



投資者及理財教育委員會  
Investor and Financial  
Education Council



**2022-23**

ANNUAL REPORT  
年報

**Power Up**

Your Financial  
Resilience

**提升**

**財務抗逆能力**



# Power Up

## Your Financial Resilience **提升** 財務抗逆能力

During challenging times, it is even more critical to spend carefully, invest wisely, and set aside sufficient reserves to prepare for rainy days. The Investor and Financial Education Council (IFEC) continues to deliver investor and financial education initiatives, programmes and online toolkits to help empower people in Hong Kong to become more financially resilient in protecting their assets against potential challenges.

身處具挑戰性的時代，謹慎消費、精明投資和未雨綢繆顯得更形重要。投資者及理財教育委員會（投委會）繼續推行投資者及理財教育項目、計劃和網上學習資源，藉此幫助港人提升財務抗逆能力，在面對挑戰時能保障個人財產。

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# Key Initiatives at a Glance

## 主要活動概覽

APR 4月



Education resources on Retail Green Bond  
綠色零售債券教育資源

JUL 7月



Education resources on ETF Connect  
ETF通教育資源



Winner announcement:  
The Chin Family Tour Guide Challenge  
「錢家小導遊」大挑戰公布得獎結果



Yearly dissemination event of The Financially Literate Schools Programme  
才德兼備理財學校計劃周年分享會

MAY 5月



Call for proposals for the Investor and Financial Education Programme for Vulnerable Groups  
為弱勢社群而設的投資者及理財教育計劃邀請提案

AUG 8月



Summer education campaign for children  
暑假學童教育活動



# 2022

OCT 10月



World Investor Week 2022  
世界投資者週2022



One Day Adventure with Grandparents Chin anti-financial scam digital game

「錢爺爺與錢嫻嫻的一天」  
金融防騙網上遊戲



The Chin Family Money Management Idioms animation series

「錢家講成語」理財動畫故事



Online talk: Virtual assets regulation and investor protection  
網上講座：虛擬資產監管與投資者保障新知



Money-verse personal finance combat game

「錢宇宙傳說」個人理財戰鬥遊戲



Multimedia investor and financial education campaign on financial resilience

有關財務抗逆能力的跨媒體投資者及理財教育活動



Online talk: Navigating rising interest rates, inflation and economic slowdown

網上講座：投資在「通脹、加息、經濟放緩時」



## JAN 1月

同心展關懷

**caringorganisation**  
2019-23  
Awarded by The Hong Kong Council of Social Service  
香港社會服務聯會頒發

IFEC recognised as a "Caring Organisation" by The Hong Kong Council of Social Service (2019-2023)  
投委會榮獲香港社會服務聯會「同心展關懷」嘉許 (2019-2023)



IFEC team building activities  
投委會團隊建立活動



Chinese New Year campaign for children  
農曆新年學童教育活動



Digital Stock Trading Guru workshop for teachers  
電子「股壇達人」教師培訓工作坊

## FEB 2月



Card game activities of the Financial Literacy Ambassador Programme for Primary Students  
小學生理財大使計劃桌上遊戲活動

## MAR 3月



Hong Kong Money Month 2023  
香港理財月2023



Revamped Retirement Planner  
革新版「退休計劃計算機」



Interview on virtual asset products and regulatory developments  
虛擬資產產品及監管發展專訪



New IFEC Money Tracker mobile app  
全新投委會「收支管家」流動應用程式

# 2023

## NOV 11月



IFEC's representatives at the Financial Management Seminar organised by the Hong Kong Police Force  
投委會代表出席香港警務處的財務管理講座



The IFEC 10th Anniversary Education Seminar cum Investor and Financial Education Award Presentation Ceremony  
傳承投資理財智慧講座暨投資者及理財教育獎頒獎典禮



Online talk: Retirement planning and related tax-deductible products  
網上講座：退休計劃與相關可扣稅產品



Webinar: Investment trends and impact of gamification  
網上講座：網上投資趨勢及遊戲化的影響



"Know More about Online Investing" animated video  
「網上投資全攻略」動畫

\$avvy Planner Workshop  
「生涯財智策劃家」工作坊



Global Money Week 2023  
世界理財週2023



My Dream School online game under the Financially Literate Schools Programme  
才德兼備學校計劃網上遊戲「我的夢想校園」



Personal Finance Ambassador Programme  
個人理財大使計劃

# Message from the Chairman

## 主席的話



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**Victor Dawes**  
Chairman

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### Improvement in the financial literacy score

The IFEC has been conducting independent research and evaluation to help us develop our education and advocacy work by identifying gaps in financial literacy in the Hong Kong population. Since 2015, financial literacy levels have been monitored through a survey toolkit designed by the Organisation for Economic Co-operation and Development/International Network on Financial Education (OECD/INFE). Known as the Financial Literacy Monitor, it has enabled us to measure the level of financial knowledge, attitude and behaviour of the general population in Hong Kong.

I am delighted to see that the latest study conducted in 2022 showed the overall financial literacy level has improved and was at its best across the four waves of study carried out since 2015 (scoring 13.7 out of 20 in 2015 and 14.0 out of 20 in 2022). This was mainly driven by a higher financial knowledge score, which demonstrated a continuous improvement in understanding of the basic financial concepts by the Hong Kong public.

While we are encouraged to see the improvement in financial knowledge, we will not be complacent and will continue with our mission of improving financial literacy. Our aim is to change the attitude and behaviour of the general public and to equip them with the knowledge and skills they need to make well-informed financial and investment decisions.

### Celebrating 10 fruitful years

While commemorating the IFEC's 10th anniversary, we launched a multimedia campaign under the theme "Embarking on our Financial Learning Journey Together" in October 2022.

The past year was an especially significant one for all of us at the Investor and Financial Education Council (IFEC), as it marked the 10th anniversary of the founding of what was then known as the Investor Education Centre (IEC) in October 2012.

During the past decade, we have strived to advance investor and financial education in Hong Kong. In the first few years, we focused on building an education infrastructure and determining the investor and financial education needs of the public. This was followed by our Hong Kong Strategy for Financial Literacy in 2015, the first such strategy in Hong Kong, and the launch in 2016 of a new financial education platform, The Chin Family. In 2019, we changed our name to the Investor and Financial Education Council, reflecting our commitment to enhancing investor and financial education in Hong Kong.

Despite economic uncertainty and the continuing challenges brought about by the COVID-19 pandemic, we remained committed to delivering our investor and financial education work throughout the year and saw some encouraging developments.

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Together with a series of educational activities, this campaign was designed to help the public cultivate good financial management habits and increase their financial resilience. Featured on TV, outdoor advertising, the internet and social media, the campaign achieved record high results with more than 15.3 million views and was ranked as Hong Kong's Top YouTube Campaign Video in October 2022<sup>1</sup>.

For the finale of our anniversary campaign, we held the IFEC 10th Anniversary Education Seminar cum Investor and Financial Education Award Presentation Ceremony in November 2022. We were joined by Mr Joseph Chan, Acting Secretary for Financial Services and the Treasury, Mr Tim Lui, Chairman of the Securities and Futures Commission (SFC) and Ms Julia Leung<sup>2</sup>, Chief Executive Officer of SFC, to commemorate IFEC's 10th anniversary and thank our partners and key stakeholders with the presentation of the Investor and Financial Education Awards 2022. This was our first physical ceremony since the beginning of the COVID-19 pandemic.

## Advancing investor and financial education

Global inflation, market volatility and changing life circumstances can put anyone's financial resilience to the test. During the year, we launched a series of education initiatives to help the Hong Kong public become more financially resilient.

## Green and sustainable finance

In line with global trends, investors in Hong Kong are increasingly allocating a higher proportion of their portfolio to socially and environmentally responsible companies. We are also witnessing a growing number of sustainability-related investment products in the market. In response, we have been delivering more initiatives, such as World Investor Week 2022, to support Hong Kong's vision of becoming an international sustainable financial hub.

## Virtual assets

In October 2022, the HKSAR Government set out its policy for developing a dynamic virtual asset sector. As a result, we can expect to see more virtual asset products appearing in the local retail market. Virtual assets, however, are highly volatile and not fully regulated. What's more, retail investors might not fully understand the features and risks associated with virtual assets. Therefore, we will continue to work closely with financial regulators and other stakeholders to enhance the public's understanding of emerging trends and risks related to these assets.

## Financial scams

To help combat the rise in financial scams, we launched the *One Day Adventure with Grandparents Chin* anti-financial scam digital game as well as related campaigns to raise public awareness.

## Acknowledgments

I would like to take this opportunity to thank all our Chairmen and Board members, past and present, for their unwavering support in helping us shape IFEC into the organisation it is today. A big thank you also goes to our dedicated IFEC staff for their innovative work and tremendous efforts.

Last but not least, I would like to express our heartfelt gratitude to all our partners and supporters who have joined us on this meaningful journey to enhance investor and financial education in Hong Kong. We look forward to continuing this journey with you in the years ahead.



**Victor Dawes**  
Chairman

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<sup>1</sup> Sources of figures: Facebook, Instagram, YouTube and Google Analytics

<sup>2</sup> Effective from 1 January 2023.

## Message from the Chairman 主席的話

去年對所有投資者及理財教育委員會(投委會)同事而言都別具意義，因為這標誌著於2012年10月成立，當初稱為投資者教育中心的投委會踏入十周年。

在過去十年，我們一直努力推動香港的投資者及理財教育。在成立初期，我們專注建立教育基礎設施，並認清大眾需要哪些投資者及理財教育。隨後，我們在2015年制定「香港金融理財知識和能力策略」，是香港首個相關的策略；2016年，我們推出全新的理財教育平台「錢家有道」；2019年，我們改名為「投資者及理財教育委員會」，以彰顯我們對加強香港投資者及理財教育的承諾。

儘管經濟不明朗，而2019冠狀病毒病疫情亦持續帶來挑戰，我們於過去一年仍然繼續致力開展投資者及理財教育工作，並樂見一些令人鼓舞的發展。

### 理財能力評分提升

投委會一直進行獨立的研究及評估，以識別港人在理財能力方面有哪些不足之處，協助我們的教育及倡導工作。自2015年以來，投委會一直使用由經濟合作與發展組織/國際金融理財教育網絡設計的研究—理財能力研究，定期監察港人的理財能力水平。該研究讓我們可以量度普遍港人在理財知識、態度和行為方面的水平。

最新一次研究於2022年進行，我很高興見到整體理財能力水平提高，並且是2015年以來所進行過的四次研究中的最高水平(以20分為滿分，2015年為13.7分，2022年為14.0分)。這主要歸因於理財知識的得分提升，顯示港人對基本理財概念的認識不斷提高。


我們樂見人們的理財知識改善，但我們不會自滿，並會繼續履行使命，提升市民的理財能力。我們的目標是改變普羅大眾的態度及行為，讓他們掌握所需的知識和技能，作出有根據的財務及投資決定。

### 慶祝豐盛的10年

在紀念投委會成立十周年的同時，我們於2022年10月推出了「投委會同行十載，掌握理財更自在」多媒體活動。此活動連同一系列的教育資源，旨在幫助大眾培養良好的理財習慣，提高財務抗逆能力。透過在電視、戶外廣告、互聯網及社交媒體推廣，此活動的成績創下紀錄，影片錄得超過1,530萬瀏覽次數，是2022年10月排名首位的香港YouTube活動影片<sup>1</sup>。

<sup>1</sup> 數據來源：Facebook、Instagram、YouTube 及Google Analytics





我們在2022年11月舉辦「傳承投資理財智慧講座暨投資者及理財教育獎頒獎典禮」，作為十周年的壓軸活動。署理財經事務及庫務局局長陳浩濂先生、證券及期貨事務監察委員會主席雷添良先生和行政總裁梁鳳儀女士<sup>2</sup>與我們一起，慶祝投委會成立十周年，並頒發2022年度投資者及理財教育獎，以感謝我們的合作夥伴及主要持份者。這是自2019冠狀病毒病疫情爆發以來，我們首度舉行的實體頒獎典禮。

## 推進投資者及理財教育

環球通脹、市場波動和生活環境改變，以上種種均考驗我們每個人的財務抗逆能力。年內，我們展開一系列的教育活動，幫助香港市民提高財務抗逆能力。

### 綠色及可持續金融

與全球趨勢一致，越來越多香港投資者增加社會及環境責任公司於投資組合中的比例。我們亦知悉，市場上相繼出現與可持續發展相關的投資產品。為此，我們推出更多活動，例如世界投資者週2022，以支持香港成為國際可持續發展金融中心的願景。

### 虛擬資產

於2022年10月，香港特區政府發表了有關發展虛擬資產的政策宣言。因此，我們預期會在本港零售市場見到更多的虛擬資產產品。然而，虛擬資產波動極大，且未全面受到監管。更重要的是，零售投資者未必全面了解虛擬資產的特點及風險。因此，我們將繼續與金融監管機構及其他持份者密切合作，加強公眾對虛擬資產的新趨勢及風險的了解。

### 金融騙案

為協助打擊日益趨升的金融騙案，我們推出了「錢爺爺與錢嫻嫻的一天」防騙網上遊戲以及相關活動，以提高公眾的防騙意識。

## 由衷感謝

我藉此機會感謝投委會的前任主席及所有前任和現任董事局成員，給予我們堅定不移的支持，協助本會發展至今。我亦要向投委會同事致意，感謝各位發揮創意，熱誠工作。

最後，我謹對所有合作夥伴及支持者表示衷心的感謝，我們一起經歷這段有意義的旅程，攜手提升香港的投資者及理財教育，期待未來與各位繼續前行。

主席  
杜淦堃

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<sup>2</sup> 由2023年1月1日起。

# Message from the General Manager

## 總經理的話



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**Dora Li**  
General Manager

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The past year was filled with mixed feelings for all of us at IFEC. On the one hand, we had to contend with the ongoing challenges of the COVID-19 pandemic while continuing to deliver our investor and financial education programmes and activities. On the other hand, the year was the 10th anniversary of IFEC, a joyous occasion for celebrating the progress we have made on our journey of promoting investor education and financial wellness. It was also an opportunity to reflect on the work that remains to be done in addressing the changing investor and financial education needs in Hong Kong.

### **Our digital transformation journey continues**

What we have learned from our surveys during the last few years is that there has been an accelerating uptake of digital financial services in Hong Kong. At the same time, with advances in digital technology and the increasing popularity of social media, people in Hong Kong are increasingly being exposed to new opportunities as well as threats when managing their finances.

Since the outbreak of the COVID-19 pandemic, we have been mobilising our resources into the digital space in response to the evolving landscape and increasingly digital-centric lifestyles of people in Hong Kong. We will continue to step up our digital transformation to further shape our investor and financial education initiatives and self-learning digital tools to better serve our audiences. This, ultimately, will help improve their financial resilience and overall financial wellbeing.

### **Enhancing the IFEC platform**

In 2016, we rolled out a new financial education platform – The Chin Family – featuring characters with unique personalities and financial education needs that anyone of any age can relate to and learn from.

Since this independent and impartial education platform has received such a positive reception, we will sustain the momentum that has been built to further enhance our brand recognition for IFEC as the trusted go-to platform for investment knowledge and financial learning. We will also make greater use of our digital tools and channels, including social media, to offer investor and financial education resources more effectively.

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## Financial education to empower vulnerable groups

The Chin Family, which includes characters of different generations, is just one example of how we have increased the effectiveness of our investor and financial education. By tailoring programmes targeting various segments in the community, we are able not only to extend our reach, but also to develop a better understanding of their specific financial challenges and learning needs.

Our mission, however, also encompasses those in need. Therefore, we will scale up our education work for the high priority segments we have identified, including schoolchildren, young people and retirees, to enhance the impact of our programmes. We have also increased our efforts to address the financial learning needs of vulnerable groups as they are more susceptible to economic uncertainty.

## OECD/INFE appointment

During the year, we shared our best practices on investor and financial education with our overseas counterparts. We were also greatly honoured to be appointed as a member of the Advisory Board of the Organisation for Economic Co-operation and Development/International Network on Financial Education (OECD/INFE). This appointment not only allows us to represent Hong Kong, but also affirms the important investor and financial education work we do in the community.

## A special thanks to our supporters

As the 2022/23 year comes to a close, I would like to thank our present and past Chairmen, all the present and past members of the IFEC Board, our partners and supporters, and particularly the Hong Kong public, for their relentless support of the IFEC. Your contributions over the past 10 years have been most important in helping us improve investor and financial education and is greatly appreciated.

In the year ahead, some of the challenges we faced together over the previous 12 months will moderate as the threat of the COVID-19 pandemic fades. We look forward to further advancing investor and financial education for people in Hong Kong and strengthening our financial resilience together.

I hope all of you will continue to join us in our mission to improve the financial wellbeing of everyone in Hong Kong, regardless of their gender, race, age or financial situation. In doing so, you are helping reinforce Hong Kong as one of the world's leading international financial centres.



**Dora Li**  
General Manager

## Message from the General Manager 總經理的話

對投委會各位同事而言，過去一年實在百感交集。我們一方面需要在2019冠狀病毒病疫情的持續挑戰下，繼續開展投資者及理財教育計劃及活動。另一方面，這一年是投委會成立十周年，除了是一個喜悅時刻，慶祝我們在推動投資者教育及財務健康方面的進展；亦是一個機會，讓我們對工作作出反思，應對港人轉變中的投資者及理財教育需要。

### 數碼轉型 繼續前行

我們從過去幾年的調查中，知道數碼理財服務在本港的應用已經急速上升。同時，隨著數碼科技的進步及社交媒體越來越受歡迎，港人在管理個人財務時所面對的新機遇和挑戰正不斷增加。

自2019冠狀病毒病疫情爆發以來，我們一直調動資源到數碼領域，以回應不斷變化的環境，以及港人越趨圍繞數碼科技的生活方式。我們會繼續加大數碼轉型的力度，進一步完善投資者及理財教育項目及數碼自學工具，更有效地服務大眾，最終幫助他們提升財務抗逆能力及整體財務健康。

### 強化投委會教育平台

於2016年，我們推出全新理財教育平台「錢家有道」。每位錢家成員均具獨特個性和不同的理財教育需要，可以令不同年齡層的人士有代入感，以提升學習興趣。

經過多年的努力，這個獨立持平的教育平台得到正面的反應，我們會承接這個勢頭，進一步確立人們對投委會作為一個值得信賴的投資和理財學習平台的認受性。我們亦將加以善用我們的數碼工具及渠道，包括社交媒體，更有效地提供投資者及理財教育資源。

### 理財教育幫助弱勢社群

「錢家有道」有不同年齡層的錢家成員，是其中一個例子說明我們如何提升投資者及理財教育的成效。透過制定針對不同目標受眾的教育計劃，我們不僅能將投資者及理財教育推而廣之，亦能更深入了解受眾的獨特財務挑戰及學習需要。

然而，我們的使命同時涵蓋弱勢社群。因此，一方面，對於那些被我們識別為優先的群組，包括學童、青年及退休人士，我們會擴展相關的教育工作，加強教育計劃的成效。另一方面，基於弱勢社群較易遭受經濟不明朗的衝擊，我們亦會增加對他們的理財教育。

### 經合組織/國際金融理財教育網絡之委任

於本年度，我們與海外同儕分享在投資者及理財教育方面的良好作業。我們非常榮幸獲委任為經濟合作與發展組織(經合組織)/國際金融理財教育網絡諮詢委員會委員。有關委任不僅讓我們能夠代表香港，亦肯定了投委會在社區推動投資者及理財教育的努力。

## 感謝支持者

在2022-23年度即將結束之際，我要感謝現任及前任投委會主席、所有現任及前任投委會董事局成員、我們的合作夥伴及支持者，特別是香港市民，感謝你們對投委會一直以來的支持。你們過去十年的貢獻，對協助本會改善投資者及理財教育工作至關重要，我們對此深表感謝。

我們過去12個月所共同面對的挑戰，將隨著2019冠狀病毒病疫情威脅逐漸消退而得到緩解。我們期待進一步推進香港市民的投資者及理財教育，共同加強我們的財務抗逆能力。

我希望各位繼續與我們攜手，達成投委會的使命，改善香港市民的財務福祉，無論其性別、種族、年齡或財政狀況如何。這樣的話，我們將能合力鞏固香港作為世界其中一個主要國際金融中心的地位。

總經理  
李婉秋

# About the IFEC

## 投資者及理財教育委員會簡介

The Investor and Financial Education Council (IFEC) is a public organisation and a subsidiary of the Securities and Futures Commission (SFC), dedicated to improving investor and financial education in the Hong Kong Special Administrative Region (HKSAR). The IFEC is supported by the four financial regulators, namely the Hong Kong Monetary Authority (HKMA), Insurance Authority (IA), Mandatory Provident Fund Schemes Authority (MPFA) and SFC, as well as the Education Bureau (EDB).

The IFEC promotes and delivers free and impartial investor and financial education resources and programmes through its education platform, The Chin Family. It also leads the Financial Literacy Strategy to create a conducive environment for stakeholders to deliver more quality investor and financial education to the Hong Kong public.

投資者及理財教育委員會(投委會)是證券及期貨事務監察委員會(證監會)轄下一間公營機構，專責提升香港的投資者及理財教育，並獲四家金融監管機構，包括香港金融管理局(金管局)、保險業監管局(保監局)、強制性公積金計劃管理局(積金局)及證監會，以及教育局支持。

投委會通過其教育平台「錢家有道」推廣及提供免費且持平公正的投資者及理財教育資源和計劃，並帶領「理財能力策略」，為持份者締造有利環境，從而為香港市民提供更多優質的投資者及理財教育。

### Our background 背景

We were formally established as the Investor Education Centre, now known as the IFEC, in October 2012, following a public consultation by the HKSAR Government in February 2010 and a subsequent amendment of the Securities and Futures Ordinance in May 2012.

經香港特區政府於2010年2月完成公眾諮詢並於2012年5月修訂《證券及期貨條例》後，我們於2012年10月正式成立為投資者教育中心(現稱投委會)。



## Our mission 使命

Our mission is to equip the public with the knowledge, attitude and skills necessary for making informed investment and financial decisions and managing money wisely.

我們的使命是協助公眾掌握投資及理財所需的知識、態度及技巧，從而作出有根據的投資及財務決定，明智理財。



## Our partners 合作夥伴

We consult and work in partnership with government agencies and the financial services, education and community sectors to identify pressing investor and financial education needs among various target groups. Together with our partners, we design initiatives that help raise financial literacy levels and strengthen financial resilience.

我們與政府機構、金融界、教育界及社福團體交流意見和合作，以識別不同目標受眾迫切需要的投資者及理財教育。我們與合作夥伴共同設計項目，以幫助提升公眾的理財能力，並鞏固其財務上的抗逆能力。

## Our work 工作

In April 2016 we launched The Chin Family platform to provide investor and financial education resources to the Hong Kong public. Our work includes the following:

- Developing mass media campaigns to raise awareness of and deliver pertinent investor and financial education messages;
- Delivering tailored programmes that address the needs of target groups;
- Providing tools, services and support for parents, social workers and teachers; and
- Collaborating with partners to extend the reach of investor and financial education.

於2016年4月，我們推出「錢家有道」教育平台，向香港市民提供投資者及理財教育資源。我們的工作包括：

- 舉辦大眾媒體活動，加強市民對投資者及理財教育的關注，並推廣相關訊息；
- 提供針對目標受眾需要的教育計劃；
- 為家長、社工及教師提供所需的工具、服務和支援；以及
- 與夥伴合作推廣，以擴大我們的投資者及理財教育的接觸面。



# Corporate Governance

## 機構管治

### Board

An independent Board of Directors oversees the work of the IFEC. It comprises the Chairman, who is a Non-Executive Director of the SFC, and representatives of the four financial regulators – the HKMA, IA, MPFA and SFC. It also includes representatives from the education and finance sectors, as well as the General Manager of the IFEC. The Board meets every three months to provide strategic oversight and advice to the IFEC and approve its policies and decisions.

### 董事局

投委會的工作受獨立的董事局監督，董事局由證監會的非執行董事出任主席，並由四個金融監管機構的代表（包括金管局、保監局、積金局及證監會），連同教育界和金融界的代表，以及投委會的總經理組成。董事局每三個月開會一次，為投委會提供策略性督導和意見，並審批其政策和決定。



**DAWES, Victor SC**  
**杜淦堃 SC**

Chairman  
Investor and Financial Education Council  
投資者及理財教育委員會主席

From 15 November 2021  
Current appointment  
expires on 31 July 2024

由 2021 年 11 月 15 日起  
目前任期至 2024 年 7 月  
31 日屆滿

Mr Dawes is a Non-Executive Director of the Securities and Futures Commission (SFC). A Senior Counsel practicing from Temple Chambers in Hong Kong, Mr Dawes is a commercial litigator specialising in banking, company and securities law.

杜先生是證券及期貨事務監察委員會（證監會）非執行董事。他是香港天博大律師事務所的資深大律師，專門處理與銀行法、公司法和證券法有關的商業訴訟。

Mr Dawes is a Recorder of the High Court and the Chairman of the Hong Kong Bar Association.

杜先生是高等法院特委法官，並為現任大律師公會主席。

Mr Dawes sits on the SFC's Audit Committee, Remuneration Committee, Nominations Committee and the SFC (HKEC Listing) Appeals Committee.

杜先生為證監會稽核委員會、薪酬委員會、提名委員會及證監會（香港交易所上市）上訴委員會委員。





**LI Yuen Chow, Dora**  
**李婉秋**

General Manager and ex-officio member  
of the Board of Directors  
Investor and Financial Education Council  
投資者及理財教育委員會總經理及董事局當然  
成員

From 18 May 2020  
Current appointment  
expires on 17 May 2023

由2020年5月18日起  
目前任期至2023年5月17日  
屆滿

Ms Li leads the Investor and Financial Education Council, a subsidiary of the Securities and Futures Commission in the Hong Kong SAR. The Council is responsible for the strategic development of investor and financial education work to help advance investor and financial education programmes and initiatives, which are designed to equip the Hong Kong public with the knowledge, attitude and skills to make informed investment and financial decisions to manage their money wisely.

She is appointed as a member of the Advisory Board of the Organisation for Economic Co-operation and Development/ International Network on Financial Education in November 2022 and co-lead the Working Group on Digital Financial Literacy.

Ms Li possesses more than 20 years of extensive experience in the global banking industry, ranging from wealth management to sales and marketing, and corporate sustainability. Prior to joining the IFEC in May 2020, Ms Li was the Head of Futures Skills, Corporate Sustainability, Asia Pacific Region at HSBC. She has also held global management positions at HSBC's head office in London. She was the Chairperson of the Community Caring Committee of the Hong Kong Association of Banks in 2015 and 2018 respectively.

李女士現為投資者及理財教育委員會(投委會)總經理，負責投資者及理財教育的策略性發展，以向香港市民提供投資者及理財教育計劃及活動，目的是協助公眾掌握投資及理財所需的知識、態度及技巧，從而作出有根據的投資及財務決定，明智理財。投委會是香港證券及期貨事務監察委員會轄下的附屬機構。

李女士於2022年11月被委任為經濟合作與發展組織/國際金融理財教育網絡諮詢委員會委員以及聯席領導數碼理財能力工作小組。

李女士在國際銀行業擁有超過二十年的豐富經驗，涉獵範疇包括財富管理、銷售及市場推廣，以及企業可持續發展。李女士於2020年5月加入投委會，此前為滙豐亞太區企業可持續發展部未來技能總監，她亦曾於滙豐位於英國倫敦的總部擔任全球管理工作。李女士於2015年及2018年擔任香港銀行公會社區關愛委員會主席。

## Corporate Governance 機構管治



**Dr AUYEUNG Pak Kuen, Rex**  
**GBS, JP**  
**歐陽伯權博士 GBS, JP**

Industry representative  
業界代表

From 19 October 2018  
Current appointment  
expires on 18 October  
2024

由2018年10月19日起  
目前任期至2024年10月18日  
屆滿

Dr Auyeung is the Non-Executive Chairman of MTR Corporation Limited, the vice chairman and an independent Non-Executive Director of C-MER Eye Care Holdings Limited, and an independent Non-Executive Director of China Construction Bank (Asia) Corporation Limited. He has over 40 years of experience in the insurance industry in Canada and Hong Kong. Before his retirement in June 2017, Dr Auyeung was Chairman – Asia of the Principal Financial Group Inc. ('PFG'), a Fortune 500 company, responsible for PFG's overall businesses in Asia. During his time with PFG, Dr Auyeung represented PFG and its member companies across Asia in building and expanding PFG's relationship with clients, joint venture partners and strategic investors, and assisting in business development across all product lines of PFG.

Dr Auyeung also actively serves the public sector and is currently a member of the Board of Directors of the Investor and Financial Education Council under the Securities and Futures Commission. In addition, he is a board member of Bo Charity Foundation (Food Angel) and a convenor of the Advisory Committee of the Jockey Club Community eHealth Care Project.

Dr Auyeung was previously an observer of the Independent Police Complaints Council Observers Scheme, an independent Non-Executive Director of HSBC Provident Fund Trustee (Hong Kong) Limited, Standard Life (Asia) Limited and Sompo Insurance China Co., Ltd., the Chairman of Hong Kong Strategy for Financial Literacy Sub-committee on Stakeholder Coordination and Collaboration, a member of the Independent Review Committee on Hong Kong's Franchised Bus Service, the Chairman of the Council of Lingnan University and the Senior Strategy and Business Advisor at Athenex Inc., a company listed on NASDAQ in the United States of America.

Dr Auyeung holds a Bachelor of Environmental Studies (Urban and Regional Planning) Honours Degree from the University of Waterloo, Canada. He was awarded an Honorary Fellowship by the City University of Hong Kong in 2013 and conferred a Doctor of Business Administration, *honoris causa*, by Lingnan University in 2020.

歐陽博士現為香港鐵路有限公司非執行主席、希瑪眼科醫療控股有限公司的副主席兼獨立非執行董事，以及中國建設銀行(亞洲)股份有限公司的獨立非執行董事。他於加拿大及香港的保險業界擁有超過40年經驗。歐陽博士於2017年6月退休前為《財富》世界500強公司之一的美國信安金融集團(「信安集團」)亞洲區主席，負責信安集團整體在亞洲的業務。任職信安集團期間，歐陽博士代表信安集團及其亞洲成員公司，建立和拓展信安集團與其客戶、合作伙伴及策略投資者的關係，並協助發展信安集團的產品系列的業務。

歐陽博士亦積極參與公共事務，現任證券及期貨事務監察委員會轄下投資者及理財教育委員會之董事局成員。此外，他是小寶慈善基金(惜食堂)的董事局成員及賽馬會「e健樂」電子健康管理計劃諮詢委員會召集人。

歐陽博士曾擔任獨立監察警方處理投訴委員會觀察員計劃的觀察員、HSBC Provident Fund Trustee (Hong Kong) Limited、標準人壽保險(亞洲)有限公司及日本財產保險(中國)有限公司的獨立非執行董事、香港金融理財知識和能力策略持份者協調和合作小組委員會主席、香港專營巴士服務獨立檢討委員會委員、嶺南大學校董會主席，以及 Athenex Inc. (一間於美國納斯達克交易所上市的公司) 的策略及業務高級顧問。

歐陽博士持有加拿大滑鐵盧大學環境研究(城市與區域規劃)榮譽學士學位。他於2013年獲香港城市大學頒授榮譽院士銜，以及於2020年獲嶺南大學頒授榮譽工商管理學博士。



**CHEUNG Wan Ching, Clement  
GBS, JP  
張雲正 GBS, JP**

Insurance Authority  
保險業監管局

From 21 November 2018  
Current appointment  
expires on 20 November  
2024

自2018年11月21日起  
目前任期至2024年11月20日  
屆滿

Mr Cheung has been serving as the Chief Executive Officer of the Insurance Authority since August 2018 after retiring from the Administrative Service. Senior positions that he has held in the Government include Commissioner of Insurance (2006-2009), Postmaster General (2009-2011), Commissioner of Customs and Excise (2011-2015), and Secretary for the Civil Service (2015-2017).

At the global and regional levels, Mr Cheung is a member of the Executive Committee of the International Association of Insurance Supervisors and Chair of its Audit and Risk Committee, as well as Chairman of the Asian Forum of Insurance Regulators.

張先生從政務職系退休後，自2018年8月起出任保險業監管局行政總監。他曾服務的高級政府崗位包括：保險業監理專員（2006至2009年）；香港郵政署署長（2009至2011年）；海關關長（2011至2015年），以及公務員事務局局長（2015至2017年）。

在環球及區域層面上，張先生是國際保險監督官協會執行委員會成員和其審計及風險委員會主席，同時也是亞洲保險監督官論壇主席。

## Corporate Governance 機構管治



**CHEUNG Wah Fung, Christopher**  
**GBS, SBS, JP**  
**張華峰 GBS, SBS, JP**

Industry representative  
業界代表

From 1 March 2021  
Current appointment  
expires on 29 February  
2024

由2021年3月1日起  
目前任期至2024年2月29日  
屆滿

Mr Cheung graduated with an EMBA degree from The City University of Hong Kong in 2007 and is currently the Chairman of Christfund Securities Limited. He has over 50 years of financial experience, particularly in stock and futures trading.

Mr Cheung was a member (Financial Services) of Hong Kong's Legislative Council from 2012 to 2016 and was re-elected for a second term in 2016. He is also a member of the National Committee of the Chinese People's Political Consultative Conference (10th–13th).

Previously, Mr Cheung was a member of the Council of The Stock Exchange of Hong Kong (1997 to 2000), the Director of Hong Kong Securities Clearing Co. Ltd (1998 to 2000), Vice Chairman of the Independent Police Complaints Council (2015 to 2020), and a member of the Disciplinary Appeals Committee of Hong Kong Exchanges and Clearing Limited (1997–2000).

He currently serves as the Vice Chairman in the Supervisory board of the Hong Kong Business and Professional Alliance, Honorary President of the Hong Kong Securities Professionals Association, Honorary Director of the Hong Kong Chinese General Chamber of Commerce, Director and Vice Secretary General of the Friends of Hong Kong Association, member of the Board of Directors of the Investor and Financial Education Council, Council Secretary-general of the Belt & Road General Chamber & Commerce, Honorary President of the Hong Kong Federation of Fujian Association, Vice Chairman of the Federation of HK Jiangsu Community Organization, President of the Hong Kong China Chamber of Commerce, Consultant of the Hong Kong Chinese Banking Association of Hong Kong, and consultant of Associação dos Empregados Financeiros de Macau.

張先生持有香港城市大學行政人員工商管理碩士學位，現為恆豐證券(集團)有限公司主席，從事金融服務業超過50年，對行業尤其股票和期貨交易有豐富的經驗。

張先生於2012年當選立法會金融服務界議員，並於2016年連任，他亦是第十屆至十三屆中國全國政協委員。

張先生曾擔任香港聯合交易所理事(1997至2000年)、香港中央結算所有限公司董事(1998至2000年)、獨立監察警方處理投訴委員會副主席(2015至2020年)，以及香港交易所紀律上訴委員會成員(1997至2000年)。

張先生現時為香港經濟民生聯盟監事會副主席、香港證券學會永遠名譽會長、香港中華總商會榮譽會董、香港友好協進會董事及副秘書長、投資者及理財教育委員會之董事局成員、香港一帶一路總商會理事會秘書長、香港福建社團聯會永遠名譽會長、香港江蘇社團總會副會長、香港中國商會榮譽會長、香港中資銀行業協會顧問及澳門金融從業員協會顧問。



**CHEN Yee, Donald**  
**陳翊**

Hong Kong Monetary Authority  
香港金融管理局

From 1 November 2021  
Current appointment  
expires on 31 October  
2024

自2021年11月1日起  
目前任期至2024年10月31日  
屆滿

Mr Chen has been the Executive Director (Corporate Services) of the Hong Kong Monetary Authority (HKMA) since November 2021, and is responsible for corporate development, media relations and public engagement, human resources, administration, finance, information technology and digitalisation work. Mr Chen holds a Bachelor of Social Science degree in Government & Public Administration from the Chinese University of Hong Kong and a Master of Public Administration degree from Harvard University. Mr Chen joined the HKMA in 2020 as Senior Advisor in the External Department and has been involved in market outreach and Mainland-related market development work. Prior to joining the HKMA, Mr Chen served as an Administrative Officer in the HKSAR Government, where he gained experience in different areas of policy formulation and public administration.

陳先生自2021年11月起出任香港金融管理局（金管局）助理總裁（機構拓展及營運），負責機構發展、傳媒關係與社區教育、人力資源、行政、財務、資訊科技及金管局數碼化工作。陳先生持有香港中文大學政治與行政學社會科學學士學位及哈佛大學公共行政碩士學位。他於2020年加入金管局外事處擔任高級顧問，參與市場外展和與內地相關的市場開發工作。此前他任職香港特別行政區政府政務主任，於不同工作領域具有政策制定和公共行政豐富經驗。

## Corporate Governance 機構管治



**HO Fu Ho, Jonathan  
何富豪**

Mandatory Provident Fund  
Schemes Authority  
強制性公積金計劃管理局

From 26 August 2019  
Current appointment  
expires on 25 August  
2025

自2019年8月26日起  
目前任期至2025年8月25日  
屆滿

Mr Ho joined the Mandatory Provident Fund Schemes Authority (MPFA) as Head (External Affairs) in August 2018. (His position was later retitled Director (External Affairs)). He oversees a wide range of publicity-related functions of the MPFA, including corporate communications, media relations, MPF scheme member education and stakeholder engagement.

Before joining MPFA, Mr Ho worked in corporate communication and journalism in various organisations for over three decades, including the Hong Kong Productivity Council, Hong Kong Housing Authority, and Cable TV and Television Broadcasts Ltd.

何先生於2018年8月加入強制性公積金計劃管理局(積金局)，出任主管(對外事務)，負責積金局對外宣傳的職能，包括機構傳訊、傳媒關係、強積金計劃成員教育及持份者溝通。

何先生擁有超過三十年企業傳訊和新聞傳媒工作的經驗，在加入積金局前曾任職的機構包括香港生產力促進局、香港房屋委員會、有線電視和電視廣播有限公司等。



**LEUNG Sze Ho, Louis**  
**梁思灝**

University Grants Committee Secretariat  
大學教育資助委員會秘書處

From 9 December 2019  
Current appointment  
expires on 8 December  
2025

由2019年12月9日起  
目前任期至2025年12月8日  
屆滿

Mr Leung is the Deputy Secretary-General of the University Grants Committee Secretariat. He provides support for the University Grants Committee in areas such as academic planning, funding, student affairs, campus development and internationalisation in respect of the eight publicly-funded universities in Hong Kong. He is also the Secretary of the Quality Assurance Council and oversees university matters relating to the quality of teaching and learning.

梁先生是大學教育資助委員會秘書處副秘書長，就本港八間公帑資助大學在學術規劃、撥款、學生事務、大學校園發展及國際化等範疇為大學教育資助委員會提供支援。他亦擔任質素保證局秘書，負責大學教學質素相關事宜。

## Corporate Governance 機構管治



**SHEK Ka Lai, Clara**  
石嘉麗

Industry representative  
業界代表

From 19 October 2021  
Current appointment  
expires on 18 October  
2024

由2021年10月19日起  
目前任期至2024年10月18日  
屆滿

Ms Shek is currently the Hong Kong President and Asia Corporate Reputation Practice Lead of Ogilvy Public Relations. She has been leading the transformation of Ogilvy PR over the past two decades with the acquisition of two specialist firms, founding its Travel Practice in 2007 and establishing one of Hong Kong's first social media & content hubs in 2010.

A brand-building and communications veteran, Ms Shek has extensive experience in counselling the world's leading brands on their positioning, reputation management, strategic communications and go-to-market strategies. In 2014, Clara was named the "Distinguished Professional of the Year" by the Hong Kong Public Relations Professionals' Association (PRPA) and received the "Hong Kong PR Agency Head of the Year 2014" award from *Marketing* magazine.

Outside of work, she actively contributes to her community. She is a former President (2003–2005) and current advisor of the PRPA and a founding board member of The Council of Public Relations Firms of Hong Kong. She currently serves on the board of the Investor and Financial Education Council and the Hong Kong Federation of Youth Groups. She chairs Hong Kong Red Cross's Communications & Resource Development Advisory Panel. She is also a member of the Hong Kong Management Association's Sustainability Committee, Advisory Committee on Built Heritage Conservation and the Chinese University of Hong Kong's Advisory Panel for M.S.Sc in Corporate Communication.

石女士是奧美公共關係國際有限公司的香港區總裁以及亞洲區企業聲譽管理部門的主管，於過去20年一直帶領香港奧美公關推動業務創新，先後收購兩間專業公關顧問公司，並於2007年建立聚焦旅遊業的顧問團隊，以及早於2010年率先成立社交媒體及內容策略中心。

石女士擅長品牌策略及商譽管理，協助多個國際品牌確立市場定位、制訂傳訊策略。於2014年，她不但獲香港公共關係專業人員協會頒發「卓越公關專業人員大獎」，更獲《*Marketing*》雜誌選為「2014年香港最佳公關顧問公司主管」。

在工作以外，石女士亦積極回饋社會。她曾任香港公共關係專業人員協會主席(2003至2005年)，現為該協會的顧問，以及The Council of Public Relations Firms of Hong Kong的創會董事會成員。目前，她是投資者及理財教育委員會以及香港青年協會董事會成員，也是香港紅十字會傳訊及資源發展顧問小組主席、香港管理專業協會可持續發展委員會成員，保育歷史建築諮詢委員會主席及成員，以及香港中文大學企業傳訊科學碩士課程的顧問小組成員。





**WAN Chi Yiu, Andrew**  
**溫志遙**

Securities and Futures Commission  
Ex-officio member of the Board of  
Directors, Investor and Financial  
Education Council

證券及期貨事務監察委員會  
投資者及理財教育委員會董事局當然成員

From 19 October 2012  
Appointment expired  
on 4 January 2023

由2012年10月19日起  
任期至2023年1月4日屆滿

Mr Wan is Chief Financial Officer of the Securities and Futures Commission (SFC), overseeing finance and administration, corporate planning, human resources, information technology and complaints handling. As a member of the SFC's Executive Committee, he is responsible for formulating and executing corporate strategies to improve the SFC's regulatory capability and effectiveness.

In his over 30 years of extensive financial and business experience, Mr Wan worked with leading professional firms and served as chief financial officer of listed companies in Hong Kong and Canada. He holds Bachelor of Commerce and MBA degrees and is a member of the Canadian Institute of Chartered Accountants and a Certified Public Accountant (Practising) in Hong Kong.

溫先生是證券及期貨事務監察委員會（證監會）首席財務總監，負責管理財務及行政、機構規劃、人力資源、資訊科技及投訴處理。他是證監會執行委員會成員，負責計劃及執行證監會的機構策略事務，從而提升運作成效。

溫先生於金融及商界擁有超過30年的豐富經驗，曾於專業事務所任職，亦於香港及加拿大的上市公司出任首席財務總監。他擁有商學士及工商管理碩士學位，亦是加拿大特許會計師公會會員及香港執業會計師。

## Corporate Governance 機構管治



**LEE Chi Kee, Trevor**  
**李子麒**

Securities and Futures Commission  
Ex-officio member of the Board of  
Directors, Investor and Financial  
Education Council

證券及期貨事務監察委員會  
投資者及理財教育委員會董事局當然成員

From 16 January 2023  
Current appointment  
expires on 15 January  
2026

由2023年1月16日起  
目前任期至2026年1月15日  
屆滿

Mr Lee is the Senior Director of Investment Products Division of the Securities and Futures Commission (SFC). He oversees the authorisation of retail investment products and plays a key role in the asset management policy work, including mutual market access schemes such as ETF Connect, GBA wealth management connect and various mutual recognition of funds (MRF) programs. He is currently a member of the SFC Product Advisory Committee.

Prior to joining the SFC, Mr Lee was an Executive Director at Goldman Sachs.

Mr Lee has extensive experience in the legal field and had previously worked at the international law firms of Slaughter and May, Freshfields Bruckhaus Deringer and Norton Rose Fullbright, specialising in corporate finance matters.

李先生為香港證券及期貨事務監察委員會（證監會）投資產品部的高級總監，負責零售投資產品的認可及審批工作，並在資產管理相關的政策工作上擔任重要角色，包括負責多項市場互聯互通項目，包括 ETF 納入內地與香港股票市場交易互聯互通機制（ETF 通）、粵港澳大灣區跨境理財通以及多個地區的基金互認安排。李先生同時擔任證監會產品諮詢委員會委員。

加入證監會前，李先生曾任高盛（亞洲）有限責任公司（高盛）的執行董事。

李先生在法律範疇上擁有豐富經驗，他曾就職司力達律師事務所（Slaughter and May）、富而德律師事務所（Freshfields Bruckhaus Deringer）和諾頓羅氏富布萊特律師事務所（Norton Rose Fullbright）等國際律師事務所，專門處理企業融資事務。

## Board meeting attendance record 董事局會議出席記錄表

		Meetings attended/held 出席會議次數/會議次數
DAWES, Victor, SC (Chairman)	杜淦堃(主席)	4/4
LI Yuen Chow, Dora (General Manager)	李婉秋(總經理)	4/4
Dr AU YEUNG Pak Kuen, Rex	歐陽伯權博士	3/4
CHEUNG Wan Ching, Clement	張雲正	3/4
CHEUNG Wah Fung, Christopher	張華峰	2/4
CHEN Yee, Donald	陳羿	3/4
HO Fu Ho, Jonathan	何富豪	4/4
LEE Chi Kee, Trevor <sup>3</sup>	李子麒 <sup>3</sup>	1/1
LEUNG Sze Ho, Louis	梁思灝	2/4
SHEK Ka Lai, Clara	石嘉麗	4/4
WAN Chi Yiu, Andrew <sup>4</sup>	溫志遙 <sup>4</sup>	3/3

<sup>3</sup> Appointed as Board member effective 16 January 2023.  
獲委任為董事局成員，生效日期為2023年1月16日。

<sup>4</sup> Appointment expired on 4 January 2023.  
任期於2023年1月4日屆滿。

# Teachable Moments Build Strong Foundations

## 自小培養理財基礎



Parents should equip their children with the knowledge and skills they will need to grow and thrive later in life. IFEC provides edutainment resources featuring The Chin Family characters that enable parents to instil their children with good money management habits at an early age.

父母要讓孩子掌握長大後所需的知識及技能。投委會提供以「錢家有道」為主題以及寓教於樂的資源，使父母能夠及早向子女灌輸良好的理財習慣。





# Public Campaigns and Resources

## 公眾活動及資源





During a year of growing economic uncertainty and the continuing challenges of the COVID-19 pandemic, we focused on developing public education campaigns and resources in a bid to drive attitude and behavioural change and increase financial resilience. We also continued with our process of digital transformation by adapting our messages and creating more online content and tools that resonate with our target segments via The Chin Family platform.

過去一年，在經濟不確定性增加以及2019冠狀病毒病疫情帶來持續挑戰下，我們專注製作教育活動和資源，冀能改變公眾的態度和行為，並提高財務抗逆能力。我們亦繼續進行數碼轉型，透過「錢家有道」平台傳遞訊息和提供更多網上內容及工具，以引起目標群組的共鳴。



**IFEC digital platform (1 April 2022 – 31 March 2023)**  
**投委會數碼平台 (2022年4月1日至2023年3月31日)**

	<b>Website page views</b> 網站瀏覽次數	3,034,734
	<b>Website users*</b> 網站使用者人數*	1,338,712
	<b>Facebook followers</b> Facebook專頁追蹤者人數	88,714
	<b>Instagram followers</b> Instagram追蹤者人數	14,438



\*Aggregation of the monthly number of users who visited our website at least once.  
 \*每月到訪網站至少一次的使用者人數總和。

## Public Campaigns and Resources 公眾活動及資源

### IFEC 10th Anniversary Education Campaign Multimedia investor and financial education campaign

To commemorate our 10th anniversary, we launched a multimedia campaign from October to November 2022 themed “Embarking on our Financial Learning Journey Together”. The campaign comprised TV advertising, outdoor advertising, social media and online promotions.

The campaign generated around 15.3 million views and was ranked Hong Kong’s Top YouTube Campaign Video in October 2022. The IFEC website also attracted around 1.07 million page views during the campaign period — a new record<sup>5</sup>.

We also developed an array of investor and financial education activities to cultivate good financial management habits among the public.

### 投委會成立十周年教育活動

#### 跨媒體投資者及理財教育活動

為慶祝投委會成立十周年，我們於2022年10月至11月推出以「投委會同行十載，掌握理財更自在」為主題的跨媒體活動，涵蓋電視廣告、戶外廣告，以及社交及網上媒體宣傳。

活動短片錄得約1,530萬瀏覽次數，是2022年10月排名首位的香港YouTube活動影片。在活動期間，投委會網站亦錄得約107萬瀏覽次數，是歷年的最高紀錄<sup>5</sup>。

同時，我們推出一系列投資者及理財教育活動，呼籲大眾培養良好的理財習慣。



Our TV and bus ads encourage the public to cultivate good financial management habits and improve financial resilience. 我們的電視及巴士車身廣告鼓勵市民培養良好的理財習慣，提高財務抗逆能力。

<sup>5</sup> Sources of figures: Facebook, Instagram, YouTube and Google Analytics  
數據來源：Facebook、Instagram、YouTube及Google Analytics





## Anti-financial scam board game and digital toolkit

To help the public identify financial scams, we produced the *One Day Adventure with Grandparents Chin* board game, together with a simplified digital version for wider public usage.



Our anti-financial scam game and toolkit provide an interactive way for all to acquire anti-scam knowledge. 防騙遊戲讓公眾以互動形式學習防騙知識。

## 防騙桌上遊戲及數碼學習資源

為協助市民辨別金融騙局，我們製作了「錢爺爺與錢嫻嫻的一天」桌上遊戲及簡易化的網上版本，以讓更多公眾參與。



## Personal finance combat game

We produced an interactive online game – *Money-verse* – that encourages young people to review their financial management habits in a fun and engaging way. Topics covered include financial scams, credit card debt and herd mentality investing.

### 個人理財戰鬥遊戲

我們製作「錢宇宙傳說」網上遊戲，以互動形式幫助青年人檢視個人理財習慣，內容覆蓋金融騙局、信用卡債務及盲目跟風投資。



*Money-verse* offers financial management tips for players while enjoying the game. 「錢宇宙傳說」向玩家提供理財貼士。

## Public Campaigns and Resources 公眾活動及資源

### Animation series and toolkits for schoolchildren

We produced *The Chin Family Money Management Idioms* animation series to instil good money management habits among schoolchildren through Chinese idioms. Over 3.1 million views were recorded for the series, and around 150,000 toolkits were produced and distributed to over 500 primary schools<sup>6</sup>.

### 學童動畫系列及資源套

我們推出「錢家講成語」動畫短片系列，巧用成語幫助小朋友培養良好理財習慣，短片共錄得逾310萬瀏覽次數。我們並製作了約15萬份學習資源套，分派給500多間小學<sup>6</sup>。



Our edutainment resources instil basic money knowledge through Chinese idioms.  
趣味數碼學習資源利用成語幫助小朋友學習理財知識。



<sup>6</sup> Sources of figures: Facebook, YouTube and Google Analytics  
數據來源：Facebook、YouTube 及Google Analytics



## The IFEC 10th Anniversary Education Seminar cum Investor and Financial Education Award (IFEA) Presentation Ceremony

For the finale of our anniversary campaign, we held the IFEC 10th Anniversary Education Seminar cum IFEA Presentation Ceremony on 29 November 2022.

Mr Joseph Chan, Acting Secretary for Financial Services and the Treasury, Mr Tim Lui, Chairman of SFC, and Mr Victor Dawes, Chairman of IFEC, shared their personal investment and financial management experience with the audience. In their remarks, they reinforced the importance of starting early in financial management and reiterated the essential need to foster good financial management habits in order to achieve life goals.

During the event, results of IFEA 2022 were also announced, with 31 organisations and individuals / teams awarded for their outstanding contributions on investor and financial education.

Officiating at the IFEC 10th Anniversary event were (from left to right) Ms Dora Li, General Manager of IFEC, Mr Joseph Chan, Acting Secretary for Financial Services and the Treasury, Mr Victor Dawes, Chairman of IFEC, Mr Tim Lui, Chairman of SFC, and Ms Julia Leung, Chief Executive Officer of SFC<sup>7</sup>.

投委會十周年壓軸活動的主禮嘉賓(由左至右)包括投委會總經理李婉秋女士、署理財經事務及庫務局局長陳浩濂先生、投委會主席杜淦堃先生、證監會主席雷添良先生以及證監會行政總裁梁鳳儀女士<sup>7</sup>。



Mr Victor Dawes, Chairman of IFEC, delivered the welcome speech highlighting IFEC's journey and the way forward. 投委會主席杜淦堃先生致歡迎辭，分享投委會的工作及動向。

## 投委會十周年「傳承投資理財智慧講座暨投資者及理財教育獎頒獎典禮」

於2022年11月29日，我們舉辦「傳承投資理財智慧講座暨投資者及理財教育獎頒獎典禮」，作為投委會十周年的壓軸活動。

署理財經事務及庫務局局長陳浩濂先生、證監會主席雷添良先生和投委會主席杜淦堃先生與現場觀眾分享個人投資理財經驗，並強調及早管理財務的重要性，和培育必備的良好理財習慣以實現人生目標。

我們於同場公布「投資者及理財教育獎2022」得獎結果，共有31個機構及個人／隊伍就其推動投資者及理財教育方面的傑出貢獻而獲獎。

<sup>7</sup> Effective from 1 January 2023. 由2023年1月1日起。

## Public Campaigns and Resources 公眾活動及資源

IFEC Board members and stakeholders attended the IFEC 10<sup>th</sup> Anniversary event.  
投委會董事局成員及持份者出席投委會十周年典禮。



Secondary school students attended the IFEC 10th Anniversary event to learn about money management.  
中學生參加投委會十周年典禮，學習理財知識。



## Edutainment resources for parents and children

### The Chin Family Tour Guide Challenge

We launched this online challenge with the support of the EDB. The challenge gave kindergarten and primary school students the opportunity to play the role of a tour guide and plan a day trip for their families and friends. Through research, planning and budgeting, participants learnt how to set and achieve goals and develop proper money management habits. By the end of the challenge in July 2022, the event had attracted the participation of over 3,300 students and around 160 schools.

## 寓教於樂的親子理財學習資源

### 「錢家小導遊」大挑戰

在教育局的支持下，我們推出此網上大挑戰，讓幼稚園及小學生扮演「錢家小導遊」，為家人或朋友計劃一日遊行程。參加者能從資料搜集、計劃行程及制定預算中，學習如何訂立及實現目標。該比賽於2022年7月完結，吸引約160所學校及超過3,300名學生參加。



The Chin Family Tour Guide Challenge  
The Most Active Participating School Award  
Champion (Primary School)  
YCH Law Chan Chor Si Primary School  
錢家小導遊大挑戰  
最踴躍參與學校獎(小學組)冠軍  
仁濟醫院羅陳楚思小學



The Chin Family Tour Guide Challenge  
The Most Active Participating School Award  
Champion (Kindergarten)  
True Light Middle School of Hong Kong  
(Kindergarten Section)  
錢家小導遊大挑戰  
最踴躍參與學校獎(幼稚園組)冠軍  
香港真光中學幼稚園



Infographic on teaching children to be responsible for their personal belongings. 我們以資訊圖表形式提供教導兒童保管個人物品的要點。

## Summer education campaign for children

In August 2022, we published a dedicated webpage with the theme "Get Ready for School". Offering tips and resources, the webpage provided information to parents and their children on how to enjoy a meaningful summer on a budget, as well as basic money concepts to prepare them for a new school term.

The resources covered topics such as setting budgets, prioritising expenses for school items, and taking care of personal belongings.

## 兒童暑期教育活動

我們於2022年8月推出「暑假學理財，開心迎開學」專頁，向家長及兒童提供親子小貼士及學習資源，讓他們享受一個有學習意義但不用多花金錢的暑假，並透過日常活動學習基本金錢概念，迎接新學年。

資源的內容包括為開學的支出訂立預算及優次，以及保管個人物品等。

## Public Campaigns and Resources 公眾活動及資源

### Chinese New Year Promotion

In January 2023, we launched a campaign on social media platforms encouraging parents to use our festive online games, tools, and tips to help their children to learn about money management during Chinese New Year.

Through tasks such as stuffing *lai see* packets and buying festive foods in our online games, children gained knowledge of currency denominations, counting money and making payments, while having fun creating their own personalised red couplet. The social media feeds and web banners attracted around 103,000 clicks<sup>8</sup>.

### 農曆新年推廣活動

於2023年1月，我們在社交媒體平台推廣，鼓勵家長使用新春主題的網上遊戲、工具及親子理財貼士，幫助兒童在農曆新年期間學習理財。

透過網上遊戲內的理財任務，如入利是及購買賀年食品等，兒童能夠學習貨幣面額、計算金額以及付款的知識，同時能製作個人的電子揮春。有關社交媒體帖文及網上廣告錄得約103,000點擊<sup>8</sup>。



Our festive resources offer a fun opportunity for children to learn basic money concepts. 我們的新春主題教育資源讓兒童以有趣方式學習基本金錢概念。

### Global Money Week 2023

During the year, we supported Global Money Week (GMW), an annual campaign launched by the OECD/INFE to raise awareness of the importance of financial literacy among children and young people. The campaign was held globally from 20 March to 26 March 2023, under the theme of “Plan Your Money, Plant Your Future”.

We also launched a dedicated portal in support of GMW 2023, with money learning initiatives from the IFEC and various stakeholders to enhance financial literacy among the younger generation.

### 世界理財週2023

我們支持由經合組織/國際金融理財教育網絡舉辦的年度活動「世界理財週」，向全球兒童及青年人宣揚理財教育的重要性。今屆的主題為「精明理財，建立未來」，於2023年3月20日至3月26日全球同步舉行。

我們推出了「世界理財週2023」專頁，內有一系列由投委會及持份者提供的理財教育資源，以提升年輕一代的理財能力。



<sup>8</sup> Sources of figures: Facebook, Google Analytics  
數據來源：Facebook及Google Analytics



## World Investor Week 2022

World Investor Week (WIW) is an annual global campaign organised by the International Organization of Securities Commissions (IOSCO) to raise awareness about the importance of investor education and protection. The IFEC has supported the WIW for six consecutive years. This year, we had the support of Financial Services and the Treasury Bureau (FSTB), SFC, Hong Kong Exchanges and Clearing Limited (HKEX), CFA Institute, CFA Society of Hong Kong, Hong Kong Green Finance Association, Institute of Financial Planners of Hong Kong, Bank of China (Hong Kong) and HSBC.

### Activity highlights

- A webinar hosted with FSTB and SFC on virtual asset regulations and investor protection, featuring Mr Christopher Hui, Secretary for Financial Services and the Treasury, and Ms Julia Leung, Chief Executive Officer of the SFC<sup>9</sup>. Around 240,000 video views were recorded<sup>10</sup>.
- An online talk co-hosted with CFA Institute and CFA Society Hong Kong to discuss attitude and behaviour when facing investment adversities. Mr Joseph Chan, Under Secretary for Financial Services and the Treasury, and representatives from the financial and academic sectors were invited as speakers. The talk recorded over 100,000 video views<sup>11</sup>.
- The Strike the Gong for Financial Literacy Ceremony co-hosted with HKEX. IFEC Chairman Mr Victor Dawes and HKEX Co-Head of Markets Ms Glenda So delivered keynote speeches on the development of green and sustainable finance in Hong Kong. An SFC representative also discussed the ESG funds landscape and its regulations in Hong Kong.
- A dedicated WIW 2022 portal with a series of investor and financial education initiatives and resources covering investor resilience, green and sustainable finance and virtual assets. The portal also provides details on activities organised by the IFEC and various stakeholders.

<sup>9</sup> Effective from 1 January 2023.  
由2023年1月1日起。

<sup>10</sup> Sources of figures: Facebook, YouTube  
數據來源：Facebook及YouTube

<sup>11</sup> Sources of figures: YouTube  
數據來源：YouTube

## 世界投資者週2022

我們連續第六年舉辦「世界投資者週」，此項全球性年度活動由國際證券事務監察委員會組織發起，旨在推廣投資者教育及保障。今屆我們得到財經事務及庫務局、證監會、香港交易及結算所有限公司、CFA協會、香港特許金融分析師學會、香港綠色金融協會、香港財務策劃師學會，中國銀行(香港)及滙豐的支持。

### 重點活動

- 聯同財經事務及庫務局以及證監會舉辦網上講座，由財經事務及庫務局局長許正宇先生及證監會行政總裁梁鳳儀女士<sup>9</sup>講解虛擬資產的監管和投資者保障。講座錄得約240,000瀏覽次數<sup>10</sup>。
- 聯同CFA協會及香港特許金融分析師學會舉辦網上講座，探討投資者在面對投資逆境時應有的態度和行為，並邀請了財經事務及庫務局副局長陳浩濂先生以及財經界及學術界代表擔任講者。講座錄得超過100,000瀏覽次數<sup>11</sup>。
- 聯同香港交易所舉辦「為理財教育敲鑼」活動，投委會主席杜淦堃先生及香港交易所市場聯席主管蘇盈盈女士就香港綠色及可持續金融發表主題演講，證監會代表分享ESG基金在本港的發展及監管。
- 設立「世界投資者週2022」網頁，提供一系涵蓋投資者抗逆能力、綠色及可持續金融和虛擬資產的投資者及理財教育活動及資源，以及由投委會和持份者舉辦的各項活動詳情。



## Public Campaigns and Resources 公眾活動及資源



IFEC Chairman Mr Victor Dawes and HKEX Co-Head of Markets Ms Glenda So delivered keynote speeches on green and sustainable finance in Hong Kong. 投委會主席杜淦堃先生及香港交易所市場聯席主管蘇盈盈女士就香港綠色及可持續金融發表主題演講。



Secretary for Financial Services and the Treasury Mr Christopher Hui and SFC Chief Executive Officer Ms Julia Leung<sup>12</sup> discussed the development of virtual assets in Hong Kong. 財經事務及庫務局局長許正宇先生及證監會行政總裁梁鳳儀女士<sup>12</sup>討論香港虛擬資產的發展。



Under Secretary for Financial Services and the Treasury Mr Joseph Chan and industry experts discussed ways to enhance investor resilience. 財經事務及庫務局副局長陳浩濂先生與業內專家討論提升投資者抗逆力的方法。



<sup>12</sup> Effective from 1 January 2023.  
由2023年1月1日起。





## Investor and financial education initiatives and resources

We continued to step up our efforts to raise investor awareness of the increasingly complex financial products available in today's market and the need to remain vigilant against emerging risks.



## 投資者及理財教育活動和資源

我們繼續加強教育投資者了解日新月異的金融產品，以及對有關產品所帶來的新風險保持警覺。

Throughout the year, we developed education initiatives to promote investor awareness and understanding of green and sustainable investment. 年內，我們推出教育項目，促進投資者對綠色及可持續投資的關注和認識。

## 2022-23 highlights

### Green and sustainable finance

Retail investors are increasingly demonstrating interest in investment products that incorporate environmental, social and governance criteria. Along with the proliferation of these products, investor education is essential to raise public awareness and understanding of green and sustainable investing with a view to enhance investor confidence to participate in the market on a properly informed basis.

IFEC worked with stakeholders, including SFC, HKEX and HKMA, to promote public awareness of green and sustainable investing.

In collaboration with the HKMA in April 2022, we published online resources and created a number of social media posts on the inaugural retail green bond issued by the Hong Kong government. In June 2022, our General Manager Ms Dora Li discussed sustainable investments during a media interview. We also developed resources on green bonds and carbon neutrality, in support of these key topics at WIW 2022.

## 2022-23年重點

### 綠色及可持續金融教育

投資者對一些涵蓋環境、社會及企業管治的投資產品的興趣漸增，加上此類產品在市場數量增加，透過教育工作，提升大眾對綠色及可持續投資的關注和認識，從而讓他們在有根據的情況下，更有信心地參與有關市場，就更形重要。

我們與證監會、香港交易所及金管局等持份者合作，向公眾推廣綠色及可持續金融。

於2022年4月，我們與金管局合作，推出網上資源及製作多個社交媒體帖文，介紹香港政府發行的首隻綠色零售債券。於2022年6月，我們的總經理李婉秋女士於媒體訪問探討可持續投資。我們亦響應「世界投資者週2022」的主題，推出關於綠色債券及碳中和的資源。

## Public Campaigns and Resources 公眾活動及資源

### Virtual assets

Interest in virtual assets (VA) is gaining momentum. We have been working closely with the government and the SFC to develop relevant education resources. Topics covered include stablecoins, VA “deposit” or “staking”, VA futures ETFs, the licensing regime for VA service providers, VA-related scams and investor protection.

We also arranged an interview in March 2023, featuring spokespersons from FSTB and SFC to discuss the latest product and regulatory developments related to VA. The interview recorded over 560,000 views<sup>13</sup>.



Mr Joseph Chan, Under Secretary for Financial Services and the Treasury, and Ms Christina Choi, Executive Director of the SFC spoke in our online interview on product and regulatory developments related to VA. 財經事務及庫務局副局長陳浩濂先生及證監會執行董事蔡鳳儀女士分享虛擬資產的產品及監管新知。

### 虛擬資產教育

市場對虛擬資產的關注及興趣日增，我們一直與政府和證監會緊密合作，推出相關的教育資源，內容涵蓋穩定幣、虛擬資產存款或質押、虛擬資產期貨ETF、虛擬資產服務提供者的發牌制度，以及與虛擬資產相關的騙局和投資者保障措施等。

我們於2023年3月邀請財經事務及庫務局和證監會的代表接受專訪，與觀眾分享虛擬資產的產品及監管新知。網上訪問錄得逾560,000瀏覽次數<sup>13</sup>。

### Online investing

Launched in March 2023, an animated video offered an overview of the latest products and services provided by online service providers, reminding investors on cybersecurity and to be aware of their rights and responsibilities when engaging in online investment activities. More than 730,000 views were recorded<sup>14</sup>.

### 網上投資

於2023年3月推出動畫，介紹網上證券商提供的最新產品及服務，提醒投資者要注意網絡安全，及進行網上投資活動時要留意自己的權利和責任。動畫錄得逾730,000瀏覽次數<sup>14</sup>。



Animated video on online investing.  
網上投資動畫短片。

<sup>13</sup> Sources of figures: Facebook, YouTube  
數據來源：Facebook及YouTube

<sup>14</sup> Sources of figures: Facebook, Instagram, YouTube  
數據來源：Facebook、Instagram及YouTube



Online talk on retirement planning and tax-deductible products.  
退休計劃及可扣稅產品網上講座。



## Retirement planning

Co-hosted with the IA, and with the support from the MPFA, an online talk was held in March 2023 to discuss how tax-deductible products can be useful for retirement planning. The talk, which featured case studies and various retirement planning digital tools, recorded around 460,000 views<sup>15</sup>.

## 退休計劃

於2023年3月舉行與保監局合辦，並獲積金局支持的網上講座，討論可扣稅產品如何協助退休規劃，並設有個案分享及退休計劃數碼工具示範。講座錄得逾460,000瀏覽次數<sup>15</sup>。

## Investment trends and the impact of gamification

Co-hosted with CFA Institute and CFA Society Hong Kong, a webinar was held in March 2023 to discuss the latest online investment trends, including the proliferation of online investment platforms and the impact of gamification on retail investors. Speakers also shared their insights on the macroeconomic outlook amid uncertain market conditions. The webinar recorded about 194,000 views<sup>16</sup>.

## 網上投資趨勢及遊戲化影響

於2023年3月與CFA協會及香港特許金融分析師學會合辦網上講座，探討最新的網上投資趨勢，包括網上投資平台激增和遊戲化對零售投資者的影響。講者並分享在不明朗市場因素下對宏觀經濟前景的看法。講座錄得逾194,000瀏覽次數<sup>16</sup>。



Webinar on investment trends and the impact of gamification on retail investors.  
網上投資趨勢及投資遊戲化對零售投資者的影響網上講座。

<sup>15</sup> Sources of figures: Facebook, YouTube  
數據來源：Facebook及YouTube

<sup>16</sup> Sources of figures: YouTube  
數據來源：YouTube

## Public Campaigns and Resources 公眾活動及資源

### Other investor and financial education resources

We continued to publish blogs and articles on the IFEC website during the year, covering the following investment and financial management topics:

### 其他投資者及理財教育資源

年內，我們在投委會網站發表網誌及專題文章，涵蓋以下的投資者及理財教育題目：

Topics 題目	Key messages 重點
ETF Connect ETF通	Introduced the inclusion of eligible exchange-traded funds (ETFs) in Stock Connect. 介紹符合條件的交易所買賣基金納入股市互聯互通。
Complex product series 複雜產品系列	Introduced professional debt, contingent convertible bonds, accumulators and decumulators etc. 介紹專業債券、或然可換股債券、累計期權及累沽期權等。
Investor identification regime (HKIDR) 投資者識別碼制度	Promoted public awareness of the implementation of HKIDR in 2023. 推廣於2023年實施的投資者識別碼制度。
Insurance 保險 – Investment-linked assurance schemes (ILAS) 投資相連壽險計劃 (投連壽險)	Updated the new regulatory requirements introduced in late 2022 and explained the features of the new Protection Linked Plans and key points when considering ILAS products. 更新2022年底推出的新監管要求，解釋新的保障型投連壽險的特點，以及購買投連壽險產品的要點。
– Participating policies and fulfilment ratio 分紅保單和分紅實現率	Discussed considerations when buying participating policies and checking an insurance company's past dividend pay-out performance. 探討購買分紅保單的考慮因素，查看保險公司過往派發紅利的表現。
Investor resilience 投資者抗逆力	Discussed the importance of investor resilience in an rising inflation and interest rates environments. 提醒在通脹和加息環境，投資者保持抗逆能力的重要性。
Properties outside of Hong Kong 境外置業	Reminded the public to exercise caution when buying properties outside Hong Kong, especially those with sale and lease back arrangements. 提醒公眾境外置業時務必審慎，尤其留意「售後返租」安排。
Special Purpose Acquisition Companies (SPAC) 特殊目的收購公司	Introduced the listing regime that allows SPAC listings and fund raising in Hong Kong. 介紹讓特殊目的收購公司在本港上市集資的上市機制。
Financial education topics 理財教育議題	Anti-financial scams, debt and borrowing, retirement planning, family and parenting finances etc. 防騙、債務及借貸、退休規劃，家庭及親子理財等。



An Investor Education Advisory Group was set up to provide advice and guidance for IFEC investor and financial education initiatives. This advisory group comprises representatives from the FSTB and four financial regulators.

成立投資者教育諮詢小組，就投委會的投資者及理財教育活動提供意見。該諮詢小組的委員包括財經事務及庫務局以及四家金融監管機構的代表。



## Making more effective use of social media

With the shifting trend to receiving information on digital platforms, we have been broadening and deepening our online presence to cater for the evolving needs of our audiences. This move has enabled us to deliver our messages in a more targeted and effective way and reach a wider audience.

By leveraging our social media platforms, including Facebook, Instagram and YouTube, we can disseminate timely investor and financial education information and resources using visually appealing formats. These include videos and eye-catching images that attract attention, raise awareness and deepen engagement with online communities.



We create online content in visually appealing formats that resonate with our target segments. 我們製作具特色的網上內容，增加受眾的共鳴。

## 善用社交媒體

隨著大眾轉為於數碼平台接收資訊，我們加強及擴展網上渠道，以迎合有關轉變。

我們善用社交媒體平台，包括Facebook、Instagram及YouTube，透過吸引人的表達形式，例如短片及精美圖片，吸引一眾網民，提升他們的關注和參與，讓我們能夠提供及時的投資者及理財教育資訊及資源。



## Public Campaigns and Resources 公眾活動及資源

### Enhancements to our digital financial management tools

This year, we launched the new IFEC Money Tracker Mobile App and a revamped Retirement Planner to help the public manage their personal finances more efficiently and effectively. The intuitive user-centric interface of the mobile app allows users to categorise expenses for better budgeting and to help them meet their savings goals.

The revamped Retirement Planner enables users to map out their anticipated retirement needs, with action plans for achieving their retirement goals. These enhancements encourage users to take greater control of their personal finances at their own pace.

### 提升數碼理財工具

年內，我們推出全新的投委會「收支管家」流動應用程式，以及革新版「退休計劃計算機」，以助大眾更輕鬆及快捷地管理個人財務。全新的流動應用程式介面簡易，方便用家為各項開支分類，制定預算，早日達到儲蓄目標。

革新版「退休計劃計算機」協助用家了解預期退休時所需的金額及具體行動方案。優化的數碼工具鼓勵大眾按本身的需要隨時隨地理財。

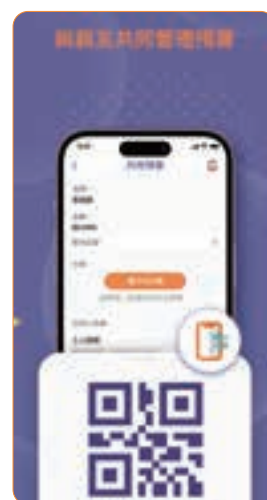


The new IFEC Money Tracker Mobile App makes it easy to track everyday expenses. 全新投委會「收支管家」流動應用程式助用家輕鬆管理日常收支。

Android 版本



iOS 版本





The revamped IFEC Retirement Planner provides free action plans for retirement planning. 投委會的革新版「退休計劃計算機」為用家提供免費行動方案籌劃退休。



The IFEC blog and e-newsletter help us reach our target audience. 網誌及電子通訊有助我們聯繫目標群組。



## The IFEC blog and e-newsletter

We reach the public through the blog posts and e-newsletters we publish. By using The Chin Family characters, we blog on investing and money management topics. Around 160,000 page views were recorded during the year<sup>17</sup>.

## 投委會網誌及電子通訊

我們發布網誌及電子通訊聯繫公眾。網誌透過「錢家有道」的不同角色，探討有關投資及日常理財事宜。在年內，網誌錄得約16萬瀏覽次數<sup>17</sup>。

<sup>17</sup> Sources of figures: Google Analytics  
數據來源：Google Analytics

## Public Campaigns and Resources 公眾活動及資源

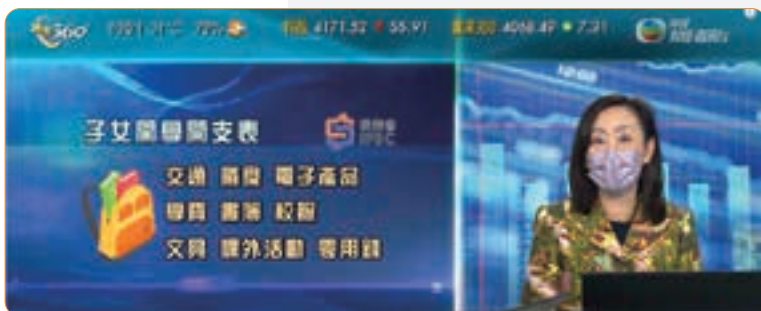
### Media collaboration

Working with our media partners, we continued to develop regular by-lined articles featuring our investor and financial education messages. We also attended interviews to share our insights on a number of financial and money management topics.

### 媒體合作

我們致力與媒體夥伴合作，定期在媒體發表有關投資及理財教育資訊的文章，並接受媒體訪問，分享對不同的投資理財話題的見解。

IFEC Chairman Mr Victor Daves in an interview with *Metro Radio* introduced the investor and financial education work of the IFEC (April 2022).  
投委會主席杜淦堃先生接受《新城電台》訪問，介紹投委會的投資者及理財教育工作(2022年4月)。



General Manager Ms Dora Li in an interview with *Television Broadcasts*, discussing money management for schoolchildren (August 2022).  
投委會總經理李婉秋女士接受《無綫電視》訪問，討論教授學童金錢管理知識(2022年8月)。





An advertorial on *Sing Tao* introducing IFEC's money learning activity for schoolchildren (August 2022).  
《星島日報》介紹投委會的親子理財教育活動(2022年8月)。



General Manager Ms Dora Li in an interview with *Hong Kong Economic Times* discussing virtual banks (November 2022).  
投委會總經理李婉秋女士接受《香港經濟日報》關於虛擬銀行的訪問(2022年11月)。



A by-line story in *Sing Tao* on crypto-related scams (September 2022).  
投委會在《星島日報》發表文章，探討與加密貨幣有關的騙局(2022年9月)。



Manager Ms Manning Lam in an interview with *Television Broadcasts* on parenting finance (February 2023).  
投委會經理林汶鈴女士接受《無綫電視》關於學童理財的訪問(2023年2月)。



A by-line story in *Wen Wei Po* introducing green bonds (November 2022).  
投委會在《文匯報》發表文章，介紹綠色債券(2022年11月)。



An IFEC by-line story in *Sky Post* reminding the public to be vigilant against financial scams (March 2023).  
投委會在《晴報》發表文章，提醒大眾提防金融騙局(2023年3月)。

Credit: *Hong Kong Economic Times*, *Metro Radio*, *Sky Post*, *Sing Tao*, *Television Broadcasts*, *Wen Wei Po*

鳴謝：《香港經濟日報》、《新城電台》、《晴報》、《星島日報》、《無綫電視》、《文匯報》

# Putting Financial Knowledge Into Practice

## 理財知識 活學活用



As young people enter the workforce, they should acquire practical financial management knowledge and cultivate the right attitude towards investing and money management. The intuitive digital tools IFEC offers are tailored for the younger generation as they begin this stage in their life journey.

開展職業生涯的青年人需要掌握理財所需的知識，以及建立正確的投資及理財態度。投委會為年輕一代提供切合需要的數碼理財工具，以助他們開始人生理財旅程。





# Targeted Education Programmes

## 針對目標受眾的教育計劃





We understand that people at various life stages have different financial needs and challenges. During the year, we continued to focus on refining our education programmes using both physical and digital channels to address the specific needs of our target audiences. We also partnered with stakeholders to scale up the penetration and impact of our established education programmes.

我們明白處於不同人生階段的市民有不同的財務需要和挑戰。年內，我們繼續利用實體及數碼渠道完善我們的教育計劃，以滿足目標群組的學習需要。我們亦與持份者合作，以擴大教育計劃的滲透度及影響力。



Kindergarten students learn basic money management concepts via story-telling and interactive games.  
幼稚園生透過繪本及互動遊戲學習基本理財概念。

## 幼稚園學生

### 錢家講故事學理財教育計劃

我們與保良局生涯規劃及理財教育中心於2020-21學年起合辦此計劃，透過繪本教學教授學童基本理財概念，同時向教師提供培訓工作坊及教學計劃，以及為家長提供教學資源，以助他們在家鞏固學童的學習。

於2022-23學年，我們在20間幼稚園開展此計劃，並向約1,500名學生及教師提供培訓。

## Kindergarten schoolchildren

### The Chin Family Money and Virtues Story Books and Activities Programme

In partnership with Po Leung Kuk Life Planning & Financial Education Centre, this programme was launched in the 2020-21 school year using a story-telling approach to instil basic money management concepts to pre-schoolers. Training workshops and teaching plans were also made available to teachers, along with supplementary resources for parents, to reinforce learning both at school and at home.

During the 2022-23 school year, we delivered the programme to 20 kindergartens and provided training to around 1,500 students and teachers.



## Targeted Education Programmes 針對目標受眾的教育計劃



A whole-school activity was organised by HHCKLA Buddhist Chan Shi Wan Primary School in January 2023 to educate students about making donations through charity sales.

於2023年1月，香海正覺蓮社佛教陳式宏學校舉辦全校性活動，以慈善義賣教導學生捐款助人。



At the 2021-22 FLS yearly dissemination event, IFEC Chairman Mr Victor Dawes and Professor Terence Chong Tai Leung of The Chinese University of Hong Kong presented souvenirs to Ambassador Schools in appreciation of their efforts to promote the programme to other primary schools.

投委會主席杜淦堃先生與香港中文大學莊太量教授於2021-22年度「才德兼備理財學校計劃」周年分享會上，向大使學校頒發紀念品，感謝他們向其他小學推廣計劃。

### Primary schoolchildren

#### The Financially Literate Schools (FLS) Programme

Co-organised with the Centre for University & School Partnership, Faculty of Education, The Chinese University of Hong Kong, this financial education programme helps primary school children on their journey to become financially proficient.

Based on the principle of “Learn it, Live it, Teach it and Embed it”, the programme provides school-based support and training for teachers and social workers as part of the whole-school financial curriculum. The participating schools also serve as models for other schools to follow.

To further enhance our learning support for students, teachers and parents, we launched a dedicated programme platform in May 2022 and rolled out a new educational online game, *My Dream School*, in March 2023.

In the 2022–23 school year, seven primary schools were selected for the fifth batch of the FLS programme, benefiting around 7,700 students. The 11 schools that joined the programme from 2018 to 2021 continued to participate as Ambassador Schools, thereby strengthening the financial education community of schools and teachers.

### 小學生

#### 才德兼備理財學校計劃

我們與香港中文大學教育學院大學與學校夥伴協作中心合辦此計劃，協助小學生在學習旅程中培養良好的理財素養。

此計劃從「學習、活出、教導及融入」四個層面，為教師及社工提供校本支援及培訓，推行涵蓋全校的理財教育課程，令參與計劃的學校成為其他學校的榜樣。

為進一步加強對學生、教師及家長的學習支援，我們於2022年5月推出計劃專屬學習平台，並於2023年3月推出全新網上遊戲「我的夢想校園」。

於2022–23學年，七間小學被挑選參與第五期計劃，惠及約7,700名學生。於2018至2021年加入計劃的11間學校以大使學校身份，進一步向其他學校和教師推廣理財教育。



C.C.C. Heep Woh Primary School held the Financial Literacy Ambassador Programme in February 2023. 中華基督教會協和小學於2023年2月舉辦小學生理財大使計劃。

## Financial Literacy Ambassador Programme for Primary Students

Co-organised with Po Leung Kuk and funded by HSBC, this programme trained senior primary students as Financial Literacy Ambassadors, who in turn organised games and activities to help junior primary students learn about basic money management concepts. In the 2022–23 school year, 10 primary schools joined the programme, which benefited more than 1,400 students in over 20 workshops and student-led activities.

## Secondary schoolchildren

### GET \$ET GO! Money Management Workshop

Sponsored by HSBC, this programme was co-organised with the Hong Kong Family Welfare Society. Using role-playing activities, the workshop helps students acquire money management skills. More than 30 secondary schools joined the programme in the 2022–23 school year. As of 31 March 2023, more than 2,000 students had attended the workshops.

## 小學生理財大使計劃

此計劃與保良局合辦，並獲滙豐贊助。參與的高小學生接受培訓成為理財大使，再利用理財遊戲卡及活動，引導初小同學學習基本理財概念。於2022-23學年，有10間小學參加此計劃，透過所舉辦的20多場工作坊及由學生帶領的活動，惠及超過1,400名學生。

## 中學生

### GET \$ET GO! 理財工作坊

此工作坊與香港家庭福利會合辦，由滙豐贊助。工作坊讓學生透過角色扮演活動，掌握金錢管理技巧。於2022-23學年，有30多間中學參加此計劃，截至2023年3月31日，約有2,000多名學生參加此工作坊。

## Targeted Education Programmes 針對目標受眾的教育計劃



Students in the GET \$ET GO! Money Management Workshop learn how to manage money wisely.  
學生在GET \$ET GO! 理財工作坊學習如何明智理財。

### Digital Stock Trading Guru (DSTG)

Launched in 2014, the Stock Trading Guru (STG) board game was digitalised with the aim of conducting online learning and reaching a wider group of upper secondary school students.

Between October 2022 and February 2023, we organised five workshops that were attended by more than 110 secondary school teachers. The goal was to encourage the use of DSTG as a fun and interactive tool for students to acquire essential financial knowledge and understand the importance of having the right attitude towards investing.

### 電子「股壇達人」

我們將2014年推出的「股壇達人」桌上遊戲數碼化，以協助師生於網上進行教與學，並讓更多高中學生參與此遊戲。

於2022年10月至2023年2月期間，我們舉辦了五場工作坊，向約110多名中學教師展示如何在課堂上使用電子「股壇達人」，讓學生從遊戲中學習理財理論，明白正確投資態度的重要性。

A workshop for teachers on the use of DSTG in their teaching.  
教師在工作坊學習如何使用電子「股壇達人」進行教學。







## \$avvy Planner Workshop

Sponsored by Prudential Hong Kong Limited, we co-organised this programme with the Hong Kong Federation of Youth Groups (HKFYG). The programme teaches money management concepts to students through the \$avvy Planner board game to reinforce the importance of financial management for their careers and life planning.

In the 2022–23 school year, we delivered workshops in nine schools and benefited over 900 students.

In addition, the government-funded Strive and Rise Programme also provided sponsorship which enabled HKFYG to organise more than 90 workshops for junior secondary school students from underprivileged families.

## 「生涯財智策劃家」工作坊

此計劃與香港青年協會(青協)合辦，並由保誠香港贊助。計劃透過桌上遊戲向學生灌輸理財概念，為事業和生涯規劃作準備。

於2022–23學年，我們在九間學校舉辦工作坊，惠及約900多名學生。

此計劃亦獲得香港特區政府「共創明“Teen”計劃」贊助，使青協能夠為來自低收入家庭的初中生舉辦超過90場工作坊。



Leading a discussion of good financial management habits at the \$avvy Planner Workshop were (from left to right) Ms Dora Li, IFEC General Manager, Ms Alice Lui, Deputy Executive Director of HKFYG, Mr Lawrence Lam, Chief Executive Officer of Prudential Hong Kong Limited, and Mr Simon Tang, School Principal of Rhenish Church Pang Hok Ko Memorial College. (左至右) 投委會總經理李婉秋女士、香港青年協會副總幹事呂慧蓮女士、保誠香港行政總裁林智剛先生以及禮賢會彭學高紀念中學鄧文偉校長出席「生涯財智策劃家」工作坊，與同學分享正確理財態度。

A \$avvy Planner Workshop for mentees of the HKSAR Government's Strive and Rise Programme 向香港特區政府「共創明“Teen”計劃」學員提供「生涯財智策劃家」工作坊。



## Targeted Education Programmes 針對目標受眾的教育計劃

Social workers learn how to use IFEC game cards and board games in a workshop on financial management concepts.

社工在理財工作坊上學習如何使用投委會理財遊戲卡及桌上遊戲。



### Financial Literacy Initiator Enhancement Scheme for Social Workers

We co-organised this programme with the Hong Kong Family Welfare Society and Child Development Fund to raise financial literacy among social workers responsible for developing financial education activities for children and parents.

Around 30 social workers from 14 organisations and schools joined the programme. They attended three training workshops and 14 coaching sessions from October 2022 to February 2023.

### 理財啟航者－社工培訓計劃

此計劃與香港家庭福利會及兒童發展基金合辦，讓籌辦以家庭為目標的理財教育活動的社工能透過此計劃提升個人理財能力。

來自14個機構及學校約30名社工參加此計劃，並出席於2022年10月至2023年2月期間舉辦的三場培訓工作坊及14節訓練課程。



## Tertiary students

### Personal Finance Ambassador Programme

Sponsored by the HKEX Foundation through The Community Chest of Hong Kong, we co-organised this programme with St. James' Settlement.

In the 2022–23 school year, 15 teams from eight tertiary institutions took part in the programme under the theme of “Money in the Tech”, in which participants were trained as Personal Finance Ambassadors and tasked with developing financial education projects for their peers on campus. Six teams will be selected for the final competition, which will take place in June 2023.



Personal Finance Ambassadors at the training day camp.  
個人理財大使參加培訓日營。

### Practical Personal Financial Management Programme

Together with tertiary institutions in Hong Kong, we offered face-to-face and online lectures on personal financial management with an aim of equipping students with the financial knowledge and skills to make sound financial decisions. Our financial speakers delivered 54 sessions during the 2021–22 Spring and Summer semester and 2022–23 Fall semester to around 2,000 students.

### 實用個人理財教育計劃

我們與香港大專院校合作提供關於個人理財的面授及網上講座，協助學生掌握理財知識及技能，以妥善管理個人財務。於2021–22年春季及夏季學期，以及2022–23年秋季學期，我們的理財講師為約2,000名學生提供合共54場講座。

## Targeted Education Programmes 針對目標受眾的教育計劃



Online toolkits on money management and retirement planning.  
有關理財及退休計劃的網上資源套。

### Working adults Financial Wellness Programme

During the year, we continued to deliver financial education themed talks in collaboration with various employers for their staff. Designed to help employees make prudent financial decisions, the talks covered topics such as money management, investing, insurance, retirement planning and financial education for children. More than 50 talks were held from April 2022 to March 2023 for around 4,400 participants.

In addition to the talks, online toolkits on money management and retirement planning were made available to the participants as extended self-learning guides.

### 在職人士 財務健康教育計劃

年內，我們繼續與不同的僱主合作，為其員工舉辦有關金錢管理、投資、保險、退休計劃及親子理財教育等主題講座，以助員工作出審慎的財務決定。於2022年4月至2023年3月期間，合共為約4,400名參與者舉辦了50多場講座。

除講座外，我們亦向參與者提供有關理財及退休計劃的網上資源套，鼓勵他們自行學習。



Parenting talk on teaching financial subjects to children, organised for the Hong Kong Police Force.  
我們為香港警務處舉辦親子理財講座，講解如何向學童傳授理財知識。



## Seniors

### Anti-financial Scam Programme for Seniors

This programme was designed to help seniors learn how to detect and avoid various financial scams using a board game under the direction of social workers or volunteers.

A digital version of the game was launched in October 2022 to help the public protect themselves against financial scam tactics commonly encountered in daily life.

At the same time, we partnered with five NGOs and organised 15 workshops to promote the game to over 300 seniors from October 2022 to March 2023.

### Continuing outreach to seniors

During the year, we continued strengthening our stakeholder network by delivering tailored financial education seminars to seniors. A total of 46 seminars were held for around 1,400 participants.



## 長者

### 長者金融防騙教育計劃

此計劃讓長者在社工或義工的指導下，透過防騙桌上遊戲學習如何辨識及避免墮入金融騙案。

我們於2022年10月將防騙桌上遊戲數碼化，讓公眾透過此網上版本了解常見的金融騙案和騙徒所使用的手法。

同時，我們於2022年10月至2023年3月期間，與五個非政府機構合作舉辦了15場工作坊，向約300多名長者推廣有關遊戲。

### 致力教育長者

年內，我們繼續透過持份者網絡，向長者提供理財教育講座，為約1,400名參加者提供46場講座。



Seniors learn how to use the digital anti-financial scam toolkit.  
長者學習使用防騙網上資源。

## Targeted Education Programmes 針對目標受眾的教育計劃



### Vulnerable groups

The COVID-19 pandemic has accelerated financial hardship in particular to vulnerable groups. As part of the Financial Literacy Strategy, we invited organisations to develop investor and financial education programmes targeting these groups. Six projects were selected to help single-parent families, migrant domestic workers, ethnic minority students, non-Chinese young drug abusers and underprivileged schoolchildren from September 2022 to March 2023.

These projects included the following:

- Financial Literacy Project for Single Parents by the Hong Kong Single Parents Association.
- JA Youth Smart Finance Program by Junior Achievement Hong Kong, targeting upper secondary ethnic minority students.
- MDW Empowerment through Financial Literacy by EmpowerU, targeting migrant domestic workers.
- Financial Literacy Project for Drug Rehabilitants by the Society for the Aid and Rehabilitation of Drug Abusers, targeting non-Chinese drug abusers and their families.
- Financial Literacy Project for Underprivileged Primary Students by Tung Wah Group of Hospitals targeting upper primary students.
- Financial Literacy Project in Transitional Housing for High-Risk Youths by Youth Outreach, targeting youths aged 15-21.

### 弱勢社群

2019冠狀病毒病疫情對弱勢社群帶來嚴重的財務影響。作為「理財能力策略」的一部分，我們邀請機構就弱勢社群的需要設計投資者及理財教育方案，並選出六個項目，於2022年9月至2023年3月，分別為單親家庭、本地外籍傭工、少數族裔學生、非華裔的年輕戒毒者以及來自基層的學生提供理財教育。

有關投資者及理財教育方案包括：

- 香港單親家庭協會—單親理財教育計劃。
- 青年成就香港部—JA青年明智理財計劃，惠及少數族裔高中學生。
- EmpowerU—外籍傭工理財自主計劃，惠及本地外籍傭工。
- 香港戒毒會—「錢」途「理」智醒NEC，惠及非華裔的年輕戒毒者及其家庭。
- 東華三院—「理財智多星」小學生理財教育計劃，惠及來自基層的高小學生。
- 協青社—「理財達人」計劃，惠及住宿自立堂的15至21歲高危青年。

# Cross-sectoral Collaboration

## 跨界別合作

The IFEC introduced the Hong Kong Strategy for Financial Literacy in 2015 as a platform for addressing the needs for investor and financial education in Hong Kong. The Strategy was subsequently revised in 2019.

Through the Strategy, we collaborate with stakeholders and organisations to develop investor and financial education initiatives for targeted groups in the community, including schoolchildren, youth, working adults, the elderly and vulnerable groups. Our objective is to meet the desired financial education outcomes we have identified and continually improve the quality of the programmes offered.



投委會於2015年推出「香港金融理財知識和能力策略」，作為應對香港投資者及理財教育需要的平台。該策略隨後於2019年修訂。

透過該策略，我們與持份者及各組織合作，為社會上的特定群組，包括學童、青年、在職成人、長者及弱勢社群制定投資者及理財教育措施。我們的目標是達到策略所識別的理財教育成果，並不斷提升理財教育的質素。



# Cross-sectoral Collaboration

## 跨界別合作

### Financial Literacy Strategy






We established the Strategy to highlight the relevance of financial literacy to socio-economic issues of concern for policymakers and stakeholders. Its vision is to help people in Hong Kong make informed and responsible financial decisions that lead to improved financial wellbeing for themselves and their family members.

As the owner of the Strategy, the IFEC leads its implementation with the goal of creating an environment conducive to delivering high quality financial education. The Strategy has three strategic focuses, each of which is associated with specific core actions:

1. Awareness: To increase the public's awareness of the benefits of financial education to their financial wellbeing;
2. Advocacy: To raise the awareness of policymakers and stakeholders on how improving financial literacy levels can support their policy areas and work; and
3. Collaboration: To support collaboration among stakeholders for the delivery of more and higher quality financial education.

### Financial education outcomes

Five target segments and key behavioural themes have been identified in the Strategy, as illustrated in the table below.

	 <b>Youth</b> 青年	 <b>Working Adults</b> 在職成人	 <b>The Elderly</b> 長者	 <b>Vulnerable Groups</b> 弱勢社群	 <b>Schoolchildren</b> 學童	
Preparing financially for future personal goals 為未來個人目標做好財務準備	Major Focus	Relevant	Relevant	Relevant	Educational	
Saving more for retirement 為退休生活作更多儲備	Major Focus	Major Focus	Relevant	Relevant	Educational	
Making the most of limited income 善用有限的收入	Major Focus	Relevant	Major Focus	Major Focus	Educational	
Building resilience against financial adversity 增強財務抗逆能力	Relevant	Relevant	Major Focus	Major Focus	Educational	
Selecting suitable financial products 挑選合適的金融產品	Major Focus	Major Focus	Major Focus	Major Focus	Educational	

### 理財能力策略

投委會制定「理財能力策略」的目的是為了強調理財能力對政策制訂者和持份者所關注的社會經濟議題之適切性。策略旨在協助香港市民能為自己及家人作出有根據和負責任的財務決定，並最終改善他們的整體財務健康。

作為制定策略的機構，投委會領導該策略的實施，目的是創造一個有利於提供高質素理財教育的環境。該策略有三個策略重點，均與特定的核心行動有關：

1. 認知：提高普羅大眾對理財教育能為他們的財務健康帶來裨益的認知；
2. 倡導：讓政策制定者和持份者意識到，提高市民的理財能力水平能怎樣支援他們的政策範疇和工作；及
3. 合作：支援各持份者攜手合作，以提供更多更優質的理財教育。

### 理財教育成果

該策略識別了五個目標群組及主要行為主題，如下表所示。





## Financial Education Coordination Committee

The Financial Education Coordination Committee (FECC) was formed in July 2019 to reinforce support for the Strategy. In this committee are representatives from the government and related organisations, regulators, financial institutions, industry associations and professional bodies, and non-governmental organisations (NGOs).

Member organisations support the Strategy by

- aligning their financial education efforts with the Strategy;
- assisting in the delivery of core actions;
- sharing best practices;
- identifying financial literacy issues; and
- providing feedback on the Strategy to the IFEC.

The FECC embarked on a new three-year term running from September 2022 to August 2025. To broaden representation among financial institutions, three insurance companies were invited to join us for the term.

## 理財教育統籌委員會

理財教育統籌委員會於2019年7月成立，以加強對該策略的支持。委員會的成員包括來自政府及相關組織、監管機構、金融機構、行業協會及專業團體，以及非政府機構的代表。

成員機構以下列方式支持該策略：

- 將理財教育方針與該策略協調一致；
- 協助開展主要措施；
- 分享良好方法；
- 識別有關理財能力的議題；及
- 向投委會提供關於該策略的反饋意見。

理財教育統籌委員會新一屆任期由2022年9月開始至2025年8月，為期三年。為擴大金融機構的代表性，三家保險公司獲邀在本屆加入理財教育統籌委員會。

# Cross-sectoral Collaboration

## 跨界別合作

### Financial Education Coordination Committee

#### 理財教育統籌委員會

#### Members 委員

Organisation 機構	Name 姓名
Investor and Financial Education Council 投資者及理財教育委員會	Dr AUYEUNG Pak Kuen, Rex GBS, JP (Chairperson) Board member 歐陽伯權博士 GBS, JP (主席) 董事局成員
	LI Yuen Chow, Dora (Vice Chairperson) General Manager 李婉秋 (副主席) 總經理
AIA International Limited 友邦保險(國際)有限公司	LAU, Elaine <sup>1</sup> Chief Corporate Solutions Officer 劉家怡 <sup>1</sup> 首席企業業務總監
	NG, Benne <sup>1</sup> Head of Corporate Client Communications 吳家平 <sup>1</sup> 企業客戶傳訊部主管
AXA Hong Kong and Macau 安盛香港及澳門	WAN, Sally <sup>1</sup> Chief Executive Officer, Greater China 尹玄慧 <sup>1</sup> AXA安盛中國大陸、香港及澳門行政總裁
	LAI, Rachel <sup>1</sup> Corporate Communications Director 黎穎賢 <sup>1</sup> 企業傳訊總監
Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司	KUNG YEUNG Yun Chi, Ann Advisor 龔楊恩慈 顧問
	CHOW, Arnold Deputy General Manager 周國昌 副總經理
CFA Institute/CFA Society Hong Kong CFA協會/香港特許金融分析師學會	POLLARD, Nick Managing Director, Asia Pacific, CFA Institute 連伯樂 CFA協會亞太區董事總經理
	LEUNG, Mary <sup>2</sup> Head, Advocacy, Asia Pacific, CFA Institute 梁家恩 <sup>2</sup> CFA協會亞太區行業倡導部總經理
	LEE, Scott <sup>3</sup> Senior Director, Asia-Pacific Research Exchange, CFA Institute 李日昌 <sup>3</sup> CFA協會亞太區金融研究平台高級總監
	KHOO, Ashley <sup>4</sup> Director, CFA Society Hong Kong 丘培煥 <sup>4</sup> 香港特許金融分析師學會董事
	MAK, Richard <sup>1</sup> Immediate Past President, CFA Society Hong Kong 麥勤創 <sup>1</sup> 香港特許金融分析師學會前任會長



Organisation 機構	Name 姓名
Citi 花旗集團	<i>NG, Angel<sup>5</sup></i> Chief Executive Officer, Hong Kong and Macau 伍燕儀 <sup>5</sup> 香港及澳門區行政總裁
	<i>SAN, Aveline<sup>1</sup></i> Chief Executive Officer, Hong Kong and Macau 辛葆璉 <sup>1</sup> 香港及澳門區行政總裁
	<i>KONG, Avis<sup>6</sup></i> Head of Corporate Citizenship 江芷華 <sup>6</sup> 企業公民責任主管
Consumer Council 消費者委員會	<i>WONG Fung Han, Gilly</i> Chief Executive 黃鳳嫻 總幹事
	<i>LAI Cho Yee, Joey</i> Head, Consumer Education Division 黎祖儀 消費者教育部總主任
Hong Kong Family Welfare Society 香港家庭福利會	<i>YIP Yun Wan, Amarantha<sup>7</sup></i> Executive Director 葉潤雲 <sup>7</sup> 總幹事
	<i>CHAN Wai Mun, Venus</i> Senior Manager, Financial Education Centre 陳慧敏 理財教育中心高級經理
Hong Kong Federation of Insurers 香港保險業聯會	<i>LAU, Selina</i> Chief Executive 劉佩玲 行政總監
	<i>LEUNG, Maggie</i> Deputy General Manager – Communications and Committee 梁米棋 副總經理—傳訊及會務
Hong Kong Monetary Authority 香港金融管理局	<i>CHEN Yee, Donald</i> Executive Director (Corporate Services) 陳羿 助理總裁(機構拓展及營運)
	<i>LI Chun Kit, Patrick</i> Senior Manager (Education & Publicity) 李俊傑 高級經理(教育及宣傳)

## Cross-sectoral Collaboration 跨界別合作

Organisation 機構	Name 姓名
Hong Kong Police Force 香港警務處	<p>WONG Chi Kwong<sup>8</sup> Chief Superintendent, Commercial Crime Bureau 黃志光<sup>8</sup> 商業罪案調查科總警司</p>
	<p>YAU Kin Hung, Tyrol<sup>9</sup> Chief Superintendent, Commercial Crime Bureau 游健雄<sup>9</sup> 商業罪案調查科總警司</p>
	<p>NGAN Hoi Ian, Bonnie<sup>10</sup> Chief Inspector, Anti-Deception Coordination Centre, Commercial Crime Bureau 顏凱欣<sup>10</sup> 商業罪案調查科反詐騙協調中心總督察</p>
	<p>WONG Chi Man, Grace<sup>11</sup> Chief Inspector, Anti-Deception Coordination Centre, Commercial Crime Bureau 黃知雯<sup>11</sup> 商業罪案調查科反詐騙協調中心總督察</p>
	<p>KONG Sze Wan Chief Inspector, Senior Police Call and Community Engagement Section, Public Relations Wing 江詩韻 公共關係部耆樂警訊及社區聯絡組總督察</p>
Insurance Authority 保險業監管局	<p>CHEUNG Wan Ching, Clement GBS, JP Chief Executive Officer 張雲正 GBS, JP 行政總監</p>
	<p>WONG Yuk Ping, Joanne Senior Manager, Market Conduct Division 王玉萍 市場行為部高級經理</p>
Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局	<p>CHENG Yan Chee Managing Director 鄭恩賜 行政總監</p>
	<p>HO Fu Ho, Jonathan<sup>5</sup> Director (External Affairs) 何富豪<sup>5</sup> 主管(對外事務)</p>
	<p>CHAN, Florence<sup>1</sup> General Manager (External Affairs) 陳婉玲<sup>1</sup> 總經理(對外事務)</p>
Prudential Hong Kong Limited 保誠保險有限公司	<p>LAM, Lawrence<sup>1</sup> Chief Executive Officer 林智剛<sup>1</sup> 行政總裁</p>
	<p>FONG, Wayne<sup>1</sup> Head of Corporate Affairs 方焯<sup>1</sup> 企業傳訊部主管</p>
Securities and Futures Commission 證券及期貨事務監察委員會	<p>ALDER, Ashley<sup>12</sup> SBS, JP Chief Executive Officer 歐達禮<sup>12</sup> SBS, JP 行政總裁</p>
	<p>LEUNG, Julia<sup>13</sup> SBS, JP Chief Executive Officer 梁鳳儀<sup>13</sup> SBS, JP 行政總裁</p>



Organisation 機構	Name 姓名
	LI Yuen Chow, Dora <sup>14</sup> General Manager, Investor and Financial Education Council 李婉秋 <sup>14</sup> 投資者及理財教育委員會總經理
	LAI, Donald <sup>15</sup> Associate Director (Commission Secretariat) 黎錦麟 <sup>15</sup> 秘書處副總監
The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司	LIM, Luanne Chief Executive, Hong Kong 林慧虹 香港區行政總裁
	CHIU Chi Fai, William Global Head of Future Skills, Global Sustainability 招智輝 集團企業可持續發展部未來技能環球總監
The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司	LI Ling Cheung, Raymond Executive Director and Chief Executive Officer 李令翔 執行董事兼總裁
	LEUNG Sze Wan, Angela Vice President (Marketing and Business Development) 梁詩韻 副總裁(業務推廣及發展)
Tung Wah Group of Hospitals 東華三院	SU Yau On, Albert Chief Executive 蘇祐安 行政總監
	CHAN Fuk Lung, Henry Supervisor, Healthy Budgeting Family Debt Counselling Centre 陳福龍 健康理財家庭輔導中心主任
Visa Hong Kong Limited Visa香港有限公司	STEINEBACH, Maaïke <sup>16</sup> General Manager – Hong Kong and Macau 史美琪 <sup>16</sup> 董事總經理 – 香港及澳門
	ENTWISTLE, Marc <sup>17</sup> Head of Government Engagement, Hong Kong and Macau 恩馬克 <sup>17</sup> Visa香港及澳門區政府關係總經理
	CHAN, Candy Manager, Corporate Communications 陳賽瑩 公共關係經理
Investor and Financial Education Council 投資者及理財教育委員會	AU Lik Sang <sup>1</sup> Head of Innovation and Partnerships 區力生 <sup>1</sup> 創新及夥伴合作總監
	POON Yuen Shun, Vincent <sup>18</sup> Manager, Innovation and Partnerships 潘淵淳 <sup>18</sup> 創新及夥伴合作經理

# Cross-sectoral Collaboration

## 跨界別合作

### Sponsor representative/Coordinator representative

- 1 From 1 September 2022
- 2 From 14 August 2019 to 12 August 2022
- 3 From 13 August 2022
- 4 From 1 April 2021 to 14 August 2022
- 5 From 14 August 2019 to 14 August 2022
- 6 From 14 August 2019 to 19 December 2022
- 7 From 14 August 2019 to 31 March 2023
- 8 From 14 August 2019 to 3 March 2023
- 9 From 4 March 2023
- 10 From 20 April 2020 to 24 February 2023
- 11 From 25 February 2023
- 12 From 14 August 2019 to 31 December 2022
- 13 From 10 March 2023
- 14 From 18 May 2020 to 9 March 2023
- 15 From 10 March 2023
- 16 From 14 August 2019 to 31 January 2023
- 17 From 1 February 2023
- 18 From 1 November 2021 to 14 August 2022

### 機構代表/聯繫代表

- 1 由2022年9月1日起
- 2 由2019年8月14日至2022年8月12日
- 3 由2022年8月13日起
- 4 由2021年4月1日至2022年8月14日
- 5 由2019年8月14日至2022年8月14日
- 6 由2019年8月14日至2022年12月19日
- 7 由2019年8月14日至2023年3月31日
- 8 由2019年8月14日至2023年3月3日
- 9 由2023年3月4日起
- 10 由2020年4月20日至2023年2月24日
- 11 由2023年2月25日起
- 12 由2019年8月14日至2022年12月31日
- 13 由2023年3月10日起
- 14 由2020年5月18日至2023年3月9日
- 15 由2023年3月10日起
- 16 由2019年8月14日至2023年1月31日
- 17 由2023年2月1日起
- 18 由2021年11月1日至2022年8月14日



Advertorial published in *Hong Kong Economic Times* to introduce the IFEA and announce the winners. 在《香港經濟日報》刊登特輯，介紹投資者及理財教育獎並公布得獎結果。



## Investor and Financial Education Award 2022

In September 2022, the IFEC launched the Investor and Financial Education Award (IFEA), which recognises the efforts of stakeholders from various sectors in advancing investor and financial education in Hong Kong.

A total of 76 applications were received from corporates, public and professional bodies, NGOs, schools and teachers. A total of 31 organisations and individuals/teams received the IFEC 2022 awards.

## 投資者及理財教育獎2022

於2022年9月，投委會設立投資者及理財教育獎，以表揚不同界別的持份者於推動投資者及理財教育方面作出的努力。

我們一共收到76份來自企業、公營機構及專業團體、非政府機構、學校及教師的申請。共有31個的機構和個人/隊伍獲得投資者及理財教育獎2022。



## Cross-sectoral Collaboration 跨界別合作

### IFEA (Corporate) 投資者及理財教育獎(企業)

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎—金獎	The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司
IFEA – Silver Award 投資者及理財教育獎—銀獎	UBS AG 瑞銀集團
IFEA – Bronze Award 投資者及理財教育獎—銅獎	Citi 花旗集團
IFEA 投資者及理財教育獎	Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司
	Manulife (International) Limited 宏利人壽保險(國際)有限公司
	MTR Corporation Limited 香港鐵路有限公司
	People on Board Social Enterprise Limited Lee Kum Kee International Holdings Limited 樂在棋中社會企業有限公司 李錦記國際控股有限公司
	Prudential Hong Kong Limited 保誠保險有限公司
	Sun Life Hong Kong Limited 香港永明金融有限公司
	The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司





## IFEA (Public/Professional Body and NGO) 投資者及理財教育獎 (公共/專業機構及非政府機構)

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎 – 金獎	Hong Kong Family Welfare Society Financial Education Centre 香港家庭福利會理財教育中心
IFEA – Silver Award 投資者及理財教育獎 – 銀獎	The Boys' & Girls' Clubs Association of Hong Kong 香港小童群益會
IFEA – Bronze Award 投資者及理財教育獎 – 銅獎	Investment Fraud Focus Group and Anti Deception Coordination Centre (ADCC) of the Commercial Crime Bureau, Hong Kong Police Force 香港警務處商業罪案調查科投資騙案專題小組及反詐騙協調中心
IFEA 投資者及理財教育獎	CFA Society Hong Kong 香港特許金融分析師學會
	HKEX Foundation Limited 香港交易所慈善基金有限公司
	Hong Kong Education City Limited 香港教育城有限公司
	Junior Achievement (Hong Kong) Limited 青年成就(香港)有限公司
	Po Leung Kuk 保良局
	The Hong Kong Federation of Insurers 香港保險業聯會
	Tung Wah Group of Hospitals Healthy Budgeting Family Debt Counselling Centre 東華三院健康理財家庭輔導中心

## Cross-sectoral Collaboration 跨界別合作

### IFEA (Teaching) 投資者及理財教育獎(教學)

#### School Division 學校組

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎—金獎	School of Professional Education and Executive Development, The Hong Kong Polytechnic University (PolyU SPEED) 香港理工大學專業進修學院
IFEA – Silver Award 投資者及理財教育獎—銀獎	Tseung Kwan O Government Primary School 將軍澳官立小學
IFEA – Bronze Award 投資者及理財教育獎—銅獎	Ho Yu College and Primary School (Sponsored by Sik Sik Yuen) 嗇色園主辦可譽中學暨可譽小學
IFEA 投資者及理財教育獎	Dr Catherine F. Woo Memorial School 胡素貞博士紀念學校
	Xianggang Putonghua Yanxishe Primary School of Science and Creativity 香港普通話研習社科技創意小學

### IFEA (Teaching) 投資者及理財教育獎(教學)

#### Teacher Division 教師組

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎—金獎	Tai Po Old Market Public School (Plover Cove) 大埔舊墟公立學校(寶湖道) · Mr Tsang Sui Lun 曾瑞麟先生 · Ms Kong Sau Man 江秀雯女士 · Mr Chan Shun Kiu 陳信橋先生 · Ms Hui Chung Man 許仲雯女士 · Mr Ng Chun Sing 伍振星先生
IFEA – Silver Award 投資者及理財教育獎—銀獎	Tsuen Wan Public Ho Chuen Yiu Memorial Primary School 荃灣公立何傳耀紀念小學 · Ms Kan Wai Ling 簡惠玲女士 · Mr Mo Chak Ming 巫澤銘先生 · Ms Law Pui Man 羅佩雯女士
IFEA – Bronze Award 投資者及理財教育獎—銅獎	Education University of Hong Kong 香港教育大學 · Dr Tan Wei Qiang 譚偉強博士
IFEA 投資者及理財教育獎	ELCHK Lutheran Secondary School 基督教香港信義會信義中學 · Ms Liu Yip Lam 劉燁霖女士 · Mr Chan Yee Nok 陳以諾先生
	Hong Kong Shue Yan University 香港樹仁大學 · Mr Wong Fuk Kin, Joe 黃福建先生



## Hong Kong Money Month 2023

We organised this annual flagship investor and financial education campaign in March 2023 to promote good financial planning and improve the digital financial literacy of the Hong Kong public. Under the theme of “Be a Digital Finance Hero”, a new TVC and a series of short educational videos were produced inviting the public to take advantage of digital tools and services for financial planning and money management.

The IFEC, along with 85 stakeholders and supporting organisations, offered more than 59 free investor and financial education activities and resources during the month for various segments of the public.

### Key figures as of 31 March 2023<sup>18</sup>

截至2023年3月31日的主要數字<sup>18</sup>

12,500,000+



video views  
短片瀏覽次數

19,000+



webpage views  
網頁瀏覽次數

85



stakeholders supported  
個持份者支持

59+



free initiatives and resources  
offered to the public  
向公眾提供超過59項免費活動及資源



<sup>18</sup> Sources of figures: Facebook, Instagram, YouTube and Google Analytics  
數據來源：Facebook、Instagram、YouTube 及 Google Analytics

# Cross-sectoral Collaboration

## 跨界別合作

### Highlights of key initiatives 投委會重點活動



A new multimedia campaign encouraging the public to make use of the IFEC's digital tools to manage their finance. The campaign was promoted through TV, social media and bus advertisements.

推出跨媒體活動，透過電視、社交媒體及巴士車身進行宣傳，鼓勵公眾利用投委會的數碼資源管理個人財務。



An animated video about online investing, with reminders to investors on cybersecurity.

推出動畫短片介紹網上投資，提醒投資者要注意網絡安全。



A video interview with spokespersons from FSTB and SFC discussing the latest developments in virtual asset products and regulations.

推出專訪，由財經事務及庫務局和證監會代表分享虛擬資產的產品及監管新知。



A new IFEC Money Tracker App to help members of the public cultivate good financial management habits. 全新的投委會「收支管家」流動應用程式協助公眾培養良好理財習慣。



An online talk co-hosted with IA and supported by MPFA on how tax-deductible products can be useful for retirement planning.

與保監局合辦，並獲積金局支持的網上講座，討論可扣稅產品如何協助退休規劃。



A webinar co-hosted with the CFA Institute and CFA Society Hong Kong about the latest online investment trends and the impact of gamification on retail investors.

與CFA協會及香港特許金融分析師學會合辦網上講座，探討最新的網上投資趨勢，包括網上投資平台激增和遊戲化對零售投資者的影響。



A revamped Retirement Planner encouraging the public to start planning early for a sustainable retirement life.

革新版「退休計劃計算機」鼓勵公眾及早為可持續的退休生活進行規劃。



A dedicated Global Money Week 2023 portal featuring financial learning resources from IFEC and stakeholders for children and young people.

推出「世界理財週2023」專頁，提供投委會及持份者為兒童及青年人而設的理財教育資源。



## Hong Kong Money Month 2023 activity highlights 香港理財月2023重點項目

	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
General Public 公眾			
1	Online talk: Retirement planning and tax deductible products 網上講座：「扣稅孖寶」 QDAP與TVC	A talk that explained Qualifying Deferred Annuity Policies and Tax-Deductible Voluntary Contributions and introduced the range of digital resources provided by IFEC/IA/MPFA. 網上講座介紹合資格延期年金保單及可扣稅強積金自願性供款，並分享如何利用投委會/保監局/積金局的網上資源做好退休規劃。	IFEC 投委會 Insurance Authority 保監局
2	Talks on Healthy Borrowing and Debt Management 「還得到，先好借？」健康 借貸及理債講座	Talks that helped participants to understand different loan products and debt settlements, to self-assess a personal financial crisis and how to cope with it. 講座讓公眾了解不同的貸款產品和債務處理方法，認識就財務危機的自我評估以及如何應對。	Caritas Family Crisis Line & Education Centre 明愛向晴軒危機專線及教育 中心
3	#YouTalk Finance 理財 #YouTalk吧	A competition in which participants made short videos to share their best personal finance tips. Winners were trained by YouTube veterans, influencers and finance experts to become a YouTuber. 比賽讓參加者製作短片，介紹理財妙法，優勝者獲YouTube官方專家、KOL，及財經專家教授成為YouTuber。	Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司
4	Wealth Management V.S. Anti-fraud Online Forum 理財 X 防騙互通	A talk that helped participants identify scams effectively and avoid financial losses. 講座讓參加者有效識別詐騙，避免財務損失。	TWGHs Healthy Budgeting Family Debt Counselling Centre 東華三院健康理財家庭輔 導中心
5	Risks of Online Purchases, Common Online Deceptions and Introduction to Scameter 講座：拆解網購風險，介 紹常見網上騙案及「防騙 視伏器」	A talk that explained the pitfalls of online purchases, providing real complaint cases and practical tips. Real cases of online deceptions and the Scameter search engine were also introduced. 講座以真實的投訴個案，講解網購常見陷阱，提供實用的網購貼士，並介紹常見網上騙案及警方的「防騙視伏器」。	Consumer Council 消費者委員會 Hong Kong Police Force 香港警務處
6	Scameter+ Mobile App 「防騙視伏器」手機應用 程式	A free mobile app that lets users assess the risk of fraud via the Scameter search engine, and provides timely scam prevention advice. 手機應用程式，便利市民使用「防騙視伏器」即時評估詐騙風險，並收到最新防騙提示。	Cyber Security and Technology Crime Bureau, Hong Kong Police Force 香港警務處網絡安全及科 技罪案調查科

## Cross-sectoral Collaboration

### 跨界別合作

	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
7	HSBC FinFit 滙豐 FinFit	Latest study that encourages viewers to assess their financial fitness and provides financial management tips. 最新調查結果讓讀者衡量自己的財務健康，並提供理財貼士。	HSBC 滙豐
8	Term life insurance learning center 保險學堂－人壽保險全方位指南	A webpage that explains the fundamentals of Term Life Insurance products. 網頁介紹有關人壽保險產品的基本知識。	Bowtie Life Insurance Company Limited 保泰人壽保險有限公司
9	Retirement Planner 退休計劃計算機	An online tool that helps users estimate the expected amount of money required for retirement with an action plan. 網上工具讓用家了解退休時所需的預期金額，並提供具體行動方案。	IFEC 投委會
10	Identity Protection Wall Game 防數碼詐騙演習 Wall Game	Facebook and Instagram posts and wall games that shared the benefits and risks of digital financial services, including how identity fraud can affect credit scores and ways to protect consumers' identity. Facebook 和 Instagram 帖文及 Wall Game 遊戲讓大眾更了解金融科技的潛在風險及保護個人資料的方法，令大眾關注身份被盜用對信貸評級帶來的影響。	TransUnion Limited 環聯資訊有限公司
11	HealthFinance: Health Care & Cost in the Era of AI, ChatGPT, Data Science & Metaverse 醫療財務：人工智能、ChatGPT、數據科學和元宇宙時代的醫療保健和醫療成本	Panel discussion on the cost of health care and the future of health care with the advances in technologies such as AI, ChatGPT, Data Science, and Metaverse. 討論會探討AI、ChatGPT、Data Science和Metaverse等技術的進步，對醫療保健的成本和醫療保健的未來有何影響。	City University of Hong Kong 香港城市大學
Investors 投資者			
12	Own Your Financial Future: Charles Schwab's Guide to US Investing 掌握財富未來：嘉信理財的美國投資指南	A webinar that provided investor behaviour insights covering foundational knowledge of financial planning and the use of online wealth management tools. 網絡研討會提供投資行為的見解，介紹財務規劃的基礎知識，以及如何使用數碼理財工具。	Charles Schwab Hong Kong Limited 嘉信理財香港有限公司



	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
13	MPF Investment Webinar 2023 「退休投資數碼自主」網上投資講座2023	Investment experts shared their insights on the latest trends in the global and local investment markets, the common misconceptions about retirement investment, and various electronic tools for managing MPF and retirement investments. 投資專家探討環球和本地投資市場最新走勢、不同經濟週期下的退休投資思考誤區，及各種管理強積金和退休投資的電子工具。	The Mandatory Provident Fund Schemes Authority 積金局 Lee Shau Kee School of Business and Administration, Hong Kong Metropolitan University 香港都會大學李兆基商學院
14	Webinar: Hong Kong People's New Attitude Towards Return to Normalcy & Investment Market Outlook 2023 網上講座：港人新態度迎「復常」及2023年投資市場展望	A webinar that focused on employees' financial wellness by improving their financial literacy and raising their retirement protection awareness. 網上講座聚焦於僱員的財務健康，加強僱員的理財知識及提升他們對退休保障的認知。	AIA International Limited 友邦保險(國際)有限公司
15	Webinar: Investment trends and impact of gamification 網上講座：網上投資趨勢及遊戲化的影響	A webinar that discussed the latest online investment trends and the impact of gamification on retail investors. 網上講座探討最新的網上投資趨勢，包括網上投資平台激增和遊戲化對零售投資者的影響。	IFEC 投委會 CFA Society Hong Kong 香港特許金融分析師學會 CFA Institute CFA 協會
16	[MPF Express] China's Reopening = Recovery of Global Market? [MPF投資速遞]中國解封 = 環球市場回暖?	A webinar that provided an MPF market overview and outlook. 網上講座剖析強積金環球市場現況及展望。	GUM
17	Mercer FundWatch	Free platform that provides forward looking fund ratings. 免費平台提供前瞻性基金評級。	Mercer Investments (HK) Limited
Primary and secondary school students 中小學生			
18	Financial Management Workshop: Preparing for Your Future 理財工作坊	A gamified workshop that taught basic financial management knowledge and enriched the subject learning of Economics and Business, Accounting and Financial Studies. 透過理財遊戲，向學生講解基本個人理財知識，並豐富他們在經濟以及商業、會計與財務概論學科的知識。	The Boys' & Girls' Clubs Association of Hong Kong 香港小童群益會 Education Bureau 教育局 HSBC 滙豐

## Cross-sectoral Collaboration

### 跨界別合作

	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
19	Social Experience Game: Preparing For Your Financial Future 模擬社會體驗遊戲	A game that helps students develop good working attitude, knowledge of financial management and understanding of life planning through real social situations. 體驗式遊戲讓學生體驗縮短版的人生旅程，訂立財務目標和作出人生決定。	The Boys' & Girls' Clubs Association of Hong Kong 香港小童群益會 Education Bureau 教育局 HSBC 滙豐
20	Financial Planning Competition 「滙財師大比拼」短片創作大賽	Participants act as financial experts to analyse the financial situations and goals of the characters in the micro-movies, and produce short videos to provide financial planning suggestions. 參賽者扮演理財專家，分析微電影角色之財務狀況及目標，並拍攝短片提供理財計劃建議。	The Boys' & Girls' Clubs Association of Hong Kong 香港小童群益會 Education Bureau 教育局 HSBC 滙豐
21	JA Money Sense JA理財創智	Online talk and learning resources that equip young people with essential personal money management skills under the pandemic challenge: Spending, Saving & Budgeting and Smart Shopping in the Online World. 網上講座及資源，讓年輕人掌握疫情下所需的財務管理技巧，包括支出、儲蓄及財政預算、以及明智網購。	Junior Achievement Hong Kong 青年成就香港部
22	JA Planning with Purpose JA 財策為未來	Programme incorporating life planning and financial literacy to help students set career goals based on their skills, interests and values, and develop financial plans for getting their desired jobs. 課程結合生涯規劃與理財知識，讓學生學習如何根據個人興趣、技能和價值觀選擇合適的職業發展路向，並為此訂立財政計劃，逐步向夢想的職業邁進。	Junior Achievement Hong Kong 青年成就香港部
23	My Strength My Future in Finance JA 展才·啟夢 — 金融機遇篇	Blended-learning initiative that supported young people's self-exploration and identify areas for development and pathways in the finance industry to fully realise their potential. 課程結合活動及網上自主學習，旨在協助年輕人作自我探索，並認識金融行業的發展路徑，為未來做好準備。	Junior Achievement Hong Kong 青年成就香港部





	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
24	Strive and Rise Programme – Financial Education workshop 「共創明“Teen”」計劃 — 理財教育工作坊	In support of the Strive and Rise Programme, a financial workshop that helped underprivileged lower secondary students to gain financial knowledge and to establish good money habits. 支持「共創明“Teen”」計劃的工作坊，向來自低收入家庭的初中學生灌輸正確的財務知識，建立良好的金錢習慣。	Hong Kong Institute of Certified Public Accountants 香港會計師公會
25	Online Money Quiz 2023 「網上理智醒問答比賽」2023	An online quiz that equipped secondary students with financial knowledge and skills, and developed a healthy attitude towards financial management. 問答遊戲協助中學生裝備理財知識及技巧，培養健康的理財態度。	Hong Kong Family Welfare Society Financial Education Centre 香港家庭福利會理財教育中心
26	Personal Finance Literacy Forum: “Financial Literacy Across Generations – The Role of Adolescence” cum Briefing for the Boomer Graphics Design Competition 「跨代理財教育—年輕人的角色」研討會暨教教老友記理財/防騙「長輩圖系列」設計比賽簡介會	An event that encouraged the younger generation to take a more active role to help raise financial literacy among seniors. 活動旨在推動年輕人了解他們在跨代理財教育能擔當的角色，協助提升長者的理財能力。	School of Business & Department of Economics and Finance, The Hang Seng University of Hong Kong 香港恒生大學商學院及經濟及金融學系
27	“Rich Kid, Poor Kid” – Storytelling session 「窮小子、富小子」青少年理財工作坊	A storytelling workshop for primary schoolchildren with a comic book set “10 Lessons in Money Management”, to introduce a range of topics on the concept of money, inspiring children to learn financial knowledge and values. 為小學生而設的理財工作坊，以說故事的形式教授《理財十課》漫畫書的內容，向學生灌輸正確的理財觀念。	Hong Kong Institute of Certified Public Accountants 香港會計師公會
28	Three Steps to Digital Finance – be informed, cautious and vigilant 數碼理財三部曲 — 知多啲、睇緊啲、警覺啲	An interactive workshop that helped senior secondary school students understand the benefits and risks of using digital banking and financial services, gaining digital finance knowledge and concepts. 透過互動工作坊讓高中學生了解使用數碼銀行及金融服務產品的好處和風險，讓他們認識數碼理財知識和觀念。	Standard Chartered Bank (Hong Kong) Limited 渣打銀行(香港)有限公司
29	Welcome to my shop! 歡迎光臨，我的店鋪！	A fun game and story-reading event that let primary school students learn how to run a shop and help others. 透過遊戲與閱讀故事，讓小學生認識商店的運作，和學習幫助別人。	Hans Andersen Club 安徒生會 HKEX Foundation 香港交易所慈善基金

## Cross-sectoral Collaboration

### 跨界別合作

	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
30	\$avvy Planner 「生涯財智策劃家」工作坊	A workshop that enabled students to learn through role playing as a youth who has just started working, how to set financial goals, develop a budget, save, invest, risk and debt management. 工作坊讓學生透過扮演剛踏入職場的青年人，學習如何設定財務目標，制定預算、儲蓄、投資、風險和債務管理。	Hong Kong Federation of Youth Groups 香港青年協會 Prudential Hong Kong Limited 保誠保險有限公司 IFEC 投委會
31	Hong Kong Financial Literacy Championship 2023 全港理財爭霸戰2023	A competition that deepened secondary school students' understanding of the digital and sustainable economy, including fintech, green and sustainable finance, and the importance of prudent financial planning. 比賽旨在培育中學生認識數碼及可持續經濟的最新發展，如金融科技、綠色與可持續金融等，建立他們必要的理財價值觀。	HKEJ Education 信報教育 Education Bureau 教育局 The Hong Kong Monetary Authority 香港金融管理局 Hong Kong Education City 香港教育城 St. James' Settlement 聖雅各福群會 Visa
32	Cultivating Students' Financial Values and Introduction of Stock Trading Guru 網上分享會：培育學生的理財價值觀與介紹「股壇達人」遊戲	Online sharing that introduced the Digital Stock Trading Guru (DSTG) and the DSTG competition for Business, Accounting and Financial Studies students. 介紹「電子股壇達人」網上遊戲，及邀請企業、會計與財務概論的學生參加「電子股壇達人」比賽。	IFEC 投委會 Hong Kong Association for Business Education 香港商業教育學會 Education Bureau 教育局
33	Asia Investment Symposium 亞洲投資研討會	A symposium for high school students from across the world to learn valuable skills in personal finance, fundamentals of investing, careers in finance and alternative investing from finance professionals. 研討會讓來自世界各地的高中生，從金融專業人士學習個人理財、投資基礎、金融職業及另類投資技能。	Young Investors Society



	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
34	GET \$ET GO! Money Management Workshop GET \$ET GO! 理財工作坊	A workshop that let students learn about jobs through role-playing, monthly spending and financial goals and build money management skills. 讓學生透過工作坊以不同職位、每月開支及財務目標等作角色扮演以建立理財技巧。	Hong Kong Family Welfare Society 香港家庭福利會 HSBC 滙豐 IFEC 投委會
35	Be Smart in the Digital Banking Era 數碼理財新趨勢	A talk that helped secondary school students understand the various types of digital financial management tools and use them wisely. 講座讓中學生認識市面上各種數碼理財產品，並學習如何明智地使用這些工具。	Citi 花旗集團 Hong Kong Association for Business Education Limited 香港商業教育學會有限公司
36	Parenting Talk on Financial Education in the Digital Era E 家教理財分享會	An online sharing session that offered insights to parents on how to strike a balance between the use of emerging technology and financial management. 網上座談會讓家長了解如何平衡理財教育和日新月異的電子消費文化。	Hong Kong Family Welfare Society 香港家庭福利會 AEON Credit Service (Asia) Co. Ltd. AEON 信貸財務(亞洲)有限公司
37	Handy Finance 跟住理財	Simple and interesting infographics that help students acquire a better understanding of financial concepts and the latest developments in the digital and sustainable economy. 以簡單易明的圖像讓學生學懂理財，並認識數碼及可持續經濟的最新發展。	HKEJ Education 信報教育 Education Bureau 教育局 The Hong Kong Monetary Authority 香港金融管理局 Hong Kong Education City 香港教育城 St. James' Settlement, 聖雅各福群會 Visa
38	Small Campus - Be a smart spender and money saver 「小校園」— 做個精明消費及儲蓄達人	A virtual environment game that helps students learn about managing money, sharing and planning. 虛擬環境遊戲協助學生學習理財、分享及規劃等概念。	Hong Kong Education City 香港教育城

## Cross-sectoral Collaboration

### 跨界別合作

	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
Youth 青年			
39	Unveiling Digital Financial Literacy 數碼理財知識大揭秘	A series of activities that helped tertiary students understand the benefits and risks of digitalisation of the financial industry and avoid falling into scams. 一系列的活動，讓大學生了解金融業走向數碼化帶來的好處和危機，以免跌入陷阱。	School of Professional Education and Executive Development, The Hong Kong Polytechnic University 香港理工大學專業進修學院
40	Hong Kong Financial Literacy Competition 香港理財知識問答比賽	An online quiz that let participants test their understanding of various aspects of financial literacy, such as digital finance, risk and debt management. 網上測驗，測試參加者的理財知識，例如數碼金融知識、風險及債務管理。	City University of Hong Kong 香港城市大學 Shenzhen Audencia Financial Technology Institute, Shenzhen University 深圳大學深圳南特金融科技學院
41	Smart Investment Strategy Workshop 精明投資策略工作坊	An experiential activity that included board games, investment mission card games, case studies and group discussions to help participants gain financial knowledge. 體驗型活動，包括桌遊、投資任務遊戲、案例研究及小組討論等，提升參加者的理財知識。	Hong Kong Shue Yan University: Financial Talent Incubation Centre 香港樹仁大學：金融才俊培育中心 Hong Kong Shue Yan University: Office of Student Affairs 香港樹仁大學：學生事務處
42	Onsite & online talk “Do Women Receive Worse Financial Advice?” 「女性會得到較差的財務建議嗎？」講座	A talk to raise awareness on gender biases in financial advice and explain factors that may influence the quality of financial advice. 透過講座提高各界對財務建議中有關性別偏見的認識。	The Hong Kong University of Science and Technology 香港科技大學
43	Personal Finance Ambassador Programme 個人理財大使計劃	A programme that provides a variety of activities to help tertiary students learn personal finance and apply their knowledge and skills to address real life personal finance issues. 透過一系列活動讓大專學生學習理財，並應用所學去解決現實中的個人理財問題。	St. James' Settlement 聖雅各福群會 IFEC 投委會 HKEX Foundation 香港交易所慈善基金 The Community Chest of Hong Kong 香港公益金



	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
44	“Boosting FQ with Smart Tools” Creative Promotion Competition 「智選工具提升財商」創意推廣比賽	A competition that encouraged students to use their knowledge and creativity to raise public awareness of the available digital tools for personal finance management through creative promotion and media ideas. 比賽旨在鼓勵學生運用知識和創意，構思創意推廣，以提升大眾對個人數碼理財工具的認識。	Lee Shau Kee School of Business and Administration, Hong Kong Metropolitan University 香港都會大學李兆基商學院
45	Hong Kong Money Month 2023 @ Hong Kong Baptist University 香港理財月2023@香港浸會大學	A week of talks, booths and workshops that introduced virtual assets, Web 3, ESG, United Nations Sustainable Development Goals and Fintech. 為期一星期的活動，有講座、攤位活動及工作坊，介紹虛擬資產、Web 3、環境、社會和管治、聯合國可持續發展目標及金融科技。	Department of Accountancy, Economics and Finance x Library at Hong Kong Baptist University 香港浸會大學會計、經濟及金融學系及圖書館
46	Explore the High-Value Component of the Financial Services Industry	A talk on how digital innovations can strengthen the development and opportunities in financial services. 講座分享數碼創新如何加強金融服務之發展及機會。	Financial Services Development Council 香港金融發展局 The Hang Seng University of Hong Kong 香港恒生大學
47	Webinar “Managing your own P&L sustainably – personal finance 101” 上講座「個人理財101 – 可持續地管理你的損益表」	A webinar that discussed the big trend of sustainable finance and helped tertiary students learn how to manage their assets and control their income and expenses sustainably. 講座探討可持續金融的大趨勢，讓大專生學習如何管理資產，以可持續地控制收入和支出。	Tricor Services Limited 卓佳專業商務有限公司
Seniors 銀髮族			
48	HKMC Retire 3 – Rock Your New Chapter Video Series HKMC 退休3寶 – 「舞動人生 自製長糧」影片系列	A promotion campaign that highlighted the HKMC Retire 3 products as a solution for retirees to create lifelong streams of income. 活動介紹HKMC退休3寶的產品特色，為退休人士提供自製長糧的方案。	The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司

## Cross-sectoral Collaboration

### 跨界別合作

	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
49	AMIGOS By HKMC Member Workshop 2023 – Digital and Technology Month AMIGOS By HKMC 會員工作坊2023 — 數碼科技月	A workshop helping participants to use online financial tools and applications to manage daily finances. 透過工作坊讓參加者了解如何使用線上理財工具和應用程式來管理日常財務。	The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司
50	HKMC Annuity Roadshow 香港年金資訊日	Series of roadshow events that promoted the HKMCA online tools. 路演分享會推廣香港年金網上工具。	HKMC Annuity Limited 香港年金有限公司
51	Retirement and Succession Planning with Peace of Mind 安心退休，傳承規劃	A video sharing insights on financial and succession planning from a legal perspective, to ensure a smooth retirement with peace of mind for the family. 影片以專業角度講解理財及傳承規劃，確保自己及家人有一個安心退休生活。	AWESum Care 安心三寶 HKEX Foundation 香港交易所慈善基金
52	Gift of Love - Advance Care Planning 愛的禮物 — 安心三寶	A webinar promoting advance care planning documents (Will, Advance Directives, Enduring Power of Attorney) to elderly, caretakers and low-income families. 為長者、照顧者及基層家庭而設的講座，介紹「安心三寶」(平安紙、持久授權書、預設醫療指示)。	AWESum Care 安心三寶 Hong Kong Association of Gerontology 香港老年學會 Prudential Hong Kong 保誠保險
53	“SPC Anti-Investment Scam Ambassadors” course 「耆樂理財防騙長門人」課程	A course aiming to enhance the anti-deception and financial management knowledge of Senior Police Call members. 為耆樂警訊會員而設的課程，以提升他們的防騙及理財知識。	Senior Police Call, Commercial Crime Bureau of Hong Kong Police Force 香港警方耆樂警訊, 商業罪案調查科 IFEC 投委會
Others 其他			
54	Smart Migration Challenge	An online course that educated and empowered migrant domestic workers to make sound financial decisions and avoid taking on bad debt. 為外籍家庭傭工而設的網上課程，教導如何作正確的財務決定，避免墮入債務問題。	EmpowerU IFEC 投委會



	Activity 活動	Topic(s) 主題	Organiser(s) 主辦機構
55	Financial Star 理財智多星	A comic book targeting primary school students from underprivileged families to enhance their financial knowledge and to build healthy financial attitudes. 為基層小學生製作的理財漫畫小冊子，以提升學生的理財知識，建立健康的理財態度。	TWGHs Healthy Budgeting Family Debt Counselling Centre 東華三院健康理財家庭輔導中心 IFEC 投委會
56	Ask the Experts: Business Trends 2023 專家諮詢：2023年商業趨勢	A Q&A session for “Setting Up My Business” core workshop targeted migrant domestic workers. 為參加創業工作坊的外籍家庭傭工而設的問答環節。	Enrich HK HKEX Foundation 香港交易所慈善基金
57	Project WHOLE – Little Wealth and Health Manager Incubation Programme WHOLE 理財與健康小管家育成計劃	A project that encouraged non-Chinese and Chinese upper primary student to take up the role as a family manager and peer influencer, promoting healthy lifestyles and financial knowledge at home and school. 計劃旨在向華語和非華語高小學生宣揚健康和理財知識，從而為他們的家人和朋輩帶來正面影響，培育參加學生成為理財健康小管家。	Community Drug Advisory Council 社區藥物教育輔導會 HKEX Foundation 香港交易所慈善基金
58	Branch visit for students with special education needs (SEN) 有特殊學習需要的學生參觀銀行分行	An activity that aimed to enhance digital financial literacy and basic banking services among SEN students. 透過活動提升有特殊學習需要學生對流動理財及基本銀行服務的認識。	HSBC 滙豐 Hong Kong Family Welfare Society 香港家庭福利會
59	Financial social work training for NGO workers 為社工而設的理財社會工作培訓	A workshop that provided financial education training for social workers, so that they can better serve and educate their service users, who may have difficulties in accessing basic banking services (e.g. people with mental health challenges, refugees & asylum seekers, homeless people & subdivided flat residents, elderly and youth), to better manage money and be more financially resilient. 工作坊旨在提供理財知識訓練予社工，讓他們更有效地支援有需要人士，培養正確金錢觀以管理個人財務(例如正經歷精神壓力的人、難民及尋求庇護者、無家者、劏房居民、長者及青少年)，從而改善他們的生活。	HSBC 滙豐 Hong Kong Family Welfare Society 香港家庭福利會

# Reap The Rewards In Your Golden Years

## 退休歲月 享受收成



To help pre-retirees and retirees make the most of their retirement years, IFEC offers a wide range of resources on investment and financial management geared towards their specific needs.

為幫助準備退休和已退休人士充分享受退休生活，投委會提供了多元化的投資和理財資源，以滿足他們的需要。







# Research and Evaluation

## 研究與評估

The ongoing research and evaluation we carry out is essential for determining financial literacy levels in the general population and meeting the investor and financial education needs of different target segments.

我們持續進行的研究與評估對釐定香港市民的理財能力，以及滿足不同目標群組的投資者及理財教育需要而言至關重要。





Thematic studies corresponding to various topics of interest and our focus areas of work help us understand the education gaps that need to be filled. In the past year, we published three thematic research studies.

## Snapshot Survey on Personal Finance

One of the emerging trends we have identified is the growing interest in virtual assets (VA) among people in Hong Kong. In our latest survey on personal finance conducted from April to May 2022, we examined awareness of and the appetite for VA among the Hong Kong public.

### Study highlights

- 72% of the surveyed respondents said they were aware of VA, including cryptocurrencies and non-fungible tokens. Awareness was the highest (95%) among young working adults aged 18 to 29.
- The overall adoption of VA remained at a low level, with only 4% saying they had held VA in the past 12 months and just one in eleven (9%) expressing interest in holding VA in the next 12 months.
- Stronger interest in VA was identified among young working adults aged below 30, with nearly one in four (23%) expressing interest in holding VA in the next 12 months; 8% were holding VA acquired in the past 12 months, twice the level of penetration among all respondents.

針對不同關注主題以及重點工作領域的專題研究，能幫助我們了解需要填補的理財教育缺口。我們於去年共發表三份專題研究。

## 個人理財調查

有見香港市民對虛擬資產越來越感興趣，我們於2022年4月至5月進行調查，研究公眾對虛擬資產的認知及興趣。

### 主要調查結果

- 72%受訪者表示他們曾聽聞虛擬資產，包括加密貨幣及非同質化代幣。18至29歲的在職年輕人群組對虛擬資產的認知度最高(95%)。
- 虛擬資產的總體持有率處於較低水平，只有4%受訪者表示於過去12個月曾持有虛擬資產，而且只有十一分之一的人士(9%)表示有興趣於未來12個月持有虛擬資產。
- 30歲以下的在職年輕人對虛擬資產的興趣較大，近四分之一(23%)表示有興趣於未來12個月持有虛擬資產；8%於過去12個月持有虛擬資產，比例是整體受訪者的兩倍。

## Research and Evaluation 研究與評估

### Survey on Money Management among Upper Primary Schoolchildren

The IFEC strongly believes in starting financial education as early as possible, and primary schoolchildren are one of our priority target segments. In the summer of 2022, we surveyed around 960 Primary 5 and Primary 6 students in local schools to understand their money management habits.

#### Study highlights

- 86% of the surveyed children who receive pocket money reported saving some of the money they receive, while half (55%) said they set saving goals, mostly for buying items for themselves or for family and friends. Another positive sign was that slightly over one third (34%) of these goal-setters said they were saving for their own educational expenses in the future.
- Almost all surveyed children (95%) use Octopus cards for some daily purchases, yet not everyone pays sufficient attention to the transactions. Close to 40% reported they had no idea what the remaining value was on their Octopus cards, and only a quarter (25%) said they regularly track their expenses.
- The majority (77%) said they received money management information from their parents, followed by teachers (34%). The media also have a significant influence, primarily online sources (31%) and TV (26%). Yet about one in twelve (8%) said they never learned about money management from any source.

### 高小學生金錢管理調查

投委會深信理財教育應儘早開始，而小學生是我們推動理財教育的重點目標群組之一。於2022年夏季，我們對約960名來自本港小學的小五及小六學生進行調查，以了解他們的金錢管理習慣。

#### 主要調查結果

- 在有零用錢的受訪學童中，有86%表示會儲起部分零用錢，大約一半(55%)表示有訂立儲蓄目標，多數是用來買東西給自己、家人或朋友。另一個可喜的現象是有略高於三分之一(34%)有訂立目標的受訪者表示，他們是為自己的未來教育經費儲蓄。
- 接近所有受訪學童(95%)表示有使用八達通卡進行日常消費，然而並非每個人有留意交易資料。接近40%表示並不清楚自己的八達通卡餘額，僅四分之一(25%)表示有定期檢視支出。
- 大多數受訪學童(77%)表示理財資訊來自父母，其次是老師(34%)。媒體亦有較大的影響，主要是互聯網(31%)及電視(26%)。然而，約十二分之一人(8%)表示從未獲得理財資訊。



## Financial Literacy Monitor 2022

The IFEC has been regularly monitoring the financial literacy levels of people in Hong Kong, using a survey toolkit devised by the OECD/INFE since 2015. The Financial Literacy Monitor 2022, the fourth instalment of the study, was fielded from August to September 2022 and covered 1,000 Hong Kong residents aged 18-79.

### Study highlights

- Overall, the financial literacy level has improved and was at its best across the four waves of study carried out since 2015. On a scale from 0 to 20, people in Hong Kong scored 14.0 in 2022, which is a statistically significant increment from 13.8 in 2021 (vs 13.8 in 2019 and 13.7 in 2015).
- The new digital financial literacy score of 6.7 (out of 10) among people in Hong Kong indicates room for improvement when it comes to the safe use of digital financial services.
- Lower financial literacy levels continued among the demographic segments of tertiary students, young working adults and retirees. The young segments showed good financial knowledge but slightly less mature financial attitude and behaviour, while retirees displayed a poorer grasp of basic financial concepts. Retirees also lagged behind the younger segments in digital financial literacy, which could be due to their limited experience using digital financial services.

### Support research and the way forward

In addition to conducting our own research studies, we fund academic research projects to encourage quality research in financial education. In 2022, we granted funding to support an impact evaluation project of a financial education programme targeting youth, which is being undertaken by researchers from Lingnan University.

As stringent research is vitally important to the effectiveness of our campaigns and programmes, it will remain a core part of IFEC's investor and financial education work.

## 理財能力研究2022

自2015年以來，投委會一直使用由經合組織/國際金融理財教育網絡設計的研究定期監察港人的理財能力。理財能力研究2022為該項研究的第四期，於2022年8月至9月進行，訪問了1,000名18至79歲的香港居民。

### 主要調查結果

- 整體而言，香港市民的理財能力有所提高，是2015年以來進行的四次研究中的最高水平。以0至20分計算，香港市民在2022年的得分為14.0分，在統計上較2021年的13.8分顯著增加（2019年為13.8分，2015年為13.7分）。
- 在新增的數碼理財能力方面，香港市民的得分為6.7分（滿分10分），顯示在安全使用數碼理財服務方面有進步空間。
- 大專學生、年輕在職人士及退休人士等組別的理財能力仍然較低。青年人擁有良好的理財知識，但理財態度和行為略欠成熟，退休人士對基本理財概念的掌握程度亦較遜色。在數碼理財能力方面，退休人士亦落後於青年人，這可能由於他們使用數碼理財服務的經驗有限。

### 對研究的支持及展望

我們除了進行專題研究，亦資助學術研究項目，以鼓勵本地學術界於理財教育方面進行高質素的研究。於2022年，我們撥款支持一個由嶺南大學研究人員進行，針對年青人的理財教育計劃的成效評估項目。

嚴謹的研究工作對我們的教育活動及計劃的成效至關重要，將繼續成為投委會投資者及理財教育工作的核心部分。

# Collaborating with Stakeholders and Partners

## 與持份者及夥伴交流

We consult and work in partnership with government agencies and the financial services, education and community sectors to identify investor and financial education needs among various target groups through our Advisory Groups and committees. We also represent Hong Kong through our work with the Organisation for Economic Co-operation and Development/International Network on Financial Education (OECD/INFE) and the International Organization of Securities Commissions (IOSCO) to share best practices in investor and financial education that advance the cause of financial literacy.



我們透過諮詢小組及委員會與政府機構、金融服務業、教育界以及社福界別合作並徵詢意見，以識別社會不同目標群組的投資者及理財教育需要。我們也代表香港參與經濟合作與發展組織（經合組織）/國際金融理財教育網絡以及國際證券事務監察委員會組織（國際證監會組織）的工作，交流投資者和理財教育的最佳做法，以促進公眾的理財能力。





## Advisory Group: Investor Education

## 投資者教育諮詢小組

### Members 委員

Name 姓名	Organisation 機構名稱
CHAN Ho Lim, Joseph, JP (Convenor) 陳浩濂, JP(召集人)	Financial Services and the Treasury Bureau 財經事務及庫務局
HO Fu Ho, Jonathan 何富豪	Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局
LI Chun Kit, Patrick 李俊傑	Hong Kong Monetary Authority 香港金融管理局
MAN Hoi Yee, Holly 文凱兒	Securities and Futures Commission 證券及期貨事務監察委員會
WONG Po Yin, Vicki 黃寶賢	Insurance Authority 保險業監管局
YEUNG Wai Yee, Michelle (Ex-officio Member) 楊蔚怡(當然成員)	Investor and Financial Education Council 投資者及理財教育委員會
SO Hing Fai, Eric (Secretary) 蘇慶輝(秘書)	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2022 to 31 August 2023.  
任期由2022年9月1日至2023年8月31日。

## Collaborating with Stakeholders and Partners 與持份者及夥伴交流

### Advisory Group: Financial Education for Schoolchildren

### 學童理財教育諮詢小組

#### Members 委員

Name 姓名	Organisation 機構名稱
LIN Chun Pong (Convenor) 連鎮邦(召集人)	Hong Kong Association of the Heads of Secondary Schools 香港中學校長會
CHAN Hong 陳康	Education Bureau 教育局
CHAN Shuk Yee, Polly 陳淑儀	Hong Kong Aided Primary School Heads Association 香港資助小學校長會
CHAN Wai Mun, Venus 陳慧敏	Hong Kong Family Welfare Society 香港家庭福利會
CHENG Pat Leung, Victor (to 13 January 2023) 鄭弼亮(至2023年1月13日止)	Hong Kong Education City Limited 香港教育城有限公司
CHIU Chi Fai, William 招智輝	The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司
HSIEN Lai Hing, Katy 冼麗馨	Education Bureau 教育局
Dr LAW Kim Fai, Eric 羅劍輝博士	The Education University of Hong Kong 香港教育大學
LEUNG Siu Fan 梁劭勛	Education Bureau 教育局
NGAI Yuen Keung, Ken (from 1 February 2023) 魏遠強(由2023年2月1日起)	Hong Kong Education City Limited 香港教育城有限公司
POON Tak Cheong, Raymond 潘德昌	PricewaterhouseCoopers, Hong Kong 羅兵咸永道會計師事務所
AU Lik Sang (Ex-officio Member) 區力生(當然成員)	Investor and Financial Education Council 投資者及理財教育委員會
CHOI Suk Mun, Anny (Secretary) 蔡淑敏(秘書)	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2022 to 31 August 2023.  
任期由2022年9月1日至2023年8月31日。





## Advisory Group: Financial Education for Young Adults

## 青年人理財教育諮詢小組

### Members 委員

Name 姓名	Organisation 機構名稱
AU Lik Sang (Convenor) 區力生(召集人)	Investor and Financial Education Council 投資者及理財教育委員會
Professor AU Kai Ming, Alan 區啟明教授	Hong Kong Metropolitan University 香港都會大學
Dr CHENG Wui Wing 鄭會榮博士	The Hang Seng University of Hong Kong 香港恒生大學
Professor CHENG Yuk Shing 鄭毓盛教授	Hong Kong Baptist University 香港浸會大學
Professor CHEW Seen Meng 趙善銘教授	The Chinese University of Hong Kong 香港中文大學
Professor HUANG Hao 黃昊教授	The Hong Kong University of Science & Technology 香港科技大學
Dr KWAN Alan Paul 關穎倫博士	The University of Hong Kong 香港大學
Dr LAM Wai Keung 林偉強博士	Vocational Training Council 職業訓練局
LAU Tse Yin 劉紫嫣	The Hong Kong Academy for Performing Arts 香港演藝學院
Dr LEE Shu Kam 李樹甘博士	Hong Kong Shue Yan University 香港樹仁大學
Professor MA Yue 馬躍教授	City University of Hong Kong 香港城市大學
Dr WONG Lap Bun 黃立品博士	The Hong Kong Polytechnic University 香港理工大學
Professor YU Wai Mui, Christina 姚偉梅教授	The Education University of Hong Kong 香港教育大學
Professor ZHAO Xiao Feng 趙小峰教授	Lingnan University 嶺南大學
WONG Chun Yee (Secretary) 黃俊義(秘書)	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2022 to 31 August 2023.

任期由2022年9月1日至2023年8月31日。

## Collaborating with Stakeholders and Partners 與持份者及夥伴交流

### Advisory Group: Financial Education for Seniors

### 成年人理財教育諮詢小組

#### Members 委員

Name 姓名	Organisation 機構名稱
KWAN Chuk Fai, MH, JP (Convenor) 關則輝, MH, JP (召集人)	Community Investment and Inclusion Fund Committee 社區投資共享基金
CHAN Yuen Ling 陳婉玲	Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局
Professor CHUI Wing Hong 崔永康教授	The Hong Kong Polytechnic University 香港理工大學
KONG Sze Wan 江詩韻	Hong Kong Police Force 香港警務處
LAU Pui Ling, Selina 劉佩玲	Hong Kong Federation of Insurers 香港保險業聯會
LEUNG Yuen Ching 梁婉貞	Hong Kong Family Welfare Society 香港家庭福利會
LOW Chen Yang 婁振陽	Tung Wah Group of Hospitals 東華三院
Professor MOK Ka Ho 莫家豪教授	Lingnan University 嶺南大學
WONG Hung Hung, Maura 王虹虹	Senior Citizen Home Safety Association 長者安居服務協會
YUNG Wai Sun 容渭榮	HKMC Annuity Limited 香港年金有限公司
AU Lik Sang (Ex-officio Member) 區力生 (當然成員)	Investor and Financial Education Council 投資者及理財教育委員會
YAU Kwan Pang (Secretary) 邱軍鵬 (秘書)	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2022 to 31 August 2023.

任期由2022年9月1日至2023年8月31日。



## Research Grant Committee

## 研究資助委員會

### Members 委員

Name 姓名	Organisation 機構名稱
LI Yuen Chow, Dora (Chairperson) 李婉秋 (主席)	Investor and Financial Education Council 投資者及理財教育委員會
Professor CHUI Wing Hong 崔永康教授	Department of Applied Social Sciences, The Hong Kong Polytechnic University 香港理工大學應用社會科學系
CHOW Arnold 周國昌	Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司
Professor NGAI Sek Yum, Steven 倪錫欽教授	Department of Social Work, The Chinese University of Hong Kong 香港中文大學社會工作學系
Professor TSE S.K., Samson 謝樹基教授	Department of Social Work and Social Administration, The University of Hong Kong 香港大學社會工作及社會行政學系

The appointment term is from 1 April 2021 to 31 March 2024.  
任期由2021年4月1日至2024年3月31日。

## Collaborating with Stakeholders and Partners 與持份者及夥伴交流



Chairman Mr Victor Dawes delivered a message to the CFA Society Hong Kong on its 30th Anniversary in August 2022<sup>19</sup>. 主席杜淦堃先生於2022年8月為香港特許金融分析師學會的30週年慶典致辭<sup>19</sup>。



### Local engagement

In May 2022, our General Manager Ms Dora Li gave a presentation at the Annual Gender Roles Workshop, organised by the Gender Research Centre of The Chinese University of Hong Kong. In her presentation, she called on stakeholders in all sectors to work together to enhance financial literacy, in particular for vulnerable groups and women in need, for the financial well-being of all in Hong Kong.

For the 30th Anniversary Celebration of the CFA Society Hong Kong, our Chairman Mr Victor Dawes delivered a congratulatory message that emphasised our close collaboration with the organisation in promoting investor and financial education in Hong Kong.

### 本地參與

於2022年5月，總經理李婉秋女士在香港中文大學性別研究中心舉辦的性別角色工作坊上發表演講。在演講中，她呼籲各界別持份者為著公眾的財務健康，共同努力提升理財能力，特別是弱勢社群及有需要的婦女。

主席杜淦堃先生為香港特許金融分析師學會30週年慶典致辭，強調我們與該學會在促進香港的投資者及理財教育方面的緊密合作。

<sup>19</sup> Credit: CFA Society Hong Kong  
鳴謝：香港特許金融分析師學會



General Manager Ms Dora Li and Manager Ms Anny Choi presented and shared on prudent money management at the Financial Management Seminar organised by the Hong Kong Police Force.

總經理李婉秋女士及經理蔡淑敏女士於香港警務處舉辦的財務管理講座演說及分享。

In November 2022, IFEC representatives made a presentation at the Financial Management Seminar organised by the Hong Kong Police Force. During this session, we discussed the key principles of sound financial management and signals of potential financial difficulties. Around 900 police officers attended the seminar.

In November 2022, we were invited to be one of the panel judges for Link University Scholarship 2022. Our General Manager Ms Dora Li attended the final online interview with other panel members to select awardees. Scholarships are awarded to first generation university students who excel in academics and are active in community service.

In February 2023, the Education Bureau (EDB) held the Let's Join Hands to Promote Financial Education – 2023 Event Highlights. During the event, we introduced the Digital Stock Trading Guru Competition 2023, jointly organised with EDB and the Hong Kong Association for Business Education.

於2022年11月，投委會代表在香港警務處舉辦的財務管理講座上發表演講。在講座中，我們討論審慎理財的原則及潛在財務困難的警號。約900名警務人員參與是次講座。

於2022年11月，我們獲邀請擔任領展大學生獎學金2022的評審之一。總經理李婉秋女士出席線上面試評審日，與其他評審甄選得獎者。此項獎學金旨在獎勵學業成績優異，並積極參與各類社區服務的家庭三代中首代大學生。

於2023年2月，教育局舉辦「齊心合力推動理財教育—2023年活動巡禮」。我們在活動上介紹了與教育局及香港商業教育學會聯合舉辦的電子「股壇達人」比賽2023。

## Collaborating with Stakeholders and Partners 與持份者及夥伴交流



Head of Innovation and Partnerships Mr Au Lik Sang presented at the event organised by the EDB. 創新及夥伴合作總監區力生先生在教育局的活動中發表演講。

### Advocacy

Financial management has been included as one of the action agendas in the Youth Development Blueprint released by the HKSAR Government in December 2022. On 24 February 2023, our General Manager attended the meeting of the Legislative Council Subcommittee to study the Formulation of Long-term Youth Policy and Development Blueprint to provide feedback to council members on IFEC's work in this area. Subsequently, IFEC representative was invited to join the Action Group on Youth Wellness organised by the Youth Development Commission on financial management and its related agenda targeting the youth segment.

IFEC has been advocating the enhancement of financial education within the school curriculum. It is encouraging that the EDB made an announcement in October 2022 that a new module on financial education will be introduced in the "Citizenship, Economics and Society" curriculum<sup>20</sup> from the 2024-25 academic year onwards for secondary school students to strengthen the knowledge and skills required to cultivate good financial management habits. IFEC is offering support to the EDB on the content development of the curriculum.

### 倡導工作

在香港特區政府於2022年12月發布的《青年發展藍圖》中，財務管理已被列為行動議程之一。2023年2月24日，我們的總經理出席了立法會研究制定長期青年政策及發展藍圖小組委員會會議，向議員們反饋了投委會在這方面的工作。隨後，投委會代表被邀請參加青年發展委員會的青年全人發展行動小組，討論針對青年理財的相關議程。

投委會一直倡導在學校課程中加強理財教育。令人鼓舞的是，教育局於2022年10月宣布，由2024-25學年起，在「公民、經濟與社會」課程<sup>20</sup>中引入一個新的理財教育單元，以加強中學生的理財知識及技能，培養良好的理財習慣。投委會正與教育局跟進提供課程內容開發方面的支援。

<sup>20</sup> Reference: <https://applications.edb.gov.hk/circular/upload/EDBC/EDBC22012E.pdf>  
參考：<https://applications.edb.gov.hk/circular/upload/EDBC/EDBC22012E.pdf>



## International engagement

IFEC has been representing Hong Kong during meetings with global investor and financial education stakeholders, including OECD/INFE and IOSCO.

## The Organisation for Economic Co-operation and Development/International Network on Financial Education (OECD/INFE)

In November 2022, our General Manager Ms Dora Li was appointed as one of the members of the OECD/INFE Advisory Board, with the objective to drive financial literacy globally. This appointment not only allows us to represent Hong Kong, but also affirms the important investor and financial education work we do in the community. Our General Manager was also appointed by OECD/INFE as the Co-lead of the Working Group on Digital Financial Literacy.

During the year, we participated and contributed to the following OECD/INFE working groups:

- OECD/INFE Advisory Board
- OECD/INFE Working Group on Digital Financial Literacy
- OECD/INFE Working Group on Standards, Implementation and Evaluation
- OECD/INFE Working Group on Financial Literacy and Sustainable Finance

## 國際參與

投委會一直代表香港與國際投資者及理財教育持份者保時密切聯繫，如經合組織/國際金融理財教育網絡以及國際證監會組織。

## 經合組織/國際金融理財教育網絡

於2022年11月，總經理李婉秋女士獲委任為經合組織/國際金融理財教育網絡諮詢委員會委員，協助推動全球的理財能力。這不僅讓投委會能夠代表香港擔任該職，亦是對我們在社會上推行投資者及理財教育工作的肯定。總經理亦獲經合組織/國際金融理財教育網絡委任，聯席領導「數碼理財能力」工作小組。

於本年度，我們參與以下的經合組織/國際金融理財教育網絡工作小組並作出貢獻：

- 經合組織/國際金融理財教育網絡諮詢委員會
- 經合組織/國際金融理財教育網絡「數碼理財能力」工作小組
- 經合組織/國際金融理財教育網絡「標準、實施及評估」工作小組
- 經合組織/國際金融理財教育網絡「理財能力及可持續金融」工作小組

## Collaborating with Stakeholders and Partners 與持份者及夥伴交流

### The International Organization of Securities Commissions (IOSCO)

In November 2022, our General Manager Ms Dora Li and Head of Innovation and Partnerships Mr Au Lik Sang attended the IOSCO Committee on Retail Investors (Committee 8) meeting in Brussels. At the meeting, we made a presentation on our education work during World Investor Week 2022, our anti-financial scam initiatives and financial education programmes for vulnerable groups in Hong Kong.

During the meeting in Brussels, the team also visited the digital learning hub, WikiFin Lab, operated by the Financial Services and Markets Authority. Opened in September 2020, WikiFin Lab provides secondary school students a life-sized financial management experience through digital games and tools.



### 國際證監會組織

於2022年11月，總經理李婉秋女士和創新及夥伴合作總監區力生先生出席在布魯塞爾舉行的國際證監會組織零售投資者委員會 (C8委員會) 會議。會上我們介紹了投委會在2022年「世界投資者週」的教育工作、提防金融詐騙項目及針對香港弱勢社群的理財教育計劃。

我們亦參觀由金融服務及市場管理局營運的數碼學習中心—WikiFin Lab。WikiFin Lab於2020年9月啟用，通過數碼遊戲及工具為中學生提供財務管理概念的真實體驗。

General Manager Ms Dora Li and Head of Innovation and Partnerships Mr Au Lik Sang attended the IOSCO Committee 8 meeting in Brussels.  
總經理李婉秋女士和創新及夥伴合作總監區力生先生出席在布魯塞爾舉行的國際證監會組織 C8 委員會會議。





During the year, we participated and contributed to the following IOSCO working groups:

- IOSCO Committee 8 Working Group on World Investor Week
- IOSCO Committee 8 Working Group on Crypto-assets

### Mainland China

In August 2022, we met with the Investor Protection Bureau of the China Securities Regulatory Commission via webinar. During the meeting, we shared our best practices on investor and financial education and explored collaboration opportunities for enhancing our investor and financial education work.

於本年度，我們參與以下國際證監會組織的工作小組並作出貢獻：

- 國際證監會組織C8委員會「世界投資者週」工作小組
- 國際證監會組織C8委員會「加密貨幣」工作小組

### 內地

於2022年8月，我們與中國證券監督管理委員會投資者保護局舉行網上會議。於會面期間，我們分享了在投資者及理財教育的良好方法，並探討如何加強雙方在投資者及理財教育工作的合作機會。

# Directors' Report

## 董事報告

The directors present their annual report together with the audited financial statements for the year ended 31 March 2023.

### Principal place of business

Investor and Financial Education Council (IFEC) is a company incorporated and domiciled in Hong Kong and has its registered office and principal place of business at 54/F, One Island East, 18 Westlands Road, Quarry Bay, Hong Kong.

### Principal activities

The principal activities of the IFEC are to lead financial literacy in Hong Kong by promoting and delivering free and impartial financial education resources and programmes to equip people with the skills to make well-informed financial decisions; the IFEC leads the Financial Literacy Strategy to create a conducive environment for stakeholders to deliver more quality financial education to various segments of the Hong Kong population.

### Financial statements

The financial performance of the IFEC for the year ended 31 March 2023 and the financial position of the IFEC as at that date are set out in the financial statements on pages 110 to 124.

董事現呈交截至2023年3月31日止年度的周年報告及經審核的財務報表。

### 主要營業地點

投資者及理財教育委員會(投委會)是一家在香港成立及註冊的公司，其註冊辦事處及主要營業地點位於香港鰂魚涌華蘭路18號港島東中心54樓。

### 主要活動

投委會的主要活動是帶領香港金融理財知識和能力的發展，透過推廣及提供免費和持平公正的理財教育資源及計劃，讓人們得以掌握相關技巧，以作出有根據的理財決定。投委會帶領理財能力策略，為持份者締造有利環境，從而為香港社會不同群組提供更多優質的理財教育。

### 財務報表

投委會截至2023年3月31日止年度的財務表現及於該日的財務狀況，載列於第110頁至第124頁的財務報表內。

## Directors

The directors during the year and up to the date of this report were:

Dawes, Victor (Chairman)	
Auyeung Pak Kuen, Rex	
Chen Yee, Donald	
Cheung Wah Fung, Christopher	
Cheung Wan Ching, Clement	
Ho Fu Ho, Jonathan	
Lee Chi Kee, Trevor	Appointed on 16 January 2023
Leung Sze Ho, Louis	
Li Yuen Chow, Dora	
Shek Ka Lai, Clara	
Wan Chi Yiu, Andrew	Retired on 4 January 2023

## Indemnity of directors

A permitted indemnity provision (as defined in section 469 of the Hong Kong Companies Ordinance) for the benefit of the directors of the IFEC is currently in force and was in force throughout the year.

## Directors' interests in transactions, arrangements or contracts

Except for a contract of employment with Ms Li Yuen Chow, Dora, no transaction, arrangement or contract of significance to which the IFEC, or any of its holding company or fellow subsidiaries was a party, and in which a director of the IFEC had a material interest, subsisted at the end of the year or at any time during the year.

## Auditors

PricewaterhouseCoopers (PwC) retire and, being eligible, offer themselves for re-appointment. A resolution for the re-appointment of PwC as auditors of the IFEC is to be proposed at the forthcoming Annual General Meeting.

On behalf of the Board

**Dawes, Victor**

Chairman

11 May 2023

## 董事

年度內及截至本報告日期為止的董事包括：

杜淦堃 (主席)	
歐陽伯權	
陳羿	
張華峰	
張雲正	
何富豪	
李子麒	2023年1月16日獲委任
梁思灝	
李婉秋	
石嘉麗	
溫志遙	2023年1月4日離任

## 彌償條文

為保障投委會各董事的獲准許之彌償條文(根據香港公司條例第469條)於本年度及目前仍然生效。

## 董事的交易、安排或合約權益

除與李婉秋女士訂立的聘用合約外，在年度終結時或在年度內任何時間，並不存在任何以投委會、其控股公司或同系附屬公司作為訂約方及由投委會董事擁有重大權益的交易、安排或合約。

## 核數師

羅兵咸永道會計師事務所現依章告退，惟符合資格並願意應聘連任。投委會將在即將舉行的周年大會上，提呈再度委任羅兵咸永道會計師事務所為投委會核數師的決議案。

董事局代表

**杜淦堃**

主席

2023年5月11日

# Independent auditor's report

## To the member of Investor and Financial Education Council

### 獨立核數師報告

### 致：投資者及理財教育委員會的成員

(Incorporated in Hong Kong and limited by guarantee)  
(於香港註冊成立的擔保有限公司)

## Opinion

### What we have audited

The financial statements of Investor and Financial Education Council (the Company), which are set out on pages 110 to 124, comprise:

- the statement of financial position as at 31 March 2023;
- the statement of profit or loss and other comprehensive income for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include significant accounting policies and other explanatory information.

### Our opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 March 2023, and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards (HKFRSs) issued by the Hong Kong Institute of Certified Public Accountants (HKICPA) and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

### Basis for opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing (HKSAs) issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## 意見

### 我們已審計的內容

投資者及理財教育委員會(貴公司)列載於第110頁至第124頁的財務報表，包括：

- 於2023年3月31日的財務狀況表；
- 截至該日止年度的損益及其他全面收益表；
- 截至該日止年度的現金流量表；及
- 財務報表附註，包括主要會計政策及其他解釋信息。

### 我們的意見

我們認為，該等財務報表已根據香港會計師公會頒布的《香港財務報告準則》真實而中肯地反映了貴公司於2023年3月31日的財務狀況及其截至該日止年度的財務表現及現金流量，並已遵照香港《公司條例》妥為擬備。

### 意見的基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告〈核數師就審計財務報表承擔的責任〉部分中作進一步闡述。

我們相信，我們所獲得的審計憑證能充足及適當地為我們的審計意見提供基礎。

## Independence

We are independent of the Company in accordance with the HKICPA's Code of Ethics for Professional Accountants (the Code), and we have fulfilled our other ethical responsibilities in accordance with the Code.

## Other information

The directors are responsible for the other information. The other information comprises all of the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Responsibilities of directors for the financial statements

The directors are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA and the Hong Kong Companies Ordinance, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

## 獨立性

根據香港會計師公會頒布的《專業會計師道德守則》(守則)，我們獨立於 貴公司，並已履行守則中的其他專業道德責任。

## 其他信息

董事須對其他信息負責。其他信息包括年報內的所有信息，但不包括財務報表及我們的核數師報告。

我們對財務報表的意見並不涵蓋其他信息，我們亦不對該等其他信息發表任何形式的鑒證結論。

結合我們對財務報表的審計，我們的責任是閱讀其他信息，在此過程中，考慮其他信息是否與財務報表或我們在審計過程中所了解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。

基於我們已執行的工作，如果我們認為其他信息存在重大錯誤陳述，我們需要報告該事實。在這方面，我們沒有任何報告。

## 董事就財務報表須承擔的責任

董事須負責根據香港會計師公會頒布的《香港財務報告準則》及香港《公司條例》擬備真實而中肯的財務報表，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述所需的內部控制負責。

在擬備財務報表時，董事負責評估 貴公司持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非董事有意將 貴公司清盤或停止經營，或別無其他實際的替代方案。

# Independent auditor's report To the member of Investor and Financial Education Council

## 獨立核數師報告 致：投資者及理財教育委員會的成員

(Incorporated in Hong Kong and limited by guarantee)  
(於香港註冊成立的擔保有限公司)

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. We report our opinion solely to you, as a body, in accordance with Section 405 of the Hong Kong Companies Ordinance, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSA's, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

### 核數師就審計財務報表承擔的責任

我們的目標，是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並出具包括我們意見的核數師報告。我們僅按照香港《公司條例》第405條向閣下(作為整體)報告我們的意見，除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。合理保證是高水平的保證，但不能保證按照《香港審計準則》進行的審計，在某一重大錯誤陳述存在時總能發現。錯誤陳述可以由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審計的過程中，我們運用了專業判斷，保持了專業懷疑態度。我們亦：

- 識別和評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述的風險，設計及執行審計程序以應對這些風險，以及獲取充足和適當的審計憑證，作為我們意見的基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述，或凌駕於內部控制之上，因此未能發現因欺詐而導致的重大錯誤陳述的風險高於未能發現因錯誤而導致的重大錯誤陳述的風險。

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- 了解與審計相關的內部控制，以設計適當的審計程序，但目的並非對 貴公司內部控制的有效性發表意見。
- 評價董事所採用會計政策的恰當性及作出會計估計和相關披露的合理性。
- 對董事採用持續經營會計基礎的恰當性作出結論。根據所獲取的審計憑證，確定是否存在與事項或情況有關的重大不確定性，從而可能導致對 貴公司的持續經營能力產生重大疑慮。如果我們認為存在重大不確定性，則有必要在核數師報告中提請使用者注意財務報表中的相關披露。假若有關的披露不足，則我們應當發表非無保留意見。我們的結論是基於核數師報告日止所取得的審計憑證。然而，未來事項或情況可能導致 貴公司不能持續經營。
- 評價財務報表的整體列報方式、結構和內容，包括披露，以及財務報表是否中肯反映交易和事項。

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

除其他事項外，我們與董事溝通了計劃的審計範圍、時間安排、重大審計發現等，包括我們在審計中識別出內部控制的任何重大缺陷。

**PricewaterhouseCoopers**  
Certified Public Accountants

Hong Kong, 11 May 2023

**羅兵咸永道會計師事務所**  
執業會計師

香港，2023年5月11日

## Statement of profit or loss and other comprehensive income 損益及其他全面收益表

For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
截至2023年3月31日止年度(單位：港元)

	Note 附註	2023 \$	2022 \$
<b>Income</b>			<b>收入</b>
Recoveries from the Securities and Futures Commission	2(c)	<b>75,564,995</b>	73,903,226
			從證券及期貨事務監察 委員會收回的款項
<b>Expenses</b>			<b>支出</b>
Premises expenses			辦公室地方支出
Rent		<b>2,272,800</b>	2,272,800
			租金
Rates, management fees and others		<b>417,290</b>	420,604
			差餉、管理費及其他
Staff costs	4	<b>32,599,478</b>	28,246,208
			人事費用
Education programmes		<b>36,604,439</b>	39,892,340
			教育項目
Other expenses	5	<b>3,612,215</b>	3,000,028
			其他支出
Depreciation	6	<b>58,773</b>	71,246
			折舊
		<b>75,564,995</b>	73,903,226
<b>Result for the year before taxation</b>		<b>-</b>	<b>-</b>
			年度稅前業績
Taxation	3	<b>-</b>	<b>-</b>
			稅項
<b>Result and total comprehensive income for the year</b>		<b>-</b>	<b>-</b>
			年度業績及全面 收益總額

The notes on pages 113 to 124 form part of these financial statements.

第113頁至第124頁的附註是本財務報表整體的一部分。



# Statement of financial position

## 財務狀況表

As at 31 March 2023 (Expressed in Hong Kong dollars)  
於2023年3月31日(單位：港元)

	Note 附註	2023 \$	2022 \$	
<b>Non-current asset</b>				<b>非流動資產</b>
Fixed assets	6	85,033	130,480	固定資產
<b>Current assets</b>				<b>流動資產</b>
Prepayments		537,724	1,810,428	預付款項
Amount due from the Securities and Futures Commission	7	5,884,688	–	應收證券及期貨事務監察 委員會的款項
Cash at bank		6,377,102	19,385,190	銀行現金
		12,799,514	21,195,618	
<b>Current liabilities</b>				<b>流動負債</b>
Accrued charges and other payables	8	12,884,547	13,905,951	應計費用及其他應付款項
Amount due to the Securities and Futures Commission	7	–	7,420,147	應付證券及期貨事務監察 委員會的款項
		12,884,547	21,326,098	
<b>Net current liabilities</b>		<b>(85,033)</b>	(130,480)	<b>流動負債淨值</b>
<b>Total assets less current liabilities</b>		<b>–</b>	–	<b>資產總值減流動負債</b>
<b>Net assets</b>		<b>–</b>	–	<b>資產淨值</b>

Approved and authorised for issue by the board of directors  
on 11 May 2023 and signed on its behalf by

於2023年5月11日由董事局核准並許可發出，  
並由下列人士代表簽署：

**Dawes, Victor**  
Chairman

**Li Yuen Chow, Dora**  
Director

**杜淦堃**  
主席

**李婉秋**  
董事

The notes on pages 113 to 124 form part of these financial  
statements.

第113頁至第124頁的附註是本財務報表整體的  
一部分。

## Statement of cash flows

### 現金流量表

For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
截至2023年3月31日止年度(單位：港元)

	2023 \$	2022 \$	
<b>Cash flows from operating activities</b>			<b>營業活動所引致的現金流量</b>
Result for the year	–	–	年度業績
Depreciation	<b>58,773</b>	71,246	折舊
Decrease/(increase) in prepayments	<b>1,272,704</b>	(1,000,203)	預付款項的減少/(增加)
Decrease in accrued charges and other payables	<b>(1,021,404)</b>	(962,650)	應計費用及其他應付款項的減少
Change in amount due from/to the Securities and Futures Commission	<b>(13,304,835)</b>	(1,725,061)	應收/應付證券及期貨事務監察委員會的款項的變動
<b>Net cash used in operating activities</b>	<b>(12,994,762)</b>	(3,616,668)	<b>用於營運活動的現金淨額</b>
<b>Cash flow from investing activity</b>			<b>投資活動所引致的現金流量</b>
Fixed assets purchased	<b>(13,326)</b>	(10,098)	購入固定資產
<b>Net cash used in investing activity</b>	<b>(13,326)</b>	(10,098)	<b>用於投資活動的現金淨額</b>
<b>Net decrease in cash and cash equivalents</b>	<b>(13,008,088)</b>	(3,626,766)	<b>現金及等同現金項目的淨額減少</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>19,385,190</b>	23,011,956	<b>年度開始時現金及等同現金項目</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>6,377,102</b>	19,385,190	<b>年度終結時現金及等同現金項目</b>
<b>Analysis of the balance of cash and cash equivalents</b>			<b>現金及等同現金項目的結餘分析：</b>
Cash at bank	<b>6,377,102</b>	19,385,190	銀行現金

The notes on pages 113 to 124 form part of these financial statements.

第113頁至第124頁的附註是本財務報表整體的一部分。

# Notes to the financial statements

## 財務報表附註

For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
截至2023年3月31日止年度(單位：港元)

### 1. Status and principal activities

Investor and Financial Education Council (IFEC) was incorporated on 19 October 2012 in Hong Kong under the Hong Kong Companies Ordinance as a company limited by guarantee and not having a share capital. The address of its registered office is 54/F, One Island East, 18 Westlands Road, Quarry Bay, Hong Kong.

The principal activities of the IFEC are to lead financial literacy in Hong Kong by promoting and delivering free and impartial financial education resources and programmes to equip people with the skills to make well-informed financial decisions; the IFEC leads the Financial Literacy Strategy to create a conducive environment for stakeholders to deliver more quality financial education to various segments of the Hong Kong population.

Under the provisions of the IFEC's Articles of Association, every member shall, in the event of the IFEC being wound up, contribute to the assets of the IFEC an amount not exceeding \$10. At 31 March 2023, the IFEC had 1 member.

### 2. Significant accounting policies

#### (a) Statement of compliance

These financial statements have been prepared in accordance with Hong Kong Financial Reporting Standards (HKFRSs), a collective term which includes all applicable individual HKFRSs, Hong Kong Accounting Standards (HKASs) and Interpretations issued by the Hong Kong Institute of Certified Public Accountants (HKICPA), accounting principles generally accepted in Hong Kong and the disclosure requirements of the Hong Kong Companies Ordinance. Significant accounting policies adopted by the IFEC are set out below.

### 1. 地位及主要活動

投資者及理財教育委員會(投委會)是一家於2012年10月19日根據香港《公司條例》成立的無股本擔保有限公司，其註冊辦事處位於香港鰂魚涌華蘭路18號港島東中心54樓。

投委會的主要活動是帶領香港金融理財知識和能力的發展，透過推廣及提供免費和持平公正的理財教育資源及計劃，讓人們得以掌握相關技巧，以作出有根據的理財決定。投委會帶領理財能力策略，為持份者締造有利環境，從而為香港社會不同群組提供更多優質的理財教育。

投委會《章程細則》的條文訂明，投委會一旦清盤，每名成員均須分擔提供不超過十港元的款額予投委會的資產。於2023年3月31日，投委會有一名成員。

### 2. 主要會計政策

#### (a) 合規聲明

本財務報表是按照《香港財務報告準則》而編製。《香港財務報告準則》一詞包括香港會計師公會頒布的所有適用的個別《香港財務報告準則》、《香港會計準則》及詮釋，香港公認會計原則以及香港《公司條例》的披露要求。投委會採納的主要會計政策摘錄如下。

## Notes to the financial statements 財務報表附註

For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
截至2023年3月31日止年度(單位：港元)

### 2. Significant accounting policies (continued)

#### (a) Statement of compliance (continued)

The HKICPA has issued certain new and revised HKFRSs that are first effective or available for early adoption for the current accounting period of the IFEC. None of these developments have a material effect on how the IFEC's results and financial position for the current or prior periods are prepared or presented. We have not applied any new standard or interpretation that is not yet effective for the current accounting period.

#### (b) Basis of preparation

We prepare these financial statements on a going concern basis notwithstanding that the stated current liabilities are in excess of the stated current assets at 31 March 2023. The Securities and Futures Commission (SFC), the ultimate holding entity, has given an undertaking to continue to provide such financial assistance as is necessary to maintain the IFEC as a going concern.

We have prepared these financial statements using the historical cost as the measurement basis. No statement of changes in equity has been prepared as the IFEC was incorporated in Hong Kong under the Hong Kong Companies Ordinance (Cap. 622) (the Companies Ordinance) as a company limited by guarantee and not having a share capital.

We prepare the financial statements in conformity with HKFRSs which require management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. We make estimates and associated assumptions based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

### 2. 主要會計政策(續)

#### (a) 合規聲明(續)

香港會計師公會頒布了若干在投委會的當前會計期間首次生效或可供提早採納的新訂及經修訂的《香港財務報告準則》。這些修訂並沒有對投委會如何編製或呈列當前或以往期間的業績及財政狀況產生重大影響。我們並無採用任何在當前會計期間尚未生效的新準則或詮釋。

#### (b) 編製基準

儘管於2023年3月31日所列出的流動負債超逾所列出的流動資產，投委會仍以持續經營基準編製本財務報表。投委會的最終控股實體證券及期貨事務監察委員會(證監會)已承諾在有需要時提供財政資助，以維持投委會持續營運。

我們以歷史成本為計量的基準編製本財務報表。由於投委會是一家根據香港《公司條例》(第622章)(《公司條例》)成立的無股本擔保有限公司，因此我們並沒有另行編製權益變動表。

我們以符合《香港財務報告準則》的規定編製本財務報表，據此，管理層需要作出判斷、估計及假設，而該等判斷、估計及假設會影響政策的應用以及所匯報的資產、負債、收入及支出等數額。我們根據過往經驗及在該等情況下相信為合理的各種其他因素作出該等估計及相關假設，而當我們未能輕易地從其他來源取得明確資料以顯示對資產與負債帳面值所作的判斷是否正確時，該等估計及相關假設的結果便會成為我們作出有關判斷的依據。實際結果或會有別於該等估計。

## 2. Significant accounting policies (continued)

### (b) Basis of preparation (continued)

We review the estimates and underlying assumptions on an ongoing basis. We recognise revisions to accounting estimates in the period in which the estimates are revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

### (c) Recoveries from the Securities and Futures Commission

The IFEC's income is reimbursement from the SFC for expenditure incurred. We recognise recoveries from the SFC on an accrual basis.

### (d) Employee benefits

We make accruals for salaries and allowances, annual leave and contributions to defined contribution schemes in the year in which the associated services are rendered by employees.

### (e) Fixed assets and depreciation

We state fixed assets at historical cost less accumulated depreciation and any impairment losses (see note 2(l)). Historical cost includes expenditure that is directly attributable to the acquisition of the items. We charge depreciation to the statement of profit or loss and other comprehensive income using the straight-line method over the estimated useful lives from the point at which the asset is ready for use as follows:

Furniture and fixtures	5 years
Office equipment	5 years
Personal computers and software	3 years

We capitalise subsequent expenditure only when it increases the future economic benefits embodied in the fixed assets. We recognise all other expenditure in the statement of profit or loss and other comprehensive income as an expense as incurred.

## 2. 主要會計政策(續)

### (b) 編製基準(續)

我們持續覆核所作估計及相關假設。如會計估計的修訂只影響當期，我們便於當期確認有關修訂；如會計估計的修訂對當期及未來期間均有影響，我們會於當期及未來期間確認有關修訂。

### (c) 從證券及期貨事務監察委員會收回的款項

投委會的收入為證監會就已招致的開支所付還的款項。我們按照應計基準確認從證監會收回的款項。

### (d) 僱員福利

我們將僱員薪金及津貼、有薪年假及對界定供款計劃的供款在僱員提供相關服務的年度內按應計基準記入。

### (e) 固定資產及折舊

我們將固定資產是按歷史成本扣除累積折舊及任何減值虧損(另見附註2(l))列帳。歷史成本包括可直接歸屬於有關項目的購入的開支。從準備使用資產時起，我們按照下列的估計使用期限將折舊以直線法記入損益及其他全面收益表內：

傢俬及裝置	5年
辦公室設備	5年
個人電腦及軟件	3年

我們只會在現有固定資產的其後開支可增加有關固定資產將來的經濟效益時，將現有固定資產的其後開支計入該項資產的帳面值。我們將所有其他開支於產生時在損益及其他全面收益表內確認為支出。

## Notes to the financial statements 財務報表附註

For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
截至2023年3月31日止年度(單位：港元)

### 2. Significant accounting policies (continued)

#### (e) Fixed assets and depreciation (continued)

We recognise gains or losses arising from the retirement or disposal of an item of fixed assets, being the difference between the net disposal proceeds and the carrying amount of the item, in the statement of profit or loss and other comprehensive income on the date of retirement or disposal.

We review the assets' residual values and useful lives and adjust if appropriate, at the end of each reporting period. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

#### (f) Leases

Leases are recognised as a right-of-use asset and a corresponding liability at the date at which the leased asset is available for use by the IFEC.

Lease liabilities included fixed lease payments less any lease incentives receivable, variable lease payment based on an index or a rate, amounts expected to be payable under residual value guarantees and payments of penalties for terminating the lease. The lease liabilities are initially measured at the present value of the remaining lease payments, discounted at the IFEC's incremental borrowing rate at the lease commencement date. The lease payments are allocated between principal and finance cost. The finance cost is charged to profit or loss using the incremental borrowing rate on the remaining balance of the lease liabilities for each period. The lease liabilities are reduced by an amount equal to the lease payments made less the finance costs charged for that period.

The right-of-use assets are measured at the amount equal to the initial measurement of the lease liability, adjusted for any prepaid lease payments, lease incentives received, any initial direct costs or reinstatement provisions relating to that lease. The right-of-use assets are depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis.

### 2. 主要會計政策(續)

#### (e) 固定資產及折舊(續)

我們在報廢或出售固定資產項目所產生的損益，均按該項目的出售所得淨額與帳面值之間的差額釐定，並於報廢或出售日期在損益及其他全面收益表予以確認。

我們在每個報告期終結時覆核資產的剩餘價值及使用期限並作出調整(如適當)。若某項資產的帳面值大於其估計可收回數額，該項資產的帳面值會立即被撇減至其可收回數額。

#### (f) 租賃

租賃乃於有關租賃資產可供投委會使用當日被確認為使用權資產及相應的負債。

租賃負債包括固定租賃付款減以任何應收租賃優惠，根據某指數或利率計算的可變動租賃付款，在剩餘價值擔保下預期應付的金額和就終止租賃所支付的罰款。租賃負債初步按剩餘租賃付款以投委會於租賃開始日期的增量借貸利率折現的現值計量。租賃付款會在本金與融資成本之間進行分配。融資成本以適用於各期間租賃負債餘額的增量借貸利率，在損益帳扣除。租賃負債按相等於就該段期間作出的租賃付款減以所扣除的融資成本後所得出的金額予以扣減。

使用權資產按相等於租賃負債初始計量的金額計量，並就任何預付租賃付款、已收取的租賃優惠、任何初期直接成本或與該租賃有關的修復撥備作出調整。使用權資產乃按資產的可使用年期或租賃期(以較短者為準)以直線法折舊。

## 2. Significant accounting policies (continued)

### (f) Leases (continued)

Payments associated with short-term leases and all leases of low-value assets are recognised on a straight-line basis as an expense in profit or loss. Short-term leases are leases with a lease term of 12 months or less.

### (g) Related parties

For the purposes of these financial statements, we consider that the following are related parties of the IFEC:

- (a) A person, or a close member of that person's family, is related to the IFEC if that person:
  - (i) has control or joint control over the IFEC;
  - (ii) has significant influence over the IFEC; or
  - (iii) is a member of the key management personnel of the IFEC or the IFEC's parent.
- (b) An entity is related to the IFEC if any of the following conditions applies:
  - (i) The entity and the IFEC are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
  - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
  - (iii) Both entities are joint ventures of the same third party.
  - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
  - (v) The entity is a post-employment benefit plan for the benefit of employees of either the IFEC or an entity related to the IFEC.

## 2. 主要會計政策(續)

### (f) 租賃(續)

短期租賃及所有低價值資產租賃所涉及的付款均以直線法在損益帳中確認為支出。短期租賃為租賃期是12個月或以下的租賃。

### (g) 關連各方

為符合本財務報表的目的，我們認為下列各方與投委會有關連：

- (a) 任何人如符合以下說明，其本人或近親即屬與投委會有關連：
  - (i) 控制或與第三方共同控制投委會；
  - (ii) 對投委會具有重大的影響力；或
  - (iii) 是投委會或投委會母公司的主要管理人員。
- (b) 如符合下列任何條件，企業實體即屬與投委會有關連：
  - (i) 該實體與投委會隸屬同一集團(意指彼此的母公司、附屬公司和同系附屬公司互有關連)。
  - (ii) 一家實體是另一實體的聯營公司或合營企業(或是另一實體所屬集團旗下成員公司的聯營公司或合營企業)。
  - (iii) 兩家實體是同一第三方的合營企業。
  - (iv) 一家實體是第三方實體的合營企業，而另一實體是第三方實體的聯營公司。
  - (v) 該實體是為投委會或作為投委會關連方的任何實體的僱員福利而設的離職後福利計劃。

## Notes to the financial statements 財務報表附註

For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
截至2023年3月31日止年度(單位：港元)

### 2. Significant accounting policies (continued)

#### (g) Related parties (continued)

- (b) An entity is related to the IFEC if any of the following conditions applies: (continued)
- (vi) The entity is controlled or jointly controlled by a person identified in (a).
  - (vii) A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
  - (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the IFEC or to the IFEC's parent.

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the entity.

#### (h) Translation of foreign currencies

We translate foreign currency transactions during the year into Hong Kong dollars at the exchange rates prevailing at the transaction dates. We translate monetary assets and liabilities denominated in foreign currencies into Hong Kong dollars at the closing rate at the end of the reporting period. We recognise exchange gains and losses on translation in the statement of profit or loss and other comprehensive income.

#### (i) Cash and cash equivalents

Cash and cash equivalents comprise cash at bank.

#### (j) Financial assets

We state financial assets (including cash at bank and amount due from the Securities and Futures Commission) initially at their fair value and thereafter at amortised cost less impairment losses.

### 2. 主要會計政策(續)

#### (g) 關連各方(續)

- (b) 如符合下列任何條件，企業實體即屬與投委會有關連：(續)
- (vi) 該實體受到上述(a)項所指定的人控制或與第三方共同控制。
  - (vii) 上述(a)(i)項所指定的人對該實體具有重大的影響力，或是該實體(或該實體母公司)的主要管理人員。
  - (viii) 該實體或是其所屬集團旗下任何成員公司向投委會或投委會母公司提供主要管理人員服務。

任何人的近親是指在與該實體進行事務往來時預期可能會影響該人或受該人影響的家屬。

#### (h) 外幣換算

我們將年度內的外幣交易按在交易日的匯率換算為港元，並將以外幣為單位的貨幣資產及負債按報告期終結時的匯率換算為港元。我們將匯兌損益於產生時記入損益及其他全面收益表內。

#### (i) 現金及等同現金項目

現金及等同現金項目包括銀行現金。

#### (j) 金融資產

我們將金融資產(包括銀行現金和應收證券及期貨事務監察委員會的款項)最初以公平價值，及其後以已攤銷成本扣除減值虧損列帳。



## 2. Significant accounting policies (continued)

### (j) Financial assets (continued)

We assess on a forward looking basis the expected credit losses (ECL) associated with our financial assets carried at amortised cost. We perform impairment assessment using 12-month ECL, unless there has been a significant increase in credit risk by comparing the risk of a default as at the reporting date and the initial recognition date.

### (k) Accrued charges and other payables

We state accrued charges and other payables initially at fair value and thereafter at amortised cost unless the effect of discounting would be immaterial, in which case they are stated at cost.

### (l) Impairment of non-financial assets

We review the carrying amounts of the IFEC's assets at the end of each reporting period to determine whether there is any objective evidence of impairment. If any such evidence exists, we estimate the asset's recoverable amount, which is the higher of its net selling price and value in use. We recognise in the statement of profit or loss and other comprehensive income the difference between the asset's carrying amount and the recoverable amount as an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount.

We reverse an impairment loss in respect of an asset in a subsequent period if the circumstances and events that are objectively linked to the write down or write-off cease to exist and there is persuasive evidence that the new circumstances and events will persist for the foreseeable future. We reverse an impairment loss only to the extent that the asset's carrying amount does not exceed the carrying amount that we should have determined, net of depreciation and amortisation, if we had not recognised any impairment loss.

## 2. 主要會計政策(續)

### (j) 金融資產(續)

我們以前瞻方式評估與按已攤銷成本列帳的金融資產有關的預期信貸虧損。除非在對比截至報告日期與初始確認日期之間的違約風險後信貸風險出現大幅上升，否則我們會利用12個月預期信貸虧損進行減值評估。

### (k) 應計費用及其他應付款項

我們將應計費用及其他應付款項最初以公平價值，及其後以已攤銷成本列出，但假如折讓的影響並不重大，則以成本列出。

### (l) 非金融資產減值

我們在每個報告期終結時覆核投委會資產的帳面值，以確定是否有客觀憑證顯示已出現減值。假如存在有關憑證，我們便會估計有關資產的可收回數額(即出售淨價與使用價值兩者中的較高數額)。當某項資產的帳面值高於可收回數額時，我們便會在損益及其他全面收益表內將該項資產的帳面值與可收回數額之間的差額確認為減值虧損。

當在客觀上與撇減或撇銷有所關連的情況及事件不再存在，並有令人信服的憑證顯示新的情況及事件將會在可預見將來持續下去時，我們便會在繼後期間將資產減值虧損轉回。所轉回的減值虧損以假設沒有在往年確認減值虧損而應已釐定的資產帳面值扣除折舊或攤銷後為限。

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For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
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### 2. Significant accounting policies (continued)

#### (m) Provisions and contingent liabilities

We recognise a provision in the statement of financial position when the IFEC has a legal or constructive obligation of uncertain timing or amount as a result of a past event, and it is probable that an outflow of economic benefits will be required to settle the obligation and the amount can be estimated reliably.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, we disclose the obligation as a contingent liability, unless the probability of outflow of economic benefits is remote. We also disclose possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events as contingent liabilities unless the probability of outflow of economic benefits is remote.

### 3. Taxation

- (a) No provision for Hong Kong profits tax has been made as the IFEC did not have any taxable profit.
- (b) There is no deferred tax liability or unrecognised deferred tax assets.

### 4. Staff costs

### 2. 主要會計政策(續)

#### (m) 撥備及或有負債

倘若投委會須就已發生的事件承擔涉及不確定時間或數額的法律或推定義務，而履行該義務相當可能會導致一筆能可靠地估計其數額的經濟利益外流，我們便會就該義務引致的負債在財務狀況表提撥準備。

倘若經濟利益外流的可能性較低，或無法對有關數額作出可靠的估計，我們便會將該義務披露為或有負債；但假如這類經濟利益外流的可能性極低則除外。須視乎某宗或多宗未來事件是否發生才能確定存在與否的潛在義務，亦會披露為或有負債；但假如這類經濟利益外流的可能性極低則除外。

### 3. 稅項

- (a) 由於投委會並無應課稅利潤，因此並沒有就香港利得稅提撥準備。
- (b) 投委會並無任何遞延稅項負債或未確認的遞延稅項資產。

### 4. 人事費用

	2023 \$	2022 \$	
Salaries and other benefits	<b>30,643,826</b>	26,861,920	薪金及其他福利
Retirement scheme contributions	<b>1,955,652</b>	1,384,288	退休計劃供款
	<b>32,599,478</b>	28,246,208	

#### 4. Staff costs (continued)

Directors' emoluments disclosed pursuant to section 383(1) of the Companies Ordinance and Part 2 of the Companies (Disclosure of Information about Benefits of Directors) Regulation (Cap. 622G) are as follows:

	2023 \$	2022 \$
Directors' fee	–	– 董事袍金
Salaries, allowances and benefits in kind	2,170,080	2,093,231 薪金、津貼及實物利益
Discretionary pay	501,290	442,870 酌情薪酬
Retirement scheme contributions	108,504	104,661 退休計劃供款
	<b>2,779,874</b>	2,640,762

Directors' emoluments are for services in connection with the management of the affairs of the IFEC.

依據《公司條例》第383(1)條及《公司(披露董事利益資料)規例》第622G章第2部的規定，董事酬金披露如下：

董事酬金是與投委會事務管理有關的服務。

#### 5. Other expenses

	2023 \$	2022 \$
Auditor's remuneration	202,901	192,647 核數師酬金
General office and insurance	142,862	105,566 一般辦公室開支及保險費用
Information and systems services	1,875,930	1,594,921 資訊及系統服務
Professional and other services	897,132	801,762 專業及其他服務費用
Publicity and external relations	428,158	287,132 宣傳及對外事務
Training and development	65,232	18,000 培訓及發展
	<b>3,612,215</b>	3,000,028

#### 5. 其他支出

## Notes to the financial statements 財務報表附註

For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
截至2023年3月31日止年度(單位：港元)

### 6. Fixed assets

### 6. 固定資產

	Office equipment 辦公室設備 \$	Personal computers and software 個人電腦及軟件 \$	Total 總計 \$	
<b>Cost</b>				<b>成本</b>
At 1 April 2022	125,923	1,332,454	1,458,377	於2022年4月1日
Additions	–	13,326	13,326	添置
At 31 March 2023	125,923	1,345,780	1,471,703	於2023年3月31日
<b>Accumulated depreciation</b>				<b>累積折舊</b>
At 1 April 2022	56,697	1,271,200	1,327,897	於2022年4月1日
Charge for the year	22,452	36,321	58,773	年度折舊
At 31 March 2023	79,149	1,307,521	1,386,670	於2023年3月31日
<b>Net book value</b>				<b>帳面淨值</b>
At 31 March 2023	46,774	38,259	85,033	於2023年3月31日
<b>Cost</b>				<b>成本</b>
At 1 April 2021	125,923	1,322,356	1,448,279	於2021年4月1日
Additions	–	10,098	10,098	添置
At 31 March 2022	125,923	1,332,454	1,458,377	於2022年3月31日
<b>Accumulated depreciation</b>				<b>累積折舊</b>
At 1 April 2021	34,245	1,222,406	1,256,651	於2021年4月1日
Charge for the year	22,452	48,794	71,246	年度折舊
At 31 March 2022	56,697	1,271,200	1,327,897	於2022年3月31日
<b>Net book value</b>				<b>帳面淨值</b>
At 31 March 2022	69,226	61,254	130,480	於2022年3月31日

## 7. Amount due from/to the Securities and Futures Commission

Amount due from/to the SFC represents funds receivable/transferred from the SFC to support the IFEC's operation. The balance is unsecured, non-interest bearing and with no fixed repayment term. Due to the short-term nature of the balance, the carrying amount is considered to be the same as its fair value.

## 8. Accrued charges and other payables

Accrued charges and other payables are expected to be settled within three months or on demand. Due to the short-term nature of the balances, the carrying amounts are considered to be the same as their fair value.

## 9. Leases

The IFEC has not recognised any right-of-use asset as all leases are short-term in nature.

For the year ended 31 March 2023, the expense relating to a short-term lease was \$2,667,600 (2022: \$2,667,600) which was shown as premises expenses in the statement of profit or loss and other comprehensive income.

## 10. Related party transactions

There are related party relationships with the SFC, the ultimate holding entity. In addition to the related parties relationship disclosed in elsewhere in these financial statements, the IFEC has the following related party transactions.

During the year, the IFEC paid \$2,667,600 (2022: \$2,667,600) premises expenses, \$432,000 (2022: \$432,000) accountancy and office administration support fees, \$347,000 (2022: \$347,000) human resources and training support fees and \$720,000 (2022: \$720,000) IT support and maintenance fees to the SFC. The IFEC has reimbursed the SFC for these expenses.

All members of key management personnel are directors of the IFEC, and their remuneration is disclosed in note 4.

## 7. 應收/應付證券及期貨事務監察委員會的款項

應收/應付證券及期貨事務監察委員會的款項代表證監會應收/調撥予投委會以支持其營運的資金。有關款項乃無抵押，無利息及無固定還款期。由於該結餘屬短期性質，帳面值被視為與其公平價值相同。

## 8. 應計費用及其他應付款項

應計費用及其他應付款項是預期在三個月內到期或按要求隨時支付。由於該結餘屬短期性質，帳面值被視為與其公平價值相同。

## 9. 租賃

投委會沒有確認使用權資產，因為所有租賃皆屬短期性質。

年內，一項與短期租賃有關的2,667,600元支出(2022年：2,667,600元)，在損益及其他全面收益表上被顯示為辦公室地方支出。

## 10. 關連方交易

投委會與其最終控權實體證監會有關連。除了在本財務報表的其他部分披露的關連方關係外，投委會還有以下的關連方交易。

年內，投委會向證監會支付的辦公室地方支出為2,667,600元(2022年：2,667,600元)、會計及辦公室行政支援費為432,000元(2022年：432,000元)、人力資源及培訓支援費為347,000元(2022年：347,000元)，以及資訊科技支援及維護費為720,000元(2022年：720,000元)。投委會已向證監會付還該等支出。

主要管理人員全部均為投委會的董事，其酬金已於附註4內披露。

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For the year ended 31 March 2023 (Expressed in Hong Kong dollars)  
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### 11. Financial risk management

Exposure to credit and liquidity risks arises in the normal course of the IFEC's business. The IFEC's exposure to foreign exchange risk is minimal as transactions and balances are mainly denominated in Hong Kong dollars. The IFEC has no interest bearing assets or liabilities. The IFEC manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner. The risks associated and the management policies remain unchanged from prior year.

The IFEC's credit risk is mainly attributable to cash at bank. As at 31 March 2023 and 2022, the bank balances are placed with licensed banks in Hong Kong rated P-1 by Moody's or A-1 or above by Standard and Poor's. The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position. In this regard, the IFEC's credit risk is limited.

The IFEC's policy is to regularly monitor current and expected liquidity requirements to ensure that it maintains sufficient reserves of cash to meet its liquidity requirements in the short and longer term.

All financial instruments are carried at amounts not materially different from their fair values as at 31 March 2023 and 2022.

### 12. Parent and ultimate controlling party

As at 31 March 2023 and 2022, the parent and ultimate controlling party of the IFEC is the SFC, which is a statutory body in Hong Kong and produces financial statements available for public use.

### 13. Funding management

The funding of the IFEC is managed by its parent and ultimate controlling party, the SFC, which has agreed to provide continual financial support and adequate funds to the IFEC to meet its liabilities as and when they fall due. The IFEC is not subject to any externally imposed capital requirements.

### 11. 金融風險管理

投委會在正常業務過程中需承擔信貸風險及流動資金風險。由於投委會主要的交易及結餘均以港元計值，因此所須承擔的外匯風險較少。投委會並無任何付息資產或負債。投委會管理及監控這些風險承擔，確保能及時而有效地實施適當的措施。相關風險和管理政策與上年相比維持不變。

投委會的信貸風險主要源自銀行現金。於2023年及2022年3月31日，銀行存款存放在獲穆迪評為P-1級別或標準普爾評為A-1或以上級別的香港持牌銀行。最高的信貸風險承擔為財務狀況表內各項金融資產的帳面值。就此而言，投委會所承擔的信貸風險有限。

投委會的政策是定期監察目前及預期中的流動資金需求，從而確保投委會可維持足夠的現金儲備，以滿足短期及較為長期的流動資金需求。

於2023年及2022年3月31日，所有金融工具其帳面值與其公平價值相比並無重大差異。

### 12. 母公司及最終控股方

於2023年及2022年3月31日，投委會的母公司及最終控股方為證監會。證監會是一家香港法定機構，並提供財務報表以供公眾使用。

### 13. 資金管理

投委會的資金由母公司及最終控股方—證監會所管理。證監會同意為投委會提供持續的財政支持及足夠的資金，以應付投委會的負債及應付款項。投委會不受制於任何外部強加的資本要求。





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