

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

## 環境、社會及管治報告



# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

### ABOUT THE REPORT

#### Introduction

The Group (or we) reaffirm the commitment to sustainability with the publication of the Environmental, Social and Governance (“ESG”) Report 2018 (“Report”). This Report is prepared in compliance with the ESG Reporting Guide set out in Appendix 27 to the Listing Rules and is based on the Group’s conditions. The purpose of this Report is to present the Group’s environmental and social performance in 2018 and for better communication with stakeholders of the Group. The Board of the Company acknowledges its responsibility to ensure the integrity of this Report and to the best of its knowledge that this Report addresses all material issues and fairly presents the Group’s ESG performance. The Board confirms that it has reviewed and approved this Report.

#### Reporting Period and Scope

This Report supplements the Group’s Annual Report and discloses performance and progress on ESG issues from 1 January to 31 December 2018. The scope of this Report covers the Company and its major subsidiaries. The information stated in this Report was obtained from the Group’s various reports and records of daily operations.

#### Feedback

The Group considers sustainable development as its imperative long-term goal. We would highly appreciate any comments on improving the content and information delivery of this Report. If you have any queries or suggestions, please feel free to contact us.

#### Contacts

Goldpac Group Limited  
Address: Room 1301, 13th Floor,  
Bank of East Asia, Harbour View Centre,  
No.56 Gloucester Road, Wanchai, Hong Kong

Telephone: (852) 2838 6202  
Fax: (852) 2834 6759  
Email: goldpac@goldpac.com

### 關於本報告

#### 報告簡要

本集團(或我們)重申對可持續發展的承諾，發佈2018年度的環境、社會及管治(「ESG」)報告(「本報告」)。本報告乃遵守上市規則附錄二十七所載之環境、社會及管治報告指引的要求，以及根據本集團實際情況而編制。本報告旨在展現本集團2018年度於環境和社會方面的表現，促進與各利益相關方的溝通。董事會肩負起確保本報告完整性的責任，承諾公正地披露ESG表現，及盡其所知涵蓋所有有關的重大事宜。董事會已審閱本報告。

#### 報告期間及範圍

本報告披露本集團於2018年1月1日至2018年12月31日的可持續發展表現和進展情況，與本集團年報相輔相成。本報告範圍涵蓋本公司及其主要附屬公司，所載資料皆來自本集團各類報告或日常作業記錄。

#### 意見反饋

本集團視可持續發展為長遠發展方針。我們高度重視您對本報告內容或信息傳達方面的寶貴意見。若對本報告有任何疑問或建議，歡迎隨時聯繫我們。

#### 聯繫方式

金邦達實嘉控股有限公司  
地址：香港灣仔告士打道56號  
東亞銀行港灣中心  
13層1301室

電話：(852)2838 6202  
傳真：(852)2834 6759  
電郵：goldpac@goldpac.com

## SUSTAINABILITY MANAGEMENT

Preventing systemic risks is the fundamental theme of the financial work in the country. Benefiting from their safety and stability features, smart secure payment products have been always playing a crucial role in maintaining a stable and healthy operation of the entire financial market. As a global leader in smart secure payment total solutions, the Group upholds the vision of “Make Transactions More Secure and Convenient” to deliver embedded software, secure payment products and A.I. financial self-serve kiosks for customers across the world. By leveraging innovative technologies, the Group provides data processing, system platforms and other total solutions for a broad range of customers including financial, government, healthcare, transportation and retail sectors.

The Group are the only one supplier in China, which has passed the qualification certifications issued by six global credit card organizations. Product quality and customer data security are defined as our prime objectives. We strive to explore and investigate suitable corporate operational processes to cohere with the Group’s sustainability development pattern.

The Group is committed to integrating its businesses with environment and society, pursuing a sustainable development. We formulate and implement policies regarding the environmental and social aspects and update those policies after diverse internal and external communications and appropriateness review, to decide whether the ongoing policies are still suitable. During the year, employees at all levels fully cooperated with the sustainability management in practice. Led by the corporate business management department, information collection and reporting on environmental and social performance are completed through collaboration among various departments, e.g. human resource department, administration department, engineering department and etc..

## 可持續發展管理

防範系統性風險是國家金融工作的核心。智能安全支付產品以其在交易安全性、穩定性的優勢，長久以來在維護金融市場的穩定運行中發揮著重要作用。本集團作為全球智能交易整體解決方案的引領者，以「讓交易更安全、更便捷」為願景，為全球客戶提供智能安全支付領域的嵌入式軟件、安全支付產品和智能金融自助設備。融合創新金融科技，本集團為金融、政府、衛生、交通、零售等廣泛領域客戶提供數據處理、系統平台及其他整體解決方案。

本集團是中國唯一通過全球六大信用卡組織資質認證的供應商。產品質量和客戶數據安全是本集團的首要工作。於企業運營過程中，我們不斷發掘、探討和嘗試適合本集團的可持續發展模式。

本集團一直致力將業務與環境和社會共同發展相結合，推動本集團實現可持續發展的目標。我們制定和落實有關環境及社會影響的政策措施，並通過內外溝通手段，檢討現行政策的適宜性，對政策及時作出更新。回顧年內，本集團各級員工全力配合相關管理工作，將環境及社會影響管理工作落到實處。我們通過企業項目管理部牽頭，人力資源部、行政部、工程部等多部門配合，持續推進環境和社會表現信息的收集和匯報工作。

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### 環境、社會及管治報告(續)

In terms of environment protection, the Group complies with related environmental laws, regulations and standards. Starting from the energy saving, emission reduction and waste management as key aspects, we established a series of internal procedures and systems to help our employees properly handle the wastes generated in the production process. As a result, we are able to enhance the productivity and operation efficiency, and bear a greater responsibility of the environment protection.

The Group not only complies with related laws and regulations relating to employment and safety, but also pays considerable attention to employee welfare and safety, and at the same time it devotes itself to a well-established management and training system, offering employees a broader development space in a fair, safe, healthy and harmonious work environment, to strengthen its leader position in the smart secure payment industry.

Appendix 1 presents the list including but not limited to laws and regulations relating to ESG issues and with significant impacts on the Group.

### Stakeholder Communication and Engagement

We are grateful to every stakeholder for their support on our growth and improvement. In order to lay a solid foundation for our sustainable development, we have made great efforts to understand opinions suggested by stakeholders, e.g. investors, customers, suppliers, employees, community, government and etc. Stakeholders can deliver their comments on our ESG performance and future policies through different channels.

環境保護方面，本集團遵從相關的環境法律法規及標準。重點從節能減排和廢棄物管理入手，本集團通過制定一連串的內部程序和制度，使員工能更有效地妥善處理廢棄物，提升生產和營運效率，全面肩負對環境保護的責任。

本集團除遵守相關僱傭和安全法律法規外，亦關注員工的福利和安全，同時致力通過完善的管理程序和培訓，為員工提供充分的發展空間，以及公平、安全、健康、愉快的工作環境，鞏固智能安全支付行業領導者地位。

附錄1呈列(但不限於)與環境、社會及管治議題相關且對本集團具有重大影響的主要法律法規列表。

### 利益相關方溝通及參與

本集團的成長與進步離不開各利益相關方的支持，因此，我們努力瞭解投資者、客戶、供應商、員工、社區、政府等利益相關方的意見，以求本集團良好的持續發展，奠定良好基礎。利益相關方可通過多種不同途徑，向我們傳遞他們對於可持續發展績效和未來政策的意見。

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

<b>Investors</b> 投資者	<ul style="list-style-type: none"> <li>Annual General Meeting 股東周年大會</li> <li>Regular Disclosure on Financial and Operational Information 定期披露財務信息及運營資訊</li> <li>The Group's Website 本集團網站</li> <li>Proactive Communications to Understand Issues concerned by investors 主動溝通，瞭解投資者關注事項</li> </ul>
<b>Customers</b> 客戶	<ul style="list-style-type: none"> <li>Customer Service Specialist 客戶服務專員</li> <li>Survey on Customer Satisfaction Information 客戶滿意度調查</li> <li>The Group's Website 本集團網站</li> <li>Social Media, e.g. Official WeChat Account 社交媒體，如微信官方公眾號</li> </ul>
<b>Suppliers</b> 供應商	<ul style="list-style-type: none"> <li>Regular Assessments 定期評估</li> <li>Continuous Communications to Understand Suppliers 持續溝通，瞭解供應商</li> </ul>
<b>Employees</b> 員工	<ul style="list-style-type: none"> <li>Management Mailbox 管理層信箱</li> <li>Performance Assessments 績效評估</li> <li>Regular Meetings 定期會議</li> <li>The Group's Website 本集團網站</li> <li>Social Media, eg. Official Wechat Account 社交媒體，如微信官方公眾號</li> </ul>
<b>Community</b> 社區	<ul style="list-style-type: none"> <li>Regular Communications to Pay Attention to Society Issues and Neighborhood 定期溝通，關注社會民生</li> <li>The Group's Website 本集團網站</li> <li>Social Media, e.g. Official WeChat Account 社交媒體，如微信官方公眾號</li> </ul>
<b>Government</b> 政府	<ul style="list-style-type: none"> <li>Forums, Thematic Meetings, Trainings 論壇、專題會議、培訓</li> <li>Proactive Communications to Appreciate the Latest Policies 主動溝通，瞭解最新政策</li> <li>Regular Compliance Reports 定期合規報告</li> </ul>

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## 環境、社會及管治報告(續)

We believe that proactive two-way communications with stakeholders will help formulate business strategies better conforming to their expectations and requirements, improve the ability of risk forecast, strengthen crucial relationships, and finally realize the sustainable development in economies society and environment together with them.

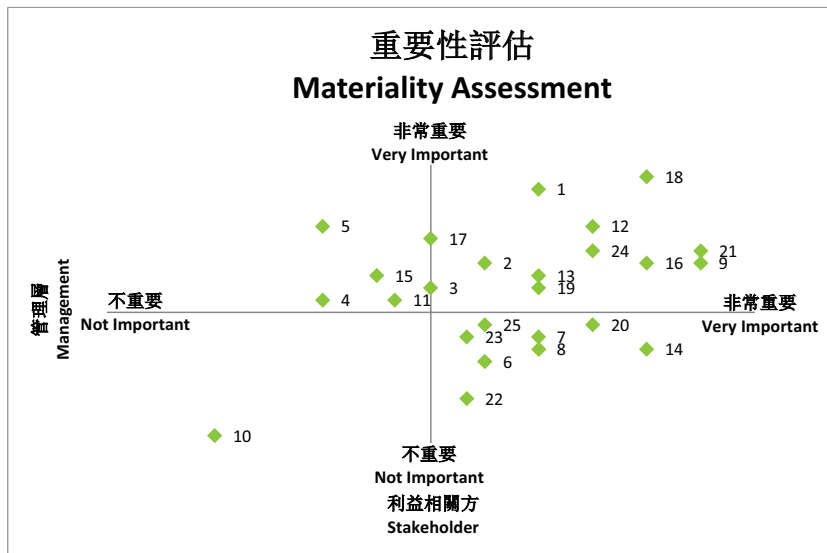
我們堅信，通過與各利益相關方積極的雙向溝通時，將有助制訂更加符合其需求與期望的業務戰略，提升風險預見能力，鞏固重要關係，攜手各方共同實現經濟、社會和環境的可持續發展。

### Materiality Assessment

We identified 25 issues and held a survey among management and stakeholders through questionnaires to communicate with them. This Report is prepared and the coming sustainable development work will be arranged based on the results of the survey.

### 重要性議題評估

我們識別了25項議題，以問卷調查的形式分別與管理層和上述利益相關方進行溝通。其結果作為編寫本報告和提升未來可持續發展工作的重要依據和基礎。



Environment Protection 環境保護	
1. Usage and recycling of materials 物料的使用及回收再利用情況	6. Air pollutant emissions and reduction measures 廢氣排放及減排措施
2. Energy consumption and saving measures 能源消耗及節能措施	7. Wasted water discharge and reduction measures 廢水排放及減排措施
3. Usage of water resources and saving measures 水資源使用及節水措施	8. R&D on clean production technologies and green products 清潔生產技術及綠色產品的研究與開發
4. Greenhouse gas emissions and reduction measures 溫室氣體排放及減排措施	9. Compliance with environmental laws and regulations 遵守環境法律法規情況
5. Wastes and their disposal 廢棄物的產生及處置	10. Protection of biodiversity 保護生物多樣性

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

<b>Employee Policy 員工政策</b>	
11. Talent management policies and status 人才管理政策及現狀	14. Internal communications 內部溝通情況
12. Protection of employees' occupational health and safety 保障僱員職業健康與安全	15. Practices avoiding child and forced labour 避免童工及強制勞工措施
13. Employee development and training 僱員發展與培訓	16. Compliance with laws and regulations of protection of labour rights and interests 遵守勞工權益保障法律法規情況
<b>Operation Management 運營管理</b>	
17. Guarantee the quality of customer products and services 保障客戶產品及服務質量	21. Compliance with industry specific laws and regulations, and business ethics 遵守行業法律法規及商業道德
18. Protection of customer data and privacy 保護客戶資料及個人隱私	22. Supplier status 供應商現狀
19. Protection of intellectual properties and research outcomes 保護知識產權及研究成果	23. Supplier policies and management 供應商政策及管理
20. Customer complaints dealing and customer satisfaction improvement 處理客戶投訴及提升客戶滿意度	24. Anti-Corruption policies and performance 反貪污政策及表現
<b>Community Contribution 社區貢獻</b>	
25. Community participation 社區參與	

Looking ahead, we will interact with stakeholders and evaluate our performance as always. We persist in taking the social and environmental responsibilities, optimizing measures of sustainable development and placing great importance on stimulating business growth.

## OPERATIONAL EXCELLENCE

*Our commitment to upholding the highest level of business ethics and integrity connects to what we do and we believe that it is our competitive advantage.*

展望未來，我們會持續與各利益相關方開展溝通工作，檢視自身發展表現，並繼續肩負社會和環境責任，優化各項促進可持續發展的相關措施，持續將業務發展與環境管理及社會影響相結合，致力促進業務增長。

## 營運卓越

本集團承諾遵守最高標準的商業道德及誠信要求，這與我們的營運息息相關，也是我們的競爭優勢。

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## Product and Service Quality

Following the quality policy “All for better meeting customer requirements, exceeding customer expectations and improving customer satisfaction!”, the Group pursues to achieve operational excellence. Guided by such policy, the Group has established a quality management system supported by a set of policy documents, e.g. *Quality Manual for Card Business*, *Quality Manual for Individualization Business* and subordinate documents. During the year, the Group successfully renewed the ISO9001 Quality Management System Certificate. Together with the efforts of all departments, our products and services implement strict safety standards and meet the requirements of relevant laws and regulations. The Group has been granted certifications by the six global credit card organizations.

Regarding product quality, we have established the quality management department, which is in charge of carrying out quality check during the production process for raw material, goods in progress and finished goods, in accordance with quality management system and industry requirements. Unqualified products are immediately adjusted, improved, re-manufactured or even disposed. In terms of customer service, we offer high quality services as well. For each customer, the sales staff designs tailored sales strategy after a thorough analysis and a designated customer service staff follows up after sale issues. The issuance of *Customer Complaint Management Process* which defines how to deal with customer complaints, effectively enhance our internal management in customers’ perspectives. It thus improves customer satisfaction. In addition, we build a special team to record, internally coordinate and summarize customer complaints for future reference. Both the product quality and services have received a high appraisal from customers. During the year, we do not find any cases about privacy leak or significant accidents that have material effects on the Group in terms of the product quality and services.

## 產品及服務質量

本集團以「一切為了更好地滿足客戶的需求，超越客戶的期望，持續提高客戶滿意度！」為質量方針，致力追求運營卓越。在上述方針的指引下，本集團建立了一套完整的質量管理體系文件，例如《卡片業務質量手冊》《個人化業務質量手冊》及其下級文件，並於本年內成功續期ISO9001質量管理體系認證。在各部門的共同努力下，我們的產品和服務實行嚴格的安全標準且符合相關法律法規的要求。本集團已獲得全球六大信用卡組織資質認證。

於產品質量方面，我們成立了品質管理部。根據質量管理體系，結合行業要求，該部門對生產過程中所有原材料、半成品及產成品進行嚴格的檢驗。不符合要求的產品將立即進行調整、改善、重制甚至銷毀。於客戶服務方面，我們致力為客戶提供優質服務。每個客戶均由指定銷售人員量制銷售策略並安排客戶服務人員進行售後跟蹤。《客戶投訴管理程序》的制定為我們提供了完善的應對、處理客戶投訴的措施與流程，幫助我們根據客戶建議，有效地改善內部管理，不斷提高客戶滿意度。我們成立了專責小組，負責記錄、內部協調和總結所有投訴，供日後參考。本集團的產品質量和服務溝通工作均獲得了客戶的高度評價。於本年內，未發現任何涉及重大隱私洩漏、對本集團造成重大影響的產品質量與服務事故。



## Information Security and Privacy

The Group firmly believes that operational excellence and safe and reliable information management are inseparable. *Information Security Management System Manual* and its subordinate documents are published to widely define the structure of security management, target and arrangement of information security and clarify in detail the security requirements of information processing. During the year, the Group successfully renewed ISO27001 Information Security Management System Certificate and was highly recognized by the card organizations and customers.

The Group penetrates information security management into every aspect of daily operations. When signing employment agreement, employees have to sign the *Confidentiality Agreement and Competition Restriction Agreement* as well. During daily work, no employees are permitted to disseminate information to unauthorized persons or outsiders without authorization, and copying of information is strictly forbidden either. After our training programs and regular assessments, our employees can handle confidential information properly. Random and regular security inspections by industry supervision authorities, card organizations, customers and professional institutions reassure the reliability of our service and ensure a high standard of security management. The Group publishes specific management procedures to standardize the management of information assets and intellectual property rights that could be timely authorized with certificates and to be in an invincible position in the fierce industry competition.

## 信息安全及隱私

本集團堅信，運營卓越與安全可靠的信息管理密不可分。本集團頒布的《信息安全管理体系手冊》及其下級文件，全面定義了安全管理架構與信息安全目標、規劃等，明確了信息處理的具體安全要求。於本年內，本集團成功續期ISO27001信息安全管理体系認證並獲得了卡組織和客戶的高度認可。

本集團將信息安全的管理滲透至運營的各個環節。簽訂僱傭合約時，員工須簽訂《保密協議》和《競爭限制協議》。日常工作中，任何員工不得擅自將信息發送給未經授權的同事或外部人員，亦嚴禁複製任何保密信息。通過我們的培訓和定期評估，我們的員工能妥當處理機密資料。我們亦會隨時接受行業監管機構、卡組織、客戶及專業機構的隨機及定期安全檢查，再次保證我們服務的可靠性，實現高標準的安全管理。對於自主知識產權，本集團制定了相關管理程序，對目前公司現有的信息資產和知識產權的管理進行規範，確保自主知識產權能夠及時得到認證，在激烈的行業競爭中立於不敗之地。

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## Product Innovation

The Group has proactively engaged in technology exchange and cooperation with the world's top universities and global leaders of secure technology companies and chip manufacturers. In June 2018, the Group worked jointly with Guoxin Micro and CEC Huada Electronic, driving a deep integration in industry chains to seek the application of financial technologies in a wider area. Such cooperations will empower China's financial outsourcing service industry to accelerate its steps into the world's high-end value chain.



Sign framework agreement with Guoxin Micro  
與紫光國微簽訂框架協議



Work jointly with CEC Huada Electronic  
攜手華大電子

Focusing on the prospective research and development on secure encryption technology, the Group has made progress in its technical preparations for secure modules in Internet of Things, mobile phone application white boxes, smart homes, machine interaction and etc.. The Group owns mature techniques in the application of electronic identification cards. It has become a new growth area for the Group by employing such techniques in smart financial self-services kiosks and oversea identity documents. During the year, smart financial self service kiosks e.g. Goldpac A.I. Self-service Card-issuing and Card-receipt Kiosk developed by the Group appeared in exhibitions, attracted plenty of customers and successfully won the bids for several citizen card projects. Meanwhile, various banks or organizations have launched one-card solution products based on our advanced core algorithms and security control techniques to build smart cities.

## 產品創新

本集團積極與頂尖學府、全球領先的安全技術公司和芯片廠商展開技術交流與合作。2018年6月，本集團攜手紫光國微和華大電子，推動產業鏈深度融合，促進金融科技在更廣泛領域的應用，助力中國金融外包服務產業加快向全球價值鏈中高端邁進。

我們致力於安全加密技術的前瞻性研發，目前已經在物聯網安全模塊、手機應用程序白盒技術、智能家居、機器交互等領域進行技術儲備。在電子身份認證應用領域，本集團亦有成熟的技術。這些技術已被充分地運用在智能金融自助設備、海外市場身份證件等新興領域，成為本集團的增長動力。回顧年內，本集團研發的智能金融自助設備，如金邦達智能自助制卡／領卡終端等創新產品亮相展會，吸引眾多客戶，成功中標多項市民卡項目。我們以先進的核心算法和安全控制技術，助力多家銀行或機構推出一卡通產品，推動智慧城市建設。



Smart financial self-service kiosks in exhibition  
智能金融自助設備亮相展會



Innovative products in exhibition  
創新產品亮相展會

Fintech has become one of the main driving forces in financial industry. To passively embrace financial technology and tightly combine with epoch-making technologies such as internet, big data, cloud technology and etc.. In September, the Group started the construction of Zhuhai Fintech Center which was authorized by Zhuhai Municipal Government in late October. The center locates at the core area in the Guangdong-Hong Kong-Macao Greater Bay Center Area and is expected to be completed in 2020. The center functions as a core strategic platform, through which the Group connects with the Greater Bay Area and attracts startup financial technology companies, projects and talents to create a smart secure payment industry center, a financial technology center, a Greater Bay Area innovative talents center, a financial information service industry cluster and a city of innovation. The Group will build greater synergies to generate new motivations for more and faster development in financial technologies.

金融科技已經成為驅動金融產業前進的主要動力之一。為積極擁抱金融科技，與互聯網、大數據、雲端科技等劃時代技術緊密結合，本集團已於2018年9月啟動珠海市金融科技創新中心的建設並於10月底獲得珠海市政府授牌。該中心位於粵港澳大灣區核心地理位置，預計將於2020年投入運行。本集團將以金邦達金融科技創新中心為戰略核心平臺，輻射粵港澳大灣區，吸引金融科技創新企業、項目和人才，打造智能安全支付產業鏈中心和金融科技中心，以及粵港澳大灣區創新人才中心，金融信息服務產業聚集區和創新之城。本集團將與其融合發展，提供持續創新動力，帶動更多、更快金融科技領域的發展。



Ceremony of commencement for Zhuhai Fintech Center  
珠海市金融科技中心授牌暨動工儀式現場

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## Anti-corruption

The Group is committed to maintaining high standard of business ethics in terms of information disclosure, integrity and accountability. Our *Anti-Fraud Reporting Management System* strictly manages our businesses with all business partners, including our customers, suppliers, creditors and debtors. We encourage employee reporting on any suspected behaviors against policies and protect the whistleblowers against any punishment due to his/her accurate report. The whistleblower's identities are strictly kept confidential unless it is necessary for investigation, malicious reporting or required by relevant laws and regulations. We treat with and fight against fraud and bribery in any forms such as cash, gifts seriously.

Whistleblowers can report to the Chairman of the Group's audit committee or to the Chairman of the Board. Materials will be forwarded to the other audit committee members for internal investigation or to other departments for investigations given that it is in line with the best interests of the Group. Regular evaluations on management ensure compliance with all relevant laws and regulations and their effectiveness. During the year, the Group did not notice any issues relating to bribery, blackmail, fraud, money laundering or any misconduct which has a material impact on the Group.

## Supply Chain Management

Partnerships with suppliers are regularly reviewed to ensure that excellent products and services are provided to customers. Initial assessment on new suppliers and annual assessments on existing suppliers are conducted to evaluate their qualifications performance, and environmental and safety management practices. The formulation of *Supplier Evaluation and Control Procedures* ensures that all the Group's suppliers possess adequate capacity and are able to maintain suitable quality. After each assessment, we prepare evaluation reports and update the list of qualified suppliers to provide reference for screening suppliers. We will keep building healthy relationships with supplies, achieving a win-win result and grow together.

## 反貪腐

本集團於信息披露、誠信和問責等方面秉持高標準的商業道德規範。我們的《反舞弊舉報管理制度》嚴格管理本集團與所有業務合作夥伴的關係，包括我們的客戶、供應商、債權人和債務人。我們鼓勵員工舉報任何涉嫌違規的行為，並保護舉報人不會因其準確的舉報而受到任何處罰。除因配合調查需要、惡意舉報行為、或相關法律和法規要求之外，舉報人的身份將被嚴格保密。我們更嚴厲打擊以金錢、禮品和任何形式的欺詐或賄賂行為。

舉報人可以向本集團的審核委員會主席或董事會主席作出舉報。相關資料將會轉至其他審核委員會成員進行內部審查，或授權予其他部門協助，在符合本集團最佳利益的前提下作出調查行動。我們的管理體系亦進行定期評估，以遵守所有相關的法律和法規及確保其有效性。本年內，本集團並沒獲悉任何有關賄賂、勒索、欺詐與洗黑錢的行為，或對本集團造成重大影響的違規行為。

## 供應鏈管理

本集團定期審視與供應商的合作關係，以保障我們為客戶所提供產品和服務的品質。我們會分別對新供應商以及現時合作的供應商作出新的供應商評估和定期評估，評核他們的資質、表現以及於環境和安全管理方面的工作情況。公司制定《供應商評估控制程序》，確保與本集團合作的供應商擁有充足的產能和合適的質量控制水平。每次供應商評估工作完成後，我們將出具相應評估報告，並更新合格供應商清單，為本集團供應商篩選工作提供參考依據。今後，我們將繼續與供應商保持健康良好關係，互利共贏，共同成長。

## ENVIRONMENTAL MANAGEMENT

*Our main principles in environmental sustainability are to diminish the consumption of materials and energy and waste management, achieving the "Energy saving and emission reduction" goal; and to reduce negative influence on eco-environment, creating an environment friendly enterprise.*

In addition to seeking business growth by providing high quality and high class techniques, products and services to customers, the Group, as a leading provider of smart secure payment products and services in China, always prioritizes environmental management to mitigate negative influence on eco-environment through operational excellence. The Group's major impacts to the environment were resulted mainly from the production processes of smart secure payment products on environment are energy and emissions consumption. Through risk control and measures on minimizing resource usage, we will continue to monitor the impacts on the human being and the environment. The Group has strictly complied with all relevant environmental laws and regulations in the Mainland China and Hong Kong. During 2018, we were not aware of any practices or issues caused by environmental problems significantly influencing the environment or the Group.

Guided by standards under the ISO14001 Environmental Management System and referring to environmental factors, the Group has established an environmental management system in which *Environment and Occupational Health and Safety Management Manual* provides the general guidelines and other subordinate documents describe the implementation details, in order to make best utilization of raw materials and resources and to reduce pollution, finally realizing the sustainable development goal. The Group provides environmental data for all operational activities, products and services. In addition, management designates environmental management representatives to communicate with stakeholders and understand their opinions, to confirm environmental management plans and internal approval, and to report to CEO to ensure the environmental management system functions well.

## 環境管理

減少物料及能源消耗和優化廢棄物管理，實現「節能減排」目標；減少對生態環境產生的不良影響，創建環境友好型企業，是我們環境可持續發展的重要原則。

本集團作為中國領先的智能安全支付產品及服務供應商，在致力推動業務可持續發展，為客戶提供優質技術、一流產品及服務的同時，也時刻關注環境管理，通過卓越的運營降低對生態環境的負面影響。本集團對環境所產生的影響包括能源的消耗及排放物的產生，主要來自智能安全支付產品的生產過程。通過實施風險控制和資源耗用最小化措施，我們將持續監察運營過程對環境與人類的影響。本集團恪守中國和香港的相關環境法律法規。於2018年，本集團並沒有發現任何對環境，或由於環境問題而對本集團造成重大影響的行為。

本集團以ISO14001環境管理體系標準為導向，參照環境因素信息建立了以《環境和職業健康安全手冊》為總指導方針，配合其他多級文件為實施細則的環境管理體系，達到充分使用原材料和資源，減少污染，實現可持續發展的目標。本集團更全面提供有關經營範圍內任何活動、產品或服務所引起的環境數據。另外，管理層委派環境管理代表，保持與利益相關方溝通，瞭解他們對公司的看法，確認環境管理計劃及進行內部審批，並向首席執行官匯報相關工作，以確保環境管理系統得以貫徹實施。



# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)



To maximize the value of stakeholders, the Group integrates the concept of environment protection with its business to realize the vision of environment friendly and a harmonious development mode between economy and environment.

為實現利益相關方價值最大化，本集團不斷將保護環境的概念融入業務，以實現環境友好為目標，達成經濟與環境相統一的和諧發展模式。

### Resources Consumption

### 資源使用

It is one of the national strategies to build a resource-economic society when implementing the scientific outlook on development. The Group actively responds to the call of the government by complying with environmental laws and regulations and continuously monitoring the resources consumption.

資源節約型社會是國家貫徹落實科學發展觀的戰略部署之一。本集團積極響應國家號召，遵守環境法律法規，持續監督資源的使用。

The Group's energy consumptions are mainly due to electricity usage in production facilities and office activities, fuels used by automobiles, and liquefied petroleum gas ("LPG") consumed by cooking stoves. Responsibilities of energy management are further divided among different departments because of their better understanding and management on themselves. We make timely adjustments on the electricity supply to and usage by lighting system, air conditioning system, ventilating and production facilities. We analyze the energy efficiency based on the collected data and computed statistics. If any exceptions are noted, necessary improvements will be carried out. We have enforced a series of control measures to improve the energy efficiency:

本集團能源消耗主要來自生產設施和辦公活動對電力的消耗，汽車燃料的使用以及食堂爐具對液化石油氣的消耗。能源管理責任被劃分至不同部門，因其對自身的能耗有更好的瞭解及管理。我們會對包括照明、空調系統、通風和生產線設施的電力供應和使用作出定期且適當的調整。我們將定期收集數據並做出統計，分析能源效率。若發現異常情況，將採取改善措施。我們制定了一系列提升能源效益的控制措施：

- Electrical engineers should be qualified to guarantee an effective allocation and management of electricity to avoid waste.
- Each department appoints person in charge to turn off electrical facilities that should be closed state.
- Production facilities are turned on in accordance with production needs to avoid long time turned-on status without usage.
- Public transportation is recommended.
- Use energy efficient stoves in the canteen to increase the energy efficiency.
- 電工持證上崗，確保其有能力進行有效的調配與管理，減少用電的浪費。
- 用電設備由各部門指定負責人適時開關，無人在時應保持關閉狀態。
- 生產輔助設備根據生產需要開啟，避免長期帶電開啟而無人使用的情況。
- 出行盡量選擇公共交通工具。
- 食堂使用節能燃氣灶，提高能源使用率。

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

Our production does not involve massive water usage. Our water consumption is mainly from daily office and life activities. In order to reduce water consumption, we conduct staff education, propagate information about water saving, and apply water saving tools.

During the year, both electricity and water consumptions increase as a result of the commencement of the construction of Zhuhai Fintech Center. As at the end of the year, it consumes electricity of 32,523 kWh and water of 3,444 tonnes. The Group implements stringent project management control procedures throughout every construction stage from declaration, assessment and constructing to final completion for the purpose of reducing resource waste and mitigating destruction on eco-environment caused by the construction. The environment protection measures include introducing low noise construction processes and mechanical ventilation system to reduce noise and air pollution, applying energy saving equipment to avoid unnecessary waste of resources, and monitoring water and electricity usage. After the center operates, the electricity and water consumption is believed to return to normal levels.

水資源使用方面，我們的生產過程不存在大量用水的工序，主要水資源消耗為員工日常辦公、生活所需。我們通過員工教育工作，宣傳節約用水信息，並採用節水器具，減少水資源消耗。

本年內，由於本集團珠海市金融科技中心的建設啟動，電力與水資源消耗均有所上升。截至本年底，該項目共消耗32,523千瓦·時電力以及3,444噸水。本集團對於新建項目亦採用嚴格的項目管理控制程序。環境管理將貫穿申報、評估、建設到最終竣工驗收的每一個環節，從而減少資源浪費，降低施工過程對周圍生態環境的破壞。具體環保措施包括採用低噪音施工過程和機械通風系統，分別降低噪音和空氣污染；採用節能設備防止不必要的能源浪費；以及監控水資源、電力的使用情況。未來，隨著建築的投入使用，本集團的用電與用水消耗量將回歸正常水平。

Resource type 資源種類	Unit 單位	Total 總數	Intensity unit 密度單位	Intensity 密度
Electricity 電力	kWh 千瓦·時	13,785,088	kWh/RMB million turnover 千瓦·時／人民幣百萬營業額	9,770
LPG 液化石油氣	KG 公斤	23,165	KG/Employee 公斤／每位員工	13
Water 自來水	Tonne 噸	99,983	Tonne/RMB million turnover 噸／人民幣百萬營業額	71
Unleaded petrol 汽油	Liter 升	11,088	Liter/RMB million turnover 升／人民幣百萬營業額	8
Diesel oil 柴油	Liter 升	2,920	Liter/RMB million turnover 升／人民幣百萬營業額	2

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# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

### Emissions Reduction

On one hand, the Group strictly complies with applicable laws and regulations; on the other hand, the Group makes special pollution preventing procedures to standardize pollutant emission processes and to control the emission of exhaust air, greenhouse gas, sewage and noise.

Each department is responsible for the control and prevention the possible water, air and noise pollutions generated during their production and office activities. The engineering department takes the responsibility of regular maintenance and the management of the equipment. The quality management department works together with qualified testing organizations to monitor pollution. They will compare the testing results with standards in relevant laws and regulations and report to the environmental management representative. Once any inconformity is noted, departments involved have to investigate and solve the problem in accordance with the *Corrective and Preventive Measures Control Procedures*, and then propose improvement measures.



During the year, independent testing organizations has tested the quality of noise and sewage produced in Zhuhai plant, the Group's main production and office place. It indicates a qualified result when comparing with relevant standards.

The main sources of the Group's exhaust air emission come from fuel combustion, vehicle exhaust and volatile organic compounds ("VOCs") during production processes. Based on the Group's records on fuel and vehicles usage, we calculate and convert the amount of air pollutant emissions as presented below:

### 減少排放

為有效減少各類污染物的排放，本集團一方面嚴格遵守相關法規；另一方面制定了專門的污染防治程序，規範經營活動所產生的污染物排放流程，控制廢氣、溫室氣體、污水、噪音等的排放與釋放。

本集團各部門根據運營過程的操作和預防規定負責控制和防治生產、辦公過程中可能產生的水、空氣和噪音污染。工程部根據設備操作規定定期維護和管理相關的設備。我們亦制定設備及運營過程的操作和預防規定。本集團的品質管理部與有資質的檢測機構維持緊密聯繫，共同進行污染監測工作，將檢查結果與有關法規和法例標準進行比較，並向環境管理代表報告。若發現超標情況，相關部門應按照《糾正和預防措施控制程序》進行調查及處理，並制定進一步的預防措施。

於2018年，本集團主要生產及辦公地—珠海廠區的環境檢測交由獨立檢測機構進行，對噪音和廢水質量進行檢驗。結果顯示珠海廠區符合相關標準。

本集團廢氣排放源主要為燃料燃燒、汽車尾氣和生產過程中產生的揮發性有機物（「VOCs」）。根據本集團燃料及車輛的使用情況，我們折算出報告期內其產生的廢氣污染物排放量，列示如下：

Air pollutants 廢氣染污物	Unit 單位	Total 總數
Sulfur oxides (SOx) 硫氧化物 (SOx)	KG 公斤	0.2
Nitrogen oxides (NOx) 氮氧化物 (NOx)	KG 公斤	19
Particulate matter (PM) 顆粒物 (PM)	KG 公斤	1

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

With gradually focusing on greenhouse effect, global warming and other related issues, people have already realized the importance of monitoring and slowing down the speed of greenhouse gas emissions. The Group's production and office activities, such as fuel combustion, electricity consumption and vehicle fuel usage lead to both direct and indirect carbon emissions. We encourage low-carbon office activities, e.g. using clean energy and energy saving equipment, saving electricity, reducing paper consumption, taking public transportations, and etc. The emissions of greenhouse gases during the reporting period are presented as below:

### Scope of greenhouse gas

(CO <sub>2</sub> e) emissions 溫室氣體(二氧化碳當量)排放範圍	Unit 單位	Total 總數	Intensity unit 密度單位	Intensity 密度
Scope I: direct emission 範圍一：直接排放	Tonne 噸	108	Tonne/RMB million turnover 噸／人民幣百萬營業額	0.1
Scope II: indirect emission 範圍二：間接排放	Tonne 噸	7,266*	Tonne/RMB million turnover 噸／人民幣百萬營業額	5

\* Include indirect emissions of 10 tonnes CO<sub>2</sub>e from electricity consumption due to the construction of Zhuhai Fintech Center.

In terms of emissions of the particulate matter ("PM") and VOCs, we install an air ventilation system in printing workshop after taking a full consideration of their emission quantities, concentration, economic feasibility and relevant regulations. An adsorption and purification device is set for exhaust air treatment before it is discharged to the atmosphere. Specifically, the device has the capacity to filter tiny PMs and to absorb the VOCs with activated carbon, holding back pollutants before they are discharged. Regular inspections and component replacement are carried out to ensure the efficiency of PM filtering and VOCs absorbing. For the production techniques, we adopt advanced production processes which reduce errors and wastes, and improve efficiencies in the production of smart secure payment products.

The Group has been treating sewage and effluent according to wastewater treatment plan made in compliance with applicable laws and regulations, to mitigate the impacts on the environment. The Zhuhai Fintech Center currently under construction is designed with wastewater treatment facilities, which can handle wasted water from in kitchens and toilets and industry organic wasted water.

隨著溫室效應、全球氣候變暖等相關議題越來越引起關注，人們已經意識到監測與緩解溫室氣體排放速度的重要性。本集團的經營生產與辦公活動，如燃料燃燒、電力消耗、汽車燃油使用等亦會直接或間接產生碳排放。我們鼓勵低碳辦公的行為，例如使用清潔能源和節能設備、節約用電、減少紙張消耗、支持搭乘公共交通出行等。於報告期內的溫室氣體排放情況於下表列示：

對於空氣懸浮顆粒(「空氣懸浮顆粒」)和揮發性有機物的釋放，本集團充分考慮了排放量、濃度、經濟可行性和有關規定，於印刷車間安裝通風系統。於廢氣排放到大氣層前，我們設置一部吸收淨化裝置處理印刷廢氣。具體而言，細小的空氣懸浮顆粒將被過濾去除，而有機物則被活性炭吸附，在廢氣排放前全面截留污染物。我們定期派人檢查和更換設備，以保空氣懸浮顆粒和揮發性有機物的去除效率。就生產工藝而言，我們採取先進的智能安全支付產品生產過程，能有效減少生產誤差和廢棄物產生，提高生產效率，減少資源消耗。

本集團遵照相關環境法律和法規，根據合乎規範的廢水處理方案對來自生產及生活的污水進行處理及排放，減少對環境的影響。正在建設施工的珠海市金融科技中心也設計有污水處理設施，可處理包括來自廚房、衛生間的生活污水和工業有機廢水。

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## Waste Reduction and Recycling

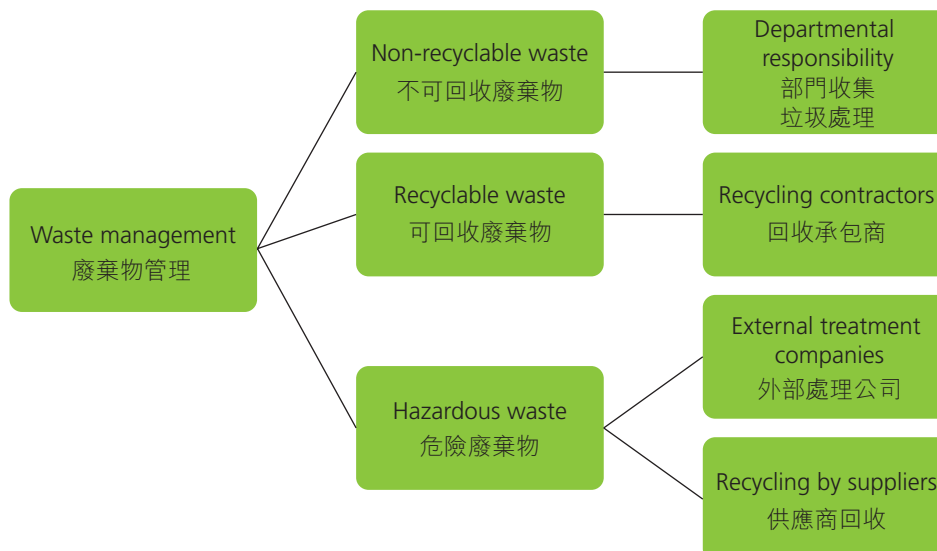
Improper disposal of wastes is one of the crucial reasons of environment pollution. Therefore, waste management is another key focus for the Group's environmental management. Under the requirements set out in relevant laws and regulations, we publish the *Waste Disposal Control Procedures* to manage the generation, storage, marking and disposal of wastes in the production of smart secure payment products, to pursue a deduction of wastes and to prevent and lower the negative impacts on environment.

We compile a detailed list of wastes annually to conduct a comprehensive review on the waste production and treatment and submit it to the environmental management representatives for approval. Waste is classified into non-hazardous waste and hazardous waste based on whether it is injurious, while the non-hazardous waste is further classified as recyclable non-hazardous wastes and non-recyclable non-hazardous wastes based on its nature. Through collaboration among departments, specific waste management is designed to each type of waste according to their classifications. Departments where the wastes are generated accounts for the collection and storage. The administration department is responsible to contact qualified waste management contractors for treatment and final disposal of recyclable and non-hazardous wastes and part of hazardous wastes. For non-recyclable non-hazardous wastes, they are disposed with the assistance of the municipal sanitation department contacted by the administration department. The storage department is in charge of contacting with suppliers to recycle the hazardous waste during the procurement process.

## 循環減廢

廢棄物的不當處理是造成環境污染的重要原因之一。因此，對廢棄物的管理亦是本集團環境管理中的一項工作重點。根據有關法律法規的要求，我們發布《廢棄物處理控制程序》以控制廢棄物的產生、存放、標識及處理，致力減少智能安全支付產品生產過程所產生的廢棄物，預防和減輕對環境的負面影響。

我們每年編制廢棄物清單，全面審查廢棄物的產生和處理情況，交由環境管理代表批准。根據廢棄物是否有害，本集團廢棄物分為一般廢棄物和危險廢棄物；一般廢棄物根據屬性又分為可回收一般廢棄物和不可回收一般廢棄物。我們根據廢棄物的種類，通過各部門的分工與協作，對廢棄物進行有針對性的管理。廢棄物產生部門負責收集並集中放置。行政管理部門負責聯絡有資質的廢棄物處理承包商，對可回收的一般廢棄物和部分危險廢棄物進行處理和最終棄置；對於不可回收一般廢棄物，行政管理部門亦需聯絡市政環衛部門進行處理。倉儲部門負責聯繫供應商回收採購過程中產生的危險廢棄物。





# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

During reporting period, the Group's wastes are mainly recyclable non-hazardous wastes, e.g. leftover production materials, wasted packaging materials, wasted paper and etc. Hazardous wastes, mainly from printing process, account for only a small part of total wastes. Our waste management system allows most of the materials are recycled so that environmental impacts were significantly reduced. Wastes generated during the reporting period are presented as below:

於本報告期內，本集團廢棄物主要為可回收一般廢棄物，主要包括生產物料邊角料、廢棄的包裝物料、廢辦公用紙等。危險廢棄物只占廢棄物總量的一小部分，主要來自產品印刷。我們的廢棄物管理系統讓大部分物料得以循環利用，顯著地降低對環境的負面影響。於報告期內產生的廢棄物列示如下：

Types of wastes 廢棄物種類	Wastes 廢棄物	Unit 單位	Total 總數	Intensity unit 密度單位	Intensity 密度
Hazardous waste 危險廢棄物	Wasted ink 廢油墨	Tonne 噸	19	KG/RMB million turnover 公斤／人民幣百萬營業額	13
	Developer/ fixative solution 顯／定影廢液	Tonne 噸	9	KG/RMB million turnover 公斤／人民幣百萬營業額	7
	Wastes with paint and dye 塗料、染料廢物	Tonne 噸	7	KG/RMB million turnover 公斤／人民幣百萬營業額	5
Non-hazardous waste 一般廢棄物	Wasted empty barrel 廢空桶	Tonne 噸	7	KG/RMB million turnover 公斤／人民幣百萬營業額	5
	Recyclable 可回收	Tonne 噸	234	KG/RMB million turnover 公斤／人民幣百萬營業額	166
	Non-recyclable 不可回收	Tonne 噸	14	KG/RMB million turnover 公斤／人民幣百萬營業額	10

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## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

In our production and transportation process, packaging materials are mainly composed of paper boxes, paper carton boxes, tags, tapes and fillers. These materials are necessary to prevent the smart secure payment products from any damage during the production and transportation process. Packaging materials are strictly forbidden to be discarded, and are regularly recycled by professional companies.

我們生產及運輸過程中採用的包裝物料主要包括紙盒、紙箱、標籤、膠帶、填充物等，均為保護智能安全支付產品在生產及運輸過程中免受損壞的必要包裝物。包裝物料嚴禁隨意丟棄，均由專業公司進行定期回收處理。

Types of packing materials 包裝材料類型	Unit 單位	Total 總數	Intensity unit 密度單位	Intensity 密度
Paper box 紙盒	Unit 個	2,245,200	Unit/RMB million turnover 個／人民幣百萬營業額	1,591
Paper carton box 紙箱	Unit 個	219,750	Unit/RMB million turnover 個／人民幣百萬營業額	156
Tag 標籤	Piece 張	6,185,000	Piece/RMB million turnover 張／人民幣百萬營業額	4,383
Tape 膠紙	Roll 卷	57,825	Roll/RMB million turnover 卷／人民幣百萬營業額	41
Filler 填充物	Piece 張	663,034	Piece/RMB million turnover 張／人民幣百萬營業額	470

### Green Product

We aim to innovate in the development of green products, realizing the production and the use of smart card. During the year, we continuously invested in environmentally-friendly cards with better decomposable materials which can reduce environmental impacts during the product life cycle. We also integrate the concept of environment protection into the product design to convey its importance to our customers.

### 綠色產品

本集團致力開展綠色產品研發，實現智能卡綠色生產和使用。於本年內，我們繼續研製環保卡，採用更好的可分解物料，以減少產品生命週期內的环境影響。我們亦將環保理念滲透到產品設計中，向用戶傳達環境保護的重要性。

## PEOPLE AND COMMUNITY

*Employees are critical support to our on-going development. We treat our people well to bring mutual advancement. The Group's operations also need to cooperate with the community. Thus, we proactively contribute to the community and endeavor for mutual prosperity.*

### Recruitment Policy

The Group issues *Human Resource Management Procedure* and *Staff Manual* to stipulate in detail the recruitment requirements and procedures. Under the principle of being open, fair and just, we treat every candidate equally without any biases, regardless of their race, religion, complexion, gender, age, region, marital status or whether disabled. However, employing child is prohibited. Candidates have to pass a written examination and several interviews in order to obtain the offer. Besides specific professional skills and working capabilities, candidates should be honest, possess a correct working attitude and a high professional dedication and comply with laws, regulations and ethics. Similarly, procedures for termination or cancellation of employment also follow the requirements and procedures stated in the above two documents. In line with the core value of "People-oriented", the Group treasures every staff, pays attention to staff thoughts and takes action to retain talents as early as possible.

The Group's employment policies comply with all relevant labor laws and regulations at each operation location. During the year, the Group observed no violations of any applicable labor laws and regulations including child labor and forced labor issues.

## 員工及社區

員工是我們得以持續發展的重要支持。我們善待員工，邁向共同發展。本集團運營亦需社區的配合，為此我們積極回饋社會，實現共同繁榮。

### 僱傭政策

本集團制定的《人力資源管理程序》和《員工手冊》詳細規定了集團關於僱傭方面的要求與流程。我們遵循公開、公平、公正、擇優錄用的選拔原則，不論種族、民族、膚色、宗教、性別、年齡、地域、婚姻狀況或殘疾狀況等均平等對待所有求職者，但嚴禁僱傭童工。在整個招聘過程中，求職者需經過嚴格的筆試和多輪面試。除需具備指定的專業技能和工作能力，求職者還必須誠實守信，秉持端正的勞動態度和高度的敬業精神，遵守法律法規和社會公德。同樣地，終止／解除勞動合同亦須遵守上述文件中的流程規定。本集團本著「以人為本」的核心價值觀，珍視每一位員工，及時瞭解員工動向，儘早採取措施挽留人才。

本集團的僱傭規定遵守業務運營所在地相關勞動法律法規要求。於2018年，公司無獲悉任何違反僱傭法律法規，以及僱用童工及強制勞工等情況。

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## Employee Benefits

Achievements of the Group are attributable to the hard-working of all employees. Therefore, we consider humanistic care being important by creating an enjoyable working environment and providing sound payment and harmonious working atmosphere.

Remunerations are determined and adjusted based on factors including economic conditions, personal experience, performance assessment and operational results. To motivate employees at every level to fully utilize their potentials, in addition to basic salaries, we still offer bonus, allowance and option plan. Employees have the rights to take paid leaves, including but not limited to annual leave, overtime leave, marital leave and maternity leave, as stated in applicable laws of their working places. Number of working hours also complies with local laws and regulation, as well as the industry norms. Forced labor is prevented within the Group that provides reasonable subsidies to overtime which is voluntary.

Statutory benefits are offered to employees under the requirements of local laws and regulations. Such benefits include insurances and paying entity's section of accumulation funds on time. The Group arranges physical examinations for all staff every year, usually in the second half of the year. During the year, it has been completed in the third quarter. The group companies convey policies about settling down in local household to employees and support them on such issue. Furthermore, the Group distributes festival gifts, pays attention to physical and mental health of female employees, holding thematic essay writing activity, and providing activity funding to each department for team building and strengthening the sense of belongings.

## 員工待遇

本集團所取得的每一份成就，都是全體員工辛勤耕耘的結果。因此，我們重視人文關懷，努力營造愉快的工作環境，提供優厚的待遇福利以及融洽的職場氛圍。

本集團根據宏觀經濟環境、個人資歷、績效考核、經營效益等因素釐定及調整僱員薪酬。除基本工資外，亦實施獎金、津貼、股權計劃等福利政策以激勵各個級別員工充分發揮個人潛力。員工享有工作地當地的法定帶薪假期，包括且不限於年假、加班假、婚假、產假等。工作時數亦符合工作地當地的法律法規及行業指標準則。本集團嚴禁強制勞動，對於自願性加班及特殊崗位給予合法合理的補貼。

本集團按照各地政府法律法規，為員工提供法定福利，包括各種保險及公積金，按時繳納企業應繳金額。每年下旬，本集團組織全體員工進行身體檢查並承擔全部費用。該項工作已於2018年第三季度圓滿完成。為幫助員工解決子女教育及應屆畢業生落戶問題，各集團公司及時傳達入戶政策並積極協助員工辦理落戶事宜，解決員工後顧之憂。此外，本集團於節假日派發禮品，關注女性員工身心健康，舉辦徵文活動，為各部門提供活動基金，加強團隊建設，提升員工歸屬感。



"Caring female employees" workshop  
「關愛在職女工」座談會



Team photo  
團隊合影



## Development and Training

The Group sees employees as an important asset and emphasizes on their performance and development. We encourage and motivate skills and knowledge improvement so as to offer better products and services to our customers. *Training Management Procedures* clarify types of trainings and how to participate. Comprehensive internal and external trainings are provided. Internal trainings include compulsory orientation, job skill training, fire safety training, improvement training, information security training and etc.; while external trainings include meetings, coursed offered by various institutions and organizations. Training allowances are provided accordingly. During the year, we successfully organized a training related to management improvement in human resource management, invited experts to conduct a course about employee psychological safety and emotional stress management, contact and support employees to go out to intend several seminars. Trainees are evaluated at the end of the training to ensure the effectiveness.



Information security training  
信息安全培訓



Management training  
管理者培訓



## 員工培訓與發展

本集團十分注重員工培訓與發展，致力提升僱員的知識水平及技能。我們鼓勵員工知識增值，從而為客戶提供更佳的產品和服務。《培訓管理程序》明確了員工培訓種類，規範了培訓參與方式與流程等。我們為員工提供全面的內部和外部培訓。內部培訓包括必須參加的入職培訓、崗位技能培訓、消防安全培訓、在職提高培訓、信息安全培訓等。外部培訓包括會議、各類機構組織的培訓課程，本集團會視情況提供相應津貼。於2018年，我們成功舉辦了提升管理者人力資源管理能力的培訓，邀請專家開展員工心理安全與情緒壓力管理課程，聯絡並支持員工外出參加多個能力提升講座。在培訓結束後，受訓員工需參與評核，以確保培訓的有效性。



## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

According to *Management Method of Performance Appraisal*, employees are assessed on a regular basis, that is, performance appraisal, to review their work progress, quality and effectiveness, in order to set further improvement plans and better goals in the future. Performance appraisals are carried out every month, quarter and year and its contents should be specific and quantified. The results serve as a vital reference in deciding salary, promotion and training opportunities, as well as strengthening communications between department and employee. In addition, benefiting from a complete promotion procedure, the Group's management team is able to improve its overall quality and competence. A broader platform could be provided to qualified employees through comprehensive assessments under the principles of being open, fair and just. Meanwhile, the Group becomes energetic with positive competitions which also lays a good foundation of greater progresses in the future.

### Occupational Health and Safety

The Group is committed to investing continuously in occupational health and safety. Since 2012, the Group has obtained and successfully renewed the OHSAS18001 Occupational Health and Safety Management System Certificate. The Group issues the *Environment and Occupational Health and Safety Management Manual* as a general policy, together with other subordinated documents as procedures. Our policy related to occupational health and safety, aiming to manage risks and mitigate the operational impacts on employees, complies with all applicable laws, regulations and standards. It also creates a safe and harmonious environment.

We encourage employees to engage in the management of occupational health and safety to establish a safe workplace. Employees have appointed the management representatives to implement the management of occupational health and safety. Employee representatives are also selected to act as a communication bridge with management to reflect employees' opinions about matters related to occupational health and safety. In addition, there are regular internal monitors by the quality management team to ensure the effectiveness and compliance of the health and safety management system, operational controls and emergency preparation control procedures. To promote the occupational health and safety education, the Group strictly implements the employee safety training.

本集團根據《績效考核管理辦法》定期對員工進行評估，即績效考核，檢視其工作進度、工作質量和工作效率，以便制定進一步的改善方案，及鼓勵員工制定將來的提升目標。績效考核週期分為月度、季度、年度，內容需細化及量化，其結果是決定員工薪酬、晉升和培訓機會的重要參考依據，亦是一個加強部門溝通和人員管理的平臺。此外，完整的晉升流程有助於本集團提升公司管理團隊的整體素質和競爭力。其公開、公平、公正的原則，通過全面的考核，為符合要求的員工提供更加廣闊的發展平臺。同時，內部的良性競爭為本集團帶來活力，為取得未來更大的進步奠定良好的基礎。

### 職業健康安全

本集團致力持續投入職業健康與安全，自2012年起，本集團獲得並成功續期OHSAS18001職業健康安全管理體系認證。為此，本集團頒布了《環境和職業健康安全管理手冊》作為總的指導方針並相應制定了多級文件作為具體指導程序。我們的職業健康與安全政策旨在恪守適用的法律法規及標準，提高本集團職業健康安全管理水平，控制並減少營運過程和產品對員工的影響，創造一個安全、和諧的環境。

我們鼓勵員工參與職業健康和安全管理的工作，共同營造安全的工作場所。員工已任命管理者代表負責執行具體的職業健康與安全管理工作。選舉員工代表，作為與管理層溝通的橋樑，反映員工對職業健康安全相關事宜的意見，確保政策實施的有效性。另外，質量管理小組亦定期開展內部監測，調查職業健康安全管理體系、運行控制、應急準備控制程序的有效性和合規情況。為推動職業健康安全教育，本集團嚴格執行員工安全培訓。

## Community investment

The Group is committed to growing together with the community. We understand the importance of the community engagement and encourage our employees to participate in charity and donation activities to strengthen our relationship with the domestic community. During the year, the Group supported the infrastructure construction in villages and towns nearby through donation. In response to the development of T.I.O CITY by Zhuhai Municipal Government, the Group proactively propagated this project and tended to build Zhuhai Fintech Center into a solid foundation for the financial industry and for innovation technologists to connect and communicate with each other in Zhuhai and even around the Greater Bay Area, promoting an industrial upgrading within the region. In addition, the Group also supports educational programs through establishing partnerships with domestic universities and offering training programs and venues for educational purposes.

By leveraging our experience and expertise, we offer supports in a wide range of areas in infrastructure construction, technology development, education and etc., fostering the development of the community and giving back to our society.

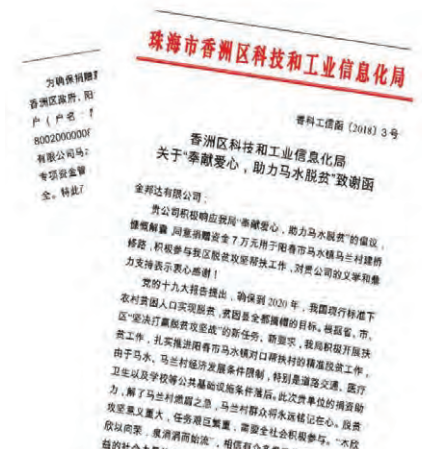


Promoting T.I.O CITY to advance industrial upgrading  
宣傳三溪•科創小鎮，推動區域產業升級

## 社區參與

本集團致力與社會一同成長和進步。我們瞭解社區參與的重要性，積極鼓勵員工參與慈善和捐贈活動，促進我們與當地社區的關係。於本年內，本集團通過捐款支持周邊縣鎮的基礎設施建設工作。為響應珠海政府開發建設三溪·科創小鎮的決定，本集團積極宣傳，努力將珠海市金融科技中心打造成為珠海市乃至粵港澳大灣區金融產業和創新技術相互對接交流的前沿陣地，助力區域產業發展升級。此外，本集團通過與國內大學建立夥伴關係以支援教育項目，並提供培訓課程及場地支持。

我們運用累積的經驗和專長，在業務發展的同時，在基礎設施建設、科技發展、教育等廣泛領域為社會提供支援和便利，促進社區發展，積極回饋社會。



Letter of thanks for eliminating poverty  
「奉獻愛心，助力馬水脫貧」致謝函

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# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

### Appendix 1 List of laws and regulations

The following table presents the list including but not limited to the laws and regulations relating to ESG issues and with significant impacts on the Group.

#### GENERAL

Constitution of the PRC  
General Principles of the Civil Law of PRC  
The Criminal Law of the PRC  
Contract Law of the PRC  
Company Law of the PRC  
PRC tax laws  
The Basic Law of the Hong Kong Special Administration Region of the PRC  
Companies Ordinance  
Inland Revenue Ordinance

#### LISTING

Listing Rules  
Securities and Futures Ordinance

#### OPERATION ISSUES

##### Information security and privacy

Guidelines for the Supervision of Information Technology Outsourcing Risks in Banking and Financial Institutions  
Guidelines for the Administration of Outsourcing Risks in Banking and Financial Institutions  
Cybersecurity Law of the PRC  
Intellectual property laws

##### Card organization

Rules and guidelines on the qualification certifications, quality control certifications, security management for product manufacturing and personalization enterprises  
PCI<sup>1</sup> Card Production Physical Security Requirements  
PCI Card Production Logical Security Requirements

### 附錄1 法律法規列表

下表呈列(但不限於)與環境、社會及管治議題相關且對本集團具有重大影響的主要法律法規列表。

#### 綜合類

《中華人民共和國憲法》  
《中華人民共和國民法總則》  
《中華人民共和國刑法》  
《中華人民共和國合同法》  
《中華人民共和國公司法》  
中華人民共和國相關稅法  
《中華人民共和國香港特別行政區基本法》  
《公司條例》  
《稅務條例》

#### 上市

《上市規則》  
《證券及期貨條例》

#### 運營議題相關

##### 信息安全及隱私

《銀行業金融機構信息科技外包風險監管指引》  
《銀行業金融機構外包風險管理指引》  
《中華人民共和國網絡安全法》  
知識產權相關法律

#### 卡組織

各卡組織產品企業資質認證規則、  
產品品質管制認證規則、  
生產企業安全管理指南、  
個人化企業安全管理指南等

<sup>1</sup> PCI stands for Payment Card Industry

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

### Product and service quality

The Work Safety Law of the PRC  
 The Product Quality Law of the PRC  
 Regulation of the PRC on the Administration of  
 Production License for Industrial Products  
 Regulation on the Administration of Commercial Cipher Codes

### Anti-corruption

Law of the PRC against Unfair Competition

### ENVIRONMENT PROTECTION ISSUES

The Environment Protection Law of the PRC  
 The Water Pollution Prevention and Control Law of the PRC  
 The Law of the PRC on the Prevention and Control of  
 Environmental Pollution by Solid Wastes  
 The Energy Conservation Law of the PRC  
 The Atmospheric Pollution Prevention and Control Law of the PRC  
 Law of the PRC on Prevention and Control of  
 Pollution From Environmental Noise  
 National Catalogue of Hazardous Waste

### PEOPLE AND COMMUNITY ISSUES

The Labour Law of the PRC  
 The Labour Contract Law of the PRC  
 Regulation on Work-Related Injury Insurances  
 Law of the PRC on the Prevention and Control of  
 Occupational Diseases  
 The Social Insurance Law of the PRC  
 Provisions on Prohibition of Child Labour  
 Provisions of the State Council on Working Hours of  
 Workers and Staff  
 Labour Relations Ordinance  
 Employment Ordinance

### 產品及服務質量

《中華人民共和國安全生產法》  
 《中華人民共和國產品質量法》  
 《中華人民共和國工業產品  
 生產許可證管理條例》  
 《商用密碼管理條例》

### 反貪污

《中華人民共和國反不正當競爭法》

### 環境保護議題相關

《中華人民共和國環境保護法》  
 《中華人民共和國水污染防治法》  
 《中華人民共和國固體廢棄物  
 污染環境防治法》  
 《中華人民共和國節約能源法》  
 《中華人民共和國大氣污染防治法》  
 《中華人民共和國環境噪聲污染防治法》  
  
 《國家危險廢物名錄》

### 員工及社區議題相關

《中華人民共和國勞動法》  
 《中華人民共和國勞動合同法》  
 《工傷保險條例》  
 《中華人民共和國職業病防治法》  
  
 《中華人民共和國社會保險法》  
 《禁止使用童工規定》  
 《國務院關於職工工作時間的規定》  
  
 《勞資關係條例》  
 《僱傭條例》

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# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

### ESG CONTENT INDEX

### ESG報告內容索引

KPIs 關鍵績效指標(KPI)	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備注
<b>A. Environmental</b> <b>A.環境</b>		
<b>Aspect A1</b> <b>層面A1</b>	<b>Emissions</b> <b>排放物</b>	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. 有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Environmental Management Emissions Reduction Waste Reduction and Recycling Appendix 1 環境管理 減少排放 循環減廢 附註1
KPI A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	Emissions Reduction 減少排放
KPI A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity. 溫室氣體總排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Emissions Reduction 減少排放
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity 所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Waste Reduction and Recycling 循環減廢
KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity 所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Waste Reduction and Recycling 循環減廢
KPI A1.5	Description of measures to mitigate emissions and results achieved 描述減低排放量的措施及所得成果。	Emissions Reduction 減少排放
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved. 描述處理有害及無害廢棄物的方法、減低產生量的措施及所得成果。	Waste Reduction and Recycling 循環減廢



# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

## 環境、社會及管治報告(續)

KPIs 關鍵績效指標(KPI)	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節/備注
<b>Aspect A2 層面A2</b>	<b>Use of resources 資源使用</b>	
General disclosure 一般披露	Policies on efficient use of resources including energy, water and other raw materials. 有效使用資源(包括能源、水及其他原材料)的政策。	Environmental Management Resources Consumption 環境管理 資源使用
KPI A2.1	Direct and/or indirect energy consumption by type in total (kWh in '000s) and intensity 按類型劃分的直接及/或間接能源(如電、氣或油)總耗量(以千個千瓦時計算)及密度(如以每產量單位、每項設施計算)。	Resources Consumption 資源使用
KPI A2.2	Water consumption in total and intensity 總耗水量及密度(如以每產量單位、每項設施計算)。	Resources Consumption 資源使用
KPI A2.3	Description of energy use efficiency initiatives and results achieved. 描述能源使用效益計劃及所得成果。	Resources Consumption 資源使用
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved. 描述求取適用水源上可有任何問題, 以及提升用水效益計劃及所得成果。	Resources Consumption 資源使用
KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. 製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位佔量。	Waste Reduction and Recycling 循環減廢
<b>Aspect A3 層面A3</b>	<b>The environment and natural resources 環境及天然資源</b>	
General disclosure 一般披露	Policies on minimizing the issuers' significant impact on the environment and natural resources. 減低發行人對環境及天然資源造成重大影響的政策。	Environmental Management 環境管理
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	Emissions Reduction Green Product 減少排放 綠色產品

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## 環境、社會及管治報告(續)

KPIs 關鍵績效指標(KPI)	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備注
<b>B. Social</b> <b>B. 社會</b>		
<b>Aspect B1</b> <b>層面B1</b>	<b>Working conditions</b> <b>工作狀況</b>	
General disclosure  一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer related to compensation and dismissal, recruitment and promotion, working hours, rest periods, diversity and other benefits and welfare.  有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Recruitment Policy Employee Benefits Appendix 1  僱傭政策 員工待遇 附錄1
<b>Aspect B2</b> <b>層面B2</b>	<b>Health and safety</b> <b>健康與安全</b>	
General disclosure  一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.  有關提供安全工作環境及保障僱員避免職業性危害的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Occupational Health and Safety Appendix 1  職業健康安全 附錄1
KPI B2.3	Description of occupational health and safety measures adopted and how they are implemented and monitored. 描述所採納的職業健康與安全措施，以及相關執行及監察方法。	Occupational Health and Safety 職業健康安全
<b>Aspect B3</b> <b>層面B3</b>	<b>Development and training</b> <b>發展及培訓</b>	
General disclosure  一般披露	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.  有關提升僱員履行工作職責的知識及技能的政策。 描述培訓活動。	Development and Training  員工培訓與發展

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

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<b>Aspect B4 層面B4</b>	<b>Labour standards 勞工準則</b>	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child or forced labour. 有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Recruitment Policy Appendix 1  僱傭政策 附錄1
<b>Aspect B5 層面B5</b>	<b>Supply chain management 供應鏈管理</b>	
General disclosure 一般披露	Policies on managing environmental and social risks of the supply chain 管理供應鏈的環境及社會風險政策。	Supply Chain Management 供應鏈管理
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. 描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目、以及有關慣例的執行及監察方法。	Supply Chain Management  供應鏈管理
<b>Aspect B6 層面B6</b>	<b>Product responsibility 產品責任</b>	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. 有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Information Security and Privacy Appendix 1  信息安全及隱私 附錄1
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	Information Security and Privacy 信息安全及隱私
KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored. 描述消費者資料保障及私隱政策，以及相關執行及監察方法。	Information Security and Privacy 信息安全及隱私

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KPIs 關鍵績效指標(KPI)	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備注
<b>Aspect B7</b> 層面B7	<b>Anti-Corruption</b> 反貪污	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. 有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Anti-corruption Appendix 1  反貪腐 附錄1
KPI B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored. 描述防範措施及舉報程序，以及相關執行及監察方法。	Anti-corruption  反貪腐
<b>Aspect B8</b> 層面B8	<b>Community investment</b> 社區投資	
General disclosure 一般披露	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests. 有關以社區參與來瞭解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	Community Investment  社區參與
KPI B8.1	Focus areas of contribution 專注貢獻範疇。	Community Investment 社區參與