



近期工作匯報 RECENT WORK REPORT 二月 February 2020

新型冠狀病毒疫情對香港經濟帶來的影響

The Effects of the Novel Coronavirus Outbreak on the Hong Kong Economy

新型冠狀病毒疫情嚴峻，財政司司長預計今次疫情對本港經濟實質影響頗大，程度可能高於2003年沙士的衝擊。中小微企經營困難急需融資解困，本人聯同其他界別的議員於2月初公開提出紓困建議。為免病毒在社區擴散，本港多間銀行暫時關閉部份分行、暫停部份服務、員工輪班工作等等，務求達致有員工一旦需要隔離或關閉分行，亦有備用分行及前線員工繼續為市民提供前線服務。銀行業界隨即推出不同的紓困措施。近日政府亦推出300億元的「防疫抗疫基金」以紓困。

The outbreak of the novel coronavirus being severe, the Financial Secretary anticipates that its impact on the local economy is so significant that it is likely to be more devastating than that of the SARS in 2003. With many Small and Medium Enterprises (SMEs) caught in operation difficulties, I proposed, along with three legislators from other industries, several relief measures in a press conference in early February. In order to arrest the spread of the disease in communities, many banks in Hong Kong have temporarily closed some branches, suspended some services and put their staff to work on a shift basis. This is to ensure that, should some staff get infected or branches need to be closed, there will be alternative branches and staff to provide uninterrupted services to the public. For the banking industry, various relief schemes have been launched since then. More recently the government has also unveiled a massive virus-relief package.



今年2月7日我(右2)聯同其他立法會議員召開記者會，提出援助中小企的紓困措施

Chan Chun-ying (second from right) unveils proposed relief measures for the embattled economy along with three other Legislators in a press conference on February 7.

銀行減費救經濟 共渡時艱齊抗疫

- 應對受沉重打擊的本地經濟，有銀行率先推出多項金融紓困措施。
- 銀行界亦積極加強防疫工作，靈活調配資源照顧員工需要。



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新型冠狀病毒肺炎疫情來勢洶湧，對去年開始遭受中美貿易糾紛和本地修例風波雙重打擊的香港經濟，更是雪上加霜。香港的經濟陷入十年以來的首次負增長，訪港遊客人數大幅下跌，酒店、飲食、零售等行業飽受煎熬，內部消費和投資需求也明顯轉弱，從事相關行業的中小企及其僱員收入大減，並面對結業和失業的威脅。

應對受沉重打擊的本地經濟，有銀行率先推出多項金融紓困措施，包括向個人及工商按揭客戶推出「還息不還本」措施，提供6-12個月暫緩償還本金安排；中小企防疫專項貸款計劃；支持保障防疫物資行業；延長到期保費寬限期及增加額外保障；提供非常時期的費用優惠或豁免等等。

其他銀行同業也迅速跟隨效法，推出對中小企及貿易融資客戶的紓困措施及費用減免等優惠，對的士和小巴貸款可

申請6個月暫緩償還本金；合資格客戶可把貿易貸款額轉為現金透支額，為期6個月；貿易貸款可自動延長30天不設額外費用或罰息，以及豁免「中小企融資擔保計劃」手續費、擔保費資助優惠期延長等。同時，金管局也發出指引，容許銀行可以彈性處理按揭貸款年期上限，即最高可以超出30年的監管要求。

面對疫情的威脅，銀行界亦積極加強防疫工作，靈活調配資源照顧員工需要。為保障員工及客戶安全，銀行主要透過兩方面措施，首先是減少人員聚集，容許員工在家辦公。

跟進中美貿易戰及社會事件對香港的衝擊

Follow Up on China-United States Trade War & the Social Unrest – Impact on Hong Kong

中美貿易戰及社會事件對香港2019年經濟帶來沉重的打擊，政府預測2019年香港GDP出現負增長。去年11月本人約見商務及經濟發展局，促請局方盡快將政府擔保中小企90%融資計劃提交立法會審批，最終於去年12月獲得立法會財委會通過。



去年11月與商經局開會促請局方盡快將政府擔保中小企90% 融資計劃提交立法會財務委員會審議。

Meeting with The Commerce and Economic Development Bureau in November 2019
— urging them to submit the 90% Guarantee Product under SFGS to the LegCo's Finance Committee for approval.

有對沖基金掌舵人公開質疑香港的外匯儲備是否足以維持聯繫匯率制度、社會亦不時有影響香港金融穩定的謠言，本人在立法會大會提出書面質詢，要求政府解釋如何保障金融體系的穩定。

每年政府公佈《施政報告》及《財政預算案》前，本人會預先約見行政長官和財政司司長，反映銀行業界的關注。對於去年10月公佈的《施政報告》未有提及任何有關金融業方面的新舉措，本人作為業界代表感到失望。

Both the trade war between China and the United States and the social unrest in 2019 dealt a severe blow to the economy of Hong Kong. The Government predicted that there would be a negative growth for the GDP of Hong Kong in 2019. When I met with The Commerce and Economic Development Bureau in November 2019, I stressed the urgency of their tabling the 90% Guarantee Product under the SME Financing Guarantee Scheme (SFGS) to the Legislative Council for approval. Eventually it was passed by the Legislative Council's Finance Committee in the subsequent month.



Amid doubts cast by a hedge fund helmsman on whether Hong Kong has sufficient foreign exchange reserve to maintain the Linked Exchange Rate (LER) System and rumours, from time to time, that adversely affect the financial stability of Hong Kong, I ask the Government, in writing in a LegCo meeting, as to how the stability of the financial mechanism can be well protected.

Every year before a Policy Address and a Budget is revealed, I seek to meet with the Chief Executive and the Financial Secretary to express the concern of the banking industry. There is no new measure for the financial industry in the Policy Address in October 2019, with which, I, as a representative of the industry, am disappointed.



今年1月約見財政司陳茂波司長提出對財政預算案的期望，包括重振經濟及紓因及政府架構調整等建議。

I meet with Paul Chan Mo-po, the Financial Secretary, to voice out the expectations from the Budget, including proposals on reviving the economy, relief measures and reorganization of the Government in January 2020.

