

香港房屋委員會

**Hong Kong Housing Authority**

Our Ref.: LM in HD(H) CP 6/13/25A

Your Ref.: CB1/PL/FA

香港房屋委員會

主席

鄭漢鈞博士用箋

**Dr. CHENG Hon-kwan**, GBS, JP

Chairman, Hong Kong Housing Authority

Ms. Anita SIT

Clerk to Panel

Legislative Council Building

8 Jackson Road

Central

Hong Kong

BY FAX : 2121 0420

18 April 2002

Dear Ms Sit,

**LegCo Panel on Financial Affairs**  
**Provision of basic banking services for public housing tenants**

I refer to your letter dated 27 February 2002 regarding the concern of members of the LegCo Panel on Financial Affairs on the provision of basic banking services for public housing tenants.

The Housing Authority (HA) is fully aware of the importance of providing banking facilities to public housing residents and the need to meet the demand from banking institutes for banking premises in public housing estates. Hence, when designing shopping facilities in public housing estates, the HA would monitor the trend in the provision of banking facilities and stay in touch with the banking sector to ensure the provision of suitable commercial premises which would meet the requirement and special feature e.g. floor loading of the banking sector as well as meeting the needs of local residents.

The Housing Department has all along taken proactive approach to encourage banking institutions to set up Banks or Automated Teller Machines (ATMs) in public housing estates/shopping centres. Continuous contacts with potential banking institutions are made with a bid to persuade them to provide services in the estates/shopping centres.

Under the existing letting policy of the Authority, commercial premises including banking premises are let at market rent. The decision whether to lease any bank or ATM site is primarily a commercial decision on the part of banks. In making their decision, rental level might not be the only consideration, but banks would include other considerations like their corporate strategy in consolidating business outlets and reducing staff cost. While the Authority already exercises flexibility in accepting rental offers, the banks may be unwilling to bid even at very low rental levels. Introduction of any further incentives, however, would run contrary to HA commercial letting policy and depart from the established letting principles.

Anyhow, the Authority would closely monitor the ever changing market trend of the industry and try its best to provide a balanced essential services to our residents as far as possible.

Yours sincerely,

(CHENG Hon-kwan)  
Chairman, Housing Authority

c.c. Hon. Ambrose LAU Hon-chuen, JP (Chairman of Panel)