at Work創辦人兼行政總裁 Lale KESEBI 表示，許多人認為在家工作可幫助達致工作與生活的平衡，但在家工作不應視為可以提升僱員投入感、應對機構文化挑戰的靈丹妙藥。她說：「讓僱員在家工作，不應視為可以解決員工投入感和機構文化等問題。」僱員有歸屬感、知道自己在機構中的角色、知道自己如何幫助同事達致共同目標時，便有強烈的投入感。除要有僱員友善政策外，KESEBI相信僱員也希望受到珍視和信任。要做到這點有一定難度，尤其是現在許多僱員遙距工作，更不容易讓僱員感受到重視和信任。

As COVID-19 thrusts the “future of work” to the forefront of business planning, KESEBI says banks have an opportunity to rethink their approach and reshape their employee engagement strategies, which defines their organisational culture. “The coronavirus pandemic has made this question more urgent,” says KESEBI. However, she stresses, without a top-down and committed cross-organisational approach, there is little chance of shifting the employee engagement needle. Similar to other industry sectors where there is a high level of expertise; KESEBI says there is a tendency in the banking industry for a sense of myopia to occur when it comes to redefining corporate culture. “Citing compliance and regulations as the wrong reasons to keep the same corporate culture flywheel turning — especially when there is an opportunity to

improve corporate culture — is an opportunity missed,” she cautions. A good example, KESEBI says, is the conventional wisdom held by some leaders that employees can’t be trusted to work if they are not constantly supervised. She advises that “managers need help and support to figure out how to build social capital and lead their teams virtually to create a more deeply engaged workforce.”

### Be mindful when it comes to employee well-being

At a time when a rising number of Hong Kong’s workforce is experiencing some form of work-related stress or anxiety, looking after mental health issues has never been more important says Tony DICKEL, Greater China Director of the Potential Project, which specialises in helping organisations

and individuals to achieve mental effectiveness and emotional balance in the workplace. DICKEL says, as individuals at all levels of seniority come to terms with a combination of COVID-19 related challenges, there can be a tendency for emotional and mental health problems to stack up. “The impact multiplies with the addition of each additional stress factor,” DICKEL says. “This can be catastrophic in terms of mental well-being,” he adds. While some degree of work pressure is inescapable for most people in Hong Kong, the habit of being always-on as a coping strategy to “busyness” has a lot to answer for in terms of raising stress levels. When it comes to dealing with stress, he says, mindfulness matters. In simple terms, DICKEL explains, mindfulness can be defined as the ability to engage and sustain attention towards whatever is “optimal”, moment-by-moment.

DICKEL suggests that managers promote the idea of the “self-check-in”. This can be as simple as setting a timer on a phone or a watch. When it goes off, employees stop what they are doing, take three mindful breaths with full “awareness of breathing” and ask – what am I up to right now? In addition, where possible, DICKEL suggests that organisations can help employees to be mindful by discouraging email and text communication after office hours or at weekends, which will often be interpreted as needing an immediate response. DICKEL recommends if seniors must communicate outside regular office hours or at weekends, they include a note saying something like “no need for an immediate response”.

KESEBI指出，企業文化像產品一樣，可以設計出來。設計時應強調領導風格、透明度、溝通價值與目標，以及嘉許個人和團隊的成就。包容的態度、聘任策略、真正關注員工的安全和身心健康，是機構文化的基石。KESEBI說：「文化設計是一項輸入變數，調校當中的成分，便可量度僱員投入度這輸出變數。」

KESEBI表示，新冠肺炎把「未來工作模式」推至業務策劃的最前方，銀行有機會重新審視做法，調整維持僱員投入度的策略；這對機構文化也有影響。她說：「疫情讓這問題變得更急需處理。」然而她強調，要是沒有上層推動，沒有整個機構的投入，便難以絲毫改變僱員投入度。正如同樣要求高度專業技能的其他行業一樣，在銀行業界談到重塑機構文化，往往欠缺遠見。她提醒說：「誤以合規和法規限制為理由，即使有改善機會，也維持現有的機構文化不變，便會錯失良機。」她舉出一個好例子：傳統智慧認為，假如不經常監督僱員，便不能信任僱員會積極工作。他表示：「管理人員需要協助和支援，讓他們探索如何透

過虛擬網絡領導團隊，建立社會資本，從而組織更積極投入的團隊。」

### 注意僱員身心健康

Potential Project 專門協助機構和個人在工作上保持有效的心理狀態和維持情緒平衡。Potential Project 大中華地區總裁Tony DICKEL說，香港越來越多就業人士經歷與工作相關的壓力或焦慮，照顧心理健康因而極其重要。他指出，不同年齡、級別的員工在疫情帶來的種種挑戰之下妥協，有可能逐漸積累情緒及心理健康問題。DICKEL表示：「每多一項壓力因素，影響便倍增；這可對心理健康帶來災難。」對香港大多數人來說，工作壓力在所難免；經常保持工作狀態，以應付

「繁忙」的事務，只會增加壓力。他說，要處理壓力，專注很重要。他解釋，簡單地說，專注就是專心處理當下最「合宜」的事務。

DICKEL建議管理人員推廣「自我報備」的概念。這可以是個簡單的動作：在電話或手錶設定響鬧提示；報時訊號響起時，便馬上停止手上的工作，專心呼吸三次，留意呼吸過程，並問自己：我現在怎麼了？此外，如果可行的話，DICKEL建議機構幫助僱員保持專注，方法是不鼓勵辦公時間後或週末發出電郵或短訊，因為一般認為電郵和短訊須即時回覆。他建議，如上司必須在正常辦公時間以外或在週末溝通，可註明「不必立即回覆」。

### ABOUT THE AUTHOR | 關於作者

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## Institute Update 學會消息

### New Benchmark Recognition & Big Step Moving Forward

With the Institute's proven well-organised and high-quality training programmes offered over the past decades, HKIB joined the Education Bureau (EDB)'s new initiative that allows eligible programme providers to seek accreditation to become assessment agencies for issuing professional qualifications, recognised under Hong Kong Qualifications Framework (HKQF). After submitting an accreditation application to the Hong Kong Council for Accreditation of Academic and Vocational Qualifications in March 2020, the Institute received some good news.

The Institute is pleased to announce that HKIB has been appointed by the EDB as Professional Qualifications Assessment Agency (PQAA) effective from 1 August 2020. The Institute is the first professional body in the banking sector to hold this prestigious status and be authorised to issue professional qualifications reaching up to HKQF level 6 which is at the same standard as a master's degree. The Institute certainly will continue providing high-quality programmes to enhance and sustain professionalism in banking. Let's move forward to embrace the Institute's big milestone together.

### 學會獲得業界首個基準認可 邁進重大一步

在過去數十年以來，學會的專業認證培訓課程備受業界肯定。為配合教育局2018年推出的新措施，學會在資歷架構秘書處協助下，在今年初向香港學術及職業資歷評審局提交申請書，申請成為香港資歷架構下可頒發「專業資歷」的評估機構。

學會很高興宣布，由2020年8月1日起，正式獲教育局委任為專業資歷評估機構(PQAA)，成為銀行業中首個獲得此地位的专业組織，更會是第一個獲授權頒發資歷架構—第六級的機構，等同於大學碩士學位程度。學會定當繼續提供更多的專業資歷課程，持續推動及維持銀行業的專業性。讓我們一同向前邁進，見證學會這個重要里程碑！

### 'Go Digital' — Full Spectrum of HKIB Member Services

From home to workplace, digitalisation has grown in importance and the related knowledge and skill set are in high demand for an effective, efficient, and digitalised workflow. The Institute is adopting more initiatives to enhance its services to ensure Members can accommodate the fast-paced and ever-changing working environment in the Banking industry. First to start with is the professional trainings relating to Fintech and Cybersecurity, including the Enhanced Competency Framework on Cybersecurity (ECF-C) and the Certified Cyber Attack Simulation Professional (CCASP), to feature the common core competences required of cybersecurity practitioners in the Hong Kong banking industry. More training programmes on digital banking will be launched soon.

Next on our list is our social commitment to go paperless and digitalised in our communication channels. Apart from utilising the existing social media platforms, the Institute also has several green strategies planned, including the full digitalisation of *Banking Today*, a full upgrade of HKIB mobile app to support full spectrum of member services, and the WeChat account to be launched later this year. As a collective effort from now on, Members are also encouraged to start reading *Banking Today* earlier through MyHKIB platform and support the digitalisation by stop receiving the print version of *Banking Today*. Members can simply email their name, member no. and mobile no. to [marketing@hkib.org](mailto:marketing@hkib.org) to do so.

### 學會全面數碼化會員服務

從日常生活到工作，有效率的數碼化工作流程日益重要。為協助會員能夠適應銀行業的節奏及演變，學會配合現今科技，採取了更多措施提升服務質素。首先，為應付業界對相關知識和技能的需求，學會提供了與金融科技和網絡安全有關的專業培訓，包括銀行專業資歷架構—網絡安全(ECF-C)及Certified Cyber Attack Simulation Professional (CCASP)，以培訓網絡安全從業人員所需的共同核心技能。學會正計劃推出更多有關數碼銀行的培訓課程。

另外，學會亦致力數碼化我們與會員的溝通渠道，以大量減少用紙。除了善用現有的社交媒體平台外，其餘幾項環保措施包括全面數碼化《Banking Today》、於今年年底全面升級學會手機應用程式以支援會員服務，以及即將推出的微信公眾號。為了共同支持環保及推動數碼化進程，學會亦鼓勵會員透過MyHKIB平台閱讀《Banking Today》，並提早選擇不再接收印刷版的《Banking Today》。會員只需將姓名、會員編號和手提電話號碼電郵至[marketing@hkib.org](mailto:marketing@hkib.org)便可。

## Certified Banker (CB) Corner 「銀行專業會士」(CB) 專欄

### Certified Banker (CB) Update

#### 2020 Training and Examination Schedules

Training and examination schedules for CB (Stage I), CB (Stage II), CB are available at HKIB's website, please visit the 'Certified Banker' section under 'Training & Examinations' section.

#### 「銀行專業會士」之溫馨提示

##### 2020年銀行專業會士課程及考試時間表

2020年之「銀行專業會士」、「銀行專業會士(中級)」和「銀行專業會士(初級)」，的課程與考試時間表已上載到學會網站，詳情請參閱香港銀行學會網站—課程與考試。



For more details on Certified Banker Programme, please scan the QR code or visit the "Certified Banker" section under "Training and Examination" in our website.

請掃描QR代碼了解更多詳情，或瀏覽學會網站「銀行專業會士」分頁。





## Government Subsidies for Certified Banker Programme

Even as you need to stay at home during the COVID-19 pandemic, did you know you can make better use of your time to equip yourself and contribute to your career advancement? The Certified Banker Programme, may qualify for Pilot Programme to Enhance Talent Training for the Asset and Wealth Management Sector (WAM) funding as well as Continuing Education Fund (CEF) for students to suit different training needs. More details will be uploaded to the “Government Subsidy” Section on our website by early September 2020. Please stay tuned.

### Q: How much can I be benefited by the Funds?

For CEF, eligible applicants may submit unlimited number of claims for reimbursement of fees on the successful completion of CEF reimbursable courses which commence on or after 1 April 2019 up to a maximum sum of HKD20,000. The percentage of fees to be borne by learners for the first HKD10,000 subsidy is 20% of the course fee and that for the second HKD10,000 subsidy is 40% of the course fee.

For WAM, eligible applicants will be reimbursed 80% of the eligible course(s) fees upon satisfactory completion of the Certified Banker course(s), subject to a maximum of HKD10,000.

### Q: What modules will be covered as the HKIB CEF reimbursement courses?

問: 甚麼課程已列入持續進修基金課程範圍?

CB (Stage II) 銀行專業會士 (中級)
1. Business and People Management 業務與人事管理
2. Finance of International Trade 國際貿易融資
3. Corporate Finance Services 企業融資業務
4. Technology Management and Innovation in Banking 科技管理及銀行業創新
CB (Stage I) 銀行專業會士 (初級)
1. Fundamentals of Banking 銀行業務基礎
2. Professional Ethics and Compliance 專業道德及操守
3. Fundamentals of Banking 會計學基礎
4. Introduction to Banking Law 銀行法律簡介
5. Risk Management 風險管理

### Q: What modules are eligible for applying for WAM?

問: 甚麼課程已列入提升資產財富管理業人才培訓先導計劃課程範

CB 銀行專業會士
1. Bank Asset and Liability Management 銀行資產及負債管理
2. Treasury Markets and Operations 資金市場及運作
3. Banking Law and Practice 銀行法律與實務
4. Operational Risk Management 營運風險管理
CB (Stage I) 銀行專業會士 (初級)
1. ECF on AML/CFT (Core Level) 銀行專業資歷架構 — 打擊洗錢及恐怖分子資金籌集 (基礎級)

## 銀行專業會士課程 — 政府資助

在疫情肆虐期間, 你有否想過善用居家工作的時間, 仍可充實自己繼續進修, 為自己的事業鋪路? 就讀學會旗艦課程 — 「銀行專業會士」的銀行從業員, 將可申請香港政府提供的培訓資助。學員除了能夠於成功修畢課程後申請「提升資產財富管理業人才培訓先導計劃(WAM)」中的資助外, 亦可申請「持續進修基金(CEF)」。更多資格及申請詳情將更新至學會網頁「政府資助」專頁上。

### 問: 申請人最高可獲多少資助? 資助是怎樣計算?

持續進修基金: 符合資格的申請人成功修畢於2019年4月1日或之後開課的基金課程後, 可不限次數申領合共最多20,000港元的資助。首10,000港元資助的學員共付比率(即學員本身需負擔的費用的百分比)為課程費用的20%, 而次10,000港元資助的學員共付比率則為課程費用的40%。

提升資產財富管理業人才培訓先導計劃: 符合資格的申請人於成功修畢「銀行專業會士」課程後可申請學費八成之補貼, 合共最多10,000港元的資助。

### Q: I have more questions regarding CEF, who should I contact?

For general enquiries about the CEF Scheme, please contact the Office of the Continuing Education Fund (OCEF):



Tel: (852) 3142 2277, 24-hour hotline  
Email Address: cef\_sfo@wfsfaa.gov.hk

### 問: 我有更多關於持續進修基金的疑問, 可以從何查詢?

有關更多持續進修基金的疑問, 請聯絡持續進修基金辦事處, 請參閱上方QR代碼。

電話: 3142-2277 (24小時熱線)

電郵地址: cef\_sfo@wfsfaa.gov.hk

### Q: I have more questions regarding WAM, who should I contact?

For more details, please visit:



For more eligible courses, please visit the “Government Funding” page under the “Training and Examinations” section.

### 問: 我有更多關於提升資產財富管理業人才培訓先導計劃的疑問, 可以從何查詢?

有關提升資產財富管理業人才培訓先導計劃的疑問, 請參閱上方QR代碼。

更多合資格的課程將於學會網站「課程與考試」下的「政府資助」專頁更新。

## Enhanced Competency Framework Corner

### 「銀行專業資歷架構」(ECF) 專欄



#### Update From ECF on Cybersecurity (Core Level)

Recently the Hong Kong Monetary Authority (HKMA), the Hong Kong Association of Banks (HKAB) and The Hong Kong Institute of Bankers (HKIB) have jointly launched an industry-wide paper on “Capacity Building for Future Banking”. Technological, data skills and cybersecurity skills are identified as some of the major skill gaps in the banking workforce that need to be filled to support the planned business expansion of the industry over the next five years.

To facilitate skills development in cybersecurity in banking, the Institute offers the “Advanced Certificate for ECF on Cybersecurity” to help individuals attain the Core Level of the competency standards set by the Enhanced Competency Framework on Cybersecurity.

Having completed the training and passed the examination, participants will receive the “Advanced Certificate for ECF on Cybersecurity”. If the participants are engaged by authorised institutions undertaking cybersecurity roles, they are also eligible to apply to the Institute for certification as “Associate Cybersecurity Professional” (ACsP).

The next intake will start in September 2020. Stay tuned!

#### 銀行專業資歷架構 — 網絡安全 (基礎級) 之最新消息

香港金融管理局、香港銀行公會及學會最近聯合發布題為「提升未來銀行業人才的专业能力」的文件。因應銀行業未來五年的業務擴展計劃，整體銀行業從業員在技能層面出現的缺口涉及一些主要範疇，包括科技、數據分析技能，以及包括網絡安全。

為促進銀行業網絡安全的職能發展，學會提供「銀行專業資歷架構—網絡安全」高等證書課程以提升及維持銀行業從業員的專業資歷，從而達到銀行專業資歷架構中的基礎級水平。

完成培訓及通過考試後，學員可以取得「銀行專業資歷架構—網絡安全」高等證書。於認可機構從事網絡安全相關工作的人士，均可向香港銀行學會申請獲取「網絡安全專業人員」(ACsP)的資歷認證。

下期課堂將於九月舉行，敬請留意。



#### Update From ECF on Credit Risk Management

Take a step further to obtain CCRP(CL) and CCRP(CPM)! For Core Level — Associate Credit Risk Management Professional (ACRP) holder, you are now eligible to apply for any one or both of the following ECF-CRM (Professional Level) programmes to enhance your knowledge on credit risk management:

#### 銀行專業資歷架構 — 信貸風險管理之最新消息

向取得專業級認證資格的目標更進一步！基礎級 - 「信貸風險專業人員」(ACRP) 現已合資格修讀以下課程以進一步提升對信貸風險管理的認識，並獲取專業級的認證：

Module 單元	Course Name 課程名稱	Certificate 證書	Professional Qualifications 專業資歷
Module 4 單元四	Advanced Commercial Lending	Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書 (信貸風險管理-商業信貸)	CCRP(CL) 認可信貸風險專業人員 (商業信貸)
Module 5 單元五	Advanced Credit Risk Management and Regulatory Requirements	Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書 (信貸風險管理-信貸組合管理)	CCRP(CPM) 認可信貸風險專業人員 (信貸風險組合管理)

For Professional Level — Certified Credit Risk Management Professional (Commercial Lending) (CCRP(CL))/Certified Credit Risk Management Professional (Credit Portfolio Management) (CCRP(CPM)) certification holder, you are also eligible to apply for another ECF-CRM (Professional Level) programme and pursue the corresponding certification that you have not yet achieved:

專業級—「認可信貸風險專業人員(商業信貸)」(CCRP(CL)) / 「認可信貸風險專業人員(信貸風險組合管理)」(CCRP(CPM))則合資格修讀以下課程, 以獲取另一項專業級的認證:

Module 單元	Course Name 課程名稱	Certificate 證書	Professional Qualifications 專業資歷
Module 4 單元四	Advanced Commercial Lending	Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書 (信貸風險管理-商業信貸)	CCRP(CL) 認可信貸風險專業人員 (商業信貸)
Module 5 單元五	Advanced Credit Risk Management and Regulatory Requirements	Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書 (信貸風險管理-信貸組合管理)	CCRP(CPM) 認可信貸風險專業人員 (信貸風險組合管理)

The next intake will start in September 2020. Stay tuned! 下期課堂將於九月舉行, 敬請留意。

**Warm Reminder: Become a Certified Professional with ACRP/ CCRP(CL)/ CCRP(CPM)**  
Grandfathering Application extended to 31 December 2020

The deadline of the one-off grandfathering arrangement for the ECF on Credit Risk Management (CRM) has been now extended from 30 September 2020 to 31 December 2020, while the working experience accumulation of the Relevant Practitioners (RP) is still counting until 30 September 2020. Please submit your grandfathering and certification applications as early as possible to avoid unnecessary delay.

溫馨提示: 獲取「信貸風險專業人員」(ACRP) / 「認可信貸風險專業人員(商業信貸)」(CCRP(CL)) / 「認可信貸風險專業人員(信貸風險組合管理)」(CCRP(CPM))專業資歷認證  
不追溯安排 (grandfathering) 截止日期延至2020年12月31日

「銀行專業資歷架構—信貸風險管理」的一次性不追溯安排的截止申請日期將會由2020年9月30日延至2020年12月31日。銀行從業員可以通過此安排取得「銀行專業資歷架構—信貸風險管理」的認證資格, 而銀行從業員的相關工作經驗累積時期則截至2020年9月30日為止。請把握機會在2020年12月31日前根據所屬年資及經驗遞交「不追溯」安排及認證申請!



## Update From ECF on AML/CFT

### Tuition Class Vs Tutorial Class

The objectives of the ECF on AML/CFT programme are to develop a sustainable talent pool of AML/CFT practitioners for meeting the demand in this sector; and to raise and maintain the professional competence of AML/CFT practitioners in the banking industry.

The Institute provides two learning modes to suit learner's training needs; depending on their preference and relevant working experience. The training duration will be 15 hours and 6 hours for Tuition class and Tutorial class respectively. Both training duration cover the same set of training materials and programme syllabus.

In the Tuition class, more time is spent on explaining key concepts to enhance student's understanding. Thus, this class is more appropriate for learners with less than 2 years of relevant work experience. Learners who possess at least 2 years of relevant work experience will benefit more from the tutorial class as it is designed to be more intensive and focuses on the key learning points.

## 銀行專業資歷架構—打擊洗錢及恐怖分子資金籌集之最新消息

### 常規班與導修班

「銀行專業資歷架構—打擊洗錢及恐怖分子資金籌集」的課程目的旨在發展一個可持續的打擊洗錢及恐怖分子資金籌集從業員人才庫, 以滿足業界的人力需求及提升, 並維持銀行業內打擊洗錢及恐怖分子資金籌集從業員的專業水平。

學會現提供兩種學習課程以配合報讀人士之需要, 報讀人士可因應自己的相關工作經驗而選擇適合的學習課程。常規班與導修班的學習時數分別是15小時及6小時, 兩者均採用相同的課程大綱及教材。

常規班的課程時間相對較長, 內容講解相對更詳盡, 因此學會建議擁有少於兩年「打擊洗錢及恐怖分子資金籌集」相關經驗的人士報讀常規班。而導修班的課程時間較短, 並會著重講解課程重點, 適合已有一定經驗人士報讀。



# Enhanced Competency Framework Corner

## 「銀行專業資歷架構」(ECF) 專欄



### Update From ECF on Retail Wealth Management

#### Moving on to the ECF era – from CFMP™ to ARWP/CRWP (not applicable to CFMPTM Macau)

Application deadline for conversion and transition arrangement is 31 December 2020. Certified Financial Management Planner™ (CFMP™) candidates who have not yet completed the CFMP™ programme will have to refer to the conversion and transition arrangement to complete the remaining modules of ECF-RWM programme and apply for ECF-RWM certification by 31 December 2020. Award and Professional Qualification holders of CFMP™ are advised to apply for ECF-RWM certification and conversion to Professional Qualification of ECF-RWM respectively by 31 December 2020.

#### 銀行專業資歷架構 — 零售財富管理之最新消息

帶領「專業財富管理師」(CFMP™)邁進「銀行專業資歷架構」(ECF)新紀元 (不適用於「專業財富管理師」— 澳門)

轉移及過渡安排的截止日期為2020年12月31日。

尚未完成「專業財富管理師」(CFMP™)課程的學員須要在2020年12月31日或之前,根據過渡安排完成剩餘的「銀行專業資歷架構—零售財富管理」單元課程,並申請有關的資歷認證。而「專業財富管理師」(CFMP™)的獎狀持有人及專業資歷持有人亦須在2020年12月31日或之前申請「銀行專業資歷架構 — 零售財富管理」的專業資歷認證和過渡安排。

For more programmes details, please scan the QR code or visit the “Training and Examination” section in our website.

請掃描QR代碼或瀏覽學會網站「課程與考試」分頁,以了解更多課程資料。

ECF on Cybersecurity

「銀行專業資歷架構: 網路安全」



ECF on Credit Risk Management

「銀行專業資歷架構: 信貸風險管理」



ECF on Anti-Money Laundering and Counter-Financing of Terrorism

「銀行專業資歷架構: 打擊洗錢及恐怖分子資金籌集」



ECF on Retail Wealth Management

「銀行專業資歷架構: 零售財富管理」



## New Certified Individuals (CI)

### 新專業資歷持有人

#### Welcome to our new CB (Stage II), CAMLP, AAML, CCRP (CL), CCRP (CPM), ACRP, ACsP, CRWP, ARWP and CFMP™ holders

The HKIB Executive Committee has elected the following members as Certified Banker CB (Stage II), Certified AML Professional (CAMLP), Associate AML Professional (AAML), Certified Credit Risk Management Professional (Commercial Lending) (CCRP(CL)), Certified Credit Risk Management Professional (Credit Portfolio Management) (CCRP(CPM)), Associate Credit Risk Management Professional (ACRP), Associate Cybersecurity Professional (ACsP), Certified Retail Wealth Professional (CRWP), Associate Retail Wealth Professional (ARWP) and Certified Financial Management Planner™ (CFMP™) holders in May and June 2020. The members have either obtained grandfathering or completed the corresponding programmes, and fulfilled the membership and work experience requirements as prescribed by the Institute.

「銀行專業會士(中級)」、「認可反洗錢專業人員」、「反洗錢專業人員」、「認可信貸風險專業人員(商業信貸)」、「認可信貸風險專業人員(信貸組合管理)」、「信貸風險專業人員」、「網絡安全專業人員」、「認可財富管理師」、「財富管理師」及「專業財富管理師」新會員名單

學會理事會於2020年5月至6月授予以下會員「銀行專業會士(中級)」、「認可反洗錢專業人員」、「反洗錢專業人員」、「認可信貸風險專業人員(商業信貸)」、「認可信貸風險專業人員(信貸組合管理)」、「信貸風險專業人員」、「網絡安全專業人員」、「認可財富管理師」、「財富管理師」及「專業財富管理師」的專業資格或專業資歷。他們已憑相關工作經驗獲批「不追溯」安排,或完成相關課程並持有有效會籍並符合學會指定的相關工作經驗要求。

#### CB (Stage II) 「銀行專業會士」

LAU Wai Yin 劉蔚然

WONG Yin Hung 黃燕雄

#### CAMLP 「認可反洗錢專業人員」

CHAN Hau Ying Hollister 陳巧瑩

FOK Yat Yen Stephanie 霍逸欣

LEE Cheng Hsien 李政憲

NGAI Cho Ki 魏楚琪

TSAI Wan Chen 蔡宛真

CHEUNG Yiu Chee 張耀之

GAUR Manoj

LEE Chun Yin 李晉賢

SIU Ngo Tsz 蕭放芷

WU Ka Man 胡嘉敏

CHOI Chun Ping Jason 蔡俊平

LAI Man Chung Oscar 賴敏聰

LEONG Un Kuan 梁婉筠

TAM Siu On 譚紹安

WUN Chun Leung 溫俊良

CHOI Kit Man 蔡潔敏

LAU Ying Kit 劉纓傑

MOK Ho Yin Louis 莫浩賢

TONG Ho Cheong 唐浩昌

YIP Shun Kit 葉順傑

## AAMLP「反洗錢專業人員」

AU Yuen Pui 歐婉蓓	CHER Tsz Ching 車芷晴	KAN Wai Hei 簡偉熙	NAM Chun Hin Henry 藍進軒	WONG Jin To 王展滔
CHAN Hiu Fai 陳曉暉	CHEUNG Ka Laam 張嘉嵐	KONG Cheuk Him 江卓謙	OR Wan Ting 柯韻婷	WONG Tsz Yan 王芷欣
CHAN Jia Hui 陳加暉	CHEUNG Kam Wah 張錦華	LAM Kit Chi 林潔慈	SIE Po Chuen Candy 施寶川	WONG Tsz Yan 黃芷欣
CHAN Lok Man 陳洛文	CHEUNG Tsz Him 張子謙	LAU Pik Yan 劉碧欣	SUEN Kin Yan 孫健欣	WU Kam Kan 胡錦根
CHAN Lok Yin 陳樂賢	CHO King Lung 曹景龍	LEE Yan Yee 李欣儀	TSANG Cheuk Kuen 曾卓權	YEUNG Ho Yin 楊皓妍
CHAN On Man 陳安文	FU Kin Wah 傅建華	LEE Yuen Ling 李婉玲	TSANG Hiu Tung 曾曉彤	YEUNG Lok Yee 楊樂怡
CHAN Suet Man 陳雪雯	HAU Wing Suet 侯穎雪	LEUNG Janet Wai Man 梁慧敏	TSUI Wai Nam 徐焯楠	YIP Ka Fai 葉嘉輝
CHAN Sze Yun Anthony 陳思潤	HO Wing Ki 何穎淇	LI Wing Tsuen Eric 李詠銓	WONG Chun Lung 黃俊龍	ZHENG Nan 鄭楠
CHAN Wai Chun 陳維駿	HO Yuet Yee 何玥頌	MA Sik Kam 馬飭琴	WONG Chung Ming Darren 黃頌明	
CHENG Lai Yin 鄭禮彥	HUANG Yun Lan 黃韻嵐	MAK Ka Man 麥嘉雯	WONG Fun Fun 王歡歡	

## CCRP (CL)「認可信貸風險專業人員(商業信貸)」

AU Ho Yan 區可欣	FANG Jie 方洁	LAW Hung Luen 羅鴻鑾	PAU Wan Ching 鮑編澄	WONG Kelvin Man-wing 黃民穎
AU-YEUNG Yuen Kay 歐陽元基	FU Luk So 傅六蘇	LAW Sek Hei 羅錫熙	POON Pak Ho 潘栢豪	WONG Kin Ning Tommy 王健年
CHAN Chun Kee 陳振基	FUNG Kwok Cheung 馮國祥	LAW Shun Hing 羅順興	POON Wai Yin Vivian 潘蔚然	WONG Kwai Shing 黃貴成
CHAN Fai 陳暉	FUNG Yuen Yi Terry 馮婉儀	LEE Lung Sang 李隆生	SHEIR Hay Tak 余喜得	WONG Lai Ming 黃麗明
CHAN Hing Chi Kenji 陳興智	HO Yee Fong 何宜芳	LEE Oi Yee Lisa 李凱怡	SHING Sze Kei 成思驥	WONG Nga Man 黃雅雯
CHAN Kam Leung 陳錦良	HO Chun Wai 何頌偉	LEE Ping Kwan Eric 李炳鈞	SHUM Wai Sing 沈偉昇	WONG On Yuk 王安玉
CHAN On Kwan Maurice 陳安坤	HO Hung Wai Osbert 何雄偉	LEE Tak Kwong Peter 李德光	SIT Wing Sze Rosa 薛詠思	WONG Siu Tat 王少達
CHAN On Wai James 陳安偉	HUI Kau Hung 許九紅	LEE Wai Chuen 李偉泉	SIU Kin Chung 蕭建忠	WONG Weng U 黃穎瑜
CHANG Kwun Piu 張冠標	HUNG Chi Tat 洪志達	LEE Wai Keung 李偉強	SIU Pui Yung Lily 蕭珮蓉	WONG Yau Ping 黃有平
CHAU Chiu Han Louisa 周昭嫻	HUNG Hiu Yu 熊曉宇	LEE Yin Ha 李燕霞	SO Kim Hung Thomas 蘇劍雄	WONG Yee Chun 黃羽駿
CHAU Lai San Lisa 周麗珊	Hwang Huey Wen 黃慧雯	LEUNG Chi Chi 梁致知	SO Man To 蘇文濤	WOO Ho Ting 胡浩廷
CHEN Chien Ting 陳建廷	IP Wah Hon 葉華漢	LEUNG Ka Ho Adain 梁家豪	SO Seung Nga Susanna 蘇尚雅	WU Yundi 吳云迪
CHENG Suk Nga 鄭淑雅	KAWAGUCHI Sosuke 川口宗佑	LEUNG Tsz Wai 梁子慧	SUEN Kin Kwok Frankie 孫健國	YAN Hua 閻華
CHENG Wai Tat 鄭偉達	KO Ho Yeung 高易陽	LI Chun Kok Thomas 李振覺	TAM Wai Chung Abby 譚慧中	YAN Wai Tat 甄偉達
CHEUK Ho Yin 卓浩然	KONG Chi Hang 江志恒	LI Mei Yue Yvonne 李美瑜	TAM Yin Ting 譚燕婷	YANG Ching-chi 楊景祺
CHEUNG Siu Ling 張小玲	KONG Ying 江澄	LIE Pong Cheong 李邦昌	TANG Chun Man 鄧進敏	YANG Qin 楊沁
CHEUNG Wai Yung 張慧容	KWAN Pak Keung Denny 關栢強	LIN Chia-yi Grace 林家儀	TANG Chung Pui 鄧仲培	YAU Wai Keung 邱偉強
CHEUNG Yiu Kei 張耀基	KWAN Yiu Chung 關耀宗	LIN Chun Hung 練振雄	TANG Kwok Fu 鄧國富	YE Qian Lun Kenneth 葉建倫
CHIU Wai Keung 趙偉強	KWOK Wai Yip 郭偉業	LO Wai Lam 盧偉霖	TANG Sin Ling 鄧倩玲	YEUNG Ho Ching 楊賀程
CHOI Angela	KWOK Yat Yu 郭逸如	LUNG Siu Ping 龍肇屏	TONG Shing Yan 湯成恩	YEUNG Siu Ha 楊少霞
CHOI Ka Wing 蔡家榮	KWONG Wing Tuen 鄭永團	MA Siu Man 馬少敏	TONG Shu Yuan 唐淑媛	YIP Po On 葉寶安
CHOI Kar King 蔡嘉景	LAI Ka Kin 黎家健	MAK Shek Lun 麥碩麟	TSANG Chi Ho 曾志豪	YIU Ho Ting 姚浩霆
CHOI Shu Man 蔡樹文	LAM Chi Chung 林志鐘	MOTOSUGI Tomoko	TSANG Chiu Ho 曾昭豪	YIU Ming Fai 饒明輝
CHOW Chi Ho 周志豪	LAM Ching Ying Cindy 林晶瑩	NAKAO Yohei 中尾陽平	TSANG Chiu Ming 曾昭明	YU Po Wa 俞寶華
CHOW Elaine 周依蘭	LAM Ching 林晶	NG Chi Ngong 吳志昂	TSANG Kok Cheung 曾珏璋	YU Wai Lee Villie 余瑋莉
CHOW Wai Hung 周偉雄	LAM Hon Kwan 林漢坤	NG Chi Pang 伍志鵬	TSE Ming Chun Dennis 謝明進	YU Yan Cheong 余殷昌
CHOY Wang Sing Vance 蔡宏聲	LAM Kam Chow 林金洲	NG Hei Chun 吳紀榮	TSING Fan Fu Tsar 曾繁富	YU Ying 于滢
CHU Kwan Lim 朱君廉	LAM Miu On 林妙安	NG Kam Wing 吳錦榮	TSUI Hang Yu 徐亨如	YUEN Yat Wa Lydia 袁逸華
CHUI Yun Keung Rikki 徐潤強	LAMBILLON Gregory Jacques B.	NG Kwan Ho Kevin 吳昆浩	WATT Ka Kin 屈家健	ZHUO Chungang 褚春剛
CHUNG Chun Piu 鍾振標	LAU Bing Chung Benjamin 劉秉忠	NG Pooi Chew 黃佩秋	WONG Ann Tsui Tang 黃翠婷	
CHUNG Siu To 鍾少濤	LAU Pak On 劉百安	NG Tsz Yan Gloria 吳子欣	WONG Chi Cheong 黃熾昌	
DUONG Tong Pheng Jimmy 楊忠朋	LAU Pui Shan Cindy 劉佩珊	NISHIKAWA Toru 西川徹	WONG Ka Wai 黃家偉	

## CCRP (CPM)「認可信貸風險專業人員(信貸組合管理)」

CHAN Chi Wah 陳智華	CHAN Shiu Hong 陳紹康	CHEUNG Chi Kit 張志傑	CHOI Ieng Ieng 蔡瑩瑩	CHUNG Siu To 鍾少濤
CHAN Kam Leung 陳錦良	CHAN Wai Tak 陳懷德	CHEUNG Wai Yan 張懷欣	CHOI Yat Fung 蔡一峰	FONG Siu Ha Ester 方小霞
CHAN Kwan Hon Paul 陳君瀚	CHAO Man Keung 周民強	CHEUNG Wing Fai 張永輝	CHONG Chi Wo 莊子和	FUNG Sze Wing Cindy 馮詩穎
CHAN Man Ho 陳文浩	CHAU Lai San Lisa 周麗珊	CHIN Hung Yuk 錢紅玉	CHU Kwan Lim 朱君廉	FUNG Yuen Yi Terry 馮婉儀
CHAN Pak Ching Steven 陳柏澄	CHENG Tak Wai Johnny 鄭德偉	CHOI Angela	CHUNG Kuo Feng 鍾國鋒	HO Chun Hoi 何振海

# New Certified Individuals (CI)

## 新專業資歷持有人

### CCRP (CPM)「認可信貸風險專業人員(信貸組合管理)」

HO Hung Wai Osbert 何雄偉	LAW Man Ho 羅文豪	MA Sau Man 馬秀雯	SIN Pui Sang 冼沛生	WOO Pak Kin Clement 鄺柏健
HO Man Fai 何文輝	LEE King Hang 李競行	MA Siu Man 馬少敏	SIT Wing Sze Rosa 薛詠思	WU Ching Tin 鄺靜天
IP Tsui San 葉翠珊	LEE Lung Sang 李隆生	MAK Sze Wan Janus 麥詩韻	Tai Wai Keung 戴偉強	WU Xinwen 伍昕雯
IP Wah Hon 葉華漢	LEE Ping Kwan Eric 李炳鈞	MO Shek Fung 巫碩峰	TANG Chung Pui 鄧仲培	WU Ka Lui 胡嘉雷
KONG Chi Hang 江志恒	LEE Tak Kwong Peter 李德光	MOTOSUGI Tomoko	TANG Ho Yan Fianna 鄧可欣	YAN Hua 閔華
KONG Wai Tung 江偉東	LEE Wai Chuen 李偉泉	MU Rong 牟榕	TANG Lai Lan Rabby 鄧麗蘭	YAN Wai Tat 甄偉達
KWAN Yiu Chung 關耀宗	LEE Wan Yiu 李允耀	NG Chi Pang 伍志鵬	TANG Sin Ling 鄧倩玲	YANG Ching-chi 楊景祺
KWONG Wing Tuen 鄺永團	LEUNG Chi Chi 梁致知	NG Hak Chung 吳克鐘	TOM Wai Man Jessica 湯慧敏	YEUNG Nga Hung 楊雅虹
LAM Ching 林晶	LEUNG Ho Yin 梁浩賢	NG Suk Man 伍淑文	TONG Shu Yuan 唐淑媛	YEUNG Siu Ha 楊少霞
LAM Ka Ming Steven 林嘉銘	LI Chun Kok Thomas 李振覺	NG Yi Ting 吳懿婷	TSANG Kok Cheung 曾珏璋	YIP Kar Keung 葉家強
LAM Mei Lei 林美莉	LI Ho Fai 李皓暉	NISHIKAWA Toru 西川徹	WONG Chun Pui Paul 黃振培	YIP Kui Yin Federick 葉巨然
LAM Sze Pui 林詩蓓	LI Qi 李琦	OR Kam Pong 柯金幫	WONG Lai Ming 黃麗明	YIU Ho Ting 姚浩霆
LAM Wai Man Wandy 林惠敏	LIE Pong Cheong 李邦昌	OR Shek Chung 柯錫涌	WONG Pei Wai Jason 黃丕偉	YIU Ming Fai 饒明輝
LAU Bing Chung Benjamin 劉秉忠	LIN Kon Him 連幹謙	QIAN Zhanming 錢戰明	WONG Siu Tat 王少達	YU Hui 余慧
LAU Chi Ching Adah 劉芷晴	LIN Xiaoyuan 林曉源	SHEIR Hay Tak 余喜得	WONG Sze Wai Sally 黃詩慧	YU Wai Lee Villie 余瑋莉
LAU Pak On 劉百安	LO Kok Ming Andrew 盧珏鳴	SHING Sze Kei 成思驥	WONG Tat Kau 王達球	YU Yan Cheong 余殷昌
LAU Wai Pang 劉偉鵬	LO Suet Ying 盧雪瑩	SHUM Wai Sing 沈偉昇	WONG Wai Pong William 黃偉邦	

### ACRP「信貸風險專業人員」

BOO Hee Yün	CHONG Chok Ngai 莊作藝	LAM Ka Chun 林嘉俊	LIAO Wang 廖望	TONG Chi Shing 湯志誠
CHAI Dwayne Di Wei	CHOW Ka I 周嘉儀	LAM Kin Kei Dyrekr 林建基	LIU Ningyu 劉凝玉	TONG Lai Wan 唐麗雲
CHAN Cheuk Yiu 陳卓耀	CHUNG Ki Tat 鍾奇達	LAM Sin Wai 林先偉	LO Wing Yan 盧永茵	TSANG Hing Cheung 曾慶祥
CHAN Chi Wai 陳志偉	FONG Fu Shing 方富成	LAM Wai Hung 林偉雄	LOO Chi Lok Caroline 盧智諾	WANG Wenjing 王文婧
CHAN Ka Hei 陳家熙	FU Xiaoyu	LAM Yee Yan Anne 林綺恩	LUK Hei Wing 陸曦穎	WONG Hoi Kwok 黃凱國
CHAN Pak Ho 陳柏豪	FUNG Tsz Yan 馮芷茵	LAU Pui Ning 劉珮寧	NG Ka Faat 吳家發	XIAO Xian 肖嫻
CHAN Shui Fun Betty 陳瑞芬	HO Ka Yi 何嘉誼	LEE Chun Yip 李振業	SHEK Chi Yuen Martin 石致遠	YAU Heung Wah 尤向華
CHAN Tak Kwan 陳德坤	HO Ronald 何朗豪	LEE Yan Lun 李欣倫	SHIU Wing Kin 蕭永健	YEUNG Ming Wai 楊明慧
CHAN Wa Chun 陳華珍	HO Wing Kit 何穎傑	LEE Yik Mei Katherine 李奕媚	SHUM Chun Ming 沈俊銘	YEUNG Pak Shuen 楊珀璇
CHAN Yuet Lan Kathy 陳若蘭	HU Jiageng 胡家庚	LEUNG Hung Kai 梁鴻鑑	SUEN Kin Yip 孫建業	YIP Wing Ching 葉永青
CHAN Yuk Ming 陳旭明	JIANG Minglong 江明龍	LI Hak Lun 李克麟	SZE Mau Cheung Conway 施茂璋	YOU Ching Ching 尤菁菁
CHEUNG Hiu Wai Michelle 張曉蕙	KOON Chi Keung 官志强	LI Kwok Leung 李國良	SZE Yu Fung 施裕鋒	YUE Wai Ting 余瑋霆
CHEUNG Tak Sze 張得時	KWOK Wai Shing 郭煒城	LI Wing Keung Albert 李永強	TANG Chui Shan Judy 鄧翠珊	ZONG Wenjuan 宗文娟
CHEUNG Tsz Ho 張子豪	KWONG Hoi Ying 鄭愷瑩	LI Wing Sik 李榮錫	TANG Lee Yee 鄧莉儀	
CHOI Amos 蔡梓俊	LAM Ka Ching 林家正	LI Yang 李陽	TANG Shirley Wai Man 鄧慧敏	

### ACsP「網絡安全專業人員」

KAY Siu Shing 暨肇成	YU Chun Wood Johnson 余振活
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### CRWP「認可財富管理師」

WONG Shuk Ha 黃淑霞
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### ARWP「財富管理師」

CHAN Shun Wai 陳信偉	NG Chun On 吳鎮安	SIT Wing Sze Rosa 薛詠思
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### CFMPT<sup>TM</sup>「專業財富管理師」

CHAN Ngoi Chon 陳曉臻	LOU Hong Ngai 勞鴻毅	TANG Yee Wah 鄧綺華
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## Membership Update 會員之最新消息

### Limited Re-registration Fee Waiver for re-joining The Institute's Professional Membership

Due to the recent pandemic outbreak, uncertainties are brought globally, leading the banking industry into a more difficult situation. Bankers who have been affected in the meantime may be in need of their professional qualifications to obtain industry recognition. To support professional member's career re-orientation, the Institute now offers a re-registration fee waiver of HKD2,000 to default Professional Members (whose Membership expired in 2019 and 2020) to re-join us and re-gain their professional qualifications. This exclusive waiver is open for application on or before 15 September 2020. To enjoy, please complete and return the reinstatement form and CPD declaration form 2019 to [membership@hkib.org](mailto:membership@hkib.org). Terms and Conditions apply.

### 申請豁免重新註冊費用取回學會專業會員資格

新冠肺炎疫情為全球帶來不確定因素，銀行業亦正面對嚴峻考驗。受影響的銀行從業員可能需要獲得業界認可的專業資格或專業資歷，為職業生涯重新定位。因此，學會現豁免逾期專業會員的2,000元重新註冊費用（只限資格於2019年和2020年期間逾期的會員），以方便他們重新加入學會，再次運用其專業資格。合資格人士可於2020年9月15日或之前申請此優惠。要享用此優惠，請先填寫會員再次註冊表格和會員持續專業發展計劃合規申報表（2019）並將表格電郵至 [membership@hkib.org](mailto:membership@hkib.org)。優惠受有關條款及細則約束。

Scan the QR code and  
download the two forms  
to rejoin us.

掃描QR代碼並下載這兩份  
表格即可重新加入。



## Event Update 活動快訊

### Annual Council Luncheon

Due to COVID-19 pandemic, the important Annual Council Luncheon providing an interactive platform for our governance team (Council, Executive Committee and Secretariat) to exchange views was replaced by video messages and a written report. Our President Mr Peter T S WONG, JP, Hon. Fellow (HKIB) stressed that talent development remains the top of our agenda. Dr Patrick Y B FUNG, JP, Hon. Fellow (HKIB), summarised our key achievements for the past year and our Chief Executive Officer, Ms Carrie LEUNG closed by outlining the Institute's key priorities for 2020.

### 年度議會午餐會

年度盛事議會午餐會是學會與議會、理事會和秘書處一個重要的互動交流平台。受疫情影響，今年議會午餐會改為以視像訊息和書面報告形式進行。學會議會會長王冬勝先生 JP, Hon. Fellow (HKIB) 強調人才發展仍然是我們議程中的首要任務；另外，理事會主席馮鈺斌博士 JP, Hon. Fellow (HKIB) 總結了學會過去一年的主要成就。最後，學會行政總裁梁嘉麗女士以概述本年度學會的主要優先事項作總結。

### 2019 HKIB Annual General Meeting

The 2019 HKIB Annual General Meeting (AGM) was held on 30 June 2020 at the Institute. Due to COVID-19 pandemic, our AGM this year had limited in-person attendance and most attended through video-conferencing. At the AGM, the report and accounts for the 2019 financial year were adopted, all existing members were re-elected to the Executive Committee and the resolution to appoint our auditor for the coming year was also confirmed.

### 2019年度周年會員大會

2019年度周年會員大會於2020年6月30日在學會舉行。受疫情影響，週年大會以混合現場及網上直播形式舉行。在周年會員大會上，2019財政年度的報告和賬目獲得通過，全體現任理事會委員均再度當選，及來年核數師的任命已獲確認。



(From Left) Ms Carrie LEUNG, Chief Executive Officer, Mr David S C KWOK, Fellow Certified Banker, Honorary Secretary of Executive Committee of the Institute, Dr Patrick Y B FUNG, JP, Hon. Fellow (HKIB), Chairman of Executive Committee of the Institute, Mr TONG Hon Shing, Fellow Certified Banker, Honorary Treasurer of Executive Committee, Mr Philip KAM, General Manager – Institute Development attended the AGM.

(左起) 學會行政總裁梁嘉麗女士；理事會榮譽秘書郭錫志先生 Fellow Certified Banker；理事會主席馮鈺斌博士 JP, Hon. Fellow (HKIB)；理事會榮譽司庫唐漢城先生 Fellow Certified Banker；學會企業發展總經理甘志堅先生出席周年會員大會。



Members participated actively through video conferencing.  
會員透過網上直播積極參與。

## Event Update 活動快訊

### HKIB Cybersecurity Solutions Day 2020

Cybersecurity Solutions Day 2020, themed “Cybersecurity Strategies and Practices for Digital Transformation”, was successfully held on 6 July 2020 at the HKCEC with over 330 attendees. With the large number of participants, an array of precautionary measures was taken to ensure participants’ health, including declaration of health status by all participants, temperature check at the entrance, mask-on strategy throughout the event, regular sterilisation in the venue and increased social distancing. The Conference welcomed our keynote speaker, Mr Nelson CHOW, Chief Fintech Officer, Fintech Facilitation Office from the Hong Kong Monetary Authority to kick-off proceedings, followed by insightful speeches and panel discussions throughout the day.

### 網絡安全解決方案日2020

網絡安全解決方案日順利於2020年7月6日在香港會議展覽中心舉行，是次研討會以「網絡安全策略與數碼轉型實踐」，共吸引超過330名與會者參加。大會採取一系列防疫措施以確保一眾與會者健康，包括填寫健康申報表、現場體溫監測、全程佩戴口罩以及會場內定時消毒。我們邀得香港金融管理局金融科技促進辦公室金融科技總監周文正先生以監管主題演講為研討會展開序幕，伴隨著一系列富啟發性的演講及專題討論。



Mr Nelson CHOW delivered the Regulatory Keynote Speech on “Fostering a Future-proof Cyber-resilient Banking System”.  
周文正先生以「建立與時並進的網絡防衛銀行系統」為題的監管演講。



The Conference offered a forum to share qualitative knowledge and technology solutions to the banking and finance sector.  
研討會分享了有關銀行和金融業界知識和技術解決方案。

### HKICT Awards 2020 – FinTech Award - First Round Presentation

Steered by the Office of the Government Chief Information Officer (OGCIO), the HKICT Awards 2020 – FinTech Award – First Round Presentation was successfully held on 8 to 10 July 2020. Applicants from three streams, “Banking, Insurance and Capital Markets”, “Emerging Solutions” and “Regulatory Technology and Risk Management”, were invited to present their products and services to the Assessment Team. The Top 5 applicants from each category were invited to the Final Presentations on 29-30 July 2020 to compete for the Grand and Gold/Silver/Bronze Awards. The results will be announced on 28 October 2020 at HKICT Awards 2020 Awards Presentation Ceremony.

### 香港資訊及通訊科技獎：金融科技獎

由政府資訊科技總監辦公室(OGCIO)策動，學會作為籌辦機構的「香港資訊及通訊科技獎：金融科技獎」正式開始評審，以「銀行業務、保險及資本市場」、「新興解決方案」及「監管科技及風險管理」三個組別進行競賽，表揚創新及更具創意的產品和服務。首輪面試表述評審於2020年7月8日至10日順利完成，各組別前五名參賽者在2020年7月29-30日進行最後一輪面試演說以競逐金融科技大獎及金/銀/銅獎等殊榮。而入圍結果將於2020年10月28日於香港資訊及通訊科技獎頒獎典禮公佈。



Thanks IBM and Wolters Kluwer for sponsoring our webinars and delivering the insightful sharing under the current pandemic situation.

感謝威科集團以及IBM贊助網絡研討會，在疫情期間帶來具啟發性的分享。

### HKIB Thought Leadership Webinars

In response to the growing need of online training and insight exchange under the COVID-19 pandemic outbreak, the Institute launched the Thought Leadership Webinars series to take the “new normal” into consideration and to keep our Members engaged.

Our first topic, “The New Normal: Banking in the Post-pandemic Era”, on 24 July 2020 invited two industry experts, Mr Medhy SOUIDI from DBS, and Mr Likhith WAGLE from IBM WW, to provide a holistic analysis of how banks should carry out an end-to-end transformation and adopting new business models to navigate the “next normal”. On 29 July 2020, we were delighted to have Mr Nathan CHOW from DBS, and Mr Sam MUKHOPADHYAY from Wolters Kluwer to reflect on the economic impact of this unprecedented scenario and the outlook of the global and regional economies in the post COVID-19 era.

**Certificate in Fintech Management in the Greater Bay Area**

Banking services in modern society have their business models and service deliveries revolutionised in the wake of technological development. Fintech appears in people's everyday life including P2P lending and payments, customer acquisition and onboarding, financial advisory, and much more. The certificate programme equips banking professionals with necessary knowledge and management techniques to embrace the evolution of banking industry in the Guangdong-Hong Kong-Macao Greater Bay Area (GBA). This certificate programme targets general banking professionals, offering intermediate level training.

**大灣區金融科技管理證書**

隨著技術發展，現代銀行服務的商業模式和服務形式發生了革命性的變化。金融科技頻繁出現在我們的日常生活中，包括P2P借貸和付款、吸納客源、員工入職、財務諮詢等等。此證書計劃為銀行業專業人員提供必需的知識和管理技術，以配合粵港澳大灣區（GBA）銀行業的發展，適用於一般銀行專業人士。參加者可以預期本次培訓達到中級水平。

請瀏覽學會網站查閱課程表及立即報名！

For more course details, please scan the QR code or visit "Fintech" under "Continuing Development" of "Training & Examinations" section in our website.

請掃描QR代碼了解更多詳情，或瀏覽學會網站「課程與考試」內「持續專業發展」的「金融科技」分頁。

**"Climate Emergency: Risks and Opportunities for Bankers" Certification Courses**

Environmental and social issues are gradually influencing the decisions made in the banking industry. The integration of sustainability issues into banks' core business processes is becoming the norm. The Institute has jointly launched a certificate programme with Carbon Care Asia, a leading sustainability consultancy. The programme, "Climate Emergency: Risks and Opportunities for Bankers," is designed for banking practitioners working to build their capacity to take full account of the risks and opportunities presented by environmental and social considerations. The class schedule is available on our website. Enrol Now! Application will be closed on 9 September 2020.

**「氣候緊急狀態：銀行家的風險和機遇」證書課程**

環境和社會議題越來越影響銀行業的決策。業內將可持續發展議題融合銀行的核心業務流程已成為常態。學會與領導業界的可持續發展諮詢公司低碳亞洲，合辦一個名為「氣候緊急狀態：銀行家的風險和機遇」證書課程。課程為銀行從業人員而度身設計，旨在幫助他們在工作項目中充分考慮環境和社會因素所帶來的風險和機遇，提升能力。

請瀏覽學會網站查閱課程表，立即報名！課程截止報名日期為2020年9月9日。

For more course details, please scan the QR code or visit "Sustainable Banking" under "Continuing Development" of the "Training & Examinations" section in our website.

請掃描QR代碼了解更多詳情，或瀏覽學會網站「課程與考試」內「持續專業發展」的「可持續銀行」分頁。



More free webinars will be hosted by the Institute to keep our Members informed. Follow our social media for more updates!  
學會將會舉辦更多免費的網絡研討會，請留意我們的社交平台以獲取更多資訊。

**領袖思維網絡研討會**

為了應對在現今新冠病毒爆發所帶來對網上培訓及交流的日益增長需求，學會推出了 Thought Leadership Webinars系列，在現今「新常態」的情況下令會員繼續在網上掌握市場動向。

在7月24日，我們邀得兩位市場專家，分別來自星展銀行的 Medhy SOUIDI 先生以及 IBM WW 的 Likhit WAGLE 先生，以“The New Normal: Banking in the Post-pandemic Era”為題，剖析銀行如何利用各種新興商業模式，以及在「新常態」下如何提供端到端轉型。而於7月29日，我們很高興邀請到星展銀行的周洪禮先生以及威利集團的 Sam MUKHOPADHYAY 先生，回顧這種空前的形勢對經濟的影響以及新冠病毒疫情後的全球和區域經濟前景。



# INNOVATION & TRANSFORMATION

A BRAVE NEW WORLD OF BANKING

28 September 2020

Hong Kong Convention and Exhibition Centre

HKIB CPD / SFC CPT

Morning 3.5 hrs

Afternoon 3 hrs



The HKIB Annual Banking Conference sees a confluence of thought-provoking ideas, innovation, and ways of how the banking world is entering a new phase of developments while overcoming growth bottlenecks.

With the theme “**Innovation and Transformation: A Brave New World of Banking**”, watch as industry leaders explore the new frontiers of smart banking and delve into the issues that are reshaping the banking industry.

*“Hong Kong’s premier annual banking event that is revered by banking professionals for more than a decade!”*

## Afternoon Streams

Stream 1: Business Banking

Stream 2: Digital Banking and Fintech


Stream 3: Regtech and Compliance

## More Information

[bankingconference.hkib.org/hkib2020](http://bankingconference.hkib.org/hkib2020)

### Enquiries

 [bankingconference@hkib.org](mailto:bankingconference@hkib.org)

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## Opening Keynote Speaker



Eddie YUE, JP

Chief Executive, Hong Kong Monetary Authority, and  
Honorary President, Council,  
The Hong Kong Institute of Bankers

## Welcome Remarks



Peter WONG, JP, Hon. Fellow (HKIB)

President, Council, The Hong Kong Institute of Bankers, and  
Deputy Chairman and Chief Executive,  
The Hongkong and Shanghai Banking Corporation Limited

## Regulatory Keynote Speaker



Arthur YUEN, JP, FHKIB

Deputy Chief Executive, Hong Kong Monetary Authority, and  
Deputy Chairman, Executive Committee,  
The Hong Kong Institute of Bankers

## CEO Panel Discussion



Amy LO

Co-Head Wealth Management Asia Pacific,  
UBS Global Wealth Management  
Head and Chief Executive, UBS Hong Kong  
Group Managing Director



Angel NG

Chief Executive Officer, Hong Kong and Macau,  
Citibank, N.A., and  
Vice President, Council, The Hong Kong Institute of Bankers



Sebastian PAREDES

Chief Executive Officer, DBS Bank (Hong Kong) Limited, and  
Vice President, Council, The Hong Kong Institute of Bankers



Eric RAYNAUD

Member of the Group Executive Committee,  
Head of Asia Pacific  
BNP Paribas