

張超雄議員（書面答覆）

要求超市便利店免購物提款計劃納入議題討論

據報章報道，金融管理局正與多家超級市場及便利店所屬集團，探討讓長者可以在超市或便利店，在不購物情況下提款的可行性。局方揚言，研究計劃的誘因與銀行在偏遠地區分行網絡不足，未能對弱勢社群提供方便的服務有關。本人認為，局方提倡此研究計劃，是無視銀行分布不均的問題。局方應該積極檢討，以防止銀行分行不足問題惡化。

再者，本人關注計劃在執行涉及的交易成本是由哪一方承擔。本人不認同以公帑補貼交易成本。

本辦事處要求金管局主席出席會議，公開有關研究報告及其計劃詳情。

金管局回應

金管局一直鼓勵銀行業界在發展業務網絡時充分落實普及金融的理念，對此零售銀行反應正面，相繼在一些偏遠地區及公共屋邨推出不同的設施，包括分行、流動分行、自動櫃員機及視像櫃員機等，照顧附近居民對基本銀行服務的需要。本局支持業界透過不同方式伸延銀行網絡的覆蓋，就不同的建議均持開放態度。對於最近有建議考慮如何通過合作安排，讓長者可以在不購物的情況下，透過21間商戶及其超過2,500個銷售點提款，金管局已經要求銀行公會就有關建議進行可行性研究，目前仍在初步探討階段。

HKMA's reply

The HKMA has been encouraging the banking industry to put the spirit of financial inclusion into practice when developing their banking networks. Retail banks have responded positively and implemented different measures in remote areas and public housing estates, including branches, mobile branches, ATMs, and video teller machines etc., to address the needs for basic banking services by the public. The HKMA supports the banking industry in extending the coverage of banking networks through different means, and the HKMA is open to any suggestions in this respect. Regarding a recent suggestion of exploring how, through cooperation arrangement, senior citizens may withdraw cash at over 2,500 outlets of 21 merchants without the need for making purchase, the HKMA has requested the Hong Kong Association of Banks to conduct feasibility study on the suggestion, which is still at an initial exploratory stage.