

Corporate
Social
Responsibility

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In recognition of the Corporation's contribution to the community and its commitment to corporate social responsibility (CSR), the Corporation has been awarded the Caring Organisation Logo by the Hong Kong Council of Social Service since 2008 and has now stepped into its 11th year of CSR participation. Since 2014, the Corporation has also been receiving the Mandatory Provident Fund Schemes Authority's Good MPF Employer Award, which is given in appreciation of employers who place a high value on their employees' retirement needs.

As a socially responsible organisation, the Group cares for its employees and the community. The Group underlines its commitment to CSR by caring for its employees' well-being, participating in charity activities and implementing environmental protection measures.

Care for Employees

Staffing and Remuneration

The Group attracts and grooms talent to ensure the efficient performance of its missions of promoting stability of the banking sector, wider home ownership, development of the local debt market and development of retirement planning market. Employees are provided with competitive remuneration packages and fringe benefits, promising career paths and development opportunities, and a healthy and safe working environment. The Group has also adopted family-friendly practices by offering a five-day week to help employees maintain a good work-life balance, as well as comprehensive medical and dental insurance plans that cover both employees and their family members.

Through system automation and process re-engineering, the Group maintains a lean and efficient workforce despite an increase in the scope of operations and the complexity of the products it offers. In 2018, the permanent staff establishment of the Group was 309 and the staff turnover rate was 8.92%.

Training and Development

The Group recognises the importance of ongoing training and devotes considerable resources to the continuous enhancement of its employees' professional knowledge and skills. In 2018, the Group arranged programmes and workshops to help employees enhance their product knowledge and strengthen their managerial and technical competence and soft skills.

The in-house training workshops covered a wide range of topics, such as English business writing, team collaboration, creative problem solving, strategic thinking, and occupational safety and health. During the year, seminars on the Personal Data (Privacy) Ordinance, anti-bribery laws and cybersecurity were held as well.



Training on Creative Problem Solving



Training on Business English Writing



Training on Strategic Thinking

The Group also sponsored employees for external job-related training and development courses covering a wide range of topics, including mortgage-related issues, risk management, corporate governance, finance and accounting, information technology and leadership training.

In addition, all new employees were put through an induction session to provide them with foundational knowledge about the Group's organisational structure, functions and policies.



Dress Casual Day



Team Building Cooking Workshop



Squid Fishing Tour



Team Building Programme - Pedal for Power

Employee Relations and Staff Activities

To promote a healthy work-life balance and foster a family-friendly working environment, the Group's Staff Club organises activities regularly to cultivate better relationships and communication among employees. In 2018, these activities included health talks, outings and other staff gatherings, all of which were well received by employees and their families. The in-house staff publication, *HKMConnection*, recaps snapshots of the Group's staff activities.

To facilitate effective communication within the Group, the Staff Homepage intranet facility is updated frequently so useful information can be shared among different departments. There is also the Staff Suggestion Scheme, which encourages staff to suggest improvements in workflow and the workplace.



House Competition - Football



House Competition - Table Tennis



Hiking to Wong Nai Tun and Tai Lam Chung Reservoir

Health and Safety

As a caring organisation, the Group is dedicated to looking after employees' physical and mental health. An Employee Support Programme is in place to provide confidential external counselling services to employees and their family members, if needed. A vaccination programme for the prevention of influenza and health-check programmes at privileged rates were also offered to employees in 2018.

From time to time, the Group reviews and strengthens its contingency plans, which aim to minimise any unexpected or sudden disruption to business operations due to, for example, an outbreak of communicable disease among employees. Periodic drills are organised to ensure employees are conversant with the activation of back-up facilities, contingency plans and communication arrangements in case of emergency.



Health Talk on Chinese Medicine Theory

Care for the Community

Charities and Social Activities

The Group promotes various charitable and community functions, such as fundraising events, donation campaigns and voluntary services. Employees are encouraged to support charity activities and join voluntary work organised by the Group's volunteer team, Caring League.

In 2018, the Group organised donation campaigns, such as Dress Casual Day 2018 for the Community Chest, and held its annual Blood Donation Day event for the Hong Kong Red Cross.

Employees have been keen to participate in voluntary services, demonstrating their concern for the needy by dedicating time and effort to various causes. The Caring League has partnered with several social service organisations to take part in a number of voluntary services, including the following:

- care for the environment: a recycling campaign in partnership with The Salvation Army to collect books, stationery and toys
- care for the elderly: organised by HOPE Worldwide and the Hong Kong Playground Association, our volunteers visit elderly people, bring them "lucky bags" with daily necessities to welcome the Chinese New Year and accompany elderly members of low-income families on tours around Tai Kwun.

Internship and Manager Trainee Programmes

To help nurture talent for the future, the Group offers internship programmes for undergraduates to give them a taste of the real business world and help them better prepare for their future careers. The students who joined the programmes appreciated the learning experience and work opportunities they were exposed to.

During the year, the Group continued the Manager Trainee Programme with the objective of identifying high-calibre young executives for grooming to meet the Group's long-term staff development plan. Throughout the three-year programme, the Manager Trainees will undergo on-the-job training in different departments, take part in corporate projects and attend structured learning and development programmes.

Environmental Protection

The Group continuously supports and implements various green measures to create a more environmentally friendly office and raise employees' awareness of methods of waste reduction and energy conservation. Employees are encouraged to adopt paperless working practices by using more electronic communication. They are also encouraged to collect waste paper and used toner cartridges for recycling. Since 2006, the Group has adopted various measures, including better control of office temperature and the use of LED lighting, in the interest of energy efficiency. The Group welcomes suggestions from employees on green office ideas and encourages its suppliers to use and offer more environmentally friendly products whenever possible.