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17 March 2010

Ms Fermi Wong  
 Executive Director  
 Hong Kong Unison  
 Flat 1303, 13/F, Wang Yip Building  
 1 Elm Street  
 Tai Kok Tsui  
 Kowloon

Dear Ms Wong

**Hong Kong Ethnic-Pakistani Residents Being Refused to Establish Bank Accounts**

Thank you for your letter addressed to our Chairman Mr Benjamin Hung dated 9 February 2010.

Please note that banks in Hong Kong will follow applicable guidelines and international best practices in developing their account opening policies. When establishing any new customer relationship, banks will conduct due diligence checks to better understand the background of the prospective customer. Whether or not a new account is to be opened is the commercial decision of individual banks.

In light of the Race Discrimination Ordinance (RDO), Cap 602, which came into operation on 10 July 2009, we have written to all member banks to remind them to review their business practices to ensure they comply with the RDO and other anti-discrimination legislation. In particular, we have encouraged members to provide guidelines to their staff in applying equal treatment to customers of all races.

We trust that our member banks should put in place an equal opportunities policy and have today circulated copies of our exchange of correspondence to all member banks for information. For specific cases of account opening by individual customers, please follow up with the banks concerned and we trust that they would handle such cases fairly and promptly.

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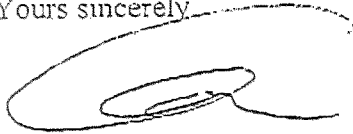
*Chairman* Standard Chartered Bank (Hong Kong) Ltd  
*Vice Chairman* Bank of China (Hong Kong) Ltd  
 The Hongkong and Shanghai Banking Corporation Ltd  
*Secretary* Rita Liu

主席 渣打銀行(香港)有限公司  
 副主席 中國銀行(香港)有限公司  
 香港上海匯豐銀行有限公司  
 秘書 廖若瑩

Incorporated by Ordinance, Cap. 364  
 根據條例第364章成立



Yours sincerely



Rita Liu  
Secretary

cc: Legislative Panels on Constitutional Affairs, Economic Development and  
Financial Affairs  
Secretary for Financial Services and the Treasury  
Secretary for Commerce and Economic Development  
Secretary for Constitutional and Mainland Affairs  
Equal Opportunities Commission

2010