

# 陳振英議員 Hon. Ronick Chan Chun Ying



工作報告 WORKING REPORT  
2017 - 2018



# 序言 FOREWORD

立法會休會期間把握時機向  
行政長官林鄭月娥女士提出施政報告意見

During the summer recess of LegCo,  
I took the opportunity to present my views on the  
Policy Address to the Chief Executive, Mrs Carrie Lam.



根據Global Findex 2014的統計數字，全球約有20億成年人未有銀行交易賬戶，「世界銀行集團」(World Bank Group)與公私營合作伙伴於2013年訂下目標：2020年前全球成年人均可擁有個人銀行賬戶或電子理財工具處理個人財務安排。這是邁向普及金融的一大步。

受惠於近年金融科技的發展，香港可進一步推展普及金融。近年銀行業界積極在偏遠地區開設分行、流動分行及安裝視像櫃員機，便利市民獲得基本的銀行服務。今年3月開始，居於遍遠地區的長者，可在指定連鎖便利店、郵政局，免購物提款，體現香港各界攜手履行社會責任。

我相信在大家共同努力下，香港落實普及金融指日可待！

According to the statistics published by the Global Findex in 2014, about 2 billion adults worldwide remain unbanked. In this regard, the “World Bank Group” has partnered with both private and public sectors and put forward a Universal Financial Access (UFA) goal in 2013: the UFA goal is that by 2020, adults are able to have access to personal bank accounts or digital financial services to manage their personal financial arrangements. Such target is a big step towards achieving financial inclusion.

The recent development of financial technology will help to further promote financial inclusion. In recent years, the banking sector has proactively set up branches or mobile branches and installed video teller machines (VTMs) in remote areas to facilitate public access to basic banking services. Moreover, starting from March this year, elderly people who live in remote areas could enjoy the ‘cash withdrawal without purchases’ service at designated chain convenience stores and post offices. Everything described above has truly exemplified the collaborative efforts of various sectors and their commitment to fulfil social responsibility.

Ultimately, I believe, with the concerted effort of everyone, the implementation of financial inclusion in Hong Kong is just around the corner.

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## 審議法案及附屬法例 Scrutinize Bills and Subsidiary Legislation

今個立法會會期，即2017年10月至2018年7月，立法會通過了27項法案，較上一會期12項增加超過一倍。同時，有160項附屬法例以先訂立後審議的程序獲得通過，其中31項附屬法例成立小組委員會討論。我參加了 14 個法案委員會；8個附屬法例委員會。

正如我在大會發言時強調，本屆立法會正式開展工作以來，有多個與金融界別有關的法案需予以審議及完成立法程序；已開展或即將展開法案委員會的金融相關法案亦不少，以上任何法例的修訂，都與金融界管理層、員工，甚至客戶息息相關，所以要求政府及金融管理局，在推行任何新法例或制訂任何新指引時，都要給予業界一個合適的緩衝期做好充足的準備，包括向董事會報告，系統轉換，員工培訓，甚至客戶溝通等工作。

法案載列擬議的新法例或對現有法例的修訂建議，供立法會審議。在法例生效前，必須獲得立法會通過；並經行政長官簽署和公布方能生效。

A bill contains proposed new legislation or amendments to existing legislation for consideration by the Legislative Council. Before a law takes effect, it must be passed by the Legislative Council, and signed and promulgated by the Chief Executive.

In the current Legislative Council (“LegCo”) session, from October 2017 to July 2018, 27 bills have been passed, which is more than double compared to the 12 bills passed in the previous session. At the same time, 160 subsidiary legislations have been passed by the negative vetting procedure, of which 31 subcommittees are formed for further examination. I participated in 14 Bills Committees and 8 Subcommittees on Subsidiary Legislation.

Since the commencement of the current session, I have emphasized during my speech at the council meeting that LegCo would examine and complete its legislative procedural work on a number of bills in relation to the financial sector. Amongst the bills committees that have been started or are about to begin, there are quite a number related to the financial sector. Any of the above legislative amendments are closely related to different stakeholders of the financial industry, including management, employees and even customers. Therefore, prior to the implementation of any new laws and guidelines, the Administration and the Hong Kong Monetary Authority (“HKMA”) are requested to provide a suitable grace period for the industry to complete necessary preparation, including report to the board of directors, system conversion, employee training and even customer communications etc.





## 《2017年銀行業(修訂)條例草案》

《條例草案》旨在修訂《銀行業條例》以落實金融穩定理事會對恢復規劃的要求、實施巴塞爾銀行監管委員會的新大額風險承擔框架及應對將來的變更等等。我以

《2017年銀行業(修訂)條例草案》委員會主席身份邀請團體出席會議表達意見。我參加的法案及附屬法例委員會，有3個是擔任主席，19個是委員會委員。

## Banking (Amendment) Bill 2017

This Bill seeks to amend the Banking Ordinance by providing for recovery planning by authorized institutions as implemented by the Financial Stability Board; and to put into practice the new financial exposure limits framework promulgated by the Basel Committee on Banking Supervision to face future changes. As chairman of the above-mentioned Bills Committee, I invited industry groups to express their views at the committee meetings. Of all the Bills Committees and Subcommittees on Subsidiary Legislation that I participated in, I served in the capacity of chairman in 3 committees and as member in 19 committees.

## 《2018年稅務修訂第3號條例草案》

政府擬立法就合資格研究和開發活動推行額外稅務扣減制度。我參加了上述法案委員會，在審議階段，留意到行政機構未必能即時處理所有申請個案導致申請者未能獲得扣減稅務優惠。我在委員會上提出，企業委託合資格研發機構的研發開支可獲6個月追溯期，以享受超級(雙倍)扣減稅務優惠。政府亦接納本人的建議並修訂條文。

## Inland Revenue (Amendment) (No.3) Bill 2018

The Government seeks to provide for an enhanced tax deduction system for expenditure incurred by enterprises on qualifying research and development ("R&D") activities. I participated in the above-mentioned Bills Committee. During the review stage, I noted that the Administration might not be able to deal with all the applications timely, leading to possible failure cases to obtain tax deductions. I raised this issue during the committee meetings and proposed a 6-month retrospective period for enterprises with qualifying R&D activities to enjoy super (double) tax deduction incentive. The Administration accepted my proposal and made amendments accordingly.

## 《2017年稅務(修訂)(第6號)條例草案》

2016年6月香港向「經濟合作與發展組織」承諾推行措施打擊跨國企業利用稅務規則的差異及錯配，人為地將利潤轉移至只有很少或沒有經濟活動的低稅或無稅地方，即「侵蝕稅基及轉移利潤」("BEPS")。草案委員會召開公聽會並有24個團體發表意見，金融服務界特別關注到實施經合組織指定做法對其商業運作及財務匯報制度所帶來的改變。政府最終同意修正草案並將擬備總體檔案及分部檔案的期限由6個月延長至9個月。條例草案在2018年7月4日獲得立法會通過。

## Inland Revenue (Amendment) (No.6) Bill 2017

In June 2016, Hong Kong indicated its commitment to the Organization for Economic Co-operation and Development ("OECD") to implement the Base Erosion and Profit Shifting ("BEPS") package to counter the exploitation of gaps and mismatches in tax rules by multinational enterprises to artificially shift profits to low or no-tax locations where there is little or no economic activity. The Bills Committee conducted a public hearing in which 24 industry groups expressed their views. The financial sector paid particular attention to the implementation of the OECD designated practices and the changes brought about by the financial return system. The Administration finally agreed to amend the bill and extend the preparation period for master and local files from six months to nine months. The bill was passed by the LegCo on 4 July 2018.

**「附屬法例」**指根據或憑藉任何條例訂立並具有立法效力的文告、規則、規例、命令、決議、公告、法院規則、附例或其他文書。附屬法例通常是由政府制定的詳細規則及規例，為實施某條例而須訂立的技術或程序上的細節。

"Subsidiary Legislation" means any proclamation, rule, regulation, order, resolution, notice, rule of court, bylaw or other instrument made under or by virtue of any ordinance and having legislative effect. It is the detailed rules and regulations, usually made by the Government, to provide for technical or procedural details necessary for the implementation of an ordinance.

## 《2018年銀行業(披露)(修訂)規則》及 《2018年銀行業(指明多邊發展銀行) (修訂)公告》

有關修訂旨在確保香港的銀行監管制度與國際標準一致。《修訂公告》是將「亞洲基礎設施投資銀行」(「亞投行」)指明為《銀行業條例》所指的多邊發展銀行。小組委員會對修訂並無異議，我以小組主席的身份在立法會內會匯報委員會的審議工作，上述法律公告於2018年6月30日起實施。

## Banking (Disclosure) (Amendment) Rules 2018 and Banking (Specification of Multilateral Development Bank) (Amendment) Notice 2018

The Amendment aims to ensure that Hong Kong's banking regulatory system is consistent with international standards. The Amendment Notice specified The Asian Infrastructure Investment Bank ("AIIB") as a multilateral development bank for the purposes of the Banking Ordinance. The subcommittee has no objection to the amendment. As chairman, I reported the subcommittee's deliberations at the House Committee of the LegCo. It was announced that the above-mentioned legislation came into operation on 30 June 2018.



## 倡議為長者提供免購物提取現金服務

### Advocate cash withdrawal service without purchases for the elderly

本人自擔任議員後，隨即倡議便利店、超市為居住在缺乏實體銀行分行的偏遠地區長者，提供免購物提取現金服務。2018年1月的行政長官答問大會，本人直接向行政長官建議長者可在郵局享有免購物提款，並得到行政長官積極回應，香港郵政2018年2月6日宣佈將逐步推出服務。

與此同時，「香港銀行公會」與易辦事(香港)有限公司(EPS)及一間連鎖便利店(Circle K)合作，2018年3月開始，在偏遠地區推出長者可於指定便利店免購物提款的服務

Since I assumed the office of a member of the LegCo, I have immediately advocated that the 'cash withdrawal without purchases' service at convenience stores and supermarkets be provided for the elderly who reside in remote areas with no access to physical bank branches. In the Jan 2018 Chief Executive's ("CE's") Question and Answer Session in LegCo, I made a direct enquiry to the CE by proposing the implementation of cash withdrawal service without purchases for elderly in post offices. The CE made a positive response and the Hongkong Post announced on 6 February 2018 that the service will be gradually launched for the elderly.

Simultaneously, starting from March 2018, The Hong Kong Association of Banks ("HKAB") and EPS Company (Hong Kong) Ltd. ("EPS"), in collaboration with a chain convenience store ("Circle K") provide for the elderly cash withdrawal service without purchases at designated convenience stores located in relatively remote areas.

**1** 2018年1月31日，本人在行政長官質詢時間，直接向行政長官提出有關建議及落實時間表。

On 31 Jan 2018, I made a direct enquiry during the CE Question and Answer Session in relation to the proposal and implementation timeline.

**3** 香港銀行公會與易辦事及Circle K連鎖便利店合作，以試點方式於2018年3月起在長洲、大嶼山、天水圍等地區推出長者可於指定便利店免購物提款的服務。

From March 2018, HKAB and EPS, in collaboration with a chain convenience store started to pilot the "cash withdrawal service without purchases for elderly" at designated stores located in remote areas, such as Cheung Chau, Lantau and Tin Shui Wai.

**5** 2018年8月，已有超過300間Circle K提供長者免購物提款服務。

As at August 2018, over 300 Circle K stores provide the "cash withdrawal service without purchases for elderly".

行政長官積極回應本人建議，香港郵政2018年2月6日宣佈將逐步推出長者免購物提款服務。

**2** The CE responded positively to my proposal. On 6 Feb 2016, the Hongkong Post announced that the "cash withdrawal service without purchases for elderly" will be gradually launched.

本人倡議的「EPS長者提款易」4月27日開始在7間指定郵政局推出服務，每次最多可提取港幣500元。

**4** The "EPS EasyCash for Senior Citizens" advocated by myself was launched on 27 April 2018. At 7 designated post offices, senior citizens will be able to withdraw a maximum of HK\$500 without making a purchase.

## 事件簿

## SEQUENCE OF EVENTS



現時全港郵局數目超過120間，遍布每區，郵局亦有採用「易辦事」這種交易工具，政府會否考慮與民間的公司看齊，增加郵局的公共服務項目，讓長者也可以使用「易辦事」於指定郵局免購郵品提款，令各區長者可以有多一個渠道提取現金；又或其他有現金交收的政府部門會否也作出考慮呢？



Question at the CE's Question and Answer Session on 31 Jan 2018:

At present, there are over 120 post offices across all districts of the territory. The Hongkong Post also use EPS as an exchange tool. Will the Government consider emulating non-governmental companies by expanding public service items to allow the elderly to use EPS to withdraw cash without making a purchase at designated post offices, so as to provide an alternative cash withdrawal channel for the elderly? Or will other Government departments which utilize cash settlements also consider this proposal?

### 行政長官林鄭月娥女士回應：

老實說，在聽你提出質詢前，我未考慮過這項建議，亦未聽過這項建議，我不知道實行起來會有多複雜，但今天之後，我們會展開有關研究，商務及經濟局邱騰華局長會跟進。



The Chief Executive, Mrs Carrie Lam's reply:

Honestly speaking, I have not considered nor heard about this proposal before your enquiry. I will not be able to gauge the complexities involved in implementing the proposal, but I will start the related research from today and Mr. Edward Yau, Secretary for Commerce and Economic Development will follow up on your suggestion.



資料來源：星島日報2017年11月6日  
Source : Sing Tao Daily 6 Aug 2017

# 快速支付系統 Faster Payment System

香港金融管理局（金管局）2017年9月公佈7項舉措，推動香港智慧銀行的發展，快速支付系統是重中之重，日後市民只需要一個流動電話號碼或電郵地址，便可全天候、跨銀行、全年無休進行即時轉帳。計劃於2018年9月正式推出。

本人相當關注業界如何配合快速支付系統的應用，分別在立法會大會（2018年1月）提出口頭質詢；以及在行政長官答問大會（2018年7月）跟進系統的宣傳工作。

In September 2017, HKMA announced seven initiatives to prepare Hong Kong to move into a new era of smart banking. The key initiative is the Faster Payment System ("FPS"). In the future, people in Hong Kong will only need a mobile phone or an e-mail address to access round-the-clock, inter-bank, all-year-round and real-time fund transfer services. FPS will be officially launched in September 2018.

I am very concerned about how the industry works with the application of the FPS and have made an oral question at a council meeting (Jan 2018) and follow-up enquiries in relation to the promotional activities of the system during the CE's Question and Answer Session (July 2018) respectively.

## 問

行政長官答問大會發問  
(2018年7月12日)

…金管局陳德霖總裁說：系統推出後，一班朋友一起食飯後，再不需要用現金分帳…行政長官會否隆重其事，親身介紹香港支付技術有突破發展這個重要時刻到來，幫助不熟悉電子支付的市民（例如長者或從未使用電子支付的市民）盡快認識和使用新的支付方式。

## Q

Question at CE's Question and Answer Session (12 July 2018)

... Mr. Norman Chan, Chief Executive of the HKMA said that with the launch of FPS, friends will no longer need to split the bill and pay each other by cash after dining out together ....will the Chief Executive personally introduce this important moment in Hong Kong's breakthrough development of payment technology, so as to help people who are unfamiliar with electronic payment (such as the elderly or those who have not used electronic payment method before) to get to know and start using the new payment system soon.

## 答

行政長官林鄭月娥女士回應

陳議員，我不是一個很擅長用科技的人…所以我接下來會很努力學習怎樣使用電子錢包。但我是否一個最理想的推廣人選？未必是。你待我與金管局研究一下，怎麼用更好的方法推廣電子錢包的技術，讓香港能夠加快成為一個智慧城市。

## A

The Chief Executive,  
Mrs. Carrie Lam's reply:

Hon Chan Chun-ying, I am not adept in using technology.... therefore I will make an effort to learn to use e-wallet from now on. As to whether I am the ideal person to promote electronic payment? Maybe not. Let me study this with the HKMA to determine what is the best method to promote the technology of e-wallet, so as to accelerate Hong Kong's development into a smart city.





## 金融 業界

「香港金融業志同會」邀請騰訊主席馬化騰先生（右3）與會員交流。

The Hong Kong Chi Tung Association Limited invited Mr. Ma Huateng, the chairman of Tencent Holdings Limited (right 3) to exchange his views with members.

## FINANCIAL SECTOR

出席「香港銀行學會」55週年慶典。

Attended the 55th anniversary ceremony of the Hong Kong Institute of Bankers.



擔任《晴報》舉辦第二屆「Banking & Finance Awards 2017」評判。

Served as the judge of "The 2nd Banking & Finance Awards 2017" organized by Sky Post

# 活動剪影 SNAPSHOTS

## 粵港澳大灣區

### Guangdong-Hong Kong-Macao Greater Bay Area

立法會議員前往粵港澳大灣區其中5個城市廣州、深圳、佛山、東莞及中山訪問3天。

Members of LegCo conducted a three-day duty visit to the five cities in the Guangdong-Hong Kong-Macao Greater Bay Area, namely Guangzhou, Shenzhen, Foshan, Dongguan and Zhongshan.







應「西九文化區管理局」的邀請，前往西九文化區視察，聽取M+和演藝綜合劇場的工程進度。

Invited by the West Kowloon Cultural District Authority to visit the West Kowloon Cultural District and attended a briefing on the construction progress of M+ and the Lyric Theatre Complex.

## 實地考察

## ON-SITE VISIT



視察廣深港高速鐵路香港段西九龍站，了解「一地兩檢」的安排。

Visit to the West Kowloon Station of the Hong Kong Section of the Guangzhou-Shenzhen-Hong Kong Express Rail Link to better understand the co-location arrangement.



參觀元朗牛潭尾濾水廠，了解最新的食水消毒技術。

Conducted a visit to Ngau Tam Mei Water Treatment Works in Yuen Long to understand the latest technology of disinfection of drinking water.

## 國家博覽會

## STATES EXPO



前往寧夏回族自治區考察及出席「2017中國-阿拉伯國家博覽會」

Visited Ningxia Hui Autonomous Region and attended the China-Arab States Expo 2017 in Ningxia.





與中央人民政府駐香港特別行政區聯絡辦公室主任及其他官員共晉午餐。

Lunch with the director and other officials of the Liaison Office of the Central People's Government in the Hong Kong Special Administrative Region.

## 與不同持份者溝通



與各國駐港總領事和中華人民共和國港、澳特區名譽領事團成員就彼此關注的議題交換意見。

Exchanging views on the issues of mutual concern with the Consuls-General in Hong Kong as well as members of the Association of Honorary Consuls in Hong Kong & Macao SAR, China.



就地區事務與18區區議會正副主席交流。

Discuss local issues with the Chairmen and Vice-Chairmen of the 18 District Councils.



立法會秘書處每年暑假期間舉辦學生實習計劃，讓他們親身體驗秘書處支援議員的日常工作。今年的計劃於2018年7月6日圓滿結束。

The annual summer internship programme organised by the Legislative Council Secretariat let students experience the supporting work offered to Members by the Secretariat. The 2018 internship programme concluded successfully on 6 July.



幼稚園的小朋友亦可參加立法會的導賞團，透過互動遊戲讓小朋友認識立法會。

Kindergarten children can join guided educational tours to understand the LegCo through interactive activities.

# COMMUNICATION WITH STAKEHOLDERS



參與建制派議員成立的「罕見病癌病關注組」，並約見財政司陳茂波司長，要求盡快落實撥款支援罕見病及癌症病患者。

Participated in a "Rare Diseases and Cancer Concern Group" established by the pro-government Members and urged the Financial Secretary, Mr. Paul Chan to approve funding for patients suffering from rare diseases and cancer.



出席We Like HK舉辦「努力有明天」勵志感人故事比賽頒獎典禮

Attended the award presentation ceremony of "Work Hard Will Win" inspirational stories competition organised by We like HK



行政長官林鄭月娥女士、行政會議成員及政府高級官員出席立法會舉辦的新春午宴。

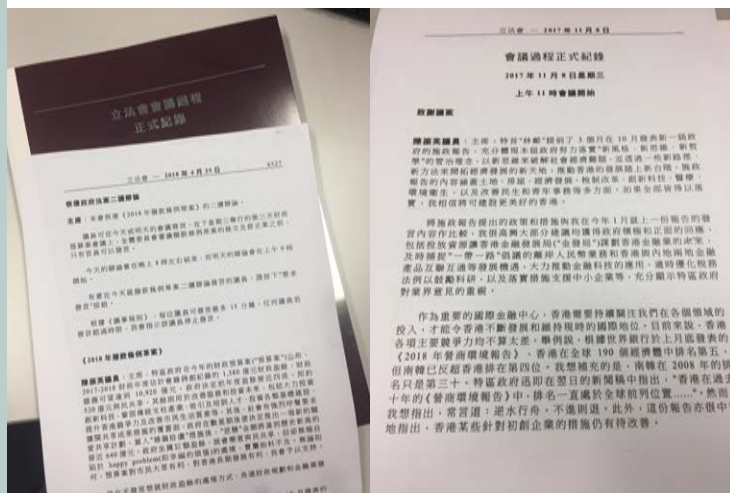
Chief Executive, Mrs. Carrie Lam, Executive Council Members together with senior Government officials attended a spring luncheon hosted by LegCo.



# 發表文章 ARTICLES PUBLISHED

本人就「施政報告」和「財政預算案」  
（《2018年撥款條例草案》）  
在立法會大會上的發言。

I had spoken on the "Policy Address" and  
"The Budget" ("Appropriation Bill 2018")  
at the Council meeting of LegCo.



資料來源：東方日報 2018年7月10日  
Source: Oriental Daily News, 10 July 2018

在《東方日報》撰文分析  
中美貿易戰對香港的衝擊。

An article published on "Oriental Daily News"  
analyzing the impact of China-US trade  
war on Hong Kong.

## 其它文章 OTHER ARTICLES

《資本一周》定期供稿

- 「單邊主義」與中美貿易戰
- 高鐵通車 帶來的得益
- 按揭利率偏低下的香港住宅樓市
- 數據共享 對銀行業的衝擊
- 致力推動 綠色金融
- 引進商業機構 參與推行「數碼個人身分」
- 伊斯蘭金融
- 流動支付數據傳輸的新選擇
- 有利消費者的快速支付系統
- 香港必須應對人工智能時代的來臨
- ICO 與虛擬貨幣的風險
- 善用財政盈餘



"Banking Today"引用本人就香港  
在發展大灣區機遇的部分觀點。  
"Banking Today" cited some of my views  
regarding the opportunity of Hong Kong  
in the development of the Greater Bay Area.



# 會議出席率 ATTENDANCE OF MEETINGS



## 立法會大會 Council Meeting

100%

出席率 Attendance



大會發言

Speech

10 次 Times



大會質詢

Questions

書面

Written

10 次 Times

口頭

Oral

2 次 Times

跟進

Supplementary

11 次 Times



## 財務委員會

Finance Committee

&

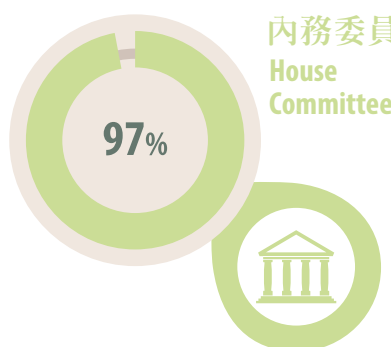


## 人事編制小組委員會

Establishment Subcommittee

89%

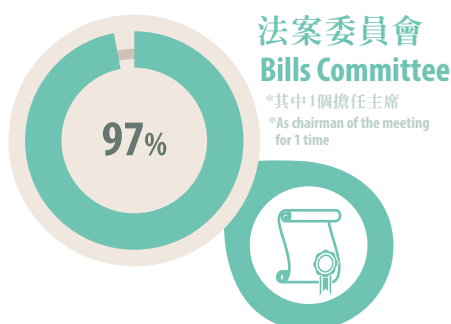
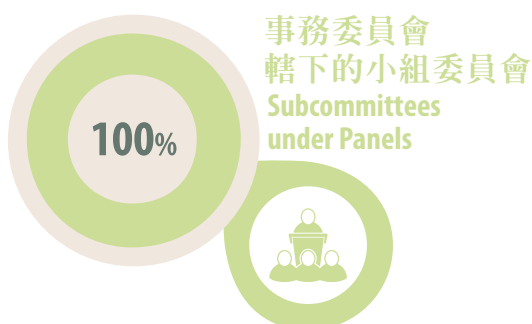
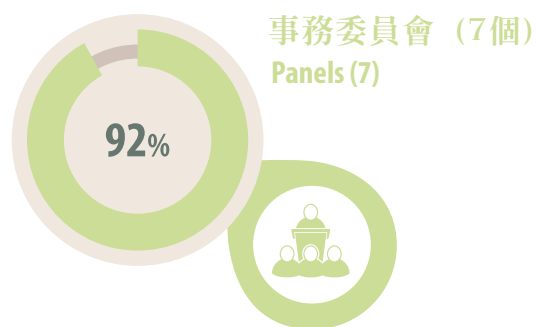
出席率 Attendance



## 附屬法例小組委員會 Subcommittees on Subsidiary Legislation

\*擔任其中2個小組委員會主席  
\*As chairman of 2 Subcommittees

## 其他小組委員會 Other Subcommittees



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