

陳振英議員

Hon. Ronick Chan Chun Ying



WORKING REPORT

工作報告

2020年6月

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序言

Foreword

國際貨幣基金組織（“IMF”）今年4月發表最新一份《世界經濟展望》報告，預料今年環球經濟將萎縮3%，較10多年前的環球金融危機時更差。

香港的經濟早於2019年開始遭受「內憂」和「外患」雙重夾擊。中美經貿摩擦香港無法獨善其身，去年6月開始、至今仍未完全平息的修例風波對經濟的衝擊影響盤桓未去，今年全球肆虐的新型冠狀病毒疫情更對香港脆弱的經濟帶來重錘的一擊。

今年政府公布的《財政預算案》推出大規模的逆周期措施，涉及金額超過1,200億元，再加上推出兩輪的防疫抗疫基金涉及1,675億元，令最新年度預算赤字超過2,800億元。然而這龐大的赤字預算開支在全球經濟大衰退的風暴中，也只是杯水車薪。

「授人以魚不如授人以漁」，期望香港人團結一致，腳踏實地，共同尋找香港未來經濟發展的新出路。



The latest “World Economic Outlook” report published by the International Monetary Fund (IMF) in April this year projects that the world economy will contract by 3%, which is far worse than the global financial crisis more than a decade ago.

As early as 2019, the Hong Kong economy has suffered a ‘double-hit’ of internal and external problems. While Hong Kong cannot escape the China-US trade conflict unscathed, the economic impact of the social disturbances arising from the proposed legislative amendments since June last year has yet to be completely calmed down. The raging novel coronavirus epidemic around the world has also dealt a severe blow to Hong Kong’s fragile economy this year.

This year’s Budget announced by the Government has launched large scale countercyclical fiscal measures involving \$120 billion, together with the two rounds of Anti-epidemic Funds amounting to \$167.5 billion, which resulted in the latest fiscal deficit exceeding \$280 billion. However, this huge budget deficit expenditure is but a drop in the ocean amidst the storm of global economic recession.

“Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime”, I hope that people in Hong Kong will unite, keep their feet on the ground and work together to strike out a new path for Hong Kong’s future economic development.

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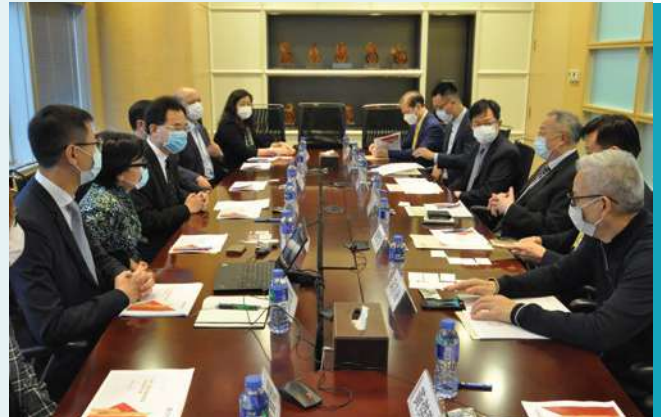
銀行界與中小企溝通會

Meetings between the banking industry and the small and medium-sized enterprises



本人及銀行同業，與立法會批發及零售界邵家輝議員、零售界別代表會面

I together with representatives from the banking industry met with Hon Shiu Ka-fai, LegCo Member representing the wholesale and retail functional constituency, and representatives from the retail sector



出席由立法會張宇人議員、六大飲食業商會與銀行業界的溝通會議，解釋融資相關的問題

Attended a meeting with LegCo member Hon Cheung Yu-yan, six big catering industry chambers and representatives from the banking industry to explain issues relating to financing

新型冠狀病毒疫情為中小企帶來沉重的經營負擔，增加現金流的壓力。2月下旬，本人聯同銀行業界代表，與立法會飲食界別張宇人議員及六大飲食業商會，討論有關融資的問題；緊接於3月上旬，再與立法會批發及零售界別邵家輝議員，會見零售界別代表，共商紓困之道。

4月，本人與8位立法會議員及商會代表，約見金融管理局、香港按證保險有限公司，七家銀行(中銀、匯豐、渣打、花旗、恒生、星展及東亞)的代表，在金管局召開中小企融資溝通會，商討讓中小企更易取得融資的措施，以解業界燃眉之急。

會後金管局即時宣佈推出五項措施，與業界共度時艱。

The novel coronavirus epidemic has brought upon a severe operational burden on the small and medium-sized enterprises (“SMEs”), increasing their cash-flow pressures. In late February this year, representatives from the banking industry and I discussed the issue of financing with Hon Cheung Yu-yan, Legislative Council (“LegCo”) Member representing the catering functional constituency, and six big catering industry chambers. In the following month of early March, I together with Hon Shiu Ka-fai, LegCo Member representing the wholesale and retail functional constituency, met with representatives from the retail sector to discuss relief measures for the industry.

In April 2020, I along with eight LegCo Members and representatives of chambers of commerce arranged a meeting with the Hong Kong Monetary Authority (“HKMA”), HKMC Insurance Limited and representatives from seven banks (Bank of China (Hong Kong) Limited, The Hongkong and Shanghai Banking Corporation Limited, Standard Chartered Bank (Hong Kong) Limited, Citibank (Hong Kong) Limited, Hang Seng Bank Limited, DBS Bank (Hong Kong) Limited and The Bank of East Asia, Limited) at the headquarters of HKMA to discuss measures for improving access to financing for SMEs so as to alleviate their imminent needs.

HKMA announced five measures shortly after the meeting with a view to joining up the industry to tide over these difficult times.

跨境理財通

Cross-boundary wealth management connect scheme



約見財經事務及庫務局許正宇局長、陳浩濂副局長，爭取今年提供更多與銀行界別相關的實習崗位

Met with Mr.Christopher Hui, Secretary for Financial Services & the Treasury and Mr.Joseph Chan, Under Secretary for Financial Services & the Treasury, requesting for the provision of more internship programmes in relation to the banking sector

粵港澳大灣區建設領導小組去年11月公布會探索建立跨境理財通機制，可為兩地金融業界開闢更廣闊的市場，為兩地居民提供更多理財產品的選擇，讓香港和大灣區內地城市的居民透過銀行體系購買對方市場的理財產品。跨境理財通將進一步促進人民幣跨境流動和使用，並更好發揮香港作為離岸人民幣樞紐和資金進出內地的中介角色作用。

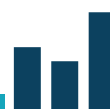
在公佈有關政策細節前，本人邀請了新任財經事務及庫務局許正宇局長於今年6月向業界介紹計劃的詳情。

The Leading Group for Development of Guangdong-Hong Kong-Macao Greater Bay Area announced in November last year that it will explore the establishment of a cross-border wealth management connect scheme, which will open up a broader market for the financial services sectors and offer cross-boundary wealth management product choices for residents in the two places, enabling residents of Hong Kong and the Mainland cities in the Greater Bay area to purchase wealth management products in each other's markets through the banking system. The cross-boundary wealth management connect scheme will further facilitate the cross-boundary flows and use of renminbi (RMB), thereby Hong Kong can give full play to its role as the offshore RMB business centre and the intermediary for capital flowing into and out of the Mainland.

Prior to the announcement of the relevant policy details, I invited Mr. Christopher Hui, newly appointed Secretary for Financial Services & the Treasury to brief the industry on the details of the plan in June this year.

財委會工作

The Work of the Finance Committee



立法會2018/2019年度開始至今，本人當選為立法會財務委員會副主席，分擔部分會議的主持工作。財委會負責審批政府提交的公共開支建議，以及財政司司長每年向立法會提交《撥款條例草案》及政府的開支預算，當中列載政府下一財政年度的全年開支建議。

為了應對全球疫情給香港經濟帶來的衝擊，政府總共推出約2,875億元的紓困措施，財委會今年2月順利通過第一輪「防疫抗疫基金」撥款，隨即於4月審議第二輪「防疫抗疫基金」，於兩日內連續舉行17.5小時會議審批申請，最終成功通過撥款，政府及時推出的各項防疫抗疫措施，可望為受新型冠狀病毒疫情重創的市民及企業，紓解燃眉之急。

I am elected as the Deputy Chairman of the Finance Committee ("FC") since the commencement of 2018/2019 session of the LegCo and share the duty of presiding over the committee meetings. The FC is responsible for scrutinizing and approving public expenditure proposals put forward by the Government. The FC also scrutinizes the annual Draft Estimates of Expenditure presented by the Finance Secretary every year to the LegCo together with the Appropriation Bill, which sets out the Government's annual expenditure proposals for the following financial year.

In response to the impact arising from the global epidemic, the Government rolled out a relief package involving a total of \$287.5 billion. The first round of "the Anti-epidemic Fund" was successfully passed by the FC in February 2020. The FC immediately examined the second round of "the Anti-epidemic Fund" in April and eventually passed the funding application following 17.5 hours of discussion in two consecutive meetings in the hope of relieving the imminent needs of the public and the businesses which have been hard hit by the novel coronavirus and by the Government's anti-epidemic measures.

財委會今年4月於兩日內連續舉行17.5小時會議，審議第二輪「防疫抗疫基金」的撥款申請，最終獲得通過，「百分百擔保特惠貸款」亦按照原定計劃於4月20日起接受申請。

In April 2020, the Finance Committee examined the second round of "the Anti-epidemic Fund" and eventually passed the funding application following 17.5 hours of discussion in two consecutive meetings. "The Special 100% Loan Guarantee" has started receiving applications from 20 April 2020 as scheduled.



《交通銀行（香港）有限公司（合併）條例》

‘Bank of Communications (Hong Kong) Limited (Merger) Bill’

《交通銀行（香港）有限公司（合併）條例》	
2017 年第 11 號條例 A804	
《交通銀行（香港）有限公司（合併）條例》	
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條次	頁次
1. 簡稱	A812
2. 釋義	A812
3. 公告指定日期	A824
4. 業務轉歸交銀（香港）	A824
5. 信託財產及遺囑	A826
6. 補充條文	A830
7. 交銀（香港）和交銀香港分行的會計處理	A850
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9. 僱傭合約	A854
10. 強制性公積金計劃	A854
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12. 證據：簿冊及文件	A858
13. 《證據條例》第 III 部	A858
14. 移轉和轉歸的證據	A860
15. 土地權益	A866

第六屆立法會只成功通過少量議員私人條例草案，當中包括本人提交的《交通銀行（香港）有限公司（合併）條例》（《條例草案》），使交通銀行得以順利推進合併程序。

該《條例草案》於2017年5月24日在立法會會議上進行首讀，隨後於7月5日恢復二讀辯論，並於同日三讀通過，完成整個立法程序。行政長官7月14日簽署通過的法例，條例經刊憲正式生效。

The Sixth Legislative Council passed only a few private Member's bills successfully, including the Bank of Communications (Hong Kong) Limited (Merger) Bill ("the Bill") introduced by myself, which enabled the Bank of Communications to advance the merger process smoothly.

The Bill received its First reading at the LegCo meeting of 24 May 2017, followed by the resumption of the Second Reading debate at the Council meeting of 5 July, and the Third Reading was passed on the same day as the Bill completed its legislative process. The Chief Executive ("CE") signed the Bill passed by the LegCo on 14 July and the ordinance took effect through the publication in the Gazette.

《交通銀行（香港）有限公司（合併）條例》時序表

'Bank of Communications (Hong Kong) Limited (Merger) Bill' Timetable

2017年7月
July 2017

法案委員會支持在立法會會議
恢復《條例草案》的二讀辯論。

三讀通過完成立法會立法程序
The Bills Committee supported the
resumption of the Second Reading
debate on "the Bill" at the Council
meeting. Third Reading was passed
and "the Bill" completed its passage
in the LegCo

2017年4月
April 2017

行政長官同意
《條例草案》提交立法會
CE gave consent for "the Bill"
to be introduced into LegCo

刊登憲報
"the Bill" was published
in the Gazette

2016年12月
December 2016

本人向立法會財經事務委員會
簡介《條例草案》及諮詢委員
I gave a brief introduction on
"the Bill" at the LegCo Panel on
Financial Affairs and concurrently
consulted the Members

2017年7月
July 2017

7月14日行政長官簽署通過的法例，
條例經刊憲正式生效
CE signed "the Bill" passed by the
LegCo on 14 July and the law
enacted through the publication in
the Gazette

2017年5月
May 2017

立法會會議上予以首讀
"the Bill" received its First Reading
at the LegCo meeting

2017年2月
February 2017

立法會主席裁決擬提交的
《條例草案》涉及政府政策，
必須先取得行政長官書面同意
才可提交立法會
The President of the LegCo
ruled that "the Bill" to be
proposed related to Government
policies and Chief Executive(CE)'s
written consent must be obtained
prior to the introduction of "the
Bill" into LegCo.

推動香港金融科技發展

Promote the development of Fintech in Hong Kong

香港致力發展成為智慧城市，金融科技是不可或缺的一環。本人在2019年1月30日向立法會提交「推動金融科技中心發展，鞏固本港的國際金融中心地位」議員議案，促請政府盡快落實推動香港金融科技的各項政策，當中最重要是培育本地及引進海外的科研人才。上述議案經辯論得到立法會功能組別及地區直選兩部份的議員投票通過。

過去3年多，本人在立法會不同場合跟進金融科技在香港的發展情況。金管局在2020年5月的調查顯示，在受訪的零售銀行中，接近85%已經或計劃採用人工智能。金管局亦成功落實多項「智慧銀行」措施，包括虛擬銀行、「銀行業開放應用程式介面（API）」、快速支付系統等等。

Fintech is a vital component in Hong Kong's commitment to develop into a smart city. I moved a Member's Motion on "Promoting the development of a financial technology hub to reinforce Hong Kong's position as an international financial centre" which was debated at the Council meeting on 30 Jan 2019, by urging the Government to implement various policies to promote financial technology in Hong Kong, as well as focusing on the importance of training local talents and attracting overseas research talents. The above-mentioned motion was passed after debate and voting in both functional and geographical constituencies.

In light of the rapid Fintech development in Hong Kong, I have followed up on its implementation on various occasions in the LegCo over the past three years. According to the survey findings published by the HKMA in May 2020, almost 85% of the surveyed retail banks have adopted AI applications. At the same time, the HKMA has successfully adopted several "Smart Banking" measures, including Virtual Banking, Open Application Programming Interface in banking industry and Faster Payment System etc.

本人與銀行界同業參觀騰訊控股有限公司深圳總部，就金融科技的最新發展及運用交流意見

I visited the headquarters of Tencent Holdings Limited in Shenzhen with peers of the banking sector, and exchanged views on the latest development and application of Fintech



虛擬銀行的誕生

2019年第1季度發出首批虛擬銀行牌照，現累積發出8張牌照。首家虛擬銀行已於今年首季正式開業，3家正透過金融科技沙盒試業，其餘4家也在籌備開業。

本人要求政府定期檢視虛擬銀行訂定的網絡防衛計劃，並收集客戶對虛擬銀行服務的意見。

虛擬銀行陸續開業令到金融科技專才更加供不應求，本人倡議政府採取有效措施提升銀行從業員的金融科技知識及水平，以及制訂政策吸引海外專才。

Establishment of Virtual Banks

The HKMA has issued the first batch of virtual banking licences in the first quarter of 2019, and granted eight virtual bank licences to date. The first virtual bank has officially opened in the first quarter this year, three are conducting trial runs in the Fintech Supervisory Sandbox and the remaining four are undergoing preparatory work. I urged the Administration to regularly review the cybersecurity fortification initiatives implemented by the virtual banks, and gather customer feedback on virtual banking services.

The successive opening of virtual banks has aggravated the shortage of manpower of Fintech professionals in the industry. I urged the Administration to adopt effective measures to enhance the Fintech knowledge and level of banking practitioners and formulate policies to attract overseas talents.

推出快速支付系統「轉數快」

金管局推出快速支付系統「轉數快」一年多以來，登記數目已達480萬個戶口，讓市民可以跨行、跨錢包的即時付款及收款。本人透過不同渠道促請財經事務及庫務局，推動政府各部門接受以「轉數快」繳交各類政府賬單，如交稅及差餉等，提升智慧銀行的應用及覆蓋率，該項政策於去年11月正式落實。

Launch of the Faster Payment System

Since the launch of the Faster Payment System by the HKMA for more than a year, the number of registrations has reached 4.8 million, enabling the public to make instant payments and collections across different banks and e-wallets. I recommended the Financial Services and the Treasury Bureau to promote government departments to accept payment of government bills, such as taxes and rates through Faster Payment System, in order to increase the application and coverage of smart banking. The policy was officially implemented in November last year.

金融科技監管沙盒

金管局在2016年推出的金融科技監管沙盒，允許銀行及其合作的科技公司，在無需完全符合金管局的合規要求下，試行其研究項目。本人在立法會建議進一步擴展「沙盒」計劃的試驗範圍，例如鼓勵本地金融機構與其他地區的金融機構合作，以及將試點擴展至其他鄰近科技先進的地區，例如深圳前海。

Fintech Supervisory Sandbox

The Fintech Supervisory Sandbox (“FSS”) launched by HKMA in 2016, allows banks and their partnering technology firms to conduct pilot trials of their research projects without the need to achieve full compliance with HKMA’s supervisory requirements. I proposed in the LegCo to further expand the scope of the FSS scheme, for instance by encouraging collaboration between local financial institutions and their regional counterparts, and by extending the pilot area to neighbouring technologically advanced regions, such as the Qianhai area in Shenzhen.

《金融機構（處置機制） （吸收虧損能力規定—銀行界）規則》“LAC”

The Financial Institutions (Resolution)

(Loss-absorbing Capacity Requirements—Banking Sector) Rules (“the Rules”) “LAC”



《金融機構(處置機制)(吸收虧損能力規定—銀行界)規則》是為《金融機構(處置機制)條例》(《處置條例》)所涵蓋的香港銀行、其香港的控權公司及相聯營運實體制訂吸收虧損能力(“LAC”)規定，以確保這些機構有充裕的能力，在機構進行處置時吸收虧損，以協助機構回復資本狀況。本人在2019年擔任《規則》小組委員會主席，分別與政府及金管局舉行了3次會議，並聽取了團體代表的意見。

政府及金管局最終回應小組委員會及銀行業界關注，將《實務守則》載列的綜合資產總額門檻，由建議的1,500億港元提高至3,000億港元，以及每3年覆檢《實務守則》。

The Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements—Banking Sector) Rules (“the Rules”) is to prescribe loss-absorbing capacity (“LAC”) requirements for banks in Hong Kong and their holding companies and affiliated operational entities in Hong Kong that are within the scope of the Financial Institutions (Resolution) Ordinance (Cap. 628), so as to ensure the availability of sufficient LAC to absorb losses of such institutions and contribute to the restoration of their capital position in the event that such institutions were in resolution. I was elected as the Chairman of the Subcommittee on the Rules in 2019. The Subcommittee held three meetings with the Administration and HKMA, and received views from deputations.

The Administration and HKMA finally addressed the concerns of the Subcommittee and the banking industry by raising the total consolidated asset threshold set out in the LAC Code of Practice chapter from the proposed HK\$150 billion to HK\$300 billion, and reviewing the Code of Practice chapter every three years.

普及金融 Financial Inclusion

本人出任議員後，積極倡議便利店、超市為居住在未有實體銀行分行的偏遠地區的長者，提供免購物提取現金服務。本人在2018年1月的行政長官答問大會，直接向行政長官建議郵局向長者提供免購物提款服務，該建議得到行政長官的積極回應，香港郵政2018年2月宣佈部分郵局先行推出服務，其後服務已擴展至全線郵局及流動郵局。

與此同時，香港銀行公會與易辦事（香港）（「EPS」）及一間連鎖便利店合作，從2018年3月開始，推出長者可於指定便利店免購物提款的服務。該服務現已在該連鎖便利店全線實施。

Since I assumed the office of a member of the LegCo, I have actively advocated that the 'cash withdrawal without purchase' 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 January 2018 CE's Question and Answer Session in the LegCo, I made a direct enquiry to CE by proposing the implementation of cash withdrawal without purchase for elderly in post offices and received a positive response from CE. The Hongkong Post announced in February 2018 that some post offices would first launch the service, which have since been extended to all post offices and mobile post offices.

Simultaneously, The Hong Kong Association of Banks has partnered with EPS Company (Hong Kong) Ltd and a chain convenience store to provide 'cash withdrawal without purchase' service for senior citizens at designated convenience stores from March 2018. This service is now available in all stores across the board.



前財經事務及庫務局劉怡翔局長在立法會回答本人的口頭質詢

Mr. James Lau, former Secretary for Financial Services and the Treasury replied to my oral question raised at the LegCo meeting

資源來源：
星島日報2017年11月6日
Source：
6 Nov 2017, Sing Tao Daily

先定偏遠地區
最多500元

金管局力促銀行推出的長者免購物提款服務快將成事，消息透露，銀行公會與OK便利店已達成共識，最快明年首季推出該服務，初期會限時、限地、限額試行。首先在指定的偏遠地區如北區，讓長者非繁忙時段到便利店免購物提款最多500元。若計畫試驗成功，或有望擴大服務的覆蓋面。

偏遠地區缺乏提款等基本銀行服務，令居民大感不便，尤其長者，繼而轉車銀行服務後，該服務將更方便長者提款。

消息指出，銀行公會與OK便利店已就免購物提款服務達成初步方案，首階段對象為長者，以長者卡作識別，如支持卡者則由便利店以客戶的銀卡作識別。若上車、上學或放工，放學的繁忙時段則無此服務。為了長者的安全起見，初步每月最多可提款500元，視乎系統能否配合。目前便利店和超市與銀行合作所推的購物提款服務每次上限也是500元。

據消息指，OK便利店方面的意願是先由數家分店提供服務，但銀行正努力爭取中，希望OK便利店能在指定的偏遠地區，開設所有分店讓長者免購物提款。

OK便利店明年推 長者免購物提款

銀公轄下專責小組10多名成員零售銀行，包括四大銀行，已同意參與提供長者免購物提款服務，並願意承擔所有長者免購物提款的交易費用，每宗約6元。銀公又爭取地下零售銀行加入，最終全港22家零售銀行參與。銀公希望能在今年底前公布試推長者免購物提款計畫，下一步將視對策進展至弱勢社群，如傷殘人士。

下一步拓至弱勢社群

銀公接受查詢時表示，一向致力為客戶提供便利的銀行服務，關於客戶可否於零售銀行在毋須購物的情況下提款，公會之專責小組正積極研究有關安排的可行性。

金管局表示，較早前已經要求銀公就有關長者「易辦事」銷售點免購物提款進行可行研究，有商戶願意考慮，銀公正在積極跟進，暫時未有細節可以公布。

銀公經過一輪探討後，在超市及便利店中，暫只選OK便利店首肯合辦長者免購物提款服務，郵局曾有參與，但亦要視政府一關，目前未有新進展。

銀行人士認為，免購物提款較在偏遠地區開分行更具成本效益，能兼顧員工士氣，因員工大多不願到



銀行公會與OK便利店達成共識，最快明年首季推出長者免購物提款服務。

銀公轄下專責小組10多名成員零售銀行，包括四大銀行，已同意參與提供長者免購物提款服務，並願意承擔所有長者免購物提款的交易費用，每宗約6元。銀公又爭取地下零售銀行加入，最終全港22家零售銀行參與。銀公希望能在今年底前公布試推長者免購物提款計畫，下一步將視對策進展至弱勢社群，如傷殘人士。

發表文章

Articles Published

定期在《資本一周》發表文章

Published articles at "Capital Weekly" on a regular basis

銀行減費救經濟 共渡時艱齊抗疫 (二之一)

- 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。

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夾擊的香港經濟，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至12個月暫緩還本金安排；中小企抗疫專項貸款計畫；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「中小企融資擔保計畫」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。



陳振英
金融界

銀行減費救經濟 共渡時艱齊抗疫
Banks Cut Fees to Save the Economy
Tiding over Difficult Times and Fighting
the Epidemic Together

聯繫匯率 抗壓力強 (二之一)

Resilient is The Linked Exchange Rate System

聯繫匯率 抗壓力強 (二之一)

- 有關本港的外匯儲備不足以支撐聯繫匯率制度的質疑就無稽而行。
- 聯繫匯率制度的自動調節機制一直有效維持港匯穩定。

每當香港政治或經濟出現發生動盪，出現資金外流，有關本港的外匯儲備不足以支撐聯繫匯率制度的質疑就無稽而行。

聯繫匯率制度1983年10月在香港實施，基於美元作為全球主要儲備及交易貨幣，最初按照7.8港元兌換1美元的匯率，將港元與美元掛鈎，以穩定之前港元在浮動匯率制度下的大幅貶值。

1987年以來，金管局陸續推出連串貨幣改革措施，鞏固貨幣發行局制度，確保利率調節機制有效運作，以維持匯率穩定。2005年推出的雙向兌換保證制度，提供強方兌換保證及弱方兌換保證，分別在港元過強及過弱時沽出及買入港元，務求將美元兌港元匯率穩定在7.75至7.85港元兌1美元的區間內。

聯繫匯率制度的自動調節機制一直有效維持港匯穩定，當市場對港元的需求大過供應，令市場匯率轉強至7.75港元兌1美元，觸發強方兌換保證，金管局隨時準備向銀行沽出港元，買入美元，使銀行體系總結餘增加及港元利率下移，從而令港元匯率從強方兌換保證匯率水平回復至7.75到7.85的兌換範圍內。



陳振英
金融界

擾亂金融穩定的圖謀 無法得逞 (二之一)

- 而且還應具有迅速從其他管道籌措資金的能力，以保證能夠及時履行支付義務和貸款承諾。
- 只是門創一場，市民大眾未為所動，銀行營運一切正常。

在反修例風波下，有個別人士鼓動市民到銀行提款戶口所有現金，意圖藉此向香港金融體系施加壓力，衝擊港元穩定及銀行正常營運，以迫使政府回應訴求。

一向以來，本港銀行資金的「流動性管理」受到嚴格的規限，銀行不僅要隨時持有充足現金等流動資產，而且還應具有迅速從其他管道籌措資金的能力，以保證能夠及時履行支付義務和貸款承諾。

同時，本港的貨幣供應量相當充裕，金管局資料顯示，2019年第二季港元貨幣供應量M1（市民持有的法定紙幣和硬幣加上持牌銀行的客戶活期存款）合計超過15,779億元。假設同時有100萬人各自透過銀行自動櫃員機提取2萬元現金（每家銀行提取上限不同，超過上限需要親身往銀行提取），其總金額亦不過是200億元，約為貨幣供應量M1的

1.26%，影響實在有限。

對於有人鼓動全民提款，財政司司長陳茂波強調，本港銀行體系結餘充裕，有足夠流動性，市民不用擔心，本人在接受傳媒訪問時亦表示，銀行有足夠措施去應付突發提現需求，市民毋需過度緊張。

況且銀行自動櫃員機每日提取金額設有上限，若果提取戶口所有現金超逾每日提取上限，客戶必須到銀行櫃位排隊辦理。提取大量現金之後，為免隨身攜帶及保存的風險，又要將現金再存入銀行，最終只會平添自己不便。結果一如所料，幾次意圖鼓動全民提款的舉動，只是門創一場，市民大眾未為所動，銀行營運一切正常。



陳振英
金融界

如欲瀏覽本人過往的文章，請掃一掃以下的二維條碼
Please scan the QR code below to read my previous articles



中文版



English ver.



出席南洋商業銀行七十周年慶典酒會
Attended the 70th Anniversary Reception
of Nanyang Commercial Bank

金



出席平安銀行香港分行開業答謝酒會並致辭
Attended and delivered speech at the opening
ceremony of Ping An Bank Co., Ltd,
Hong Kong Branch



融

出席中國太平90周年誌慶酒會
Attended China Taiping's 90th
Anniversary Reception

業



香港華商銀行公會舉行
「百載華商誌慶酒會」

The Chinese Banks' Association hosted a cocktail
reception for its centennial celebration



界



本人於2018年及2019年參加了立法會職務訪問，以瞭解長江三角洲地區、粵港澳大灣區（「大灣區」）等重要城市的經濟、金融及創新科技業的發展

I participated in the LegCo duty visits in 2018 and 2019 respectively, in order to better understand the economic, financial and innovation and technology developments in the major cities of the Yangtze River Delta Region as well as the Guangdong-Hong Kong-Macao Greater Bay Area.



考察張江科學城及上海證券交易所

Visited the Zhangjiang Science City and Shanghai Stock Exchange



在杭州市民之家，市民和企業可一站式辦理20多個政府部門的服務

Residents and enterprises can enjoy one-stop public services provided by more than 20 government departments in 'Hangzhou Public Service Centre'

到訪復旦大學聽取上海市的高等教育發展，以及與STEM（即科學、科技、工程及數學）

教育有關的創科項目培訓

Visited the Fudan University and was briefed on the development of higher education as well as innovation and technology training under STEM (i.e. science, technology, engineering and mathematics) education in Shanghai





參觀深中通道西登陸點及三山新城
粵港澳科技展示交流中心

Visited the Shenzhen-Zhongshan Link West Landing Point and Sanshan New City Guangdong-HongKong-Macau Technology Exhibition and Exchange Center

中國“散裂中子源”基地是
世界第四座散裂中子源裝置

The China Spallation Neutron Source facility is the fourth neutron source facility in the world



乘坐電動車視察廣州珠江新城的地標性
文化設施群

Took a ride on the electric vehicles to tour around the compound of the Zhujiang New Town



恒大大灣區融創中心與
香港頂尖共享辦公室品牌
WorkTech 簽訂合作
備忘錄儀式

HSUHK Greater Bay Area
Innogration Hub and
WorkTech signed a MoU



接待來立法會參觀的學生
Met with students visiting at the LegCo



為了方便立法會大樓職員及訪客提取現金，
幾經與銀行磋商，終於在今年1月完成安裝
並啟用自動櫃員機

With a view to facilitating the staff and
visitors of LegCo Complex to withdraw
cash, I had quite a number of discussions
with the banks and the first ATM was
eventually installed and commenced its
service in January this year





出席消防處為立法會議員舉辦的「社區心肺復甦法及自動體外心臟去纖顫機(除顫器)簡介活動」
 Attended the Introduction to the "Community AED & CPR Educational Activity" organised for the LegCo members by the Hong Kong Fire Services Department



參加立法會的捐血及流感疫苗注射活動

Participated in the LegCo Blood Donation Day as well as the activity for seasonal influenza vaccination at the LegCo Complex



會議出席率

Attendance of Meetings



立法會會議 Council Meeting

100% 出席率



大會發言 Speech 16次 Times



大會質詢 Questions

書面 Written 8次 Times

跟進 Supplementary 7次 Times



財務委員會 (副主席)

Finance Committee
(as Deputy Chairman)

98% 出席率



主持：16次 Times

發言：14次 Times



人事編制小組委員會 Establishment Subcommittee

100% 出席率



發言：2次 Times



內務委員會 House Committee

100% 出席率



事務委員會 (7個)

Panels (7)

工商事務委員會

Panel on Commerce and Industry

經濟發展事務委員會

Panel on Economic Development

財經事務委員會

Panel on Financial Affairs

資訊科技及廣播事務委員會

Panel on Information Technology and Broadcasting

保安事務委員會

Panel on Security

公務員及資助機構員工事務委員會

Panel on Public Service

教育事務委員會

Panel on Education

100% 出席率



發言：13次 Times

發言：6次 Times

發言：18次 Times

發言：10次 Times

發言：3次 Times

發言：7次 Times

發言：2次 Times



法案委員會 Bills Committees

100% 出席率

《2018年歧視法例（雜項修訂）條例草案》委員會（委員）
Bills Committee on Discrimination Legislation
(Miscellaneous Amendments) Bill 2018 (as member)

《2018年廢物處置（都市固體廢物收費）（修訂）條例草案》委員會（委員）
Bills Committee on Waste Disposal
(Charging for Municipal Solid Waste) (Amendment) Bill 2018 (as member)



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

100% 出席率

《禁止蒙面規例》小組委員會（委員）
Subcommittee on Prohibition on Face Covering Regulation (as member)

《2019年〈旅遊業條例〉（生效日期）公告》小組委員會（委員）
Subcommittee on Travel Industry Ordinance (Commencement)
Notice 2019 (as member)

與預防及控制疾病相關並分別於2020年3月27日、3月28日、4月1日、
4月28日及5月5日在憲報刊登的11項附屬法例小組委員會會議的情況（委員）
Subcommittee on Eleven Pieces of Subsidiary Legislation Relating to the
Prevention and Control of Disease and Gazetted Respectively on 27 March,
28 March, 1 April, 28 April and 5 May 2020 (as member)



事務委員會轄下的 小組委員會 Subcommittees under Panels

100% 出席率

研究幼稚園、中小學教科書及教材編製小組委員會（委員）
Subcommittee to Study the Development of Textbooks and Teaching Materials
for Kindergartens, Primary and Secondary Schools (as member)

聯絡方式

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