

Your Ref.: CB1/BC/2/04  
Our Ref.: B9/69C

11 November 2004

Clerk to Bills Committee  
Legislative Council Building  
8 Jackson Road  
Central  
Hong Kong

(Attn: Ms. Connie Szeto)

Dear Sir/Madam,

**Bankruptcy (Amendment) Bill 2004**

Thank you for your letter dated 4 November 2004. We have no comment on the subject Bill and therefore do not intend to make any written submission to the Bills Committee.

Yours faithfully,

(Raymond Chan)  
Division Head  
Banking Development Department