

日期：二零一零年四月二十九日

王潔鳳女士就立法會小組委員會於二零一零年  
四月二十六日的來函的回應文件

(中文譯本)

致立法會研究雷曼兄弟相關迷你債券及  
結構性金融產品所引起的事宜小組委員會

在本回應文件內所使用以粗體表示的字詞，除另加註明外，在本文內應具一如星展銀行(香港)有限公司行政總裁葉約德女士於 2010 年 3 月 26 日的書面陳詞 (“**該陳詞**”)中所給予的涵義。

**1 Regarding the so-called “Q12” questionnaire to collect feedbacks from staff members on their level of job satisfaction, please advise whether staff members were asked to rate their level of satisfaction on the job requirement of achieving certain sales revenue; if yes, what was the average score rated by the staff?**

1.1 該問卷並沒有關於達成銷售額之問題。隨附於附件 1 之文件列出員工被要求作答之 12 條問題。該調查自 2006 年實施起，**零售銀行業務部**整體及**分銷業務部**之總成績見下表。最高分數為 5。

	2006	2007	2008	2009
零售銀行業務部	3.58	4.18	4.27	4.35
分銷業務部	3.67	4.38	4.38	4.47
銷售員	3.60	4.36	4.21	4.27

**2 Regarding the mystery shopper exercises conducted from 2004 to 2007,**

**(a) Please advise on the minimum score(s) (if applicable) that the staff must achieve in the exercises in order that they could be considered fit and proper to engage in the sale of investment products.**

2.1 神祕顧客式檢測之基本目的是評核銷售員有否遵守內部銷售程序，及監察期間表現之變化。此檢測是以抽樣方式進行。

2.2 本行並沒有設定「最低得分」或合格率。如於致立法會小組委員會日期為 2010 年 4 月 20 日的來函的回應文件第 5.3 段所述，如發現有不合常規的情況，本行會採取措施強化內部政策及監管。

**(b) Please provide relevant findings showing details of the best and the worst performance identified in the mystery shopping exercises. (Personal data such as names of individuals may be blacked out if necessary.)**

2.3 如於以上第 2.2 段解釋，神祕顧客式檢測之目的並非對本行之個別銷售員進行評估。因此，所要求之資料並不存在。

**3 Out of the complaints received after the collapse of Lehman Brothers (i.e. complaints from 2,775 customer accounts as mentioned in paragraph 44.2 of W26(C)), please advise:**

**(a) the number of complaints related to the staff member with the highest number of complaints; and**

3.1 58

**(b) the number of complaints related to the bank branch with the highest number of complaints.**

3.2 223

**4 Please inform the Subcommittee of the highest number of transactions successfully completed by an individual sales staff member in a single day?**

**4.1** 本行並沒尋求測量每一位銷售員每日所完成之**信貸相聯債券**的交易宗數。但是，如果以每位銷售員於高峯期(即 2006 至 2007 年)分銷**信貸相聯債券**的總數，除以相關**信貸相聯債券**系列之可發售日數，便可據此辨別到於該高峯期顯然每日完成最多銷售交易的銷售員，以及個別銷售員理論上每日最多所完成銷售**信貸相聯債券**的宗數約為 0.6 宗。

**5 In the periodic performance appraisal of sales staff, please advise on:**

**(a) the respective weighting of the four key aspects of performance, namely financial performance (revenue target), compliance, service and people (team work). If the weighting had changed over time, please give the details for each period in chronological order; and**

**5.1** 自 2005 年起，關鍵表現指標已被用作為評估**星展香港**所有員工之工具。於 2005 至 2007 年期間，適用於前線銷售員之評估範疇及所佔比重如下:-

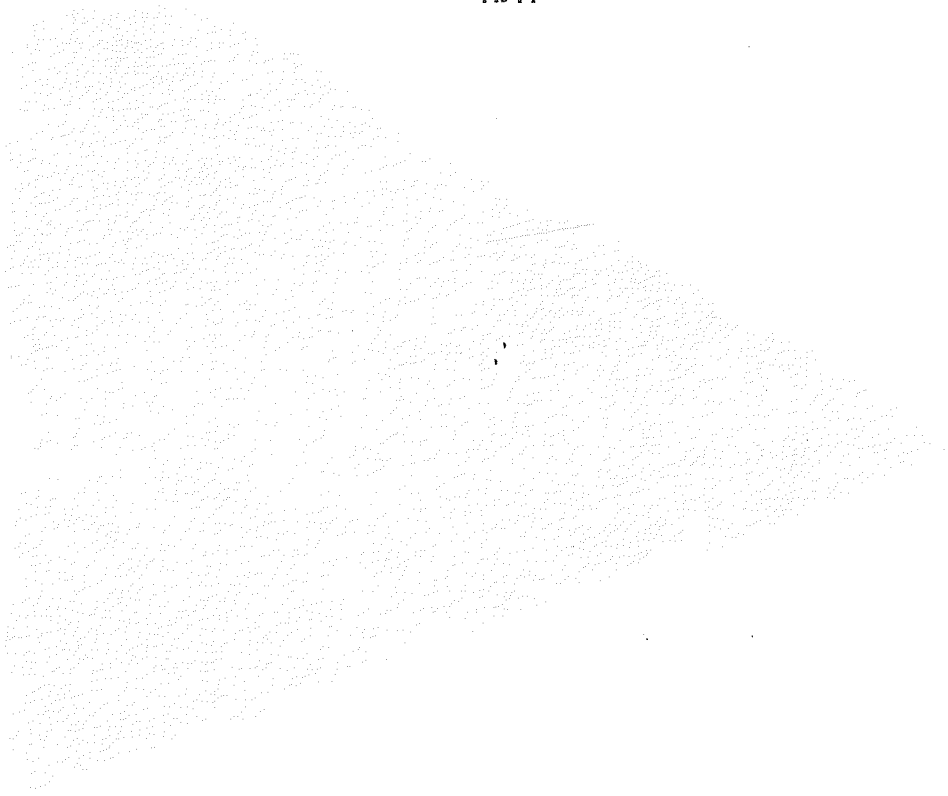
	2005	2006	2007
Sales Achievement 銷售成績	60%	50%	50%
Customer Services 客戶服務	10%	20%	20%
Control & Compliance 監控及合規	30%	30%	30%

**5.2** 應注意銷售員如就合規要求有任何重要違反，不論該銷售員於其他範疇之表現如何，其可變性收入有可能全被沒收。

**(b) whether there had been cases in which any sales staff was terminated by DBSHK for the reason that he/she had failed to achieve the revenue target.**

**5.3** 沒有。

附件 1



# The 12 Conditions that Matter

In the last 12 months, I have had opportunities at work to learn and grow.

In the last six months, someone at work has talked to me about my progress.

I have a best friend at work.

My associates (fellow employees) are committed to doing quality work.

The mission/purpose of my company makes me feel my job is important.

At work, my opinions seem to count.

There is someone at work who encourages my development.

My supervisor, or someone at work, seems to care about me as a person.

In the last seven days, I have received recognition or praise for doing good work.

At work, I have the opportunity to do what I do best every day.

I have the materials and equipment I need to do my work right.

I know what is expected of me at work.

