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18 January 2011

Ms. Flora TAI
Clerk to Panel
Panel on Constitutional Affairs
Legislative Council Building
8 Jackson Road
Central, Hong Kong

Dear Ms. TAI,

**Follow-up actions on CA Panel Meeting
of 19 April 2010**

Panel Members were informed by EOC at the captioned meeting of the Constitutional Affairs Panel that there were four racial discrimination complaints received at the time in relation to banking facilities. Panel Members asked EOC to advise the Panel, after investigations into the complaints, whether the internal guidelines on opening of bank accounts issued by relevant banks were in compliance with the Race Discrimination Ordinance (RDO).

The investigation of the four complaints had been completed with the following results:

Cases	Findings	Results
1	Different practices in handling account opening in different branches of the same bank.	Apology given, monetary compensation paid and account opened.
2	Bank denied existence of any internal guideline on opening bank accounts for ethnic minority	Apology given, monetary compensation paid and account opened.

	customers, but admitted confusion caused to complainant.	
3	Bank denied existence of internal guidelines laid down for ethnic minority customers, but agreed that more training should be provided to front line staff.	Apology given, monetary compensation paid and account opened.
4	Failure in getting additional credit facilities was related to credit scoring test, and not on race.	Complaint unsubstantiated.

Members may wish to note that all banks involved denied having any internal guidelines on opening bank accounts for ethnic minority customers. They claimed to use the "Guidelines on Prevention of Money Laundering" issued by the Hong Kong Monetary Authority as reference. The banks were advised by EOC to provide more internal training on consistency of practice and RDO.

In case Panel Members have further queries, please do not hesitate to contact me at 2106 2154.

Yours sincerely,



Li Siu Kwai

Director (Operations)

Equal Opportunities Commission