



投資者及理財教育委員會
Investor and Financial
Education Council

2023-24
ANNUAL REPORT
年報

規劃

財務 安穩未來

Secure

Your Financial
Future



來跟錢家學理財！

Learn Financial Management
with The Chin Family!



Whatever stage of life you are in, it is never too early or too late to begin planning for your financial future. And there is no better place to start than with the investor and financial education resources, programmes and digital tools offered by The Investor and Financial Education Council (IFEC). Armed with the right tools and knowledge, you can become more financially resilient and better prepared for the future.

為了在財務上擁有安穩的未來，無論你處於人生哪個階段，任何時間開始規劃財務都不會太早或太遲。從使用投資者及理財教育委員會(投委會)提供的投資者及理財教育資源、計劃及數碼工具開始就最合適不過。掌握適當的工具及正確的知識，能助你提升財務抗逆能力，為未來作好準備。

PLAN

規劃



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Key Initiatives at a Glance

主要活動概覽

APR
4月



Promotion of IFEC digital financial management tools
宣傳投委會數碼理財工具

JUN
6月



The Chin Family Smart About Money
animation and toolkit for students
為學生而設的「錢家e理財」動畫及資源套



Education resources on new licensing regime for virtual asset trading platforms
虛擬資產交易平台新監管制度教育資源

JUL
7月



Yearly dissemination event of The Financially Literate Schools Programme
才德兼備理財學校計劃周年分享會

AUG
8月



Education resources on anti-financial scams
提防金融騙局教育資源

MAY
5月



IFEC received the "Age-friendly Collaborator Award- Merit Award" by The Jockey Club Age-friendly City Partnership Scheme 2022
投委會榮獲賽馬會齡活城市「全城·長者友善」計劃2022齡活協作大獎—優異獎

2023

OCT
10月



World Investor Week 2023
世界投資者週2023



Joint press conference with the Hong Kong Polytechnic University to release results of the Behavioural Science Study on Investor Behaviour on Virtual Assets

與香港理工大學舉行聯合記者會，發布「虛擬資產投資者的行為科學研究」調查結果



Strike the Gong for Financial Literacy Ceremony co-organised with Hong Kong Exchanges and Clearing Limited

與香港交易及結算所有限公司合辦「為理財教育敲鑼」



Online talk: Know more about the Virtual Asset Trading Platform Regulatory Regime
網上講座：虛擬資產交易監管知多啲

NOV
11月



Investor education campaign in collaboration with the Securities and Futures Commission
與證券及期貨事務監察委員會合作推出投資者教育活動

DEC
12月



IFEC cocktail reception for stakeholders
舉行投委會持份者酒會



Digital Financial Literacy Programme for Youth 2023/24 – Four-Cell Story Creation and Mini-Movies Competition co-organised with the Education Bureau
與教育局合辦數碼財智2023/24—中學生四格故事及短片創作比賽

IFEC Annual Report 2022-23 received the "The Best Annual Reports Awards – Excellence Award for Small Size Entries" by The Hong Kong Management Association

投委會年報 2022-2023 獲香港管理專業協會頒發「優秀小型機構年報獎」

SEP
9月



"Lost and Found" online financial management campaign
「失物認領所」網上理財教育活動



Launch of Investor and Financial Education Award 2023
推出投資者及理財教育獎2023



Education resources on retail green bonds
綠色零售債券教育資源



IFEC digital financial management tool portal received the "Gold Winner of Website - Best User Experience" award in the MUSE Creative Awards 2023

投委會數碼理財工具專頁榮獲繆斯創意獎2023「網站金獎—最佳用戶體驗」

JAN
1月



IFEC recognised as a "Caring Organisation" by The Hong Kong Council of Social Service (2019-2024)

投委會榮獲香港社會服務聯會「同心展關懷」嘉許(2019-2024年)

2024

FEB
2月



Inter-school money management quiz competition co-organised with the Education Bureau
與教育局合辦全港小學校際理財問答比賽



Financial education seminar for Indonesian domestic helpers in collaboration with the Indonesian Financial Services Authority (OJK) and Consulate General of The Republic of Indonesia

與印尼金融服務管理局(OJK)及印尼共和國駐香港總領事館合作，為本港印尼僱工舉行理財教育講座

MAR
3月



IFEC FinEd Hub opening at The Mills, Tsuen Wan
投委會理財教育體驗館於荃灣南豐紗廠開幕



IFEC team building activities - "Po Leung Kuk 145th Anniversary" exhibition visit and Chinese New Year gathering
投委會團隊活動—參觀「保良局145週年」展覽及農曆新年聚會



Hong Kong Money Month 2024 - "Be a Savvy Investor"
香港理財月2024 —「做個醒目投資人」



Winning teams of Personal Finance Ambassador Programme 2023-24 promoted financial education to secondary school students
個人理財大使計劃2023-2024得獎隊伍向中學生推廣理財教育



2023-2024 Digital Stock Trading Guru Inter-School Competition Final Contest
2023-2024年度電子「股壇達人」校際比賽總決賽

Message from the Chairman

主席的話



Victor Dawes
Chairman

Securing people's financial future

During the year, the Investor and Financial Education Council (IFEC) made significant progress in its mission to equip people in Hong Kong with the knowledge, attitude and skills necessary for making informed investment and financial decisions in managing money wisely.

Despite the economic uncertainty and the challenges brought about by a recovering economy, we remained committed to delivering our investor and financial education work throughout the year. We are thus pleased to share with you some of the important initiatives we achieved with the objective of helping people in Hong Kong secure their financial future.

IFEC FinEd Hub

The establishment of the IFEC FinEd Hub in March 2024 as Hong Kong's first digital experiential learning centre for investor and financial education was an important milestone in our journey to advance digital financial education in Hong Kong. With the engaging contents, immersive experience and interactive games incorporating key investor and financial education messages tailored for different segments, we believe participants have much to gain by visiting the Hub, where they can explore themes such as money management, anti-financial scams and investment fundamentals.

Improvement in digital financial literacy

During the year, the results of the Organisation for Economic Co-operation and Development/International Network on Financial Education (OECD/INFE) 2023 International Survey of Adult Financial Literacy were announced. This is the first time OECD/INFE introduces the measure of digital financial literacy level within the Survey, signifying the importance and the need to promote and enhance digital financial literacy across the spectrum of the global population.

I am delighted to see that in this study, Hong Kong ranked first in digital financial literacy among the 27 participating economies. While this is good news and shows that the IFEC is heading in the right direction in its education work, we will not be complacent and are committed to continue equipping people in Hong Kong with the knowledge, attitude and skills necessary to capture the benefits brought about by the evolving digital financial technology.

“Lost and Found” online financial education campaign

In September 2023, we launched our first social media-led campaign focusing on financial challenges faced by the young generation, with suggestions on how to overcome these challenges and turn their dreams into reality through the use of IFEC tools and resources. This campaign, along with other on-going initiatives, demonstrate our commitment to empower the young generation and help them take charge of their personal finances.

Hong Kong Money Month 2024

We held our annual flagship investor and financial education campaign in March 2024 under the theme “Be a Savvy Investor” to promote the adoption of good investment habits and to raise awareness of investment scams among the Hong Kong public. The IFEC, along with 85 stakeholders, offered more than 120 free investor and financial education initiatives during the month of March. During the same month, we also supported Global Money Week 2024 organised by the OECD/INFE to raise awareness of the importance of financial literacy among the young generation.

Collaborating closely with our stakeholders

None of these achievements would have been possible without the support of our stakeholders. In the year ahead and beyond, we will continue to work closely with our stakeholders to stay attuned to the evolving financial environment and will remain committed to helping people in Hong Kong become more financially resilient.

We will also continue to join hands with the Financial Services and the Treasury Bureau, the financial regulators, the Education Bureau, the Hong Kong Police Force and other stakeholders to raise awareness of the importance of investor and financial education, while calling on the public to stay vigilant against the rising threats of financial scams in today’s digital era.

I would like to extend our heartfelt gratitude to all the IFEC Board members, supporters and the IFEC team for all their hard work during the year. Together, we are making a difference in advancing investor and financial education in Hong Kong.

I look forward to continuing this journey with you in the years ahead and to help improve the financial well-being of people in Hong Kong.



Victor Dawes
Chairman

Message from the Chairman 主席的話

規劃財務 安穩未來

投資者及理財教育委員會(投委會)的使命是協助香港大眾掌握投資及理財所需的知識、態度及技巧，從而作出有根據的投資及財務決定，明智理財，而投委會年內在這方面取得重要進展。

儘管經濟復甦帶來種種不確定因素及挑戰，我們於過去一年一如以往地推廣投資者及理財教育，協助香港市民透過管理個人財務，在財務上擁有安穩的未來。我謹此欣然分享投委會的一些重點工作。

投委會理財教育體驗館

投委會理財教育體驗館於2024年3月開幕，是全港首個數碼體驗學習中心，為市民提供投資者及理財教育的體驗式學習經驗，也是我們推動香港數碼理財教育的重要里程碑。體驗館把投資者及理財教育的重點訊息轉化為吸引的學習內容，為不同群組設計沉浸式體驗和互動遊戲，我們相信參觀者能藉著探討金錢管理、金融防騙、投資基礎等主題，從中獲益。

提高數碼理財能力

年內，經濟合作發展組織(經合組織)國際理財教育網絡公布成人理財能力國際調查2023的結果。該組織首次把數碼理財能力水平加入評估，反映推動全民數碼理財教育的重要性和必要性。

我很高興見到在是次關於數碼理財能力的研究中，香港在27個參與調查的經濟體中脫穎而出，排名第一。這是一個令人振奮的好消息，說明投委會的教育工作正朝著正確的方向發展。儘管如此，我們不會自滿，並承諾繼續協助香港市民掌握所需的投資及理財知識、態度及技巧，令他們能從不斷變化的數碼金融科技領域中受惠。

「失物認領所」網上理財教育活動

於2023年9月，我們推出首個以社交媒體為主要宣傳平台的教育活動，帶出青年人面對的財務挑戰，並提出建議幫助緩解這些挑戰，包括鼓勵他們善用投委會的工具及資源實現夢想。從這項活動以及其他持續開展的工作可見，我們致力連繫青年人，協助他們掌控個人財務。

香港理財月2024

於2024年3月，我們舉辦年度旗艦投資者及理財教育活動「香港理財月」，並以「做個醒目投資人」作為主題，向香港大眾推廣良好的投資習慣，以及對投資騙局提高警覺。投委會聯同85個持份者，提供超過120項免費的投資者及理財教育活動。同月，我們亦支持經合組織國際理財教育網絡在全球舉辦的「世界理財週2024」，向年輕一代宣揚理財教育的重要性。

與持份者緊密合作

假若投委會欠缺持份者的支持，上述的成果均無法實現。展望將來，我們將繼續與持份者保持緊密合作，密切注視不斷變化的金融環境，堅守致力協助香港市民提升財務抗逆能力的目標。

我們會繼續與財經事務及庫務局、金融監管機構、教育局、香港警務處及其他持份者攜手合作，提高公眾對投資者及理財教育重要性的關注。同時，在這個數碼年代，金融騙案持續上升，我們會呼籲公眾時刻提高警覺，提防受騙。

我藉此機會衷心感謝投委會全體董事局成員、支持者及投委會的團隊，感謝他們過去一年辛勤工作。就讓我們攜手提升香港的投資者及理財教育。

我期待未來與各位繼續前行，協助香港市民規劃財務，從而提升他們的財務健康。

主席
杜淦堃



Message from the General Manager

總經理的話



Dora Li
General Manager

Investor and financial education for all

In a year of economic uncertainty, increasing number of online financial scams and growing concerns about cybersecurity, various segments of the Hong Kong public came under various financial stress. These and other financial challenges indicate that the need for investor and financial education has become more urgent than ever.

In response, we stepped up our investor and financial education work during the year across multiple touchpoints with public campaigns, digital tools, targeted programmes, social media and various education activities in a bid to drive positive change in attitude and behaviour towards investing and financial management among our target audience.

Towards digital transformation

In recent years, we have been mobilising our resources to further develop the digital resources and tools we offer in response to the evolving digital environment.

I am pleased to share with you that our digital financial management tool portal received the “Gold Winner of Website – Best User Experience” award in the MUSE Creative Awards 2023—a prestigious international advertising award platform with the mission to honour, promote and encourage creativity to enhance the user experience. Thanks to our agency and the team, the user-friendly design of our portal enables the general public to navigate easily and find the relevant online tools according to their financial needs.

Moreover, the opening of the IFEC FinEd Hub marked the beginning of yet another innovative journey for IFEC to further our investor and financial education work using multi-media and immersive experience for people in Hong Kong.

The immersive digital learning environment provides an appealing and interactive opportunity to help participants enrich their knowledge and influence their attitude and behaviour towards investment and financial matters. In the coming years, we will leverage the IFEC FinEd Hub as an innovative platform to reach the unreachable segments by integrating investor and financial education into the community, including those with disabilities and special education needs.

Empowering our youth, seniors and vulnerable groups

During the year, we collaborated with stakeholders to scale up our efforts to reach our target segments, including young people and different vulnerable groups.

In November 2023, we held a brainstorming session with representatives of the Home and Youth Affairs Bureau (HYAB) and the five non-governmental organisations (NGOs) operating youth hostels under the Youth Hostel Scheme. The aim of the session was to develop a pilot financial education programme that helps youth hostel tenants build good financial management habits and thereby improve their well-being. This programme is scheduled to be launched in 2024.

Since 2017, we have been working with stakeholders to co-organise the Personal Finance Ambassador Programme for tertiary students. In this year's programme, we provided training for students from 10 tertiary institutions to help them develop financial education projects promoting financial literacy among their peers, on campus and in schools.

We also continued to address the needs of seniors and other vulnerable groups through our targeted education programmes to help them make sound daily money management decisions and protect themselves against financial scams. Seminars and activities were co-organised for seniors, single parents and their children, as well as migrant domestic workers in Hong Kong.

Support for the enhanced school curriculum

In addition, we have been working closely with the Education Bureau (EDB) to promote financial education in schools. With the support of the EDB, we developed a series of financial learning activities and resources for students. These include animated videos and toolkits, an online quiz challenge and competitions. We

will continue to collaborate with the EDB to provide support for the enhancement of financial education within the school curriculum.

Collaborating with local and global stakeholders

Collaborating with our local and global partners is vital for furthering our work. During the year, we engaged local stakeholders through our flagship campaign, Hong Kong Money Month, and attended international meetings to showcase our investor and financial education experiences with counterparts through the Organisation for Economic Co-operation and Development/ International Network on Financial Education and the International Organization of Securities Commissions. Discussing our experiences with our international counterparts not only allows us to stay abreast of best practices in investor and financial education, but also affirms the importance of the investor and financial education work we do.

As the 2023–24 year comes to a close, I would like to thank our Chairman, all the members of the IFEC Board, the Financial Education Coordination Committee, the Advisory Groups and Research and Evaluation Committee for their support of the IFEC. We look forward to further advancing investor and financial education for the people in Hong Kong and securing our financial future together.



Dora Li
General Manager

Message from the General Manager 總經理的話

普及投資者和理財教育

回顧去年，經濟環境未明，網絡詐騙案件不斷增加，人們對網絡安全日益關注，香港不同階層的市民均承受各方面的財務壓力，再加上其他的財務挑戰，提高普羅大眾的理財能力變得更為迫切。

有見及此，我們於年內繼續透過公眾活動、數碼工具、針對目標受眾的教育計劃、社交媒體及各類教育活動等多個接觸點，加強投資者及理財教育工作，務求推動目標受眾在投資及理財方面的態度及行為作出正面改變。

邁向數碼轉型

近年來，我們一直調動資源，進一步開發數碼資源及工具，以應對不斷變化的數碼環境。

我們的數碼理財工具專頁在2023年繆斯創意獎中榮獲「網站金獎—最佳用戶體驗」。繆斯創意獎是國際性獎項，旨在表揚、推廣及鼓勵更多能提升使用者體驗的創意。多謝我們的合作公司及投委會的同事，令專頁榮獲此獎項。這標誌專頁貼心易用的設計，能幫助香港市民更輕鬆地按個人需要選取相關的數碼理財工具。

此外，投委會理財教育體驗館的啟用，標誌著投委會在數碼理財教育上開展另一段創新旅程，透過利用多媒體及沉浸式體驗，為香港市民提供進一步的投資者及理財教育。

沉浸式的學習環境能提供吸引及令人印象深刻的學習體驗，幫助參加者豐富投資及理財知識，同時對他們在投資及理財方面的態度及行為帶來正面影響。在未來的日子，我們將繼續與時並進，利用投委會理財教育體驗館這個創新方式，將投資者及理財教育進一步融入社區，推而廣之，接觸尚未覆蓋的群組，包括殘疾及特殊教育需要人士。

幫助我們的青年人、長者及弱勢社群

在過去一年，我們與持份者合作擴展相關的教育工作，以接觸更多的目標群組，包括青年人和不同的弱勢社群。

於2023年11月，我們與民政及青年事務局會見「青年宿舍計劃」下五間營運青年宿舍的非政府機構代表，討論為宿舍的青年人提供理財教育先導計劃。計劃旨在幫助青年租戶培養理財能力以應對財務挑戰，從而提升他們的財務健康，並將於2024年開展。

自2017年起，我們一直與持份者為大專生合辦「個人理財大使計劃」。今年，我們為來自10間大專院校的學生提供培訓，協助他們制定理財教育項目，在校園內及其他學校向青年人推廣理財教育。

我們亦繼續通過針對性的教育計劃，滿足長者及其他弱勢社群的需要，幫助他們作出明智的日常理財決定，避免墮入金融騙局。我們與持份者合辦為長者、單親家長和子女以至本地外籍傭工而設的講座及活動。

為學校課程提供支援

此外，我們一直與教育局緊密合作，在學校推廣理財教育。在教育局的支持下，我們為公眾及學生製作了一系列理財學習活動及資源，當中包括動畫短片及資源套、網上理財問答大挑戰及比賽等。我們將會繼續與教育局緊密合作，為加強學校課程內的理財教育提供支援。

與本地及全球持份者合作

與本地及全球夥伴合作，對提升香港的投資者及理財教育至關重要。年內，我們透過旗艦活動「香港理財月」與本地持份者溝通與合作，並出席國際會議，例如透過經合組織國際理財教育網絡以及國際證券事務監察委員會組織等，向同儕分享投委會在推廣投資者及理財教育方面的經驗。與國際夥伴交流經驗，不僅讓投委會緊貼投資者及理財教育方面的發展及最佳做法，也肯定了我們在社區推動投資者及理財教育工作的努力。

在2023-24年度即將結束之際，我要感謝投委會主席、每一位董事局成員、理財教育統籌委員會、諮詢小組及研究與評估委員會成員對投委會的支持。我們期待進一步推進香港市民的投資者及理財教育，攜手透過規劃財務，在財務上擁有安穩的未來。

總經理
李婉秋



About the IFEC

投委會簡介

The Investor and Financial Education Council (IFEC) is a public organisation and a subsidiary of the Securities and Futures Commission (SFC), dedicated to improving investor and financial education in the Hong Kong Special Administrative Region (HKSAR). The IFEC is supported by the four financial regulators, namely the Hong Kong Monetary Authority (HKMA), Insurance Authority (IA), Mandatory Provident Fund Schemes Authority (MPFA) and SFC, as well as the Education Bureau (EDB).

The IFEC promotes and delivers free and impartial investor and financial education resources and programmes through its education platform, The Chin Family. It also leads the Financial Literacy Strategy to facilitate stakeholders to deliver quality investor and financial education to the Hong Kong public.

投資者及理財教育委員會（投委會）是證券及期貨事務監察委員會（證監會）轄下一間公營機構，專責提升香港的投資者及理財教育，並獲四家金融監管機構，包括香港金融管理局（金管局）、保險業監管局（保監局）、強制性公積金計劃管理局（積金局）及證監會，以及教育局支持。

投委會通過其教育平台「錢家有道」推廣及提供免費且持平公正的投資者及理財教育資源和計劃，並帶領「理財能力策略」，促進持份者為香港市民提供優質的投資者及理財教育。



Our mission

使命

Our mission is to equip the public with the knowledge, attitude and skills necessary for making informed investment and financial decisions and managing money wisely.

我們的使命是協助公眾掌握投資及理財所需的知識、態度及技巧，從而作出有根據的投資及財務決定，明智理財。



Our background 背景

We were formally established as the Investor Education Centre, now known as the IFEC, in October 2012, following a public consultation by the HKSAR Government in February 2010 and a subsequent amendment of the Securities and Futures Ordinance in May 2012.

經香港特區政府於2010年2月完成公眾諮詢，並於2012年5月修訂《證券及期貨條例》後，我們於2012年10月正式成立為投資者教育中心（現稱投委會）。

Our partners 合作夥伴

We consult and work in partnership with government agencies and the financial services, education and community sectors to identify pressing investor and financial education needs among various target groups. Together with our partners, we design initiatives that help raise financial literacy levels and strengthen financial resilience.

我們與政府機構、金融界、教育界及社福團體交流意見和合作，以識別不同目標受眾迫切需要的投資者及理財教育。我們與合作夥伴共同設計提升理財能力和增加財務抗逆能力的項目。

Our work 工作

In April 2016, we launched The Chin Family platform to provide investor and financial education resources to the Hong Kong public. Our work includes the following:

- Developing mass media education campaigns to raise public awareness and deliver pertinent investor and financial education messages;
- Delivering tailored programmes that address the needs of target groups;
- Providing tools, services and support for parents, social workers and teachers; and
- Collaborating with partners to extend the reach of investor and financial education.

於2016年4月，我們推出「錢家有道」教育平台，向香港市民提供投資者及理財教育資源。我們的工作包括：

- 舉辦大眾媒體教育活動，加強市民對投資者及理財教育的關注，並推廣相關訊息；
- 提供針對目標受眾需要的教育計劃；
- 為家長、社工及教師提供所需的工具、服務和支援；及
- 與夥伴合作推廣，以擴大我們的投資者及理財教育的接觸面。

Corporate Governance

機構管治

Board

An independent Board of Directors oversees the work of the IFEC. It comprises the Chairman, who is a Non-Executive Director of the SFC, and representatives of the four financial regulators – the HKMA, IA, MPFA and SFC. It also includes representatives from the education and finance sectors, as well as the General Manager of the IFEC. The Board meets every three months to provide strategic oversight and advice to the IFEC and approve its policies and decisions.

董事局

投委會的工作受獨立的董事局監督，董事局由證監會的非執行董事出任主席，並由四個金融監管機構的代表（包括金管局、保監局、積金局及證監會），連同教育界和金融界的代表，以及投委會的總經理組成。董事局每三個月開會一次，為投委會提供策略性督導和意見，並審批其政策和決定。



DAWES, Victor SC
杜淦堃 SC

Chairman
Investor and Financial Education Council
投資者及理財教育委員會主席

From 15 November 2021
Current appointment
expires on 31 July 2024

由 2021年11月15日起
目前任期至2024年7月31日
屆滿

Mr Dawes is a Non-Executive Director of the Securities and Futures Commission (SFC). A Senior Counsel practicing from Temple Chambers in Hong Kong, Mr Dawes is a commercial litigator specialising in banking, company and securities law.

杜先生是證券及期貨事務監察委員會（證監會）非執行董事。他是香港天博大律師事務所的資深大律師，專門處理與銀行法、公司法和證券法有關的商業訴訟。

Mr Dawes is a Recorder of the High Court and the Chairman of the Hong Kong Bar Association.

杜先生是高等法院特委法官，並為現任大律師公會主席。

Mr Dawes sits on the SFC's Audit Committee, Remuneration Committee, Nominations Committee and the SFC (HKEC Listing) Appeals Committee.

杜先生為證監會稽核委員會、薪酬委員會、提名委員會及證監會（香港交易所上市）上訴委員會委員。



LI Yuen Chow, Dora
李婉秋

General Manager and ex-officio member
of the Board of Directors
Investor and Financial Education Council
投資者及理財教育委員會總經理及董事局當然成員

From 18 May 2020
Current appointment
expires on 17 May 2026

由2020年5月18日起
目前任期至2026年5月17日
屆滿

Ms Li leads the Investor and Financial Education Council, a subsidiary of the Securities and Futures Commission in the Hong Kong SAR. The Council is responsible for the strategic development of investor and financial education work to help advance investor and financial education programmes and initiatives, which are designed to equip the Hong Kong public with the knowledge, attitude and skills to make informed investment and financial decisions to manage their money wisely.

She is appointed as a member of the Advisory Board of the Organisation for Economic Co-operation and Development/ International Network on Financial Education in November 2022 and co-lead the Working Group on Digital Financial Literacy.

Ms Li possesses more than 20 years of extensive experience in the global banking industry, ranging from wealth management to sales and marketing, and corporate sustainability. Prior to joining the IFEC in May 2020, Ms Li was the Head of Futures Skills, Corporate Sustainability, Asia Pacific Region at HSBC. She has also held global management positions at HSBC's head office in London. She was the Chairperson of the Community Caring Committee of the Hong Kong Association of Banks in 2015 and 2018 respectively.

李女士現為投資者及理財教育委員會（投委會）總經理，負責投資者及理財教育的策略性發展，以向香港市民提供投資者及理財教育計劃及活動，目的是協助公眾掌握投資及理財所需的知識、態度及技巧，從而作出有根據的投資及財務決定，明智理財。投委會是香港證券及期貨事務監察委員會轄下的附屬機構。

李女士於2022年11月被委任為經濟合作與發展組織國際理財教育網絡諮詢委員會委員以及聯席領導數碼理財能力工作小組。

李女士在國際銀行業擁有超過二十年的豐富經驗，涉獵範疇包括財富管理、銷售及市場推廣，以及企業可持續發展。李女士於2020年5月加入投委會，此前為滙豐亞太區企業可持續發展部未來技能總監，她亦曾於滙豐位於英國倫敦的總部擔任全球管理工作。李女士於2015年及2018年擔任香港銀行公會社區關愛委員會主席。

Corporate Governance 機構管治



Dr AU YEUNG Pak Kuen, Rex
GBS, JP
歐陽伯權博士 GBS, JP

Industry representative
業界代表

From 19 October 2018
Current appointment
expires on 18 October
2024

由2018年10月19日起
目前任期至2024年10月18日
屆滿

Dr Auyeung is the Non-Executive Chairman of MTR Corporation Limited, leading the Board to ensure effective management and oversight of the company's business affairs, formulating the corporate strategy, establishing the corporate governance structure and evaluating the performance of the Executive Directorate.

Dr Auyeung is also the vice chairman and an independent Non-Executive Director of C-MER Eye Care Holdings Limited, and an independent Non-Executive Director of China Construction Bank (Asia) Corporation Limited. He has over 40 years of experience in the insurance industry in Canada and Hong Kong. Before his retirement in June 2017, Dr Auyeung was Chairman – Asia of the Principal Financial Group Inc. ('PFG'), a Fortune 500 company, responsible for PFG's overall businesses in Asia. During his time with PFG, Dr Auyeung represented PFG and its member companies across Asia in building and expanding PFG's relationship with clients, joint venture partners and strategic investors, and assisting in business development across all product lines of PFG.

Dr Auyeung also actively serves the public sector and is currently a member of the Board of Directors of the Investor and Financial Education Council under the Securities and Futures Commission. In addition, he is a board member of Bo Charity Foundation (Food Angel) and a convenor of the Advisory Committee of the Jockey Club Community eHealth Care Project.

Dr Auyeung was previously an independent Non-Executive Director of HSBC Provident Fund Trustee (Hong Kong) Limited, Standard Life (Asia) Limited and Sompoo Insurance China Co., Ltd., the Chairman of Hong Kong Strategy for Financial Literacy Sub-committee on Stakeholder Coordination and Collaboration, an observer of the Independent Police Complaints Council Observers Scheme, a member of the Independent Review Committee on Hong Kong's Franchised Bus Service, the Chairman of the Council of Lingnan University and the Senior Strategy and Business Advisor at Athenex Inc., a company listed on NASDAQ in the United States of America.

Dr Auyeung holds a Bachelor of Environmental Studies (Urban and Regional Planning) Honours Degree from the University of Waterloo, Canada. He was awarded an Honorary Fellowship by the City University of Hong Kong in 2013 and conferred a Doctor of Business Administration, *honoris causa*, by Lingnan University in 2020.

歐陽博士現為香港鐵路有限公司非執行主席，領導董事局確保有效管理及監督公司業務、制定企業策略、建立企業管治架構及評估執行總監會的表現。

歐陽博士亦為希瑪眼科醫療控股有限公司的副主席兼獨立非執行董事，以及中國建設銀行(亞洲)股份有限公司的獨立非執行董事。他於加拿大及香港的保險業界擁有超過40年經驗。歐陽博士於2017年6月退休前為《財富》世界 500強公司之一的美國信安金融集團(「信安集團」)亞洲區主席，負責信安集團整體在亞洲的業務。任職信安集團期間，歐陽博士代表信安集團及其亞洲成員公司，建立和拓展信安集團與其客戶、合作伙伴及策略投資者的關係，並協助發展信安集團的產品系列的業務。

歐陽博士亦積極參與公共事務，現任證券及期貨事務監察委員會轄下投資者及理財教育委員會之董事局成員。此外，他是小寶慈善基金(惜食堂)的董事局成員及賽馬會「e 健樂」電子健康管理計劃諮詢委員會召集人。

歐陽博士曾擔任HSBC Provident Fund Trustee (Hong Kong) Limited、標準人壽保險(亞洲)有限公司及日本財產保險(中國)有限公司的獨立非執行董事、香港金融理財知識和能力策略持份者協調和合作小組委員會主席、獨立監察警方處理投訴委員會觀察員計劃的觀察員、香港專營巴士服務獨立檢討委員會委員、嶺南大學校董會主席，以及Athenex Inc. (一間於美國納斯達克交易所上市的公司)的策略及業務高級顧問。

歐陽博士持有加拿大滑鐵盧大學環境研究(城市與區域規劃)榮譽學士學位。他於2013年獲香港城市大學頒授榮譽院士銜，以及於2020年獲嶺南大學頒授榮譽工商管理學博士。



CHEN Yee, Donald
陳羿

Hong Kong Monetary Authority
香港金融管理局

From 1 November 2021
Appointment expired
on 6 December 2023

自2021年11月1日起
任期至2023年12月6日屆滿

Mr Chen has been the Executive Director (Corporate Services) of the Hong Kong Monetary Authority (HKMA) since November 2021, and is responsible for corporate development, media relations and public engagement, human resources, administration, finance, information technology and digitalisation work. Mr Chen holds a Bachelor of Social Science degree in Government & Public Administration from the Chinese University of Hong Kong and a Master of Public Administration degree from Harvard University. Mr Chen joined the HKMA in 2020 as Senior Advisor in the External Department and has been involved in market outreach and Mainland-related market development work. Prior to joining the HKMA, Mr Chen served as an Administrative Officer in the HKSAR Government, where he gained experience in different areas of policy formulation and public administration.

陳先生自2021年11月起出任香港金融管理局（金管局）助理總裁（機構拓展及營運），負責機構發展、傳媒關係與社區教育、人力資源、行政、財務、資訊科技及金管局數碼化工作。陳先生持有香港中文大學政治與行政學社會科學學士學位及哈佛大學公共行政碩士學位。他於2020年加入金管局外事處擔任高級顧問，參與市場外展和與內地相關的市場開發工作。此前他任職香港特別行政區政府政務主任，於不同工作領域具有政策制定和公共行政豐富經驗。

Corporate Governance 機構管治



CHEUNG Wah Fung, Christopher
GBS, SBS, JP
張華峰 GBS, SBS, JP

Industry representative
業界代表

From 1 March 2021
Current appointment
expires on 29 February
2027

由2021年3月1日起
目前任期至2027年2月29日
屆滿

Mr Cheung graduated with an EMBA degree from The City University of Hong Kong in 2007 and is currently the Chairman of Christfund Securities Limited. He has over 50 years of financial experience, particularly in stock and futures trading.

Mr Cheung was a member (Financial Services) of Hong Kong's Legislative Council from 2012 to 2016 and was re-elected for a second term in 2016. He is also a member of the National Committee of the Chinese People's Political Consultative Conference (10th-13th).

Previously, Mr Cheung was a member of the Council of The Stock Exchange of Hong Kong (1997 to 2000), the Director of Hong Kong Securities Clearing Co. Ltd (1998 to 2000), Vice Chairman of the Independent Police Complaints Council (2015 to 2020), and a member of the Disciplinary Appeals Committee of Hong Kong Exchanges and Clearing Limited (1997-2000).

He currently serves as the Vice Chairman in the Supervisory board of the Hong Kong Business and Professional Alliance, Honorary President of the Hong Kong Securities Professionals Association, Honorary Director of the Hong Kong Chinese General Chamber of Commerce, Director and Vice Secretary General of the Friends of Hong Kong Association, member of the Board of Directors of the Investor and Financial Education Council, Council Secretary-general of the Belt & Road General Chamber & Commerce, Honorary President of the Hong Kong Federation of Fujian Association, Vice Chairman of the Federation of HK Jiangsu Community Organisations, President of the Hong Kong China Chamber of Commerce, Consultant of the Hong Kong Chinese Banking Association of Hong Kong, and consultant of Associação dos Empregados Financeiros de Macau.

張先生持有香港城市大學行政人員工商管理碩士學位，現為恆豐證券(集團)有限公司主席，從事金融服務業超過50年，對行業尤其股票和期貨交易有豐富的經驗。

張先生於2012年當選立法會金融服務界議員，並於2016年連任，他亦是第十屆至十三屆中國全國政協委員。

張先生曾擔任香港聯合交易所理事（1997至2000年）、香港中央結算有限公司董事（1998至2000年）、獨立監察警方處理投訴委員會副主席（2015至2020年），以及香港交易所紀律上訴委員會成員（1997至2000年）。

張先生現時為香港經濟民生聯盟監事會副主席、香港證券學會永遠名譽會長、香港中華總商會榮譽會董、香港友好協進會董事及副秘書長、投資者及理財教育委員會之董事局成員、香港一帶一路總商會理事會秘書長、香港福建社團聯會永遠名譽會長、香港江蘇社團總會副會長、香港中國商會榮譽會長、香港中資銀行業協會顧問及澳門金融從業員協會顧問。



CHEUNG Wan Ching, Clement

GBS, JP

張雲正 GBS, JP

Insurance Authority
保險業監管局

From 21 November 2018
Current appointment
expires on 20 November
2024

自2018年11月21日起
目前任期至2024年11月20日
屆滿

Mr Cheung has been serving as the Chief Executive Officer of the Insurance Authority since August 2018 after retiring from the Administrative Service. Senior positions that he has held in the Government include Commissioner of Insurance (2006–2009), Postmaster General (2009–2011), Commissioner of Customs and Excise (2011–2015), and Secretary for the Civil Service (2015–2017).

At the global and regional levels, Mr Cheung is a member of the Executive Committee of the International Association of Insurance Supervisors and Chair of its Audit and Risk Committee, as well as former Chairman of the Asian Forum of Insurance Regulators (2018–2023).

張先生從政務職系退休後，自2018年8月起出任保險業監管局行政總監。他曾服務的高級政府崗位包括：保險業監理專員（2006至2009年）；香港郵政署署長（2009至2011年）；海關關長（2011至2015年），以及公務員事務局局長（2015至2017年）。

在環球及區域層面上，張先生是國際保險監督官協會執行委員會成員和其審計及風險委員會主席，同時也是亞洲保險監督官論壇前主席（2018至2023年）。

Corporate Governance 機構管治



HO Fu Ho, Jonathan
何富豪

Mandatory Provident Fund Schemes
Authority
強制性公積金計劃管理局

From 26 August 2019
Current appointment
expires on 25 August
2025

自2019年8月26日起
目前任期至2025年8月25
日屆滿

Mr Ho joined the Mandatory Provident Fund Schemes Authority (MPFA) as Head (External Affairs) in August 2018. (His position was later retitled Director (External Affairs)). He oversees a wide range of publicity-related functions of the MPFA, including corporate communications, media relations, MPF scheme member education and stakeholder engagement.

Before joining MPFA, Mr Ho worked in corporate communication and journalism in various organisations for over three decades, including the Hong Kong Productivity Council, Hong Kong Housing Authority, and Cable TV and Television Broadcasts Ltd.

何先生於2018年8月加入強制性公積金計劃管理局(積金局)，出任主管(對外事務)，負責積金局對外宣傳的職能，包括機構傳訊、傳媒關係、強積金計劃成員教育及持份者溝通。

何先生擁有超過三十年企業傳訊和新聞傳媒工作的經驗，在加入積金局前曾任職的機構包括香港生產力促進局、香港房屋委員會、有線電視和電視廣播有限公司等。



LEE Chi Kee, Trevor
李子麒

Securities and Futures Commission
Ex-officio member of the Board of Directors,
Investor and Financial Education Council

證券及期貨事務監察委員會
投資者及理財教育委員會董事局當然成員

From 16 January 2023
Current appointment
expires on 15 January
2026

由2023年1月16日起
目前任期至2026年1月15日
屆滿

Mr Lee is the Senior Director of Investment Products Division of the Securities and Futures Commission (SFC). He oversees the authorisation of retail investment products and plays a key role in the asset management policy work, including mutual market access schemes such as ETF Connect, GBA wealth management connect and various mutual recognition of funds (MRF) programs. He is currently a member of the SFC Product Advisory Committee.

Prior to joining the SFC, Mr Lee was an Executive Director at Goldman Sachs.

Mr Lee has extensive experience in the legal field and had previously worked at the international law firms of Slaughter and May, Freshfields Bruckhaus Deringer and Norton Rose Fullbright, specialising in corporate finance matters.

李先生為香港證券及期貨事務監察委員會（證監會）投資產品部的高級總監，負責零售投資產品的認可及審批工作，並在資產管理相關的政策工作上擔任重要角色，包括負責多項市場互聯互通項目，包括ETF納入內地與香港股票市場交易互聯互通機制（ETF通）、粵港澳大灣區跨境理財通以及多個地區的基金互認安排。李先生同時擔任證監會產品諮詢委員會委員。

加入證監會前，李先生曾任高盛（亞洲）有限責任公司（高盛）的執行董事。

李先生在法律範疇上擁有豐富經驗，他曾就職司力達律師事務所（Slaughter and May）、富而德律師事務所（Freshfields Bruckhaus Deringer）和諾頓羅氏富布萊特律師事務所（Norton Rose Fullbright）等國際律師事務所，專門處理企業融資事務。

Corporate Governance 機構管治



LEUNG Sze Ho, Louis
梁思灝

University Grants Committee Secretariat
大學教育資助委員會秘書處

From 9 December 2019
Current appointment
expires on 8 December
2025

由2019年12月9日起
目前任期至2025年12月8日
屆滿

Mr Leung is the Deputy Secretary-General of the University Grants Committee Secretariat. He provides support for the University Grants Committee in areas such as academic planning, funding, student affairs, campus development and internationalisation in respect of the eight publicly-funded universities in Hong Kong. He is also the Secretary of the Quality Assurance Council and oversees university matters relating to the quality of teaching and learning.

梁先生是大學教育資助委員會秘書處副秘書長，就本港八間公帑資助大學在學術規劃、撥款、學生事務、大學校園發展及國際化等範疇為大學教育資助委員會提供支援。他亦擔任質素保證局秘書，負責大學教學質素相關事宜。



NG Ying Kei, Archie
吳英琦

Hong Kong Monetary Authority
香港金融管理局

From 2 April 2024
Current appointment
expires on 1 April 2027

由2024年4月2日起
目前任期至2027年4月1日
屆滿

Mr Ng has been the Executive Director (Corporate Services) of the Hong Kong Monetary Authority (HKMA) since February 2024, and is responsible for corporate development, media relations and public engagement, human resources, administration, finance, information technology and digitalisation work. Mr Ng holds a Bachelor of Social Sciences degree in Government and Laws and a Master of Economics degree from the University of Hong Kong. He joined the HKMA in 2014 as Senior Manager and was appointed as Division Head in 2017. He worked in a number of functional areas of the HKMA, including corporate development, external affairs and banking supervision. Prior to joining the HKMA, Mr Ng was an Administrative Officer in the HKSAR Government.

吳先生自2024年2月起出任香港金融管理局（金管局）助理總裁（機構拓展及營運），負責機構發展、傳媒與社區聯繫、人力資源、行政、財務、資訊科技以及數碼化工作。吳先生持有香港大學社會科學學士（政治學與法學）及經濟學碩士學位。吳先生於2014年加入金管局擔任高級經理，並於2017年出任主管。他曾經在金管局不同的職能範疇工作，包括機構發展、外事，以及銀行監管。加入金管局前，吳先生於香港特別行政區政府擔任政務主任。

Corporate Governance 機構管治



SHEK Ka Lai, Clara
石嘉麗

Industry representative
業界代表

From 19 October 2021
Current appointment
expires on 18 October
2024

由2021年10月19日起
目前任期至2024年10月18日
屆滿

Ms Shek is currently the Hong Kong President and Asia Corporate Reputation Practice Lead of Ogilvy Public Relations. She has been leading the transformation of Ogilvy PR over the past two decades with the acquisition of two specialist firms, founding its Travel Practice in 2007 and establishing one of Hong Kong's first social media & content hubs in 2010.

A brand-building and communications veteran, Ms Shek has extensive experience in counselling the world's leading brands on their positioning, reputation management, strategic communications and go-to-market strategies. In 2014, Clara was named the "Distinguished Professional of the Year" by the Hong Kong Public Relations Professionals' Association (PRPA) and received the "Hong Kong PR Agency Head of the Year 2014" award from *Marketing* magazine.

Outside of work, she actively contributes to her community. She is a former President (2003–2005) and current advisor of the PRPA and a founding board member of The Council of Public Relations Firms of Hong Kong. She currently serves on the board of the Investor and Financial Education Council and the Hong Kong Federation of Youth Groups. She chairs Hong Kong Red Cross's Communications & Resource Development Advisory Panel. She is also a member of the Hong Kong Management Association's Sustainability Committee, Advisory Committee on Built Heritage Conservation and the Chinese University of Hong Kong's Advisory Panel for M.S.Sc in Corporate Communication.

石女士是奧美公共關係國際有限公司的香港區總裁以及亞洲區企業聲譽管理部門的主管，於過去20年一直帶領香港奧美公關推動業務創新，先後收購兩間專業公關顧問公司，並於2007年建立聚焦旅遊業的顧問團隊，以及早於2010年率先成立社交媒體及內容策略中心。

石女士擅長品牌策略及商譽管理，協助多個國際品牌確立市場定位、制訂傳訊策略。於2014年，她不但獲香港公共關係專業人員協會頒發「卓越公關專業人員大獎」，更獲《Marketing》雜誌選為「2014年香港最佳公關顧問公司主管」。

在工作以外，石女士亦積極回饋社會。她曾任香港公共關係專業人員協會主席（2003至2005年），現為該協會的顧問，以及 The Council of Public Relations Firms of Hong Kong 的創會董事會成員。目前，她是投資者及理財教育委員會以及香港青年協會董事會成員，也是香港紅十字會傳訊及資源發展顧問小組主席、香港管理專業協會可持續發展委員會成員，保育歷史建築諮詢委員會主席及成員，以及香港中文大學企業傳訊科學碩士課程的顧問小組成員。

Board meeting attendance record 董事局會議出席記錄表

		Meetings attended/held 出席會議次數 / 會議次數
DAWES, Victor (Chairman)	杜淦堃 (主席)	4/4
LI Yuen Chow, Dora (General Manager)	李婉秋 (總經理)	4/4
Dr AU YEUNG Pak Kuen, Rex	歐陽伯權博士	4/4
CHEN Yee, Donald ¹	陳羿 ¹	3/3
CHEUNG Wah Fung, Christopher	張華峰	3/4
CHEUNG Wan Ching, Clement	張雲正	2/4
HO Fu Ho, Jonathan	何富豪	4/4
LEE Chi Kee, Trevor	李子麒	4/4
LEUNG Sze Ho, Louis	梁思灝	4/4
SHEK Ka Lai, Clara	石嘉麗	4/4

¹ Appointment expired on 6 December 2023
任期於2023年12月6日屆滿

Invest in Yourself Invest in Your Future

投資自己 投資未來

One of life's milestones is getting the first job after graduation. Along with learning the responsibilities of their new role, young people should start developing sound investment and financial management skills. The investment and financial management information, digital tools and resources offered by IFEC will help them in their journey to financial security.

在畢業後找到第一份工作，是人生的里程碑之一。在這個人生新階段，青年人要學習新的個人責任，同時亦應該學習培養良好的投資及理財技巧。投委會提供的投資及理財資訊、數碼工具及資源幫助青年人踏上達致財務安穩之路。





Public Campaigns and Resources

公眾活動及資源

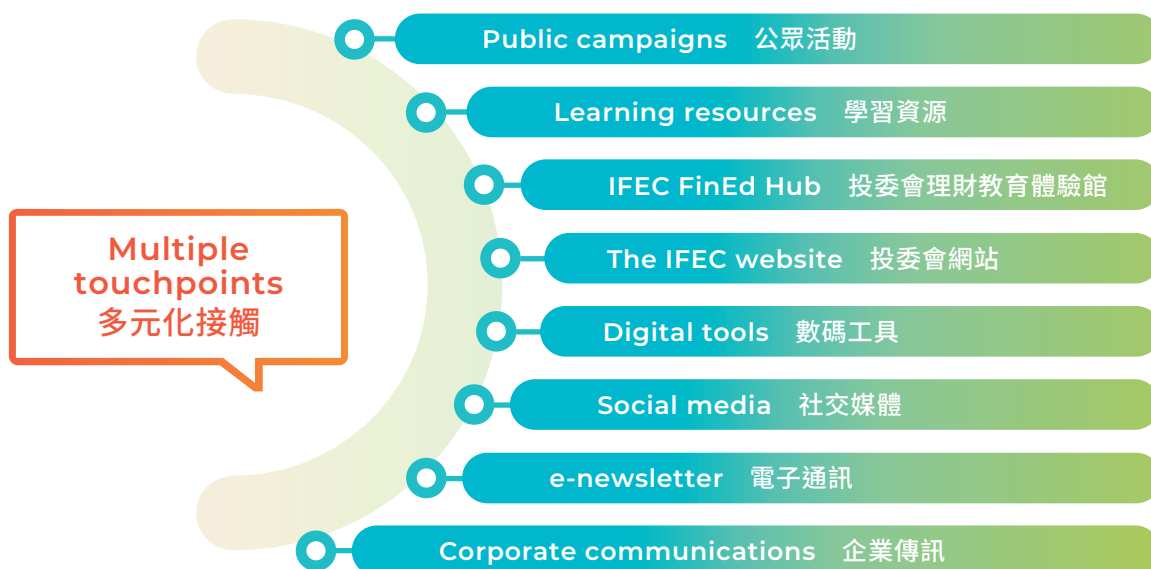


At IFEC, we provide a wide range of public education campaigns, resources and digital tools across multiple communication channels in a bid to drive positive attitudinal and behavioural change.

In March 2024, we made great strides forward in our digital transformation journey by launching Hong Kong's first digital investor and financial education experiential learning centre as an innovative platform to reach an even broader audience.

投委會透過不同通訊渠道推出各種的公眾教育活動、資源及數碼工具，冀能推動公眾在投資及理財的態度及行為方面，作出正面的改變。

於2024年3月，我們在數碼轉型的旅程上邁出重要一步，推出全港首個數碼體驗模式的理財教育體驗館，以嶄新的方式及學習體驗，拓展更廣闊的受眾層面，為更多市民提供投資者及理財教育。



IFEC digital platforms (1 April 2023 – 31 March 2024)²
投委會數碼平台 (2023年4月1日至2024年3月31日)²



² Sources of figures: Facebook, Instagram and Google Analytics
資料來源：Facebook、Instagram及Google Analytics

³ Aggregation of the monthly number of users who visited the IFEC website at least once.
每月到訪投委會網站至少一次的使用者人數總和。

Public Campaigns and Resources 公眾活動及資源

IFEC FinEd Hub

We launched the IFEC FinEd Hub (Hub)—Hong Kong's first digital experiential learning centre—to provide experiential learning experience on investor and financial education for the public.

An array of engaging contents, immersive experience and interactive games incorporating key investor and financial education messages are tailored for students, young adults, seniors and families. Located at The Mills in Tsuen Wan, participants can visit the Hub free-of-charge by booking in advance to explore themes such as money management, anti-financial scams and investment fundamentals.

Mr Paul Chan, Financial Secretary of the Hong Kong Special Administrative Region Government, and Mr Victor Dawes, Chairman of the IFEC, officiated at the Hong Kong Money Month 2024 Launch cum IFEC FinEd Hub Opening Ceremony on 13 March 2024. In their comments, they reinforced the importance of the Hub in empowering the community and strengthening people's financial well-being in the digital age.



The IFEC FinEd Hub provides immersive learning experiences embedded with investor and financial education messages. 投委會理財教育體驗館提供融入投資者及理財教育訊息的沉浸式學習體驗。

投委會理財教育體驗館

我們推出全港首個數碼教育學習中心—投委會理財教育體驗館，為香港市民提供體驗式的投資者及理財教育學習。

投委會理財教育體驗館把投資者及理財教育的重點訊息轉化為吸引的學習內容，並以沉浸式體驗和互動遊戲，為學生、青年人、長者及家庭，提供切合需要的教育資訊。體驗館位於荃灣南豐紗廠，市民可預約免費參觀，探索金錢管理、提防金融騙局、投資基礎等教育主題。

於2024年3月13日舉行的「香港理財月2024暨投委會理財教育體驗館開幕典禮」上，香港特別行政區政府財政司司長陳茂波先生及投委會主席杜淦堃先生強調，在數碼時代下，投委會理財教育體驗館對在社區推動及提升財務健康方面的重要性。

IFEC FinEd Hub 投委會理財教育體驗館

Address 地址: Unit 304, 3/F, The Mills,
45 Pak Tin Par St, Tsuen Wan
荃灣白田壩街45號南豐紗廠3樓304室

Online booking 網上預約:
www.ifec.org.hk/financial-education-hub

Email 電郵: hub@pob.hk

Phone 電話: (852) 2394 7822



Mr Paul Chan, Financial Secretary of the Hong Kong Special Administrative Region Government, said investors should have the necessary knowledge and skills to safeguard their assets and make proper investment decisions. The newly opened IFEC FinEd Hub provides a fresh learning experience to the public with the use of innovative technology to better integrate investor and financial education in the community.

香港特別行政區政府財政司司長陳茂波先生表示，投資者需要具備相關知識和能力，才能更好保障自己的積蓄，以及作出合適的投資決定。新開幕的投委會理財教育體驗館利用科技為大眾提供全新的學習體驗，讓投資者及理財教育更好融入社區。

Mr Victor Dawes, Chairman of IFEC, indicated that one of the objectives of establishing the IFEC FinEdHub is to induce positive changes in cultivating the right investment behaviour and correct attitude to manage money wisely for the long term.

投委會主席杜淦堃先生強調，投委會理財教育體驗館的其中一個目標是協助市民培養正確的投資行為和態度，引導正面改變，達致明智理財。



IFEC Board members attended the Hong Kong Money Month 2024 Launch cum IFEC FinEd Hub Opening Ceremony.

投委會董事局成員出席「香港理財月2024 暨投委會理財教育體驗館開幕典禮」。

Public Campaigns and Resources 公眾活動及資源

“Lost and Found” online financial management campaign

In September 2023, we launched our first social media-led financial management education campaign highlighting financial challenges faced by the young generation, with suggestions to help mitigate these challenges.

The campaign features three individuals with different aspirations—start a business, enjoy finer things in life and pursue a “slasher” career according to interests and talents. Distributed through various social media platforms, the videos inspire lifelong learning and build financial resilience through IFEC’s online financial management tools and resources. The videos attracted over 1.8 million combined views and drove 98,000 clicks to the campaign’s dedicated webpage⁴.

「失物認領所」網上理財教育活動

於2023年9月，我們推出首個以社交媒體為主要宣傳平台的教育活動，帶出青年人面對的財務挑戰，並提出建議幫助緩解這些挑戰。

活動短片的主角是三位分別計劃創業、享受生活及把興趣及專長轉變為事業的青年人。我們在不同的社交媒體平台宣傳短片，以鼓勵青年人善用投委會的數碼理財工具及資源，開展終身學習，培養財務抗逆能力。短片共吸引逾180萬瀏覽次數及帶動活動專頁錄得約98,000點擊⁴。



Through compelling storytelling and relatable scenarios, the videos in the “Lost and Found” campaign gained significant traction among young viewers.

透過吸引的故事及貼近生活的情境，「失物認領所」短片引起年輕觀眾的注意。

⁴ Sources of figures: Facebook, Instagram, YouTube and Google Analytics
數據來源：Facebook、Instagram、YouTube及Google Analytics

World Investor Week 2023

World Investor Week (WIW) is an annual global campaign organised by the International Organization of Securities Commissions (IOSCO) in October each year to raise awareness of the importance of investor education and protection. The IFEC has supported the WIW for seven consecutive years. This year, we had the support of Financial Services and the Treasury Bureau (FSTB), SFC, Hong Kong Exchanges and Clearing Limited (HKEX), CFA Institute, CFA Society of Hong Kong, Link Asset Management Limited, S&P Dow Jones Indices and Value Partners Group.

Activity highlights

- **Strike the Gong for Financial Literacy Ceremony**

This event was co-organised with HKEX. SFC Chairman Mr Tim Lui and HKEX Co-Chief Operating Officer & Group Chief Financial Officer Ms Vanessa Lau delivered keynote remarks on the development of green and sustainable finance in Hong Kong. The event also featured a panel discussion, "Understand the Financial and ESG Benefits of Sustainable Investing", co-hosted with the CFA Institute and CFA Society Hong Kong.

- **Online talk**

Mr Christopher Hui, Secretary for Financial Services and the Treasury of the Hong Kong Special Administrative Region Government, and Ms Elizabeth Wong, Director, Licensing and Head, Fintech unit, Intermediaries of the SFC, were invited to discuss the latest regulatory developments in virtual assets and key considerations for investing in this asset class from an investor protection point of view. The video recorded over 390,000 views⁵.

- **Dedicated WIW 2023 portal**

This portal offers a variety of investor and financial education resources on investor resilience, sustainable investing and virtual assets. It also provides details on various WIW activities.

世界投資者週2023

我們連續第七年支持「世界投資者週」，此項全球性年度活動由國際證券事務監察委員會組織於每年10月發起，旨在推廣投資者教育及保障。今屆我們得到了財經事務及庫務局、證監會、香港交易及結算所有限公司(香港交易所)、CFA協會、香港特許金融分析師學會、領展資產管理有限公司、標普道瓊斯指數及惠理集團的支持。

重點活動

- **為理財教育敲鑼**

聯同香港交易所舉辦，證監會主席雷添良先生及香港交易所聯席營運總監及集團財務總監劉碧茵女士就香港的綠色及可持續金融發表主題演說。此外，聯同CFA協會及香港特許金融分析師學會舉辦以「可持續投資 講心又講金」為題的研討會。

- **網上專訪**

邀請香港特別行政區政府財經事務及庫務局局長許正宇先生及證監會中介機構部發牌科總監兼金融科技組主管黃樂欣女士，從投資者保障角度出發，討論虛擬資產交易平台的最新監管發展及投資虛擬資產的注意事項。短片錄得超過390,000瀏覽次數⁵。

- **「世界投資者週2023」網頁**

提供一系列涵蓋投資者抗逆能力、可持續投資與虛擬資產的投資者及理財教育資源，並載有世界投資者週的各項活動詳情。



⁵ Sources of figures: Facebook and YouTube
數據來源：Facebook及YouTube

Public Campaigns and Resources 公眾活動及資源



Mr Christopher Hui, Secretary for Financial Services and the Treasury of the Hong Kong Special Administrative Region Government, and Ms Elizabeth Wong, Director, Licensing and Head, Fintech unit, Intermediaries of the SFC, discussed the key considerations for investing virtual assets from an investor protection point of view.

香港特別行政區政府財經事務及庫務局局長許正宇先生及證監會中介機構部發牌科總監兼金融科技組主管黃樂欣女士從投資者保障角度出發，討論投資虛擬資產的注意事項。



SFC Chairman Mr Tim Lui and HKEX Co-Chief Operating Officer & Group Chief Financial Officer Ms Vanessa Lau officiated at the Strike the Gong for Financial Literacy ceremony. 證監會主席雷添良先生及香港交易所聯席營運總監及集團財務總監劉碧茵女士主持為理財教育敲鑼儀式。



Representatives from CFA Society of Hong Kong, S&P Dow Jones Indices, Link Asset Management Limited and Value Partners Group at the "Understand the Financial and ESG Benefits of Sustainable Investing" panel discussion.

來自香港特許金融分析師學會、標普道瓊斯指數、領展資產管理有限公司及惠理集團的講者參與「可持續投資 講心又講金」研討會。

Investor and financial education activities and resources

During the year, we strengthened our efforts to raise awareness among investors of the opportunities and risks present in evolving financial markets.

2023–24 highlights

New licensing regime for Virtual Asset Trading Platforms (VATPs)

The new licensing regime for VATPs came into effect on 1 June 2023. To help retail investors understand the new regime and its implications, we used different media channels, including blog articles, social media posts, by-lined articles and media interviews, to discuss the key points of the new regime from an investor protection point of view.

Also highlighted were the risks associated with unlicensed and overseas trading platforms and the need for investors to check licences before engaging in trading activities.

In October 2023, we arranged an online talk featuring representatives from FSTB and SFC to explain the key points of the new VATPs licensing regime. In February 2024, we hosted another online talk with representatives from SFC and The University of Hong Kong to raise awareness of common virtual asset-related scam tactics and discuss the proper way to trade these assets. These two talks recorded over 871,000 views⁶.



Mr Christopher Hui, Secretary for Financial Services and the Treasury of the Hong Kong Special Administrative Region Government, and Ms Elizabeth Wong, Director, Licensing and Head, Fintech unit, Intermediaries of the SFC, discussed the latest regulatory developments in virtual assets during an online talk held in October 2023.

於2023年10月舉行的網上專訪，香港特別行政區政府財經事務及庫務局局長許正宇先生及證監會中介機構部發牌科總監兼金融科技組主管黃樂欣女士討論虛擬資產的最新監管發展。

投資者及理財教育活動和資源

金融市場不斷發展，帶來新的機遇及風險，我們於年內繼續加強投資者教育，提高投資者對新機遇以及風險的關注。

2023–24重點

虛擬資產交易平台的新發牌制度

虛擬資產交易平台的新發牌制度於2023年6月1日生效。為幫助投資者了解新制度及其影響，我們通過不同渠道，包括網誌及專題文章、社交媒體帖文、媒體專欄文章及訪問，從投資者保障角度出發，解釋新制度的要點。

我們亦提醒投資者使用無牌及海外交易平台的風險，以及在進行交易前必須先查核平台是否持有證監會牌照。

我們於2023年10月邀請財經事務及庫務局及證監會的代表接受網上專訪，講解虛擬資產交易平台新發牌制度的要點。於2024年2月，我們邀請證監會及香港大學的講者出席網上講座，以提高公眾對虛擬資產相關騙局常見手法的認識，並討論買賣該等資產的正確方法。這兩個講座共錄得逾871,000瀏覽次數⁶。



Ms Elizabeth Wong, Director, Licensing and Head, Fintech unit, Intermediaries of the SFC, and Mr Damon Cheng, Director, Enforcement of the SFC, and Dr Chow Kam Pui, Associate Professor, Department of Computer Science, Hong Kong University, discussed virtual assets trading and anti-scam tips in an online talk held in February 2024.

於2024年2月舉行的網上講座，證監會中介機構部發牌科總監兼金融科技組主管黃樂欣女士、證監會法規執行部總監鄭德嘉先生及香港大學計算機科學系副教授鄧錦沛博士討論虛擬資產交易與防騙攻略。

⁶ Sources of figures: Facebook, YouTube
數據來源：Facebook及YouTube

Public Campaigns and Resources 公眾活動及資源

Anti-financial scams

During the year, we continued to warn the public through mass media education about financial scam tactics such as impersonation, fraudulent trading apps and platforms, the effects of “finfluencers” on investors, as well as “ramp and dump” schemes.

In June and November 2023, we joined the press briefings organised by the Hong Kong Police Force to raise awareness of financial scams.

In February 2024, we launched a series of animated videos on online investing, covering investment products, investment scam tactics and reminder on using licensed trading platforms for investment activities. More than 1 million views were recorded⁷.

提防金融騙局

年內，我們繼續透過媒體教育提醒公眾防範金融騙局，包括偽冒他人身分、欺詐交易應用程式和平台、網絡紅人的影響以及「唱高散貨」計劃等。

於2023年6月及11月，我們參與香港警務處舉辦的新聞發布會，以提高公眾的防騙意識。

於2024年2月，我們推出有關網上投資的動畫短片系列，涵蓋投資產品、認識投資騙局伎倆，以及提醒投資者使用持牌網上投資平台。短片錄得超過100萬瀏覽次數⁷。



Education resources on online investing and anti-financial scams.

有關網上投資及防範金融騙局的教育資源。

⁷ Sources of figures: Facebook, Instagram, YouTube
數據來源：Facebook、Instagram、YouTube

Investor education campaign with SFC

As digital investment scams are on the rise in Hong Kong, we collaborated with the SFC to launch an investor education campaign on virtual assets via various channels, including radio, outdoor and online media. The campaign, which ran from October 2023 to January 2024, advised the public to verify the licensing status of virtual asset trading platforms (VATPs) before trading and to check suspicious platforms.

與證監會合作推出投資者教育活動

鑑於數碼投資騙局在香港有上升趨勢，我們與證監會合作推出投資者教育活動，透過電台、戶外及網上媒體等不同渠道，推廣有關虛擬資產的教育資訊。活動於2023年10月至2024年1月舉行，旨在提醒公眾進行虛擬資產交易前，必須先查核交易平台的牌照狀況，辨識可疑交易平台。



Online banners and bus body advertisements remind investors to be vigilant against social media groups promoting investment tips and emphasise the risks associated with unlicensed and suspicious VATPs.

網上橫幅及巴士車身廣告提醒投資者必須時刻保持警惕，小心宣傳必賺貼士的社交媒體投資群組，並留意無牌及可疑虛擬資產交易平台的風險。



Public Campaigns and Resources 公眾活動及資源

Sustainable investing

In addition to a panel discussion on sustainable investing at WIW in October 2023, we published articles throughout the year on topics such as green washing, potential financial returns and ESG benefits for investors, as well as ESG indexes and ratings.



可持續投資

我們除了在2023年10月「世界投資者週」期間舉辦有關可持續投資的研討會，亦於年內發表一系列文章，涵蓋漂綠、可持續投資的潛在財務回報及ESG效益，以及ESG指數及評級等。

During the year, we developed various resources to promote investor awareness and understanding of sustainable investing. 年內，我們推出多種教育資源，促進投資者對可持續投資的關注和認識。

Insurance

As the investment-linked assurance scheme (ILAS) is a long-term investment-cum-life insurance product, it is essential that potential policy holders understand the risks and features of ILAS products. In March 2024, we co-hosted an online talk with the Insurance Authority, and with the support of the Hong Kong Investment Funds Association, to discuss the difference between ILAS and direct fund investment as well as points to note when considering ILAS products. The talk recorded over 491,000 views⁸.

保險

投資相連壽險計劃(投連壽險)是一種結合長期投資兼人壽保險產品，消費者在考慮投連壽險前，應先了解此類產品的風險及特點。我們於2024年3月與保險業監管局合辦，並獲香港投資基金公會支持的網上講座，講解投連壽險與直接投資基金的差別，以及在考慮購買投連壽險產品時應注意的事項。講座錄得逾491,000瀏覽次數⁸。



Online talk on fund investment and investment-linked assurance schemes. 有關基金與投連壽險的網上講座。

⁸ Sources of figures: Facebook and YouTube
數據來源：Facebook及YouTube

Other investor and financial education resources

The following blogs and articles were published on the IFEC website during the year, covering different investment and financial management topics:

其他投資者及理財教育資源

年內，我們在投委會網站發表網誌及專題文章，涵蓋以下的投資者及理財教育題目：

Topic 題目	Key messages 重點
HKD-RMB Dual Counter Model 港幣—人民幣雙櫃台模式	Introduced this new model that allows investors to trade Hong Kong stocks using RMB. 介紹此種能讓投資者以人民幣買賣港股票的新模式。
Fixed maturity funds 固定年期基金	Introduced the features and related risks of this product. Reminded investors that neither the distribution payments nor the principal of these funds is guaranteed. 介紹此種基金的特點及相關風險，並提醒投資者注意有關基金不保證派息，亦並非保本。
Unauthorised alternative investment schemes 未經認可的另類投資計劃	Reminded the public to be aware of the unregulated alternative investments as they may involve investment scams and incur higher risks. Directed investors to check the Alert List posted on the SFC website before making investment decisions. 提醒公眾提防不受監管的另類投資，因為它們可能涉及投資騙局，亦有較高的風險。提示投資者在進行投資前，先查核證監會網站的警示名單。
Specialist Technology Companies 特專科技公司	Set up a dedicated webpage to introduce the new listing regime for Specialist Technology Companies. 設立專題網頁，介紹特專科技公司的新上市機制。
Wealth Management Connect (WMC) enhancements 優化「跨境理財通」	Introduced the enhanced implementation arrangements for the Cross-boundary WMC Scheme in the Guangdong-Hong Kong-Macao Greater Bay Area, which include the increased individual investor quota, expansion of eligible investment products and expansion of participating institutions to eligible brokers. 介紹粵港澳大灣區跨境理財通的優化措施，包括提高個人投資額度，提供更多合資格投資產品，以及參與機構擴展至合資格證券公司。
Covered call ETFs 備兌認購期權ETF	Explained the investment features and risks related to Covered Call ETFs. 解釋備兌認購期權ETF的特點及風險。

Public Campaigns and Resources 公眾活動及資源

Edutainment financial learning resources for children and teenagers

Animation series and toolkits

In July 2023, we launched *The Chin Family Smart About Money* series of animated videos and toolkits. Revolving around topics of interest to senior primary and junior secondary school students, the series encourages them to develop the right attitude towards online game spending, support for pop idols and cybersecurity.

After watching the videos, students can complete the supplementary toolkits to deepen their understanding of related money management concepts. Parents were also encouraged to discuss these money topics with their children at home. Around 3.6 million video views⁹ were recorded, and the supplementary toolkits were promoted to over 950 primary and secondary schools.

為年輕一代提供寓教於樂的 理財學習資源

動畫系列及資源套

於2023年7月，我們推出「錢家e理財」動畫短片及資源套。此動畫系列圍繞高小及初中學生感興趣的話題，鼓勵他們對網絡遊戲課金、追星應援及網絡安全方面建立正確的理財態度。

學生觀看短片之後，可完成資源套，以加深對於相關理財概念的理解。我們亦鼓勵家長與子女在家討論相關的理財話題。我們向超過950間中小學宣傳資源套，短片錄得約360萬瀏覽次數⁹。



Primary and secondary school students used our toolkit to learn money management concepts during classes.

中小學生在課堂上使用我們的資源套學習理財概念。

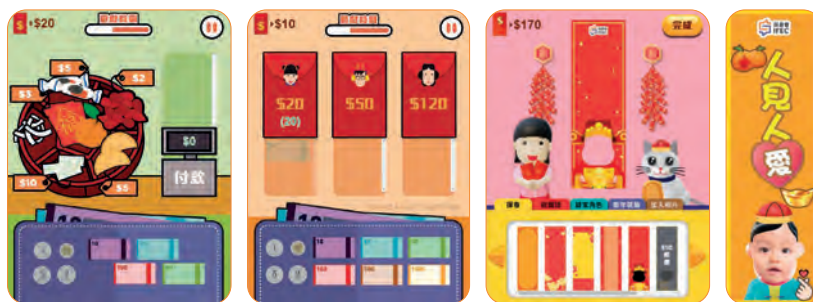


⁹ Sources of figures: Facebook, Instagram, YouTube and Google Analytics
數據來源：Facebook、Instagram、YouTube及Google Analytics

Revamp of our Chinese New Year-themed online game

Chinese New Year (CNY) is a good opportunity to teach children about money as they receive red packets from friends and family. In January 2024, we launched our revamped CNY-themed online game, which encourages families to use our resources to learn money management concepts and create their personalised red couplets.

Using these interactive games, parents and children can challenge themselves by participating in fun-filled money tasks, while learning basic money concepts such as counting money, making payments and identifying needs and wants.



革新版農曆新年網上遊戲

農曆新年是兒童學習金錢概念的好時機，因為他們會收到親友派發的利是。我們在2024年1月推出革新版網上遊戲「錢家賀年三件事」，鼓勵家庭使用此理財資源學習金錢管理之餘，同時能製作個人化的電子揮春。

家長和兒童可一起挑戰遊戲內的有趣理財任務，學習基本的金錢管理概念，例如計算金額、付款以及分辨「需要」及「想要」。

Our fun, festive learning resources help children learn about money management concepts. 我們有趣的節日學習資源幫助兒童學習基本金錢概念。

Global Money Week (GMW) 2024

We supported GMW 2024, an annual campaign launched by the OECD/INFE to raise awareness of the importance of financial literacy among children and young people. The campaign was held globally from 18 to 24 March 2024, under the theme of "Protect your money, secure your future".

IFEC General Manager Ms Dora Li was invited to speak at the GMW 2024 launch event, held at the OECD/INFE Headquarters in Paris. We also launched a dedicated GMW portal, with financial learning initiatives from the IFEC and stakeholders to enhance financial literacy among the younger generation.

世界理財週2024

年內，我們支持由經合組織國際理財教育網絡舉辦的年度活動「世界理財週」，向全球兒童及青年人宣傳理財能力的重要性。今屆的主題為「保障財富，安穩未來」，於2024年3月18日至3月24日全球同步舉行。

投委會總經理李婉秋女士獲邀於經合組織國際理財教育網絡巴黎總辦事處舉行的「世界理財週2024」揭幕活動發表演講。我們亦推出「世界理財週」專頁，宣傳由投委會及持份者提供的理財教育資源，以提升年輕一代的理財能力。



Public Campaigns and Resources

公眾活動及資源

“Why is Money Management Important?” Education Campaign

We partnered with the Education Bureau to organise this education campaign in December 2023, with the aim of equipping primary school students with the knowledge, attitude and skills needed to develop good money management habits.

The campaign featured an online money management quiz for the general public and a competition for registered schools. The top 8 schools with the highest scores among the 83 participating schools were selected to compete in the inter-school money management competition held in February 2024.

Among the students participating in the inter-school competition, 96% said they would be willing to learn more about money management after taking part in the campaign. At the same time, 97% of the teachers and parents stated that the campaign motivated them to continue instilling good money management habits in their students or children.

List of Awardees

Champion 冠軍	吳氏宗親總會泰伯紀念學校	Ng Clan's Association Tai Pak Memorial School
First runner-up 亞軍	沙田官立小學	Shatin Government Primary School
Second runner-up 季軍	保良局田家炳小學	Po Leung Kuk Tin Ka Ping Primary School
Third runner-up 殿軍	道教青松小學 (湖景邨)	Taoist Ching Chung Primary School (Wu King Estate)
Merit 優異獎	基督教香港信義會啟信學校	ELCHK Lutheran School
Merit 優異獎	香港青年協會李兆基小學	HKFYG Lee Shau Kee Primary School
Merit 優異獎	港大同學會小學	HKUGA Primary School
Merit 優異獎	聖公會仁立小學	S.K.H Yan Laap Primary School
The best cheering school 最佳現場打氣獎	保良局田家炳小學	Po Leung Kuk Tin Ka Ping Primary School

「理財為甚麼？」學童教育活動

我們於2023年12月與教育局合辦此教育活動，鼓勵小學生學習所需的知識、態度及技巧，建立良好的理財習慣。

活動包括為公眾及學校而設的網上理財問答大挑戰及比賽。在83間參賽學校當中，最高得分的8間學校晉級參與於2024年2月舉行的全港小學校際理財問答比賽。

約96%參與全港小學校際理財問答比賽的學生表示，在參與此活動後願意學習管理自己的金錢，同時有97%教師及家長表示此活動推動他們繼續鼓勵學生/子女培養良好的理財習慣。

獲獎名單

IFEC Inter-school Money Management Quiz Competition

投委會全港小學校際理財問答比賽



Mr Paul Lee, Chief Curriculum Development Officer (Kindergarten and Primary Section), Education Bureau, the Hong Kong Special Administrative Region Government, and Ms Michelle Yeung, Head of Investor Education and Communications, IFEC, delivered the opening remarks at the Inter-School Money Management Quiz Competition. 香港特別行政區政府教育局課程及質素保證科課程發展處(幼稚園及小學組)總課程發展主任李建寰先生及投委會投資者教育及企業傳訊總監楊蔚怡女士在投委會全港小學校際理財問答比賽中致開幕辭。



All students, teachers and parents said they enjoyed the event and gained valuable knowledge about managing money. 投委會全港小學校際理財問答比賽的參加者，包括學生、老師及家長，在活動中度過了愉快的時光，並獲得理財知識。



Public Campaigns and Resources 公眾活動及資源

Digital financial management tools

During the year, we launched our revamped digital tool portal providing full suite of financial management tools with enhanced functions and a new interface to assist users to manage their personal finances anytime, anywhere.

The revamped portal is easy to navigate, with tools that are readily accessible according to specific financial needs. These range from family budgeting, debt management, saving and investing to retirement planning and more.

Our digital tool portal received the “Gold Winner of Website – Best User Experience” award in the MUSE Creative Awards 2023¹⁰ – a prestigious international advertising awards platform with the mission to honour, promote and encourage creativity in the user experience. This showcases our attractive visuals and user-friendly design enabling users to easily navigate the site and find the relevant online financial management tools they need.

數碼理財工具

年內，我們推出革新版數碼理財工具專頁，提供全套數碼理財工具，結合優化功能及新介面，以助使用者能隨時隨地管理個人財務。

革新版專頁的設計簡單易用，讓使用者按個人財務需要，例如家庭預算、債務管理、儲蓄、投資及退休規劃等，選取合適的數碼理財工具。

此革新版數碼理財工具專頁榮獲繆斯創意獎2023「網站金獎—最佳用戶體驗」¹⁰。繆斯創意獎是國際性獎項，旨在表揚、推廣及鼓勵更多能提升使用者體驗的創意。我們的專頁榮獲此獎項，標誌其吸引的視覺效果及貼心易用的設計，讓使用者更輕鬆地瀏覽專頁，並按個人需要選取相關的數碼理財工具。



The IFEC digital financial management tool portal received the “Gold Winner of Website – Best User Experience” award in the MUSE Creative Awards 2023. 投委會數碼理財工具專頁榮獲繆斯創意獎2023「網站金獎—最佳用戶體驗」。

¹⁰ MUSE Creative Awards 2023: <https://museaward.com/winner-info.php?id=226619>
繆斯創意獎2023: <https://museaward.com/winner-info.php?id=226619>

Social Media

Social media has become one of the leading go-to sources of information for the public. Against a more complex and constantly evolving financial backdrop, we have been stepping up our efforts through different social media platforms, including Facebook, Instagram and YouTube, to deliver pertinent and timely investment and financial management information.

Topics covered in these media include the latest products and regulatory developments, sustainable investing, virtual assets, financial-scam prevention and investor protection. We also regularly produce seasonal and personal financial management content and promote the use of IFEC financial management resources to encourage adoption of good financial habits and behaviour.

Our educational messages are delivered through eye-catching visuals, short-form videos and animations that are designed to capture the attention of online communities and engage with them.

社交媒體

社交媒體是大眾獲取資訊的主要來源之一，在日新月異、瞬息萬變的金融環境下，我們繼續善用各種社交媒體平台，包括Facebook、Instagram及YouTube，向公眾推廣重要及適時的投資者及理財教育資訊。

推廣的內容主題涵蓋最新的產品及監管發展、可持續投資、虛擬資產、防範金融騙局以及投資者保障等。我們亦定期製作適時及個人理財內容，鼓勵公眾使用投委會的理財資源，建立良好的理財習慣。

我們利用吸引的圖像、短片及動畫等形式傳遞教育資訊，以引起網民的注意及共鳴，並增加與網絡受眾的互動。



Social media platforms help us disseminate timely investor and financial education information and IFEC resources.

社交媒體平台有助我們向公眾推廣適時的投資者及理財教育資訊及投委會教育資源。

Public Campaigns and Resources

公眾活動及資源

The IFEC Website

The IFEC segment-centric website design enables different groups such as investors, young adults and parents to navigate more conveniently on our website. Reflecting current financial market trends and investor education needs, we have developed dedicated web pages on popular investment and financial management topics such as virtual assets, scams and fraud prevention, and sustainable investing to make key topics more prominent and accessible.

We are continuously enhancing our backend web development technologies to ensure optimal performance and stability. Safeguarding user data and ensuring website compliance are essential aspects of our operations. Additionally, we utilise the latest analytics tools to optimise website performance and elevate the customer experience.

網站

投委會的網頁設計顧及用戶需要，務求令投資者、青年人及家長等不同組別的用戶，能夠更便捷地瀏覽網站內容。為了迎合金融市場的最新發展以及投資者教育的需要，我們於網站推出不同的熱門投資及理財主題專頁，使用戶更容易取得所需資訊。這些主題專頁包括虛擬資產、防範金融騙局，以及可持續投資等。

我們致力加強後端開發技術，優化網站的性能及穩定性。保護用戶數據及確保網站合規性亦是我們重視的一環。此外，我們亦利用最新分析工具改善網站性能，以為用戶帶來最佳瀏覽體驗。



Dedicated web pages on virtual assets and sustainable investing.
投委會網站的虛擬資產及可持續投資專頁。

Online toolkits

We have developed a variety of online money management toolkits for various target segments including school students, local and non-local tertiary students, working adults and young couples. The toolkits focus on the unique financial challenges faced by these groups and provide step-by-step guidance on how to address them using various IFEC resources.



網上資源套

我們為學生、本地及非本地高等教育學生、在職人士及年輕夫婦等不同目標群組製作各種網上資源套。資源套針對上述目標群組所面對的獨特財務挑戰，並提供建議及切合他們所需的投委會資源，以助緩解這些挑戰。

Online toolkits on money management, investing and scam prevention catering for various target segments. 迎合不同目標群組需要的網上資源套，內容涵蓋個人理財、投資及防騙等。

Public Campaigns and Resources 公眾活動及資源

Blog and e-newsletter

We reach the public through the blog posts and e-newsletters we publish during the year. Using The Chin Family characters, we blog on investing and money management topics. Around 136,000 page views¹¹ were recorded during the year.

網誌及電子通訊

我們發布網誌及電子通訊聯繫公眾。網誌透過「錢家有道」的不同角色，探討有關投資及日常理財事宜。在年內，網誌錄得約13.6萬瀏覽次數¹¹。



Our blogs and e-newsletter help us reach our target audience. 網誌及電子通訊有助我們聯繫目標群組。

¹¹ Sources of figures: Google Analytics
數據來源：Google Analytics

Media collaboration

To reach a wider audience through multiple touchpoints, we work closely with our media partners to spread our investor and financial education messages. Channels include media interviews featuring IFEC representatives, press conferences on various topics, press releases and media alerts. We also develop regular by-lined articles for mainstream print and online publications.

Press conference on virtual assets

In October 2023, a joint press conference was held by the IFEC and The Hong Kong Polytechnic University (Poly U) to announce the findings of the IFEC commissioned *Behavioural Science Study on Investor Behaviour in the Virtual Asset Markets: Heuristics in Virtual Assets Investor Decision-Making and Retail Investor Study 2023*.

IFEC General Manager Ms Dora Li and Professor Eric Chui Wing Hong, Chair Professor & Head, Department of Applied Social Sciences, Co-Director, Policy Research Centre for Innovation and Technology, Poly U spoke to the media about the key behavioural factors that affect virtual asset investors' investment decisions. They also reminded investors not to rely solely on mental shortcuts, but to build up their financial knowledge and avoid irrational investment behaviour and biases to make better informed investment decisions.

More details about the study are available on page 92 under the "Research and Evaluation" section.



Ms Dora Li, IFEC General Manager, and Professor Eric Chui Wing Hong, Chair Professor & Head, Department of Applied Social Sciences, Co-Director, Policy Research Centre for Innovation and Technology, Poly U, at the joint press conference in October 2023. 投委會總經理李婉秋女士和理大應用社會科學系講座教授及系主任、科技及創新政策研究中心聯席主任崔永康教授於2023年10月舉行的聯合記者會。

媒體合作

我們與媒體夥伴密切合作，透過接受媒體訪問，舉行或參與不同主題的記者會，發放新聞稿及媒體通知等，以更廣泛地向公眾傳遞投資者及理財教育資訊。此外，我們亦定期在主流印刷媒體及網上媒體發表專欄文章。

記者會—虛擬資產

於2023年10月，投委會與香港理工大學(理大)舉行聯合記者會，發布投委會委託理大應用社會科學系進行的「虛擬資產投資者的行為科學研究：投資決策中的『捷思法』」以及「零售投資者研究2023」的調查結果。

投委會總經理李婉秋女士和理大應用社會科學系講座教授及系主任、科技及創新政策研究中心聯席主任崔永康教授向媒體講解本港虛擬資產投資者常見的投資決策及心態，並提醒投資者作出投資決定時不應只倚賴「思考捷徑」，需累積理財知識，避免一些不理性投資行為與偏見誤導，以作出更明智的投資決定。

可於本年報第92頁的「研究及評估」章節了解有關調查。



Ms Li and Professor Chui at an interview with Now TV calling on investors to pay attention to product characteristics and risks before investing. 李女士和崔教授接受Now TV訪問，提醒投資者投資前要先了解產品的特性和風險。

Public Campaigns and Resources 公眾活動及資源

Press conference on anti-financial scams

In June and November 2023, Head of Investor Education and Communications Ms Michelle Yeung attended press conferences organised by the Hong Kong Police Force to raise awareness of financial scams and how to prevent becoming a victim.

At press conferences organised by the Hong Kong Police Force, Head of Investor Education and Communications Ms Michelle Yeung reminded the public to maintain a vigilant approach to safeguard their assets.

November 2023, *Sing Tao Daily*

投委會投資者教育及企業傳訊總監楊蔚怡女士在香港警務處舉行的記者會上提醒公眾對金融騙局保持警覺。

2023年11月，《星島日報》

記者會—提防金融騙局

於2023年6月及11月，投資者教育及企業傳訊總監楊蔚怡女士出席香港警務處舉行的記者會，以提高公眾對金融防騙及如何避免成為受害者的關注。



Media engagement

During the year, our executives attended a number of interviews to share our insights on various investor and financial education topics. These included virtual assets, financial-scam prevention, retirement planning and financial education for schoolchildren.

During a series of media interviews related to virtual assets in September and October 2023, IFEC Chairman Mr Victor Dawes and General Manager Ms Dora Li reiterated the risks of trading virtual assets via unlicensed trading platforms and called on investors to use SFC-licensed platforms to protect their interests.

In November 2023, IFEC Chairman Mr Victor Dawes highlighted IFEC's anti-scam resources on the *Radio Television Hong Kong* programme *Letter to Hong Kong*. He urged the public to be vigilant against investment scams and stressed the need for thorough research to make informed financial decisions.

媒體參與

年內，我們的管理層接受多家媒體的採訪，分享對不同投資及理財議題的見解，內容涵蓋虛擬資產、提防金融騙局、退休規劃及學童理財教育等。

在2023年9月至10月的一系列有關虛擬資產媒體訪問中，投委會主席杜淦堃先生及總經理李婉秋女士強調使用無牌虛擬資產交易平台的風險，並提醒投資者應使用持有證監會牌照的交易平台以保障個人利益。

於2023年11月，投委會主席杜淦堃先生在香港電台節目「香港家書」中介紹投委會的防騙教育資源，提醒大眾對投資騙局要保持警覺，並強調必須做足資料搜集以作出明智的財務決定。

During the Hong Kong Money Month 2024 Launch cum IFEC FinEd Hub Opening Ceremony held in March 2024, Mr Victor Dawes, Chairman of the IFEC, spoke to the media about the objectives of the IFEC FinEd Hub and called on the public to visit and make use of the resources available to them. Mr Paul Chan, Financial Secretary of the Hong Kong Special Administrative Region Government, mentioned the importance of investor and financial education and digital financial literacy in Hong Kong. He also said that more collaboration was expected among stakeholders to further strengthen public education against investment scams.

By-lined articles in mainstream media such as *am730*, *iMoney*, *Lion Rock*, *Ming Pao*, *Now TV*, *Oriental Daily News*, *Sing Tao Daily* and *Wen Wei Po* were also used to deliver timely investor and financial education messages.

於2024年3月舉行的「香港理財月2024 暨投委會理財教育體驗館開幕典禮」上，投委會主席杜淦堃先生向媒體分享設立投委會理財教育體驗館之目的，鼓勵公眾到訪體驗館及使用相關的資源。媒體亦報導香港特別行政區政府財政司司長陳茂波先生於開幕典禮強調，推動投資者及理財教育以及數碼理財教育的重要性，期望各界持份者在防騙教育方面加強合作，提高公眾防範投資騙局的意識。

此外，我們亦於主流媒體包括《am730》、《iMoney》、《香港仔》、《明報》、Now TV、《東方日報》、《星島日報》及《文匯報》等發表定期專欄文章，以向公眾傳遞適時的投資者及理財教育資訊。



November 2023, Radio Television Hong Kong

2023年11月，香港電台



Chairman Mr Victor Dawes and General Manager Ms Dora Li attended media interviews on the subject of virtual assets.

September 2023, *Sing Tao Daily*

主席杜淦堃先生及總經理李婉秋女士出席有關虛擬資產的媒體訪問。

2023年9月，《星島日報》



October 2023, Phoenix Hong Kong Channel

2023年10月，鳳凰衛視香港台



September 2023, HOY TV

2023年9月，開電視



September 2023, Radio Television Hong Kong

2023年9月，香港電台

Public Campaigns and Resources 公眾活動及資源

Mr Paul Chan, Financial Secretary of the Hong Kong Special Administrative Region Government, and Mr Victor Dawes, Chairman of the IFEC, officiated at the Hong Kong Money Month 2024 Launch cum IFEC FinEd Hub Opening Ceremony.

March 2024, Television Broadcasts

香港特別行政區政府財政司司長陳茂波先生及投委會主席杜淦堃先生主持「香港理財月2024 暨投委會理財教育體驗館開幕典禮」。

2024年3月，無綫電視



News reports in *Hong Kong Economic Times*, *Radio Television Hong Kong* and *Sing Tao Daily* introduced the launch of the IFEC FinEd Hub, which provides experiential learning experience embedded with investor and financial education messages for the general public.

March 2024

《香港經濟日報》、香港電台及《星島日報》的新聞報導介紹投委會理財教育體驗館為大眾提供融入投資者及理財教育訊息的沉浸式學習體驗。

2024年3月



News reports in Ming Pao introduced IFEC's resources on children financial education.

July 2023, January 2024

《明報》的新聞報導介紹投委會有關兒童理財教育的資源。

2023年7月，2024年1月

活動推介

網上問答 挑戰孩子理財

(機構提供)



許多小朋友都擁有手機，但網路世界處處都是消費陷阱，爸媽要自小引導他們掌握正確的理財觀念。最近投資者及理財教育委員會（投委會）推出了網上問答大挑戰，以日常生活會遇到的情節作題目，引导孩子思考理財的重要及正確的理財方法。挑戰設有初階組和進階組，適合不同年齡的小朋友參加，家長亦可從旁指導，引導小朋友建立理財好習慣！

「理財為甚麼？」網上理財問答大挑戰
日期：即日起至1月31日
網址：bit.ly/3H7UPcw



培養新世代良好數碼理財素養

投資先驅

隨著網絡普及及電子產品普及，數碼理財素養成為新世代必須具備的素養。投資者及理財教育委員會（投委會）最近推出「網上理財問答大挑戰」，以日常生活會遇到的情節作題目，引导孩子思考理財的重要及正確的理財方法。挑戰設有初階組和進階組，適合不同年齡的小朋友參加，家長亦可從旁指導，引導小朋友建立理財好習慣！

1. 網上理財問答大挑戰，旨在提高小朋友對理財的興趣，並透過有趣的問答，讓小朋友了解理財的重要性。2. 挑戰設有初階組和進階組，適合不同年齡的小朋友參加。3. 家長可從旁指導，引導小朋友建立理財好習慣。4. 挑戰將於1月31日結束，得獎名單將於2月公佈。5. 挑戰旨在提高小朋友的數碼理財素養，並讓他們了解理財的重要性。



IFEC by-lined articles in Ming Pao, Sing Tao Daily and Wen Wei Po on VATPs, sustainable investing, ILAS products and tips on how to cultivate digital financial literacy.

June, September 2023, January 2024

投委會在《明報》、《星島日報》及《文匯報》發表有關虛擬資產交易平台、可持續投資、投連壽險產品及如何培養數碼理財知識的專欄文章。

2023年6月、9月，2024年1月

Credit: Hong Kong Economic Times, HOY TV, Ming Pao, Now TV, Phoenix Hong Kong Channel, Radio Television Hong Kong, Sing Tao Daily, Television Broadcasts, Wen Wei Po

鳴謝：《香港經濟日報》、開電視、《明報》、Now TV、鳳凰衛視香港台、香港電台、《星島日報》、無線電視及《文匯報》

Early Money Lessons That Last a Lifetime

理財教育 終生受用

Helping children adopt good financial habits from an early age is one of a parent's most important responsibilities. IFEC provides a wide range of edutainment resources featuring The Chin Family characters, which enable parents to teach money management concepts to their children in a fun and engaging way.

父母最重要的責任之一，是幫助子女自小養成良好理財習慣。投委會提供種類廣泛以及寓教於樂的教育資源，並融入「錢家有道」的不同成員，讓孩子能輕鬆愉快地學習理財。





Targeted Education Programmes

針對目標受眾的教育計劃



We offer a wide range of investor and financial education programmes and resources to meet the specific needs of our target audience. In addition to using physical and digital channels, we partner with stakeholders to increase the reach and positive impact of our programmes in the community.

我們提供種類廣泛的投資者及理財教育計劃及資源，以滿足目標受眾的不同需要。我們除了利用實體及數碼渠道接觸目標受眾，亦與持份者合作擴大教育計劃的滲透度，以提升為社區帶來的正面影響。



Our interactive digital resources for kindergarten students make learning about money management more fun and engaging.
我們的互動數碼資源讓幼稚園學童以有趣的方式學習理財知識。

Kindergarten schoolchildren

The Chin Family Money and Virtues Story Books and Activities Programme

In partnership with Po Leung Kuk Life Planning & Financial Education Centre, this programme was designed to instil basic money management concepts to pre-schoolers using a storytelling approach.

During the 2023–24 school year, over 130 teachers from 56 kindergartens attended the online workshops to learn how to use the programme's digital resources. Around 90% of participants in the workshops agreed that these digital resources could help them implement financial education in their classrooms.

幼稚園學生

錢家講故事學理財教育計劃

我們與保良局生涯規劃及理財教育中心合辦此計劃，旨在透過繪本教學方式向學童教授基礎理財概念。

於2023–24學年，超過130名來自56間幼稚園的教師參加網上工作坊，學習使用計劃提供的數碼教學資源。約90%的參加教師表示，這些數碼教學資源有助他們在課堂上向學童教授理財知識。

Targeted Education Programmes

針對目標受眾的教育計劃



Students at S.K.H. St. Michael's Primary School learn how to make good use of pocket money.
聖公會聖米迦勒小學的學生學習如何善用零用錢。



Primary students in the FLS programme learn how to manage money via fun-filled class activities.
才德兼備理財學校計劃的小學生透過有趣的課堂活動學習理財。

Primary schoolchildren

The Financially Literate Schools Programme (FLS)

Co-organised with the Centre for University & School Partnership, Faculty of Education, The Chinese University of Hong Kong, this programme admitted its sixth cohort of primary schools in the 2023-24 school year. Seven schools were selected this year to create school-based lesson plans on financial literacy in a variety of subjects, including Chinese, English, Mathematics, General Studies and Non-Subject activities.

The primary schools that took part in the FLS programme during the 2023-24 school year included the following:

- C.C.C. Kei Wan Primary School (Aldrich Bay)
- Kowloon Bay St. John The Baptist Catholic Primary School
- Ng Wah Catholic Primary School
- Pui Ching Primary School
- S.K.H. St. Michael's Primary School
- S.K.H. Tin Shui Wai Ling Oi Primary School
- YLLP Wai Chow School

Participating teachers shared their successful experiences with other participating schools via open classes and at the yearly dissemination event held in July 2023.

小學生

才德兼備理財學校計劃

我們與香港中文大學教育學院大學與學校夥伴協作中心合辦此計劃，於2023-24學年，七間小學獲挑選參與第六期計劃，並在多個學科，包括中文、英文、數學、常識及非學科活動，制定融入理財及品德元素的校本教案。

於2023-24學年參與才德兼備理財學校計劃的小學如下(按學校英文名稱順序排列)：

- 中華基督教會基灣小學(愛蝶灣)
- 九龍灣聖若翰天主教小學
- 天主教伍華小學
- 香港培正小學
- 聖公會聖米迦勒小學
- 聖公會天水圍靈愛小學
- 元朗朗屏邨惠州學校

參與本計劃的教師通過公開課堂及於2023年7月舉行的年度分享會，分享其教學經驗及成果。

From its inception in the 2018-19 school year to the end of the 2022-23 school year, the FLS programme has developed over 250 lesson plans and other teaching resources. More than 30,000 students have benefited from the programme to date.

Financial Literacy Ambassador Programme for Primary Students

Co-organised with Po Leung Kuk and funded by HSBC, this programme trained senior primary students as Financial Literacy Ambassadors, who in turn organised games and activities to help junior primary students learn basic money management concepts. From April to July 2023, over 1,100 students from 5 schools benefited from this programme.

Secondary schoolchildren

Digital Financial Literacy Programme for Youth 2023/24—Four-Cell Story Creation and Mini-Movie Competition

We co-organised this programme with the Education Bureau. Through the thematic seminar on fintech basics, story creation and mini-movie competition, the programme aims to increase awareness of digital financial services and cyber risks among secondary school students, helping them develop the skills needed to use digital personal financial services safely and protect themselves from financial scams.

More than 800 students from 75 secondary schools submitted proposals, from which 60 proposals were selected for the preliminary contest held in March 2024.



Officiating at the Digital Financial Literacy Programme for Youth 2023/24 Launch Ceremony were (from left to right) Ms Venetia Lee, General Manager of Greater China International Business, Ant Group, Mr Henry Lin, Chief Curriculum Development Officer (Technology Education), Education Bureau, the Hong Kong Special Administrative Region Government, Ms Dora Li, General Manager, IFEC, Mr Emil Chan, Smart City Consortium, and Mr Lester Ip, Chief Inspector, Cyber Security Division, Hong Kong Police Force. (由左至右) 螞蟻國際業務大中華區總經理李詠詩女士、香港特別行政區政府教育局總課程發展主任(科技教育)連庭傑先生、投委會總經理李婉秋女士、智慧城市聯盟金融科技委員會主席陳家豪先生以及香港警務處網絡安全及科技罪案調查科總督察葉卓譽先生出席「數碼財智2023/24項目啟動暨數碼理財素養研討會」。

才德兼備理財學校計劃自2018至2019學年起推行，截至2022至2023學年末，計劃已開發超過250個校本教案及其他教學資源，惠及超過30,000名學生。

小學生理財大使計劃

此計劃與保良局合辦，並獲滙豐贊助。參與的高小學生接受培訓成為理財大使，再利用理財遊戲卡及活動，引導初小同學學習基本理財概念。於2023年4月至7月，有5間小學參加此計劃，惠及超過1,100名學生。

中學生

數碼財智2023/24—中學生四格故事及短片創作比賽

我們與教育局合辦此計劃，透過金融創科專題講座、故事及短片創作比賽，提升中學生對數碼金融服務及網絡風險的認知，培養所需能力以安全地使用數碼個人金融服務，避免墮入金融騙局。

來自75間中學超過800名學生參加比賽並提交計劃書，其中60份計劃書入圍於2024年3月舉行的準決賽。



Participants in the Digital Financial Literacy Programme for Youth 2023/24 at the award ceremony held at The Hong Kong Polytechnic University.

數碼財智2023/24的參賽學生出席於香港科技大學舉行的嘉許禮活動。

Targeted Education Programmes 針對目標受眾的教育計劃

Digital Stock Trading Guru (DSTG)

DSTG was launched in 2022 as a fun, interactive tool for secondary students to acquire essential financial knowledge and understand the importance of having the right attitude towards investing. Over 180 secondary schools have been accessing the DSTG since its inception.

To broaden the use of this resource, we organised the DSTG Inter-School Competition in the past two consecutive years. With the support from the Education Bureau, the Hong Kong Association of Business Education Limited and the School of Accounting and Finance of The Hong Kong Polytechnic University, 29 secondary schools participated in the 2022-2023 competition, and the number of schools increased to 79 in the 2023-2024 competition, reaching around 230 students.

電子「股壇達人」

電子「股壇達人」於2022年推出，通過遊戲方式協助中學生掌握基本的財務策劃知識，培養正確的投資態度。電子「股壇達人」自推出至今，已吸引超過180間中學使用。

為鼓勵更多學校使用此數碼資源，我們連續於兩個學年舉行電子「股壇達人」校際比賽。比賽得到教育局、香港商業教育學會，以及香港理工大學會計及金融學院的支持。2022-2023年度的比賽吸引29間中學參加，在2023-2024年度的比賽，參與學校增加至79間，惠及約230名學生。

School Awards 學校獎項

Ranking 排名	School 學校
1st 第一位	Law Ting Pong Secondary School 羅定邦中學
2nd 第二位	TWGHs Lui Yun Choy Memorial College 東華三院呂潤財紀念中學
3rd 第三位	PLK Lee Shing Pik College 保良局李城璧中學
4th 第四位	SKH Chan Young Secondary School 聖公會陳融中學
5th 第五位	Stewards Pooi Kei College 香港神託會培基書院
6th 第六位	Fanling Kau Yan College 粉嶺救恩書院
7th 第七位	Buddhist Tai Hung College 佛教大雄中學
8th 第八位	Tak Sun Secondary School 德信中學
9th 第九位	TWGHs Kwok Yat Wai College 東華三院郭一葦中學
10th 第十位	Buddhist Sum Heung Lam Memorial College 佛教沈香林紀念中學



The Champion of the School Award, Law Ting Pong Secondary School, in 2023-2024 DSTG Inter School Competition.
羅定邦中學勇奪2023-2024年度電子「股壇達人」校際比賽冠軍。



Students focus on their investments during the DSTG Inter-School Competition.

於電子「股壇達人」校際比賽中，學生全神貫注地看著他們的投資。

\$avvy Planner Workshop

Sponsored by Prudential Hong Kong Limited, we co-organised this programme with the Hong Kong Federation of Youth Groups. The programme teaches money management concepts to students through the \$avvy Planner board game to reinforce the importance of financial management for their careers and life planning.

The \$avvy Planner Workshop was also extended to participants of the Strive and Rise Programme launched by the HKSAR Government. The programme reached over 2,100 students during the 2023-24 school year.



「生涯財智策劃家」工作坊

此計劃與香港青年協會合辦，並由保誠香港贊助。計劃透過桌上遊戲向學生灌輸理財概念，為事業和生涯規劃作準備。

此計劃亦推廣至香港特區政府「共創明“Teen”計劃」的學員，在2023至2024年度惠及約2,100多名學生。

A \$avvy Planner Workshop for participants of the Strive and Rise Programme sponsored by the HKSAR Government.
為香港特區政府「共創明“Teen”計劃」學員舉辦「生涯財智策劃家」工作坊。

GET \$ET GO! Money Management Workshop

Sponsored by HSBC, this programme was co-organised with the Hong Kong Family Welfare Society. Using role-playing activities, the workshop helps secondary students acquire money management skills. More than 1,100 students took part in the workshops in the 2023-24 school year.



GET \$ET GO! 理財工作坊

此工作坊與香港家庭福利會合辦，由滙豐贊助。工作坊讓中學生透過角色扮演活動，掌握金錢管理技巧。於2023-24學年，約有1,100多名學生參加此工作坊。

Students in the GET \$ET GO! Money Management Workshop learn how to manage money wisely.
學生在GET \$ET GO! 理財工作坊學習如何明智理財。

Targeted Education Programmes

針對目標受眾的教育計劃

Tertiary students

Personal Finance Ambassador Programme

Funded by the HKEX Foundation through The Community Chest of Hong Kong, we co-organised this programme with St. James' Settlement.

In the 2023–24 school year, 16 teams from 10 tertiary institutions took part in the programme under the theme of “Sustainable Personal Finance”, in which participants were trained as Personal Finance Ambassadors tasked with developing financial education projects for their peers on campus, reaching around 4,900 tertiary students.

The list of winning teams is as follows:

Excellent Financial Education Project Award 優秀理財教育計劃獎項	Tertiary institution 大專院校	Team 隊伍
Gold 金獎	Hong Kong Institute of Vocational Education (Kwun Tong) 香港專業教育學院(觀塘)	戀愛財神
Silver 銀獎	Hong Kong College of Technology 香港專業進修學校	港專CS
Bronze 銅獎	The Chinese University of Hong Kong 香港中文大學	計下金次儲幾多
	The Education University of Hong Kong 香港教育大學	利沓利答你
	The HKU School of Professional and Continuing Education 香港大學專業進修學院	Wisdom Money
	The University of Hong Kong 香港大學	不做Free Rider 而做 Fee Rider
Judges' Award 評審團獎	The Chinese University of Hong Kong 香港中文大學	天生理財必有用

大專生

個人理財大使計劃

此計劃由投委會及聖雅各福群會合辦，獲香港交易所慈善基金透過香港公益金撥款資助。

於2023–24學年，計劃的主題為「可持續理財生活」，吸引來自10間大專院校共16隊學生參與。參與的學生接受培訓成為「個人理財大使」並設計教育宣傳項目，再在校園向超過4,900名同學推廣理財教育資訊。

得獎名單如下：



Winning teams in the Personal Finance Ambassador Programme 2023–24 promoted financial education to secondary school students in March 2024.
於2024年3月，個人理財大使計劃2023–24的獲獎團隊向中學生推廣理財教育。

Personal Finance Ambassador Programme 2023-24 Presentation and Award Ceremony in October 2023.
於2023年10月舉行的個人理財大使計劃2023-24匯報會及嘉許禮。



Practical Personal Financial Management Programme

Together with tertiary institutions in Hong Kong, we offered face-to-face and online seminars on personal financial management with the aim of equipping students with the financial knowledge and skills to make sound financial decisions. Our financial speakers delivered 40 sessions during 2023 to around 1,400 students. A Freshmen Money Smart Guide and Anti-scam Toolkit with key financial management messages were also available as self-learning guides.

實用個人理財教育計劃

我們與香港大專院校合作提供關於個人理財的面授及網上講座，協助學生掌握理財知識及技能，以妥善管理個人財務。於2023年，我們的理財講師為約1,400名學生提供合共40場講座。我們亦向學生提供理財攻略以及防範騙局網上資源套，鼓勵他們自行學習。



The Freshmen Money Smart Guide and Anti-scam Toolkit features financial management messages on topics such as debt management, budgeting and anti-financial scams. 理財攻略以及防範騙局資源套涵蓋債務管理，預算及防騙等理財資訊。

Targeted Education Programmes 針對目標受眾的教育計劃

Working adults

Financial Wellness Programme

We continued to deliver financial education themed talks in collaboration with various employers and organisations for their staff and members. Designed to help participants make prudent financial decisions, the talks covered topics such as money management, investing, insurance, retirement planning and financial education for children. More than 30 talks were held during the year for around 2,000 participants.

In addition to the talks, online toolkits on money management and retirement planning were made available to the participants as extended self-learning guides.

在職人士

財務健康教育計劃

我們繼續與不同的僱主及機構合作，為其員工及成員舉辦有關金錢管理、投資、保險、退休計劃及親子理財教育等主題講座，以助參加者作出審慎的財務決定。年內，合共為2,000名參加者舉辦了30多場講座。

除講座外，我們亦向參加者提供有關理財及退休計劃的網上資源套，鼓勵他們自行學習。



Online toolkits on money management and retirement planning.
理財及退休計劃網上資源套。

Seniors

Outreach to seniors

During the year, we continued to promote the *One Day Adventure with Grandparents Chin* digital board game to help the public, including seniors, identify financial scams.

We also strengthened our stakeholder network by delivering tailored financial education seminars to seniors. A total of 24 seminars were held for more than 900 participants

長者

致力教育長者

年內，我們繼續向公眾包括長者推廣「錢爺爺與錢嫲嫲的一天」網上遊戲，協助他們辨識金融騙局。

我們亦繼續透過持份者網絡，向長者提供理財教育講座，為超過900名參加者提供24場講座。



Our interactive anti-financial scam game helps users identify and remain vigilant against financial scams.

我們的防騙遊戲以互動形式幫助用家學習辨識金融騙局，提防受騙。



Targeted Education Programmes 針對目標受眾的教育計劃

Vulnerable groups

In 2023–24, we continued to organise investor and financial education programmes to help members of vulnerable groups acquire money management knowledge and protect themselves from falling prey to financial scams.

From August 2023 to March 2024, we collaborated with the Hong Kong Single Parents Association to conduct a series of interactive financial education workshops for single parents and their children. More than 200 parents and children benefited from the workshops, and over 95% of single parents stated that their financial management skills and abilities to teach their children about money were improved.

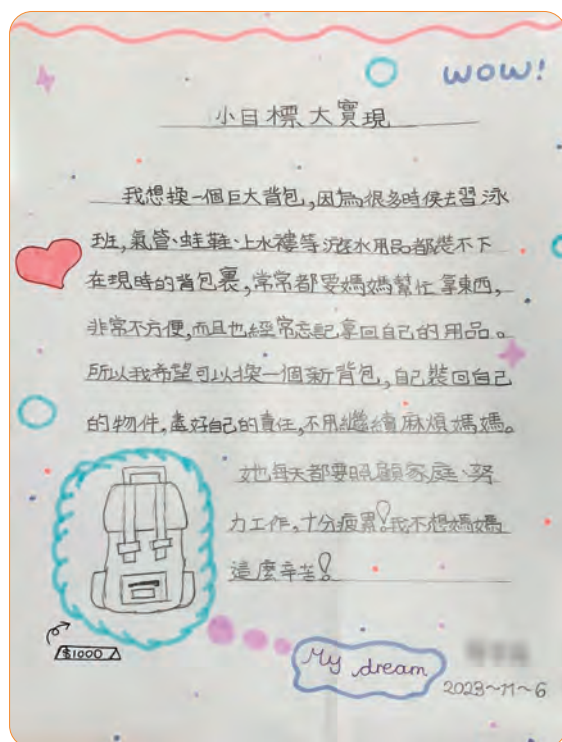
We also collaborated with EmpowerU to develop a series of short online courses for migrant domestic workers in Hong Kong. Delivered in Bahasa Indonesia, Tagalog and English, the courses help participants acquire the knowledge needed to make informed decisions on borrowing and not fall prey to financial scams. Over 5,000 views have been recorded since these courses were made available in December 2023¹².

弱勢社群

於2023–24年，我們繼續舉辦投資者及理財教育計劃，幫助弱勢社群掌握所需的金錢管理知識，提防墮入騙局。

於2023年8月至2024年3月，我們與香港單親家庭協會合作，為單親家庭的家長及其子女舉辦一系列互動理財教育工作坊，約200多個家長及兒童受惠。超過95%參與工作坊的家長表示，工作坊令他們在個人理財以及教授子女理財方面的技巧均得以提升。

我們與EmpowerU合作為本港的外籍傭工製作一系列免費網上短期課程（包括印度尼西亞語、他加祿語及英語），教導他們如何作出明智的借貸決定，並提防受騙。此課程自2023年12月推出以來，錄得逾5,000瀏覽次數¹²。



A participant in the single-parent financial education programme defined her short-term saving goals after the workshop. 一名參與單親家庭理財教育計劃的參加者，在工作坊後訂立短期儲蓄目標。

¹² <https://challenge.empoweru.io/>

On 25 February 2024, General Manager Ms Dora Li was invited to speak at a financial education seminar supported by the Indonesian Financial Services Authority (OJK) and Consulate General of The Republic of Indonesia. The seminar was attended by over 1,000 Indonesian domestic helpers. In her remarks, Ms Li encouraged them to improve their financial literacy in a bid to improve their financial well-being for themselves and their families.

於2024年2月25日，總經理李婉秋女士出席為本港印尼傭工而設的理財教育講座。講座得到印尼金融服務管理局(OJK)及印尼共和國駐香港總領事館支持，吸引逾1,000多名印尼傭工參與。李女士鼓勵參與者提升個人理財能力，以促進自身及家庭的財務健康。



Dr Friderica Widyasari Dewi, Chief Executive of Market Conduct Supervision, Education and Consumer Protection, OJK, highlighted the importance of financial management in her presentation.

OJK市場行為監管、教育及消費者保障行政總裁Friderica Widyasari Dewi博士在講座上分享妥善理財的重要性。



General Manager Ms Dora Li spoke at a financial education seminar for Indonesian domestic helpers in Hong Kong. 投委會總經理李婉秋女士出席為本港印尼傭工而設的理財教育講座及發表演說。

Cross-sectoral Collaboration

跨界別合作

The IFEC introduced the Hong Kong Strategy for Financial Literacy in 2015 as a platform for addressing the need for investor and financial education in Hong Kong. The Strategy was subsequently revised in 2019.



Through the Strategy, we collaborate with stakeholders and organisations to develop investor and financial education initiatives for targeted groups in the community, including schoolchildren, youth, working adults, the elderly and vulnerable groups. Our objective is to meet the desired financial education outcomes we have identified and continually improve the quality of the programmes we offer.



投委會於2015年推出「香港金融理財知識和能力策略」，作為應對香港投資者及理財教育需要的平台。該策略隨後於2019年修訂。

透過該策略，我們與持份者及各組織合作，為社會上的特定群組，包括學童、青年、在職成人、長者及弱勢社群制定投資者及理財教育措施。我們的目標是達到策略所識別的理財教育成果，並不斷提升理財教育的質素。



Financial Literacy Strategy

We established the Strategy to highlight the relevance of financial literacy to socio-economic issues of concern for policymakers and stakeholders. Its mission is to help people in Hong Kong make informed and responsible financial decisions that lead to improved financial well-being for themselves and their family members.






As the owner of the Strategy, the IFEC leads its implementation with the goal of creating an environment conducive to delivering high quality financial education.

The Strategy has three strategic focuses, each of which is associated with specific core actions:

1. Awareness: To increase the public's awareness of the benefits of financial education to their financial well-being;
2. Advocacy: To raise the awareness of policymakers and stakeholders on how improving financial literacy levels can support their policy areas and work; and
3. Collaboration: To support collaboration among stakeholders for the delivery of more and higher quality financial education.

Financial education outcomes

Five target segments and key behavioural themes have been identified in the Strategy, as illustrated in the table below.

	 Youth 青年	 Working Adults 在職成人	 The Elderly 長者	 Vulnerable Groups 弱勢社群	 Schoolchildren 學童	
Preparing financially for future personal goals 為未來個人目標做好財務準備	Major Focus	Relevant	Relevant	Relevant	Educational	
Saving more for retirement 為退休生活作更多儲備	Major Focus	Major Focus	Relevant	Relevant	Educational	
Making the most of limited income 善用有限的收入	Major Focus	Relevant	Major Focus	Major Focus	Educational	
Building resilience against financial adversity 增強財務抗逆能力	Relevant	Relevant	Major Focus	Major Focus	Educational	
Selecting suitable financial products 挑選合適的金融產品	Major Focus	Major Focus	Major Focus	Major Focus	Educational	

理財能力策略

投委會制定「理財能力策略」的目的是為了強調理財能力對政策制訂者和持份者所關注的社會經濟議題之適切性。策略旨在協助香港市民能為自己及家人作出有根據和負責任的財務決定，並最終改善他們的整體財務健康。

作為制定策略的機構，投委會領導該策略的實施，目的是創造一個有利於提供高質素理財教育的環境。

該策略有三個策略重點，均與特定的核心行動有關：

1. 認知：提高普羅大眾對理財教育能為他們的財務健康帶來裨益的認知；
2. 倡導：讓政策制定者和持份者意識到，提高市民的理財能力水平能怎樣支援他們的政策範疇和工作；及
3. 合作：支援各持份者攜手合作，以提供更多更優質的理財教育。

理財教育成果

該策略識別了五個目標群組及主要行為主題，如下表所示。

Cross-sectoral Collaboration 跨界別合作

Financial Education Coordination Committee

The Financial Education Coordination Committee was formed in July 2019 to reinforce support for the Strategy. In this committee are representatives from the government and related organisations, regulators, financial institutions, industry associations and professional bodies, and NGOs.

Member organisations support the Strategy by

- aligning their financial education efforts with the Strategy;
- assisting in the delivery of core actions;
- sharing best practices;
- identifying financial literacy issues; and
- providing feedback on the Strategy to the IFEC.

During the year, the IFEC engaged stakeholder organisations to discuss prevailing financial literacy issues and encouraged sharing of financial education initiatives. The IFEC will continue to work with these stakeholders to reinforce the importance of financial literacy among different target segments.

理財教育統籌委員會

理財教育統籌委員會於2019年7月成立，以加強對該策略的支持。委員會的成員包括來自政府及相關組織、監管機構、金融機構、行業協會及專業團體，以及非政府機構的代表。

成員機構以下列方式支持該策略：

- 將理財教育方針與該策略協調一致；
- 協助開展主要措施；
- 分享良好方法；
- 識別有關理財能力的議題；及
- 向投委會提供關於該策略的反饋意見。

年內，投委會與持份者討論所需關注的理財能力議題，並就理財教育項目進行分享與交流。投委會將繼續與持份者通力合作，進一步向不同的目標群組推動理財教育。

Financial Education Coordination Committee

理財教育統籌委員會

Members 委員

Sponsor representative / Coordinator representative

機構代表/ 聯繫代表

Organisation 機構	Name 姓名
Investor and Financial Education Council 投資者及理財教育委員會	Dr AU YEUNG Pak Kuen, Rex, GBS, JP (Chairperson) Board member 歐陽伯權博士, GBS, JP (主席) 董事局成員
	LI Yuen Chow, Dora (Vice Chairperson) General Manager 李婉秋 (副主席) 總經理
	AU Lik Sang (Secretary) ¹ Head of Innovation and Partnerships 區力生 (秘書) ¹ 創新及夥伴合作總監
AIA International Limited 友邦保險 (國際) 有限公司	LAU, Elaine Chief Executive Officer, AIA Company (Trustee) Limited 劉家怡 友邦 (信託) 有限公司行政總裁
	NG, Benne Head of Corporate Client Communications 吳家平 企業客戶傳訊部主管
AXA Hong Kong and Macau 安盛香港及澳門	WAN, Sally Chief Executive Officer, Greater China 尹玄慧 AXA安盛中國大陸、香港及澳門行政總裁
	LAI, Rachel ² Corporate Communications Director 黎穎賢 ² 企業傳訊總監
Bank of China (Hong Kong) Limited 中國銀行 (香港) 有限公司	KUNG YEUNG Yun Chi, Ann Advisor 龔楊恩慈 顧問
	CHOW Kwok Cheong, Arnold Deputy General Manager 周國昌 副總經理
CFA Institute/CFA Society Hong Kong CFA協會/香港特許金融分析師學會	POLLARD, Nick ³ Managing Director, Asia Pacific, CFA Institute 連伯樂 ³ CFA協會亞太區董事總經理
	HOU, Brenda ⁴ Head, Global Partnerships & Client Solutions, Growth Markets, CFA Institute 侯翠琴 ⁴ CFA協會總經理, 全球合作夥伴及顧客關係, 高成長市場
	LEE, Scott Senior Director, Strategic Partnerships, CFA Institute 李日昌 CFA協會策略合作夥伴高級總監
	MAK, Richard Immediate Past President, CFA Society Hong Kong 麥勤創 香港特許金融分析師學會前任會長

Cross-sectoral Collaboration

跨界別合作

Organisation 機構	Name 姓名
Citi 花旗集團	SAN, Aveline <i>Chief Executive Officer and Banking Head, Citi Hong Kong and Macau</i> 辛葆璉 花旗集團香港及澳門區行政總裁及銀行業務主管
	LEE, Caren⁵ Head of Communications, Asia North & Australia Cluster and Hong Kong, Citi 李素清 ⁵ 花旗集團北亞及澳洲地區香港企業傳訊及公共事務主管
Consumer Council 消費者委員會	WONG Fung Han, Gilly <i>Chief Executive</i> 黃鳳嫻 總幹事
	LAI Cho Yee, Joey Head, Consumer Education Division 黎祖儀 消費者教育部總主任
Hong Kong Family Welfare Society 香港家庭福利會	CHAU Shuk King, Kitty⁶ <i>Chief Executive</i> 周淑琼 ⁶ 總幹事
	CHAN Wai Mun, Venus Senior Manager, Financial Education Centre 陳慧敏 理財教育中心高級經理
Hong Kong Federation of Insurers 香港保險業聯會	LAU, Selina <i>Chief Executive</i> 劉佩玲 行政總監
	LEUNG, Maggie Deputy General Manager, Communications and Committee 梁米棋 副總經理 — 傳訊及會務
Hong Kong Monetary Authority 香港金融管理局	CHEN Yee, Donald⁷ <i>Executive Director (Corporate Services)</i> 陳羿 ⁷ 助理總裁(機構拓展及營運)
	NG, Ying Kei, Archie⁸ <i>Executive Director (Corporate Services)</i> 吳英琦 ⁸ 助理總裁(機構拓展及營運)
	LI Chun Kit, Patrick Senior Manager (Education & Publicity) 李俊傑 高級經理(教育及宣傳)
Hong Kong Police Force 香港警務處	YAU Kin Hung, Tyrol <i>Chief Superintendent, Commercial Crime Bureau</i> 游健雄 商業罪案調查科總警司
	WONG Chi Man, Grace Chief Inspector, Anti-Deception Coordination Centre, Commercial Crime Bureau 黃知雯 商業罪案調查科反詐騙協調中心總督察
	CHENG Ka Chun, Aaron⁹ Chief Inspector, Senior Police Call and Community Engagement Section, Public Relations Wing 鄭家俊 ⁹ 公共關係部耆樂警訊及社區聯絡組總督察

Organisation 機構	Name 姓名
Insurance Authority 保險業監管局	<i>CHEUNG Wan Ching, Clement, CBS, JP</i> Chief Executive Officer 張雲正 CBS, JP 行政總監
	WONG Yuk Ping, Joanne Senior Manager, Market Conduct Division 王玉萍 市場行為部高級經理
Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局	<i>CHENG Yan Chee</i> Managing Director 鄭恩賜 行政總監
	CHAN, Florence General Manager (External Affairs) 陳婉玲 總經理(對外事務)
Prudential Hong Kong Limited 保誠保險有限公司	<i>LAM, Lawrence</i> Chief Executive Officer 林智剛 行政總裁
	FONG, Wayne Head of Corporate Affairs 方煒 企業事務部主管
Securities and Futures Commission 證券及期貨事務監察委員會	<i>LEUNG Fung Yee, Julia, SBS, JP</i> Chief Executive Officer 梁鳳儀 SBS, JP 行政總裁
	LAI Kam Lun, Donald Associate Director (Secretariat and External) 黎錦麟 機構秘書及對外事務副總監
The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司	<i>LIM Hui Hung, Luanne</i> Chief Executive Officer, Hong Kong 林慧虹 香港區行政總裁
	CHIU Chi Fai, William Director, Global Philanthropy, Global Sustainability 招智輝 環球企業可持續發展部慈善事務總監
The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司	<i>LI Ling Cheung, Raymond</i> Executive Director and Chief Executive Officer 李令翔 執行董事兼總裁
	LEUNG Sze Wan, Angela Vice President (Marketing and Business Development) 梁詩韻 副總裁(業務推廣及發展)

Cross-sectoral Collaboration 跨界別合作

Organisation 機構	Name 姓名
Tung Wah Group of Hospitals 東華三院	<i>SU Yau On, Albert</i> Chief Executive 蘇祐安 行政總監
	CHAN Fuk Lung, Henry Supervisor, Healthy Budgeting Family Debt Counselling Centre 陳福龍 健康理財家庭輔導中心主任
Visa Hong Kong Limited Visa香港有限公司	<i>ENTWISTLE, Marc¹⁰</i> Head of Government Engagement, Hong Kong and Macau 恩馬克 ¹⁰ 香港及澳門區政府關係總經理
	<i>LEONG, Paulina¹¹</i> General Manager, Hong Kong and Macau 梁普寧 ¹¹ 香港及澳門區董事總經理
	CHAN, Candy ¹² Corporate Communications Manager 陳賽瑩 ¹² 公共關係經理
	HUI, Johnson ¹³ Head of Corporate Communications, Hong Kong and Macau 許晉元 ¹³ 香港及澳門區傳訊部總經理

- 1 From 1 September 2022 to 31 March 2024
- 2 From 1 September 2022 to 23 February 2024
- 3 From 14 August 2019 to 14 August 2023
- 4 From 15 August 2023
- 5 From 10 July 2023
- 6 From 1 August 2023
- 7 From 15 February 2022 to 6 December 2023
- 8 From 14 February 2024
- 9 From 9 July 2023
- 10 From 1 February 2023 to 31 December 2023
- 11 From 1 January 2024
- 12 From 1 September 2021 to 31 December 2023
- 13 From 1 January 2024

- 1 由2022年9月1日至2024年3月31日
- 2 由2022年9月1日至2024年2月23日
- 3 由2019年8月14日至2023年8月14日
- 4 自2023年8月15日起
- 5 自2023年7月10日起
- 6 自2023年8月1日起
- 7 由2022年2月15日至2023年12月6日
- 8 自2024年2月14日起
- 9 自2023年7月9日起
- 10 由2023年2月1日至2023年12月31日
- 11 自2024年1月1日起
- 12 由2021年9月1日至2023年12月31日
- 13 自2024年1月1日起



The Financial Education Coordination Committee chaired by IFEC Board member, Dr Rex Auyeung, met and discussed prevailing topics related to investor and financial education in October 2023. 理財教育統籌委員會於2023年10月舉行會議，討論有關投資者及理財教育的重要議題。理財教育統籌委員會由投委會董事局成員歐陽伯權博士擔任主席。

Investor and Financial Education Award 2023

In September 2023, we launched the Investor and Financial Education Award (IFEA), which recognises the efforts of stakeholders from various sectors in advancing investor and financial education in Hong Kong.

A total of 70 applications were received from corporates, public and professional bodies, NGOs, schools and teachers. Thirty-two organisations and individuals/teams received the awards.

投資者及理財教育獎2023

於2023年9月，投委會推出投資者及理財教育獎，以表揚不同界別的持份者在香港推動投資者及理財教育方面作出的努力。

我們一共收到70份來自企業、公營機構及專業團體、非政府機構、學校及教師的申請。共有32個機構和個人/隊伍獲得有關獎項。



IFEC Chairman Mr Victor Dawes and Financial Secretary of the Hong Kong Special Administrative Region Government Mr Paul Chan presented the IFEA 2023 Gold Award to (from left to right) representatives from the Consumer Council, Tai Po Old Market Public School (Plover Cove), Hong Kong Christian Service Paro Kindergarten (Shatin), Visa Hong Kong Limited and Hong Kong Economic Journal Co., Ltd.

投委會主席杜淦堃先生及香港特別行政區政府財政司司長陳茂波先生頒發投資者及理財教育獎2023予各個類別的金獎機構／團隊代表，(由左至右) 消費者委員會、大埔舊墟公立學校(寶湖道)、香港基督教服務處雋樂幼稚園(沙田)、Visa香港有限公司，以及信報財經新聞有限公司。

Cross-sectoral Collaboration 跨界別合作

IFEA (Corporate) 投資者及理財教育獎(企業)

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎－金獎	Hong Kong Economic Journal Co., Ltd. 信報財經新聞有限公司
	Visa Hong Kong Limited Visa香港有限公司
IFEA – Silver Award 投資者及理財教育獎－銀獎	Hang Seng Bank Limited 恒生銀行有限公司
IFEA – Bronze Award 投資者及理財教育獎－銅獎	The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司
IFEA 投資者及理財教育獎	Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司
	CLP Holdings Limited 中電控股有限公司
	HKMC Annuity Limited 香港年金有限公司
	Manulife (International) Limited 宏利人壽保險(國際)有限公司
	Prudential Hong Kong Limited 保誠保險有限公司
	The Bank of East Asia, Limited 東亞銀行有限公司
	The Hong Kong Mortgage Corporation Limited (HKMC) 香港按揭證券有限公司

IFEA (Public/Professional Body and NGO) 投資者及理財教育獎 (公共/專業機構及非政府機構)

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎—金獎	Consumer Council 消費者委員會
IFEA – Silver Award 投資者及理財教育獎—銀獎	Junior Achievement (Hong Kong) Limited 青年成就(香港)有限公司
IFEA – Bronze Award 投資者及理財教育獎—銅獎	Hong Kong Family Welfare Society Financial Education Centre 香港家庭福利會理財教育中心
IFEA 投資者及理財教育獎	Baptist Oi Kwan Social Service 浸信會愛羣社會服務處
	Commercial Crime Bureau, Hong Kong Police Force 香港警務處商業罪案調查科
	Hong Kong Institute of Certified Public Accountants 香港會計師公會
	The Boys' & Girls' Clubs Association of Hong Kong 香港小童群益會
	The Education University of Hong Kong 香港教育大學
	The Hong Kong Retirement Schemes Association 香港退休計劃協會
	Tung Wah Group of Hospitals Healthy Budgeting Family Debt Counselling Centre 東華三院健康理財家庭輔導中心

Cross-sectoral Collaboration 跨界別合作

IFEA (Teaching) 投資者及理財教育獎(教學) School Division 學校組

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎—金獎	Tai Po Old Market Public School (Plover Cove) 大埔舊墟公立學校(寶湖道)
IFEA – Silver Award 投資者及理財教育獎—銀獎	Institute of Policy Studies, Lingnan University 嶺南大學政策研究院
IFEA – Bronze Award 投資者及理財教育獎—銅獎	Tseung Kwan O Government Primary School 將軍澳官立小學
IFEA 投資者及理財教育獎	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
	Hong Kong Metropolitan University 香港都會大學
	School of Professional Education and Executive Development, The Hong Kong Polytechnic University (PolyU SPEED) 香港理工大學專業進修學院

IFEA (Teaching) 投資者及理財教育獎(教學)

Teacher Division 教師組

Awards 獎項	Awardees 得獎者
IFEA – Gold Award 投資者及理財教育獎—金獎	Hong Kong Christian Service Paro Kindergarten (Shatin) 香港基督教服務處雋樂幼稚園(沙田) <ul style="list-style-type: none"> • Ms Seto Po Lai 司徒寶麗女士 • Ms Ng Cheuk Wing 吳卓穎女士 • Ms Chui Chung Man 徐頌旻女士
IFEA – Silver Award 投資者及理財教育獎—銀獎	ELCHK Lutheran Academy 基督教香港信義會宏信書院 <ul style="list-style-type: none"> • Mr Yim Man Ho 嚴文浩先生 • Mr Choy Shing Hin, Gideon 蔡承騫先生 • Ms Tung Sum Yan 童心欣女士 • Ms Karen Cheung 張嘉琳女士
IFEA – Bronze Award 投資者及理財教育獎—銅獎	Tsuen Wan Public Ho Chuen Yiu Memorial Primary School 荃灣公立何傳耀紀念小學 <ul style="list-style-type: none"> • Ms Kan Wai Ling 簡惠玲女士 • Mr So Ka Fai, Kevin 蘇嘉輝先生 • Mr Mo Chak Ming 巫澤銘先生
IFEA 投資者及理財教育獎	Po Leung Kuk Lee Shing Pik College 保良局李城璧中學 <ul style="list-style-type: none"> • Mr Yuen Kai Sun 袁啟新先生 • Ms Yuen Chui Yiu 袁翠遙女士 • Ms Siu Man Ting 蕭孟婷女士 • Mr Liu Chun Yin 廖駿賢先生 • Mr Cheung Chun Yin 張俊賢先生
	Lok Sin Tong Wong Chung Ming Secondary School 樂善堂王仲銘中學 <ul style="list-style-type: none"> • Ms Li Ho Fung 李可楓女士 • Mr Chu Wing Yat 朱永日先生

Cross-sectoral Collaboration 跨界別合作

Hong Kong Money Month 2024

**Be vigilant • Understand thoroughly •
Think carefully**

We organised this annual flagship investor and financial education campaign in March 2024 to promote good investment habits and financial planning for the Hong Kong public.

Under the theme of "Be a Savvy Investor", a multi-media campaign comprising a TV commercial, social media and outdoor media was launched. The campaign aims to promote the adoption of good investment habits and to raise awareness of investment scams among the Hong Kong public.

The IFEC, along with 85 stakeholders, offered more than 120 free investor and financial education activities and resources during the month for various segments of the public.

Key figures as of 31 March 2024¹²

截至2024年3月31日的主要數字¹²

14,800,000+  video views
短片瀏覽次數

22,000+  webpage views
網頁瀏覽次數

85  stakeholders supported
個持份者支持

120+  free initiatives and resources
向公眾提供的免費活動及資源



¹² Sources of figures: Facebook, Instagram, YouTube and Google Analytics
數據來源：Facebook、Instagram、YouTube 及Google Analytics

Highlights of IFEC's key initiatives in Hong Kong Money Month 2024

投委會於香港理財月2024的重點活動



A TV commercial featuring a brand-new theme song reminded investors about the importance of good investment habits and the need to stay alert for investment scams.

推出全新的電視廣告及主題曲，提醒投資者養成良好投資習慣，並對投資騙局提高警覺。



A series of animated videos on online investing, covering investment products, awareness of investment scam tactics and reminder on using licensed trading platforms for investment activities.

推出有關網上投資的動畫短片系列，涵蓋投資產品、認識投資騙局伎倆，以及提醒投資者使用持牌網上投資平台。



Short videos promote virtual asset trading and anti-scam education messages.

製作推廣虛擬資產交易與防騙教育訊息的短片。



An online talk co-hosted with the Insurance Authority and supported by the Hong Kong Investment Funds Association discussed fund investments and points to note when considering fund and investment-linked assurance scheme products as part of the portfolio.

舉行與保監局合辦，並獲香港投資基金公會支持的網上講座，講解考慮把基金和投連壽險產品作為投資組合一部分之注意事項。



Our dedicated Global Money Week 2024 portal features the financial learning resources available from IFEC and stakeholders for children and young people.

推出「世界理財週2024」專頁，提供投委會及持份者為兒童及青年人而設的理財教育資源。

Cross-sectoral Collaboration 跨界別合作

Hong Kong Money Month 2024 activity highlights 香港理財月2024重點項目

Activity 活動	Organiser(s) 主辦機構
General Public 公眾	
Financial Knowledge and Fraud Prevention Express Seminar 「理財識多啲之防騙速遞」講座	TWGHs Healthy Budgeting Family Debt Counselling Centre 東華三院健康理財家庭輔導中心
"Beware of Emerging Online Shopping Traps and Phone Scams" Webinar 「提防新興網上購物及投資陷阱和新型電話騙案」網上講座	Consumer Council 消費者委員會 Hong Kong Police Force – Anti-Deception Coordination Centre 香港警務處 — 反詐騙協調中心
Anti-Scam X TU Debt Settlement Talk 防騙 X TU債務處理講座	Caritas Family Crisis Line & Education Centre 明愛向晴軒危機專線及教育中心
"An ORSO Scheme – Keep it or Leave it?" Talk 「職業退休計劃 – 繼續或離開？」講座	The Hong Kong Retirement Schemes Association 香港退休計劃協會
VHIS Learning Centre 自願醫保計劃懶人包	Bowtie Life Insurance Company Limited 保泰人壽保險有限公司
Retirement Planning Intelligence – Managing Inflation for Income, Accumulation and Decumulation 退休策劃情報 – 抗通脹策略	Manulife (International) Limited 宏利人壽保險(國際)有限公司
Octopus Online Service Safety Guide 八達通網上服務安全指南	Octopus Cards Limited 八達通卡有限公司
"Cheat Check" Social Media Game 防騙Cheat Check 社交媒體遊戲	TransUnion Limited 環聯資訊有限公司
Investors 投資者	
MPFA-HKMU Webinar on MPF Investment 「退休投資 數碼自主」網上投資講座	The Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局 Lee Shau Kee School of Business and Administration, Hong Kong Metropolitan University 香港都會大學李兆基商業管理學院
Wealth Management Online Talk: Fund Investment and ILAS 網上講座：智選理財路 – 基金與投連壽險大不同	Insurance Authority 保險業監管局 IFEC 投委會
Investor Education Webinar – Opportunity and Risk Brought by the Rise of Finfluencers 「金融網紅興起為投資者帶來的機遇與風險」投資者教育網上講座	CFA Society Hong Kong 香港特許金融分析師學會 CFA Institute CFA協會

Activity 活動	Organiser(s) 主辦機構
"Equipping Investors to Make Informed Decisions and to Balance Risks" Video 「投資者怎樣於風險與回報之間取平衡」短片	The Bank of East Asia, Limited 東亞銀行有限公司
HSBC FinFit 滙豐FinFit	The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司
The Big MPF Family 積系大家族	Manulife (International) Limited 宏利人壽保險(國際)有限公司
Financial Education Article 投資入門文章	J.P. Morgan Asset Management 摩根資產管理
Wealth HER Way: Empowering Financial Independence 她的財富之路：通往財務自由目標	Endowus HK Limited Endowus智安投
Investing for Yourself: Personal Investing for Finance Professionals & Entrepreneurs 個人理財講座：專業人士及企業家篇	Endowus HK Limited Endowus智安投 Canadian Chamber of Commerce 香港加拿大商會 CFA Society Hong Kong 香港特許金融分析師學會
Primary and secondary school students 中小學生	
Hong Kong Financial Literacy Championship 2024 全港理財爭霸戰2024	HKEJ Education 信報教育 Education Bureau 教育局 Hong Kong Monetary Authority 香港金融管理局 Hong Kong Education City 香港教育城 St. James' Settlement 聖雅各福群會 Visa Hong Kong Limited Visa香港有限公司
Handy Finance 跟住理財	HKEJ Education 信報教育 Education Bureau 教育局 Hong Kong Monetary Authority 香港金融管理局 Hong Kong Education City 香港教育城 St. James' Settlement 聖雅各福群會 Visa Hong Kong Limited Visa香港有限公司

Cross-sectoral Collaboration 跨界別合作

Activity 活動	Organiser(s) 主辦機構
2024 Online Quiz Competition on Lifetime Risk and Protection 2024 全港學界「人生點部署」 風險與保障網上問答比賽	Hong Kong Family Welfare Society Financial Education Centre 香港家庭福利會理財教育中心 Insurance Authority 保險業監管局
"Financial Literacy Across the Community" 2024 Online Quiz 全港學界「走到社區學理財」2024 網上問答比賽	Hong Kong Family Welfare Society Financial Education Centre 香港家庭福利會理財教育中心 Hang Seng Bank Limited 恒生銀行有限公司
Children's Financial Literacy Picture Book Online Campaign 免費索取《嘟嘟卡超人》幼兒理財學習繪本	Hong Kong Family Welfare Society Financial Education Centre 香港家庭福利會理財教育中心 Principal Financial Group 美國信安集團
Personal Finance Ambassador Programme 2024 – Project Showcase 個人理財大使計劃2024 – 計劃成品展	St. James' Settlement 聖雅各福群會 IFEC 投委會 HKEX Foundation 香港交易所慈善基金
Financial Planning Competition 「滙財師大比拼」短片創作大賽2024	The Boys' & Girls' Clubs Association of Hong Kong 香港小童群益會 Education Bureau 教育局 The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司
Social Experience Game: Preparing For Your Financial Future 模擬社會體驗遊戲	The Boys' & Girls' Clubs Association of Hong Kong 香港小童群益會 Education Bureau 教育局 The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司
"Rich Kid, Poor Kid" – Financial Management Workshops for Secondary School Students 「窮小子、富小子」青少年理財工作坊	Hong Kong Institute of Certified Public Accountants 香港會計師公會
"Rich Kid, Poor Kid" – Storytelling Workshops for Primary School Students 「窮小子、富小子」聽故事學理財講座	Hong Kong Institute of Certified Public Accountants 香港會計師公會

Activity 活動	Organiser(s) 主辦機構
JA Planning with Purpose JA 財策為未來	Junior Achievement Hong Kong 青年成就香港部 BNP Paribas 法國巴黎銀行
Financial Education "Teacher & Student" Series: Dialogue with CEO 理財教育「師生」系列：與CEO對談	Curriculum Development Institute, Education Bureau 教育局課程發展處
JA Youth Smart Finance Programme JA青年明智理財計劃	Junior Achievement Hong Kong 青年成就香港部
JA Money Sense Programme JA 理財創智	Junior Achievement Hong Kong 青年成就香港部
HSUHK Personal Finance Literacy Competition 2024: Stay Alert to Money Traps – The Earlier, The Better 香港恒生大學商學院中學生理財教育比賽2024: 理財關注「早」WhatsApp 貼圖設計比賽	School of Business & Department of Economics and Finance, The Hang Seng University of Hong Kong 香港恒生大學商學院及經濟及金融學系
Financial Education "Teacher & Student" Series: Young Financial Talent Development cum Kick-off Ceremony 理財教育「師生」系列：未來金融人才培訓暨「全港理財爭霸戰2024」啟動禮	Curriculum Development Institute, Education Bureau 教育局課程發展處
2023-2024 Digital Stock Trading Guru Inter-School Competition 2023-2024年度電子「股壇達人」校際比賽	IFEC 投委會 Education Bureau 教育局 Hong Kong Association for Business Education 香港商業教育學會
Financial Talk for Secondary School Students 中學生理財講座	Citi 花旗集團 Hong Kong Association for Business Education Limited 香港商業教育學會
YFPA Financial Education Day YFPA理財教育日	Young Financial Planners Association 青年理財教育促進會 The Yuen Yuen Institute MFBM Nei Ming Chan Lui Chung Tak Memorial College 圓玄學院妙法寺內明陳呂重德紀念中學
Money Skillz Bootcamp 金錢技能訓練營	Young Investors Society 青年投資者協會

Cross-sectoral Collaboration 跨界別合作

Activity 活動	Organiser(s) 主辦機構
Youth 青年	
“Investing in Future Generations” Video Competition 新一代投資錦囊影片創作推廣比賽	Lee Shau Kee School of Business and Administration, Hong Kong Metropolitan University 香港都會大學李兆基商業管理學院
HKMA X HKIB University Career Talk Series: Unveil the Secrets of Fintech of the Banking Industry HKMA X HKIB 職業講座	Hong Kong Institute of Bankers 香港銀行學會 Hong Kong Monetary Authority 香港金融管理局 Hong Kong Shue Yan University 香港樹仁大學
Shaping Future Financial Empowerment: A Path Towards Sustainable Financial Literacy 塑造未來的財務賦權：邁向永續財務素養之路	College of Professional and Continuing Education, The Hong Kong Polytechnic University 香港理工大學專業及持續教育學院
Interactive Financial Planning Workshop 理財互動工作坊	College of Professional and Continuing Education, The Hong Kong Polytechnic University 香港理工大學專業及持續教育學院
“Smart Investing: How to differentiate between opportunities and scams” Talk 「聰明投資：如何區分機會與詐騙」講座	College of Professional and Continuing Education, The Hong Kong Polytechnic University 香港理工大學專業及持續教育學院
\$avvy Planner 《財疏？學錢！》	The Hong Kong Federation of Youth Groups 香港青年協會 IFEC 投委會 Prudential Hong Kong 保誠保險
Financial Education Workshop for Working Youth 在職青年理財工作坊	Standard Chartered Bank (Hong Kong) Limited 渣打銀行(香港)有限公司
Seniors 銀髮族	
Five Blessings – Talk on Life-death Planning 「平安五寶」生前規劃講座	Legal Redesigned Limited 「遺善最樂」社企 One Take Limited 「人一世」社企 Keep It Simple. Let It Go. 「一切從簡」社企
AMIGOS By HKMC Member Workshop 2024 – Protection against Financial Scams Sharing Session AMIGOS By HKMC 會員工作坊2024 –防範金融詐騙分享環節	The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司

Activity 活動	Organiser(s) 主辦機構
Elderly Financial Literacy Workshop 跨代理財嘉年華	Department of Economics and Finance, Hang Seng University of Hong Kong 香港恒生大學經濟及金融學系
Retirement Financial Planning 樂齡賞「英」之旅	HKMC Annuity Limited 香港年金有限公司
Advance Care Planning and Enduring Power of Attorney Talk 安心樂齡: 預設照顧計劃及持久授權書講座	AweSum Care 安心三寶 Holy Carpenter Church Hospice & Bereavement Service Division 聖公會聖匠堂安寧服務部 Prudential Hong Kong 保誠保險
"SPC Wealth Management & Anti-Investment Scam Ambassadors" Course 「耆樂理財防騙長門人」課程	Senior Police Call and Commercial Crime Bureau of Hong Kong Police Force 香港警務處耆樂警訊及商業罪案調查科 IFEC 投委會
"Carers Money" Website 「照顧者講數」網站	Big Silver Community Limited 大銀力量有限公司 HKEX Foundation 香港交易所慈善基金
Publications of the "LU Jockey Club Health and Financial Education Programme for the Elderly" 「嶺大賽馬會長者健康及理財教育計劃」刊物	Institute of Policy Studies, Lingnan University 嶺南大學政策研究院
Others 其他	
Discover & Take-Action Workshop – HK Financial Wellness Education & Adaptation with Social Services 探索+行動培訓工作坊：創意理財公眾教育的可能與實踐	The Hong Kong Council of Social Service 香港社會服務聯會

A Safe and Secure Retirement Can Be Yours

安穩無慮 享受退休

In the retirement years, it is vitally important to make the most of the money you have saved and to stay vigilant against financial scams. The investor and financial education resources available from the IFEC can help pre-retirees and retirees enjoy a secure retirement.

退休後，充分利用儲蓄，時刻保持警覺提防金融騙局至關重要。投委會提供的投資者及理財教育資源能幫助準備退休和已退休人士享受安穩的退休生活。





Research and Evaluation

研究與評估

Our research and evaluation work is essential for helping us identify gaps in financial literacy among different segments of the population. It also enables us to gain a deeper understanding of the attitude and behaviour of the general public with regard to new developments in the financial market.

我們的研究與評估工作對幫助我們識別不同群組在理財能力方面的差距至關重要，亦讓我們能更深入了解公眾在金融市場新發展下的態度及行為。



The research findings we obtain help us develop focused investor and financial education strategies and ensure our work is helping people in Hong Kong better manage their finances.

Retail Investor Study 2023¹³

Investor education is a key focus of the IFEC, and we have been conducting this study bi-annually since 2017 to keep track of changes in retail investors' attitude and behaviour.

The fourth wave of the study, which was conducted in June 2023, looked at four key areas. One was investors' general investing practices, including their investment objectives and risk tolerance. Second, we zoomed in to review how retail investors invest in stocks, the most popular investment vehicle in Hong Kong. We also examined investors' perception of and interest in green and sustainable finance. Lastly, we assessed the growing interest in virtual assets.

Study highlights

- Retail investor participation remains largely stable in the volatile market of the past two years. Establishment surveys of the general public (which were part of the study) revealed that the incidence of investing in common investment products stood high at 58% (among those aged 18-69) in 2023, which was slightly higher than 53% in 2021 and 55% in 2019.
- Awareness of the term "green and sustainable finance" has significantly improved, from 38% in 2021 to 61% in 2023, which may be partly attributable to the issuance of green bonds by the government during the previous two years. However, understanding of the category remains limited, with just around 23% reporting that they have some understanding of green investment (up from 14% in 2021).
- Overall, 8% of surveyed retail investors reported investing in virtual assets in the previous 12 months. About 75% of virtual asset investors surveyed said they had invested in virtual assets in pursuit of short-term returns, 74% believed that virtual assets are an investment trend, and 73% expressed concerns about missing out on investment opportunities.

我們獲得的研究結果有助制定針對性的投資者及理財教育策略，確保我們的工作能夠幫助香港市民更明智理財。

零售投資者研究2023¹³

投資者教育是投委會的重點工作之一，自2017年起，我們每兩年進行一次零售投資者研究，以跟蹤零售投資者的態度及行為之變化。

第四次研究於2023年6月進行，內容涵蓋四大方面。其中一項是零售投資者的整體投資方式，包括他們的投資目標及風險承受能力。其次，我們深入研究零售投資者如何進行股票投資（香港最受歡迎的投資工具）。我們亦探討投資者對綠色及可持續金融的觀感及興趣。最後，我們評估人們對投資虛擬資產的意慾。

主要調查結果

- 在過去兩年，市場動盪，但零售投資者的參與度大致保持穩定。對公眾進行的調查（亦是此調查的一部分）顯示，於2023年，有58%受訪者（18至69歲）有投資常見投資產品，略高於2021年的53%及2019年的55%。
- 對「綠色及可持續金融」一詞的認知度有顯著提高，由2021年的38%增至2023年的61%，相信部分歸因於政府於過去兩年發行綠色零售債券。然而，受訪者對此範疇的了解仍然有限，僅約23%表示他們對綠色投資有一定了解（高於2021年的14%）。
- 整體而言，8%的受訪零售投資者表示在過去12個月曾投資虛擬資產。約75%的受訪虛擬資產投資者表示，投資虛擬資產乃為追求短期回報，74%認為虛擬資產是投資趨勢，而73%表示出於擔心錯失投資機會。

¹³ https://www.ifec.org.hk/web/common/pdf/about-ifec/retail-investor-study-2023_static.html

Research and Evaluation 研究與評估

Behavioural Science Study on Investor Behaviour in the Virtual Asset Markets: Heuristics in Virtual Assets Investment Decision-Making

In 2022, we commissioned the Department of Applied Social Sciences, The Hong Kong Polytechnic University (PolyU), to conduct this study on the behavioural factors that affect virtual asset investors' investment decisions.

Study highlights

The study found that investors use habitual mental shortcuts (known as “heuristics” in behavioural economics) when investing in virtual assets. They included the following:

- Availability: the tendency to rely on information that is readily available, easy to recall and highly familiar
- Anchoring: too much attention paid to past information, such as prices of an initial coin offering
- Overconfidence: overestimation of one's personal investment intuition and ability, among other heuristics, to achieve high investment returns

In addition, the research team classified the mental shortcuts related to virtual assets into five strategies. These were Herding, Secure Obedience, Distrustful Empiricism, Wishful Speculation and Intuitive Confidence, with each type being vulnerable to different cognitive biases.

虛擬資產投資者的行為科學研究：投資決策中的「捷思法」

於2022年，我們委託香港理工大學(理大)應用社會科學系的研究人員進行此項研究，以了解影響虛擬資產投資者投資決策的行為因素。

主要調查結果

調查發現，投資者在投資虛擬資產時的慣性思考捷徑(「行為經濟學」稱之為「捷思法」)包括：

- 可得性：傾向於依賴現成、容易回憶、熟悉度高的資訊
- 錨定：過度重視過往資訊，如虛擬資產的首次發行價格
- 過度自信：高估個人的投資直覺及能力，盲目相信能夠跑贏大市

此外，研究團隊將與虛擬資產相關的不同思考捷徑歸納成五種類型，分別為：「結隊跟風型」、「蛇咬聽話型」、「自身經驗型」、「直覺膨脹型」和「一廂情願型」，各自容易受到不同認知偏差的影響。



Ms Dora Li, General Manager of the IFEC, and Professor Eric Chui Wing Hong, Chair Professor & Head, Department of Applied Social Sciences, Co-Director, Policy Research Centre for Innovation and Technology, PolyU, at the joint press conference sharing the research findings of the *Behavioural Science Study on Investor Behaviour in the Virtual Asset Markets: Heuristics in Virtual Assets Investment Decision-Making*.

投委會總經理李婉秋女士和理大應用社會科學系講座教授及系主任、科技及創新政策研究中心聯席主任崔永康教授在聯合記者會上分享「虛擬資產投資者的行為科學研究：虛擬資產投資決策中的捷思法」研究結果。

OECD/INFE 2023 International Survey of Adult Financial Literacy¹⁴

During the year, IFEC participated in a 39-economy comparison study of financial literacy levels coordinated by the OECD/INFE to establish Hong Kong's standing compared to other economies.

Results of the International Survey of Adult Financial Literacy were released in December 2023. Hong Kong ranked third in terms of overall financial literacy level, based on combined scores of financial knowledge, attitude and behaviour.

For the first time, the survey introduced a digital financial literacy score. "Digital financial literacy" is defined as the combination of knowledge, skills, attitude and behaviour necessary for individuals to be aware of and safely use digital financial services and digital technologies, with a view to contributing to their financial well-being. Hong Kong came out on top in this category among 27 economies surveyed (among internet users).

In addition, Hong Kong ranked second on financial well-being among 38 economies, which refers to being in control, feeling secure and having freedom about one's own current and future finances, based on objective and subjective factors.

Way forward

We will continue to conduct research to derive insights on how best to shape our initiatives and to drive attitudinal and behavioural change among the Hong Kong public in investing and financial management.

經合組織國際理財教育網絡成人理財能力國際調查2023¹⁴

年內，投委會參與了由經合組織國際理財教育網絡統籌的理財能力比較研究（涵蓋39個經濟體），以透過與其他經濟體相比確定香港的水平。

成人理財能力國際調查結果於2023年12月發布。綜合理財知識、態度及行為方面的評分，香港的整體理財能力水平排名第三。

調查首次將數碼理財能力水平加入評估。「數碼理財能力水平」是指個人在認識及安全使用數碼金融服務及數碼科技所需的知識、技巧、態度及行為，以促進其財務健康。在參與調查的27個經濟體中（涵蓋互聯網使用者），香港排名第一。

此外，就財務健康的評分而言，香港在38個經濟體中排名第二。「財務健康」是指根據客觀及主觀因素，對個人在目前及未來的財政狀況擁有自主權、安全感及自由度。

展望

我們將繼續開展研究，以便深入了解應該如何制定舉措，推動公眾在投資及財務管理的態度及行為方面帶來正面改變。

¹⁴ <https://www.oecd.org/publications/oecd-infe-2023-international-survey-of-adult-financial-literacy-56003a32-en.htm>

Collaborating with Stakeholders and Partners

與持份者及夥伴交流

We consult and work in partnership with government agencies and the financial services, education and community sectors to identify investor and financial education needs among various target groups through our Advisory Groups and committees.

We also represent Hong Kong through our work with the Organisation for Economic Co-operation and Development /International Network on Financial Education (OECD/INFE) and the International Organization of Securities Commissions (IOSCO) to share best practices in investor and financial education that advance the cause of financial literacy.



我們透過諮詢小組及委員會與政府機構、金融服務業、教育界以及社福界別合作並徵詢意見，以識別社會不同目標群組的投資者及理財教育需要。

我們也代表香港參與經濟合作與發展組織（經合組織）國際理財教育網絡以及國際證券事務監察委員會組織（國際證監會組織）的工作，交流投資者和理財教育的最佳做法，以促進公眾的理財能力。



Advisory Group: Investor Education

投資者教育諮詢小組

Members 委員

Name 姓名	Organisation 機構名稱
CHAN Ho Lim, Joseph, JP (Convenor) 陳浩濂, JP (召集人)	Financial Services and the Treasury Bureau 財經事務及庫務局
HO Fu Ho, Jonathan 何富豪	Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局
LI Chun Kit, Patrick 李俊傑	Hong Kong Monetary Authority 香港金融管理局
MAN Hoi Yee, Holly 文凱兒	Securities and Futures Commission 證券及期貨事務監察委員會
WONG Po Yin, Vicki 黃寶賢	Insurance Authority 保險業監管局
YEUNG Wai Yee, Michelle (Ex-officio Member) 楊蔚怡 (當然成員)	Investor and Financial Education Council 投資者及理財教育委員會
SO Hing Fai, Eric (Secretary) 蘇慶輝 (秘書)	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2023 to 31 August 2025.

任期由2023年9月1日至2025年8月31日。

Collaborating with Stakeholders and Partners 與持份者及夥伴交流

Advisory Group: Financial Education for Schoolchildren

學童理財教育諮詢小組

Members 委員

Name 姓名	Organisation 機構名稱
LIN Chun Pong (Convenor) 連鎮邦 (召集人)	Hong Kong Association of the Heads of Secondary Schools 香港中學校長會
CHAN Hong 陳康	Education Bureau 教育局
CHAN Shuk Yee, Polly 陳淑儀	Hong Kong Aided Primary School Heads Association 香港資助小學校長會
CHAN Wai Mun, Venus 陳慧敏	Hong Kong Family Welfare Society 香港家庭福利會
CHIU Chi Fai, William 招智輝	The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司
HSIEN Lai Hing, Katy 冼麗馨	Education Bureau 教育局
Dr LAW Kim Fai, Eric 羅劍輝博士	The Education University of Hong Kong 香港教育大學
LEUNG Siu Fan 梁劭勛	Education Bureau 教育局
NGAI Yuen Keung, Ken 魏遠強	Hong Kong Education City Limited 香港教育城有限公司
POON Tak Cheong, Raymond 潘德昌	PricewaterhouseCoopers, Hong Kong 羅兵咸永道會計師事務所
AU Lik Sang (Ex-officio Member) ¹ 區力生 (當然成員) ¹	Investor and Financial Education Council 投資者及理財教育委員會
CHOI Suk Mun, Anny (Secretary) ¹ 蔡淑敏 (秘書) ¹	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2023 to 31 August 2025.

任期由2023年9月1日至2025年8月31日。

¹ From 1 September 2023 to 31 March 2024

由2023年9月1日至2024年3月31日

Advisory Group: Financial Education for Young Adults

青年人理財教育諮詢小組

Members 委員

Name 姓名	Organisation 機構名稱
AU Lik Sang (Convenor) ¹ 區力生 (召集人) ¹	Investor and Financial Education Council 投資者及理財教育委員會
Professor AU Kai Ming, Alan 區啟明教授	Hong Kong Metropolitan University 香港都會大學
Dr CHENG Wui Wing, Alan 鄭會榮博士	The Hang Seng University of Hong Kong 香港恒生大學
Professor CHENG Yuk Shing 鄭毓盛教授	Hong Kong Baptist University 香港浸會大學
HO Nga Fong, Fiona ² 何雅芳 ²	The Hong Kong Academy for Performing Arts 香港演藝學院
Professor HUANG Hao, Allen 黃昊教授	The Hong Kong University of Science & Technology 香港科技大學
Professor KWAN Alan Paul 關穎倫教授	The University of Hong Kong 香港大學
Dr LEE Shu Kam 李樹甘博士	Hong Kong Shue Yan University 香港樹仁大學
Professor MA Yue 馬躍教授	City University of Hong Kong 香港城市大學
Dr MOK Ka Ming, Edwin 莫家明博士	The Chinese University of Hong Kong 香港中文大學
PONG Wai Yan, Louis 龐維仁	Employers' Federation of Hong Kong 香港僱主聯合會
Professor POON Ping Hong, Simpson 潘秉匡教授	Vocational Training Council 職業訓練局
Dr WONG Lap Bun, George 黃立品博士	The Hong Kong Polytechnic University 香港理工大學
Professor YU Wai Mui, Christina 姚偉梅教授	The Education University of Hong Kong 香港教育大學
YUEN Tsz Yin, Joyce ³ 阮子然 ³	The Hong Kong Academy for Performing Arts 香港演藝學院
Professor ZHAO Xiao Feng 趙小峰教授	Lingnan University 嶺南大學
Poon Yuen Shun, Vincent (Secretary) 潘淵淳 (秘書)	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2023 to 31 August 2025.

任期由2023年9月1日至2025年8月31日。

¹ From 1 September 2023 to 31 March 2024

由2023年9月1日至2024年3月31日

² From 1 September 2023 to 5 November 2023

由2023年9月1日至2023年11月5日

³ From 6 November 2023

自2023年11月6日起

Collaborating with Stakeholders and Partners

與持份者及夥伴交流

Advisory Group: Financial Education for Working Adults and Seniors

在職人士及長者理財教育諮詢小組

Members 委員

Name 姓名	Organisation 機構名稱
KWAN Chuk Fai, MH, JP (Convenor) 關則輝, MH, JP(召集人)	Community Investment and Inclusion Fund Committee 社區投資共享基金
CHAN Yuen Ling 陳婉玲	Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局
CHENG Ka Chun 鄭家俊	Hong Kong Police Force 香港警務處
Professor CHUI Wing Hong, Eric 崔永康教授	The Hong Kong Polytechnic University 香港理工大學
LAU Pui Ling, Selina 劉佩玲	Hong Kong Federation of Insurers 香港保險業聯會
LEUNG Yuen Ching 梁婉貞	Hong Kong Family Welfare Society 香港家庭福利會
LOW Chen Yang 婁振陽	Tung Wah Group of Hospitals 東華三院
Professor MOK Ka Ho 莫家豪教授	Lingnan University 嶺南大學
WONG Hung Hung, Maura 王虹虹	Senior Citizen Home Safety Association 長者安居服務協會
YUNG Wai Sun 容渭榮	HKMC Annuity Limited 香港年金有限公司
AU Lik Sang (Ex-officio Member) ¹ 區力生(當然成員) ¹	Investor and Financial Education Council 投資者及理財教育委員會
YAU Kwan Pang (Secretary) 邱軍鵬(秘書)	Investor and Financial Education Council 投資者及理財教育委員會

The appointment term is from 1 September 2023 to 31 August 2025.

任期由2023年9月1日至2025年8月31日。

¹ From 1 September 2023 to 31 March 2024
由2023年9月1日至2024年3月31日

Research and Evaluation
Committee

研究與評估委員會

Members 委員

Name 姓名	Organisation 機構名稱
LI Yuen Chow, Dora (Convenor) 李婉秋(召集人)	Investor and Financial Education Council 投資者及理財教育委員會
CHOW Kwok Cheong, Arnold 周國昌	Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司
Professor CHUI Wing Hong, Eric 崔永康教授	Department of Applied Social Sciences, The Hong Kong Polytechnic University 香港理工大學應用社會科學系
Professor NGAI Sek Yum, Steven 倪錫欽教授	Department of Social Work, The Chinese University of Hong Kong 香港中文大學社會工作學系
Professor TSE Shu Ki, Samson 謝樹基教授	Department of Social Work and Social Administration, The University of Hong Kong 香港大學社會工作及社會行政學系
Professor YU Wai Mui, Christina 姚偉梅教授	Department of Social Sciences and Policy Studies, The Education University of Hong Kong 香港教育大學社會科學與政策研究學系

The appointment term is from 1 April 2023 to 31 March 2024.
任期由2023年4月1日至2024年3月31日。

Collaborating with Stakeholders and Partners 與持份者及夥伴交流



Teams from IFEC and HYAB at a meeting with representatives from youth hostels to discuss a pilot financial education programme for their youth tenants.

投委會團隊和民青局團隊與青年宿舍代表會面，討論為其青年租戶提供理財教育先導計劃。

Local engagement

Home and Youth Affairs Bureau

In November 2023, IFEC and the Home and Youth Affairs Bureau (HYAB) met with representatives from five NGOs operating youth hostels under the Youth Hostel Scheme, including the Hong Kong United Youth Association, Lady Lau Memorial Charitable Foundation Limited, Po Leung Kuk, The Hong Kong Federation of Youth Groups and The Y.Elites Association. During this meeting, we gained a better understanding of young people's financial management needs and discussed a collaborative pilot financial education programme for their youth tenants to be implemented in 2024.

IFEC cocktail reception

In December 2023, IFEC Chairman Mr Victor Dawes hosted a cocktail reception to thank stakeholders from various sectors for their collaboration and support in advancing investor and financial education in Hong Kong.

Mr Christopher Hui, Secretary for Financial Services and the Treasury of the Hong Kong Special Administrative Region Government, and Mr Tim Lui, Chairman of SFC, attended as guests of honour. In their remarks, they emphasised the importance of working closely with stakeholders to enhance the financial well-being of people in Hong Kong and further strengthen Hong Kong's position as one of the world's international financial centres.

本地參與

民政及青年事務局

於2023年11月，我們和民政及青年事務局（民青局）會見「青年宿舍計劃」下五間營運青年宿舍的非政府機構代表，包括香港青年聯會、劉葉淑婉紀念慈善基金有限公司、保良局、香港青年協會和香港菁英會。在會議中，我們對青年人的理財需要有更深入的了解，並討論合作於2024年為青年租戶提供理財教育先導計劃。

投委會酒會

於2023年12月，投委會主席杜淦堃先生舉行酒會，以感謝各界持份者就推動香港投資者及理財教育的緊密合作及支持表示謝意。

香港特別行政區政府財經事務及庫務局局長許正宇先生及證監會主席雷添良先生擔任主禮嘉賓。他們在演講時表示，持份者的緊密合作對提升港人的財務健康，以及繼續鞏固香港作為其中一個世界主要國際金融中心有著重要影響。



Mr Christopher Hui, Secretary for Financial Services and the Treasury of the Hong Kong Special Administrative Region Government (upper right), Mr Tim Lui, Chairman of SFC, and Mr Victor Dawes, Chairman of IFEC (upper left) address attendees of the IFEC cocktail reception.

香港特別行政區政府財經事務及庫務局局長許正宇先生(右上)、證監會主席雷添良先生及投委會主席杜淦堃先生(左上)於投委會酒會上發表演講。

Mr Joseph Chan, Under Secretary for Financial Services and the Treasury of the Hong Kong Special Administrative Region Government (fourth from right), Mr Tim Lui, Chairman of SFC (third from right), and IFEC Board members attended the IFEC cocktail reception. 香港特別行政區政府財經事務及庫務局副局長陳浩濂先生(右四)、證監會主席雷添良先生(右三)及投委會董事局成員出席投委會酒會。



Collaborating with Stakeholders and Partners 與持份者及夥伴交流

International engagement

IFEC has been representing Hong Kong during meetings with global investor and financial education stakeholders, including OECD/INFE and IOSCO.

The Organisation for Economic Co-operation and Development/International Network on Financial Education (OECD/INFE)

As a member of the Advisory Board of the OECD/INFE and as co-lead for the Working Group on Digital Financial Literacy, IFEC General Manager Ms Dora Li was invited to attend and present at Advisory Board meetings and various panel discussions throughout the year.

May 2023

Advisory Board meeting, Technical Committee meetings and Symposium on “Financial Literacy in the Evolving Digital Financial Landscape” in Paris, France

During the symposium’s panel discussion, titled “Development in Digital Finance and Implications for Financial Literacy Policy”, General Manager Ms Dora Li gave a presentation on Hong Kong’s research findings and investor education initiatives that help investors understand both the risks and opportunities associated with investing. Over 250 international representatives from 50 countries attended this three-day event on developments in digital finance and their implications for financial literacy policy.

At the meeting of the Technical Committee, Head of Investor Education and Communications Ms Michelle Yeung shared how Hong Kong empowered schoolteachers by embedding financial education in the primary school curriculum through our Financially Literate School Programme.

國際參與

投委會一直代表香港與國際投資者及理財教育持份者保持密切聯繫，如經合組織國際理財教育網絡以及國際證監會組織。

經合組織國際理財教育網絡

投委會總經理李婉秋女士為經合組織國際理財教育網絡諮詢委員會委員，以及「數碼理財能力」工作小組聯席領導，於年內獲邀出席諮詢委員會會議及研討會小組討論，並於會上發表演說。

2023年5月

諮詢委員會會議、技術委員會會議，研討會：數碼金融演變與理財能力，法國巴黎

在主題為「數碼金融發展及其對理財能力的影響」的小組討論上，總經理李婉秋女士分享了香港的研究及投資者教育活動，以助投資者了解投資相關風險及機遇。來自50個國家的超過250名國際代表出席此次為期三天的活動，探討數碼金融發展及其對理財能力政策的影響。

在技術委員會會議上，投資者教育及企業傳訊總監楊蔚怡女士分享如何透過投委會「才德兼備理財學校計劃」將理財教育納入小學課程，以助教師推動理財教育。



General Manager Ms Dora Li and Head of Investor Education and Communications Ms Michelle Yeung attended the OECD/INFE Advisory Board meeting, Technical meetings and symposium in Paris.

總經理李婉秋女士及投資者教育及企業傳訊總監楊蔚怡女士出席在巴黎舉行的經合組織國際理財教育網絡諮詢委員會會議、技術委員會會議及研討會。



General Manager Ms Dora Li (right) and speakers from Italy, Brazil and Portugal in the OECD/INFE symposium's panel discussion, moderated by Mr Carmine Di Noia, Director for Financial and Enterprise Affairs, OECD (left).

總經理李婉秋女士(右)及來自意大利、巴西及葡萄牙的講者，參加由經合組織財務及企業事務主管Carmine Di Noia先生(左)主持的研討會小組討論。

Collaborating with Stakeholders and Partners 與持份者及夥伴交流

November 2023

Advisory Board meeting, Technical Committee meetings and Symposium on “Financial Literacy and Empowerment: Data, Policy and Evaluation” in Rome, Italy

During the symposium’s panel discussion, titled “Measuring the Financial Literacy of Adults Around the World”, General Manager Ms Dora Li presented Hong Kong’s financial literacy monitor research findings. The three-day event facilitated exchanges among over 350 representatives from 90 countries on improving financial literacy worldwide.

2023年11月

諮詢委員會會議、技術委員會會議，研討會：理財能力及自主：數據、政策及評估，意大利羅馬

在主題為「量度全球成人的理財能力」的小組討論上，總經理李婉秋女士分享香港的金融知識及理財能力研究的結果。來自90個國家的超過350名代表出席此次為期三天的活動，探討如何提升全球的理財能力。



General Manager Ms Dora Li attended the OECD/INFE meetings held in Rome and presented Hong Kong’s financial literacy monitor research findings. 總經理李婉秋女士出席在羅馬舉行的經合組織國際理財教育網絡會議，並於會上分享香港的金融知識及理財能力研究的結果。



General Manager Ms Dora Li (left) spoke at the OECD/INFE symposium alongside representatives from Germany, Finland and Italy. The panel was moderated by Ms Carmela Aprea, Chair of Business and Economic Education, Instructional Systems Design and Evaluation, and Director of Mannheim Institute for Financial Education, University of Mannheim, Germany (middle). 總經理李婉秋女士(左)與來自德國、芬蘭及意大利的講者，參加經合組織國際理財教育網絡研討會。研討會由德國曼海姆大學理財教育學院總監、商業及經濟學主席Carmela Aprea女士(中)主持。

March 2024

Launch of Global Money Week 2024 International Seminar on Tackling Financial Scams and Frauds in Paris, France

General Manager Ms Dora Li attended the Launch of Global Money Week 2024 event – an annual campaign organised by the OECD/INFE to raise awareness of the importance of financial literacy among children and young people. She was invited to be one of the panelists to discuss “Helping Our Young Generation Guard Against Financial Scams”.

In addition, General Manager Ms Dora Li chaired the virtual meeting of the Working Group on Digital Financial Literacy in April 2023. During the meeting, the Working Group finalised The OECD/INFE Survey Instrument to Measure Digital Financial Literacy. During the same month, Senior Manager of Research and Evaluation Ms Ellie Chiu attended the virtual meeting of the Working Group on Standards, Implementation and Evaluation, which discussed challenges and lessons learnt related to resources for national strategies on financial literacy.

2024年3月

世界理財週2024揭幕禮 國際研討會：應對金融騙局講座， 法國巴黎

總經理李婉秋女士獲邀出席「世界理財週2024」揭幕活動，並於小組討論上分享如何協助年青一代提防金融騙局。「世界理財週」是經合組織國際理財教育網絡舉辦的全球性年度活動，旨在向全球兒童及青年人宣傳理財能力的重要性。

此外，於2023年4月，總經理李婉秋女士主持「數碼理財能力」工作小組網上會議。會上，工作小組落實經合組織國際理財教育網絡量度數碼理財能力調查工具。同月，研究與評估高級經理趙麗文女士出席「標準、實施及評估」工作小組網上會議，討論理財能力國家策略及相關資源所面對的挑戰及經驗分享。



General Manager Ms Dora Li (second from right) and speakers from Indonesia, Brazil, Netherlands and the UK at the panel discussion during the Launch of Global Money Week 2024. The panel was moderated by Ms Magda Bianco, Head of Consumer Protection and Financial Education Department, Bank of Italy, Chair of the OECD/INFE, and Co-Chair of the G20 Global Partnership for Financial Inclusion (left).

總經理李婉秋女士(右二)與來自印度尼西亞、巴西、荷蘭以及英國的講者，參加「世界理財週2024」揭幕活動及小組討論。小組討論由意大利銀行消費者保障及理財教育主管、經合組織國際理財教育網絡主席，G20全球普及金融合作夥伴聯席主席Magda Bianco女士(左)主持。

Collaborating with Stakeholders and Partners 與持份者及夥伴交流



General Manager Ms Dora Li attended the IOSCO Committee 8 meeting in New York, where she made presentations on investor education in virtual assets and digital transformation.
總經理李婉秋女士出席在紐約舉行的國際證監會組織C8委員會會議，就虛擬資產及數碼轉型的投資者教育發表演講。

The International Organization of Securities Commissions (IOSCO)

May 2023

IOSCO Committee on Retail Investors meeting in New York, United States

General Manager Ms Dora Li attended the IOSCO Committee on Retail Investors (Committee 8) meeting in New York, where she presented at the two round-table discussions on investor education. Her presentations focused on the growing interest in virtual assets and digital transformation among investors and their importance in investor education.

During the meeting, international experts from various sectors were invited to share their insights on topics that included the trends, opportunities and challenges posed by social media and influencers, as well as green finance, consumer protection and supervision.

國際證監會組織

2023年5月

國際證監會組織零售投資者委員會會議，美國紐約

總經理李婉秋女士出席在紐約舉行的國際證監會組織零售投資者委員會(C8委員會)會議，並於兩輪圓桌討論上就投資者教育發表演講，分享在投資者對虛擬資產及數碼轉型的興趣日益增長下，投資者教育的重要性。

會議期間，來自不同界別的國際專家就社交媒體及網絡紅人帶來的機遇及挑戰、綠色金融，消費者保障及監管等議題分享見解。

September 2023

World Investor Week 2023

In September 2023, General Manager Ms Dora Li was invited to speak about sustainable investing as part of the global activities to promote World Investor Week 2023. Ms Li made her speech in a short video together with representatives from Brazil, Canada, France and Singapore.



General Manager Ms Dora Li promoting IOSCO's annual global campaign World Investor Week 2023 via a short video featured on World Investor Week social media platforms.

總經理李婉秋女士透過短片推廣國際證監會組織主辦的年度全球活動「世界投資者週2023」。短片於世界投資者週的社交媒體播放。

2023年9月

世界投資者週2023

於2023年9月，總經理李婉秋女士獲邀參與「世界投資者週2023」的環球宣傳活動。李女士與來自巴西、加拿大、法國及新加坡等地的代表，在宣傳短片中就可持續投資作出分享。

November 2023

IOSCO Committee on Retail Investors meeting in Kuala Lumpur, Malaysia

At this meeting, Head of Campaign and Digital Marketing Ms Jill Tan spoke about IFEC's online financial management campaign targeting the young generation. Her presentation highlighted the financial challenges faced by the young generation, with suggestions on how to mitigate these challenges through the use of IFEC resources.

Head of Campaign and Digital Marketing Ms Jill Tan attended the IOSCO Committee 8 meeting in Kuala Lumpur, where she shared IFEC's online financial management campaign. 廣告策劃及數碼推廣總監陳玉麗女士出席在吉隆坡舉行的國際證監會組織C8委員會會議，並分享投委會的網上理財教育活動。



2023年11月

國際證監會組織零售投資者委員會會議，馬來西亞吉隆坡

在此次會議上，廣告策劃及數碼推廣總監陳玉麗女士分享投委會為青年而設的網上理財教育活動。她在演講中強調年輕一代面對的財務挑戰，以及投委會的資源能如何幫助他們緩解這些挑戰。

Collaborating with Stakeholders and Partners 與持份者及夥伴交流



General Manager Ms Dora Li attended the IOSCO Committee 8 meeting in Madrid.

總經理李婉秋女士出席於馬德里舉行的國際證監會組織C8委員會會議。

March 2024

IOSCO Committee on Retail Investors meeting in Madrid, Spain

General Manager Ms Dora Li attended this meeting, which included working group meetings on crypto assets, influencers and World Investor Week. During the roundtable discussion, she made a presentation on the latest investor education campaign – Hong Kong Money Month 2024.

IOSCO surveys

Over the year, IFEC contributed to a number of IOSCO-initiated surveys and shared Hong Kong's research findings and experiences with the international community. These surveys include

- October 2023 – Survey on Investor Education on Crypto-Assets
- February 2024 – Retail Investor Coordination Group's survey on
 - Influencers
 - Digital Engagement Practices
 - Copy Trading
 - Fractional Asset Trading

2024年3月

國際證監會組織零售投資者委員會會議，西班牙馬德里

投委會總經理李婉秋女士出席此會議，以及加密貨幣、金融網紅及世界投資者週的工作小組會議，並於圓桌會議中分享投委會的最新投資者教育活動—香港理財月2024。

國際證監會組織零售投資者委員會調查

年內，投委會參與多項由國際證監會組織C8委員會發起的調查，與國際夥伴分享香港的研究結果及經驗。這些調查包括：

- 2023年10月—虛擬資產投資者教育調查
- 2024年2月—零售投資者協調小組調查
 - 金融網紅
 - 數碼參與實踐
 - 複製交易
 - 零碎資產交易

Others

In February 2024, SFC Senior Director of Investment Products and IFEC Board member Mr Trevor Lee met with representatives of the Indonesia Financial Services Authority (OJK) and Consulate General of The Republic of Indonesia. During the meeting, we explored potential collaboration opportunities on projects such as providing financial education to Indonesian workers in Hong Kong.

Mainland China

In June 2023, we were invited by the Financial Services and the Treasury Bureau to present at the Second Policy Exchange and Capacity Building Programme Seminar for delegates from the National Development and Reform Commission. General Manager Ms Dora Li gave a presentation on our investor and financial education initiatives in sustainable investing to 20 delegates from 11 Mainland ministries.



SFC Senior Director of Investment Products and IFEC Board member Mr Trevor Lee (third from left) and IFEC General Manager Ms Dora Li (second from left) met with Dr Friderica Widyasari Dewi (third from right), Chief Executive of Market Conduct Supervision, Education and Consumer Protection, OJK, and representatives of Consulate General of The Republic of Indonesia.

證監會投資產品部高級總監及投委會董事局成員李子麒先生 (左三) 及投委會總經理李婉秋女士 (左二) 與OJK市場行為監管、教育及消費者保障行政總裁Friderica Widyasari Dewi博士(右三)，以及印尼共和國駐香港總領事館的代表會面。

其他

於2024年2月，證監會投資產品部高級總監及投委會董事局成員李子麒先生與印尼金融服務管理局 (OJK) 及印尼共和國駐香港總領事館的代表會面。會上，雙方就為在香港工作的印尼僱工提供理財教育以及未來合作方向進行討論。

內地

於2023年6月，我們應財經事務及庫務局的邀請，出席為國家發展和改革委員會代表舉辦的第二次「政策溝通交流及能力建設計劃」研討會。總經理李婉秋女士於會上向來自11個部委共20名代表，介紹投委會有關可持續投資的投資者及理財教育活動。

Directors' Report

董事報告

The directors present their report together with the audited financial statements for the year ended 31 March 2024.

Principal place of business

Investor and Financial Education Council (IFEC) is a company incorporated and domiciled in Hong Kong and has its registered office and principal place of business at 54/F, One Island East, 18 Westlands Road, Quarry Bay, Hong Kong.

Principal activities

The principal activities of the IFEC are to lead financial literacy in Hong Kong by promoting and delivering free and impartial financial education resources and programmes to equip people with the skills to make well-informed financial decisions; the IFEC leads the Financial Literacy Strategy to create a conducive environment for stakeholders to deliver more quality financial education to various segments of the Hong Kong population.

Financial statements

The financial performance of the IFEC for the year ended 31 March 2024 and the financial position of the IFEC as at that date are set out in the financial statements on pages 116 to 135.

董事現呈交截至2024年3月31日止年度的報告及經審核的財務報表。

主要營業地點

投資者及理財教育委員會(投委會)是一家在香港成立及註冊的公司，其註冊辦事處及主要營業地點位於香港鰂魚涌華蘭路18號港島東中心54樓。

主要活動

投委會的主要活動是帶領香港金融理財知識和能力的發展，透過推廣及提供免費和持平公正的理財教育資源及計劃，讓人們得以掌握相關技巧，以作出有根據的理財決定。投委會帶領理財能力策略，為持份者締造有利環境，從而為香港社會不同群組提供更多優質的理財教育。

財務報表

投委會截至2024年3月31日止年度的財務表現及於該日的財務狀況，載列於第116頁至第135頁的財務報表內。

Directors

The directors during the year and up to the date of this report were:

Dawes, Victor (Chairman)
Auyeung Pak Kuen, Rex
Chen Yee, Donald Retired on 6 December 2023
Cheung Wah Fung, Christopher
Cheung Wan Ching, Clement
Ho Fu Ho, Jonathan
Lee Chi Kee, Trevor
Leung Sze Ho, Louis
Li Yuen Chow, Dora
Ng Ying Kei, Archie Appointed on 2 April 2024
Shek Ka Lai, Clara

Indemnity of directors

A permitted indemnity provision (as defined in section 469 of the Hong Kong Companies Ordinance) for the benefit of the directors of the IFEC is currently in force and was in force throughout the year.

Directors' interests in transactions, arrangements or contracts

Except for a contract of employment with Ms Li Yuen Chow, Dora, no transaction, arrangement or contract of significance to which the IFEC, or any of its holding company or fellow subsidiaries was a party, and in which a director of the IFEC had a material interest, subsisted at the end of the year or at any time during the year.

Auditors

The financial statements have been audited by PricewaterhouseCoopers who retire and, being eligible, offer themselves for re-appointment.

On behalf of the Board

Dawes, Victor

Chairman

9 May 2024

董事

年度內及截至本報告日期為止的董事包括：

杜淦堃 (主席)
歐陽伯權
陳羿 2023年12月6日離任
張華峰
張雲正
何富豪
李子麒
梁思灝
李婉秋
吳英琦 2024年4月2日獲委任
石嘉麗

彌償條文

為保障投委會各董事的獲准許之彌償條文 (根據香港公司條例第469條) 於本年度及目前仍然生效。

董事的交易、安排或合約權益

除與李婉秋女士訂立的聘用合約外，在年度終結時或在年度內任何時間，並不存在任何以投委會、其控股公司或同系附屬公司作為訂約方及由投委會董事擁有重大權益的交易、安排或合約。

核數師

該財務報表已由羅兵咸永道會計師事務所審核，該核數師現依章告退，惟符合資格並願意膺聘連任。

董事局代表

杜淦堃

主席

2024年5月9日

Independent auditor's report

To the member of Investor and Financial Education Council

獨立核數師報告

致：投資者及理財教育委員會的成員

(Incorporated in Hong Kong and limited by guarantee)
(於香港註冊成立的擔保有限公司)

Opinion

What we have audited

The financial statements of Investor and Financial Education Council (the Company), which are set out on pages 116 to 135, comprise:

- the statement of financial position as at 31 March 2024;
- the statement of profit or loss and other comprehensive income for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, comprising material accounting policy information and other explanatory information.

Our opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 March 2024, and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards (HKFRSs) issued by the Hong Kong Institute of Certified Public Accountants (HKICPA) and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

Basis for opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing (HKSAs) issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

意見

我們已審計的內容

投資者及理財教育委員會（貴公司）列載於第116頁至第135頁的財務報表，包括：

- 於2024年3月31日的財務狀況表；
- 截至該日止年度的損益及其他全面收益表；
- 截至該日止年度的現金流量表；及
- 財務報表附註，包括重大會計政策信息及其他解釋信息。

我們的意見

我們認為，該等財務報表已根據香港會計師公會頒布的《香港財務報告準則》真實而中肯地反映了貴公司於2024年3月31日的財務狀況及其截至該日止年度的財務表現及現金流量，並已遵照香港《公司條例》妥為擬備。

意見的基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告〈核數師就審計財務報表承擔的責任〉部分中作進一步闡述。

我們相信，我們所獲得的審計憑證能充足及適當地為我們的審計意見提供基礎。

Independence

We are independent of the Company in accordance with the HKICPA's Code of Ethics for Professional Accountants (the Code), and we have fulfilled our other ethical responsibilities in accordance with the Code.

Other information

The directors are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of directors for the financial statements

The directors are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA and the Hong Kong Companies Ordinance, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

獨立性

根據香港會計師公會頒布的《專業會計師道德守則》(守則)，我們獨立於 貴公司，並已履行守則中的其他專業道德責任。

其他信息

董事須對其他信息負責。其他信息包括年報內的信息，但不包括財務報表及我們的核數師報告。

我們對財務報表的意見並不涵蓋其他信息，我們亦不對該等其他信息發表任何形式的鑒證結論。

結合我們對財務報表的審計，我們的責任是閱讀其他信息，在此過程中，考慮其他信息是否與財務報表或我們在審計過程中所了解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。

基於我們已執行的工作，如果我們認為其他信息存在重大錯誤陳述，我們需要報告該事實。在這方面，我們沒有任何報告。

董事就財務報表須承擔的責任

董事須負責根據香港會計師公會頒布的《香港財務報告準則》及香港《公司條例》擬備真實而中肯的財務報表，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述所需的內部控制負責。

在擬備財務報表時，董事負責評估 貴公司持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非董事有意將 貴公司清盤或停止經營，或別無其他實際的替代方案。

Independent auditor's report
To the member of Investor and Financial Education Council
獨立核數師報告
致：投資者及理財教育委員會的成員

(Incorporated in Hong Kong and limited by guarantee)
(於香港註冊成立的擔保有限公司)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. We report our opinion solely to you, as a body, in accordance with Section 405 of the Hong Kong Companies Ordinance, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSA's, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

核數師就審計財務報表承擔的責任

我們的目標，是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並出具包括我們意見的核數師報告。我們僅按照香港《公司條例》第405條向閣下（作為整體）報告我們的意見，除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。合理保證是高水平的保證，但不能保證按照《香港審計準則》進行的審計，在某一重大錯誤陳述存在時總能發現。錯誤陳述可以由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審計的過程中，我們運用了專業判斷，保持了專業懷疑態度。我們亦：

- 識別和評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述的風險，設計及執行審計程序以應對這些風險，以及獲取充足和適當的審計憑證，作為我們意見的基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述，或凌駕於內部控制之上，因此未能發現因欺詐而導致的重大錯誤陳述的風險高於未能發現因錯誤而導致的重大錯誤陳述的風險。

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- 了解與審計相關的內部控制，以設計適當的審計程序，但目的並非對 貴公司內部控制的有效性發表意見。
- 評價董事所採用會計政策的恰當性及作出會計估計和相關披露的合理性。
- 對董事採用持續經營會計基礎的恰當性作出結論。根據所獲取的審計憑證，確定是否存在與事項或情況有關的重大不確定性，從而可能導致對 貴公司的持續經營能力產生重大疑慮。如果我們認為存在重大不確定性，則有必要在核數師報告中提請使用者注意財務報表中的相關披露。假若有關的披露不足，則我們應當發表非無保留意見。我們的結論是基於核數師報告日止所取得的審計憑證。然而，未來事項或情況可能導致 貴公司不能持續經營。
- 評價財務報表的整體列報方式、結構和內容，包括披露，以及財務報表是否中肯反映交易和事項。

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

除其他事項外，我們與董事溝通了計劃的審計範圍、時間安排、重大審計發現等，包括我們在審計中識別出內部控制的任何重大缺陷。

PricewaterhouseCoopers
Certified Public Accountants

Hong Kong, 9 May 2024

羅兵咸永道會計師事務所
執業會計師

香港，2024年5月9日

Statement of profit or loss and other comprehensive income 損益及其他全面收益表

For the year ended 31 March 2024 (Expressed in Hong Kong dollars)
截至2024年3月31日止年度(單位：港元)

	Note 附註	2024 \$	2023 \$
Income			收入
Recoveries from the Securities and Futures Commission	2(c)	72,181,481	75,564,995 從證券及期貨事務監察委員會收回的款項
Expenses			支出
Staff costs	4	34,534,999	32,599,478 人事費用
Education programmes		28,162,911	36,604,439 教育項目
Premises expenses			辦公室地方支出
Rent		2,272,800	2,272,800 租金
Rates, management fees and others		843,579	417,290 差餉、管理費及其他
Depreciation			折舊
Fixed assets	6	665,924	58,773 固定資產
Right-of-use asset	9	452,368	– 使用權資產
Finance costs	9	37,094	– 融資成本
Other expenses	5	5,211,806	3,612,215 其他支出
		72,181,481	75,564,995
Result for the year before taxation		–	– 年度稅前業績
Taxation	3	–	– 稅項
Result and total comprehensive income for the year		–	– 年度業績及全面收益總額

The notes on pages 121 to 135 form part of these financial statements.

第121頁至第135頁的附註是本財務報表整體的一部分。

Statement of financial position

財務狀況表

As at 31 March 2024 (Expressed in Hong Kong dollars)
 於2024年3月31日(單位：港元)

	Note 附註	2024 \$	2023 \$
Non-current assets			非流動資產
Fixed assets	6	6,489,686	85,033 固定資產
Right-of-use asset	9	1,176,188	- 使用權資產
Deposit for lease		229,041	- 租賃按金
		7,894,915	85,033
Current assets			流動資產
Deposits, prepayments and other receivables		481,295	537,724 按金、預付款項及其他應收帳項
Amount due from the Securities and Futures Commission	7	-	5,884,688 應收證券及期貨事務監察委員會的款項
Cash at bank		16,619,731	6,377,102 銀行現金
		17,101,026	12,799,514
Current liabilities			流動負債
Accrued charges and other payables	8	15,490,864	12,884,547 應計費用及其他應付款項
Amount due to the Securities and Futures Commission	7	8,120,589	- 應付證券及期貨事務監察委員會的款項
Lease liability	9	469,381	- 租賃負債
		24,080,834	12,884,547

Statement of financial position
財務狀況表

As at 31 March 2024 (Expressed in Hong Kong dollars)
於2024年3月31日(單位：港元)

	Note 附註	2024 \$	2023 \$
Net current liabilities		(6,979,808)	(85,033) 流動負債淨值
Total assets less current liabilities		915,107	- 資產總值減流動負債
Non-current liabilities			非流動負債
Lease liability	9	598,457	- 租賃負債
Provision for reinstatement cost	10	316,650	- 修復撥備
		915,107	-
Net assets		-	- 資產淨值

Approved and authorised for issue by the board of directors
on 9 May 2024 and signed on its behalf by

於2024年5月9日由董事局核准並許可發出，
並由下列人士代表簽署：

Dawes, Victor
Chairman

Li Yuen Chow, Dora
Director

杜淦堃
主席

李婉秋
董事

The notes on pages 121 to 135 form part of these financial
statements.

第121頁至第135頁的附註是本財務報表整體的
一部分。

Statement of cash flows

現金流量表

For the year ended 31 March 2024 (Expressed in Hong Kong dollars)
截至2024年3月31日止年度(單位：港元)

	2024 \$	2023 \$
Cash flows from operating activities		營業活動所引致的現金流量
Result for the year	–	– 年度業績
Adjustments for:		就下列事項作出的調整：
Depreciation – Fixed assets	665,924	58,773 折舊—固定資產
Depreciation – Right-of-use asset	452,368	– 折舊—使用權資產
Finance costs	37,094	– 融資成本
	1,155,386	58,773
Increase in right-of-use asset	(1,161)	– 使用權資產的增加
(Increase)/decrease in deposits, prepayments and other receivables	(172,612)	1,272,704 按金、預付款項及其他應收帳項的(增加)/減少
Increase/(decrease) in accrued charges and other payables	394,749	(1,021,404) 應計費用及其他應付款項的增加/(減少)
Change in amount due from/to the Securities and Futures Commission	14,005,277	(13,304,835) 應收/應付證券及期貨事務監察委員會的款項的變動
Net cash generated from/(used in) operating activities	15,381,639	(12,994,762) 源自/(用於)營運活動的現金淨額
Cash flow from investing activity		投資活動所引致的現金流量
Fixed assets purchased	(4,859,010)	(13,326) 購入固定資產
Net cash used in investing activity	(4,859,010)	(13,326) 用於投資活動的現金淨額
Cash flow from financing activities		融資活動所引致的現金流量
Principal element of lease payments	(242,906)	– 租賃付款的主要元素
Interest element of lease payments	(37,094)	– 租賃付款的利息元素
Net cash used in financing activities	(280,000)	– 用於融資活動的現金淨額

Statement of cash flows
現金流量表

For the year ended 31 March 2024 (Expressed in Hong Kong dollars)
截至2024年3月31日止年度(單位：港元)

	2024 \$	2023 \$	
Net increase/(decrease) in cash and cash equivalents	10,242,629	(13,008,088)	現金及等同現金項目淨額的增加/(減少)
Cash and cash equivalents at the beginning of the year	6,377,102	19,385,190	年度開始時現金及等同現金項目
Cash and cash equivalents at the end of the year	16,619,731	6,377,102	年度終結時現金及等同現金項目
Analysis of the balance of cash and cash equivalents			現金及等同現金項目的結餘分析：
Cash at bank	16,619,731	6,377,102	銀行現金

The notes on pages 121 to 135 form part of these financial statements.

第121頁至第135頁的附註是本財務報表整體的一部分。

Notes to the financial statements

財務報表附註

For the year ended 31 March 2024 (Expressed in Hong Kong dollars)
截至2024年3月31日止年度(單位：港元)

1. Status and principal activities

Investor and Financial Education Council (IFEC) was incorporated on 19 October 2012 in Hong Kong under the Hong Kong Companies Ordinance as a company limited by guarantee and not having a share capital. The address of its registered office is 54/F, One Island East, 18 Westlands Road, Quarry Bay, Hong Kong.

The principal activities of the IFEC are to lead financial literacy in Hong Kong by promoting and delivering free and impartial financial education resources and programmes to equip people with the skills to make well-informed financial decisions; the IFEC leads the Financial Literacy Strategy to create a conducive environment for stakeholders to deliver more quality financial education to various segments of the Hong Kong population.

Under the provisions of the IFEC's Articles of Association, every member shall, in the event of the IFEC being wound up, contribute to the assets of the IFEC an amount not exceeding \$10. At 31 March 2024, the IFEC had 1 member.

2. Material accounting policies

(a) Statement of compliance

These financial statements have been prepared in accordance with Hong Kong Financial Reporting Standards (HKFRSs), a collective term which includes all applicable individual HKFRSs, Hong Kong Accounting Standards (HKASs) and Interpretations issued by the Hong Kong Institute of Certified Public Accountants (HKICPA), accounting principles generally accepted in Hong Kong and the disclosure requirements of the Hong Kong Companies Ordinance (the Companies Ordinance). Material accounting policies adopted by the IFEC are set out below.

1. 地位及主要活動

投資者及理財教育委員會(投委會)是一家於2012年10月19日根據香港《公司條例》成立的無股本擔保有限公司，其註冊辦事處位於香港鰂魚涌華蘭路18號港島東中心54樓。

投委會的主要活動是帶領香港金融理財知識和能力的發展，透過推廣及提供免費和持平公正的理財教育資源及計劃，讓人們得以掌握相關技巧，以作出有根據的理財決定。投委會帶領理財能力策略，為持份者締造有利環境，從而為香港社會不同群組提供更多優質的理財教育。

投委會《章程細則》的條文訂明，投委會一旦清盤，每名成員均須分擔提供不超過十港元的款額予投委會的資產。於2024年3月31日，投委會有一名成員。

2. 重大會計政策

(a) 合規聲明

本財務報表是按照《香港財務報告準則》而編製。《香港財務報告準則》一詞包括香港會計師公會頒布的所有適用的個別《香港財務報告準則》、《香港會計準則》及詮釋，香港公認會計原則以及香港《公司條例》(《公司條例》)的披露要求。投委會採納的重大會計政策摘錄如下。

Notes to the financial statements 財務報表附註

For the year ended 31 March 2024 (Expressed in Hong Kong dollars)
截至2024年3月31日止年度(單位：港元)

2. Material accounting policies (continued)

(a) Statement of compliance (continued)

The HKICPA has issued certain new and revised HKFRSs that are first effective or available for early adoption for the current accounting period of the IFEC.

Amendments to HKFRSs that are first effective in the current accounting period and adopted by the IFEC

Amendments to HKAS 8	Definition of Accounting Estimates
Amendments to HKAS 1 and HKFRS Practice Statement 2	Disclosure of Accounting Policies

None of these amendments have a material effect on how the IFEC's results and financial position for the current or prior periods are prepared or presented.

We have not applied any new standard or interpretation that is not yet effective for the current accounting period.

(b) Basis of preparation

We prepare these financial statements on a going concern basis notwithstanding that the stated current liabilities are in excess of the stated current assets at 31 March 2024. The Securities and Futures Commission (SFC), the ultimate holding entity, has given an undertaking to continue to provide such financial assistance as is necessary to maintain the IFEC as a going concern.

We have prepared these financial statements using the historical cost as the measurement basis. No statement of changes in equity has been prepared as the IFEC was incorporated in Hong Kong under the Companies Ordinance (Cap. 622) as a company limited by guarantee and not having a share capital.

2. 重大會計政策(續)

(a) 合規聲明(續)

香港會計師公會頒布了若干在投委會的當前會計期間首次生效或可供提早採納的新訂及經修訂的《香港財務報告準則》。

《香港財務報告準則》在當前會計期間首次生效並獲投委會採納的修訂

《香港會計準則》第8號的修訂	會計估計的定義
《香港會計準則》第1號及《香港財務報告準則實務說明》第2號的修訂	會計政策的披露

這些修訂並沒有對投委會如何編製或呈列當前或以往期間的業績及財政狀況產生重大影響。

我們並無採用任何在當前會計期間尚未生效的新準則或詮釋。

(b) 編製基準

儘管於2024年3月31日所列出的流動負債超逾所列出的流動資產，投委會仍以持續經營基準編製本財務報表。投委會的最終控股實體證券及期貨事務監察委員會(證監會)已承諾在有需要時提供財政資助，以維持投委會持續營運。

我們以歷史成本為計量的基準編製本財務報表。由於投委會是一家根據公司條例(第622章)成立的無股本擔保有限公司，因此我們並沒有另行編製權益變動表。

2. Material accounting policies (continued)

(b) Basis of preparation (continued)

We prepare the financial statements in conformity with HKFRSs which require management to make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. We make estimates and associated assumptions based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

We review the estimates and underlying assumptions on an ongoing basis. We recognise revisions to accounting estimates in the period in which the estimates are revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

(c) Recoveries from the Securities and Futures Commission

The IFEC's income is reimbursement from the SFC for expenditure incurred. We recognise recoveries from the SFC on an accrual basis.

(d) Employee benefits

We make accruals for salaries and allowances, annual leave and contributions to defined contribution schemes in the year in which the associated services are rendered by employees. Other benefits for services received are accrued when a contractual or constructive obligation arises for the IFEC.

2. 重大會計政策(續)

(b) 編製基準(續)

我們以符合《香港財務報告準則》的規定編製本財務報表，據此，管理層需要作出判斷、估計及假設，而該等判斷、估計及假設會影響政策的應用以及所匯報的資產、負債、收入及支出等數額。我們根據過往經驗及在該等情況下相信為合理的各種其他因素作出該等估計及相關假設，而當我們未能輕易地從其他來源取得明確資料以顯示對資產與負債帳面值所作的判斷是否正確時，該等估計及相關假設的結果便會成為我們作出有關判斷的依據。實際結果或會有別於該等估計。

我們持續覆核所作估計及相關假設。如會計估計的修訂只影響當期，我們便於當期確認有關修訂；如會計估計的修訂對當期及未來期間均有影響，我們會於當期及未來期間確認有關修訂。

(c) 從證券及期貨事務監察委員會收回的款項

投委會的收入為證監會就已招致的開支所付還的款項。我們按照應計基準確認從證監會收回的款項。

(d) 僱員福利

我們將僱員薪金及津貼、有薪年假及對界定供款計劃的供款在僱員提供相關服務的年度內按應計基準記入。當投委會因有合約或推定義務而須就所獲服務提供其他福利時，已按應計基準予以記入。

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For the year ended 31 March 2024 (Expressed in Hong Kong dollars)
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2. Material accounting policies (continued)

(e) Fixed assets and depreciation

We state fixed assets at historical cost less accumulated depreciation and any impairment losses (see note 2(k)). Historical cost includes expenditure that is directly attributable to the acquisition of the items. We charge depreciation to the statement of profit or loss and other comprehensive income using the straight-line method over the estimated useful lives from the point at which the asset is ready for use as follows:

Leasehold improvements	5 years or, if shorter, the life of the respective leases
Furniture and fixtures	5 years
Office equipment	5 years
Computer application systems	4 years
Personal computers and software	3 years

We capitalise subsequent expenditure only when it increases the future economic benefits embodied in the fixed assets. We recognise all other expenditure in the statement of profit or loss and other comprehensive income as an expense as incurred.

We recognise gains or losses arising from the retirement or disposal of an item of fixed assets, being the difference between the net disposal proceeds and the carrying amount of the item, in the statement of profit or loss and other comprehensive income on the date of retirement or disposal.

We review the assets' residual values and useful lives and adjust if appropriate, at the end of each reporting period. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

2. 重大會計政策(續)

(e) 固定資產及折舊

我們將固定資產按歷史成本扣除累積折舊及任何減值虧損(另見附註2(k))列帳。歷史成本包括可直接歸屬於有關項目的購入的開支。從準備使用資產時起，我們按照下列的估計使用期限將折舊以直線法記入損益及其他全面收益表內：

租賃樓宇改良工程	5年或按各租約期限，取其較短期者
傢俬及裝置	5年
辦公室設備	5年
電腦應用系統	4年
個人電腦及軟件	3年

我們只會在現有固定資產的其後開支可增加有關固定資產將來的經濟效益時，將現有固定資產的其後開支計入該項資產的帳面值。我們將所有其他開支於產生時在損益及其他全面收益表內確認為支出。

我們在報廢或出售固定資產項目所產生的損益，均按該項目的出售所得淨額與帳面值之間的差額釐定，並於報廢或出售日期在損益及其他全面收益表予以確認。

我們在每個報告期終結時覆核資產的剩餘價值及使用期限並作出調整(如適當)。若某項資產的帳面值大於其估計可收回數額，該項資產的帳面值便會立即被撇減至其可收回數額。

2. Material accounting policies (continued)

(f) Leases

Leases are recognised as a right-of-use asset and a corresponding liability at the date at which the leased asset is available for use by the IFEC.

Lease liabilities included fixed lease payments less any lease incentives receivable, variable lease payment based on an index or a rate, amounts expected to be payable under residual value guarantees and payments of penalties for terminating the lease. The lease liabilities are initially measured at the present value of the remaining lease payments, discounted at the IFEC's incremental borrowing rate at the lease commencement date. The lease payments are allocated between principal and finance cost. The finance cost is charged to profit or loss using the incremental borrowing rate on the remaining balance of the lease liabilities for each period. The lease liabilities are reduced by an amount equal to the lease payments made less the finance costs charged for that period.

The right-of-use assets are measured at the amount equal to the initial measurement of the lease liability, adjusted for any prepaid lease payments, lease incentives received, any initial direct costs or reinstatement provisions relating to that lease. The right-of-use assets are depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis.

Payments associated with short-term leases and all leases of low-value assets are recognised on a straight-line basis as an expense in profit or loss. Short-term leases are leases with a lease term of 12 months or less.

2. 重大會計政策(續)

(f) 租賃

租賃乃於有關租賃資產可供投委會使用當日被確認為使用權資產及相應的負債。

租賃負債包括固定租賃付款減以任何應收租賃優惠，根據某指數或利率計算的可變動租賃付款，在剩餘價值擔保下預期應付的金額和就終止租賃所支付的罰款。租賃負債初步按剩餘租賃付款以投委會於租賃開始日期的增量借貸利率折現的現值計量。租賃付款會在本金與融資成本之間進行分配。融資成本以適用於各期間租賃負債餘額的增量借貸利率，在損益帳扣除。租賃負債按相等於就該段期間作出的租賃付款減以所扣除的融資成本後所得出的金額予以扣減。

使用權資產按相等於租賃負債初始計量的金額計量，並就任何預付租賃付款、已收取的租賃優惠、任何初期直接成本或與該租賃有關的修復撥備作出調整。使用權資產乃按資產的可使用年期或租賃期(以較短者為準)以直線法折舊。

短期租賃及所有低價值資產租賃所涉及的付款均以直線法在損益帳中確認為支出。短期租賃為租賃期是12個月或以下的租賃。

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2. Material accounting policies (continued)

(g) Related parties

For the purposes of these financial statements, we consider that the following are related parties of the IFEC:

- (a) A person, or a close member of that person's family, is related to the IFEC if that person:
 - (i) has control or joint control over the IFEC;
 - (ii) has significant influence over the IFEC; or
 - (iii) is a member of the key management personnel of the IFEC or the IFEC's parent.
- (b) An entity is related to the IFEC if any of the following conditions applies:
 - (i) The entity and the IFEC are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
 - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
 - (iii) Both entities are joint ventures of the same third party.
 - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
 - (v) The entity is a post-employment benefit plan for the benefit of employees of either the IFEC or an entity related to the IFEC.

2. 重大會計政策(續)

(g) 關連各方

為符合本財務報表的目的，我們認為下列各方是投委會的關連方：

- (a) 任何人如符合以下說明，其本人或近親即屬與投委會有關連：
 - (i) 控制或與第三方共同控制投委會；
 - (ii) 對投委會具有重大的影響力；或
 - (iii) 是投委會或投委會母公司的主要管理人員。
- (b) 如符合下列任何條件，企業實體即屬與投委會有關連：
 - (i) 該實體與投委會隸屬同一集團(意指彼此的母公司、附屬公司和同系附屬公司互有關連)。
 - (ii) 一家實體是另一實體的聯營公司或合營企業(或是另一實體所屬集團旗下成員公司的聯營公司或合營企業)。
 - (iii) 兩家實體是同一第三方的合營企業。
 - (iv) 一家實體是第三方實體的合營企業，而另一實體是第三方實體的聯營公司。
 - (v) 該實體是為投委會或作為投委會關連方的任何實體的僱員福利而設的離職後福利計劃。

2. Material accounting policies (continued)

(g) Related parties (continued)

- (b) An entity is related to the IFEC if any of the following conditions applies: (continued)
 - (vi) The entity is controlled or jointly controlled by a person identified in (a).
 - (vii) A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
 - (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the IFEC or to the IFEC's parent.

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the entity.

(h) Cash and cash equivalents

Cash and cash equivalents comprise cash at bank.

(i) Financial assets

Financial assets are recognised initially at their fair value and subsequently measured at amortised cost using the effective interest method less impairment losses.

We assess on a forward-looking basis the expected credit losses (ECL) associated with our financial assets carried at amortised cost. We perform impairment assessments using the 12-month ECL, unless there has been a significant increase in credit risk by comparing the risk of a default as at the reporting date and the initial recognition date.

2. 重大會計政策 (續)

(g) 關連各方 (續)

- (b) 如符合下列任何條件，企業實體即屬與投委會有關連：(續)
 - (vi) 該實體受到上述(a)項所指定的人控制或與第三方共同控制。
 - (vii) 上述(a)(i)項所指定的人對該實體具有重大的影響力或是該實體(或該實體母公司)的主要管理人員。
 - (viii) 該實體或是其所屬集團旗下任何成員公司向投委會或投委會母公司提供主要管理人員服務。

任何人的近親是指在與該實體進行事務往來時預期可能會影響該人或受該人影響的家屬。

(h) 現金及等同現金項目

現金及等同現金項目包括銀行現金。

(i) 金融資產

金融資產最初以公平價值確認，及其後使用實際利率法按攤銷成本扣除減值虧損計量。

我們以前瞻方式評估與按已攤銷成本列帳的金融資產有關的預期信貸虧損。除非在對比截至報告日期與初始確認日期之間的違約風險後信貸風險出現大幅上升，否則我們會利用12個月預期信貸虧損進行減值評估。

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2. Material accounting policies (continued)

(j) Financial liabilities

Financial liabilities are recognised initially at fair value and subsequently measured at amortised cost using the effective interest method.

(k) Impairment of non-financial assets

We review the carrying amounts of the IFEC's assets at the end of each reporting period to determine whether there is any objective evidence of impairment. If any such evidence exists, we estimate the asset's recoverable amount, which is the higher of its net selling price and value in use. We recognise in the statement of profit or loss and other comprehensive income the difference between the asset's carrying amount and the recoverable amount as an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount.

We reverse an impairment loss in respect of an asset in a subsequent period if the circumstances and events that are objectively linked to the write down or write-off cease to exist and there is persuasive evidence that the new circumstances and events will persist for the foreseeable future. We reverse an impairment loss only to the extent that the asset's carrying amount does not exceed the carrying amount that we should have determined, net of depreciation and amortisation, if we had not recognised any impairment loss.

2. 重大會計政策(續)

(j) 金融負債

金融負債最初以公平價值確認，及其後使用實際利率法按攤銷成本計量。

(k) 非金融資產減值

我們在每個報告期終結時覆核投委會資產的帳面值，以確定是否有客觀憑證顯示已出現減值。假如存在有關憑證，我們便會估計有關資產的可收回數額(即出售淨價與使用價值兩者中的較高數額)。當某項資產的帳面值高於可收回數額時，我們便會在損益及其他全面收益表內將該項資產的帳面值與可收回數額之間的差額確認為減值虧損。

當在客觀上與撇減或撇銷有所關連的情況及事件不再存在，並有令人信服的憑證顯示新的情況及事件將會在可預見將來持續下去時，我們便會在繼後期間將資產減值虧損轉回。所轉回的減值虧損以假設沒有在往年確認減值虧損而應已釐定的資產帳面值扣除折舊或攤銷後為限。

2. Material accounting policies (continued)

(I) Provisions and contingent liabilities

We recognise a provision in the statement of financial position when the IFEC has a legal or constructive obligation as a result of a past event, and it is probable that an outflow of economic benefits will be required to settle the obligation and the amount can be estimated reliably.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, we disclose the obligation as a contingent liability, unless the probability of the outflow of economic benefits is remote. We also disclose possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events as contingent liabilities unless the probability of outflow of economic benefits is remote.

3. Taxation

- (a) No provision for Hong Kong profits tax has been made as the IFEC did not have any taxable profit.
- (b) There is no deferred tax liability or unrecognised deferred tax assets.

4. Staff costs

2. 重大會計政策(續)

(I) 撥備及或有負債

倘若投委會須就已發生的事件承擔涉及的法律或推定義務，而履行該義務相當可能會導致一筆能可靠地估計其數額的經濟利益外流，我們便會就該義務引致的負債在財務狀況表提撥準備。

倘若經濟利益外流的可能性較低，或無法對有關數額作出可靠的估計，我們便會將該義務披露為或有負債；但假如這類經濟利益外流的可能性極低則除外。須視乎某宗或多宗未來事件是否發生才能確定存在與否的潛在義務，亦會披露為或有負債；但假如這類經濟利益外流的可能性極低則除外。

3. 稅項

- (a) 由於投委會並無應課稅利潤，因此並沒有就香港利得稅作出撥備。
- (b) 投委會並無任何遞延稅項負債或未確認的遞延稅項資產。

4. 人事費用

	2024 \$	2023 \$	
Salaries and other benefits	32,498,032	30,643,826	薪金及其他福利
Retirement scheme contributions	2,036,967	1,955,652	退休計劃供款
	34,534,999	32,599,478	

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4. Staff costs (continued)

Directors' emoluments disclosed pursuant to section 383(1) of the Companies Ordinance and Part 2 of the Companies (Disclosure of Information about Benefits of Directors) Regulation (Cap. 622G) are as follows:

	2024 \$	2023 \$
Directors' fee	–	– 董事袍金
Salaries, allowances and benefits in kind	2,236,320	2,170,080 薪金、津貼及實物利益
Discretionary pay	499,160	501,290 酌情薪酬
Retirement scheme contributions	160,510	108,504 退休計劃供款
	2,895,990	2,779,874

Directors' emoluments are for services in connection with the management of the affairs of the IFEC.

依據《公司條例》第383(1)條及《公司(披露董事利益資料)規例》第622G章第2部的規定，董事酬金披露如下：

董事酬金是與投委會事務管理有關的服務。

5. Other expenses

	2024 \$	2023 \$
Auditor's remuneration	217,197	202,901 核數師酬金
General office and insurance	180,834	142,862 一般辦公室開支及保險費用
Information and systems services	2,874,908	1,875,930 資訊及系統服務
Professional and other services	994,663	897,132 專業及其他服務費用
Publicity and external relations	918,724	428,158 宣傳及對外事務
Training and development	25,480	65,232 培訓及發展
	5,211,806	3,612,215

5. 其他支出

6. Fixed assets

6. 固定資產

	Furniture, fixtures and leasehold improvements 傢俬、裝置 及租賃樓宇 改良工程 \$	Office equipment 辦公室設備 \$	Computer application systems 電腦應用 系統 \$	Personal computers and software 個人電腦 及軟件 \$	Total 總計 \$	
Cost						成本
At 1 April 2023	–	125,923	–	1,345,780	1,471,703	於2023年4月1日
Additions	2,553,900	59,410	1,560,900	2,896,367	7,070,577	添置
At 31 March 2024	2,553,900	185,333	1,560,900	4,242,147	8,542,280	於2024年3月31日
Accumulated depreciation						累積折舊
At 1 April 2023	–	79,149	–	1,307,521	1,386,670	於2023年4月1日
Charge for the year	170,260	26,412	130,075	339,177	665,924	年度折舊
At 31 March 2024	170,260	105,561	130,075	1,646,698	2,052,594	於2024年3月31日
Net book value						帳面淨值
At 31 March 2024	2,383,640	79,772	1,430,825	2,595,449	6,489,686	於2024年3月31日
Cost						成本
At 1 April 2022	–	125,923	–	1,332,454	1,458,377	於2022年4月1日
Additions	–	–	–	13,326	13,326	添置
At 31 March 2023	–	125,923	–	1,345,780	1,471,703	於2023年3月31日
Accumulated depreciation						累積折舊
At 1 April 2022	–	56,697	–	1,271,200	1,327,897	於2022年4月1日
Charge for the year	–	22,452	–	36,321	58,773	年度折舊
At 31 March 2023	–	79,149	–	1,307,521	1,386,670	於2023年3月31日
Net book value						帳面淨值
At 31 March 2023	–	46,774	–	38,259	85,033	於2023年3月31日

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7. Amount due from/to the Securities and Futures Commission

Amount due from/to the SFC represents funds receivable/transferred from the SFC to support the IFEC's operation. The balance is unsecured, non-interest bearing and with no fixed repayment term. Due to the short-term nature of the balance, the carrying amount is considered to be the same as its fair value.

8. Accrued charges and other payables

Accrued charges and other payables are expected to be settled within three months or on demand. Due to the short-term nature of the balances, the carrying amounts are considered to be the same as their fair value.

9. Leases

As at 31 March 2024, the IFEC had right-of-use asset and lease liability as follows:

	2024 \$	2023 \$
Right-of-use asset – premise	1,176,188	– 使用權資產—辦公室物業
Lease liability		租賃負債
Current	469,381	– 流動
Non-current	598,457	– 非流動
	1,067,838	–

(a) The IFEC entered a new lease for establishing a digital hub – IFEC FinEd Hub (Hub) during the year. This Hub is a digital investor and financial education experiential learning center which offers innovative digital experiential learning activities to improve financial literacy. A right-of-use asset of \$1,628,556 has been recognised initially for the respective lease for the Hub premise.

7. 應收/應付證券及期貨事務監察委員會的款項

應收/應付證券及期貨事務監察委員會的款項代表證監會應收/調撥予投委會以支持其營運的資金。有關款項乃無抵押，無利息及無固定還款期。由於該結餘屬短期性質，帳面值被視為與其公平價值相同。

8. 應計費用及其他應付款項

應計費用及其他應付款項均預期在三個月內到期或按要求隨時支付。由於該結餘屬短期性質，帳面值被視為與其公平價值相同。

9. 租賃

於2024年3月31日，投委會有下列的使用權資產及租賃負債：

(a) 投委會在年度內訂立了一項新的租賃為設立數碼體驗館—投委會理財教育體驗館(體驗館)。體驗館是投資者及數碼體驗模式理財教育體驗館，帶來嶄新創沉浸式學習體驗，提高投資理財能力。我們已就體驗館的租賃，初步確認了1,628,556元的使用權資產。

9. Leases (continued)

- (b) For the year ended 31 March 2024, the depreciation expense for the right-of-use asset for premise was \$452,368, interest expense on lease liability was \$37,094 and total cash outflow for the lease was \$280,000.
- (c) For the year ended 31 March 2024, the expense relating to a short-term lease was \$2,667,600 (2023: \$2,667,600) which was shown as premises expenses in the statement of profit or loss and other comprehensive income.
- (d) The remaining contractual maturities of the IFEC's lease liability as at 31 March 2024 and 2023 are as follow:

Contractual undiscounted cash flows 合約未折現現金流量						
	Carrying amount 帳面值 \$	Total 總計 \$	Within one year 一年內 \$	After one year but within two years 一年後 但兩年內 \$	After two years but within five years 兩年後 但五年內 \$	
2024						2024
Lease liability	1,067,838	1,112,000	500,000	524,000	88,000	租賃負債
2023						2023
Lease liability	-	-	-	-	-	租賃負債

10. Provision for reinstatement cost

Provision represents reinstatement cost to restore the premise to a condition as stipulated in the relevant lease agreement when the lease expires.

9. 租賃 (續)

- (b) 截至2024年3月31日止年度，投委會確認的辦公室物業使用權資產的折舊支出為452,368元。租賃負債的利息支出為37,094元。年度內，租賃的現金外流總額為280,000元。
- (c) 截至2024年3月31日止年度內，有關短期租賃的費用為2,667,600元（2023年：2,667,600元），並於損益及其他全面收益表內列為辦公室地方支出。
- (d) 於2024年及2023年3月31日，本公司的租賃負債的剩餘合約到期日如下：

10. 修復撥備

撥備是指在租賃期滿時，根據相關租賃協議的規定將辦公室恢復原有間隔的復原費用。

Notes to the financial statements

財務報表附註

For the year ended 31 March 2024 (Expressed in Hong Kong dollars)
截至2024年3月31日止年度(單位：港元)

11. Related party transactions

The IFEC has related party relationships with the SFC, the ultimate holding entity. In addition to the related parties relationship disclosed in elsewhere in these financial statements, the IFEC has the following related party transactions.

	2024 \$	2023 \$	
Expenses paid to the SFC ¹			向證監會支付費用 ¹
Premises expenses	2,667,600	2,667,600	辦公室地方支出
Accountancy and office administration support fees	432,000	432,000	會計及辦公室行政支援費
Human resources and training support fees	347,000	347,000	人力資源及培訓支援費
IT support and maintenance fees	720,000	720,000	資訊科技支援及維護費
	4,166,600	4,166,600	

¹ The expenses were charged in accordance with relevant agreements.

All members of key management personnel are directors of the IFEC, and their remuneration is disclosed in note 4.

12. Financial risk management

Exposure to credit and liquidity risks arises in the normal course of the IFEC's business. The IFEC's exposure to foreign exchange risk is minimal as transactions and balances are mainly denominated in Hong Kong dollars. The IFEC has no interest bearing assets or liabilities. The IFEC manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner. The risks associated and the management policies remain unchanged from the prior year.

11. 關連方交易

投委會與其最終控股實體證監會有關連。除了在本財務報表的其他部分披露的關連方關係外，投委會還有以下關連方交易。

¹ 支出已根據相關協議予以入帳。

主要管理人員全部均為投委會的董事，其酬金已於附註4內披露。

12. 金融風險管理

投委會在正常業務過程中需承擔信貸風險及流動資金風險。由於投委會主要的交易及結餘均以港元計值，因此所須承擔的外匯風險較少。投委會並無任何附息資產或負債。投委會管理及監控這些風險承擔，確保能及時而有效地實施適當的措施。相關風險和管理政策與上年相比維持不變。

12. Financial risk management (continued)

The IFEC's credit risk is mainly attributable to cash at bank. As at 31 March 2024 and 2023, the bank balances are placed with licensed banks in Hong Kong rated P-1 by Moody's or A-1 or above by Standard and Poor's. The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position. In this regard, the IFEC's credit risk is limited.

The IFEC's policy is to regularly monitor current and expected liquidity requirements to ensure that it maintains sufficient reserves of cash to meet its liquidity requirements in the short and longer term.

All financial instruments are carried at amounts not materially different from their fair values as at 31 March 2024 and 2023.

13. Parent and ultimate controlling party

As at 31 March 2024 and 2023, the parent and ultimate controlling party of the IFEC is the SFC, which is a statutory body in Hong Kong and produces financial statements available for public use.

14. Funding management

The funding of the IFEC is managed by its parent and ultimate controlling party, the SFC, which has agreed to provide continual financial support and adequate funds to the IFEC to meet its liabilities as and when they fall due. The IFEC is not subject to any externally imposed capital requirements.

12. 金融風險管理(續)

投委會的信貸風險主要源自銀行現金。於2024及2023年3月31日，銀行存款存放在獲穆迪評為P-1級別或標準普爾評為A-1或以上級別的香港持牌銀行。最高的信貸風險承擔為財務狀況表內各項金融資產的帳面值。就此而言，投委會所承擔的信貸風險有限。

投委會的政策是定期監察目前及預期中的流動資金需求，從而確保投委會可維持足夠的現金儲備，以滿足短期及較為長期的流動資金需求。

於2024年及2023年3月31日，所有金融工具其帳面值與其公平價值相比並無重大差異。

13. 母公司及最終控股方

於2024年及2023年3月31日，投委會的母公司及最終控股方為證監會。證監會是一家香港法定機構，並提供財務報表以供公眾使用。

14. 資金管理

投委會的資金由母公司及最終控股方—證監會所管理。證監會同意為投委會提供持續的財政支持及足夠的資金，以應付投委會的負債及應付款項。投委會不受制於任何外部強加的資本要求。



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