

# 商 卷

CGCC VISION

## 開展“數碼港元”試驗場 邁向數碼金融新里程

LAUNCH OF e-HKD PILOT  
A MOVE TOWARDS NEW DIGITAL  
FINANCE MILESTONE

回顧 CEPA 廿載 展望區域未來  
CEPA: 20 Years in Review and  
Look Ahead to the Future

捐款百萬 援助甘肅青海救災工作  
Donation of 1 Million for Supporting Earthquake Relief

捐款百萬予共享基金會  
Donation of 1 Million to GX Foundation



### 香港中華總商會

CGCC The Chinese General Chamber  
of Commerce, Hong Kong



www.cgcc.org.hk



ID: CGCCHK



ID: CGCCHK



ID: CGCCINFO

# 目錄

CONTENTS



2024 · 1

9

## 會長的話 CHAIRMAN'S MESSAGE

- 4** 推進大灣區一體化發展邁上新台阶  
Greater Bay Area's Integrated Development Reaches  
New Level

## 立會匯報 VOICE IN LEGCO

- 6** 檢討公共財政 保持經濟穩健發展  
Review Public Finance to Maintain Steady Economic  
Development

## 政經縱橫 SPOTLIGHT

- 9** 開展“數碼港元”試驗場 邁向數碼金融新里程  
Launch of e-HKD Pilot a Move Towards New Digital  
Finance Milestone
- 15** 回顧 CEPA 廿載 展望區域未來  
CEPA: 20 Years in Review and Look Ahead to the Future
- 20** 力守國安底線 維護香港穩定  
Defend National Security Bottom Line to Safeguard  
Hong Kong's Stability
- 24** 房屋政策俱全 土地供應穩健  
All-encompassing Housing Policies and Solid Land Supply
- 28** 打造香港成為招才引智“高地”  
Making Hong Kong A Hub for Recruiting Talents



15



24



28

## 中總焦點 CGCC HIGHLIGHTS

- 33** 捐款百萬 援助甘肅青海救災工作  
HKD 1 Million Donation for Supporting Earthquake Relief
- 34** 捐款百萬予共享基金會  
Donation of 1 Million to GX Foundation
- 36** 赴吉隆坡考察世界華商大會籌辦情況  
Visit Kuala Lumpur to Inspect the Preparations for WCEC
- 38** 中總首長送上新春祝賀  
CNY Greetings from the Chamber's Office Bearers

## 商會快拍 CGCC SNAPSHOT

- 41** 接待嘉賓  
Reception of Guests
- 45** 鼎力支持公益金 55 周年百萬行  
Render Support to 55th Anniversary Walk for Millions
- 46** 冬“溢”暖意 歡賀聖誕  
Christmas Celebrations
- 48** 會員活動  
Members' Activities



### 出版人 Publisher

香港中華總商會 (於香港註冊成立的擔保有限公司)  
The Chinese General Chamber of Commerce (Incorporated in Hong Kong and limited by guarantee)

### 會長 Chairman

蔡冠深 Jonathan CHOI

### 副會長 Vice-Chairmen

曾智明 Ricky TSANG    王惠貞 Connie WONG    楊華勇 Johnny YU    胡曉明 Herman HU  
謝湧海 TSE Yung-hoi    張學修 Charles CHEUNG    李引泉 Li Yinquan    姚祖輝 Andrew YAO

### 傳訊及出版委員會 Communication and Publications Committee

#### 主席 Chairman

李德剛 Alfred LEE

#### 副主席 Vice-Chairmen

李濟平 Li Jiping    黃楚基 Bonnie WONG    梁香盈 Sabrina LEUNG

#### 委員 Members

葉成慶 Simon IP    李惟宏 Robert LEE    黃楚恒 Stanley WONG    林智彬 Lawrence LAM  
陳 耘 Cora CHAN    胡劍江 Michael WOO    趙式浩 Howard CHAO    周雯玲 Irene CHOW  
陳建年 Kenneth CHAN    廖永通 Felix LIO    吳旭洋 Paul NG    李令德 Maggie LEE  
陳楚冠 Daniel CHAN    吳 江 NG Kwong    李耀新 LEE Yiu-sun    張嘉裕 CHEUNG Ka-yue  
葉常春 YIP Sheung-chun

香港中華總商會 (“本會”) 保留本刊一切內容之版權。如欲轉載本刊文章，須經本會允准。本刊所載之廣告內容及外界文章所發表之言論及意見並不一定反映本會的立場。而來稿一切內容及聲明所涉及之責任概由客戶及作者負責。本會雖竭力確保本刊所載的資料準確可靠，惟不對使用該等資料所引起之任何損失或損害承擔責任。

Copyright in all material in this publication is retained by the Chinese General Chamber of Commerce (“the Chamber”). Reproduction of articles in this publication is subject to the permission of the Chamber. The content of advertisement and the views expressed by outside parties in the articles of this publication do not necessarily represent the positions of the Chamber. All responsibilities and liabilities relating to the contents and statements in the contributed articles shall be held by the clients and authors. The Chamber endeavors to ensure the accuracy and reliability of the information provided in this publication, but accepts no liability for any loss or damage arising from the use of the information.

### 香港辦事處 Hong Kong Office

香港中環干諾道中 24 至 25 號 4 字樓  
(港鐵中環站 A 出口或香港站 C 出口)  
4/F, 24-25 Connaught Road Central, Hong Kong  
(MTR Central Station Exit A / Hong Kong Station Exit C)

Tel: (852) 2525-6385

Fax: (852) 2845-2610

E-mail: cgcc@cgcc.org.hk

Website: www.cgcc.org.hk

### 廣州代表處 Guangzhou Office

廣州南沙區港前大道南 162 號中總大廈 801 室  
Room 801, 162 South Gangqian Road  
Nansha, Guangzhou

Tel: (8620) 3991-2168

Fax: (8620) 3468-3839

E-mail: info@gzo.cgcc.org.hk

### 承印人 Printed by

奧華印刷設計公司 Ora Printing & Design Centre

### 地址 Address

香港灣仔駱克道 361-363 號  
翹賢商業大廈 21 字樓  
21/F, Kiu Yin Commercial Building,  
361-363 Lockhart Road, Wanchai, Hong Kong

### 售價 Price

HKD30



蔡冠深  
Jonathan CHOI GBM, GBS, BBS, JP

## 推進大灣區一體化發展邁上新台階

### GREATER BAY AREA'S INTEGRATED DEVELOPMENT REACHES NEW LEVEL

今年是《粵港澳大灣區發展規劃綱要》頒佈實施五周年。五年來，區內經貿以至社會民生往來不斷深化，為包括本港工商各業在內的不同界別提供了龐大發展新機遇。中央先後出台多份關於深化大灣區建設的政策文件，為提升灣區市場一體化水平、增強經濟創新力和競爭力、打造國際一流營商環境指明方向，有助港商企業及高端服務業通過參與灣區建設做大做強，進一步鞏固香港作為內地與國際的“超級聯繫人”功能角色。

#### 深化金融互聯互通

政策文件涵蓋前海和橫琴規劃、以及優化大灣區營商環境建設。其中，《粵港澳大灣區國際一流營商環境建設三年行動計劃》（《行動計劃》）建議擴大金融業對香港開放、推動債券市場雙向開放提速、探索在區內試點開展跨境合作等，《前海深港現代服務業合作區總體發展規劃》（《前海總規》）亦提出開發建設合作區，進一步強化港深合作，相信對提升大灣區金融互聯互通、促進灣區內地城市與香港金融機構全方位合作、深化區內人民幣跨境業務發展提供重要支持。

我們建議特區政府可探討與廣東省政府研究設立跨境資產管理聯動合作機制，促進區內金融機構在以人民幣計價的海外發債、股票、基金、保險等業務加強合作，並協調解決跨境金融開放和監管問題。深圳前海更可先行示範與香港合作推進金融規則和機制對接，協同開展跨境金融風險防範和管理。

#### 放寬市場准入限制

《行動計劃》在優化大灣區營商環境亦提出多項措施，包括在 CEPA 框架下進一步取消或放寬對香港投資者的資質要求、持股比例、行業准入等限制，並讓部分重點領域率先推動香港專業人才在大灣區便利執業，對吸引更多香港企業和專業人才落戶灣區發展提供支持。

中總期待香港與大灣區內地城市能盡快落實擴大彼此專業資格互認安排，進一步簡化更多專業服務的相關

培訓和考核，放寬執業限制，擴大專業人才發展空間，並透過建立大灣區標準確認機制，積極推廣“灣區標準”，協助內地服務業升級，對接國際標準，尤其配合《前海總規》推動港深跨境法律規則銜接、支持香港會計師開展非審計業務、擴大試行香港工程建設管理模式等不同措施，全力推動灣區高端專業服務深度合作發展。

#### 提升跨境通關便利

事實上，全面加強跨境人物流等要素自由流動，是推動建設大灣區優質營商環境的重要元素。《行動計劃》強調提升跨境通關便利程度，包括建議在更多口岸實施“一地兩檢”模式和24小時通關、完善“港車北上”政策、以及為香港與大灣區人員往來提供便利的簽證安排，有利促進區內人才跨城市工作、業務洽商和人才交流等。期望當局加快落實通關便利措施，並加快探討把全日通關服務推廣至所有口岸，進一步加密廣深港短途高鐵班次，真正做到“大灣區一小時生活圈”便利安排，提升效率。

總括而言，中央大力推動大灣區建設，不僅加速粵港兩地深度融合，更為香港更好融入國家發展大局、探索大灣區發展商機打開重要大門。中總一直致力推動香港工商界參與大灣區建設，在促進港深創科合作、加強專業資格互認、推動灣區市場一體化發展等範疇積極建言獻策。我們更不時舉辦相關論壇及推廣活動，協助業界了解大灣區最新發展。我們將繼續配合內地和特區政府，推動區域協調發展，打造大灣區成為促進經濟高質量發展的重要引擎。

Since the Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area was promulgated five years ago, the Central Authorities have issued a number of policy documents with a view to deepening the development of the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area). These directives set the course for the Greater Bay Area to continuously

## “中央大力推動大灣區建設，為香港更好融入國家發展大局、探索大灣區發展商機打開重要大門。

The Central Authorities' vigorous effort to develop the Greater Bay Area provides Hong Kong with a springboard to better integrate into the country's development and tap the business opportunities in the Greater Bay Area.”

enhance market standardization, bolster economic innovation and competitiveness, and create a world-class business environment. Through active participation in the development of this strategic economic region, Hong Kong's businesses and high-end service sectors will find abundant growth opportunities.

### Deepening mutual access to the financial markets

These policy documents covered both the development plans for Qianhai and Hengqin and the enhancement of the business environment in the Greater Bay Area. The recently announced *Three-year Action Plan for Building an International First-Class Business Environment in the Guangdong-Hong Kong-Macao Greater Bay Area (Action Plan)* proposed allowing Hong Kong greater access to the Mainland financial market, accelerating the two-way opening of the bond market, and exploring pilot programs for cross-border cooperation in the Greater Bay Area, among other things. Meanwhile, the *Overall Development Plan for the Qianhai Shenzhen-Hong Kong Modern Service Industry Co-operation Zone (Qianhai Overall Development Plan)* proposed the development of a cooperation zone to support efforts to enhance financial interconnectivity in the Greater Bay Area, facilitate cooperation between Hong Kong's financial institutions and the Mainland cities in the Greater Bay Area, and deepen the development of cross-boundary renminbi businesses in the area.

We suggest that the HKSAR Government and the Guangdong Provincial Government explore creating a cooperation mechanism for cross-border asset management, so as to strengthen cooperation among financial institutions in businesses involving renminbi-denominated bonds issued overseas, stocks, funds, insurance and other financial products, as well as to facilitate coordinated actions in resolving issues related to cross-border financial opening up and regulations. Qianhai can serve as a demonstration site by being the first to cooperate with Hong Kong in promoting the alignment of financial regulations and mechanisms and launching cross-border financial risk prevention and management measures.

### Relaxing restrictions on market access

The *Action Plan* also proposed various measures to enhance the business environment in the Greater Bay Area, such as removing or further relaxing restrictions on Hong Kong investors under the Mainland and Hong Kong Closer Economic

Partnership Arrangement (CEPA) framework, and allowing Hong Kong professionals in selected key sectors to practice in the Greater Bay Area, so as to attract more Hong Kong companies and professionals to settle in the Greater Bay Area.

CGCC hopes that the authorities in Hong Kong and their Mainland counterparts in the Greater Bay Area can implement mutual recognition of professional qualifications as soon as possible, streamline related training and examinations, and relax the restrictions on professionals to practice across the border. We are also eager to see the establishment and promotion of a set of “Greater Bay Area standards”, which will facilitate the alignment of the Mainland service sectors with international standards, and promote in-depth cooperation and development of high-end professional services in the Greater Bay Area.

### Making customs clearance more convenient

To create a top-notch business environment in the Greater Bay Area, it is necessary to enhance cross-border mobility and flow of goods. In fact, the *Action Plan* emphasized the need to make customs clearance more convenient, such as by implementing co-location arrangements at more ports, and streamlining visa arrangements for people in the Greater Bay Area including Hong Kong. We hope the authorities can implement such convenience measures as soon as possible, and speed up the discussion on extending 24-hour customs clearance to all ports and increase the frequency of short-haul high-speed rail services between Guangdong, Shenzhen and Hong Kong.

To conclude, the Central Authorities' vigorous effort to develop the Greater Bay Area provides Hong Kong with a springboard to better integrate into the country's development and tap the business opportunities in the Greater Bay Area. CGCC has been striving to encourage the participation of Hong Kong's business sector in the transformation of the Greater Bay Area, and actively providing ideas and recommendations on various areas, including strengthening Hong Kong-Shenzhen cooperation in the field of innovation and technology. From time to time, we organize forums and other activities to keep the local business sector informed of the latest news about the Greater Bay Area. Looking ahead, we will continue to support the Mainland and HKSAR governments to promote coordinated regional development and consolidate the position of the Greater Bay Area as an important engine for the country's high-quality economic development. 🌀



廖長江 Martin LIAO GBS, SBS, JP  
立法會功能界別商界（第二）議員  
Legislative Council Member, Commercial (Second) Functional Constituency

# 檢討公共財政 保持經濟穩健發展

## REVIEW PUBLIC FINANCE TO MAINTAIN STEADY ECONOMIC DEVELOPMENT

**政**府將於2024年2月28日發表新一份的《財政預算案》，面對當前遜於預期的財政狀況，政府必須盡快促進經濟發展，增加庫房收入，同時審慎理財，管控開支，達到節流的目的。

### 未來開支不可避免 財政赤字不容輕視

新冠疫情三年來，政府總共支出逾6,000億元用於抗疫防疫和逆週期措施，為香港保育育元，這無可厚非，並且已經發揮預期成效。但客觀來講，也造成財政儲備由高峰時超過1.1萬億元下降三成的局面。根據政府最新公佈的數據，截至今年9月30日，香港財政儲備跌至6,571億元，是近十年首次半年結算中儲備少於7,000億元。

雖然薪俸稅及利得稅等主要收入大多在財政年度的後期收取，但由於外圍經濟環境不佳，香港經濟復甦比想像中慢，加上本年度賣地收益及印花稅收入較預期少，當局表示2023/24年度的財政赤字或會超過1,000億元，比今年初《預算案》預測的544億元高出近一倍，並進一步預計2024/25年度有機會繼續出現財赤狀況，與年初政府曾表示的下一年度轉虧為盈的樂觀預測截然不同<sup>1</sup>。

面對人口老化問題，以及未來北部都會區、交椅洲人工島等大型基建項目的開展，公共開支將無可避免增加。如何依照《基本法》第107條，以“量入為出”、“收支平衡”為原則，妥善處理香港的公共財政是當局必須思考及檢討的事項。不可因為能夠發債，並且香港政府借貸比率遠低於其他發達國家或地區便“大安旨意”。

### 發展經濟拉動收入 審慎使用公共資源

眾所周知，理財的精髓在於開源節流。增加政府收入首先要發展經濟，增強香港的競爭力。只要經濟向好，把餅造大，即使稅率不變，庫房收入也會水漲船高，這是增加財政收入的治本之道。若當局能夠依照《施政報告》所擬定的方向，引入更多優質企業，並落實好“十四五”規劃香港“八大中心”的定位，帶動投資和創科產業發展，創造更多優質職位，相信將為政府帶來更多收入。

其次，面對香港稅基狹窄，特別是賣地對財政收入帶來的不穩定性，以及國際稅務環境的變化，我認為政府應該配

合本港的長遠發展，全面檢討稅制，並考慮以不同方案拓寬稅基。

開源的同時，節流同為重點。一方面，政府應該在維持公務員編制零增長的情況下，做好人手、資源配置工作，帶頭節約開支。另一方面，由於涉及民生的醫療衛生、教育等範疇節流空間有限，當局必須嚴查濫用公幣的情況，例如與內地部門加強合作，研究審查公屋租戶的境外資產，確保政府資源用得其所。

### 充分動員市場力量 減輕政府財政負擔

最後，在發揮市場力量方面，《施政報告》中提出要成立“大型發展項目融資委員會”，為本港大型基建項目進行融資，政府應積極考慮透過發債、公私營合作等方式引入資金<sup>2</sup>，確保財政的可持續性。面對大灣區廣闊的發展空間，政府應妥善運用好“大灣區投資基金”，發掘具有經濟效益的投資項目。除此之外，面對香港人口老化的嚴峻挑戰，當局亦應充分結合市場力量，提供誘因，鼓勵私人發展商興建安老服務設施，增加安老院舍供應及護理員人手，降低長者輪候時間，共同豐富安老及醫療服務。並且長遠來看，政府應落實大灣區養老規劃，減輕政府獨自承擔的壓力。📍

<sup>1</sup> 2023/12/18明報：財政司長陳茂波表示，環球利率持續高企，地緣政治緊張，香港經濟增長動力受壓，資產市場持續疲弱，政府收入受影響，不但再預告2023/24年度財政赤字可能會略超過1,000億元，高於今年初預算案預測的570億元近倍，更進一步指“下年度（2024/25年度）繼續出現赤字的機會不能抹殺”。

<sup>2</sup> 信報：財經事務及庫務局局長許正宇表示當局可透過發債、公私營合作等方式融資。

**T**he Government will be releasing a new *Budget*. Given the current worse-than-expected financial situation, the Government must boost economic development as soon as possible to increase its coffers, while controlling spending to achieve the purpose of reducing expenditures.

### Future expenditures are inevitable but fiscal deficit cannot be taken lightly

The Government has spent a total of over HKD600 billion on anti-epidemic, epidemic prevention and counter-cyclical measures over

“公共財政的可持續性是香港社會和經濟穩定繁榮發展的重要根基。香港作為細小、開放型經濟體，需要政府擁有充足的財政實力，以抵禦外圍變化帶來的風險，從而確保香港經濟和金融系統的穩定，以及市民的安定生活。

The sustainability of public finance is an important foundation for the stable and prosperous development of Hong Kong's society and economy. Hong Kong needs the Government to have sufficient financial strength to withstand risks to ensure the stability of its economy and financial system.”

the past three years since the outbreak of the COVID-19 epidemic, which is understandable. However, this has also led to a 30% drop in fiscal reserves from the peak of over HKD1.1 trillion. According to the latest figures released by the Government, Hong Kong's fiscal reserves fell to HKD657.1 billion, marking the first time in a decade that half-yearly fiscal reserves have fallen below HKD700 billion.

Given the adverse external economic environment, the economic recovery in Hong Kong is slower than expected. In addition, proceeds from land sales and revenue from stamp duty for the current financial year is the lower than expected. Therefore, the authorities said that the fiscal deficit for 2023/24 may exceed HKD100 billion, nearly double this year's forecast. They further expected a chance that the fiscal deficit would continue in 2024/25, which is completely different from the optimistic forecast of a turnaround into surplus in the next financial year expressed by the Government at the beginning of the year.<sup>1</sup>

Public expenditure will inevitably increase in view of the ageing population problem and the forthcoming launch of major infrastructure projects. How to properly manage Hong Kong's public finance while adhering to the principle of “keeping the expenditure within the limits of revenues” and strive to “achieve a fiscal balance” as set out in Article 107 of the *Basic Law* is something that the authorities must consider and review.

### Grow economy to boost revenue and use public resources prudently

The essence of fiscal management lies in generating revenue and managing costs. To increase government revenue, first and foremost, it is necessary to grow the economy and enhance Hong Kong's competitiveness. I believe more revenue will be generated for the Government if the authorities can bring in more high-quality companies in keeping with the direction set out in the *Policy Address*, realize Hong Kong's “eight centers” positioning as outlined in the “14th Five-Year” Plan, drive investment and the development of the innovation and technology industry, as well as create more high-quality jobs.

Secondly, given Hong Kong's narrow tax base, the volatility of fiscal revenue, especially from land sales, and the impact of the changing international tax environment, I believe the Government should conduct a comprehensive review of the tax regime and consider different options to broaden the tax base.

It is equally important to cut down on expenditure. On the one hand, the Government should take the lead in cutting expenditure

by suitably deploying manpower and resources while maintaining zero growth in the civil service establishment. On the other hand, given the limited room for spending cuts in such areas as healthcare and education that affect people's livelihood, the authorities must rigorously investigate any misuse of public funds to ensure that government resources are used appropriately.

### Fully mobilize market forces to ease Government's fiscal burden

Finally, in terms of harnessing market forces, the Government should actively consider bringing in capital through bond issuance and public-private partnership<sup>2</sup> to ensure fiscal sustainability. Given the vast development space of the Greater Bay Area, the Government should make good use of the Greater Bay Area Investment Fund scheme. In addition, given Hong Kong's ageing population, the authorities should provide incentives to encourage private developers to build elderly service facilities, increase the supply of residential care homes for the elderly and the number of caregivers, and reduce the waiting time for the elderly. In the long run, the Government should implement a plan for elderly care in the Greater Bay Area to ease the pressure that it has to bear alone. 🌀

This is a free translation. For the exact meaning of the article, please refer to the Chinese version.

<sup>1</sup> *Ming Pao* (18 December 2023): Financial Secretary Paul Chan said that Hong Kong's economic growth momentum has been under pressure due to continued high global interest rates and geopolitical tensions. The asset market has continued to be weak, and government revenue has also been affected. He said that the fiscal deficit for 2023/24 is expected to be slightly more than HKD100 billion, which is nearly double the HKD57 billion predicted when the 2023/24 *Budget* was released at the beginning of this year. He further warned that “the chance of having another deficit in the next financial year (2024/25) cannot be ruled out.”

<sup>2</sup> *Hong Kong Economic Journal*: Secretary for Financial Services and the Treasury Christopher Hui said that the authorities could raise funds through bond issuance and public-private partnership.

如對文章內容有任何意見，歡迎向廖長江議員反映。  
Should you have any comments on the article, please feel free to contact Mr Martin Liao.

**地址 Address:**  
香港中區立法會道1號立法會綜合大樓703室  
Room 703, Legislative Council Complex,  
1 Legislative Council Road, Central, Hong Kong

**電話 Tel:** 2576-7121 **傳真 Fax:** 2798-8802  
**電郵 Email:** legco.office.liao@gmail.com

# 開展“數碼港元”試驗場 邁向數碼金融新里程



## LAUNCH OF e-HKD PILOT A MOVE TOWARDS NEW DIGITAL FINANCE MILESTONE

央行數碼貨幣是數碼金融新時代的重要金融基礎建設。去年中，香港金融管理局推出“數碼港元”先導計劃，聯同多個界別的機構就“數碼港元”不同的應用場景及相關執行和設計範疇作研究及試驗，為未來可能推出“數碼港元”做好準備。

Central bank digital currencies (CBDC) are an important financial infrastructure in the new era of digital finance. In the middle of last year, the Hong Kong Monetary Authority (HKMA) launched the e-HKD Pilot Programme to work with several organizations from different sectors to prepare for the future.



## 周惠強 George Chou 金管局完成首階段先導計劃 反覆試驗探索“數碼港元”潛在用例 HKMA Completed Pilot Programme Phase 1 to Repeatedly Test and Explore Potential e-HKD Use Cases



**踏**入數碼金融新時代，積極研究央行數碼貨幣（CBDC）的香港金融管理局（金管局）於去年五月推出“數碼港元”先導計劃，聯同多家機構就“數碼港元”的不同應用場景及相關執行和設計事項，進行反覆試驗，藉此完善日後可能落實“數碼港元”的方式。

CBDC 被視為重要的金融基礎建設，而零售型 CBDC 更是提升智慧城市發展的關鍵一環。金管局首席金融科技總監周惠強指出，局方在零售層面 CBDC 正採取三軌道方式：包括奠定技術及法律基礎的第一軌道、深入研究用例及進行連串試驗的第二軌道，以及視乎第一及第二軌道的實際進度，配合本地與國際市場發展步伐作出更全面部署的第三軌道，為將來可能推出“數碼港元”作出準備。

### 可編程性有助帶來嶄新的經濟活動

“數碼港元”先導計劃最近已完成第一階段工作。周惠強闡述，16間來自金融、支付和科技界的機構參與合共 14 項試驗，深入研究六大範疇的潛在本地零售用例，涵蓋全面支付、可編程支付、離線支付、代幣化存款、第三代互聯網（Web3）交易結算和代幣化資產結算。“去年十月發表的報告，總結‘數碼港元’具潛力促進更快、更具成本效益和更具包容性的交易，並可促成新型的經濟活動。但由於先導計劃的試驗均在受控環境下以小規模形式進行，因此需要進行更多研究及評估，而我們尚未就會否或何時推出‘數碼港元’作出決定。”

周惠強續指，有關報告又顯示“數碼港元”或可在可編程性、代幣化及即時交收三方面，為現有支付生態系統帶來獨特價值。“參與先導計劃的機構對‘數碼港元’可編程性的特性深感興趣，認為或可為消費者和企業帶來嶄新的經濟活動，並有助財務、營運或技術資源有限的小型企業更易整合及自動化與支付相關的流程。”

目前，代幣化資產主要通過穩定幣進行結算，周惠強闡釋，倘若“數碼港元”能在區塊鏈上使用或發行，便能直接用於結算 Web3 和代幣化現實世界資產（tokenised real world assets）的交易，降低使用加密貨幣和穩定幣所帶來的兌換損失，以至資產價格波動風險。“在即時交收方面，部分試驗顯示‘數碼港元’或可簡化支付結算流程中的最後一步（the last mile），即銀行把結算後的資金存入收款人帳戶的流程（該流程可能在批發層面支付系統以外進行），有助加快商戶資金結算並減少相關費用。”

### 打擊洗黑錢 平衡私隱和可追溯性

同時，參與試驗的機構亦對分布式分類帳技術（DLT）的應用大感興趣。但周惠強表示，雖然採用 DLT 的設計或能更有效促進“數碼港元”與其他數碼貨幣或資產互通，但處理大規模結算的能力仍存在不確定性。因此，金管局對是否使用 DLT 設計保持開放態度。

提到發展“數碼港元”的挑戰，周惠強坦言，保障私隱和數據是各監管機構和央行關注的重要議題之一，也是“數碼港元”設計的重要考慮因素。惟在推行 CBDC 時，若完全匿名則不符合打擊清洗黑錢及恐怖分子資金籌集的國際監管規定，故有需要附設一定程度的可追溯性，並審慎研判參與者（如央行、電子支付營運商、銀行及商家等）取得用戶資料的程度（如用戶身分及交易歷史等）。

### 探索其他用例 緊貼國際發展

談及“數碼港元”的未來發展，周惠強表示，推出“數碼港元”會牽涉法律、監管等多個領域的事宜，因此必須先經過深思熟慮，才決定是否正式推出“數碼港元”。“先導計劃的第一階段試驗為探討‘數碼港元’潛在用例提供了寶貴經驗，並指出多個值得進一步研究的領域，如考慮“數碼港元”在本港貨幣及金融體系的定位、如何與傳統支付系統互通，以及支持業界在創新領域（例如代幣化存款）的發展等。”

為促進與學術界在 CBDC 研究的合作和知識交流，周惠強表示，金管局於去年十月與五間本地大學簽署諒解備忘錄，並成立 CBDC 專家小組。專家小組由五間大學的學者組成，除協助金管局研究有關 CBDC 的主要政策和技術事項外，也會就 CBDC 及金融科技相關議題提供意見和培訓，以及舉辦研討會。

“國際金融界正尋求更快捷簡便的跨境支付及匯款方案，現時‘數碼港元’的研究重點主要為本地用例，但若可將應用範圍擴展至跨境支付結算，或能帶來更多潛在效益。”周惠強透露，金管局計劃於今年啟動第二階段先導計劃，探索“數碼港元”的其他潛在用例，或會研究“數碼港元”的跨境使用方式，亦將繼續積極與業界、學術界及其他持份者緊密合作，並參與國際論壇，緊貼零售層面 CBDC 在國際市場的發展。

The HKMA, actively researching CBDC, launched the e-HKD Pilot Programme in May last year, under which it conducted repeated pilots with several institutions to improve the approach for the possible implementation of an e-HKD in the future.

**George Chou, Chief Fintech Officer of the HKMA**, said that the HKMA is adopting a three-rail approach at the retail level: It includes Rail 1 which aims to lay the technology and legal foundations, Rail 2 which will take deep dives into use cases and conduct a series of pilots, and Rail 3 which will make more thorough implementation planning depending on the actual progress made under Rail 1 and Rail 2, as well as the pace of local and international market developments. The purpose is to pave the way for possible implementation of an e-HKD in the future.

### Programmability contributes to bringing about innovative economic activities

The e-HKD Pilot Programme has recently completed Phase 1. Chou explained that 16 institutions participated in a total of 14 pilots to conduct in-depth study on potential local retail use cases across six categories, covering full-fledged payments, programmable payments, offline payments, tokenised deposits, settlement of Web3 transactions, and settlement of tokenised assets. He also pointed out that due to the fact that the pilot programs were conducted in controlled environments and on a small scale, further research and assessment are needed. Therefore, they have not yet decided whether or when to launch the e-HKD.

Chou further said that the relevant report also shows that e-HKD may have three features: programmability, tokenisation and atomic settlement. "Some institutions participating in the Pilot Programme believe that the programmable nature of e-HKD may bring new economic activities to consumers and businesses, and help small businesses more easily integrate and automate payment-related processes."

Chou explained that e-HKD, if it can be used or issued on blockchain, could be used to directly settle transactions relating to Web3 and tokenised real-world assets, thereby reducing the risk of exchange conversion losses and asset price volatility associated with cryptocurrencies and stablecoins. "Regarding atomic settlement, some pilots have shown that e-HKD may simplify the last step in the payment settlement process, helping to speed up fund settlement and reduce related fees for the merchants."

### Combating money laundering and balancing privacy and traceability

Meanwhile, institutions participating in the pilots are also very interested in the application of distributed ledger technology (DLT). Nevertheless, Chou said that although the adoption of

DLT may be more effective in promoting the interoperability of e-HKD with other digital currencies or assets, there are still uncertainties in its ability to handle large-scale settlements. Therefore, the HKMA remains open to whether to use DLT designs.

Referring to the challenges of developing e-HKD, Chou said frankly that privacy and data protection are the important considerations in the design of e-HKD. However, when implementing CBDC, complete anonymity will not comply with international regulatory requirements for combating money laundering and terrorist financing. Therefore, it is necessary to provide a certain degree of traceability and carefully determine the extent to which participants obtain user information.

### Exploring other use cases and keeping abreast of international developments

In Chou's view, the launch of e-HKD would involve various areas such as legal and regulatory matters, thus requiring careful consideration before deciding whether to proceed with it. Phase 1 of the Pilot Programme has provided valuable experience for exploring the potential use cases for an e-HKD. He pointed out several areas worthy of further study, such as considering the positioning of an e-HKD in Hong Kong's monetary and financial systems, and supporting the industry's development in the field of innovation.

Chou said that to foster collaboration and knowledge exchange on CBDC research with the academia, the HKMA signed Memorandums of Understanding (MOUs) with five local universities in October last year and established the CBDC Expert Group, whose participants are faculty members of the five universities. Under the MoUs, the group will offer advices, training sessions and workshops pertaining to CBDC and related fintech topics to the HKMA.

"The international financial community is looking for faster and easier cross-border payment and remittance solutions. The current research focus on e-HKD is mainly local use cases, but it may bring more potential benefits if the scope of application can be expanded to cross-border payment settlement." Chou revealed that the HKMA plans to launch Phase 2 of the Pilot Programme this year and may extend it to study cross-border usage methods of e-HKD. It will also continue to actively collaborate closely with the industry, academia and other stakeholders, and participate in international forums to keep up with the development of CBDC in the international market at the retail level.

■ 金管局與五間本地大學簽署諒解備忘錄。五間大學的學者將參與央行數碼貨幣專家小組的研究工作。  
The HKMA signed MOUs with five local universities, whose faculty members will participate in the CBDC Expert Group's research work.





## 陳光 Chen Guang

### 積極探索模擬“數碼港元”的商業應用潛力 Actively Exploring Hypothetical e-HKD's Commercial Application Potential

“數碼港元”先導計劃第一階段測試了多個創新用例，為未來“數碼港元”的發展奠定基礎。中國銀行（香港）（中銀香港）屬首批參與該項先導計劃的銀行，由去年九月初正式啟動模擬“數碼港元”預繳式服務的試驗後，已取得階段性的成果，其後將適度擴大試點商戶範圍，並首度邀請外部客戶參與驗證。

隨着金融科技迅速發展，央行數碼貨幣（CBDC）近年已逐步被全球央行納入發展綱領。作為入選“數碼港元”先導計劃的16家金融機構之一，中銀香港通過參與試驗，收集商戶和客戶的意見，進而與金融管理局（金管局）分享試驗進度及成果，重點探索“數碼港元”的商業應用潛力。

#### 驗證預繳服務用例 建構健康生態循環

中銀香港數字貨幣專項工作組副總經理陳光表示，在金管局的指導下，該行積極支持央行數碼貨幣的研究和試驗，為模擬“數碼港元”預繳服務的用例進行驗證。在正式啟動模擬“數碼港元”試驗前，也經過周密的前期準備，期望把握是次金管局開展“數碼港元”先導計劃的契機，為零售中小企打造全新的商業模式，建構一種健康的預繳消費生態循環。

“首階段試驗開放予該行員工通過中銀香港流動支付應用程式 BoC Pay 購買預繳式服務產品，其後再由參與試驗的中小企業邀請合資格的客戶參加。”陳光表示，有關模擬“數碼港元”試驗透過現有的中銀香港 BoC Pay 及 BoC Bill “收錢快”進行，以有效降低商戶參與這次試驗預繳式消費的技術門檻和額外資源投入。

中銀香港在模擬“數碼港元”的應用中成功應用數字貨幣的可編程特性，並在預繳式消費應用場景進行試驗。在是次試驗中，該行引入了約十家涵蓋美容、醫療、健身、教育等行業的試點商戶，他們可自行制定預繳產品合約的執行條件，

讓消費者選購心儀的預繳服務產品。而在購買過程中，消費者的資金會轉換為模擬“數碼港元”，再充分發揮數字貨幣的可編程性，然後按合約條件自動執行定額或非定額支付。一旦商戶未能履行合約，餘下資金亦可退還予消費者。

#### 擴大試點商戶範圍 探索更多應用價值

就金管局公佈《“數碼港元”先導計劃第一階段報告》，陳光指出，該行自啟動模擬“數碼港元”試驗以來，持續收集商戶及消費者的意見。“根據本行進行的調查研究結果顯示，當中85%受訪商戶認為，相對傳統的會員獎勵計劃，本方案更能增強消費者的忠誠度，並有助降低商戶開展預繳消費時的技術門檻和額外資源投入。與此同時，該方案也可有效增加消費者對預繳服務的信心，從而減低他們對資金安全性的顧慮。本行將會根據消費者及商戶的意見反饋，進一步優化現有方案；同時會根據金管局的推進計劃，探索模擬‘數碼港元’在更多場景下的應用價值。”

Phase 1 of the e-HKD Pilot Programme tested several innovative use cases, laying the foundation for the future development of an e-HKD. Bank of China (Hong Kong) Limited (“BOCHK”), which is among the first batch of banks to participate in the Pilot Programme, has achieved initial results so far. It will subsequently expand the scope of pilot merchants appropriately and invite external customers to participate in verification for the first time.

Central banks globally have gradually included CBDC in their agenda for development in recent years. Through its participation in the Pilot Programme, BOCHK collected feedback from merchants and customers, and then shared the progress and results of the pilot with the HKMA, focusing on exploring e-HKD's potential for commercial application.

#### Verifying prepaid service use cases and building a healthy ecological cycle

Chen Guang, Deputy General Manager of the Digital Currency Task Force of BOCHK, said that

the bank is actively conducting verification of use cases for hypothetical e-HKD prepaid services. It also made meticulous preliminary preparations before the official launch of the hypothetical e-HKD pilot, aiming to seize this opportunity to create new business models for retail SMEs.

“The first phase of the pilot is open to BOCHK employees to purchase prepaid service products through BOCHK’s BoC Pay mobile payment app. Subsequently, participating SMEs will invite eligible customers to participate.” Chen said that the hypothetical e-HKD pilot is conducted through BOCHK’s existing BoC Pay and BoC Bill apps to effectively reduce the technical requirements and additional resources allocated to facilitate merchant participation.

BOCHK has successfully applied the programmable features of digital currency in the application of hypothetical e-HKD and conducted pilot testing on prepaid consumption application scenarios. In this pilot, the bank brought in around ten pilot merchants, who can predetermine the conditions for fulfilling prepaid

product contracts. During the purchase process, the consumer’s funds are converted into hypothetical e-HKD and bound to the contract, which automatically executes fixed or non-fixed payments according to the contract conditions. The remaining funds can be refunded to the consumer if the merchant is unable to fulfill the contract,

### Expanding pilot merchant scope and exploring more application values

Chen said that BOCHK has continuously collected feedback from merchants and consumers. “85% of surveyed merchants believe that the e-HKD pilot can enhance consumer loyalty more effectively than traditional membership reward programmes. In addition, it effectively boosts consumers’ confidence in prepaid services. BOCHK will further optimise its existing solutions, and will also explore value creation opportunities arising from further application scenarios for hypothetical e-HKD based on the HKMA’s plan to take it forward.” 🔄





# 回顧CEPA廿載 展望區域未來

CEPA: 20 YEARS IN REVIEW AND  
LOOK AHEAD TO THE FUTURE

本會早前聯同多家商會舉辦“CEPA 20周年——回顧及展望座談會”，與各商會領導、企業代表及專家學者，一同回顧CEPA實施以來的豐碩成果，攜手探索未來發展新機遇。

The Chamber recently held the “CEPA 20th Anniversary Review and Outlook Forum” with several chambers of commerce, where we, together with leaders of various chambers of commerce, business representatives, experts and scholars, looked back on the fruitful results achieved since the implementation of CEPA and explored new opportunities for future development.



**座** 談會與香港中華廠商聯合會（廠商會）、香港總商會（總商會）、香港工業總會（工總）、香港中國企業協會（中企協）及香港中華出入口商會（中出）聯合舉辦，並邀得**商務及經濟發展局局長丘應樺**出席。

本會會長**蔡冠深**代表主辦商會致歡迎辭。他指出，CEPA 帶動內地與香港服務貿易實現高效和創新合作，不僅為香港經濟發展注入新動能，更對國家擴大高水平對外開放產生積極作用。面對環球政經新格局變化，香港工商界要更好把握 CEPA 契機，繼續用好“一國兩制”獨特優勢，對接“十四五”規劃、粵港澳大灣區、RCEP 以至“一帶一路”區域合作建設，攜手為推進國家與香港繁榮發展，講好中國和香港故事貢獻工商界力量。

### 丘應樺：CEPA 對香港發展意義重大

丘應樺回顧 CEPA 發展進程與效益，強調 CEPA 是國家重要惠港政策之一，至今仍是內地對外開放水平最高的自貿協定。在 CEPA 框架下，內地對香港已基本實現服務貿易自由化，在金融、法律、建築、檢測認證、影視、旅遊等多個領域均增添開放措施，專業人士亦可通過資格互認或考試安排獲取內地執業資格，讓香港企業和專業人士享有先行者優勢。零關稅優惠更有助提升香港產品競爭力，鼓勵發展香港品牌及高增值產品。

特區政府將持續尋求提升兩地貨物貿易便利化水平，並積極推動投資、經濟技術等多方面合作，讓香港充分發揮“超級連繫人”和“超級增值人”角色。當局將爭取進一步豐富 CEPA 內容，為港商拓展內銷市場釋放更大潛力。

### 搭建香港與內地經濟互動平台

各商會代表分享對 CEPA 實施以來對推動本港經濟及社會民生發展帶來的成果效益。本會副會長**王惠貞**指出，CEPA 在多個服務業領域給予香港“先行先試”進入廣東，不僅為本港工商界開拓廣東服務業市場提供廣闊商機，內地企業也可透過香港優質專業服務和國際視野，促進產業升級轉型，讓香港充分發揮國家對外開放的試驗場功能。

廠商會會長**史立德**強調，在國家推進製造業高質量發展和全球“再工業化”浪潮下，應思考如何用好“一國兩制”及 CEPA 優勢，在國際產業分工和供應鏈體系演化中推進自身產業升級。特區政府可與深圳政府聯合向中央爭取設立“通關緩衝帶”，對區內貨物、人員和資金進出實施“優於 CEPA”的特殊便利。

總商會常務副主席**陳瑞娟**認同，CEPA 大大降低香港企業和專業人士進入內地市場的門檻，讓香港服務提供者及專業人士更容易在內地設立企業和發展業務，亦增強了香港對境外企業的吸引力，使香港成為跨國公司拓展內地與亞洲業務的優先選項。

工總主席**莊子雄**表示，CEPA 為香港製造業提供重要支持，透過與內地合作夥伴建立更緊密關係，促進兩地企業創新和技術升級。特區政府日前與國家海關總署就便利香港食品通關安排簽訂合作協議，進一步保障香港輸往內地食品的安全及促進貿易便利化。

中企協副會長**李曦光**指出，CEPA 為促進香港與內地經濟融合和共同發展，搭建了廣闊平台，開闢了光明前景，也為內



蔡冠深 Jonathan Choi



丘應樺 Algernon Yau

地企業與港商交流互動、信息互通、資源互享提供了有力支撐。**中出會長貝鈞奇**亦提到，CEPA 在數字經濟時代將繼續發揮作用，支援跨境電子商貿發展，該會並倡議成立香港電商發展聯盟，透過官民合作，推動港企註冊內地平台，為香港品牌擴闊銷售網絡。

### 為港企拓內地市場注入強心針

座談會亦邀請了多個行業領域的業界代表進行分享。**東亞中國華南區區長蔡明法**表示，香港金融機構可透過 CEPA 更容易進入內地市場，與內地金融機構合作進行跨境交易和投資業務，也為企業和個人提供更豐富的投資選擇。該行將深化在清潔能源、節能環保等信貸投放力度，積極探索創新綠色金融產品和服務發展。

**香港會計師公會前會長方蘊萱**表示，香港會計師在 CEPA 框架下可享內地國民待遇、獲最高等的 CICPA 商務豁免亦可申請臨時執行審計業務許可證等，相信在國家積極推動綠色金融發展下，本港會計業界可持續發揮倡導者角色。

**一邦國際網上仲調中心主席蘇紹聰**亦指出，CEPA 允許香港律師參與內地執業考試，以及放寬兩地律師事務所合夥聯營限制，兩地更達成法院判決互認執行、仲裁相互執行等安排，讓香港可提供跨境爭議解決服務。他期望業界加強與內地機構合作，為香港爭議解決業務發展創造更多機遇。

**AD+RG 建築設計及研究所總監林雲峰**指表示，本港建築師透過 CEPA 可與內地享有執業互認資格。業界在部份範疇雖仍遇到“大門開、小門未開”情況，在推動業界拓展前海業務已得到重大突破，他期望特區政府在建築設計、送審及施工監工等具體運作上加強與內地聯繫，促進業界在大灣區有更好發展。

**春天舞台劇製作行政總裁高志森**指出，CEPA 帶動本港影視產業顯著復甦，“合拍片”安排令電影題材以至觀眾層面更

為廣泛。他期待透過大灣區市場，為本港影視及表演藝術無論在內容、發行、場地等不同範疇加強合作，攜手推動嶺南文化、國民教育等元素融入影視及文化產業發展當中。

**位元堂藥業執行董事鄧蕙敏**認同，CEPA 大大減輕企業營運成本，是支持香港產品在內地銷售的強心針，期待中醫藥業在大灣區享有更自由開放、扶持和便利措施，容許以獨資、合資、聯盟等方式試點投資，並為拓展東盟、“一帶一路”市場提供支援。

**中總榮譽會董劉佩瓊**強調，CEPA 是具有“一國兩制”特色、符合世貿組織規則的高水平自由貿易協議，簽署 20 年來對內地改革開放及香港的繁榮發展發揮極大作用，期望特區政府繼續豐富 CEPA 的內容，針對香港具優勢的領域如金融服務等，爭取內地對香港在大灣區以至全境進一步開放，協助港商拓展全國內銷市場。

座談會假本會禮堂舉行。**本會副會長胡曉明及謝湧海**分別在商會代表發言及業界代表分享兩個環節擔任主持。出席活動的嘉賓尚包括**工業貿易署署長黃少珠、中聯辦經濟部貿易處綜合組處長鎖麗、本會副會長張學修、廠商會副會長陳家偉、工業總會常務副主席林世豪、中出副會長王賜豪**，特區政府相關部門代表，以及各商會成員、企業管理層代表等逾百人。(15/12)

The Chamber held the forum with the Chinese Manufacturers' Association of Hong Kong (CMA), the Hong Kong General Chamber of Commerce (HKGCC), the Federation of Hong Kong Industries (FHKI), the Hong Kong Chinese Enterprises Association (HKCEA) and the Hong Kong Chinese Importers' & Exporters' Association (HKCIEA). The forum was graced by the presence of **Algernon Yau, Secretary for Commerce and Economic Development.**



■ (右起) 胡曉明、莊子雄、陳瑞娟、王惠貞、史立德、李曦光、貝鈞奇  
(from right) Herman Hu, Steve Chuang, Agnes Chan, Connie Wong, Allen Shi, Li Xiguang, Pu Kwan-kay

**Jonathan Choi, the Chamber's Chairman**, delivered a welcome speech on behalf of the organizing chambers of commerce. He said that CEPA drives the Mainland and Hong Kong to achieve efficient and innovative cooperation in trade in services. This not only injects new momentum into Hong Kong's economic development, but also plays a positive role in the country's expansion of high-standard opening-up to the rest of the world. Amid changes in the new global political and economic landscape, Hong Kong's business community must better grasp the CEPA opportunity.

### Algernon Yau: CEPA is of great significance to Hong Kong's development

Yau stressed that CEPA is still the free trade agreement that represents the Mainland's highest standard of opening-up. Under the CEPA framework, the Mainland has basically liberalized trade in services with Hong Kong. Hong Kong professionals may acquire the corresponding Mainland's professional qualifications through mutual recognition of qualifications or examinations, which gives Hong Kong companies and professionals a first-mover advantage. The zero-tariff preferential treatment also encourages the development of Hong Kong brands and high value-added products.

The HKSAR Government will continue seeking to improve the level of facilitation of trade in goods between the two places, actively push for cooperation in multiple fields such as investment, economy and technology, and further enrich the content of CEPA.

### Building a platform for Hong Kong-Mainland economic interaction

Representatives from various chambers of commerce shared the results and benefits that CEPA has brought to Hong Kong's economic and social development since its implementation. **Connie Wong, the Chamber's Vice-Chairman**, said that CEPA not only opens up business opportunities in the Guangdong service market for Hong Kong's business community, but also enables Mainland enterprises to

promote industrial upgrading and transformation through Hong Kong, thus allowing Hong Kong to fully utilize its role as a testing ground.

**Allen Shi, President of the CMA**, stressed the need to think about how to leverage the CEPA advantage to promote our own industrial upgrading in the evolution of international industrial division of labour and supply chain systems. The HKSAR Government can work with the Shenzhen Government to jointly approach the Central Government for the establishment of a "customs buffer zone" and implement special facilitation that is "better than CEPA".

**Agnes Chan, Deputy Chairman of the HKGCC**, agrees that CEPA has greatly lowered the threshold for Hong Kong companies and professionals to enter the Mainland market. It has also enhanced Hong Kong's appeal to overseas companies, making Hong Kong a priority for multinational companies to expand their business in the Mainland and Asia.

**Steve Chuang, Chairman of the FHKI**, said that CEPA provides important support for the Hong Kong manufacturing sector and promotes innovation and technological upgrading of enterprises in both places. The HKSAR Government recently signed a cooperation agreement with the General Administration of Customs to facilitate customs clearance arrangements for Hong Kong food products to further ensure the safety of food exported from Hong Kong to the Mainland and promote trade facilitation.

**Li Xiguang, Vice-Chairman of the HKCEA**, said that CEPA provides strong support for interaction, information exchange and resource sharing between Mainland enterprises and Hong Kong businesses.

**Pui Kwan-kay, President of the HKCIEA**, mentioned that CEPA will continue to play a role in the digital economy era. The HKCIEA also proposed the establishment of a Hong Kong e-commerce development alliance to encourage Hong Kong companies to register on Mainland platforms to expand the sales networks for Hong Kong brands.



# CEPA 20周年回顧及展望座談會

CEPA 二十載 對接區域合作新機遇

15.12.2023



■ (右起) 謝湧海、蘇紹聰、蔡明法、方蘊萱、林雲峯  
(from right) Tse Yung-hoi, Thomas So, Cai Mingfa, Loretta Fong, Bernard Vincent Lim

## Giving Hong Kong companies a boost to expand into Mainland market

The forum also invited representatives from several industry sectors to share their views. **Cai Mingfa, Regional Director of South China Region of Bank of East Asia (China)**, said that Hong Kong's financial institutions can more easily access the Mainland market through CEPA, providing enterprises and individuals with a wider range of investment options. The bank will actively explore the development of innovative green financial products and services.

**Loretta Fong, former President of the Hong Kong Institute of Certified Public Accountants**, said that under the CEPA framework, Hong Kong accountants can enjoy national treatment, obtain the highest CICPA business exemption, and apply for a provisional license to perform audit-related services in the Mainland. She is confident that the Hong Kong accounting industry can continue to play a role as an advocate.

**Thomas So, Chairman of eBRAM International Online Dispute Resolution Centre**, said that CEPA allows Hong Kong lawyers to participate in the Mainland's professional examinations and relaxes restrictions on partnership and joint ventures, enabling Hong Kong to provide cross-border dispute resolution services. He looks to the industry strengthening cooperation with Mainland institutions to create more opportunities.

**Bernard Vincent Lim, Principal of Architecture Design and Research Group (AD+RG)**, said that Hong Kong architects can enjoy mutual recognition of professional qualifications with the Mainland through CEPA. This is a major breakthrough for the industry to expand business in Qianhai. He looks to the HKSAR government enhancing ties with the Mainland to facilitate better development of the industry in the Greater Bay Area.

**Clifton Ko, CEO of Springtime Stage Production**, said that CEPA has led to a significant recovery in Hong Kong's film and television industry. He hopes that through the Greater Bay Area market, Hong Kong's film, TV and performing arts can integrate elements such as national education into the development of the film, TV and cultural industries.

**Vivian Tang, Executive Director of Wai Yuen Tong Medicine**, agrees that CEPA has greatly reduced business operating costs. She hopes that the traditional Chinese medicine industry will enjoy freer opening-up, support and facilitation measures in the Greater Bay Area, and assistance for tapping into the ASEAN and "Belt and Road" Initiative markets.

**Priscilla Lau, Honorary Committee Member of the Chamber**, stressed that CEPA has played a great role in the Mainland's reform and opening-up and Hong Kong's prosperity and development since its signing 20 years ago. She looks to the HKSAR Government continuing to enrich the content of CEPA and strive for the Mainland to further open-up the Greater Bay Area and even the entire territory to Hong Kong, thus helping Hong Kong companies to expand into the domestic market in the entire country.

The forum was held at the Chamber's hall. **Herman Hu and Tse Yung-hoi, Vice-Chairmen of the Chamber**, served as the moderators for the two sessions featured in the forum, i.e., one where representatives of the chambers of commerce delivered their speeches and the other where industry representatives shared their views. Over 100 guests attended the event, including **Maggie Wong, Director-General of Trade and Industry; Suo Li, Director of the General Affairs Group of the Commercial Office of the Economic Affairs Department of the LOCPG in the HKSAR; Charles Cheung, Vice-Chairman of the Chamber; Calvin Chan, Vice President the CMA; Anthony Lam, Executive Deputy Chairman of the FHKI; Jimmy Wong, Vice President of the HKCIEA**, representatives from relevant departments of the HKSAR Government, and members of various chambers of commerce and corporate management representatives. (15/12) 📞



■ (右起) 謝湧海、劉佩瓊、高志森、鄧蕙敏  
(from right) Tse Yung-hoi, Priscilla Lau, Clifton Ko, Vivian Tang

# 力守國安底線 維護香港穩定

DEFEND NATIONAL SECURITY  
BOTTOM LINE TO SAFEGUARD  
HONG KONG'S STABILITY

  
中華人民共和國香港特別行政區  
Hong Kong Special Administrative Region  
of the People's Republic of China

## 國家安全法 National Security Law

保一國兩制 還香港穩定  
Preserve One Country, Two Systems  
Restore Stability

香港國安法實施以來，香港局勢實現由亂到治的重大轉折。特區政府已開展《基本法》23條立法工作，相信對進一步維護香港社會和諧發展、構建更安全穩定的營商環境發揮重要作用。

Order has been restored in Hong Kong since the implementation of the National Security Law (“NSL”), marking a major turn for the better in the region. The HKSAR Government has started legislative work on Article 23 of the *Basic Law*, which is very important to further maintaining social harmony in Hong Kong.



鄧炳強 Tang Ping-keung

**駐** 港國安公署於2020年成立，屬於中央政府履行維護國家安全根本責任的重大舉措，旨在為香港維護國家安全守住底線。惟**保安局局長鄧炳強**指出，仍有不少人未了解香港何以突然出現國家安全風險，亦未了解駐港國安公署的組織結構與功能。

### 一直存在的國家安全風險

鄧炳強指，國家安全風險其實一直存在，只是香港普羅大眾以往未必容易覺察。回溯歷史，中美關係與地緣政治問題由來已久。近年國家崛起，經濟實力急速上升，鄧炳強認為這在西方國家眼中屬於威脅，故難免會以各種手段企圖加以抑制。香港曾經是殖民地，回歸後仍享高度自治，以美國為首的西方國家就是看上了香港的特質而選擇在此部署一系列影響國家安全的行動。

鄧炳強由2003年《基本法》23條立法、以至後來“反國民教育”、非法“佔中”，到2019年“黑暴”等一系列事件，全面剖析香港面對的國家安全風險，當中更涉及外部勢力介入、假新聞惡意抹黑等挑戰。他形容，2019年

“黑暴”更是港版顏色革命，慶幸中央及時制定香港國安法，是推進香港“由亂到治”的定海神針，即時立竿見影，止暴制亂，扭轉亂象。

### 止暴制亂的定海神針

維護國家安全是香港的憲制責任。鄧炳強解釋，香港國安法清晰界定四類危害國家安全的罪行，即分裂國家、顛覆國家政權、恐怖活動、以及勾結外國或境外勢力危害國家安全的犯罪行為及意圖。香港國安法具有凌駕地位，當特區本地法律規定與其不一致，應當優先適用香港國安法。在香港國安法第四條下，香港特區維護國家安全應當依法保護香港居民根據《基本法》和有關國際公約適用於香港的有關規定享有的權利和自由。香港國安法亦明確規定香港特區在維護國家安全應當遵循法治原則，包括無罪推定、一事不再審、被告人和其他訴訟參與人依法享有辯護權和其他訴訟權利等。

透過分析重要案例，鄧炳強介紹了香港國安法自實施以來的執行情況，說明香港國安法已發揮相當成效。他更提醒港人務必警惕，外部勢力可能會繼續利用香港作出危害國家安全的行為，並通過其代理人，就中央對香港的全面管治權和特區政府的高度自治權進行“軟對抗”。

### 23條立法刻不容緩

鄧炳強並介紹了目前香港特區維護國家安全委員會（國安委）。該會由特首出任主席，中聯辦主任兼任國家安全事務顧問，其他成員包括三位司長、保安局局長，以及紀律部隊的首長等。國安委分析研判香港特區維護國家安全形勢和規劃有關工作，制定特區維護國家安全政策，其職責並包括推進香港特區維護國家安

全法律制度和執行機制建設，以及協調特區維護國家安全的重點工作和重大行動。

此外，香港正面對本土恐怖主義地下化的風險和威脅。鄧炳強說，為進一步完善維護國家安全的法律，香港需要盡快就《基本法》第23條進行立法。特區政府各部門亦會加強執法協作，例如電影、報刊及物品管理辦事處及稅務局在其職務上引入國家安全的考慮。律政司、維護國家安全委員會和教育局等也會加強國家安全的教育及宣傳工作。🔗

上述內容為本會教育及培訓委員會舉辦之國情研習班：“國家安全及相關立法”之內容撮要。

**A**lthough the Office for Safeguarding National Security in Hong Kong (OSNS) was set up in 2020, **Tang Ping-keung, Secretary for Security**, pointed out that many people still do not understand why Hong Kong suddenly faces national security risks, nor do they understand the organizational structure and functions of the OSNS.

### Ever-present national security risks

Tang said that national security risks have always been around. In his view, given our country's rise and rapid increase in economic strength in recent years, Western countries will inevitably try to contain it by various means. Because Hong Kong still enjoys a high degree of autonomy after its reunification with the motherland, Western countries have taken a fancy to Hong Kong's special qualities and chosen to deploy a slew of actions to affect national security here.

From the legislation of Article 23 of the *Basic Law* in 2003 to a series of incidents such as the violent protests in 2019, Tang comprehensively analyzed the national security risks faced by Hong Kong. He said it was fortunate that the Central Government enacted the NSL in a timely manner to

immediately stop the violence and curb the disorder in 2019.

### **Stabilizing force to stop violence and curb disorder**


Safeguarding national security is Hong Kong's constitutional responsibility. Tang explained that the NSL has overriding status and should be applied with priority when the local laws of the HKSAR are inconsistent with it. The NSL also clearly stipulates that the HKSAR shall adhere to the principle of the rule of law in safeguarding national security, including the presumption of innocence, the prohibition of double jeopardy, and protection of the right to defend oneself and other rights in judicial proceedings that a defendant and other parties in judicial proceedings are entitled to under the law.

Through an analysis of important cases, Tang gave a presentation on the enforcement of

the NSL since its implementation, showing that it has been very effective. He also said that Hong Kongers must be vigilant as external forces may continue to use Hong Kong to commit acts that endanger national security.

### **Article 23 legislation is a matter of great urgency**

Tang also introduced the current Committee for Safeguarding National Security of the HKSAR. The committee analyzes and assesses developments in relation to safeguarding national security in the HKSAR, making work plans, and formulating policies for safeguarding national security in the HKSAR. Its duties also include advancing the development of the legal system and enforcement mechanisms of the HKSAR for safeguarding national security, and coordinating major work and significant operations for safeguarding national security in the HKSAR.

In addition, Hong Kong is facing the risk and threat of homegrown terrorism going underground. Tang said that Hong Kong needs to enact legislation on Article 23 of the *Basic Law* as soon as possible to further improve the laws for safeguarding national security. All departments of the HKSAR Government will strengthen law enforcement cooperation. The Department of Justice, the Committee for Safeguarding National Security of the HKSAR and the Education Bureau will also strengthen national security education and publicity efforts. 

---

The above is an abstract of the National Studies Class: "National Security and Related Legislation" held by the Chamber's Education and Training Committee.

# 房屋政策俱全 土地供應穩健

## ALL-ENCOMPASSING HOUSING POLICIES AND SOLID LAND SUPPLY

本港的房屋政策及土地供應規劃一向備受關注，早前發表的《施政報告》亦強調從“提量、提速、提效、提質”四個方向，致力增加土地供應、優化公營房屋系統，並提出針對居屋、私營房屋及劏房等範疇的未來政策目標，協助不同階層的香港市民安居樂業。

Hong Kong's housing policies and land supply planning have always attracted public attention. As suggested in the *Policy Address*, enhancing quantity, speed, efficiency and quality is the direction for housing going forward. The government is committed to increasing land supply and optimizing the public housing system. A number of policy targets have also been set to help Hong Kong citizens from all social classes to own their homes.





何永賢 Winnie Ho

### 多管齊下 輪候公屋時間 持續縮減

一份《施政報告》尤其關注公營房屋供應，**房屋局局長何永賢**表示，輪候公屋時間成功“封頂”，特區政府已覓得足夠土地於未來十年興建41萬個公屋單位，輪候公屋時間將有望逐步縮減至4.5年。“公屋提前上樓計劃”進展順利，單就2024年而言，上半年將有超過2,000個單位提早五至八個月落成。《施政報告》也特別提出“家有初生優先配屋計劃”，讓有新生嬰兒的家庭可獲縮減一年輪候公屋的時間。

何永賢續指，首批簡約公屋約2,100個單位將於2024至2025年度落成，而其他公屋項目亦將更多採用“組裝合成”建築法，提高建築效率。未來將加以善用資訊管理及分析平台、機械人技術等，加快興建公營房屋，並將引進智慧屋邨管理，進一步提升管理效率。

何永賢續指，首批簡約公屋約2,100個單位將於2024至2025年度落成，而其他公屋項目亦將更多採用“組裝合成”建築法，提高建築效率。未來將加以善用資訊管理及分析平台、機械人技術等，加快興建公營房屋，並將引進智慧屋邨管理，進一步提升管理效率。

### 延居屋按揭保證期 私營房屋 減稅

至於居屋方面，何永賢指當局作出放寬資助出售單位按揭貸款保證的安排，包括延長二手市場單位按揭貸款保證期至最多50年，以及延長一手和二手市場單位按揭還款期至最多30年。“家有長者優先選樓計劃”和“家有初生優先選樓計劃”也落地推展。

特區政府在鞏固私營房屋供應上亦有不少著墨之處。未來五年，當局會備妥可興建約80,000個私營房屋單位的土地，並將調整住宅物業需求管理措施，包括把額外印花稅適用年期縮至兩年、把買家印花稅和新住宅印花稅稅率減半等。何永賢補充，當局相當鼓勵私人發展商參與興建資助出售單位，促進公私營協作，在整體佈局上設置公私營房屋軌道銜接的置業階梯。

### 成立小組 全面有序解決劏房 問題

另一方面，何永賢談到《施政報告》提出成立“解決劏房問題”工作小組，從樓宇安全、居住面積、單位通風情況、消防及衛生要求、有否獨立廁所等方向探討劣質劏房的定義，並深入調研劏房居住環境的最低標準，從而取締不合最低標準的劏房，提出有序解決劏房問題的方案。她解釋，規管劏房並非設分級制，反而是類似考試模式，分為合格和不合格，並設補考以達至標準。

至於在訂立標準後如何解決劣質劏房，她表示，小組會考慮不同的行政手段，包括考慮現有的《建築物條例》及《消防條例》是否有空間需要再填補、是否需立法配合等，也會考慮是否需要設立登記制度，以防止不合最低標準的劏房再新增。何永賢強調，政府已提出未來十年的房屋供應規劃，為解決劏房問題提供條件和“底氣”，以整體改善香港的居住環境。

### Multi-pronged approach to progressively compress waiting time for public housing

**P**ublic housing supply is a key topic in the latest Policy Address. According to **Winnie Ho, Secretary for Housing**, the government has identified sufficient land for developing 410,000 public housing units in the next 10 years. Waiting time for public housing is expected to gradually reduce to 4.5 years. The PRH Advance Allocation Scheme is progressing well and the Policy Address also proposes the “Families with Newborns Flat Selection Priority Scheme” to advance the allocation

of PRH flats for families with newborns by one year.

Ho points out that the first batch of light public housing (LPH) units will be completed between 2024 and 2025, while other public housing projects will increasingly adopt the Modular Integrated Construction (MiC) method to improve building efficiency. The government will accelerate the development of public housing in the future and introduce smart estate management to take management efficiency to the next level.

### **Extending mortgage default guarantee period for Home Ownership Scheme (HOS) flats and reducing tax on private housing**

As for HOS flats, Ho says there are arrangements to relax mortgage default guarantee for subsidized sale flats (SSFs). These include extending the mortgage default guarantee period to a maximum of 50 years for flats sold on the secondary


market, extending the mortgage repayment period to a maximum of 30 years for flats sold on the primary and secondary markets as well as launching the “Priority Scheme for Families with Elderly Members” and the “Families with Newborns Flat Selection Priority Scheme”.

To consolidate the supply of private housing, the government has secured land to develop approximately 80,000 private housing units in the next five years, and will adjust measures to manage demand for residential properties. Ho adds that the government highly encourages private developers to take part in developing SSFs and actively promotes public-private partnership. This overall framework enriches the housing ladder that bridges the public housing and private housing markets.

### **Task Force to fully address the issue of subdivided units in an orderly manner**

Moreover, Ho says it is proposed in the

*Policy Address* to establish a Task Force on Tackling the Issue of Subdivided Units (SDUs). It will seek to define substandard SDUs and study the minimum standards of living conditions for SDUs. Substandard SDUs will be eradicated accordingly. Ho explains that regulation of SDUs will not take the form of a rating system, but rather something similar to an examination model with pass or fail status and a chance for re-examination to meet specified standards.

As for how to deal with substandard SDUs upon implementation of statutory standards, Ho indicates that the task force will consider different administrative means as well as the need to introduce a registration system to prevent the increase of new substandard SDUs. Ho stresses that the government has announced ten-year plans for housing supply. It provides ideal conditions for resolving the SDU issue to enhance the overall living environment of Hong Kong. 



# 打造香港成為 招才引智“高地”

## MAKING HONG KONG A HUB FOR RECRUITING TALENTS

國家主席習近平多次強調，人才乃建設現代化國家的基礎性、戰略性支撐，亦是國家高質量發展的必要元素。人才之重要性可見一斑，本屆特區亦透過各項優化入境政策及建立支援人才的機制，積極“搶人才、留人才、聚人才”，以配合香港未來經濟和社會發展的需要。

President Xi Jinping has emphasized repeatedly that talent is the groundwork for building a modern country, as well as a strategic support and essential element for China's high quality development. This speaks volumes about the importance of human resources. Addressing the needs for Hong Kong's future economic and social development, this HKSAR Government is making major efforts to recruit, retain and welcome talents through various quality migrant admission policies and talent supporting mechanisms.



## 嶄新模式招攬英才 成效超預期

**隨**着人口老化，香港的勞動人口出現結構性下降。為應對本地求過於供的勞工市場，**勞工及福利局局長孫玉菡**表示，當下特區政府已採取多管齊下的人力政策，並以培育本地人才為主，引入外來人才為輔，當中策略包括推動培訓及再培訓、積極招攬各行各業精英、提供適切的就業及其他支援服務。

孫玉菡強調，政府銳意以嶄新模式吸引人才，並已於2022年12月底推出一系列相應措施，例如新設高才通計劃、放寬及優化各項原有人才入境計劃、更新“人才清單”、成立“人才服務窗口”及成立“招商引才專組”等。他續指，各項措施推出至今合共接獲超過18萬宗申請，當中逾11萬宗獲批，已有約70,000名人才抵港，遠超每年至少輸入35,000名人才的目標。

## 辦全球人才高峰會 展示港優勢

有見一系列措施成效不俗，最新《施政報告》亦乘勝追擊，提出擴大高才通計劃合資格大學名單、試行職專畢業生留港計劃，以及暫免在港就讀的全日制非本地研究生參與兼職工作的限制等。當局亦開始營運實體“香港人才服務辦公室”，具體運作包括制定針對不同目標人才群組的招攬及宣傳策略、

積極對外說好香港故事，並協助來港人才盡早適應香港生活。

孫玉菡特別提到，除了上述政策外，香港亦將於今年第二季舉辦全球人才高峰會暨粵港澳大灣區人才高質量發展大會，重點探討世界人才發展勢態、推動區域人才交流合作、展示本港在“一國兩制”下“背靠祖國、聯通世界”的獨特優勢等，藉此加強匯聚及吸引各地人才到臨香港及大灣區發展。

## 優化人力資源推算 分析更具體

此外，新一輪的人力資源推算已於2023年中展開，以評估五年後的人力情況，主要分析結果料於2024年第三季備妥。孫玉菡解釋，過往的推算採用宏觀設計，相關推算結果主要用作整體的人口和勞動力分析；而是次所採用的優化推算方法可涵蓋更廣泛的行業及職業，收集和整合從多渠道獲得的數據和資料，以進行更細緻的分析、採用更精細的統計模型，同時透過更廣泛及深入的業界諮詢，了解持份者的意見。

孫玉菡強調，特區政府將持續檢視本地培訓、搶人才、留人才等措施的成效，以適時優化，亦會加強區域人才交流合作，增強香港作為國際人才樞紐、國家人才門戶的優勢。

上述內容為本會會員服務委員會舉辦之專題講座“如何搶人才、留人才、聚人才”的撮要。



孫玉菡 Chris Sun

## Results of new recruiting models exceed expectations

**H**ong Kong's working population has seen structural decline as population aging progresses. To tackle over demand of the local labor market, **Chris Sun, Secretary for Labour and Welfare**, says the HKSAR Government has adopted a multi-pronged manpower policy that focuses on developing local talents while attracting overseas talents as a supplementary effort. Strategies include promoting training and retraining, actively recruiting elites from all sectors, providing appropriate employment and other support services.

Sun stresses that the government is determined to attract talents with a new model and a series of corresponding measures were introduced at the end of December 2022. These include launching a new Top Talent Pass Scheme (TTPS), relaxing and enhancing the existing talent admission schemes, updating the Talent List, setting up the Talent Service Unit online platform and setting up Dedicated Team for Attracting Businesses and Talents. He adds that since these measures came into force, more than 180,000 applications have been received, of which over 110,000 have been approved and about 70,000 talents have arrived in Hong Kong. This result far exceeds the annual target of absorbing at least 35,000 talents.

## Hosting the Global Talent Summit to showcase Hong Kong's advantages

Riding on the success of a series of measures, the latest *Policy Address* has also proposed to expand the list of eligible



universities under the TTPS. An admission scheme for vocational and professional education graduates is now running on a trial basis, and temporarily exemption is granted to full-time non-local postgraduate students studying in Hong Kong so they can take up part-time work. In addition, the physical office of the Hong Kong Talent Engage (HKTE) has been established to formulate recruitment and promotion strategies for different target talent groups, tell positive Hong Kong stories to the world, and assist incoming talents to adapt to life in Hong Kong as early as possible.

Notably, Sun mentions that besides the above policies, Hong Kong will also host the Global Talent Summit cum Guangdong-Hong Kong-Macao Greater Bay Area High-quality Talent Development Conference in the second quarter of this year. Taking a focused look at the development of global talents and promoting regional talent exchange and cooperation, the event will also showcase

Hong Kong's unique advantages under the "One Country, Two Systems" principle of "enjoying strong support of the Motherland and being closely connected to the world" to strengthen the manpower pool and attract global talents to seek career development in Hong Kong and the Greater Bay Area.

### Optimizing human resource projections and driving for more specific analysis

Furthermore, a new round of manpower projections has commenced in mid-2023 to assess the manpower situation in the coming five years. Key analysis results are expected to be ready in the third quarter of 2024. Sun explains that past projections were designed at macro and the results were mainly used for overall demographic and labor analysis, whereas the enhanced projection method this time can cover more industries and professions extensively. Data and information from multiple sources will be collected and integrated for more detailed

analysis, and more sophisticated statistical modeling will be used. There will also be broader and in-depth industry consultation to gauge the views of stakeholders.

Sun stresses that the SAR Government will continue to review the effectiveness of local training, talent recruitment, talent retention and other measures and adjust in a timely manner for optimization. It will also strengthen regional talent exchange and cooperation to enhance Hong Kong's advantages as an international talent hub and a national talent portal. 

---

The above is an extract of the seminar on "How to Recruit, Retain and Welcome Talents" organized by the Chamber's Members' Services Committee.



# 捐款百萬 援助甘肅青海救災工作

## HKD 1 MILLION DONATION FOR SUPPORTING EARTHQUAKE RELIEF

**本**會通過中聯辦捐款 100 萬港元，以支援甘肅及青海地震災區的救災與重建工作。**本會會長蔡冠深**聯同副會長**曾智明、王惠貞、胡曉明、謝湧海及李引泉**，向中聯辦副主任**何靖**遞交善款支票轉送災區，表達對受災同胞的深切慰問。此外，曾智明亦代表金利來集團向災區捐款 100 萬港元以表支持。

何靖代表災區同胞感謝本會的關懷與協助。他表示，國家每有自然災害發生，本會均迅速捐款賑濟，充分展現發揮中總愛國愛港的傳統精神。中聯辦將盡快把捐款轉交受災地區，支援救災及重建工作。(29/12) 📍

**T**he Chamber, through the Liaison Office of the Central People's Government (LOCPG), donated HKD1 million to support earthquake relief efforts in Gansu and Qinghai. **Jonathan Choi, the Chamber's Chairman**, along with **Ricky Tsang, Connie Wong, Herman Hu, Tse Yung-hoi and Li Yinquan, Vice-Chairmen**, presented the donation cheque to **He Jing, Deputy Director of LOCPG**, who will forward it to the disaster-stricken areas, expressing heartfelt condolences to the affected compatriots. In addition, Tsang also represented Goldlion Holdings Limited to donate HKD1 million as a gesture of support.

He expressed gratitude on behalf of the affected compatriots for the Chamber's care and assistance. He stated that whenever natural disasters occur in the country, the Chamber promptly provides donations and relief, demonstrating the Chamber's traditional spirit of patriotism and love for Hong Kong. LOCPG will expedite the transfer of the donation to the affected areas to support disaster relief and reconstruction efforts. (29/12) 📍

### 鳴謝 Acknowledgement

#### HKD 100,000

蔡冠深 Jonathan Choi  
楊靜薇 Anna Yeung  
瑞安集團羅康瑞 Vincent Lo, Shui On Group

#### HKD 50,000

曾智明 Ricky Tsang  
王惠貞 Connie Wong  
楊華勇 Johnny Yu  
胡曉明 Herman Hu  
謝湧海 Tse Yung-hoi  
張學修 Charle Cheung  
李引泉 Li Yinquan  
姚祖輝 Andrew Yao

#### HKD 30,000

胡經昌 Henry Wu

#### HKD 10,000

福萬集團有限公司 Fuman Group Co Ltd  
葉成坤 Ip Shing-kwan  
眾安發展有限公司 Zung On Development Limited

排名不分先後  
In no particular order

承蒙各位會董、會員踴躍捐款，名單眾多，未能盡錄，謹此鳴謝。  
Gratitude to our Committee Members and members for their generous donations.  
Our apology for not all the donors are included in the above list due to limited space.

# 捐款百萬予 共享基金會

## DONATION OF 1 MILLION TO GX FOUNDATION



本會日前向由全國政協副主席梁振英發起的共享基金會（“基金會”）捐款100萬港元，全力支持基金會繼續推動實現中外民心相通的具體工作。

本會會長蔡冠深致函予基金會，讚揚基金會致力為“一帶一路”國家提供醫療、公共衛生等人道主義援助，並推動多項國際慈善工作，成果豐碩。本會副會長張學修代表向基金會理事高永文和總幹事陳英凝遞交捐款支票。

高永文感謝本會捐助，並深信此舉將起牽頭作用，推動其他工商社團和民間機構支持基金會發展。(27/12)

The Chamber recently made a donation of HKD1 million to the GX Foundation, initiated by **CY Leung, Vice-Chairman of CPPCC**, to fully support the foundation's efforts in promoting concrete initiatives for enhancing mutual understanding between China and other countries.


**Jonathan Choi, the Chairman of the Chamber**, sent a letter to the foundation praising its dedication in providing humanitarian assistance such as medical and public health support to countries involved in the “Belt and Road” Initiatives. He also commended the foundation for its fruitful achievements in promoting various international charitable works. **Charles Cheung, the Vice-Chairman of the Chamber**, presented the donation cheque on behalf of the Chamber to **KO Wing-man, GX Board member**, and **Chan Ying-yang, CEO of the GX Foundation**.

KO expressed gratitude for the Chamber's donation and firmly believed that it would play a leading role in encouraging other business and community organizations to support the development of the foundation. (27/12)

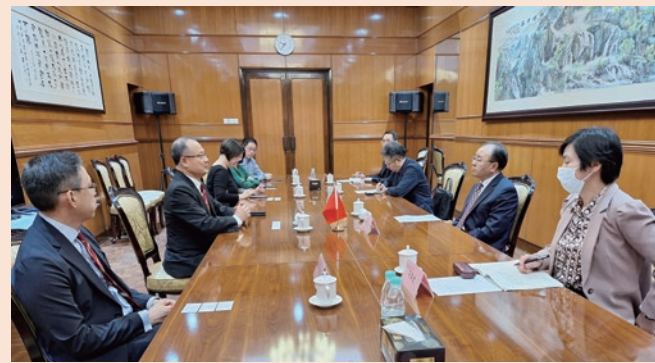


# 赴吉隆坡 考察世界華商大會

## 籌辦情況 VISIT KUALA LUMPUR TO INSPECT THE PREPARATIONS FOR WCEC

**本**會會長蔡冠深和對外事務委員會主席葉少明早前赴吉隆坡考察第17屆世界華商大會籌辦情況。本會為華商大會秘書處，蔡冠深主持了召集人組織會議，與新加坡中華總商會及泰國中華總商會首長共同視察大會主會場、聽取主辦機構馬來西亞中華總商會匯報籌備工作，以及審議第18屆大會的申請。蔡冠深一行亦拜訪了中國駐馬來西亞大使歐陽玉靖，就加強香港與馬來西亞合作交換意見。(12-14/12) 

**J**onathan Choi, the Chamber's Chairman and Derrick Yip, Chairman of the External Affairs Committee recently visited Kuala Lumpur to inspect the preparations for the 17th World Chinese Entrepreneurs Convention (WCEC). As the Secretariat, the Chamber, Choi chaired the conveners' meeting and conducted a joint inspection of the conference venue with the leaders of the Singapore Chinese Chamber of Commerce & Industry and the Thai-Chinese Chamber of Commerce. They also received a briefing on the preparations from the Associated



■ 拜訪中國駐馬來西亞大使歐陽玉靖（右二）  
Visit Ouyang Yujing (second from right), the Chinese Ambassador to Malaysia

Chinese Chamber of Commerce and Industry of Malaysia, the organizing body, and deliberated on the application for the 18th conference. The delegation also paid a visit to **Ouyang Yujing, the Chinese Ambassador to Malaysia**, to exchange views on enhancing cooperation between Hong Kong and Malaysia. (12-14/12) 🔄



# 中總首長送上 新春祝賀

## CNY GREETINGS FROM THE CHAMBER'S OFFICE BEARERS



會長 **蔡冠深**  
Jonathan Choi  
Chairman

踏入龍年，萬象更新。中總一直立足香港、背靠祖國、聯繫世界，未來將會繼續做好溝通橋樑角色，凝聚全球華商，推進經濟發展，一齊迎接新機遇。我在此祝願中總成員以及全港市民，龍馬精神，心想事成！

The arrival of the Year of the Dragon signifies a fresh start. The Chamber is always "reaching out to the world with its roots in Hong Kong and backing from the Motherland". We will continue serving as a bridge for communication to unite Chinese entrepreneurs worldwide to promote economic development and embrace new opportunities together. I wish all Chamber members and Hong Kong citizens boundless vitality and all wishes coming true!



副會長 **楊華勇**  
Johnny Yu  
Vice-Chairman

青年有未來，則香港有未來。中總一直引領青年發展事業，交流合作。送兔迎龍，我祝各位青年朋友魚躍龍門，創意盛開，龍年發大財。

Hong Kong will prosper only when its young people thrive. The Chamber is always showing the way for young people in career development, interaction and collaboration. As we welcome the Year of the Dragon, I wish all young friends thriving career growth, flourishing creativity, and great fortune in the year ahead.



副會長 **胡曉明**  
Herman Hu  
Vice-Chairman

中總一向致力推動文化傳承，踏入龍年，我祝願全港市民身健如龍、活力無窮，踴躍參與各項體育、文化的活動，向外展示香港的無限創意和軟實力。

The Chamber always strives to promote cultural heritage. As the Year of the Dragon arrives, I wish all Hong Kong citizens as vigorous and energetic as a dragon, actively participating in sports and cultural activities to showcase Hong Kong's infinite creativity and soft power to the rest of the world.



副會長 **李引泉**  
Li Yinquan  
Vice-Chairman

新一年，中總對建設關愛社會抱着更大的熱忱，我們繼續透過中總基金和愛心行動，為弱勢社群送上暖意，構建和諧互助的社會，祝願大家龍年吉祥、闔家如意。

The Chamber has greater enthusiasm for building a caring society in the new year. We will continue to send warmth to disadvantaged groups through CGCC (Foundation) and the "We Care We Share" campaign to build a harmonious and mutually supportive society. I wish everyone an auspicious Year of the Dragon and best wishes for your family.



副會長 **姚祖輝**  
Andrew Yao  
Vice-Chairman

龍年吉祥，福臨香港、惠澤民生，我祝願新一年社會穩定和諧，經濟欣欣向榮、商戶生意興隆，市民福瑞綿綿。

The auspicious Year of the Dragon brings blessings to Hong Kong and benefits to people's livelihood. In the new year, I wish stability and harmony for the society, booming growth for the economy, prosperity for businesses, and continuous good fortune for residents.



副會長 **曾智明**  
Ricky Tsang  
Vice-Chairman



隨着政府宣佈大力發展北部都會區，加強灣區互聯互通，香港工商產業發展，將會迎來更多機遇。我恭祝各位商家在新一年龍騰虎躍，賺個盤滿砵滿，恭喜發財！

Hong Kong's industrial and commercial industries will usher in more opportunities following the Government's announcement to vigorously develop the Northern Metropolis and strengthen connectivity in the Greater Bay Area. I wish all businesses a thriving, bustling and profitable Year of the Dragon, with great wealth and prosperity!

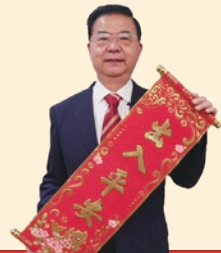
副會長 **王惠貞**  
Connie Wong  
Vice-Chairman



科技創新是國家發展的核心，政府亦着力推進深港科技合作，衷心祝願香港創科精英龍轉乾坤，帶領香港經濟在龍年行大運！

Tech innovation is the core of national development and the Government is focusing on promoting Shenzhen-Hong Kong sci-tech cooperation. I sincerely wish Hong Kong's I&T elites make a difference and drive Hong Kong's economy to great success in the Year of the Dragon!

副會長 **謝湧海**  
Tse Yung-hoi  
Vice-Chairman



疫情過去、龍轉乾坤。新的一年來臨，祝願香港國際金融中心地位持續鞏固，我們的競爭優勢得以發揮，祝願香港工商百業龍騰四海，福運當前！

The epidemic is over and the Year of the Dragon brings a fresh start. As the new year arrives, I wish Hong Kong constant consolidation of its international financial centre status and our competitive advantages outshining others. I wish great prosperity and good fortune for Hong Kong's industrial and commercial industries!

副會長 **張學修**  
Charles Cheung  
Vice-Chairman



中總一直致力帶領青年放眼四方，走訪內地，認識國家最新發展和成就。我祝願廣大青年來年龍躍千里，一齊講好國家故事、香港故事。

The Chamber always strives to show the way for young people to cast their vision far and wide, and visit the Mainland to get to know our country's latest developments and achievements. In the Year of the Dragon, I wish all young people making great strides forward, telling the good stories of the country and Hong Kong together.

請掃瞄二維碼觀賞  
“中總首長甲辰龍年新春祝賀”  
視頻



Please scan the  
QR code to watch  
“Year of the Dragon Greetings  
from the Chamber's Office  
Bearers” video



## 接待嘉賓

### RECEPTION OF GUESTS



1. 安徽省政協主席唐良智（左）（15/12）  
Tang Liangzhi (left), Chairman of the Anhui Provincial Committee of the CPPCC
2. 福建省龍岩市委副書記、宣傳部部長楊溢（左）（5/12）  
Yang Yi (left), Deputy Secretary and Director of the Propaganda Department of Longyan Municipal Committee of Fujian Province
3. 廈門市工商聯（總商會）黨組書記陳永東（前排左四）（30/11）  
Chen Yongdong (fourth from left, front row), Secretary of the Party Leadership Group of the Federation of Industry and Commerce of Xiamen (General Chamber of Commerce)
4. 廣州市南沙區商務局副局長呂良偉（右三）（19/12）  
Lu Liangwei (third from right), Deputy Director of the Commerce Bureau of Nansha District of Guangzhou



# 接待嘉賓

## RECEPTION OF GUESTS



5. 土耳其駐香港總領事 Kerim Sercan Evcin (左)  
(8/12)

Kerim Sercan Evcin (left), Consul General of the Republic of Türkiye in HKSAR

6. 南非小企業發展部部長 Stella Ndabeni-Abrahams  
(右三) (27/11)

Stella Ndabeni-Abrahams (third from right), South African Minister of Small Business Enterprise Development





# 鼎力支持 公益金55周年百萬行

RENDER SUPPORT TO  
55th ANNIVERSARY WALK FOR MILLIONS



**為** 響應公益金慈善步行籌款，本會地區事務委員會、青年委員會、婦女委員會合組嘉賓隊，參加公益金55周年百萬行“港珠澳大橋 — 香港連接路”新地標，眾多會員攜同親友踴躍參加、共襄善舉。(7/1) [🔗](#)

In response to the Charity Walk held by the Community Chest of Hong Kong, the Chamber's District Affairs Committee, Young Executives' Committee, and Ladies' Committee formed a team to participate in the Community Chest 55th Anniversary Walk for Millions (Hong Kong-Zhuhai-Macao Bridge - Hong Kong Link Road). A number of members, along with their relatives and friends, showed their support to this charitable activity. (7/1) [🔗](#)



# 冬“溢”暖意 歡賀聖誕

## CHRISTMAS CELEBRATIONS



**青** 年委員會舉辦聖誕聯歡晚會，席間設交換禮物及遊戲環節，氣氛熱鬧。(19/12)

**F** or Young Executive's Committee, there were games and gifts exchanging in their Christmas party. (19/12)







婦委會以“冬日華麗”為主題舉行聖誕派對，並邀得本港多家婦女團體主席及代表一同慶祝。婦委會主席何超蓮於活動上致歡迎辭，本會副會長王惠貞致祝酒辭。席間設團體遊戲、交換禮物等環節，場面熱鬧愉快。(14/12)

Under the theme of “Gorgeous Winter”, the Ladies’ Committee held a Christmas party and invited chairmen and representatives of several women’s groups in Hong Kong to celebrate together. Guests were dressed up and enjoyed the games and gift exchanges during the event. **Maisy Ho, Chairman of the Ladies’ Committee**, gave a welcome address, and **Connie Wong, the Chamber’s Vice-Chairman**, delivered a toast. (14/12)



地區事務委員會轄下新界區聯絡處亦舉辦會員聖誕聯歡晚宴，席間設卡拉OK比賽、委員歌舞表演及幸運抽獎助慶。(21/12) 

New Territories District Liaison Committee of the District Affairs Committee also hosted a Christmas Dinner Party for their members with singing and dancing performance and lucky draw. (21/12) 



# 會員活動

## MEMBERS' ACTIVITIES



1. 文化委員會組團參觀香港故宮文化博物館，欣賞兩項專題展覽：“凝視三星堆——四川考古新發現”及“從波提切利到梵高：英國國家美術館珍藏展”，並與館長吳志華作交流討論。（14/12）

The Culture Committee organized a tour to the Hong Kong Palace Museum to enjoy two thematic exhibitions “Gazing at Sanxingdui: New Archaeological Discoveries in Sichuan” and “Botticelli to Van Gogh: Masterpieces from the National Gallery, London”, and had a discussion with **Louis Ng, the Museum Director**.

2. 五區聯絡處合辦“以巴亂局下的全球政經展望”專題講座，邀來熱門時事節目“屈機頭條”的多位常駐嘉賓作演講，包括全國港澳研究會會員陳杰等。（24/11）

Five District Liaison Committees jointly held a seminar focusing on the global political and economic outlook under the Israeli-Palestinian conflict and invited several regular guests from the popular current affairs program to give speeches, including **William Chan, Member of Chinese Association of Hon Kong & Macao Studies**.