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Panel on Manpower

Report of Subcommittee to Study the Setting Up of an Unemployment Assistance System in Hong Kong

Purpose

This paper reports on the deliberations of the Subcommittee to Study the Setting Up of an Unemployment Assistance System in Hong Kong ("the Subcommittee").

The Subcommittee

2. At the meeting of the Panel on Manpower ("the Panel") held on 17 November 2020, members agreed to appoint a subcommittee under the Panel to study the setting up of an unemployment assistance system in Hong Kong and related issues, and to make recommendations where necessary. The terms of reference and membership of the Subcommittee are set out in **Appendices I and II** respectively.

3. Hon LUK Chung-hung and Hon Vincent CHENG were elected Chairman and Deputy Chairman of the Subcommittee respectively. The Subcommittee has, since its activation in January 2021, held a total of five meetings.

4. To facilitate members' discussion, the Subcommittee has requested the Research Office of the Legislative Council Secretariat to study the unemployment insurance systems in selected places and financial support measures for unemployed persons in Hong Kong.¹

¹ The information notes can be found at <u>https://www.legco.gov.hk/research-publications/english/2021in04-financial-support-measures-for-unemployed-persons-in-hong-kong-20210224-e.pdf [IN04/20-21] and <u>https://www.legco.gov.hk/research-publications/english/2021in05-unemployment-insurance-systems-in-selected-places-20210226-e.pdf [IN05/20-21].</u></u>

Deliberations of the Subcommittee

Latest unemployment situation and labour force statistics

5. The local labour market deteriorated sharply in 2020 as the COVID-19 epidemic dealt a heavy blow to the Hong Kong economy. According to the labour force statistics released by the Census and Statistics Department ("C&SD"), the seasonally adjusted unemployment rate² rose to a 17-year high of 7.2% for the period between December 2020 and February 2021. The number of unemployed persons was 261 600 in the same period, almost doubled from that a year earlier. The unemployment situation in all major sectors deteriorated compared with a year earlier.

Members have expressed concern that as a result of the time lag 6. between data collection and publication, the labour force statistics published by C&SD cannot reflect accurately the worsening unemployment situation. As a matter of fact, the employment status of a large number of the working population has changed from being employed to underemployed or even become unemployed amid the COVID-19 outbreak. Members consider that the Administration should compress the lead time for data collection and processing, statistics compilation and statistical analysis, so that concrete and timely measures could be formulated to address the problem. To this end, the Subcommittee passed a motion urging the Administration to, upon the 2021 Population Census to be conducted from June to August 2021, give priority to processing the data relating to the labour market for early release, so that the Government and various sectors may draw up corresponding policies and approaches expeditiously.

7. In its response to the above motion, the Administration has advised that C&SD endeavours to complete the 2021 Population Census as soon as possible with a view to releasing the first batch of results tentatively in February 2022. Key statistics on the labour force will be released amongst this first batch of results. More detailed statistics will be available by phase afterwards, with the last batch of results being released in early 2023.

² According to C&SD, unemployment rate refers to the proportion of unemployed persons in the labour force. Seasonally adjusted unemployment rate refers to the unemployment rate adjusted for seasonal variations. Unemployed persons are those aged 15 and over who are available for work but do not have a job during the seven days before enumeration, and have sought work during the 30 days before enumeration. If a person (aged 15 or over) who does not have a job has not sought work because he/she believes that work is not available, he/she is also classified as unemployed, being regarded as "discouraged worker".

Adequacy of existing unemployment support measures

8. Members are deeply concerned that the epidemic has put Hong Kong's labour market under immense pressure with deteriorating unemployment and underemployment situation. With the sustained slackening of Hong Kong's labour market, wages and household income come under pressure in tandem, with the impact particularly prominent on the low-income households. Given that the labour market is expected to remain under pressure in the near term, and the unemployment rate will stay at a relatively high level for a period of time, members are particularly concerned about the adequacy of the existing assistance and support measures for those unemployed and underemployed who are in financial distress to tide over such difficult times.

9. According to the Administration, it has adopted a multi-pronged approach in assisting workers and grassroots to tide over the difficult times, including creating more job opportunities, helping employees' upskilling or developing new skills, enhancing job matching services for employers with recruitment needs and job seekers, and providing financial assistance to the financially needy unemployed and their families. The Government will, depending on circumstances, continue enhancing the existing assistance measures for persons affected by the epidemic who are most in need.

Creating jobs

10. With reference to the introduction of a package of enhanced employment measures after the outbreak of the Severe Acute Respiratory Syndrome ("SARS") in 2003, members take a strong view that the Administration should adopt similar measures and create more short-term employment and training openings for the unemployed, particularly those job seekers with employment difficulties, to tide over the financial difficulties.

11. The Administration has advised that it has, through the Job Creation Scheme ("JCS") under the Anti-epidemic Fund ("AEF")³, created 30 000 time-limited jobs in the public and private sectors for people of various skill sets and academic qualifications, especially graduates and young people who lack work experience, to relieve the worsening unemployment situation due to the epidemic. In view of the persistently high unemployment rate, the Government has announced in the 2021-2022 Budget to further create around 30 000 additional time-limited jobs.

³ The Finance Committee approved on 21 February 2020 for a commitment of \$30 billion to set up AEF for implementing measures to support enterprises, safeguard jobs and relieve people's burden.

Members are assured that the Administration would strive to create the 60 000 time-limited jobs as soon as possible with a view to alleviating the current unemployment situation on one hand and creating favourable conditions for speedy and extensive recovery of the labour market after the epidemic on the other hand.

Skills upgrading

Members note that the Employees Retraining Board ("ERB") has 12. launched the one-off Love Upgrading Special Scheme ("the Special Scheme") to assist those employees affected by the recent economic downturn to upgrade their skills for self-enhancement, so that they can rejoin the employment market as soon as possible. Training allowance up to \$5,800 per month will be provided to trainees during the training period. Members have pointed out that in face of the rapid downturn in business activities due to the epidemic, many employees are recently unemployed, being required to take no pay leave or under-employed. The training allowance is de facto an unemployment subsidy or living subsidy for those attending courses under the Special Scheme. In this connection, members consider that the amount of training allowance should be increased to enable the trainees to meet the expenses of basic livelihood. This apart, the Administration should increase the number of training courses and places under the Special Scheme.

13. The Administration has advised that the ERB courses under the Special Scheme are offered free of charge and will be conducted in full-time or part-time (half-day or evening) mode. Trainees enrolled in part-time courses under the Scheme are also eligible for training allowance. ERB has launched three tranches of the Special Scheme between October 2019 and January 2021 to provide 40 000 places for trainees affected by the economic situation, and the statutory cap of training allowance has been increased from \$4,000 to \$5,800 per month in May 2020. ERB will launch the fourth tranche in July 2021 for six months, benefiting an additional 20 000 trainees. ERB will persistently enhance the Special Scheme by providing more training options based on demand.

Employment services

14. Members are concerned whether any new support measures have been put in place for job seekers in face of economic downturn. According to the Administration, in light of the deteriorating employment situation, the Labour Department ("LD") has raised the ceiling of the onthe-job training ("OJT") allowance payable to employers (including those affected by the epidemic) under the Employment Programme for the Elderly and Middle-aged, the Youth Employment and Training Programme and the Work Orientation and Placement Scheme, with a view to further encouraging employers to hire the elderly and middle-aged, young people and persons with disabilities and provide them with OJT. LD has also launched a pilot scheme to encourage eligible employees (including employees from industries affected by the epidemic) to undergo and complete OJT under these employment programmes through the provision of a retention allowance, thereby stabilizing employment. Members are assured that LD will monitor closely its employment services in the light of the local economic and labour conditions. Adjustments or enhancements will be initiated in a timely manner so as to better serve the changing needs of both job seekers and employers.

Financial assistance to the unemployed

15. As advised by the Administration, the Comprehensive Social Security Assistance ("CSSA") Scheme has all along been serving as a safety net to help those who cannot support themselves financially to meet their basic need, including the unemployed. Members note with concern that as at end May 2021, there were 19 673 CSSA unemployed cases, representing an increase by about 56% from early 2020. To provide timely financial assistance for the unemployed, some members have urged the Administration to expedite the processing of CSSA applications and waive the requirement that applications must be made on a household basis so that those unemployed who are living with family members may apply on their own.

16. The Administration has advised that generally speaking, if CSSA applicants provide all the necessary information, the application procedures can be completed in four weeks. As regards the suggestion of allowing the unemployed to apply for CSSA on an individual basis, the Administration considers that this will not only prejudice the entire welfare system, including policies pertaining to social security, education, healthcare and public housing, but also undermine the prevailing familial function of mutual assistance among family members. The Administration can hardly accept such a change in social policies.

17. Noting that the Administration has implemented the time-limited Special Scheme of Assistance to the Unemployed under the CSSA Scheme to temporarily relax the asset limits for able-bodied persons by 100% for 12 months from June 2020 to May 2021, members have requested the Administration to consider extending the duration of the time-limited arrangement amid the epidemic. The Administration has advised that having regard to the impact of the epidemic, it has already implemented another time-limited new arrangement under the special scheme for six months from April to September 2021. Specifically, the cash value of insurance policies of able-bodied applicants will not be counted as assets during the above period.

Members consider that in addition to the implementation of time-18. limited new arrangements under the CSSA Scheme, the Administration should also relax the monthly working hour requirements under the Working Family Allowance ("WFA") Scheme, such that more underemployed households will be eligible for WFA. The Administration has advised that the WFA Scheme aims to support lowerincome working households which are not on CSSA and have longer working hours by providing different levels of allowance according to their working hours. In recognition of a decrease in the aggregate working hours of some households, the Administration has obtained the approval of the Finance Committee ("FC") in March 2021 to reduce the WFA working hour requirements for non-single-parent households from June 2021 to May 2022 (including reducing the monthly working hour requirements for Basic Allowance by half from the original 144 hours to 72 hours, and that for Medium Allowance from the original 168 hours to 132 hours). As such, more low-income households can remain to be eligible for the allowance despite a decrease in the aggregate working hours of household members.

19. Some members take the view that the Administration should also relax the monthly working hour requirements of 192 hours for Higher Allowance so that more underemployed households will be eligible for WFA. The Administration has explained that WFA is fundamentally designed to reward hard work. Hence, higher level of monthly working hours of the applicant's family will lead to a higher amount of allowance under the three-tier system. Lowering the working hour requirements for the Higher Allowance will defeat the original purpose of the WFA Scheme.

20. To provide a supplementary financing option to help address the interim financial hardship of individuals suffering from cessation of main recurrent income from employment due to the COVID-19 outbreak, the Financial Secretary has announced in the 2021-2022 Budget the proposal to introduce a 100% Personal Loan Guarantee Scheme ("PLCS").⁴ Following the approval of FC in March 2021, the HKMC Insurance Limited ("HKMCI") has started receiving applications from 28 April 2021 with an application period of six months. While welcoming the proposal, members generally were of the view that the Administration should also

⁴ Under PLGS, the Government will provide 100% guarantee for concessionary lowinterest loans taken out by eligible borrowers. Hong Kong permanent residents aged 18 or above may apply for loans under PLCS if they have been unemployed for at least two months at the time of loan application and can demonstrate cessation of main recurrent incomes. Borrowers may receive a loan of up to six times the average monthly income before unemployment, subject to a ceiling of \$80,000, and the maximum repayment period is six years counting from the drawdown of the loan.

consider setting up a short-term unemployment assistance fund to provide direct financial assistance for those who have lost their jobs due to the epidemic.⁵ Members have expressed concern as to whether PLCS covers underemployed persons and those who are required by their employers to take no pay leave. The Administration has clarified that the eligibility of PLCS include unemployed persons, and self-employed individuals, freelancers, and gig or casual workers are also covered upon the production of a declaration of unemployment and demonstration of a loss of main recurrent incomes.

21. With respect to members' concern about the profile of applicants of PLCS, the Administration has advised that as at 25 June 2021, the participating banks received a total of 46 411 applications, 14 233 of which had been submitted by the banks to and approved by HKMCI, involving a total loan amount of over \$1 billion and an average loan size of around \$71,000. The borrowers of the approved loans come from different industries, including the transportation, logistics, retail, construction, catering, tourism and hotel sectors.

22. Having regard to the positive response to PLCS, members have called on the Administration to ensure that the applications are duly processed and loans are disbursed timely. The Administration has advised that the vetting time for each application varies from case to case. It ranges from one to two days to more than one month at most for individual cases mainly due to the time taken for applicants to submit the necessary supporting documents and supplementary information to the banks. Insofar as the approved applications are concerned, the participating banks take an average of 17 working days to process an application, whereas HKMCI normally approves a loan within three working days upon the receipt an application from the banks.

Specific measures targeted at employees from industries that suffered from the epidemic

23. In the light of the implementation of anti-epidemic and social distancing measures, business in the consumption- and tourism-related sectors (viz. retail, accommodation, food services sectors) has been seriously disrupted. The unemployment rates of these sectors are relatively higher than the overall unemployment rate. Members take the view that the Administration should draw up sector-specific support measures for the relevant trade practitioners.

⁵ Please see paragraphs 30 to 33 below regarding the proposal of setting up of a timelimited emergency unemployment assistance fund.

24. According to the Administration, it is envisaged that employment in some sectors with relatively higher unemployment rates may not be able to return to their respective pre-recession levels within a short period of time. It has introduced a series of relief measures amounting to over \$300 billion since early 2020 through the 2020-2021 Budget and the four rounds of injections into AEF. The Administration has also launched two tranches of the Employment Support Scheme ("ESS")⁶ under AEF to provide time-limited wage subsidies to eligible employees in sectors which are hard hit by the epidemic so that they can retain employees who may otherwise be made redundant.

Some members have urged the Administration to consider launching 25. the third tranches of ESS so as to further help stabilize the operation of enterprises with genuine difficulties and retain jobs. Some other members have, however, expressed concern about the effectiveness of ESS They have pointed out that although in safeguarding employment. employers participating in ESS are required to provide an undertaking that they will not implement redundancies during the subsidy period and spend all the wage subsidies on paying wages to their employees, some employers may dismiss the higher paid employees and replace them by employees with a lower wage level in order to maintain the committed headcount of paid employees. Furthermore, some employers may wind up their business after receiving the wage subsides. These members take the view that, instead of providing wage subsidies under ESS to all eligible employers irrespective of whether their businesses have been hard hit by the COVID-19 epidemic, the Administration should instead provide direct wage subsidies to the employees concerned and unemployment cash assistance for the unemployed.

26. The Administration has advised that the objective underpinning the design of ESS is to allow flexibility for employers to, having regard to the circumstances of their business, choose a particular month with larger number of employees and higher staff expenses as the "specified month", so as to maximize the amount of wage subsidies to be received. This enables employers to retain existing employees, pay wages to employees who have been put on no-pay leave, re-hire employees or even hire new

⁶ ESS provides wage subsidies to eligible employers for six months, which are disbursed in two tranches. The first tranche of wage subsidies covers June to August 2020 while the second tranche covers September to November 2020. The amount of subsidies for an employer would be calculated on the basis of 50% of the actual wages paid to each employee in a specific month (i.e. any one month from December 2019 to March 2020 to be nominated by the employer), with a wage cap at \$18,000 per month (i.e. maximum subsidy is \$9,000 per month per employee) for six months.

employees having regard to the needs of their businesses. Employers who have received the wage subsidies have to comply with the undertakings that they will not implement redundancies during the subsidy period, and the wage subsidies for each month of the subsidy period should be spent fully on paying the wages of employees in the same month. The ESS Secretariat will proactively follow up on reports of employers who allegedly have violated the conditions of ESS or abuse the Scheme. The cases will be referred to relevant enforcement departments for further follow-up if necessary. Members are also advised that the Administration has no plan to launch a third tranche of ESS.

Sector-specific support measures

27. In the year from April 2020 to March 2021, there were only about 260 visitor arrivals per day on average, much lower than the level in 2019 which had 150 000 visitor arrivals per day. Given that the epidemic has dealt a heavy blow to the tourism industry, members have expressed grave concern that a great majority of tourism-related trade practitioners are currently unemployed or underemployed. Noting that the Government has provided over 1 700 short term jobs for practitioners in the travel trade to assist at the community vaccination centres, members have strongly requested the Administration to actively consider providing more jobs and targeted employment support for employees from industries that have been hard hit by the epidemic.

28. According to the Administration, it has disbursed four rounds of subsidies under AEF to help hard-hit business sectors and individuals tide over the difficult times amidst the economic downturn and the epidemic. As for the tourism industry, the Administration has increased the funding commitments of the Travel Agents Incentive Scheme and the Green Lifestyle Local Tour Incentive Scheme, to assist travel agents, tour escorts, and drivers of tour service coaches as well as guesthouses, hotels, and the cruise industry. For the aviation sector, the Administration has provided one-off subsidies to local airlines, aviation support services and cargo facilities operators through AEF, and the Airport Authority Hong Kong has provided training allowance to airport staff who are on no-pay leave to encourage them to enhance competencies and skills. To alleviate the difficulties faced by the catering sector as a result of the implementation of a series of social distancing measures, the Administration has rolled out a Catering Business (Social Distancing) Subsidy Scheme in May 2020 to provide financial relief to the eligible holders of restaurant licences or factory canteen licences. The subsidy is primarily in support of payment of employees' salaries during a six-month period following approval of such application.

29. The Administration has assured members that the relevant policy bureaux and government departments have been exploring various measures to provide specific support for employers and employees concerned and will keep in view the policies in the light of economic change and labour market conditions. That said, given the tourism industry may not be able to resume to normal within a short period of time, it is suggested that industry practitioners may in the meantime consider taking up employment in other trades.

Setting up of a time-limited emergency unemployment assistance fund

In view of the unprecedented challenges brought about by the 30. COVID-19 epidemic to the overall economy of Hong Kong and the labour market, there has been persistent advocacy in the community to set up a system to offer temporary or emergency financial assistance to the unemployed persons to help them tide over their imminent financial hardship. Sharing the concerns and drawing reference to the provision of time-limited financial assistance for the unemployed by the governments in some developed economies, such as Singapore, members have time and again strongly urged the Administration to set up a time-limited emergency unemployment assistance ("EUA") fund to provide a monthly allowance in the region of \$6,000 to \$9,000 for about six months to those unemployed persons with imminent financial difficulties. In members' view, EUA can provide immediate financial assistance to the unemployed, without the need to go through the means-tested application procedures under the social security system. This will also remove the labelling effect of the CSSA Scheme which has deterred many unemployed persons from seeking appropriate financial assistance.

31. The Administration has expressed reservation about the proposal of setting up an EUA fund with time limit or expenditure cap, as it will be neither practicable nor policy-wise justifiable. According to the Administration, it may in a way encourage people to quit their jobs as early as possible in order to be eligible for the assistance. As shown from some overseas experience, under a non-contributory and non-means-tested system, the moral hazard would be even higher and may drive the unemployment rate significantly. While the unemployment assistance system in the United Kingdom comparatively induces minimum moral hazard among other places, the Administration considers that it is not applicable in Hong Kong as the assistance level provided is worse than that of CSSA in Hong Kong and comes with high administrative cost. Secondly, the fund will have to be a de facto "perpetual" one, if its operation will be discontinued only when the unemployment rate drops to As the global impacts arising from the COVID-19 a certain level. epidemic are yet to subside, it will be difficult to make an optimistic estimate at this stage as to whether the local unemployment rate will fall below 5% in three years just as it did after the outbreak of SARS in 2003. In the light of the worsening economy and global recession, it may take several years to improve the unemployment situation, the proposed EUA fund would bring extremely far-reaching implications on public finance. As such, provision of unemployment assistance will involve a substantial policy change which should be considered in great detail. The Administration has currently no plan to set up non-contributory and non-means-tested relief funds.

32. The Administration has stressed that it has adopted a multi-pronged approach in assisting unemployed persons to tide over difficult times. Members' attention has been drawn to the fact that under the Employment Ordinance (Cap. 57) ("EO"), employees in Hong Kong meeting relevant eligibility criteria are provided with employment protection by way of severance payment ("SP") and long service payment ("LSP"). The Administration considers it more effective to provide timely financial support to people in need under the existing mechanism, including the targeted temporary relaxation applied in the Special Scheme by ERB, the CSSA Scheme and the WFA Scheme.

33. Members have expressed disappointment at the Administration's stance against the proposal of setting up an EUA fund in spite of the unanimous call from members. Members maintain the view that the Administration should give due consideration to the proposal.

Setting up of an unemployment insurance system

34. Most members have expressed dissatisfaction that the Administration has dragged on for many years with no concrete response to the call for setting up an unemployment insurance system in Hong Kong. These members are of a strong view that the Administration should kick start the relevant study on the proposal of setting up an unemployment insurance or unemployment assistance system in Hong Kong in the long term, so as to provide adequate unemployment protection for employees during adverse economic conditions.

35. The Administration has advised that an unemployment insurance system in general involves contributions from employers and/or employees, the introduction of a new unemployment insurance system in Hong Kong would require thorough public discussion and consideration in tandem with the existing SP and LSP arrangements. As a matter of fact, the current term of the Government is working in full steam to take forward the preparatory work for abolishing the arrangement of using the accrued benefits of employers' mandatory contributions under the Mandatory Provident Fund system to offset SP/LSP. Any policy change to SP and LSP would affect the above work.

36. The Administration has pointed out that the CSSA Scheme, SP and LSP for eligible employees under EO as well as the training allowance offered to employees by ERB constitute the prevailing three-tier unemployment assistance in Hong Kong. It is noteworthy that the level of SP or LSP in Hong Kong is higher than the aggregate level of many developed economies where both unemployment insurance and SP exist. As a result, the assistance offered to the unemployed or their families is not less than these economies.

37. Members are assured that the Administration will put in extra efforts to contain the epidemic and revive the economy, and at the same time support the grassroots workers by creating more jobs, increasing training and retraining opportunities and providing financial support as appropriate. It will welcome any further policy recommendations on how a system that suits the situation of Hong Kong and benefits its long-term socio-economic development can be set up.

Recommendations

38. The Subcommittee recommends that the Administration should:

Compilation of labour force statistics

(a) compress the lead time for data collection and publication of statistics on labour force such that the latest unemployment situation can be reflected and projected accurately;

Enhancement to existing support measures for the unemployed

- (b) create more short-term employment and training openings as well as target employment support for the unemployed, particularly those from industries that have been hard hit by the epidemic;
- (c) increase the amount of training allowance as well as the number of training courses and places under the ERB's Special Scheme;
- (d) expedite the processing of CSSA applications and waive the requirement that CSSA applications must be made on a household basis so that those unemployed who are living with family members may apply on individual basis;
- (e) extend the duration of the time-limited relaxation of asset limits requirements under the CSSA Scheme amid the epidemic;

- (f) relax the monthly working hour requirements under the WFA Scheme, in particular that of Higher Allowance, such that more underemployed households will be eligible for WFA;
- (g) expedite the processing of PLCS applications and disbursement of loans;

Setting up of an unemployment assistance system

- (h) set up a time-limited emergency unemployment assistance fund to provide a monthly allowance in the region of \$6,000 to \$9,000 for about six months to those unemployed persons with imminent financial difficulties; and
- (i) kick start the study on the proposal of setting up an unemployment insurance or unemployment assistance system in Hong Kong in the long term.

Advice sought

39. Members are invited to note the deliberations and recommendations of the Subcommittee.

Council Business Division 2 Legislative Council Secretariat 20 August 2021

Appendix I

Panel on Manpower

Subcommittee to Study the Setting Up of an Unemployment Assistance System in Hong Kong

Terms of reference

To study the setting up of an unemployment assistance system in Hong Kong and related issues, and to make recommendations where necessary.

Work plan

2. The Subcommittee will focus on studying and following up the areas below:

- (a) the current and anticipated future employment and wage situations of local employees;
- (b) reviewing the existing unemployment assistance measures and related supporting policies in Hong Kong;
- (c) reports of research studies on the unemployment assistance measures in Hong Kong;
- (d) implications of an unemployment assistance system for society, the economy and people's livelihood; and
- (e) studying the feasibility of setting up a targeted unemployment assistance system in Hong Kong, and making recommendations.

<u>Timeframe</u>

3. The Subcommittee will, in accordance with Rule 26(c) of the House Rules, complete its work within 12 months of its commencement and report to the House Committee. Where necessary, the Subcommittee will work beyond that period.

Appendix II

Panel on Manpower

Subcommittee to Study the Setting Up of an Unemployment Assistance System in Hong Kong

Membership list

Chairman	Hon LUK Chung-hung, JP
Deputy Chairman	Hon Vincent CHENG Wing-shun, MH, JP
Members	Hon KWOK Wai-keung, JP Hon POON Siu-ping, BBS, MH Hon CHUNG Kwok-pan Hon SHIU Ka-fai, JP Hon Wilson OR Chong-shing, MH (Total : 7 members)
Clerk	Miss Betty MA
Legal Adviser	Mr Alvin CHUI
Date	7 January 2021