

# 商 叢

CGCC VISION

www.cgcc.org.hk

## 後疫情時代：經濟復甦的關鍵 POST-PANDEMIC ERA: THE KEY TO ECONOMIC RECOVERY

大灣區金融科技求才若渴  
Fintech Talents Highly Sought After in  
Greater Bay Area

百年騎樓滄桑  
Vicissitudes of  
Century-old Verandah-  
type Shophouses



# 目錄 CONTENTS

AUG 2020



[www.cgcc.org.hk](http://www.cgcc.org.hk)  
中總網站



ID: CGCCHK  
中總微信服務號

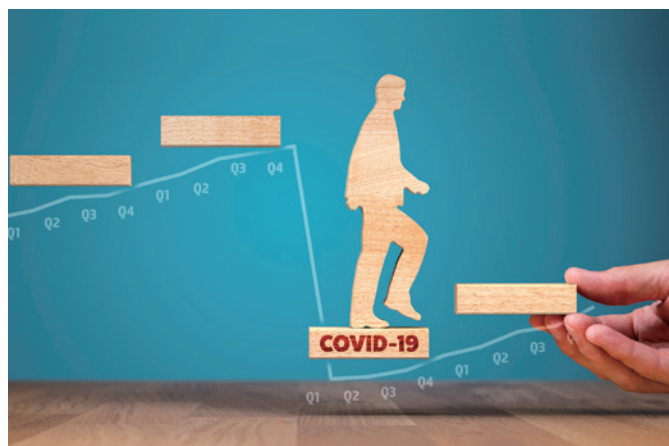


ID: CGCCINFO  
中總微信訂閱號

## 會長的話 CHAIRMAN'S MESSAGE

- 4** 為應對經濟新常態作好準備  
Preparing for a “New Normal” Economy

## 政經縱橫 SPOTLIGHT



- 7** 後疫情時代：經濟復甦的關鍵  
Post-Pandemic Era: the Key to Economic Recovery

- 17** 香港地位牢固 不必杞人憂天  
Worries are Unnecessary as Hong Kong Has a Strong Position



- 13** 保繁榮抑亂象 國安法意義大  
National Security Law Vital in Preserving Prosperity and Curbing Chaos

## 會員大會 AGM

- 20** 2020年度會員大會  
Annual General Meeting 2020

## 灣區透視 BAY AREA INSIGHTS

- 23** 大灣區金融科技求才若渴  
Fintech Talents Highly Sought After in Greater Bay Area

## 商海導航 TALKING BUSINESS

- 27** 部署數碼轉型 迎接未來新機遇  
Deploy Digital Transformation for New Opportunities Ahead

## 同心抗疫 FIGHTING VIRUS TOGETHER



**30 善用金融抗疫措施化解危機**  
Leverage Anti-epidemic Financial Measures to Resolve Crisis

**35 疫情下粵港合作新挑戰**  
New Challenges for Hong Kong-Guangdong Cooperation amid COVID-19

## 談文說藝 ARTS

**39 百年騎樓滄桑**  
Vicissitudes of Century-old Verandah-type Shophouses

## 閒情逸致 LEISURE

**45 風水佈局得宜 趨吉避凶免憂思**  
Good Feng Shui for a Carefree Good Life

## 商會快拍 CGCC SNAPSHOT

**48 接待嘉賓**  
Reception of Guests

### 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

袁 武 YUEN Mo      曾智明 Ricky TSANG      劉鐵成 Brandon LIU      王惠貞 Connie WONG  
李應生 Tommy LI      楊華勇 Johnny YU      胡曉明 Herman HU      陳仲尼 Rock CHEN

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

#### 主席 Chairman

范仁鶴 Philip FAN

#### 副主席 Vice-Chairmen

黃楚基 Bonnie WONG      梁香盈 Sabrina LEUNG      周雯玲 Irene CHOW

#### 委員 Members

葉成慶 Simon IP      何超蓮 Maisy HO      李濟平 Li Jiping      黃楚恒 Stanley WONG  
陳 耘 Cora CHAN      胡劍江 Michael WOO      黃進達 Jason WONG      林智彬 Lawrence LAM  
李惟宏 Robert LEE      羅頌宜 Bella LO      陳楚冠 CHAN Chor-koon      廖永通 LIO Weng-tong  
吳旭洋 Paul NG      李令德 Maggie LEE      陳建年 Kenneth CHAN

### 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 Cornnaught 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

### 特約供稿 Article Contributor:

香港經濟日報專輯組  
Hong Kong Economic Times – Supplement Team

### 廣告查詢 Advertising Enquiry:

Link-Up Design Ltd  
李先生 David Lee  
Tel: (852) 2151-0886  
Email: david@linkupdesign.com

### 承印人 Printed by:

奧華印刷設計公司 Ora Printing & Design Centre

### 地址 Address:

香港柴灣利眾街40號富誠工業大廈15字樓A1-A2室  
Flat A1-A2, Block A, 15/F, Fortune Factory Building,  
40 Lee Chung Street, Chai Wan, Hong Kong

售價 Price: HKD20



蔡冠深 博士  
Dr Jonathan CHOI

# 為應對經濟新常態作好準備

## PREPARING FOR A "NEW NORMAL" ECONOMY

**本**港新冠疫情近期再趨嚴峻，令本來漸見回穩的經營情況再受衝擊；同時，工商界並高度關注美國改變對港政策可能帶來的影響。在疫情與中美局勢持續影響下，本港經濟將承受一定壓力，營商環境和模式亦將出現變化，我們期望特區政府密切留意事態發展，與工商各業加強溝通，協助業界適應新形勢發展，並因應實際情況，適時向企業提供更多支援。

### 忍耐疫情短期陣痛

上月以來，香港的新型冠狀病毒疫情出現第三波爆發，確診人數大幅上升。因應疫情變化，特區政府推出更嚴厲防疫措施，我們表示理解，雖然難免對企業營運構成影響，惟只要大家同心抗疫，難關總會捱過。期望當局可研究加大香港的檢測能力，盡早截斷社區隱性傳播鏈。早前，特區政府表示計劃引進內地私營機構協助檢測，我們認同有關做法，若效果理想，日後可向內地引入更多檢測服務，以提升本港防疫抗疫效率。

另一個急需解決的問題是內地和香港的跨境通關限制。內地與香港關係密切，經貿活動頻繁，我們認為，待香港疫情穩定下來，當局應盡快推出“健康碼”，讓需要跨境工作及生活的人士豁免強制檢疫。長遠而言，特區政府應考慮與廣東省和澳門政府商討落實免檢疫出入境安排，進一步便利三地經貿與民生交流互動。

### 適應港美關係變化

香港國安法正式頒佈實施，引起國際社會關注，美國更簽署《香港自治法案》並終止對香港的特殊待遇。我們認為，港美經貿關係密切，美國在香港擁有龐大商業利益，有關舉措無疑會影響港美雙邊貿易和商務交流，不僅影響香港利益，也損害美方在港利益。

對於美國或向香港出口貨品徵收與內地同等的關稅，由於香港出口美國的貨物不多，其對香港貿易的實際影響有限。至於限制軍民兩用產品來港，或會為業界帶來不便，但香港仍可從其他地方採購相關設備和科技。從具體數據來看，改變港美關係對美方影響可能更甚。本港有近1,300

多家美國公司在港營運，幾乎包括所有主要美國金融企業及保險龍頭公司；截至2018年，美國在港的外商直接投資高達825億美元；2019年美國的商品貿易順差中，香港貢獻261億美元，是各個經濟體之冠。

特區政府早前表示，正就美國的制裁和限制措施，檢視相關世貿規則並可能採取相應行動。我們相信此舉有助保障本港的國際地位、商業和司法聲譽，維護香港整體利益。我們亦期望美國能重新審視其制裁行動，讓港美雙方長久以來在經貿以至社會民生交流一直保持的緊密往來互動得以維繫。

### 抓緊新形勢發展契機

在內憂外患多重夾擊下，今年首兩季本港經濟分別倒退9.1%和9%，是有紀錄以來最大跌幅；四至六月失業率進一步上升至6.2%；旅遊、消費零售等範疇已連續多月下滑，預期本港經濟和營商環境短期仍然受壓。面對當前困境，特區政府推出一系列協助企業經營和保就業措施，我們希望當局在支援企業應對短期逆境的同時，也要為帶領本港經濟走出谷底、迎接新形勢發展做好長線部署。

早前，內地公佈開展“跨境理財通”業務試點，特區政府宜早日啟動有關計劃，讓更多香港合資格金融機構參與。此外，內地積極支持香港打造粵港澳大灣區綠色金融中心，建議當局提升現有綠色金融認證服務標準，確保香港有充足的綠色金融人才。

創新科技亦是促進未來經濟增長的主要動力。當局應加大對研發及創科應用等資源投放，提高政府在“創科創投基金”配對機制的出資比例，進一步提升中小企研發開支稅上限，吸引更多著名科研機構及科技企業落戶香港。

當前，新冠疫情仍然嚴峻，中美角力也為香港增添不確定性，令香港經濟復甦之路充滿挑戰。在此艱難時期，社會各界更要團結一致，同心協力配合特區政府做好防疫抗疫工作，同時也要時刻做好準備，因應局勢變化，隨時作出靈活應變策略，推動本港經濟重新起動。🌀

“在此艱難時期，社會各界更要團結一致，同心協力配合特區政府做好防疫抗疫工作，同時也要時刻做好準備，因應局勢變化，隨時作出靈活應變策略，推動本港經濟重新起動。

*In this difficult time, solidarity within society is of utmost importance. We must all stay alert and prepared, and flexibly adjust our strategies according to the environment, with the ultimate goal of relaunching the Hong Kong economy as quickly as possible.*”

The Hong Kong economy is confronted by rising pressure from the recent spike in local COVID-19 cases, and the change in US policy toward Hong Kong. We hope the HKSAR government will help businesses ride out the challenges by keeping the business sector abreast of the latest developments and providing further support for businesses when necessary.

### Enduring the short-term impact of the COVID-19 outbreak

Since last month, Hong Kong has been battling a third wave of COVID-19 cases. The tightened preventive measures implemented by the HKSAR government have inevitably impacted businesses. Nevertheless, we believe that concerted effort within the community will help Hong Kong out of the predicament eventually. We hope the government will enhance Hong Kong's COVID-19 testing capacity. In fact, we support its plan to directly procure testing services from private laboratories in the Mainland, which can help to increase Hong Kong's disease prevention capability in the future should the result this time proves satisfactory.

Another urgent matter to review is the clearance procedures at the boundary control points between the Mainland and Hong Kong. We believe that once the COVID-19 situation improves, the authorities should launch the system of mutual recognition of “health codes” as soon as possible so that people who need to cross the border because of work and family lives can be exempted from compulsory quarantine. In the long run, the HKSAR government should liaise with the authorities of Guangdong and Macao to provide quarantine exemption measures to facilitate economic and social interaction among the three places.

### Adapting to changing US-Hong Kong relations

Following the gazettal and implementation of the Law of the People's Republic of China on Safeguarding National Security in the Hong Kong Special Administrative Region (the National Security Law), the US congress passed the Hong Kong Autonomy Act and suspended preferential treatment to Hong Kong. Given the two economies' close trade relations and the US's huge business interest in Hong Kong, we believe that the Act will hurt not only the interests of Hong Kong, but also the US's interests in the city.

Since Hong Kong's exports to the US are limited, the US's imposition of the same tariff on Hong Kong and the Mainland will have limited impact on Hong Kong's trade. Despite the US's move to end exports of defense and dual-use technologies to Hong Kong, the city can procure the related equipment and technologies

elsewhere. By the look of statistics, a change in US-Hong Kong relations may have a more serious impact on the US: over 1,300 US companies, including major financial corporations and insurance companies, are currently operating in Hong Kong; and in 2019 the US had a trade surplus of USD26.1 billion over Hong Kong, the single economy with which the US has the highest trade surplus.

At present, the HKSAR government is examining World Trade Organization regulations regarding the US's sanctions and restrictions and possible actions it can take. We believe this will secure Hong Kong's international status, and business and legal reputation. At the same time, we hope the US government will reassess its policies toward Hong Kong and strive to maintain the close US-Hong Kong trade ties.

### Capitalizing on the opportunities in the new landscape

Suffering both internal and external challenges, the Hong Kong economy contracted 9.1% and 9% year on year respectively in the first and second quarter of this year, the biggest decline in record. The unemployment rate climbed up to 6.2% between April and June, whereas tourism and retail have been on a downward trend for several consecutive months. We hope the authorities will plan ahead to help Hong Kong bounce back while supporting businesses to cope with the imminent challenges in the meantime.

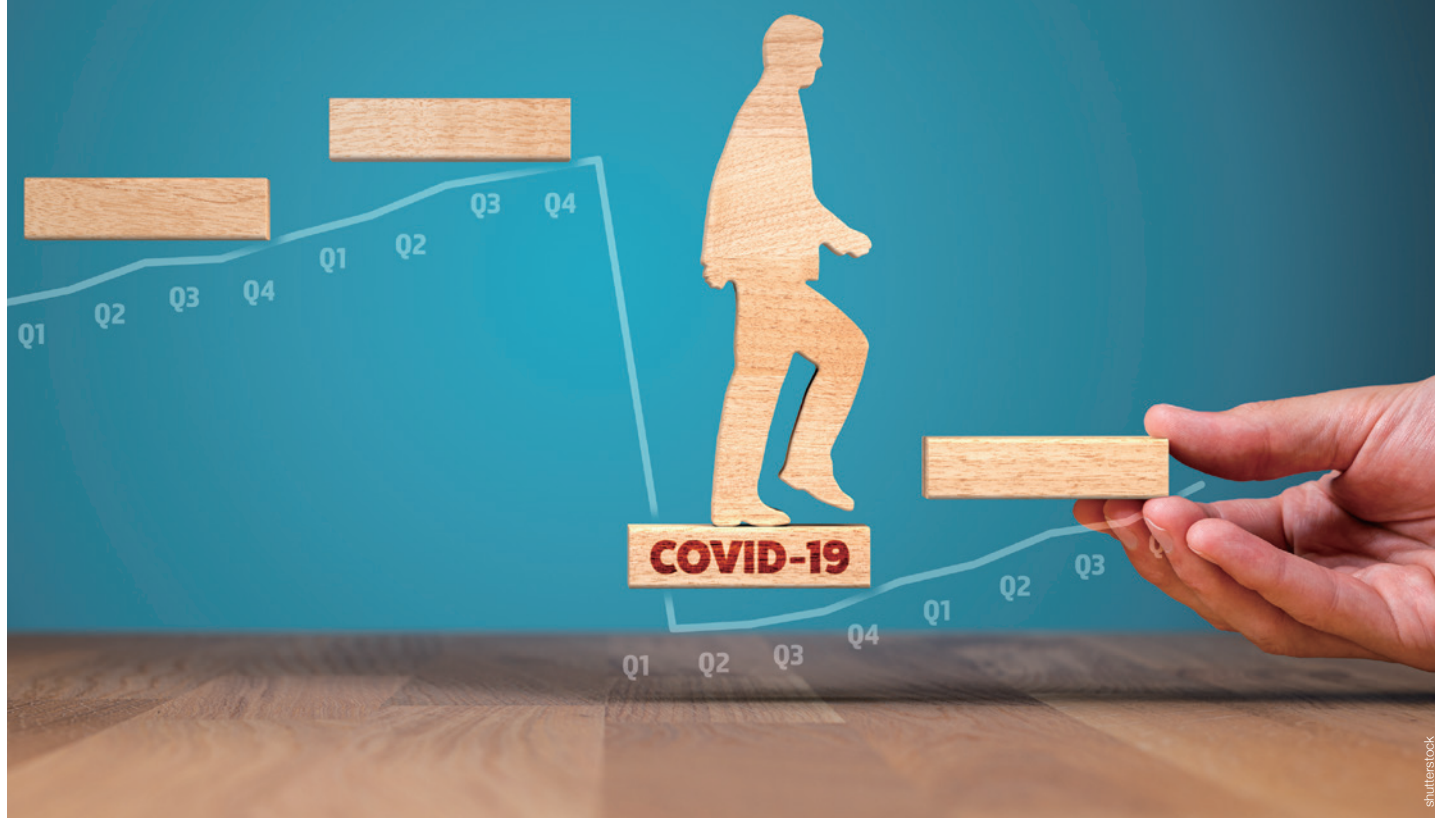
In the light of the launch of a cross-boundary wealth management connect pilot scheme (“Wealth Management Connect”) announced by the Mainland authorities, it is recommended that the HKSAR government join the scheme as soon as possible. In addition, riding on the active support from the Mainland for Hong Kong to forge a global green finance hub in the Guangdong-Hong Kong-Macao Bay Area, we suggest that the HKSAR government enhance the accreditation standards of green financial products to ensure Hong Kong will have a sufficient supply of green finance talents.

Innovation and technology is going to be another key driver of Hong Kong's economic growth. The authorities should invest further resources in this area and increase the government's share in the “Innovation and Technology Fund” which operates on a dollar-for-dollar matching basis, as well as raise the tax exemption threshold for research and development projects by SMEs so as to attract more companies to set up in Hong Kong.

The road to economic recovery is fraught with challenges. In this difficult time, solidarity within society is of utmost importance. We must all stay alert and prepared, and flexibly adjust our strategies according to the environment, with the ultimate goal of relaunching the Hong Kong economy as quickly as possible. 🌀

# 後疫情時代： 經濟復甦的關鍵

## Post-Pandemic Era: the Key to Economic Recovery



新冠肺炎肆虐全球逾半年，不僅危及生命健康，亦令經濟陷入衰退陰霾，各行各業艱苦經營，復甦看似遙遙無期。當下疫情依然反覆不定，香港以至內地的經濟如何迎難而上，早日走上復甦之路？

After more than six months, COVID-19 is still plaguing the globe and pushing economies into the shadow of recession. Recovery seems to unforeseeable in the near future. As the current pandemic situation remains unstable, how could the economies of Hong Kong and the mainland confront the difficulties and forge ahead?

## 鄂志寰：疫情帶動新經濟模式 為復甦提供動力

### E Zhihuan: The New Economic Model Brought About by the Pandemic Provides Momentum for Revival

近月香港的疫情反覆，當局早前再度收緊檢疫和社交距離限制等安排。中國銀行（香港）有限公司首席經濟學家鄂志寰直言，市場對香港經濟前景及未來本地消費的看法趨於謹慎，料全年經濟下行趨勢難以扭轉。不過，由於近期資金持續流入，在中長期將是支持香港經濟發展的關鍵。

鄂志寰表示，今年4、5月份訪港旅客人次大跌99.9%，酒店入住率只有35%左右；而上半年零售銷售亦按年大跌33.3%，由此引致失業率大幅上升。可見疫情及各項限制措施持續，令旅遊、零售、酒店、餐飲和會展等大受衝擊，料會影響下半年經濟復甦的能力和空間。“早前財政預算案及兩輪‘防疫抗疫基金’推出了一系列支援措施，規模接近本地生產總值約10%，當中包括為期6個月的保就業措施，為相關行業及從業員提供若干支持，在一定程度上緩解了疫情的影響。”

### 金融科技崛起 創科醫療潛力巨大

在疫情持續下，鄂志寰相信金融科技勢將成為銀行及金融業發展的重點。“金融科技的覆蓋範疇廣及人工智能、區塊鏈、雲端運算和大數據等，有助業界更好地服務不同客戶需求，加上線上服務有助省卻在分行處理各項服務的成本，預期待疫情過後仍會獲得長足發展，有利香港金融業的長期穩健推展。”她續說，隨着粵港澳大灣區持續發展，理財通及其他跨境支付等措施將相繼推出，將進一步推動區域內的金融科技加強合作，擴大發展空間。

此外，疫情亦促使教育和餐飲等傳統行業引入新科技，以保障其產品和服

務能確切配合需求，亦為科技、醫療、線上教育及外賣速遞等行業，帶來嶄新的發展機遇。“其中科技和醫療更是21世紀發展潛力最大的兩個行業。在5G、人工智能、機械人和大數據等急速發展下，將進一步提升人類生活質素和企業生產能力，亦有助降低生產和服務業成本。例如線上教育可讓老師和學生打破地域界限、降低交通和場地成本，並增加上課彈性等，屬多贏方案。”

至於醫療方面，鄂志寰認為在科技發展帶動下，未來可望解決更多有關生命和疾病的問題，加上人類壽命延長、人口老化帶來新的醫療需求，不但為行業帶來新機遇，也為全人類帶來福祉。

### 資金持續流入穩定信心

展望香港的經濟前景，鄂志寰預期短期內仍會受疫情變化，以及檢疫、跨境往來、限制聚集和社交距離等措施的影響。由於去年同期的基數較低，加上全球主要央行實施超寬鬆貨幣政策和特區政府推出巨額財政措施，料可為下半年經濟帶來若干支撐，惟難以改變全年經濟下行的總體趨勢。

中長期而言，她認為支持香港經濟發展的關鍵將繫於兩大因素，一是香港國際金融中心職能發展，二是各支柱行業的發展。“自今年以來，香港股市表現與全球主要股市基本同步，近期港元匯率持續偏向強方兌換保證，表明資金持續流進香港市場，反映國際投資者對高質量金融產品的強烈需求，也對香港這個國際金融中心具有信心。”

### 疫情受控制內地有序復甦

至於內地的經濟發展，鄂志寰指出，內地自3月下旬疫情逐漸受控後，再



鄂志寰 E Zhihuan

未有爆發第二波疫情，加上當局實施積極財政政策和穩健貨幣政策，要求靈活適度，做好“六穩”和“六保”工作，有效支持復工復產，令內地經濟於一季度實質同比下跌6.8%後，錄得顯著改善，並於二季度同比上升3.2%。“內地經濟有序復甦，加上疫情持續受控，對經濟信心、消費和投資，以至就業市場均帶來正面支持。”

她續稱，內地在疫情期間催生了很多新產業、新業態和新模式，為經濟回升提供有力支撐。“今年上半年，如遠端辦公、線上教育、智慧施工、無人配送等新模式，有效化解現實生活的一些堵點及難點。另外以雲計算、大數據、人工智能為代表的新技术快速發展，此外數碼經濟、智慧製造、生命健康等新產業亦形成了更多‘增長極’，料將為經濟下一階段增長提供重要支撐，有利推動內地經濟實現高質量增長。”

As COVID-19 infections have seen a resurgence over the last month, E Zhihuan, Chief Economist of the Bank of China (Hong Kong) Limited (BOCHK), anticipates that the downward trend in the economy for the whole year will be extremely difficult to reverse. However, capital has continued to flow in throughout the recent period and will be critical to supporting Hong Kong's economic development over the medium to long term.

E explained that the significant rise in unemployment rates and the ongoing restrictions to deal with the pandemic have



had a major impact on the tourism, retail, hospitality and exhibition sectors, and she expects this to limit the capacity and opportunity for the economic to recover during the second half of the year. “The earlier financial budget and the raft of supporting measures were worth almost 10% of local GDP and included a six-month Employment Support Scheme that mitigated the impact of the pandemic to some extent.”

### **The rise of fintech and innovative science and medicine has huge potential**

E believes that the pandemic will inevitably cause banks and the finance industry to focus on financial technology. “Fintech is a very broad field and will help the industry to better serve clients with diverse needs, while online services also help to reduce the cost of dealing with so many different services at bank branches, so fintech will continue to see strong, long-term growth even after the pandemic draws to an end.” She went on to explain that the launch of an increasing number of financial management apps such as Licaitong, as well as other cross-border payment solutions, will stimulate closer fintech

cooperation in the Guangdong-Hong Kong-Macao Greater Bay Area.

The pandemic is also driving the adoption of new technology in more traditional industries such as education and restaurants, presenting new growth opportunities as firms strive to ensure their products and services meet customer needs. “The continued rapid development of 5G, artificial intelligence (AI), robotics and big data continue will further increase human quality of life and business productivity, as well as helping to reduce manufacturing and service industry costs.”

On the medical front, E believes that the development of new technologies is likely to provide solutions to more life and health problems, while increased life expectancies will also provide new opportunities for the industry.

### **The ongoing influx of capital is stabilizing confidence**

In terms of the economic outlook for Hong Kong, E expects that the pandemic will continue to make its presence felt over the short term. As the baseline figures for last year were already relatively low

and the world’s major central banks have adopted ultra-loose monetary policies, the huge financial package launched by the SAR government is expected to provide significant support for the economy during the second half of the year, although it is unlikely to be sufficient to prevent an overall downward trend for the full year.

In the medium to long term, she believes that there are two key factors that will be critical to supporting Hong Kong’s economic development: first, the development of Hong Kong’s role as an international financial centre; and second, the development of the key industries. “The performance of the Hong Kong stock market has essentially remained in sync with the major global markets since the start of the year and the Hong Kong dollar exchange rate has continued to tend towards a strong-side convertibility undertaking, showing that capital continues to flow into Hong Kong markets and demonstrating that investors have confidence in Hong Kong as an international financial centre.”

### **Bringing the pandemic under control has helped create an orderly recovery in Mainland china**

Turning to the issue of economic development in the Mainland, E noted that since China brought the pandemic under control in late March and has not yet seen a second wave, proactive financial measures and prudent monetary policies put in place by the authorities have effectively supported a return to work and production, resulting in the mainland economy recording significant improvements. “This is providing positive support for economic confidence, spending and investment, as well as the employment market.”

She went on to say that a number of new industries, methods of operation and business models have arisen during the pandemic in the Mainland and are providing strong support for an economic rebound. “For example, new models such as remote working and online education have effectively resolved a number of real-life bottlenecks and difficulties. Moreover, new technologies like cloud computing, big data and AI are developing rapidly, while new industries such as the digital economy, intelligent manufacturing, and life/health sciences are forming more ‘growth poles’ that are expected to deliver high-quality growth for the mainland economy.”



## 鄧希煒：轉型變通 迎疫症後經濟復甦

### Tang Hei-wai: Transformation and Agility Crucial for Post-pandemic Economic Recovery



鄧希煒 Tang Hei-wai

新冠肺炎疫情反覆，各行各業面對着不同的挑戰和難關。香港大學經濟及工商管理學院經濟學教授鄧希煒表示，難以預計本港經濟何時復甦，現時部分服務業如旅遊、零售和飲食業等都在艱苦經營，但高端服務業如金融業則有望趁機加速數碼轉型。

#### 零售、飲食、旅遊艱苦經營

面對政府因應疫情而不斷提升防疫措施，零售和飲食業的生意飽受打擊。鄧希煒指出，政府早前推出的“保就業”計劃、部分地產商和業主亦盡量減租，希望能減輕企業負擔，但因疫情的不確定性，受衝擊的行業恐怕要“捱”一段時間。他強調“窮則變，變則通”，鼓勵受影響的行業應積極轉型，例如飲食業增加外賣服務，即使沒有顧客光顧的時候仍有生意可做；零售業則積極開拓網上購物平台。

旅遊業亦是重災區之一。鄧希煒指出，旅遊業是本港四大行業之一，包括航空公司、酒店、旅行社等，但只佔本港 GDP 約 5%，對整體 GDP 影響不大，但僱員人數比例超過 10% 或以上，故政府需要關注就業保障的問題，特別是部分依靠旅遊旺季而工作的人士。鄧希煒預計：“旅遊業要出現轉機，需要待疫苗出現並普及

化，方可減輕旅客的恐慌。樂觀來看，可能要待一年以後，旅遊業才可望復甦。”

#### 疫情加速去全球化

反觀金融業，鄧希煒樂見近期業內加大了在金融科技方面的投入，加速行業的數碼轉型。他指出，金融行業一直有較多資源和空間作多方面發展，疫情亦驅使業界加快金融科技發展的步伐。“過往業界對需要克服政府規管的限制而推行數碼化感到卻步，但疫情令大眾對數碼化的需求增加，業界為了迎合市場亦要積極投入發展。”在美國生活多年的鄧希煒坦言，特區政府對個人私隱安全的監管較其他地區和國家嚴謹，往往窒礙金融科技的發展，他期望在業界和政府互動下，私隱保障和數碼發展能取得更好平衡。

綜觀香港的經濟狀況，鄧希煒認為相較其他國家，所受的衝擊較少。“香港是一個小型開放經濟體，同時受外貿波動和內地經濟的影響。雖然近期中美關係緊張產生許多不確定性，但外國投行依然看重中國市場，而香港法制完善，仍然擔當着重要的金融中心地位。疫情加速去全球化趨勢，鄧希煒認為香港的定位在中長期會受此趨勢影響，故需尋求新發展和新定位。近年香港約八成的上市公司是內地資本，而投資者亦重視東南亞市場，他相信未來香港可定位為亞洲金融中心。

#### 擴大內需屬應急

另一方面，疫情對內地經濟同樣帶來衝擊。內地今年二月城鎮調查失業率較前攀升 0.9 個百分點至 6.2%，創歷史新高。鄧希煒指出，內地人口流動較大，城鎮就業情況較為複雜，實際失業率應該較統計所得為高。今年“兩會”注重穩就業、保民生，他認

為，工業和服務業需要大量的勞動人口，若這兩個行業復甦，對就業率和經濟復甦大有幫助。

“內地積極推出不同的政策支持企業復工復產，同時在工業方面更着重發展內需。中國地廣人多，擴大內需消費能增加消費和就業。”鄧希煒又以旅遊業為例，指疫情“大流行”屬全球性影響，但內地幅員廣闊，可以推動境內旅遊。

#### 長遠須發展高端產業

鄧希煒引述柏克萊加州大學 (UC Berkeley) 的 Enrico Moretti 教授的觀察：在美國，當一間高科技公司聘請到一個職位，隨即產生五個新增職位 (When a high-tech company hires one person, five other new jobs follow.)，並認為這個觀察同樣可以套用在內地：“科技行業可帶動其他行業增長，如開發 5G 技術需要建立相應訊號發射塔，便可帶動基礎建設的發展和投入。”他強調，擴大內需、復工復產只是短期應急措施，要長遠令經濟復甦，關鍵還在於高端、科技產業的發展。

The COVID-19 situation has remained volatile. According to Tang Hei-wai, Professor of Economics, the Faculty of Business and Economics of the University of Hong Kong, it is still difficult to predict a time for Hong Kong's economic recovery. At present, service sectors such as tourism, retail and restaurants, are all operating with great difficulties, but high-end services such as the financial sector is seeing an opportunity to expedite its digital transformation.

#### Retail, restaurants and tourism operating with grave hardship

Tang pointed out that affected industries may need to suffer for a while in the face of the uncertainties of the pandemic. He underscored the importance of being agile and flexible and encouraged affected industries to adopt an active stance in transformation. For example, the restaurants sector could incorporate takeaway services in their business. Even when there is no foot traffic to their eateries, there is still a business to operate. The retail sector, on

the other hand, could actively develop their online shopping platforms.

The tourism industry is also a hardest-hit area. According to Tang, while tourism is one of the four major industries of Hong Kong, it only represents about 5% of the local GDP. Hence, it does not have a particularly strong impact on the overall GDP. However, as the number of employees takes up more than 10% of the working population, the government must take a serious look at job protection. Tang estimated that, “The tourism sector

invest in developing this area.” Tang hoped to see more frequent interaction between the sector and the government, such that a better balance between privacy protection and digital development can be achieved.

Tang saw that the economy situation of Hong Kong, in general, is less hard hit when compared to other countries. “Hong Kong is simultaneously affected by the volatility of foreign trade and the Mainland’s economy. Although the recent tensions between China and the US have caused many uncertainties, Hong Kong is still playing its important role of a financial center, thanks

unemployment rate should be higher than what the numbers tell. He reckoned that the industrial and service sectors would require a large volume of workers. The recovery of these two industries would help much in the employment rate and economic recovery.

“China is actively launching various policies to support companies in resuming work and production. With its vast territory and gigantic population, expanding the domestic demand and consumption can increase spending and boost employment.” Tang quoted the tourism sector as another



would not see a turning point until the emergence and popularization of a vaccine. Optimistically, the tourism sector may recover after a year.”

### De-globalization accelerated by pandemic

On the contrary, Tang was glad to note the recent incorporation of stronger fintech elements in the financial sector, which would accelerate the industry’s digital transformation. He pointed out that the financial industry has always had more resources and room for development in multiple areas. The pandemic has driven the industry to speed up its pace in developing fintech. “The pandemic has pushed an increased demand for digitization. To meet the market’s needs, the sector must actively

to its robust legal system.” Tang believed Hong Kong shall pursue a new direction for growth and a new position. Over the past few years, about 80% of the companies listed in Hong Kong involve Mainland capital. Investors also attach more importance to the Southeast Asia market. He reckoned that the future positioning of Hong Kong may turn to the financial center for Asia.

### Expanding domestic demand is a contingency measure

On the other hand, COVID-19 has also brought much impact to the economy of China. February, for example, saw a historic high in the urban unemployment rate. Tang highlighted that as the Mainland has strong population movement, employment in the urban area is rather complicated. The actual

example, pointing out that while the pandemic is global in nature, the expansive geography of China makes it possible to drive domestic tourism.

### High-end industries shall be developed in the long run

Tang quoted the observation of Professor Enrico Moretti of the University of California, Berkeley: in the US, when a hi-tech company fills a job vacancy, five more new opening is created. Tang thought that this observation is just applicable in China. He emphasized that expanding the domestic demand and resuming work and production would only be a short-term contingency measure. For long-term economic recovery to take place, the key is to develop the high-end technology industry. 🔄

# 保繁榮抑亂象 國安法意義大

## National Security Law Vital in Preserving Prosperity and Curbing Chaos



香港有責任配合維護國家安全，這不僅關乎香港市民切身利益，亦有助確保“一國兩制”行穩致遠，保障香港長期繁榮穩定。中央在香港建立維護國家安全法律制度，有助撥亂反正，帶領香港重回正軌。

By upholding the spirit of safeguarding national security, Hong Kong can promote its long-term prosperity and stability. By establishing the legal system to safeguard national security, the Central Government is helping Hong Kong getting back on the right track.

### 仍給予香港大量司法管轄權

**全** 國人大常委會基本法委員會副主任譚惠珠指出，國家安全只有“一國”之責，沒有“兩制”之分，是中央政府的事權。然而，國家考慮到香港有不同的法律系統，加上“一國兩制”原則，在法例制訂時仍給予香港大部分司法管轄權。香港國安法屬全國性法律，不是《基本法》附屬條例，兩者屬“平排”，如兩者有不一致地方，則以國



安法為準，皆因“後法先於前法”。香港國安法和其他全國性法律一樣，解釋權在人大常委會。根據《基本法》第158(2)條，人大常委會授權香港法院在審理案件時對香港自治範圍的法律作自行解釋。惟人大常委會亦可決定釋法。

譚惠珠續指，香港國安法第14條列明香港維護國家安全委員會（維安會）的決定不受香港司法覆核。法例亦授權行政長官在徵詢維安會和終審法院首席法官的意見，從現任法官中指定若干名法官負責處理國安案件。她解釋，根據普通法規定，如有不應被司法覆核的內容，需要被寫在條文內，這不代表不可嘗試覆核，但維安會的勝訴會高得多。

### 行政長官對法官有任命權

至於警務處維護國家安全部門在辦理國安案件時，只要獲行政長官批准，便可截取通訊，毋需得到法院批准。她形容，警務處維護國家安全部門的責任，類似港英年代的政治部，但由於警隊內本來沒有有關收集情報的工作，所以駐港國安公署將與警隊有關部門緊密合作。處罰規定方面，觸犯

危害國家安全罪行的人士，會喪失參選立法會、區議會選舉或出任香港特區公職的資格。

譚惠珠提到，根據《基本法》，司法人員推薦委員會會推薦法官人選，行政長官對法官有最終任命權，兩者並非對方的橡皮圖章，司法人員推薦委員會會按職權作判斷，行政長官亦有實質任命權，外界不應認為行政長官無權任命法官。她希望外界不要認為行政長官擔任維安會主席，就不能委任法官，行政長官負責執行《基本法》屬身兼多職，不代表她管理國家安全，就不能夠委任法官擔任特殊任務。

### 保障繁榮 意義重大

譚惠珠強調，香港國安法沒有追溯期。事實上，內地及香港刑事法例一般都沒有追溯期；她希望法例可以達至防範、制止及懲治危害國家安全活動，給予相關違法者改過自身機會，並讓香港從新出發。譚惠珠認為，香港國安法維護國家安全，有助香港社會撥亂反正，而法例對人權保障以及刑事涉案人的保障不變。她重申，香港國安法對維護國家主權、安全、發



展利益，以及保障香港繁榮穩定有着重要意義。

譚惠珠強調，香港國安法的推行對人權的保障沒有降低，並符合國際標準，《基本法》第39條內的聯合國各種的公約對香港人各種的權利自由的保障都已保留。她表示，香港國安法將防止香港社會出現更多的撕裂和紛爭、促進香港與內地的融合發展，長遠來看會讓香港的未來更好。🌀

### Substantial jurisdiction still given to Hong Kong

**M**aria Tam, Vice Chairperson of the Basic Law Committee of the National People's Congress Standing Committee

pointed out that national security is the responsibility of “one country” and should not be differentiated into “two systems”; it is the authority and responsibility of the Central Government. However, considering the different legal system operating in Hong Kong, the State has still given Hong Kong most of its jurisdiction during formulation of the law. Hong Kong's National Security Law is a national law rather than a subsidiary legislation under the *Basic Law*. Should there be any inconsistency between the two, the National Security Law shall prevail. Similar to any other national laws, the right of interpretation to the National Security Law for Hong Kong rests with the Standing Committee of the National People's Congress.

Tam continued that Article 14 of Hong Kong's National Security Law stipulates

that the decision of the Committee for Safeguarding National Security of the Hong Kong Special Administrative Region (the Committee) shall not be amenable to judicial review in Hong Kong. The law also authorizes the Chief Executive to designate from deputy judges or recorders to handle cases concerning offence endangering national security after consulting the Committee and the Chief Justice of the Court of Final Appeal.

### Chief Executive has the right to appoint judges

In handling national security cases and upon approval of the Chief Executive, the department responsible for safeguarding national security under the Hong Kong Police Force may carry out interception of communication without obtaining court approval. Tam compared the responsibilities of the aforementioned police department to those of the Special Branch during Hong Kong's colonial years. As for penalties, a person who is convicted of an offence endangering national security by a court

shall be disqualified from standing as a candidate in the elections of the Legislative Council and district councils; the convicted person shall not hold any public office in the HKSAR.

Tam mentioned that, according to the *Basic Law*, candidates to become judges are to be recommended by the Judicial Officers Recommendation Commission, and the decision of the Chief Executive regarding the appointment of judges is final. Tam hoped the public would not be mistaken that when the Chief Executive chairs the Committee for Safeguarding National Security of the Hong Kong Special Administrative Region, she could not appoint judges. Indeed, the Chief Executive is in charge of executing the *Basic Law* and has multiple roles. It does not mean that she could not appoint judges to take up special duties when she manages national security.

### An important step to protecting prosperity

Tam emphasized that Hong Kong's National

Security Law is non-retroactive. In fact, the criminal laws of the Mainland and Hong Kong are usually non-retroactive. She hoped the law can exert its function in preventing, curbing and penalizing activities that endanger national security, which in turn would enable Hong Kong to start anew. Tam reckoned that the National Security Law for Hong Kong safeguards national security, and the protection for human rights as well as persons involved in crimes remain unchanged under the new law. It is of paramount importance to protecting the prosperity and stability of HKSAR.

Tam stressed that the implementation of the Hong Kong National Security Law has not undermined any protection for human rights. The Law also conforms to international standards. Article 39 of the *Basic Law* has preserved all the rights and freedom of Hong Kong people as stipulated in various United Nation conventions. In the long run, the future of Hong Kong will become better. 🌀



## 香港地位牢固 不必杞人憂天

### Worries are Unnecessary as Hong Kong Has a Strong Position

疫情威脅揮之不去，加上中美關係緊張，眾多不明朗因素下，本港經濟及營商環境可有曙光？

Is there light at the end of the tunnel for Hong Kong's economic and business environments given the many uncertainties such as the lingering threat of COVID-19 and the tension between China and the US?

**當**前香港既要面對疫情衝擊百業，亦要應對中美緊張關係，經濟復甦受到甚大阻力。展望第三季，疫情依然反覆，再加上美國在11月總統大選，或會加劇中美之間摩擦。展望香港經濟及營商環境，中國銀行（香港）發展規劃部經濟及政策研究顧問謝國樑認為，目前三大因素必須留意——疫情與經貿活動、中美貿易局勢及香港國安法之實施。

#### 香港經濟陷入衰退在所難免

謝國樑認為，特區政府處理今次疫情表現不俗，一連串紓困措施例如“保就業”計劃，動用了2,900億港元，有助紓緩經濟下行壓力。但他表示，整體經濟仍無可避免陷入衰退，並引述數據指出香港零售值同比變動已連



謝國樑 Tse Kwok-leung

跌 16 個月，同時失業率為 2005 年來最高的 5.9%。政府預計 2020 年實質本地生產總值為負增長 4% 至 7%，謝國樑更傾向認為情況將會是較差的一面，而且在第二、三季反彈仍甚具難度。此外，香港出口表現反覆，預期連月以來的負增長仍然持續，只期望能早日收窄。他坦言，內地與香港處理疫情不俗仍難免孤掌難鳴，必須全球有效抗擊疫情，經濟活動方得以正常重啟。

### 中美經貿關係脫鉤風險依然可控

至於中美貿易局勢，謝國樑指出，疫情對經濟及物流造成衝擊，影響了第一階段貿易協議進展及第二階段之展開。但值得注意的是，近期中國對美農產品（例如大豆）採購大幅增加，顯示雙方仍保持溝通，將繼續履行協議。

謝國樑分析，目前美國面對諸多問題，除了嚴峻疫情與經濟衰退外，近來更有種族衝突，不久後亦有總統選舉，早前發生的幾件事實在不無啟示：例如中共政治局委員楊潔篪與美國國務卿蓬佩奧在美國夏威夷會面、總統特朗普急忙更正白宮貿易顧問納瓦羅指中美貿易協議“玩完”的論調、美國商務部允許美國企業與華為就 5G 合作，以及博爾頓新書披露特朗普表面對華強硬，實質暗地裏迎合中國，這一系列消息皆表明中美經貿關係未如想像般惡劣，其脫鉤風險依



然可控。謝國樑指出，這是因為全球低端製造業產業鏈本就難有大改變，反而高端製造業產業鏈變數較大。

### 香港國安法執行過程不斷完善

香港國安法實施後，白宮取消部分對港特殊政策，謝國樑指就其制裁的具體措施所見，實質衝擊相當有限，對本港經濟金融影響輕微，遑論危及香港國際金融中心地位。他認為，香港國安法實施後，香港法規制度、資金、人員流動機制等因素仍可由自身掌控，故比東京、新加坡等城市相比仍具優勢。而香港國安法實施過程中可能出現的灰色地帶，亦可在執行過程中加以完善。因此，他認為香港國安法只是需要時間釐清細節，市場大可不必因此過慮。

總括而言，謝國樑認為香港經濟基礎及金融體系穩健，內地持續推動改革開放下，國際投資與合作領域將更廣泛，離岸金融服務仍有巨大需求。香港作為亞洲區國際金融中心及企業運作基地的綜合功能本非一夜建立，如此獨特條件，西方及中資企業難覓更佳替代。

Looking ahead to Hong Kong's economic and business environments, Tse Kwok-leung, Head of Policy and Economic Research, Economics and Strategic Planning Department at Bank of China, believes that there are currently three major factors that must be taken into account, namely COVID-19 and economic and trade activities, Sino-US trade relations, and the implementation of the National Security Law for Hong Kong.

### Recession inevitable for Hong Kong

In Tse's view, the HKSAR Government's relief measures have helped ease the downward pressure on the economy. However, Hong Kong's overall economy will still inevitably slide into a recession. The HKSAR Government projected the real GDP to contract 4% to 7% in 2020. Tse was more inclined to think that the situation would be on the worse side and that a rebound remains very unlikely in the second and third quarters. In addition, Hong Kong's exports have slumped and their decline seen in the past months will likely continue. The only hope is for the decline to narrow.

### Risk of decoupling of Sino-US economic and trade relations remains manageable

With regard to Sino-US trade relations, Tse noted that COVID-19 has affected the progress of the first phase and the development of the second phase of their trade deal. However, it is worth noting that

the recent significant increase in China's purchases of US agricultural products indicates that the two countries are still in communication and will continue to implement the deal.

Tse explained that recent events have some implications: Examples include the meeting between US Secretary of State Pompeo and CCP Politburo Member Yang Jiechi in Hawaii; US President Trump's swift denial after White House trade adviser Navarro said the deal was "over"; the US Commerce Department's permission for US companies to work with Huawei on 5G; and Bolton's disclosure in his new book on Trump's apparently tough, but actually pandering approach to China. All these indicate that Sino-US trade relations are not as bad as imagined and that the risk of decoupling remains manageable.

### Constant improvement in enforcement process for National Security Law for Hong Kong

The White House revoked some of Hong

Kong's special privileges after the National Security Law for Hong Kong came into effect. Tse noted that the impact on Hong Kong's economy and finance is slight. In his view, with the National Security Law in place, Hong Kong remains in control of its legal system, capital, and personnel flow mechanisms. And the grey areas that may arise during the application of the National Security Law can be addressed during the enforcement process.

In summary, Tse believes that Hong Kong has a sound economic foundation and financial system, and given the Mainland's continuous reform and opening-up, the areas for global investment and cooperation will be more extensive and the demand for offshore financial services will remain huge. It is difficult for Western and Chinese companies to find better alternatives to replace Hong Kong given its uniqueness. 






## 2020 年度會員大會 Annual General Meeting 2020




**本**會早前舉行周年會員大會，會長蔡冠深，副會長袁武、劉鐵成、王惠貞、李應生、楊華勇、胡曉明及陳仲尼，永遠榮譽會長林廣兆、林銘森及林樹哲，以及會董、會員等多人出席。

蔡冠深致辭時表示，香港在過去一年經歷了相當嚴峻挑戰，中美貿易摩擦不斷、修訂《逃犯條例》引發社會事件，加上新型冠狀肺炎疫情肆虐，令本港經濟及就業情況急劇惡化，工商各業均面對沉重經營壓力。但隨着政府推出各項紓困措施以及實施香港國安法，他相信香港應可逐步回復穩定，讓受沉重打擊的經濟有望重新啟動。今年是中總成立 120 周年，雖然因疫情影響未能舉辦連串大型慶祝活動，但本會透過舉辦網上遙距論壇和研討會，探討香港經濟和營商發展前景，同時積極推動會員和相關人士參與公益活動，向內地及香港捐款捐物資，全力支持防疫抗疫工作。蔡冠深指本會將繼續發揮橋樑功能，密切關注時局發展，協助會員及工商企業應對。

大會上，常務副會長袁武簡報過去一年的會務概況，並通過 2019 年度決算案及續聘德勤·關黃陳方會計師行為本會 2021 年度註冊會計師等決議案。(4/8) 

Last month, the Chamber held its Annual General Meeting, which was attended by members including **Jonathan Choi, Chairman; Yuen Mo, Brandon Liu, Connie Wong, Tommy Li, Johnny Yu, Herman Hu and Rock Chen, Vice-chairmen; Lam Kwong-siu, Lam Ming-sum and Lam Shu-chit, Life Honorary Chairman**, as well as the Chamber's Committee Members and members.

In his speech, Choi said the challenges faced by Hong Kong last year were immense. The Hong Kong economy and employment have deteriorated rapidly by pressure from the Sino-US tension, the social events caused by the amendments to *Fugitive Offenders Ordinance* and the COVID-19 pandemic. Following the implementation of the various relief measures and the National Security Law, Choi believed the Hong Kong social situation and economy may see some improvement. On the 120th anniversary of the Chamber, Choi said the Chamber is not able to organize a series of celebration activities in pandemic mode. Instead, the Chamber held several webinars for exploring the future of Hong Kong economy. At the same time, the Chamber has advocated its members to participate in charity works including donation activities for the Mainland and local communities. Choi stated that the Chamber will continue to enhance its role as a bridge and to monitor the latest global situation for assisting its members and Hong Kong business community to move forward.

At the AGM, Yuen, the Executive Vice-chairman, gave a brief on the Chamber's affairs over the past year. The final accounts for 2019 and the resolutions on the reappointment of Deloitte Touche Tohmatsu as the Chamber's Auditor for 2021 were also passed at the meeting. (4/8) 

# 大灣區金融科技求才若渴

## Fintech Talents Highly Sought After in Greater Bay Area



時代不斷進步，全球各行各業邁向數碼轉型。香港作為國際金融中心，近年亦着力發展金融科技。騰訊坐落大灣區核心城市之一的深圳，在騰訊公司副總裁、騰訊金融學院院長賴智明帶領下，亦於2018年創立騰訊金融學院，為本港及大灣區培育更多金融科技人才，協力打造香港成為智慧城市。

Hong Kong has been vigorously developing fintech in recent years. Located in Shenzhen, a core city in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area) and under the leadership of **Jim Lai, Vice President of Tencent** and **Dean of Tencent Financial Academy**, Tencent also founded the Tencent Finance Academy in 2018 to nurture more fintech talents for Hong Kong and the Greater Bay Area helping to establish Hong Kong as a smart city.

**大**灣區比起其他城市群，為何更適合發展金融科技？騰訊港澳及跨境金融事務總監、騰訊金融學院（香港）總監周頌琪認為，大灣區的內地城市科技巨企林立，香港則擁有法制完善、監管嚴謹、金融體系成熟等優勢，相信透過多方合作，能將合作成果推向世界。

### 香港宜抓住大灣區金融機遇

周頌琪表示，內地城市如深圳，其智慧城市的建設已相當成熟，人們只用一部手機便可“走遍天下”，無論是日常支付、上班打卡，均可用手機完成；反觀香港的支付方式，則仍以八達通、信用卡等為主。但她認為，香港具備廣闊的國際視野、健全的金融監管和法律機制、完善的信息保護制度及國際社會信任等，如能把握金融科技發展機遇，前景依然亮麗。她並強調，香港在設計跨境金融產品時，需同時兼顧內地及香港的法規及商業模型，融合不同的文化及習慣，方可獲得顧客的認可，令客戶群更廣泛。

### 打造金融科技人才高地

現時業界對金融科技人才求才若渴，周頌琪指出，香港學生的知識底子不俗，但大多對金融科技仍較陌生，因此加強教育培訓實為當務之急，“騰訊金融學院（香港）的創立，就是希望為業界培養更多跨界人才，將傳統的教育優勢轉化成商業優勢，將科研成果轉化成產品，並用公司資源反哺大灣區，打造香港成為大灣區金融科技的人才高地。”

學院的人才培養計劃包括培訓課程、實地考察、比賽、論壇及師友計劃等，將騰訊擁有的金融科技相關經驗，與學生分享，發揮企業聯動帶頭作用；並鼓勵學生深度接觸內地金融科技發展，通過親身體驗拓闊視野，了解科技如何改變用戶行為，認識內地社會達到現階段成果的深層次原因。

### 孵化學習成果提升香港金融科技

周頌琪指出，人才培養計劃的課程偏向應用性，也有技術訓練，並提供商業分析、大數據、人工智能、區塊鏈

等崗位，希望為同學帶來全方位的提升。同學通過“師友計劃”，可在導師的指導下合作完成課題，研發產品並參與比賽，勝出隊伍更有機會留任騰訊。不過，計劃實施初期也面臨不少挑戰，周頌琪笑言：“金融科技行業的特點就是變化快速，如何與學校協調時間，讓學生能夠追上業界發展，完成科研報告，倒是一大難題。”

周頌琪深信，人才培養計劃有助推進香港整體金融科技發展，除了可轉化同學們的實習成果並孵化成產品，亦可將騰訊的文化和經驗帶到本地其他金融公司。為讓計劃更有延續性，今年騰訊金融學院更與香港科技大學合作建立同學會，讓參與計劃的同學們，可繼續與同輩及導師交流和學習。“除了學術指導，導師們亦擔當人生導師的角色，教導同學在工作環境中的待人接物之道。“我們希望計劃除了為業界培訓人才之餘，同學也能在實習過程中成長，明白在公司學習的價值和自身的價值。”



騰訊金融學院（香港）2019年啟動禮  
Launch event of Tencent Finance Academy (Hong Kong) in 2019



香港金融科技週2019深圳 - 騰訊  
Hong Kong Fintech Week 2019 Shenzhen Day - Tencent



周頌琪 Dorothy Chau

**W**hy is the Greater Bay Area more suitable for developing fintech comparing to other city clusters?

According to **Dorothy Chau, Director of Hong Kong, Macao and Cross-border Financial Affairs at Tencent and Director for Tencent Finance Academy (Hong Kong)**, the Greater Bay Area enjoys the advantages of countless technology giants in the Mainland cities and the sound legal system, stringent regulation and a mature financial system in Hong Kong. She believed that outcomes of multilateral collaboration could be promoted globally.

### Hong Kong should seize the financial opportunities in the Greater Bay Area

Chau explained that the smart city construction in Mainland cities such as Shenzhen are already quite mature. On the contrary, Octopus and credit cards are still the main form of payment in Hong Kong. Chau believed that as Hong Kong has its own strengths such as wide international exposure and sound systems, its prospects are still bright if it seizes the development opportunities in fintech. Chau also stressed that Hong Kong should consider the laws and business models in the Mainland and in Hong Kong when designs cross-border financial products. By integrating different culture and user habits, a wider customer base can be established.

### Building a base for grooming fintech talents

Chau pointed out that Hong Kong students have quite a strong knowledge base, but most of them are still unfamiliar with fintech. As such, strengthening education and training is a top priority. "Tencent Finance Academy (Hong Kong) was established to nurture more cross-discipline talents for the industry, such that Hong Kong could become a base for grooming fintech talents in the Greater Bay Area."

The Academy runs a number of talent-grooming programs, including training courses, field visits, competitions, forums and mentoring schemes, etc. These were organized such that the relevant fintech experience of Tencent can be shared with students, who are also encouraged to get in-depth exposure to the development of fintech in the Mainland. By broadening their horizon through personal experience,

students could better understand how technology changes user behaviour.

### Improving Hong Kong's fintech with the learning outcomes of incubators

According to Chau, courses under the talent nurturing program tend to be more practical but technical training elements are also included. Hopefully, these could advance students in all directions. Under the guidance of instructors, students would work together to complete their topical studies, develop products and take part in competitions. Winning teams could also enjoy the opportunity to continue to work at Tencent. The program did see many challenges at the beginning. For example, coordinating the timing with institutes for students to catch up with industrial development and complete their research report was quite a big problem.

Chau believed that, the talent grooming program could help propel the overall fintech development in Hong Kong. It would also bring the culture and experience of Tencent to other local financial companies. To ensure sustainability of the scheme, Tencent Finance Academy has built an alumni's club with the Hong Kong University of Science and Technology this year, so that students who had taken part in the program can continue to exchange their views and learn with their peers and mentors. "In addition to academic advice, instructors also passed on how to handle interpersonal relationship to students. We hope that students can grow and develop during their internships and understand the value of learning in a corporate environment, as much as they learn about their own value." 🔄

騰訊金融學院 - 虛擬峰會  
Tencent Finance Academy - Virtual Summit

# 部署數碼轉型 迎接未來新機遇

## Deploy Digital Transformation for New Opportunities Ahead



數碼營商在新冠肺炎疫情下已漸成新趨勢，加上粵港澳大灣區、“一帶一路”等區域合作項目陸續展開，企業為把握未來機遇及提升競爭力，進行數碼化轉型已屬刻不容緩。

With the emerging trend of digital business operation amid COVID-19, coupled with regional cooperation initiatives such as the Greater Bay Area and the “Belt and Road Initiative”, it is imperative for companies to implement digital transformation in order to capture future opportunities and enhance competitiveness.



范偉傑 Fan Wai-kit



麥志輝 Mak Chi-fai

## 范偉傑：宜及早部署數碼轉型

疫情影響下，數碼轉型一詞迅速走紅，成為近期最熱門的關鍵詞。但數碼轉型到底所指為何？德勤華南區信息技術與數字化風險諮詢合夥人范偉傑解釋，其本質是一種業務上的轉型，期望透過數碼科技的應用，協助企業創造新的營運模式及收入來源，並提升客戶體驗、服務價值及客戶黏性；同時提升自動化效率、精確度，達到有效控制營運成本。

范偉傑表示，消費類企業自疫情爆發以來在數碼轉型中普遍表現較佳，因為它們本已在線上銷售有所投入，並在線上宣傳、社交媒體應用方面表現不俗，故能更好地應對疫情影響。“對於數碼轉型起步較慢的企業，業務無可避免受到重挫，但亦敲響警鐘，迫使它們調整數碼化方面的願景和目標，並審視自身不足，為疫情後發展作更好部署。”

要進行數碼轉型，並沒有一套放諸四海皆準的方案，要視乎企業身處的行業、資金能力及特質而定。“例如疫情期間，從事 OTO 教育培訓的業務，它們本身數碼化程度相對較高，能較快適應疫情的影響，為業務作重新部署。但對一些傳統製造業來說，因數

碼化所需的投入較大，因此在轉型過程中，步伐便較慢。”

他建議，此類傳統企業必須革新其數據策略，將數據應用和科技結合，發揮其最大效益；同時加快採用數碼工具，例如 AI、大數據、雲科技、IOT 等，並加強員工的新技能培訓，確保他們能配合新的工作流程；最後且最重要的是企業必須要有創新、開放的思維，要勇於嘗試和學習新事物，如此方能適應全新的商業模式。

## 麥志輝：善用數碼方案 拓大灣區商機

突發的疫情令傳統的工作模式被打亂，但意外地大大加速數碼化轉型。香港電訊商業客戶業務中國業務副總裁麥志輝指出，疫情下透過遙距辦公、虛擬團隊管理等，令公司業務持續運作，已成為大趨勢，坊間亦出現各種配套軟件，例如虛擬桌面 WorkSpaces、網上會議工具 Zoom 等，令轉型更為順暢。

他續指出，香港的地位獨特，向來是不少外國企業進入內地的橋頭堡，因此新的遙距工作模式，能否與內地相銜接，是不少企業關注的議題。“內地的網絡監管始終與香港不同，而隨着大灣區

概念推出，內地與香港的網絡聯繫更為頻繁。如何確保與內地分支機構、客戶、合作夥伴保持互聯互通，是必須思考的問題。同時，亦應留意內地的網絡安全規範，以確保業務運作保持合規。”

麥志輝闡釋，眾所周知內地設有“網絡防火牆”，因此部分在香港常用的軟件在內地可能無法使用，要改用內地版軟件；此外，內地的跨境互聯網帶寬亦不足，導致經常“大塞車”，對視像會議等網速要求甚高的活動，可能造成影響。他建議，企業可使用部分網絡供應商提供的“獨立國際互聯網通道”，直接與內地營運商對接，可大大減低網絡延遲之餘，也確保符合內地的網絡規範。

最近政府亦推出了遙距營商計劃，每間企業最多可獲資助 30 萬元，購買網上會議工具、客戶數碼體驗工具，例如 AR 升級擴增實境及 VR 虛擬實境應用等；同時資助購買數碼營銷方案，包括數碼支付、流動裝置零售管理系統等。麥志輝認為，企業應善用此類資助，加快數碼轉型，以便更有效開拓大灣區市場。

上述內容為本會舉辦網上講座“利用創新數碼轉型 開拓大灣區及寰球業務”之撮要。

## Fan Wai-kit: Digital Transformation should be Deployed Early

What exactly is digital transformation? Fan Wai-kit, Consulting Partner (IT and Digital Risk, South China Region) at Deloitte, explained that it is essentially a business transformation that aims at applying digital technology to help companies create new business models and revenue streams as well as enhance customer experience, service value

and customer stickiness, while improving automation efficiency and accuracy to achieve effective control of operating costs.

According to Fan, consumer companies have generally performed better in digital transformation since the onset of COVID-19. Because they have already invested in online sales and done well in online promotion and social media applications, they can better cope with the impact of COVID-19. "COVID-19 has inevitably dealt a heavy blow to companies with a slower start in digital transformation, but it has also sounded an alarm bell, forcing them to fast-track digitalization."

There is no one-size-fits-all solution for digital transformation. "For example, during COVID-19, companies engaged in OTO education and training are able to quickly adapt to the impact of the pandemic and redeploy their business since they have a relatively high degree of digitisation. In contrast, the pace of traditional manufacturing companies is slower."

He suggested that such traditional companies must innovate their data strategies to combine data applications with technologies in order to maximize their benefits. They must also more quickly adopt digital tools

and step up new skills training for their employees to ensure that they are able to adapt to new workflows. Finally, and most importantly, they must have an innovative and open mindset and dare to try out and learn new things.

### Mak Chi-fai: Leverage digital solutions to tap business opportunities in the Greater Bay Area

Amid unexpected acceleration of digital transformation due to COVID-19, **Mak Chi-fai, Vice President (Commercial Customer Business in China) at Hong Kong Telecom**, said that remote working has become a major trend and a variety of supporting software have emerged in the market to make the transformation smoother.

He added that as Hong Kong is in a unique position, whether it is able to interconnect with the Mainland is an issue of concern to many companies. "With the introduction of the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area) concept, interconnectivity between Hong Kong and the Mainland has become more frequent. How to ensure interconnectivity with Mainland partners is an issue that must be

considered. At the same time, companies should keep in mind the Mainland's cybersecurity regulations to ensure that their business operations remain compliant."

Mak explained that as some of the software commonly used in Hong Kong may not be allowed in the Mainland, companies have to switch to those that are allowed. In addition, the Mainland's inadequate cross-border Internet bandwidth often leads to "traffic jams", which may affect video conferencing. He suggested companies to use "independent international Internet channels" provided by some network operators to interface directly with Mainland operators in order to reduce network latency and ensure compliance with the Mainland's network regulations.

The Government has recently launched the Distance Business Programme (D-Biz), which provides up to HKD300,000 per business to purchase online conferencing tools and digital customer experience tools. In Mak's view, companies should leverage such funding to speed up digital transformation in order to more effectively tap the Greater Bay Area market. 

This is an abstract of the Chamber's webinar "Business Development in Greater Bay Area and Globally through Innovative Digital Transformation".



shutterstock



shutterstock

## 善用金融抗疫措施 化解危機

### Leverage Anti-epidemic Financial Measures to Resolve Crisis

新冠肺炎疫情下，各行各業面對經營挑戰，中小企如能善用香港及大灣區內的金融抗疫支援措施及服務，必可化危為機。

With all industries facing operational challenges amid the COVID-19 pandemic, SMEs can turn the crisis into opportunities if they make use of the anti-epidemic financial support measures and services in Hong Kong and the Greater Bay Area.





莊芳毅 Johnson Chong



梁興遠 Liang Xingyuan



張明 Zhang Ming



周思蜜 Zhou Simi



許贊軍 Jenny Xu

“疫風”來襲，對香港經濟帶來史無前例的挑戰。疫情突如其來，在久久難斷的戰線下，不少中小企面對融資困境，難免感到舉步維艱。面對生意冰封、資金鏈斷裂的挑戰，不少中小企恐怕會陸續走上減薪、裁員、倒閉的道路。有見及此，中國銀行推出一系列金融抗疫支援措施及服務，冀助一眾中小微企化危為機。

### 香港：開當地支援風氣之先

在香港，中銀香港工商金融部副總經理莊芳毅指其行早在今年二月初便宣佈推出多項抗疫防疫金融服務支持措施，是香港首間推出這類支援措施的銀行。後續亦推出支援分期貸款，協助受疫症影響的客戶改善現金周轉需要。莊芳毅舉例，他們理解客戶供款或會出現壓力，故推出了物業按揭貸款延期還本安排、保費寬限期及增加額外保障，而且對客戶如因特殊情況未能依時償還按揭、私人貸款及信用卡貸款，可向該行申請豁免相關罰息及逾期還款等手續費。而在貸款方面，他們亦有“中小企抗疫專項貸款計劃”，安排特快貸款審批，提供特優利率。此外，若客戶需採購抗疫物資，其開戶、全球匯款、支付結算和捐贈等，一律免收手續費。

莊芳毅續介紹，中銀香港亦推出了中小企融資擔保計劃。此計劃旨在協助本地中小企及非上市企業從參與計劃的貸款機構取得融資，應付業務需要，並在急速轉變的營商環境中，提

升生產率和競爭力，按揭證券公司可為合資格企業的獲批貸款額提供50%至90%的信貸擔保。

### 廣州：貸得起、批得快、用得好

至於中國銀行廣州分行，為支援中小企抗擊疫情亦推出了多項政策及措施。中國銀行廣州分行普惠金融事業部副總經理梁興遠介紹，當中金融產品包括了鼓勵出租方減租的“租金貸”、協助幼稚園營運的“春暉貸”、為高新技術企業分擔風險的“科技通寶”以及支援農業客戶的“惠農通寶”等。這些計劃都提供了更優惠的利率及寬限期，希望惠及一眾中小企，協助政府穩定就業。

梁興遠形容產品有“貸得起、批得快、用得好”的三大特色，就是利率實惠、審批快速，以及享有用途廣泛、用款還款靈活，以及只須提交簡單資料即可申請等優點。他說，客戶如有意申請相關產品，只須蒞臨中行各服務機構，提供基本證照、財務資訊、信用情況及其他收入佐證資料即可。

### 深圳：直擊痛點創新產品

深圳方面，中國銀行深圳市分行針對疫情也有不少應對措施。中國銀行深圳市分行普惠金融事業部主任級高級客戶經理（總經理級）張明表示，該行因應政府防疫政策，已成立疫情防控專項工作領導小組，分行部門統籌推進，助力疫情防控企業擴大產能。他們明白客戶此段非常時期經營艱

難，故在疫情期間提供專項優惠利率支援，而且對於疫情防控重點保障企業，優先受理及審批。對於受疫情影響暫遇困難的企業，不盲目抽貸、斷貸、壓貸，提供無還本續貸、還款計劃調整等支持。

中國銀行深圳市分行普惠金融事業部市場拓展團隊中級經理周思蜜則介紹該行的重點產品，例如針對疫情防控相關企業（如醫用物資設備等）提供信用貸款的“中銀抗疫貸”、為高層次人才提供專屬融資業務，優先支援全力投入疫情防控技術產品研發的“戰疫人才貸”，以及適用於5G通訊行業，為之提供貸款的“5G貸”等。這些產品都提供了相對優惠的利率，而且審批快速，冀助中小企盡快緩解燃眉之急。

### 大灣區：全力支持

中銀香港工商金融部副總經理許贊軍表示，中銀香港中小企業大灣區團隊亦有專門的管理人員和骨幹成員為客戶服務，梳理客戶融資需求、解決跨境業務難題並為雙向跨境客戶提供對接服務。

Due to the sudden onset of the pandemic, many SMEs might have to resort to salary cuts, layoffs and closures amid challenges such as their business freezing to a halt and broken funding chains. In view of this, Bank of China (BOC) has launched a slew of anti-epidemic financial support measures and services to help micro, small and medium enterprises turn the crisis into opportunities.



### Hong Kong: Leading the way in local support

For Hong Kong, **Johnson Chong, Deputy General Manager of Commercial Banking Department of BOCHK**, said that the bank announced several anti-epidemic financial support measures and services in February this year and was the first bank in Hong Kong to introduce such measures. It later also rolled out installment loans to help customers affected by COVID-19 improve their cash flow. Giving examples, Chong said that the bank offers principal moratorium for mortgage loans, insurance grace periods and additional insurance protection, and customers may apply for fee concessions or waivers if they are unable to repay their loans on time due to special circumstances. For loans, the bank offers express loan approvals and preferential interest rates. In addition, for customers who need to purchase anti-epidemic supplies, they will get a waiver of all handling fees for account opening, global remittance, payment settlement and donations.

Chong added that BOCHK has also launched the SME Financing Guarantee Scheme to help local SMEs and non-listed companies obtain financing from participating lending institutions to meet their business needs, and improve their productivity and competitiveness in a rapidly changing business environment.

### Guangzhou: Affordable, fast approval and useful loans

For Guangzhou, **Liang Xingyuan, Deputy General Manager of Inclusive Finance Department of Guangzhou Branch of BOC**, said that their financial products include "Rental Loan" to encourage lessors to reduce rent, "Chunhui Loan" to assist in kindergarten operations, "Tech Tongbao" to share risks for high-tech enterprises, and "Agriculture Tongbao" to support agricultural customers. These schemes provide more favourable interest rates and grace periods to benefit SMEs and help the Government stabilise employment.

For these products, Liang said that customers will enjoy affordable interest rates, fast approvals, a wide range of uses and flexible repayment, and they only need to submit simple application materials. He also said that customers only need to provide basic supporting information at BOC's service agencies if they want to apply for the relevant products.

### Shenzhen: Innovative products for tackling pain points directly

**Zhang Ming, General Manager of Inclusive Finance Department of Shenzhen Branch of BOC**, said that the bank has set up a special leadership group in response to the Government's pandemic control policy measures. They understand that this is a very difficult time for customers to operate. Therefore, they provide special

preferential interest rates as support during the pandemic, and give priority to key enterprises engaged in pandemic control. For enterprises temporarily in difficulty due to the pandemic, they can enjoy uninterrupted loans, loan renewals without repayment of principal, and adjustment of repayment schedule.

**Zhou Simi, Senior Manager of Inclusive Finance Department of Shenzhen Branch of BOC**, said that the bank's key products include "BOC Anti-Epidemic Loan", which provides credit loans to enterprises involved in pandemic control, "Anti-Epidemic Talent Loan", which provides exclusive financing services for high-level talents and gives priority to those fully engaged in the R&D of technology and products for epidemic control, and "5G Loan" for the 5G communications industry. All these products offer relatively favourable interest rates and fast approval to help meet SMEs meet their urgent needs.

### Greater Bay Area: Full support

**Jenny Xu, Deputy General Manager of Commercial Banking Department of BOCHK**, said that the Greater Bay Area SME team of BOCHK has also got specialized management personnel and key staff to serve customers, which includes addressing customers' financing needs, solving cross-border business issues, and providing matching services for two-way cross-border customers. 🔄

# 疫情下粵港合作新挑戰

## New Challenges for Hong Kong-Guangdong Cooperation amid COVID-19



shutterstock

疫情令粵港之間的往來受阻，原本頻繁的商務活動亦無可避免受到延誤。疫症雖無情，但粵港政府仍積極謀劃未來合作，也可藉此機會審視過去不足，為粵港合作更上一層樓帶來新契機。

The Hong Kong and Guangdong governments are still actively planning for future cooperation despite the ruthless COVID-19. They can also take this opportunity to review past shortcomings and bring new opportunities for higher-level cooperation between the two places.



陳越華（中）及王奕（左一）  
Chen Yuehua (middle) and Wang Yi (first from left)

## 陳越華：疫情無阻粵港商務合作

**廣**東省商務廳副廳長陳越華表示，疫情雖對粵港跨境交通造成阻礙，但也提供反思和審視的空間，“我會稱這次疫情為‘偉大的糾錯機會’，可藉此審視過去的不足之處。”

在“防疫壓倒一切”的中央指示下，陳越華指出，廣東省政府從農曆新年起，已一直不眠不休工作。“每天舉行疫情指揮例會，從追蹤疫症的本地來源，到預防外來輸入，不斷檢討防疫措施的功效。”他認為，雖然政府60至70%的時間都投放在防疫之上，但這非常值得，因若無法控制疫情，其他方面都將舉步維艱。

在協助陷入困境的中小企方面，廣東省政府推出針對性的支援措施，包括1.5萬億人民幣的防疫貸款，協助解決融資難、融資貴的問題；專門協助加工貿易企業的500億元貸款，“目前廣東有1.2萬家此類企業，當中港資佔九成，佔省進出口貿易額約23%，並創造逾1,000萬個就業機會，故此應作針對性支援。”；最後，就是撥出四億元協助企業購買先進設備，加速技術轉型升級，應對疫情後的挑戰。

陳越華特別提到，儘管疫情嚴峻，亦無阻粵港之間的商務合作，例如最近“大灣區跨境理財通”正式落實，為兩地電商貿易發展帶來新機遇。他闡釋，目前線上投資、網上商務洽談已成新業態，例如內地的“618節”，不但沒受疫情影響，京東、淘寶、拼多多等電商巨頭的銷售額更連創新高，足見電商潛力之巨大。“未來哪怕是安坐家中，我們一樣可以接通全球，一樣可以投資、貿易，未來粵港企業應充分把握此重大機遇。”

## 王奕：粵港健康碼萬事俱備

疫情發生後，粵港兩地分別實行限制通關措施，令兩地人員交流、經貿往來受阻。為改善情況，粵港政府一直緊密磋商。廣東省商務廳副處長王奕表示，現時往來內地和香港，要分別作14天隔離醫學觀察，對香港投資者造成相當不便，“廣東省政府希望能盡快實現復工復產，也希望香港投資者能盡快返回內地，因此對此問題高度重視。”

事實上，兩地政府已先後推出多項措施，對部分人士豁免隔離，例如四月廣東省出台政策，對在港澳已進行14

天隔離的人士，24小時內返回廣東，即可豁免隔離；而在廣東部分城市取得豁免文件的人士，則可直接從各口岸，由專車接送到當地作醫學觀察，14天後若檢測結果呈陰性，則可在省內活動；而五月份，香港政府也對部分在內地投資的港商實施豁免，並可攜帶一名管理人員同行，令部分經貿往來得以恢復。

至於香港市民最關心的健康碼互認，王奕指出粵港政府一直緊密溝通，現時技術問題已基本解決，剩下就是配套措施及推出的時機，“健康碼的操作並不複雜，市民只要到認可的檢測機構取得核酸檢測證明，在過關時出示即可，一般是七天有效。但只限於香港與廣東省之間的來往，如要經廣東到其他省份的話，則要向相關省份查詢，再作進一步安排。”

近日香港的疫情轉趨嚴重，健康碼何時推出仍然有待確定。王奕也強調，對於何時推出健康碼，目前最大憂慮是疫情始終反覆不定，廣東外來輸入病例的壓力仍然很大。例如六月北京便爆發新一波的疫情，而香港的疫情也日益嚴峻，因此在粵港聯防聯控合作機制下，雙方均希望在疫情趨於平穩下，才推出健康碼，以有效控制風險，希望市民可諒解。

上述內容為本會舉辦的“廣東省最新工商政策座談會”之撮要。

## Chen Yuehua: COVID-19 does not Impede Hong Kong-Guangdong Business Cooperation

**C**hen Yuehua, Deputy Director General of the Department of Commerce of Guangdong Province, said that while COVID-19 hinders the cross-border traffic between Guangdong and Hong Kong, it also provides space for reflection and review.

Chen noted that the Guangdong Provincial Government has been working since the Chinese New Year. “It holds routine

COVID-19 meetings on a daily basis to continuously review the effectiveness of COVID-19 prevention measures.” In his view, although the Government has to spend 60% to 70% of its time on COVID-19 prevention, it is very worthwhile because if the pandemic is not brought under control, everything else will have great difficulty to move forward.

With regard to assisting SMEs in trouble, the Guangdong Provincial Government has rolled out targeted support measures, including RMB1.5 trillion of loans to prevent COVID-19 and RMB50 billion of loans dedicated to assisting processing and trading companies, “There are currently 12,000 such companies in Guangdong, creating over 10 million jobs, so they should be given targeted support.”. Finally, it has set aside RMB400 million to assist companies in purchasing advanced equipment to deal with post-covid-19 challenges.

Chen specifically explained that online investments and online business negotiations have become a new normal. The 618 mid-year shopping festival in the Mainland is a case in point. Not only was it not affected by COVID-19, e-commerce giants such as JD.com, Taobao and Pinduoduo also saw their sales hitting new highs. “In the future, even if we are sitting at home, we can still connect to the world as well as invest and trade. Hong Kong and Guangdong companies should take full advantage of this important opportunity when it arises.”

## Wang Yi: Hong Kong and Guangdong are Ready for Mutual Health Code Recognition

Personnel interaction and economic and trade exchanges have been hindered after the onset of COVID-19. The Hong Kong and Guangdong governments have been in close discussions to improve the situation. **Wang Yi, Deputy Director at the Department of Commerce of Guangdong Province**, said that travelling between Hong Kong and the Mainland currently requires a 14-day quarantine for medical observation at the destination, which causes considerable inconvenience to Hong Kong investors. The Guangdong Provincial Government attaches great importance to this issue.

In fact, the governments of the two places have rolled out several measures to exempt



some people from quarantine, e.g. in April, the Guangdong Province issued a policy where people who have been quarantined in Hong Kong and Macao for 14 days are exempted from quarantine if they return to Guangdong within 24 hours; those who have obtained exemption documents in some Guangdong cities can be transported directly from various ports to the local area for medical observation, and after 14 days, if the test result is negative, they can move about in the province; and in May, the HKSAR Government granted exemptions for some Hong Kong companies investing in the Mainland.

Regarding the mutual recognition of health codes, which is an issue of most concern to Hong Kong residents, Wang Yi pointed out that the Hong Kong and Guangdong governments have been in close communication. All technical issues have been basically resolved. The remaining are supporting measures and the timing of their launch, “Residents only need to obtain a nucleic acid test certificate from

an approved testing agency and present it at the time of customs clearance, which is generally valid for seven days. However, this is only limited to travelling between Hong Kong and Guangdong. For travelling to other provinces via Guangdong, residents must check with the relevant provinces before making further arrangements.”

Wang stressed that the biggest concern regarding when the health codes will be released is the continuous volatility of COVID-19 as Guangdong still faces massive pressure from imported cases. Therefore, under the Hong Kong-Guangdong cooperation mechanism on joint prevention and control of COVID-19, both sides want to launch the health code only if the pandemic is stabilizing so that risks can be effectively controlled. He hopes that the public will understand. 🔄

This is an abstract of the Chamber's symposium on Guangdong Province's Latest Industrial and Commercial Policies.



“618 上海街”為近年市建局最大型騎樓保育活化項目。

“618 Shanghai Street” is the largest verandah-type shophouse conservation project of the URA in recent years.

## 百年騎樓滄桑

### Vicissitudes of Century-old Verandah-type Shophouses

今年初，上海街一列舊騎樓被活化成嶄新文創空間，迅即成為打卡熱點之餘，亦喚起市民對騎樓的絲絲記憶。騎樓是極富本地特色的建築，曾佈滿香港大小角落，見證着城市的起落變遷。但時至今日，這種滿載香港風情的建築正急速消逝，估計現存已少於100幢。保育騎樓，不只是保留一幢建築，更是保留一段舊香港的記憶。

Verandah-type shophouses, which are tenement buildings with overhanging balconies, are iconic in local architecture and was once omnipresent in every corner of Hong Kong. Today, there are less than 100 surviving buildings of this type. The conservation of verandah-type shophouses is not only keeping the architecture, but also the memory of old Hong Kong alive.



李浩然 Lee Ho-yin

**騎**樓底下的雲吞麵店、飛髮舖、洋服店、冰室，曾盛載着一代香港人的生活記憶。今天來到市建局的保育活化項目“618上海街”，同樣的騎樓底下，則換成文青咖啡座、古著店、社區工作坊、文化雜貨屋等小店，內容雖異，但紮根社區的本質卻未變。為此項目擔任顧問的香港大學建築文物保護課程學部主任李浩然表示，保育過程中參考了新加坡的例子，落成後的效果相當不俗，他亦十分滿意。

### 舊騎樓新面貌 延續社區聯繫

李浩然闡釋，“618上海街”由14幢舊唐樓組成，其中十幢建於1920年代，並附有騎樓立柱，四幢則建於1960年代，以建築物歷史價值而言雖談不上十分高，但因位處舊區，與周遭社區緊密相連，這種社區聯繫反而是其價值所在。“我們建議活化之後，應惠及街坊大眾，保留既有的社區脈絡；此外，必須保留騎樓立柱，令途人走過時有從前逛騎樓底的感覺；最後可將1960年代的兩幢建築作適度改建，以符合現代消防、無障礙通道等要求。”

市建局全盤接受上述建議，不但保留了最富特色的騎樓，地下和天台花園更開闢成公共空間，令附近街坊可隨時使用；而內裏亦是清一色平民化店舖，消費屬大眾水平，絕無“離地”感覺。“過去某些歷史建築保育後，

只供名牌店舖進駐，與一般小市民的生活完全切割，被人們詬病至今。反觀這次“618上海街”，既保留了建築特色，定位亦回歸平民化，更開闢了新的公共空間，效果相當不錯。”

### 歷史遺留產物 開發水樓先河

“618上海街”的成功，亦令騎樓這種極富時代特色的本地建築，重回大眾的視野。李浩然指出，所謂騎樓其實是建築突出街道的部分，因過去建築技術所限，須以柱子作支撐，就像“騎”在街上一樣，故稱為騎樓；而沒柱子的則是露台。他續指，嚴格來說騎樓的部分屬官地，理應需補地價，但後來政府覺得騎樓和露台某程度亦提供公共服務，為行人遮風擋雨，因此決定網開一面，但就規定該部分不可密封起來，必須保持開揚。

但到戰後人口暴增，房屋嚴重短缺，業主紛紛把騎樓封起，劃成板間房出租，堪稱開香港發水樓的先河。“在1950年代時，已有議員在立法局提出質詢，指政府有法不執。當時政府解釋，因應人口劇增，圍封騎樓確實可舒緩問題，如現階段強行執法，恐造成更大的社會問題，故應暫時容忍，作權宜之計。”直至1960年代中期，政府大力發展公共房屋，圍封騎樓方被取締。故此，今天舊區僅存的圍封騎樓，少說也是半世紀以上的“古董”了。

### 全港僅餘百幢 保育迫在眉睫

騎樓是特定時代的產物，時代逝去，騎樓亦隨之湮滅。“現存的騎樓都建於戰前，因戰後鋼筋水泥技術普及，



位於深水埗的雷生春，屬罕見的弧形轉角騎樓，現活化作中醫保健中心。  
Lui Seng Chun in Sham Shui Po is a rare built structure that features curved-corner overhanging balconies. It now houses a Chinese medicine and healthcare center.

建築無需再以柱子支撐，因此新建的只有露台，沒有騎樓。”李浩然估計，全港現存有騎樓的樓宇肯定少於100幢，且極可能不足50幢。“騎樓拆了就不會再有，起碼法律上不再容許興建。”騎樓的保育，已迫在眉睫。

李浩然認為，騎樓保育固然重要，但保育及活化的方式，亦同樣值得探討。他指出“618上海街”是一個好的範例，顯示歷史建築在保育之餘，亦可做到服務市民大眾，“大館亦是近年較成功的例子，除了保存建築風貌並可免費參觀之外，每年更舉辦大量展覽、電影放映會、工作坊等，市民的參與度非常高。附近的居民、上班族也可隨時進去休息、吃午飯，真正做到融入市民大眾的生活，足以成為日後保育項目的楷模。”

“618 Shanghai Street” is a revitalization project of the Urban Renewal Authority (URA) and comprises revitalized verandah-type shophouses. Its occupants, including a hipster café and a vintage clothes shop, etc., reflect an unchanging nature that sets root in the community. According to **Lee Ho-yin, Head of the Division of Architectural Conservation Programmes at the University of Hong Kong** and consultant of this project, the conservation project took reference from examples in Singapore. The outcome is rather impressive, and he is very satisfied with it.

### New face sustains community connections

Lee explained that “618 Shanghai Street” consists of 14 old tenement apartments, which were built between the 1920s and the 1960s. Although it may not weigh much historically, the close connection it had with surrounding communities, as enabled by

its location in an old area, represents a very strong value. “We suggested the revitalized project should benefit the neighborhood and maintain existing community bonds. Besides, the floor-level pillars of the overhanging balconies must be kept. This would preserve the feeling of walking under one of these shophouses in the old days. Some rebuilding has to be done to meet modern fire safety and barrier-free access requirements.”

The URA accepted all these suggestions. The garden on the ground level and on the rooftop are both opened up as public spaces. Inside of the building are all “down-to-earth” shops that sell affordable goods. “In the past, certain revitalized historic structures became the store fronts of big brands. This kind of revitalization is still being denounced. However, the approach of serving the general public has returned to this project and public spaces are opened up. The outcome is very encouraging.”



建於1920年代的深水埗南昌押，被列為三級歷史建築，現仍為當舖。  
Built in the 1920s, Nam Cheong Pawn Shop in Sham Shui Po is a Grade 3 historic building. It is still a pawn shop today.



德輔道西207號，是香港僅存的直角轉角騎樓，屬二級歷史建築。  
207 Des Voeux Road West, the last straight-corner verandah-type shophouse in Hong Kong, is a Grade 2 historic building.





活化前的灣仔和昌大押，可見騎樓部分被業主圍封佔用。  
Prior to revitalization, Woo Cheong Pawn Shop in Wan Chai had its overhanging balconies sealed by landlords.



活化後的灣仔和昌大押，騎樓圍封的部分被拆除，回復本來面貌。  
Woo Cheong Pawn Shop in Wan Chai: after revitalization, the sealing materials of overhanging balconies were removed, and the building's appearance is restored.

### A historical product that pioneered “inflated buildings”

The success of “618 Shanghai Street” has brought back verandah-type shophouses to the horizon of the public. According to Lee, the Chinese name of these verandah-type shophouses – “ke lau” – refers to the overhanging balcony structures that extend to the street. Because of limited architectural skills, pillars must be used for support and balconies “hang” over the street. Lee added that strictly speaking, the overhanging part is government land and a premium should be paid. However, these shophouses and overhanging balconies were in a way serving the public by offering passers-by some shelter from wind and rain. Considering so, the government decided to treat them with lenience.

In response to the acute post-war housing shortage that stemmed from population influx, however, landlords rushed to seal their overhanging balconies and divided them into smaller rooms for lease. One could say these were the predecessors of “inflated buildings” in Hong Kong. Sealed overhanging balconies were only banned in the 1960s after the government began vigorous development of public housing. The last surviving sealed overhanging balconies in old areas are therefore “antiques” from at least 50 years ago.

### Urgent call for conservation of the last dozens

Verandah-type shophouses are a product of its specific period. As time goes by, these architectures are also vanishing. “Surviving shophouses were all built before WWII. As the use of reinforcing steel and cement gained popularity after the war, pillars were no longer needed in buildings.” As Lee estimated there should be less than a hundred verandah-type shophouses in Hong Kong, their conservation is urgently needed.

Lee reckons that the way of conservation and revitalization deserves exploration. He considered “618 Shanghai Street” is a good example, as it demonstrates how the conservation of a historic built structure could serve the public. “Tai Kwun is another successful example in recent years. There is high public engagement, and it truly integrates into the life of the general public. It could serve as an exemplary model for future conservation projects.”

# 風水佈局得宜 趨吉避凶免憂思

## Good Feng Shui for a Carefree Good Life



俗話說，萬物皆有靈，家居室內風水是人與環境二者相融、相宜、相合，而良好的風水佈局更可趨吉避凶，招財納福。而如何透過風水來改善運勢，應是人們最感興趣的部分。註冊建築師兼術數大師王亭之首徒嫡傳蔣匡文分享其多年風水學心得，教大家扭轉風水，招財開運，避開最常見的禁忌。

Good interior feng shui can bring good luck, drive away negative forces, and help you achieve wealth and happiness. Many people are intrigued to find out how feng shui can improve their fortunes. **Michael Chiang, a certified architect and the first apprentice of renowned feng shui master Wang Tingzhi,** shares his insights from many years of studying the Chinese art and explains how to attract wealth and good fortune, as well as how to avoid common taboos.



蔣匡文 Michael Chiang

**蔣**匡文指出，風水學雖無嚴謹科學根據，但自有其一套獨特論述。在室內風水學中，一般可依從“龍”、“砂”、“水”、“穴”四大元素來

作風水分析。“龍”代表住宅附近最高的一坐山，其蘊藏脈氣的走向，住宅沿山則帶有龍氣；而“砂”則指住宅附近之高樓大廈、山、水等有形物，古人所云“左青龍，右白虎”，即指周邊的有形物如護衛般拱護住宅，屬最理想的風水寶地。

而“水”方面，蔣匡文指古時常利用水路作貨物運輸，哪裏有船舶，哪裏就有運輸和交易，因此水路發達的地方便生意興隆，較為富有。而放諸今天的城市，“水”則代表馬路，住宅所在地若交通發達，便會外資齊集、商機無限，一如古人所說“遇水則發，以水為財”。

而“穴”本指遠古人類的藏身之處，現時則指住宅。蔣匡文

指出，“同一間屋，不同方向，但不同年份入住，便會有不同結果。舉例說，為何同一間屋，明明同一個方位，有人30年前入住，住到升官又發達；但有人十年前入住，則住到破產。這皆因古人看一間屋是否風水好，會看其興建的年份，每間屋都有其歷法，像人一樣會經歷生老病死。”

而不少人會在家中或辦公室擺放一些利於風水的開運物，此類風水擺設又是否能提升運勢？蔣匡文坦言，此類擺設或多或少會有影響，但若住宅風水好，擺設怎麼放都會好；若風水欠佳，則有如癌症患者服藥，只能舒緩病情。因此，蔣匡文特意分享了一些家居和辦公室常見的問題，以供大家參考。☺



### 避開辦公室常見禁忌

#### Avoid common office taboos

#### • 辦公室正門切勿對正街外

##### Never have the main office door facing straight on to a main road

蔣匡文表示，辦公室風水對於老闆來說至關重要，因直接影響到公司的賺錢能力，一些常見風水禁忌，應盡量避免。例如辦公室正門若與陽台、窗口正相對，打開門的瞬間便直接與海景或街景相對，形成了“穿堂煞”格局，在風水學上是一大禁忌，會讓從門戶進入的財氣穿堂而過，然後自陽台流走，導致公司財氣難以聚集。

Chiang explained that if the main office door is directly opposite to a balcony or window, it will be in direct opposition to the sea or street when the door is opened, which can form a “cross-room evil” layout, which is a major taboo in feng shui. This is because it causes financial fortune flow across the room and get lost from the balcony, making it difficult to concentrate together the company’s financial qi.

#### • 上司位置影響與員工關係

##### Locations for managers that affect their relationships with the staff

在辦公室風水學中，員工的工作坐位，不宜與上司180度角正相對，因會容易導致彼此意見不合的情況。因此，員工與上司的工作位置，最好是成90度角，如此則雙方會較容易協調，減少衝突。

Employees’ work seats should not be directly opposite their supervisor at an angle of 180°, as this is likely to lead to disagreements. It is therefore preferable for the employee to work at a 90° angle to their supervisor, so that conflicts between the two parties are reduced.





## 家居佈局影響招財運氣

### Home layouts affect your financial fortunes

- 床尾留明堂有助聚財

#### Keep the room clear and bright beyond the foot of your bed

若家中睡床的床尾沒留有空位（即明堂位），便會影響聚財能力，賺錢的機會或會減低。惟香港的住宅一般較狹小，若睡房只能剛好放一張床，沒有空間留明堂位，蔣匡文建議可使用節省空間的摺床，改於屋內其他地方就寢以便床尾留出明堂位。如此一來，即使暫時貧困，但因聚財力增強，生活環境有望可逐漸改善。

If you don't keep a clear space (i.e. a "bright area") beyond the foot of your bed, it can affect your ability to concentrate your financial energy, which will reduce your opportunities to make money. If you don't have space for this, Chiang suggests switching to a folding bed to save space. If you keep the foot of the bed clear when you are sleeping, you can start to gradually improve your living environment.

- 開放式廚房不利女主人

#### Open-plan kitchens are bad for the woman of the house

香港居家面積有限，為了更好地利用空間，越來越多人選擇開放式廚房。不過，開放式廚房因讓爐灶暴露在外，在風水學上卻欠佳，有不利人丁之虞，因此對女主人恐有負面影響，例如可能不利於夫妻和睦。但若居住者屬單身，則問題不大。

Open-plan kitchens are less than ideal in feng shui terms because the stove is exposed, which signifies a danger of adverse effects on people. For this reason, there are concerns about negative impacts on the lady of the house, for example by disrupting conjugal harmony. However, this is less of a problem if the residents of the house are single.

**C**hiang explained that the feng shui of a room can generally be analyzed using the four elements of the "dragon", "sand", "water" and "cavern". "Dragon" represents the highest mountain near the residence, with the qi energy contained within it flowing with the energy of a dragon if the residence is in line with the mountain. "Sand" refers to tangible objects such as tall buildings, mountains and water near the residence, hence the ancient phrase "a green dragon to the left and a white tiger to the right", which means that these surrounding tangible features protect the house like guards and are therefore the ideal location in terms of feng shui.

Chiang explains that "water" is a reference to the ancient practice of transporting goods via waterways, so places with well developed waterways tended to be thriving business hubs and were therefore richer. However, when applied to the cities of today, "water" refers to roads, so if the area around a house has excellent transport connections it will bring investment from other areas and provide boundless business opportunities.

Lastly, "cavern" refers to the places where ancient humans hid themselves, so in modern terms this refers to a house. Chiang explains that, "The same house with a different direction can give different results if you moved in in a different year. Ancient people's

criteria for determining if a house had good feng shui included the year that it was built and every house had its own historical calendar, in the same way that people are born, age, become ill and die."

So can the feng shui layout improve your luck? Chiang says frankly that layouts of this kind have some effect, but if the feng shui of the house itself is good, it'll be good however you arrange the interior; and if the feng shui is bad, then the layout can only reduce the severity of its condition in the same way as medicine does for cancer patients. For this reason, Chiang has shared some common questions about home and office layouts with us to provide a reference. 🌀

接待嘉賓  
Reception  
of Guests



巴基斯坦駐港總領事 Bilal Ahmad Butt (左二) (9/7)  
Bilal Ahmad Butt (second from left), Consul-General of Pakistan in HKSAR