



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

2024-25
ANNUAL REPORT
年報

掌握理財之道

開創穩健未來

Financial Learning

Shapes Your Future



來跟錢家學理財！

**Learn Financial Management
with The Chin Family!**





「知識就是力量」，對於投資者及理財教育來說尤其如此。在現今日益複雜的金融環境下，了解審慎理財與投資的原則，對於作出有根據的決定至關重要。投資者及理財教育委員會(投委會)提供的數碼工具、資源及教育計劃，讓你和家人能夠掌握精明理財及審慎投資所需的知識和技巧，助你為更穩健、更豐盛的未來奠定穩固的基礎。

“Knowledge is power”, especially regarding investor and financial education. In today’s complex financial landscape, understanding prudent money management and investment principles is crucial for making informed decisions. With the digital tools, resources and programmes offered by the Investor and Financial Education Council (IFEC), you and your family can acquire the knowledge and skills necessary to manage your money and invest wisely, paving the way towards a more secure and prosperous future.



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主要活動概覽

Key Initiatives at a Glance

4月
APR



防範投資騙案教育資源
Educational resources on
anti-investment scams



宣傳投委會收支管家
Promotion of the IFEC
Money Tracker App

6月
JUN



資訊圖表解釋持牌虛擬資產交易
平台的保障

Infographics on protections
offered by licensed virtual
asset trading platforms

5月
MAY



金融網紅教育資源
Educational resources
on Finfluencers



與民政及青年事務局合作於青年宿舍開展
「青年理財教育計劃」
Jointly launched the Youth Financial
Education Programme at youth hostels
with the Home and Youth Affairs Bureau



才德兼備理財學校計劃2023-2024
周年分享會
Annual dissemination event of
The Financial Literate Schools
Programme 2023-2024

2024

7月
JUL



惡劣天氣交易教育資源
Infographics on Severe
Weather Trading



數碼財智2023/24 — 中學生四格故事及短片創作比賽頒獎禮
Digital Financial Literacy Programme for Youth 2023/24
– Four-Cell Story Creation and Mini-Movie Competition
Award Presentation Ceremony

8月
AUG



投資債券
教育資源
Educational
resources
on bond
investing



於青年宿舍計劃下的青年宿舍舉辦理財故事
工作坊
Financial management storytelling
workshops at the youth hostels under
the Youth Hostel Scheme

9月
SEP



「先買後付」產品教育資源
Educational resources on “Buy
Now, Pay Later” products

10月
OCT



與香港交易及結算所有限公司合辦「為理財教育敲鑼」
“Strike the Gong for Financial Literacy” co-organised
with Hong Kong Exchanges and Clearing Limited



「迷途換物所」網上理財教育活動
“Lost and Found II” online financial
management campaign



投委會團隊活動－參觀位於青山醫院
的精神健康體驗館
An IFEC team building activity at
Mind Space, Castle Peak Hospital



與教育局合辦數碼財智 2024/25－
中學生 IG 創作比賽
Digital Financial Literacy
Programme for Youth 2024/25
– Instagram Content Creation
Competition co-organised with
the Education Bureau



投委會總經理李婉秋女士出席在印尼
峇里舉行的經合組織國際理財教育網
絡會議，並分享有關可持續投資教育
的見解
IFEC General Manager Ms Dora Li
shared insights on sustainable
investing education at the OECD/
INFE meeting in Bali, Indonesia



投資性格測試「Check 下你對投資眼」
“Investment Behaviour
Personality Quiz”



世界投資者週2024
World Investor Week 2024

主要活動概覽

Key Initiatives at a Glance

11月
NOV



投委會年報 2023–24 獲香港管理專業協會頒發「優秀小型機構年報獎」
The IFEC Annual Report 2023–24 received “The Best Annual Reports Awards – Excellence Award for Small Size Entries” by The Hong Kong Management Association



投委會理財教育體驗館宣傳活動
Promotion campaign of the IFEC FinEd Hub



應印度尼西亞駐港總領事館的邀請參與「印尼周」，向印尼社群推廣理財教育及防騙訊息

Invited by the Consulate General of The Republic of Indonesia to promote financial education and anti-scam messages to the Indonesian community at “Indonesia Week”

12月
DEC



錢家講故事學理財 — 親子錢罐 DIY 挑戰賽
The Chin Family Money and Virtues Story Books and Activities Programme –Parent-Child Piggy Bank DIY Competition



為小學生而設的網上理財問答大挑戰
Online money management quiz for primary school students



投委會總經理李婉秋女士出席在巴西聖保羅舉行的國際證監會組織零售投資者委員會會議
IFEC General Manager Ms Dora Li attended the IOSCO Committee on Retail Investors meeting in Sao Paulo, Brazil

2025

1月
JAN



為大專生舉辦的個人理財大使計劃
2024–25匯報會及嘉許禮
Presentation and Award Ceremony of Personal Finance Ambassador Programme 2024–25 for tertiary students

2月
FEB



為中小學生而設的「錢家 e 理財」動畫及資源套
“The Chin Family Smart About Money” animation and toolkit for primary and secondary students



投委會團隊於農曆新年聚會
Chinese New Year gathering of the IFEC team

3月
MAR



香港理財月2025「反呃防騙 理財抗逆」
Hong Kong Money Month 2025
“Guard Against Fraud, Thrive With Resilience”



投資者及理財教育獎2024頒獎禮
Investor and Financial Education Award
2024 Presentation Ceremony



ETF動畫系列
ETF animated video series



網上講座：退休預算點樣計？
自製長糧食過世
Online talk: Retirement Planning



投委會2024-25年度學童教育活動
頒獎禮
The IFEC Financial Education
School Programmes Award
Presentation Ceremony 2024-25



與教育局合辦「理財為甚麼？」
全港小學校際理財問答比賽
Inter-School Money
Management Quiz Competition
co-organised with the
Education Bureau



網上講座：慢性疾病與危疾健康保障
點部署？
Online talk: Chronic Disease
and Critical Illness. How to Plan
Health Insurance?



世界理財週 2025
Global Money Week 2025



網上研討會：從零售投資者角度探討
虛擬資產投資
Webinar: A Retail Investor's
Perspective on Virtual Asset
Investments



2025 Web3創意大賽
2025 Hong Kong Web3 Ideathon

主席的話

Message from the Chairman



杜淦堃
主席

掌握理財之道 開創穩健未來

隨著數碼科技及社交媒體迅速發展，金融市場不斷演變，現今的零售投資者擁有更多元化的金融產品及服務可供選擇。在這個瞬息萬變的環境中，投資者及理財教育顯得更為重要。

在過去一年，投資者及理財教育委員會（投委會）推出了一系列公眾教育活動，並提供各種工具及資源，以幫助大眾應對財務管理方面的挑戰，作出明智的投資及財務決定，並防範金融騙局。投委會團隊對我們的工作在社區中所帶來的正面影響感到鼓舞。

理財能力呈上升趨勢

投委會一直採用一項名為「理財能力研究」的評估工具，定期監察香港市民的理財能力水平。該工具由經濟合作與發展組織（經合組織）國際理財教育網絡設計，讓我們可以量度大眾在理財知識、態度和行為方面的水平。

我很高興向大家報告，根據於2024年進行的最新研究，香港的整體理財能力水平顯示持續上升趨勢，達到自研究開始以來的最高水平。2024年的整體得分為71.1分（滿分為100分），2022年為70.1分和2019年為69.1分。理財行為得分的增加是推動整體理財能力水平上升的主要原因。

理財能力的上升趨勢反映了香港在投資者及理財教育方面的持續進步。為了保持這個優勢，我們在年內致力滿足公眾對投資者及理財教育日益增長的需求，提供全面的投資者及理財教育。

投委會理財教育體驗館

自2024年3月啟用以來，投委會理財教育體驗館作為一個創新平台，一直為來自社會各界的機構及參觀者，包括學生、青年人、長者及家庭等，提供免費的體驗式投資者及理財教育。根據體驗館的評估，90%的參觀者對體驗館提供的活動表示滿意；84%的參觀者認為體驗館的參觀體驗促進其在理財態度及行為方面的正面改變。

世界投資者週2024

為響應由國際證券事務監察委員會組織（國際證監會組織）發起、推廣投資者教育及保障的全球性活動「世界投資者週2024」，我們很高興與香港交易及結算所有限公司合辦「為理財教育敲鑼」。這項活動以及其他投資者教育項目，包括由業界專家主講的網上講座、動畫短片以及各種網上資源，展現了我們致力提升公眾對投資者教育的關注，以及幫助大眾作出有根據的投資決定。

「迷途換物所」教育活動

現今的青年人正面對一個複雜的金融環境。我們於2023年9月推出「失物認領所」網上理財教育活動，鼓勵青年人建立良好理財習慣。承接此活動取得的鼓舞成果，我們於2024年10月推出「迷途換物所」，活動中的短片故事帶出了現今青年人所面對的主要財務挑戰，強調須就虛擬資產投資作出有根據的決定、財務規劃，以及負責任地使用「先買後付」產品，並介紹了投委會的數碼理財工具及資源。我們很高興此系列短片在社交媒體上受到歡迎，共吸引逾330萬瀏覽次數¹。

香港理財月2025

於2025年3月，我們舉辦此項年度旗艦投資者及理財教育活動，以「反呃防騙 理財抗逆」為主題，向公眾推廣良好的投資及理財習慣，並對金融騙局提高警覺。投委會聯同合作夥伴及持份者，舉辦一連串投資者及理財教育活動，並提供有關資源，讓香港大眾受惠。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2025」，向年輕一代宣揚理財能力的重要性。

加強合作以擴大影響

我藉此機會衷心感謝財經事務及庫務局、金融監管機構、教育局、香港警務處及其他持份者一直支持投委會的工作。與合作夥伴的緊密協作對投委會的使命至關重要，這不僅使我們能夠制定更多具影響力的項目，以應對香港市民不斷變化的投資及財務管理需要，更有助打擊日益嚴重的金融騙局威脅。

我亦感謝投委會全體董事局成員、支持者及投委會的團隊，他們過去一年辛勤工作及恪守使命。投委會期望與大家同心協力，攜手推動社會上的投資者及理財教育，促進有關教育項目的持續增長，以惠及香港的發展，並成為全球領先的國際金融中心之一。

主席
杜淦堃



¹ 數據截至2025年3月31日。主要數據資料來源：Facebook、Instagram、YouTube及Google Ads

主席的話

Message from the Chairman

Financial learning is shaping people's future

As the financial market evolves with advancements in digital technology and social media, retail investors today have a wider array of financial products and services to choose from. In this ever-changing environment, investor and financial education is all the more important.

During the year, the Investor and Financial Education Council (IFEC) launched various mass education campaigns and provided tools and resources to empower the public to navigate the intricacies of financial management, make informed investment and financial decisions, and guard themselves against financial fraud. The IFEC team is motivated by the positive impact of our efforts in the community.

The upward trend in financial literacy

The IFEC has been monitoring financial literacy levels with a survey toolkit known as the "Financial Literacy Monitor". Designed by the Organisation for Economic Co-operation and Development International Network on Financial Education (OECD/INFE), this toolkit has enabled us to measure the financial knowledge, attitude and behaviour of the general population in Hong Kong.

I am pleased to report that the latest study conducted in 2024 revealed that the overall financial literacy level in Hong Kong has been on an upward trend, reaching its highest point since its inception. The overall score for 2024 stood at 71.1 out of 100, primarily driven by a rise in the behaviour score, compared with 70.1 in 2022 and 69.1 in 2019.

The upward trend in financial literacy shows that Hong Kong is making progress on investor and financial education. To sustain the momentum, we remained committed to delivering investor and financial education to meet the community's increasing education needs throughout the year.

The IFEC FinEd Hub

Since its launch in March 2024, the IFEC FinEd Hub (Hub) has served as an innovative platform offering free experiential learning opportunities to visitors and organisations across all demographics, including students, young adults, seniors and families. The impact measurement results were positive, with 90% of visitors expressing satisfaction with the activities provided and 84% reporting that the experience promoted positive changes in attitude and behaviour regarding financial management.

World Investor Week 2024

In support of World Investor Week 2024, a global initiative of the International Organization of Securities Commissions (IOSCO) to promote investor education and protection, we were pleased to co-host the "Strike the Gong for Financial Literacy" with Hong Kong Exchanges and Clearing Limited. Along with other investor education initiatives such as online talks featuring industry practitioners and experts, animated videos and various online resources, this event demonstrated our commitment to raising awareness of investor education and empowering the public to make informed investment decisions.

“Lost and Found II” education campaign

Young people today are navigating a complex financial landscape. In September 2023, we launched the “Lost and Found” online campaign to promote sound financial habits among the younger generation. Following its success, we rolled out a sequel in October 2024 to address the key financial challenges they face. The campaign features videos that emphasise making informed decisions on virtual asset investments, effective budgeting, and responsible use of “Buy Now, Pay Later” products, while introducing the IFEC’s digital financial management tools and resources. We are pleased to see that the videos have gone viral on social media, achieving over 3.3 million views¹.

Hong Kong Money Month 2025

In March 2025, we launched this annual flagship campaign under the theme “Guard Against Fraud, Thrive With Resilience” to encourage sound investment and financial management practices while raising awareness of financial scams in the community. The IFEC, along with our partners and stakeholders, organised a full array of investor and financial education activities and provided resources to benefit the Hong Kong public. We also supported Global Money Week 2025, organised by the OECD/INFE, in the same month to highlight the importance of financial literacy among youth.

Strengthening partnerships for broader impact

I would like to express my gratitude to the Financial Services and the Treasury Bureau, all the financial regulators, the Education Bureau, the Hong Kong Police Force and other stakeholders for their ongoing support of our work. Collaboration with our partners is essential to our mission, as it enables us to develop more impactful initiatives that address the evolving investing and financial management needs of people in Hong Kong and combat the rising threats of financial scams.

I also want to sincerely thank all the members of the IFEC Board, our supporters and the IFEC team for their hard work and commitment to our mission. Together, as we move forward in unity, we can advance investor and financial education in the community and promote the sustainable growth of these initiatives to benefit Hong Kong as one of the world’s leading international financial centres.



Victor Dawes
Chairman

¹ Figures as of 31 March 2025. Main sources of figures: Facebook, Instagram, YouTube and Google Ads

總經理的話

Message from the General Manager



李婉秋
總經理

數碼轉型帶來豐碩的成果

投委會的使命是推動投資者及理財教育，我們認為這不僅能惠及個人，還能對其家庭及整個社會帶來裨益。

在現今的數碼年代，投委會為實踐使命，需要透過新的工作方式以取得正面的成效。在過去的一年，人工智能和第三代互聯網的興起，突顯了投資者和理財教育的重要性。雖然數碼新趨勢為投資及財務管理提供了創新機遇，但同時也對公眾理解這些投資方法以及防範金融騙局方面帶來了挑戰。

有見及此，我們進行了研究和評估項目，以深入了解並完善我們的策略，使我們能夠更有效地制定溝通方法及所提供的數碼資源。我們的最終目標，是促使香港公眾在投資及理財的態度與行為上產生正面的改變。

適合不同界別的數碼資源

投委會的首要工作之一，是為目標受眾提供數碼資源，以幫助他們作出有根據的投資及財務決定。為此，我們不斷優化網站，以為所有群組的公眾提供一個全面且公正持平的理財教育平台。我們的網站提供多元化及適時的資訊及資源，以滿足公眾的各種投資及財務管理需要，同時提高他們對金融騙局的警覺。這些資源包括網上測驗、互動遊戲、為學生而設的資源套，以及為青年人及長者而設的工具。

在荃灣南豐紗廠開設的投委會理財教育體驗館，是我們數碼轉型旅程中的一個重要里程碑，幫助我們進入社區，接觸尚未覆蓋的社群。體驗館提供有趣的沉浸式教育活動，為不同年齡階層人士帶來免費的投資者及理財學習體驗。我們的目標是透過體驗館進一步擴大工作的覆蓋範圍和正面影響，為香港市民開啟投資者及理財教育的新篇章。

為確保我們的投資者及理財教育能夠惠及社會各界，我們加強了與持份者的合作，以擴大公眾及針對特定群組項目的覆蓋範圍，尤其是年輕一代、長者及弱勢社群。

啟發年輕一代

於2024年5月，我們與民政及青年事務局合作，於五間青年宿舍試行「青年理財教育計劃」。這項計劃透過理財故事工作坊，啟發青年人對財務管理及投資基礎概念的認識，並提供網上資源及互動活動，以幫助他們培養健康的理財及投資習慣。

我們亦與持份者合作，在2024-25學年合辦「個人理財大使計劃」，為來自13間大專院校的學生提供培訓，使他們能夠向其他青年人推廣理財教育。

支持早期理財教育

我們深知早期理財教育的重要性，因此和教育局與持份者緊密合作，透過學校課程在學校推廣理財教育。我們舉辦針對性的活動及計劃，以吸引學生參與，覆蓋由幼稚園以至中學的學生，同時為教師及家長提供資源，幫助學童從小建立良好的理財習慣。

針對弱勢社群的重點教育

協助弱勢社群掌握管理個人財務所需的知識及技能，並提高對金融騙局的警覺至關重要。我們與社區夥伴合作，合辦專門為長者、高風險家庭、失業青年及外籍傭工而設的投資者及理財教育活動。

於本地及全球攜手推動理財教育

透過與本地及全球夥伴合作，我們促進香港及全球同儕在投資者及理財教育方面的交流和分享最佳做法。年內，我們透過多元化的跨界別活動與本地持份者合作，並代表香港與國際網絡建立聯繫，包括經濟合作與發展組織(經合組織)國際理財教育網絡和國際證券事務監察委員會組織(國際證監會組織)零售投資者委員會。

我謹藉此機會代表投委會團隊，衷心感謝投委會主席、全體董事局成員，以及來自所有金融監管機構、金融服務業和社區組織的專家，對我們的委員會和諮詢小組的支持。特別感謝教育局、校長、教師和家長，將理財教育優先考慮為學生必備的生活技能。

展望未來，我們將繼續以靈活變通的方式，努力不懈地實踐我們的使命，協助建立一個更強大、更具財務抗逆能力的社區。

總經理
李婉秋



總經理的話

Message from the General Manager

A fruitful year in digital transformation

At the IFEC, we believe that our mission to drive investor and financial education benefits not only individuals but also their families and the community as a whole.

To fulfil our mission, new ways of working need to be implemented for achieving positive results in today's digital era. Over the past year, the rise of artificial intelligence and Web3 development has underscored the importance of investor and financial education. While these digital advancements present innovative approaches to investing and financial management, they also pose challenges for the public in understanding investment methods and, at the same time, guarding themselves against financial scams.

In response, we conducted research and evaluation projects to derive insights and refine our strategies, enabling us to better shape our communication approaches and digital offerings. Our ultimate goal is to foster positive attitudinal and behavioural changes among the Hong Kong public regarding investing and financial management.

Digital resources for all segments

Providing digital resources to help our target audience make informed investment and financial decisions is one of our top priorities. We have been continually enhancing our website, which serves as a comprehensive and impartial financial education platform for individuals of all segments. Our website offers a wide range of timely information and resources that address various investing and financial management needs while raising awareness of financial scams. Resources include online quizzes, interactive games, as well as toolkits for students and tools for young people and seniors.

The opening of the IFEC FinEd Hub (the Hub) at The Mills in Tsuen Wan marks a significant milestone in our digital transformation journey to “reach the unreachable”. People from all walks of life can enjoy the free experiential learning on investor and financial education at the Hub, with fun-filled immersive education activities to suit their respective needs. We aim to leverage the Hub to further expand the reach and positive impact of our efforts, marking a new chapter in investor and financial education for people in Hong Kong.

To ensure that our investor and financial education is accessible to all community segments, we have strengthened our collaborations with stakeholders to broaden the reach of our public and segment-focused initiatives, particularly for high-priority groups such as the younger generation, seniors and other vulnerable groups.

Inspiring the younger generation

In May 2024, we partnered with the Home and Youth Affairs Bureau to pilot the Youth Financial Education Programme at five youth hostels. This initiative uses storytelling workshops to inspire the next generation in key concepts of financial management and investments. The programme also offers online resources and interactive activities that help young people develop healthy financial management and investing habits.

We also collaborated with stakeholders to co-organise the Personal Finance Ambassador Programme, which trained students from 13 tertiary institutions to promote financial literacy among their peers in the 2024–25 school year.

Supporting early financial education

Recognising the importance of early financial education, we worked closely with the Education Bureau and our stakeholders to promote financial literacy in schools through the school curriculum. With dedicated campaigns and programmes, we engage students from kindergarten to secondary school while providing teachers and parents with the resources to instil good financial habits for children from an early age.

Focused education for vulnerable groups


It is important to equip various vulnerable groups with the knowledge and skills they need to manage their finances and protect themselves against financial scams. We collaborated with community partners to organise tailored investor and financial education initiatives specifically designed for seniors, high-risk families, unemployed youth and migrant domestic workers.

Uniting local and global efforts for financial literacy

By collaborating with local and global partners, we are facilitating the exchange and adoption of best practices on investor and financial education for Hong Kong and our global peers. During the year, we engaged with local stakeholders through a diverse array of cross-sector initiatives and represented Hong Kong in our international network, including the Organisation for Economic Co-operation and Development International Network on Financial Education (OECD/INFE) and the International Organization of Securities Commissions (IOSCO) Committee on Retail Investors.

On behalf of the IFEC team, I would like to take this opportunity to express our sincere gratitude to our Chairman, the IFEC Board, and experts from all the financial regulators, the financial services industry and community organisations, who voluntarily support our committees and advisory groups. A special thank you also goes to the Education Bureau, school principals, teachers and parents, for prioritising financial education as an essential life skill for students.

As we look into the future, we remain committed to being adaptable and persistent in pursuit of our mission to build a stronger, more financially resilient community.



Dora Li
General Manager

投委會簡介

About the IFEC

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。

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.

背景 Our background

經香港特別行政區政府(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)。

We were officially 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.



使命 Our mission

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

合作夥伴 Our partners

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。

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.

工作 Our work

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。

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.

機構管治

Corporate governance

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），連同教育局及業界代表，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。

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 the Education Bureau and industry representatives, 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.

機構管治 Corporate Governance

董事局 Board



杜淦堃 SC, BBS
DAWES, Victor SC, BBS

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

由2021年11月15日起
目前任期至2026年7月31日
屆滿

From 15 November 2021
Current appointment
expires on 31 July 2026

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。杜先生並是高等法院特委法官。

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. Mr Dawes is also a Recorder of the High Court.

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。

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



李婉秋
LI Yuen Chow, Dora

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

由2020年5月18日起
目前任期至2026年5月17日
屆滿

From 18 May 2020
Current appointment
expires on 17 May 2026

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。投委會是中國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理財能力和可持續金融工作小組。李女士亦是國際證券事務監察委員會組織零售投資者委員會委員。

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。

Ms Li leads the Investor and Financial Education Council (IFEC), a subsidiary of the Securities and Futures Commission in the Hong Kong SAR, China. 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-leads the Working Group on Financial Literacy and Sustainable Finance. She is also a member of the International Organization of Securities Commissions Committee on Retail Investors.

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.

機構管治 Corporate Governance



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

業界代表
Industry representative

由2018年10月19日起
任期至2024年10月18日屆滿

From 19 October 2018
Appointment expired
on 18 October 2024

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，現任小寶慈善基金(惜食堂)的董事局成員及賽馬會「e健康」電子健康管理計劃諮詢委員會召集人。此外，他是醫療爭議解決中心有限公司顧問委員會委員。

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。他亦曾為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、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、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及嶺南大學校董會主席。

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。

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 board member of Bo Charity Foundation (Food Angel) and a convenor of the Advisory Committee of the Jockey Club Community eHealth Care Project. In addition, he is a member of the Board of Advisers of Healthcare Dispute Resolution Centre Limited.

Dr Auyeung was previously an independent Non-Executive Director of HSBC Provident Fund Trustee (Hong Kong) Limited, Standard Life (Asia) Limited and Sompo Insurance China Co., Ltd. He was also the Chairman of Hong Kong Strategy for Financial Literacy Sub-committee on Stakeholder Coordination and Collaboration, a member of the Board of Directors of the Investor and Financial Education Council under the Securities and Futures Commission of Hong Kong, an observer of the Independent Police Complaints Council Observers Scheme, a member of the Independent Review Committee on Hong Kong's Franchised Bus Service and the Chairman of the Council of Lingnan University.

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.



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

業界代表
Industry representative

由2021年3月1日起
目前任期至2027年2月29日
屆滿

From 1 March 2021
Current appointment
expires on 29 February
2027

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)、香港中央結算所有限公司董事(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、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。

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 to 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 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, Honorary 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.

機構管治 Corporate Governance



張雲正 GBS, JP
CHEUNG Wan Ching, Clement
GBS, JP

保險業監管局
Insurance Authority

由2018年11月21日起
任期至2024年11月20日屆滿

From 21 November 2018
Appointment expired on
20 November 2024

張先生離開政務職系後，自2018年至今出任保險業監管局行政總監。他在公務員的生涯中曾擔任的重要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屬下的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)。

Mr Cheung has been serving as the Chief Executive Officer of the Insurance Authority since 2018 after leaving the Administrative Service. Major positions that he has held during his career in the civil service 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).



何富豪
HO Fu Ho, Jonathan

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

由2019年8月26日起
目前任期至2025年8月25日
屆滿

From 26 August 2019
Current appointment
expires on 25 August
2025

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。

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.

機構管治 Corporate Governance



劉中健
LAU Chung Kin, Clement

保險業監管局
Insurance Authority

由2024年11月21日起
目前任期至2027年11月20日
屆滿

From 21 November 2024
Current appointment
expires on 20 November
2027

劉先生為保險業監管局(保監局)執行董事(政策及法規)。劉先生擁有超過20年公共行政和金融規管經驗。他在2024年1月加入保監局前，於香港金融管理局(金管局)和特區政府擔任多個高級職位。劉先生任職金管局期間，負責貨幣管理、金融穩定、零售支付規管、離岸人民幣業務和機構發展等多項工作。他在特區政府擔任政務主任期間處理的政策範疇，涵蓋衛生福利、地區行政、高等教育、運輸和旅遊等。

劉先生擁有香港大學金融學學士及經濟學碩士學位。

Mr Lau is the Executive Director, Policy and Legislation, of the Insurance Authority (IA). He has over 20 years of experience in public administration and financial regulation. Before joining the IA in January 2024, he had held senior positions in the Hong Kong Monetary Authority (HKMA) and the HKSAR Government. Mr Lau took charge of various subject matters including monetary management, financial stability, retail payment regulation, offshore renminbi business as well as corporate development while he was with the HKMA. His service as an Administrative Officer in the HKSAR Government covered a wide range of policy areas including health and welfare, district administration, higher education, transport and tourism.

Mr Lau holds a bachelor's degree in finance and a master's degree in economics, both from The University of Hong Kong.



李子麒
LEE Chi Kee, Trevor

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

由2023年1月16日起
目前任期至2026年1月15日
屆滿

From 16 January 2023
Current appointment
expires on 15 January
2026

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)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。

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 and Norton Rose Fullbright, specialising in corporate finance matters.

機構管治 Corporate Governance



梁思灝
LEUNG Sze Ho, Louis

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

由2019年12月9日起
目前任期至2025年12月8日
屆滿

From 9 December 2019
Current appointment
expires on 8 December
2025

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。

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.



吳英琦
NG Ying Kei, Archie

香港金融管理局
Hong Kong Monetary Authority

由2024年4月2日起
目前任期至2027年4月1日
屆滿

From 2 April 2024
Current appointment
expires on 1 April 2027

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。

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.

機構管治 Corporate Governance



石嘉麗
SHEK Ka Lai, Clara

業界代表
Industry representative

由2021年10月19日起
目前任期至2027年10月18日
屆滿

From 19 October 2021
Current appointment
expires on 18 October
2027

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，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。她於2024年榮獲*Campaign*雜誌頒發「2024年公關大獎亞洲最佳公關顧問公司主管」，並於2014年榮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」，以及榮獲*Marketing*雜誌頒發「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。她現為香港紅十字會董事會成員、香港青年協會理事會成員，以及投資者及理財教育委員會董事局成員。她亦為香港保育歷史建築諮詢委員會成員，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。她並擔任香港大學市場學碩士課程的客座助理教授和香港公共關係專業人員協會顧問。

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 for over two decades, including 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. Clara was honoured "PR Awards Asia Agency Head of the Year 2024" by *Campaign* magazine "Distinguished Professional of the Year" by the Hong Kong Public Relations Professionals' Association (PRPA) in 2014 and "Hong Kong PR Agency Head of the Year 2014" by *Marketing* magazine.

Outside of work, she actively contributes to her community. She currently serves on the Council of Hong Kong Red Cross and the Hong Kong Federation of Youth Groups, and the board of the Investor and Financial Education Council. She is also a member of the Advisory Committee on Built Heritage Conservation and The Chinese University of Hong Kong's Advisory Panel for M.S.Sc in Corporate Communication Programme. She is an Adjunct Assistant Professor in the Master of Marketing Programme at The University of Hong Kong and current advisor of the PRPA.



姚偉梅教授
Professor YU Wai Mui, Christina

香港教育大學
The Education University of Hong Kong

由2024年10月19日起
目前任期至2027年10月18日
屆滿

From 19 October 2024
Current appointment
expires on 18 October
2027

姚教授現為香港教育大學社會科學及政策研究系教授(實踐)。自1986年起，她一直致力於商業教育和師資培訓工作，曾是香港教育大學協理副校長(學生學習)(2017–20)及學校協作及體驗事務處總監(2011–17)。

姚教授的研究和出版領域廣泛，包括能力發展、教學策略、商業教育、創業教育、個人財務教育、性別教育、實習及職業教育等。她的教學著重理論連結實際，以激發學生主動學習和知識轉移能力。

她曾多次榮獲香港教育大學教學獎項，包括「2003–04年度優秀教師表揚計劃優異獎」、「2009–10年度卓越教學優異獎」、「2017–18年度校長教學(團隊)大獎」、「2017–18年度教資會傑出教學獎之提名」、「2020–21年度優秀實習導師獎」及「2022–23年度學院教學(團隊)大獎」等獎項。

此外，姚教授及其團隊更榮獲香港投資者及理財教育委員會頒發的「2021年理財教育冠軍獎及優質獎」，以及香港財務策劃師學會頒發的「2022年理財教育及ESG領袖大獎」。

近十年來，姚教授致力推動香港的理財教育，成功領導為香港投資者及理財教育委員會開發「香港理財能力框架1.0和2.0」，以及改編「美國消費者教育課程– FoolProof」為本地網上個人理財教育課程供學校使用。目前，她正帶領香港教育大學團隊參與由香港賽馬會慈善信託基金策劃及捐助的「香港賽馬會理財教育」計劃，以進一步推動香港小學的理財教育。

Professor Yu is a Professor (Practice) in the Department of Social Sciences and Policy Studies at The Education University of Hong Kong. She has been dedicated to the field of business education and teacher education since 1986 and, she was formerly the Associate Vice President (Student Learning) (2017–2020) at The Education University of Hong Kong and the Director of the Office of School Partnership and Field Experience Office (2011–2017).

Professor Yu's research and publication cover a wide range of areas, including competence development, pedagogical strategies, business education, entrepreneurship education, personal finance education, gender in education, field experience and career education. Her teaching focuses on stimulating students' active learning and knowledge transfer in the real context through the use of blended learning.

Professor Yu received many teaching awards from The Education University of Hong Kong, including the Certificate of Merit of the Distinguished Teacher's Award in 2003–2004, the Certificate of Merit of the Scholarship of Teaching Award in 2009–2010, the President's Award for Outstanding Performance in Teaching (Team Award), the nomination of UGC Teaching Award in 2017–2018, the Award for Excellent Field Experience Supervision in 2020–2021, and the Outstanding Performance in Teaching (Team Award) in 2022–2023.

Moreover, Professor Yu and her team won the Financial Education Champion and Quality Award 2021 from the Hong Kong Investor and Financial Education Council, the Gold Award for Corporate Financial Education and ESG Leadership Awards 2022 from The Institute of Financial Planners of Hong Kong (IFPHK).

In the past 10 years, Professor Yu devoted herself to promoting financial education in Hong Kong. She successfully led the development of "The Hong Kong Financial Competency Framework 1.0 & 2.0" for the Hong Kong Investor and Financial Education Council and adapted the "US Consumer Education Programme – FoolProof" to a local online Personal Financial Education Programme for schools to use. Currently, she is leading a team from The Education University of Hong Kong to participate in "The Hong Kong Jockey Club Financial Education Programme", a project created and funded by the Hong Kong Jockey Club Charities Trust to further promote financial education in Hong Kong primary schools.

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

		出席會議次數 / 會議次數 Meetings attended/held
杜淦堃 (主席)	DAWES, Victor (Chairman)	4/4
李婉秋 (總經理)	LI Yuen Chow, Dora (General Manager)	4/4
歐陽伯權博士 ¹	Dr AUYEUNG Pak Kuen, Rex ¹	2/2
張華峰	CHEUNG Wah Fung, Christopher	2/4
張雲正 ²	CHEUNG Wan Ching, Clement ²	1/3
何富豪	HO Fu Ho, Jonathan	4/4
劉中健 ³	LAU Chung Kin, Clement ³	1/1
李子麒	LEE Chi Kee, Trevor	4/4
梁思灝	LEUNG Sze Ho, Louis	4/4
吳英琦 ⁴	NG Ying Kei, Archie ⁴	3/4
石嘉麗	SHEK Ka Lai, Clara	4/4
姚偉梅教授 ⁵	Professor YU Wai Mui, Christina ⁵	2/2

¹ 任期至2024年10月18日屆滿
Appointment expired on 18 October 2024

² 任期至2024年11月20日屆滿
Appointment expired on 20 November 2024

³ 獲委任為董事局成員，生效日期為2024年11月21日
Appointed as Board member effective 21 November 2024

⁴ 獲委任為董事局成員，生效日期為2024年4月2日
Appointed as Board member effective 2 April 2024

⁵ 獲委任為董事局成員，生效日期為2024年10月19日
Appointed as Board member effective 19 October 2024

我們的團隊 Our People

在投委會，我們的團隊團結一致，肩負重要的使命，致力協助香港市民掌握所需的知識及技巧，從而作出有根據的投資及財務決定，應對新興的金融機遇及挑戰，並促進香港成為全球領先的國際金融中心之一。這使命為我們的工作訂立清晰的方向，也使我們的團隊為肩負重任、構建更具財務抗逆能力的社會而深感自豪。

At the IFEC, our people are united by a shared and meaningful mission to equip people in Hong Kong with the knowledge and skills needed to navigate emerging financial opportunities and challenges. By empowering the public to make informed investment and financial decisions, we are contributing to Hong Kong as one of the leading international financial centres. This mission defines a clear direction for our work, while instilling pride in our staff for the role they play in building a more financially resilient society.



投委會分別於2024年10月和2025年3月於青山醫院的精神健康體驗館及迪士尼樂園進行團隊活動。活動旨在加強團隊間的合作關係、啟發創意和凝聚力，以及提升員工的福祉。

The IFEC team-building activities held in October 2024 and March 2025 took place at Mind Space in Castle Peak Hospital and at Disneyland, respectively. Both events helped strengthen team collaboration, promote creativity and relationships, and enhance staff well-being.



於2024年12月，投委會主席與同事以及證監會主席參加證監會的周年聚餐。

Colleagues were joined by the Chairmen of the IFEC and SFC at the SFC Annual Dinner in December 2024.



投委會主席與同事們一起慶祝農曆新年。

IFEC Chairman joined the team to celebrate the Chinese New Year.





成就青年人的 的豐盛未來

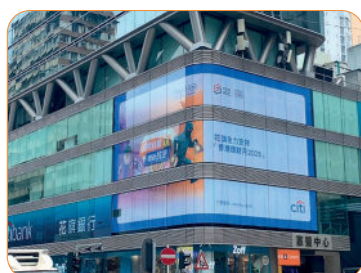
Set Young Minds for a Prosperous Future

初出茅廬的青年人要學懂精明理財，建立財務抗逆能力。投委會提供投資者及理財教育數碼資源，協助年輕一代建立良好的理財及投資習慣，從而幫助他們駕馭人生的風浪，邁向更光明、更豐盛的未來。

When starting out in life, young people should learn to be financially savvy and resilient. The IFEC has digitalised its investor and financial education resources to help younger generation develop sound financial management and investing habits. This enables young people to navigate life's uncertainties towards a more prosperous future.

公眾活動及資源

Public Campaigns and Resources



投委會透過多元化渠道提供全面的公眾教育活動、資源及數碼工具，冀能促進香港公眾在投資及理財方面的態度及行為作出正面改變。

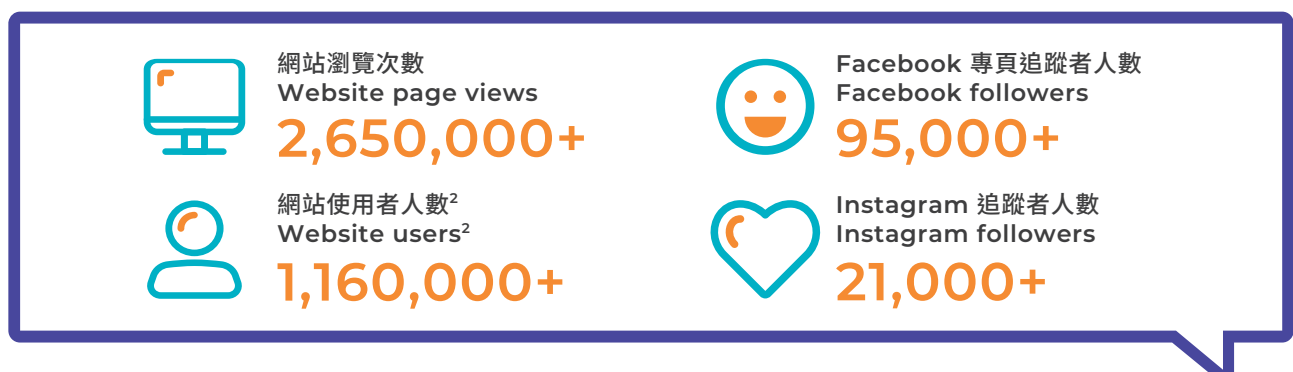
年內，我們亦透過投委會理財教育體驗館及「錢家有道」平台的網上內容及工具，持續推進數碼轉型，以吸引目標群組，並與媒體及合作夥伴緊密合作，以擴大教育工作的覆蓋範圍。

At the IFEC, we offer a comprehensive range of public education campaigns, resources and digital tools across multiple communication channels in a bid to drive positive attitudinal and behavioural change towards investing and financial management among the public in Hong Kong.

During the year, we continued our digital transformation journey to engage target segments through the IFEC FinEd Hub and online contents and tools via The Chin Family platform. We also worked closely with the media and partners to broaden the reach of our work.



投委會數碼平台 (2024年4月1日至2025年3月31日)¹
The IFEC digital platforms (1 April 2024 – 31 March 2025)¹



¹ 主要數據資料來源：Facebook、Instagram及Google Analytics
Main sources of figures: Facebook, Instagram and Google Analytics

² 每月到訪投委會網站至少一次的使用者人數總和。
Aggregation of the monthly number of users who visited the IFEC website at least once.

公眾活動及資源

Public Campaigns and Resources

投委會理財教育體驗館

於2024年3月，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，為公眾提供體驗式的投資者及理財教育學習。截至2025年3月31日，超過19,200人次參觀了體驗館³。

投委會理財教育體驗館已踏入第二個年頭，並繼續把投資者及理財教育的重點訊息轉化成吸引人的學習內容，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。

年內，我們繼續利用理財教育體驗館這個創新平台，接觸尚未覆蓋的社群。於2024年11月至12月期間，我們在電視、互聯網及社交媒體平台推出一系列由藝人李亞男女士主演的宣傳片，向公眾推廣理財教育體驗館。此系列宣傳片共錄得逾1,100萬瀏覽次數，並帶動活動專頁錄得約248,000點擊⁴。

The IFEC FinEd Hub

In March 2024, 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. As of 31 March 2025, a total of more than 19,200 visitors had visited the Hub³.

Now in its second year, the Hub continues to provide an array of engaging contents, immersive experience and interactive games incorporating key investor and financial education messages tailored for students, young adults, seniors and families.

Throughout the year, we continued to leverage the Hub as an innovative platform to “reach the unreachable” segments in the community. During November to December 2024, we launched a series of promotional videos, featuring celebrity Ms Leanne Li, to raise public awareness of the Hub. Broadcast across TV, online and social media platforms, the campaign garnered over 11 million video views and 248,000 clicks to the IFEC website⁴.

90%



參觀者對投委會理財教育體驗館提供的活動表示滿意。

Visitors expressed satisfaction with the activities offered at the Hub.

84%



參觀者認為投委會理財教育體驗館的參觀體驗，促進他們在理財態度及行為方面的正面改變。

Visitors said the Hub's experience promoted positive changes in attitude and behaviour regarding financial management.



³ 數據截至2025年3月31日。主要數據資料來源：理財教育體驗館的實際入場人數，包括團體及個人參觀。

Figures as of 31 March 2025. Main sources of figures: The actual number of visitors, including group and individual visits.

⁴ 數據截至2025年3月31日。主要數據資料來源：Facebook、Instagram、YouTube、Google Ads及Google Analytics

Figures as of 31 March 2025. Main sources of figures: Facebook, Instagram, YouTube, Google Ads and Google Analytics



由藝人李亞男女士主演的一系列宣傳片，介紹投委會理財教育體驗館提供互動的投資及理財教育活動。

In the promotional videos, celebrity Ms Leanne Li joined us to showcase the interactive investing and money management activities offered at the IFEC FinEd Hub.

投委會理財教育體驗館 The IFEC FinEd Hub

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

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

電郵 Email: hub@pob.hk

電話 Phone: (852) 2394 7822



公眾活動及資源 Public Campaigns and Resources

「迷途換物所」網上理財教育活動

承接在2023年推出的「失物認領所」取得的鼓舞成果，我們於2024年10月再度推出「迷途換物所」，這是一項以社交媒體為主的推廣。活動中的三個短片故事帶出了現今青年人所面對的主要財務挑戰，包括虛擬資產投資、財務規劃，以及使用信貸產品如「先買後付」。

活動亦為青年人提供可行建議，利用投委會的理財工具及資源以助緩解這些挑戰。短片共吸引逾330萬瀏覽次數，及帶動活動專頁錄得超過174,000點擊⁵。

“Lost and Found II” online financial management campaign

Building on the success of our first “Lost and Found” campaign in 2023, we launched this social media-driven campaign—“Lost and Found II”—in October 2024. The campaign featured three thematic videos that address the key financial challenges faced by young people today. These include virtual asset investments, financial planning and use of credit products such as “Buy Now, Pay Later”.

The campaign also provided actionable suggestions to the young people with the use of the IFEC's tools and resources to help mitigate these challenges. The videos attracted over 3.3 million combined views and drove over 174,000 clicks to the campaign's webpage⁵.



「迷途換物所」短片以引人入勝的故事及貼近生活的情境，引起年輕觀眾的共鳴，並提供投資者及理財教育資源。

By using engaging stories and relatable scenarios, the “Lost and Found II” video series resonated with young viewers while providing resources in investor and financial education.



⁵ 數據截至2025年3月31日。主要數據資料來源：Facebook、Instagram、YouTube、Google Ads及Google Analytics
Figures as of 31 March 2025. Main sources of figures: Facebook, Instagram, YouTube, Google Ads and Google Analytics



世界投資者週2024

國際證券事務監察委員會組織（國際證監會組織）於每年10月舉辦世界投資者週，推廣投資者教育及保障。投委會已連續八年支持這項全球性年度活動。今年，投委會與主要持份者包括證監會、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及香港房託基金協會合作，提供多項教育資源及活動。

重點活動

為理財教育敲鑼

於2024年10月8日，投委會聯同香港交易所、CFA協會和香港特許金融分析師學會舉辦這活動，以支持世界投資者週。證監會時任主席雷添良先生及香港交易所主席唐家成先生為活動主持儀式及致辭，呼籲投資者肩負起認識潛在投資風險的責任，並作為抵禦該等風險的第一道防線。

該活動還安排了一場題為「深化互聯互通拓闊零售投資者界限」的專題討論。證監會投資產品部執行董事蔡鳳儀女士聯同香港交易所、香港房託基金協會及香港特許金融分析師學會的代表，探討內地與香港資本市場互聯互通的最新發展，以及對零售投資者的潛在益處。專題討論的短片錄得合共逾210萬瀏覽次數⁶。

World Investor Week 2024

For eight consecutive years, the IFEC has supported World Investor Week (WIW), 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. This year, the IFEC collaborated with key stakeholders that included the SFC, Hong Kong Exchanges and Clearing Limited (HKEX), the CFA Institute, the CFA Society Hong Kong, and Hong Kong REITS Association to offer a variety of educational resources.

Activity highlights

Strike the Gong for Financial Literacy

On 8 October 2024, the IFEC co-organised this event with HKEX, the CFA Institute and the CFA Society Hong Kong to support the WIW. SFC's then Chairman Mr Tim Lui and HKEX Chairman Mr Carlson Tong officiated at the event. They also delivered speeches urging investors to take up the responsibility of educating themselves on potential investment risks and acting as the first line of defence against these risks.

The event also featured a panel discussion, "Expanding Market Connectivity and Options for Retail Investors". Ms Christina Choi, Executive Director, Investment Products of the SFC, along with representatives from HKEX, Hong Kong REITS Association and the CFA Society Hong Kong, discussed the latest developments of the mutual market access programme, and its potential benefits for retail investors. Videos of the panel discussion recorded over 2.1 million combined views⁶.

⁶ 數據截至2025年3月31日。主要數據資料來源：Facebook、Instagram及YouTube
Figures as of 31 March 2025. Main sources of figures: Facebook, Instagram and YouTube

公眾活動及資源 Public Campaigns and Resources



證監會時任主席雷添良先生(左)及香港交易所主席唐家成先生(右)主持「為理財教育敲鑼」。
SFC's then Chairman Mr Tim Lui (left) and HKEX Chairman Mr Carlson Tong (right) officiated at the "Strike the Gong for Financial Literacy".

來自證監會、香港交易所、香港房託基金協會及香港特許金融分析師學會的代表出席「深化互聯互通拓闊零售投資者界限」專題討論。

Representatives from the SFC, HKEX, Hong Kong REITs Association and the CFA Society Hong Kong at the "Expanding Market Connectivity and Options for Retail Investors" panel discussion.



於社交媒體和網上平台播放專題討論的精華短片，讓更多觀眾收看。

To reach a broader audience, highlights of the panel discussion were promoted on social media and online channels.

投資性格測試 「Check下你對投資眼」

年內，投委會委託香港樹仁大學、香港大學及香港理工大學的團隊，設計一個名為「Check下你對投資眼」的投資性格測試。

該測試透過簡短、有趣且互動的網上問答遊戲，幫助青年人了解自己的投資性格及可能出現的行為偏見，並按不同測試結果提供分析及實用錦囊，從而培養正確的投資態度。

投資性格測試「Check下你對投資眼」協助用家了解自己的投資性格及可能出現的行為偏見。

The “Investment Behaviour Personality Quiz” provides users with insights into their investment personalities and potential behavioural biases.

Investment Behaviour Personality Quiz

During the year, the IFEC commissioned an academic team from Hong Kong Shue Yan University, The University of Hong Kong and The Hong Kong Polytechnic University to develop the “Investment Behaviour Personality Quiz”.

This quiz aims to encourage young adults to adopt proper investment behaviour by engaging them in a short, fun and interactive online quiz that helps them understand their investment personalities and potential behavioural biases. Corresponding analysis and smart tips are also provided to encourage proper investment behaviour.



公眾活動及資源 Public Campaigns and Resources

可持續投資

年內，投委會持續製作教育資源，協助零售投資者了解ESG（環境、社會和管治）對投資及環境的影響，以及有根據地作出符合有關價值觀的決定。有關教育資源強調在投資決定中考慮ESG因素的重要性，鼓勵大眾了解可持續投資。

Sustainable investing

During the year, the IFEC continued to develop educational resources with the aim to help retail investors comprehend the impact of ESG (environmental, social and governance) on investing and the environment, and make informed decisions aligned with these values. Educational resources emphasising on the importance of considering ESG factors in investment decisions were produced, encouraging the understanding towards sustainable investing.



製作不同的教育資源促進投資者對ESG產品和可持續投資的關注和認識。Various resources were developed to promote investor awareness of ESG-related products and understanding of sustainable investing.

虛擬資產

隨著新產品的出現及交易渠道的增加，零售投資者可以更容易地接觸虛擬資產。投委會透過各種媒體渠道，幫助公眾了解虛擬資產的性質及投資於此類資產的潛在風險，並提醒投資者選擇持牌交易平台的重要性，以保障自身權益。

教育資源解釋持牌交易平台所提供的保障措施，例如補償安排及分隔資產等監管要求。

在2025年3月，投委會與香港特許金融分析師學會及CFA協會合辦網上研討會，邀請嘉賓講者包括證監會、香港特許金融分析師學會及業界代表，從零售投資者的角度探討虛擬資產的性質、運作、風險及投資價值。

Virtual assets

Virtual assets (VA) have become more accessible to retail investors with the development of new products and trading channels. The IFEC utilised various media channels to help the public understand the nature of VA and the potential risks of investing in this asset class, also reminding investors the importance of choosing licensed trading platforms to protect their rights and interests.

Educational resources highlight the protection measures offered by licensed trading platforms, such as compensation arrangements and asset segregation requirements as stipulated by the regulations.

In March 2025, the IFEC co-hosted a webinar with the CFA Society Hong Kong and the CFA Institute, featuring representatives from the SFC, the CFA Society Hong Kong and industry practitioners, to discuss the nature, operation, risks, and investment value of VA from the perspective of retail investors.



透過資訊圖表及社交媒體帖文，解釋虛擬資產的性質與風險，以及持牌虛擬資產交易平台的保障。Infographics and social media posts on the nature and risks of VA as well as protections offered by licensed virtual asset trading platforms.



從零售投資者角度探討虛擬資產投資的網上研討會。
A webinar on virtual asset investing from a retail investor perspective.



公眾活動及資源 Public Campaigns and Resources

惡劣天氣交易

投委會與證監會合作推出宣傳活動，包括一系列文章、資訊圖表及社交媒體推廣，支持於2024年9月23日起實施的惡劣天氣交易。

宣傳活動闡釋實施惡劣天氣交易的潛在好處，以及投資者為了在惡劣天氣期間維持交易的所需準備，包括了解及熟習網上投資及電子轉賬。

Severe Weather Trading

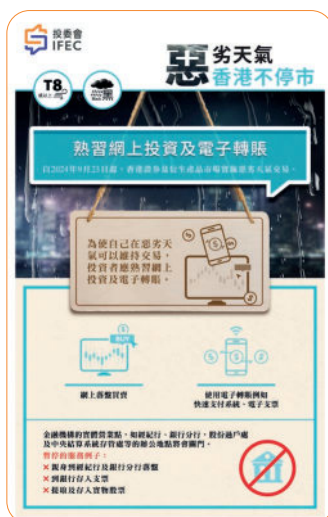
In support of the implementation of Severe Weather Trading on 23 September 2024, the IFEC collaborated with the SFC to launch an awareness campaign comprising articles, infographics and social media promotion.

The campaign outlined the potential benefits of implementing Severe Weather Trading, and highlighted the preparations investors should make to maintain trading during severe weather conditions. These include understanding and familiarising themselves with online investing and electronic fund transfers.



透過資訊圖表及社交媒體帖文，提醒零售投資者留意惡劣天氣情況下的交易安排。

Infographics and social media posts designed to inform retail investors the trading arrangements during severe weather conditions.



退休規劃

退休規劃對於期待安享退休生活的人來說至關重要。為了幫助公眾早日為退休生活作好準備，投委會推出了多種教育資源，講解有效退休規劃的重點考慮因素。

投委會於2025年3月舉辦網上講座，邀請香港年金有限公司及香港教育大學的代表討論如何為退休作好準備，並分享有關退休投資及建立穩定退休收入的心得。講座錄得超過900,000瀏覽次數⁷。

Retirement planning

Retirement planning is critical for everyone looking forward to a comfortable retirement life. To help the public plan early for their retirement, the IFEC developed various resources, exploring the key considerations of effective retirement planning.

The IFEC hosted an online talk in March 2025 inviting representatives from HKMC Annuity Limited and The Education University of Hong Kong to discuss how to prepare for retirement, retirement planning strategies, tips on retirement investments and building a stable retirement income. The talk recorded over 900,000 views⁷.



講者介紹使用投委會的退休計劃計算機評估退休預算，及利用年金產品為退休製造穩定的現金流。

Speakers introduced the use of the IFEC Retirement Planning Calculator to work out a retirement budget and make use of annuity products to create a stable income stream throughout retirement.

以資訊圖表介紹不同人生階段的退休計劃，提醒早日為退休作好準備。

Infographics mapping out the retirement planning journey to encourage early planning.



⁷ 數據截至2025年3月31日。主要數據資料來源：Facebook及YouTube
Figures as of 31 March 2025. Main sources of figures: Facebook and YouTube

公眾活動及資源

Public Campaigns and Resources

保險

健康問題對個人或家庭的財政及財務穩定性可造成嚴重影響。為鼓勵公眾建立財務抗逆能力，投委會於2025年3月與保險業監管局（保監局）合辦網上講座，討論健康保險如何減輕潛在財務負擔。

來自保監局、香港保險業聯會及香港中文大學醫學院的專家代表講解香港常見的慢性疾病、如何利用危疾保險及醫療保險加強健康保障，以及在購買該等產品時要考慮的因素。講座錄得超過420,000瀏覽次數⁸。

Insurance

Health issues may significantly impact an individual's or family's finances and derail financial stability. In a bid to encourage the public to build financial resilience, the IFEC co-hosted an online talk in March 2025 with the Insurance Authority (IA) to discuss how health insurance can help alleviate potential financial burden.

Representatives from the IA, the Hong Kong Federation of Insurers and The Chinese University of Hong Kong's Faculty of Medicine discussed common chronic diseases in Hong Kong and how to use adequate critical illness insurance and medical insurance coverage to enhance financial resilience. The talk recorded over 420,000 views⁸.



有關慢性疾病、危疾及醫療保險的網上講座。
Online talk on chronic disease, critical illness and medical insurance.

其他投資者及理財教育資源

年內，投委會製作多元化的教育資源，包括文章、網誌、資訊圖表及短片，涵蓋多個投資及理財教育題目。

Other investor and financial education resources

During the year, the IFEC developed various educational resources, including articles and blogs, infographics and videos, covering various investment and financial management topics.

題目 Topic	重點 Key messages
交易所買賣基金 Exchange Traded Funds (ETFs)	製作兩集動畫短片講解ETF的特點，包括簡介ETF在香港的發展、不同種類的ETF及其在資產配置中的角色。短片合共錄得超過760,000瀏覽次數 ⁹ 。 Produced two animated videos explaining the characteristics of ETFs, including a brief history of ETFs in Hong Kong, different types of ETFs and their role in asset allocation. The videos recorded over 760,000 views ⁹ .

⁸ 數據截至2025年3月31日。主要數據資料來源：Facebook及YouTube
Figures as of 31 March 2025. Main sources of figures: Facebook and YouTube
⁹ 數據截至2025年3月31日。主要數據資料來源：Facebook及YouTube
Figures as of 31 March 2025. Main sources of figures: Facebook and YouTube

題目 Topic	重點 Key messages
基金代幣化 Tokenisation of funds	<p>基於首隻證監會認可的代幣化基金於2025年2月推出，我們發表網誌解釋資產代幣化及投資代幣化基金需要注意的事項。</p> <p>Following the introduction of the first SFC-authorized tokenised fund in February 2025, the IFEC published a blog explaining tokenisation of assets and key considerations for investing in tokenised funds.</p>
香港交易所「綜合基金平台」 HKEX's Integrated Fund Platform (IFP)	<p>介紹綜合基金平台及其對零售投資者的好處，幫助大眾更便捷地獲取不同基金的資訊，提高透明度。</p> <p>Introduced the launch of IFP and its benefits to retail investors, highlighting the public access to information on fund investment options, enhancing transparency for investors.</p>
金融網紅 Finfluencers	<p>提醒公眾謹慎看待網上及社交媒體上的投資建議，並對潛在金融騙局保持警覺。</p> <p>Reminded the public to exercise caution with online and social media investment advice and to stay alert to potential investment scams.</p>
槓桿及反向產品 Leveraged and inverse (L&I) products	<p>提醒投資者槓桿及反向產品只適宜短線持有或用於對沖。產品的買賣價由市場供求決定，有可能偏離其資產淨值。</p> <p>Reminded investors that L&I products are designed for short-term trading or for hedging purposes. Their trading prices are determined by market demand and supply, which may deviate from its net asset value.</p>
債券 Bonds	<p>發表資訊圖表系列講解債券投資的基本知識，包括其於資產配置中的角色、孳息率、信貸評級及債券種類。</p> <p>Published an infographic series on the basics of bond investing, covering its role in asset allocation, bond yield, credit ratings, and the various types of bonds.</p>
「先買後付」產品 “Buy Now, Pay Later” products	<p>講解此支付方法的性質及在使用時的考慮事項，包括可能涉及的利息或手續費。</p> <p>Promoted responsible use of this payment option by explaining the nature and points to consider such as potential interest or handling fees.</p>

公眾活動及資源 Public Campaigns and Resources

為年輕一代提供寓教於樂的理財學習資源

革新版《親子理財頻道》

我們於2024年12月推出革新版《親子理財頻道》，為學生、家長及教師提供各種寓教於樂的理財學習資源。我們的目標是將日常生活情境轉化為寶貴的理財學習經驗，從而使理財學習變得簡單有趣。

透過新的界面以及優化主題和教材的分類，讓使用者能輕鬆地瀏覽頻道，以更容易找到所需的資源。

Edutainment financial learning resources for children and teenagers

Revamped Parenting Portal

We launched our revamped Parenting Portal in December 2024, offering a variety of edutainment resources for students, parents and teachers on money management. Our goal is to make learning about money management simple and fun by transforming everyday scenarios into valuable financial learning experience.

With a new interface and enhanced theme groupings for resources and teaching materials, the portal allows users to easily navigate the site and find the resources most relevant to their needs.



《親子理財頻道》提供短片、網上測驗、e故事、工作紙等，為學生、家長及教師提供互動性的理財教育資源。

Our Parenting Portal comes with videos, online quizzes, e-stories, worksheets and more to provide engaging financial education resources for students, parents and teachers.

「理財為甚麼？」學童教育活動 2024–25

投委會第二年與教育局合作，於2024–25學年舉辦此項教育活動，讓小學生學習所需的知識、態度及技巧，從而建立良好的理財習慣。

活動包括分別為公眾及學校而設的網上理財問答大挑戰及校際比賽。超過10,000名小學生參與此活動，在96間參賽學校當中，8間學校晉級參與於2025年3月舉行的全港小學校際理財問答比賽。

參與全港小學校際理財問答比賽決賽的學生、家長及老師均表示，此活動推動他們學習理財，並鼓勵學生和子女培養良好的理財習慣。

“Why is Money Management Important?” Education Campaign 2024–25

For the second year, the IFEC partnered with the Education Bureau to organise this education campaign for the 2024–25 school year so that primary school students can gain the knowledge, attitude and skills they need to develop good money management habits.

The campaign featured an online money management quiz for the general public and an inter-school competition for registered schools. Over 10,000 students participated, and 8 schools out of the 96 participating schools were selected to compete in the Inter-School Money Management Quiz Competition held in March 2025.

The students, parents and teachers who participated in the final round of the Inter-School Money Management Quiz Competition stated that the campaign motivated them to learn more about money management and instil good money management habits in their children or students.



公眾活動及資源 Public Campaigns and Resources

投委會全港小學校際理財問答比賽 2024-25

The IFEC Inter-School Money Management Quiz Competition 2024-25



香港特區政府教育局課程及質素保證科課程發展處總課程發展主任(幼稚園及小學組)李建寰先生於投委會全港小學校際理財問答比賽中致辭。
Mr Paul Lee, Chief Curriculum Development Officer (Kindergarten and Primary Section), Education Bureau of the HKSAR Government, delivered a speech at the Inter-School Money Management Quiz Competition.



小學生與家長及老師參加投委會全港小學校際理財問答比賽，透過有趣互動的活動學習理財知識。
Primary school students, along with their parents and teachers, took part in the Inter-School Money Management Quiz Competition, acquiring money management knowledge through engaging and entertaining activities.



獲獎名單 List of Awardees

冠軍 Champion	荃灣商會學校	Tsuen Wan Trade Association Primary School
亞軍 1st Runner-up	吳氏宗親總會泰伯紀念學校	Ng Clan's Association Tai Pak Memorial School
季軍 2nd Runner-up	陳瑞祺(喇沙)小學	Chan Sui Ki (La Salle) Primary School
殿軍 3rd Runner-up	林村公立黃福鑾紀念學校	Lam Tsuen Public Wong Fook Luen Memorial School
優異獎 Merit	播道書院	Evangel College
	海壩街官立小學	Hoi Pa Street Government Primary School
	保良局田家炳小學	Po Leung Kuk Tin Ka Ping Primary School
	東華三院高可寧紀念小學	TWGHs Ko Ho Ning Memorial Primary School
最佳現場打氣獎 The Best Cheering School	保良局田家炳小學	Po Leung Kuk Tin Ka Ping Primary School



得獎學生與家長參與投委會理財教育體驗館小專員活動，度過了愉快的時光。

Awardees with their parents had an exciting time participating in an experiential training activity at the IFEC FinEd Hub.

公眾活動及資源 Public Campaigns and Resources

為學生而設的動畫系列及資源套

於2025年3月，我們推出兩集新的「錢家e理財」動畫短片。短片的内容包括網絡遊戲課金、追星應援及網絡安全，而新集數則介紹妥善管理金錢的習慣，以及加密貨幣及虛擬資產的基本知識。動畫系列專為小學及中學生而設，鼓勵他們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相關概念的理解。我們亦鼓勵家長與子女在家討論相關的理財話題。兩集新短片錄得逾500萬瀏覽次數¹⁰，我們並於2024–25學年向超過500間小學派發約150,000份資源套。

Animation series and toolkits for students

In March 2025, we developed two additional episodes in “The Chin Family Smart About Money” series. In addition to messages about online game spending, support for pop idols and cybersecurity, the new episodes focus on prudent money management habits, as well as understanding the basics of cryptocurrencies and virtual assets. Targeted at primary and secondary school students, the series encourages a positive attitude towards money management.

After watching the videos, students can complete the supplementary toolkits for a better understanding of the concepts. Parents were also encouraged to discuss these money topics with their children at home. The two new episodes recorded more than 5 million video views¹⁰, and around 150,000 sets of toolkits were delivered to over 500 primary schools in the 2024–25 school year.



小學及中學生在課堂上使用投委會資源套學習理財概念。
Primary and secondary school students used our toolkit to learn money management concepts during classes.



¹⁰ 數據截至2025年3月31日。主要數據資料來源：Facebook、Instagram及YouTube
Figures as of 31 March 2025. Main sources of figures: Facebook, Instagram and YouTube

農曆新年活動

在農曆新年期間，我們推廣有趣的節日網上遊戲「錢家賀年三件事」及投委會利是錢收支計算機，鼓勵家長利用節日的好時機，引導子女學習理財。

透過我們的互動工具及遊戲，兒童可以學習點算金錢、付款及精明分配金錢等理財知識，同時能邊玩邊學，製作個人化的電子揮春。



Chinese New Year campaign

During the Chinese New Year, we promoted our fun-filled festive online games and Laisee Money Budget Planner, which encourage parents to induce discussions and guide their children on managing money.

Through our interactive tools and games, children can learn about counting money, making payments and allocating money wisely, while creating their personalised red couplets.

我們將孩子在農曆新年的喜悅與興奮，轉化為父母寶貴的教學機會。

We turned children's joy and excitement during the Chinese New Year into a valuable teaching opportunity for parents.

世界理財週2025

我們支持由經濟合作與發展組織（經合組織）國際理財教育網絡舉辦的年度活動世界理財週，向兒童及青年人推廣理財能力的重要性。今屆的主題為「明智理財，創造未來」，活動於2025年3月17日至3月23日全球同步舉行。

我們推出世界理財週專頁，介紹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。

Global Money Week (GMW) 2025

We supported GMW, an annual campaign launched by the Organisation for Economic Co-operation and Development International Network on Financial Education (OECD/INFE), to raise awareness of financial literacy among young people. This year, the campaign was held globally from 17 to 23 March 2025, under the theme "Think before you follow, wise money tomorrow".

We launched a dedicated GMW portal, with financial learning initiatives from the IFEC and stakeholders to enhance financial literacy among the younger generation in Hong Kong.



於2025年3月，我們支持「世界理財週」，向年輕一代推廣理財能力。

In March 2025, we supported GMW to promote financial literacy among young people.

公眾活動及資源 Public Campaigns and Resources

社交媒體

社交媒體平台在投委會向公眾及時傳達教育訊息方面扮演重要的角色。在瞬息萬變的金融環境中，我們持續利用Facebook、Instagram及YouTube等社交媒體平台，向目標受眾提供投資者及理財教育的相關資訊。

我們發放的社交媒體內容涵蓋各種投資及理財主題，包括虛擬資產、惡劣天氣交易安排、可持續投資、提防金融騙局、退休規劃、投資者保障及監管環境的最新發展。

我們亦製作適時的內容，鼓勵公眾使用投委會的工具及資源來計劃及管理財務，並透過吸引的圖像、短片及動畫等形式，加強與網絡受眾的互動。

Social media

Social media platforms play an important role in helping the IFEC deliver timely educational messages to the public. In this ever-changing financial environment, we continue to utilise platforms such as Facebook, Instagram and YouTube to provide relevant investor and financial educational information to our target audiences.

Our social media content covers various investment and financial management topics, including virtual assets, severe weather trading arrangements, sustainable investing, financial scam prevention, retirement planning, investor protection and developments in the regulatory environment.

We also produce seasonal content encouraging the public to use the IFEC's tools and resources for planning and managing their finances, engaging the online community with eye-catching visuals, short videos and animations.



我們的社交媒體帖文以吸引視覺的形式傳遞投資者及理財教育資訊，讓網絡受眾覺得既有趣又易於理解。By using visually appealing formats, our social media feeds are designed to make investor and financial education more accessible and enjoyable.

網站及數碼工具

投委會旨在透過全面的數碼資源，包括網站及數碼工具，協助公眾掌握所需的知識及技能，以作出有根據的投資及財務決定。

網站是投委會與公眾接觸及互動的重要平台，透過提供各種資源以滿足公眾在投資及理財學習方面的不同需要。網站設有專為投資者、青年人、家長以及準備退休和退休人士而設的專頁，提供一站式資訊，涵蓋金融市場的最新趨勢、投資者及理財教育活動，以及最新的研究資訊。

此外，我們提供多元化的數碼工具及計算機，幫助公眾隨時隨地管理個人財務。我們獲獎的數碼理財工具專頁¹¹，協助使用者處理各種財務管理需要，例如制定預算、債務管理、儲蓄及投資，以及退休規劃等。

Website and digital tools

The IFEC aims to equip the public with the knowledge and skills needed to make informed investment and financial decisions through a comprehensive suite of digital resources, including our website and digital tools.

Our website serves as a key platform for engaging the public and addressing their diverse investing and financial learning needs. To reach our target audience of investors, young people, parents, pre-retirees and retirees, our website features sections tailored to their interests, serving as a go-to source for the latest trends in financial markets, investor and financial education initiatives and research updates.

Additionally, we offer a wide range of digital tools and calculator widgets to assist the public in managing their personal finances anytime, anywhere. Our award-winning tools¹¹ address common financial management needs, such as budgeting, debt management, saving and investing, and retirement planning.



投委會網站的目標是成為公眾學習投資及理財知識的途徑。
The IFEC website aims to become the go-to source for the public to learn more about investing and financial management.

¹¹ 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」。
The IFEC digital financial management tool portal received the "Gold Winner of Website – Best User Experience" award in the MUSE Creative Awards 2023.

公眾活動及資源

Public Campaigns and Resources

投委會網站提供免費數碼理財工具及計算機。
Free digital financial management tools and calculator widgets available on the IFEC website.



網誌及電子通訊

年內，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，錄得約146,000瀏覽次數¹²。

Blog and e-newsletters

We reach the public through the blog posts and e-newsletters we publish throughout the year. Using The Chin Family characters, our blogs on investing and money management topics recorded around 146,000 page views¹².



網誌及電子通訊有助我們聯繫目標受眾，提供迎合受眾需要的投資者及理財教育資訊。
Our blogs and e-newsletters help us reach our target audiences with information tailored to their investor and financial education needs.

¹² 數據截至2025年3月31日。數據資料來源：Google Analytics
Figures as of 31 March 2025. Source of figures: Google Analytics

媒體合作

我們與媒體夥伴密切合作，透過媒體訪問、記者會、新聞稿發放及媒體通知等，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。

媒體訪問

年內，我們的管理層接受多家媒體的採訪，分享對各種投資者及理財教育議題的見解，內容涵蓋審慎投資、信貸及借貸、ESG、機械理財顧問、提防金融騙局、退休規劃及學童理財教育等。

投委會理財教育體驗館

於2024年8月，投委會主席杜淦堃先生在香港電台電視節目「鏗鏘集」中探討早期理財教育在香港的重要性，強調理財能力是一項重要的生活技能，家長應儘早開始教導子女理財。他亦介紹投委會理財教育體驗館是香港首個數碼投資者及理財教育學習中心。

節目亦邀請投委會投資者及理財教育獎(教學)2023的金獎得獎者，大埔舊墟公立學校(寶湖道)的老師代表，分享學校在教導小學生管理金錢方面的教學經驗。

Media collaboration

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

Media interviews

During the year, our executives attended a number of media interviews, during which they shared insights on various investor and financial education topics such as prudent investment, credit and borrowing, ESG, robo-advisors, financial-scam prevention, retirement planning and financial education for schoolchildren.

The IFEC FinEd Hub

In August 2024, Radio Television Hong Kong's TV programme "Hong Kong Connection" aired an episode on the importance of early financial education in Hong Kong. IFEC Chairman Mr Victor Dawes reiterated that financial literacy is a crucial life skill and parents should start as early as possible to educate children on financial management. He also highlighted the IFEC FinEd Hub as Hong Kong's first experiential learning hub on investor and financial education.

A teacher representative from Tai Po Old Market Public School (Plover Cove)—the Gold Award recipient of the IFEC Investor and Financial Education Award 2023 (Teaching)—also participated in the interview to share their best practices on teaching money management to primary school students.



2024年8月，香港電台
August 2024,
Radio Television Hong Kong

投委會主席杜淦堃先生在香港電台訪談中探討早期理財教育的重要性。
IFEC Chairman Mr Victor Dawes spoke about early financial education in an interview with RTHK.

公眾活動及資源

Public Campaigns and Resources

2024年5月,《信報財經新聞》
May 2024, Hong Kong Economic Journal



Victor Dawes, chairman of the Investor Financial Education Council, has stressed the importance of re-emphasizing key messages to combat scams. Photo: Yik Yeung-man

"I think it can be said that we all have slightly short memories ... but for example, you look at the recent scams, a lot of them were advertised on the basis of extremely high and unrealistic returns and people fall for it," the chairman said.

"Throughout history, this has happened a lot of times, and so that is why we are really trying to re-emphasise the key messages over the years."

Dawes said investors should fully understand the properties and risks of a financial product before making an investment, adding they should seek out reliable sources of information.

2024年5月,《南華早報》
May 2024, South China Morning Post

在與《信報財經新聞》及《南華早報》的訪問中,投委會主席杜淦堃先生闡述投資者及理財教育對香港市民財務健康的重要性。

In interviews with Hong Kong Economic Journal and South China Morning Post, IFEC Chairman Mr Victor Dawes explained the importance of investor and financial education for the financial well-being of people in Hong Kong.

2024年8月,《am730》
August 2024, am730



2024年8月, Now TV
August 2024, Now TV



投委會總經理李婉秋女士在《am730》及Now TV的訪問中,談及可持續投資及負責任地使用信貸產品。
IFEC General Manager Ms Dora Li in interviews with am730 and Now TV on the subjects of sustainable investing and responsible borrowing.

投資者及理財教育

於2024年5月，投委會主席杜淦堃先生在《信報財經新聞》及《南華早報》的訪問中闡述投資者及理財教育對香港市民財務健康的重要性。他在訪問中闡述了投委會對數碼化轉型的願景、投委會理財教育體驗館的推出及其對香港的投資者及理財教育的重要性。

於2024年8月，投委會總經理李婉秋女士在與《am730》的訪談中闡述投資者教育在促進香港可持續金融發展中扮演的關鍵角色。此外，她建議零售投資者在投資ESG產品前，進行全面的研究。李女士在與Now TV的訪談中，談及負責任地使用信貸產品。

於2024年12月，投委會投資者教育及協作關係總監楊蔚怡女士在《大公報》的訪問文章中探討負責任使用機械理財顧問平台的重要性。

提防投資騙局

於2024年11月，投委會投資者教育及協作關係總監楊蔚怡女士出席香港警務處舉行的記者會，以提高公眾對網上投資騙案及如何避免成為受害者的意識。於2025年3月，她亦參與了警方贊助的電視節目，宣揚提防投資騙局的訊息。



2025年3月，電視廣播有限公司
March 2025, Television Broadcasts Limited

投委會投資者教育及協作關係總監楊蔚怡女士出席由香港警務處舉行的記者會，並參與了其贊助的電視節目，兩者均聚焦提防投資騙局。IFEC Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung attended the press conference organised by the Hong Kong Police Force and participated in a TV programme sponsored by the Force, both focused on the subject of anti-investment scams.

Investor and financial education

In May 2024, IFEC Chairman Mr Victor Dawes participated in interviews with Hong Kong Economic Journal and South China Morning Post, where he explained the importance of investor and financial education for the financial well-being of people in Hong Kong. In his comments during the interviews, he elaborated on the IFEC's vision of digital transformation, the launch of the IFEC FinEd Hub and how it is contributing to investor and financial education in Hong Kong.

In August 2024, IFEC General Manager Ms Dora Li in an interview with am730 explained the pivotal role investor education plays in promoting sustainable financial development in Hong Kong. In addition, she advised retail investors to undertake thorough research before investing in ESG products. In another interview, with Now TV, Ms Li spoke about the responsible use of credit products.

In December 2024, IFEC Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung was featured in an interview article in Ta Kung Pao discussing the responsible use of robo-advisory platforms.

Anti-investment scams

In November 2024, IFEC Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung attended the press conference organised by the Hong Kong Police Force to raise awareness of online investment scams and how to prevent becoming a victim. In March 2025, she also participated in a TV programme sponsored by the Force to promote anti-investment scam messages.



2024年11月，《星島日報》
November 2024, Sing Tao Daily

公眾活動及資源

Public Campaigns and Resources

專欄文章及新聞稿

年內，我們撰寫專欄文章，並發布新聞稿及媒體通知，及時向公眾和媒體推廣適時的投資者及理財教育資訊。

刊登投委會專欄文章的主流媒體包括

《am730》、《香港仔》、《明報》、Now TV、《東方日報》、《星島日報》及《文匯報》等。

媒體亦報道投委會的最新狀況，投資者及理財教育活動及資源、持份者合作及企業管治事宜。

By-lined articles and press releases

During the year, we developed by-lined articles and published press releases and media alerts to promote our timely investor and financial education messages to the public and the media.

Mainstream media outlets featuring the IFEC bylined-articles included am730, Lion Rock Daily, Ming Pao, Now TV, Oriental Daily News, Sing Tao Daily and Wen Wei Po.

The media also reported our corporate updates, highlighting our education campaigns, stakeholder collaborations and corporate governance matters.

留意平台服務收費 投資建議並非必賺

存在風險 隨著AI技術發展，香港自動化投資顧問、智能理財平台等愈趨普及。投資者及理財教育委員會投資教育及協作關係總監楊蔚怡表示，選擇智能投資平台有五大方面需要注意，分別是機構是否持牌、了解服務及費用、提供準確及充分的資料、考慮風險及投資意見，及謹慎投資。

楊蔚怡表示，機械理財顧問（或稱自動化投資顧問、智能理財平台等）利用金融科技為客戶提供理財建議，例如根據客戶的個人情況，自動建立投資組合或建議合適的標準投資

她指出，無論選擇真人顧問或是機械顧問，沒有任何理財顧問能夠保證其投資建議必然獲利。在作出投資決定前，應先做足功課，了解最符合個人投資及理財需要的理財顧問方案。

楊蔚怡表示，智能投資平台或機械理財顧問是一個收費較低的選擇，由於整個服務過程在網上進行，用家需要具備一定的科技知識。她提醒投資者，在使用過程中，要懂得保障個人私隱與個人資料的安全性。

投委會於各大媒體平台發表的專欄文章及相關新聞報道，以推廣投資者及理財教育資訊。

The IFEC by-lined articles and related news reports in various media platforms to promote investor and financial education messages.

2024年12月，《大公報》
December 2024, Ta Kung Pao

「先買後付」有風險 消費前應先了解

「先買後付」(Buy Now, Pay Later, BNPL) 支付方式讓消費者在購物時先消費後付款或分期，再將付款分期完成，它迎合了消費者需求，在剛興起時受到不少網民歡迎。對收入不穩定或有短期資金需求的人來說是一種靈活的支付方式，可以將消費後延後分期還款。然而，「先買後付」雖然提供了便利，但也存在一定的風險，消費者應先了解其特點，再選擇合適的付款方式。

未時還款或需付罰款

免息分期。「先買後付」平台允許消費者在免利息及免服務費的情況下，將消費金額分期或延期還款。但如果消費者未能按時還款，則可能需支付高额的罰款或利息，也會增加消費者的財務負擔。此外，由於消費者不需立即支付全額費用，反而會容易造成自己的財務狀況過度消費，這可能令消費者累積多筆「先買後付」的債務。

逾期還款恐損信譽評分

信譽評分。如果消費者多次逾期還款，其信譽評分有可能受到負面影響。信譽評分可能會影響到未來申請信用卡、汽車貸款及信用卡等信貸產品。此外，信譽評分也有機會影響學生的就業面試，因為僱主可能要求查看應徵者的信譽評分以了解其信譽情況。

隱藏費用。一些「先買後付」平台會以「免息分期」進行宣傳，但如未實時上可視化，如逾期費用、包括手續費、逾期利息、延遲還款費用、提早還款費用或發收費用等，消費者若使用「先買後付」前，應了解所有可能的費用和罰款。

投委會工具助妥善理財

使用信譽支付產品前應先了解其特點及費用，以負責任的態度享受便利。要定期評估自己的財務和還款能力。你可以使用投委會的貸款及債務計算機，確保在未來的還款期內能夠按時還款，亦可幫助你了解個人債務狀況及妥善管理債務。

2024年12月，《文匯報》
December 2024, Wen Wei Po

從日常習慣 看投資心理

投資是理財教育的重要一環，而投資心理則是投資成功與否的關鍵。從日常生活中的習慣，我們可以觀察到投資者的心理狀態，從而調整投資策略，提高投資效率。

知己知彼百戰百勝

認識自己。了解自己的性格、風險承受能力、投資目標和投資期限，是制定投資策略的第一步。了解自己的心理特點，如是否容易受市場波動影響，是否容易追隨大眾，這些都是制定投資策略時需要考慮的因素。

建立投資習慣

定期投資。建立定期投資的習慣，可以分散市場風險，避免追漲殺跌。定期投資可以讓投資者在不確定的市場環境中，保持冷靜的頭腦，堅持長期投資。

分散投資

分散投資。不要將所有的資金都投入到同一個市場或同一個產品中。分散投資可以降低風險，提高投資的穩定性。投資者應該根據自己的風險承受能力，合理配置資產，實現資產的保值增值。

保持冷靜

保持冷靜。投資是一場馬拉松，不是一場短跑。在投資過程中，遇到市場波動時，要保持冷靜，不要輕易做出衝動性的決定。投資者應該根據自己的投資目標和風險承受能力，制定長期的投資計劃，並堅持執行。

2024年10月，《星島日報》
October 2024, Sing Tao Daily

綠色金融產品多元化 各有特點

投資者及理財教育委員會

隨著全球對環境、社會及管治(ESG)因素的重視，綠色金融產品日益受到投資者的關注。投資者及理財教育委員會(投委會)表示，綠色金融產品具有多元化特點，各有其優勢和風險，投資者應根據自己的投資目標和風險承受能力，選擇合適的綠色金融產品。

ESG基金

ESG基金是專注於投資具有良好環境、社會及管治表現的公司。ESG基金可以分為純ESG基金和ESG主題基金。純ESG基金只投資於符合ESG標準的公司，而ESG主題基金則在投資組合中融入ESG因素。ESG基金具有長期增值潛力，但也會面臨市場波動和ESG因素變化的風險。

ESG債券

ESG債券是發行人承諾將資金用於支持符合ESG標準的項目或活動的債券。ESG債券具有較低的風險和較高的流動性，但也會面臨信用風險和ESG因素變化的風險。

ESG股票

ESG股票是符合ESG標準的公司的股票。ESG股票具有較高的增長潛力，但也會面臨市場波動和ESG因素變化的風險。

ESG指數

ESG指數是衡量公司在ESG方面的表現的指標。ESG指數可以分為ESG綜合指數和ESG主題指數。ESG綜合指數衡量公司在ESG方面的整體表現，而ESG主題指數則專注於特定的ESG因素。ESG指數具有參考價值，但也會面臨數據不準確和ESG因素變化的風險。

2024年12月，《明報》
December 2024, Ming Pao

杜淦堃續任投委會主席

投資者及理財教育委員會(投委會)宣布，證監會非執行董事杜淦堃再度獲委任為投委會主席，為期兩年，任期由今日起生效。

投委會是證監會的附屬機構，主席一職由證監會委任。杜淦堃表示，深感榮幸再獲委任為投委會主席，投委會的工作別具意義，致力透過教育和宣傳，加強香港的投資者及理財教育。多年來投委會推出嶄新的教育活動及計劃，推廣投資者及理財教育，冀進一步提升公眾的理財能力水平。他感謝投委會董事局、所有的持份者及投委會團隊的支持及努力，並期待與他們繼續攜手提升市民的財務健康。

投委會總經理李曉秋指出，投委會團隊很高興能繼續受益於杜淦堃的領導，精益求精，更進一步推動香港的投資者和理財教育。過去兩年在他的領導下，投委會在實踐其使命，即協助大眾掌握理財的知識、態度及技巧，從而作出有根據的投資及財務決定，取得重要進展。

2024年8月，《信報財經新聞》
August 2024, Hong Kong Economic Journal



2025年2月，香港電台
February 2025, Radio Television Hong Kong

投委會創新及夥伴合作經理蔡淑敏女士出席香港電台有關退休規劃的訪問。
IFEC Manager of Innovation and Partnerships Ms Anny Choi in an interview with Radio Television Hong Kong on retirement planning.



2025年2月，Now TV
February 2025, Now TV

投委會企業傳訊及特別項目總監林汶鈴女士就早期理財教育的重要性接受Now TV訪問。
IFEC Head of Corporate Communications and Special Projects Ms Manning Lam in an interview with Now TV on the importance of early financial education.

《香港經濟日報》及《明報》的新聞報道及投委會專欄文章，介紹投委會的學童及青年人理財教育資源。
News reports and the IFEC by-lined articles in Hong Kong Economic Times and Ming Pao introducing the IFEC's resources on financial education for children and young people.



2024年8月，《香港經濟日報》
August 2024, Hong Kong Economic Times



2024年9月，《明報》
September 2024, Ming Pao



2024年11月，《明報》
November 2024, Ming Pao

鳴謝：《am730》、《信報財經新聞》、《香港經濟日報》、《明報》、Now TV、香港電台、《星島日報》、《南華早報》、《大公報》、電視廣播有限公司及《文匯報》。

Credits: am730, Hong Kong Economic Journal, Hong Kong Economic Times, Ming Pao, Now TV, Radio Television Hong Kong, Sing Tao Daily, South China Morning Post, Ta Kung Pao, Television Broadcasts Limited and Wen Wei Po.





讓孩子有個好開始

Give Your Children a Head Start

理財教育應該從小開始。向孩子灌輸儲蓄及量入為出的價值觀，能為他們奠定穩健的財務基礎。投委會提供寓教於樂的教育資源，協助父母教導下一代掌握所需的知識和技能，讓他們在成長過程中能夠明智理財。

Financial education should start at an early age. Teaching children the value of saving and prudent spending helps them build a foundation for lifelong financial success. With the edutainment resources of the IFEC, parents can equip the next generation with the knowledge and skills needed for smart money management as they grow up.

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



為提升投資者及理財教育計劃的成效，投委會根據主要目標受眾的特定理財學習需要，以及所面對的挑戰制定計劃內容。我們亦與相關持份者合作，以擴大計劃的覆蓋範圍及影響力，從而促進受眾的行為轉變。

To enhance the effectiveness of our investor and financial education programmes, the IFEC tailors content to meet the specific financial learning needs and challenges of our key target audience. We also collaborate with stakeholders to increase the reach and impact of our programmes, aiming to inspire behavioural change.

投委會教育計劃 The IFEC education programmes

(2024年4月1日至2025年3月31日)
(1 April 2024 – 31 March 2025)



370+

教育計劃所提供的講座或工作坊
seminars or workshops provided by
our education programmes



20,500+

出席者，包括學生、教師、家長、在職人士及長者。
attendees, including students, teachers, parents,
working adults and seniors.

幼稚園學生

錢家講故事學理財—親子錢罌DIY挑戰賽

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2024–25學年，我們於計劃中加入親子錢罌DIY挑戰賽，以鼓勵教師及家長使用投委會的網上資源，幫助兒童在日常生活中實踐理財概念。來自69間幼稚園超過110名兒童及家長參加比賽。

Kindergarten schoolchildren

The Chin Family Money and Virtues Story Books and Activities Programme – Parent-Child Piggy Bank DIY Competition

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

During the 2024–25 school year, we added the Parent-Child Piggy Bank DIY Competition to this programme, with the aim of encouraging teachers and parents to use the IFEC's online resources to help children practise money management concepts in their daily lives. More than 110 children with parents from 69 kindergartens participated in the competition.

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



黃顯倫與家長製作的錢罌，以自動櫃員機作藍本，於網上投票贏得「親子錢罌人氣大獎」。
The piggy bank created by Wong Hin Lon and his parent was inspired by an automated teller machine. It won the Most Popular Award in online voting.



(由左至右) 香港特區政府教育局課程及質素保證科課程發展處總課程發展主任(幼稚園及小學組) 李建寰先生、路德會良景幼兒園黃曉津及家長、學之園幼稚園(君豪峰) 梁心語及家長、蘇浙小學幼稚園黃顯倫及家長，以及保良局青年服務督導主任陳生昌先生。

(From left to right) Chief Curriculum Development Officer (Kindergarten and Primary Section), Education Bureau of the HKSAR Government Mr Paul Lee, Leung King Lutheran Day Nursery Wong Hiu Chun and his parent, Learning Habitat Kindergarten (Novum East) Leung Sum Yu and her parent, Kiangsu & Chekiang Primary School (Kindergarten Section) Wong Hin Lon and his parent, and Po Leung Kuk Youth Affairs Department Supervisor Mr Window Chan.

最踴躍參與學校獎

The Most Actively Participating School Award

冠軍
Champion

順德聯誼總會梁潔華幼稚園
Shun Tak Fraternal Association Leung Kit Wah Kindergarten

亞軍
1st Runner-up

香港真光中學幼稚園
The True Light Middle School of Hong Kong (Kindergarten Section)

季軍
2nd Runner-up

新界婦孺福利會博康幼兒學校
NTW & JWA Pok Hong Nursery School

路德會沙崙堂幼稚園(慈愛分校)
Sharon Lutheran Church Kindergarten (Tsz Oi Branch)

學之園幼稚園(昇御海逸)
Learning Habitat Kindergarten (Chatham LV)

個人獎項 Individual Awards

獎項 Award	學校 School	學生 Student
冠軍 Champion	學之園幼稚園(君豪峰) Learning Habitat Kindergarten (Novum East)	梁心語 Leung Sum Yu
亞軍 1st Runner-up	路德會良景幼兒園 Leung King Lutheran Day Nursery	黃曉津 Wong Hiu Chun
季軍 網上投票「親子錢嚟人氣大獎」 2nd Runner-up Most Popular Award	蘇浙小學幼稚園 Kiangsu & Chekiang Primary School (Kindergarten Section)	黃顯倫 Wong Hin Lon
優異獎 Merit	聖公會靈風堂幼稚園 SKH Holy Spirit Church Kindergarten 路德會沙崙堂幼稚園(慈愛分校) Sharon Lutheran Church Kindergarten (Tsz Oi Branch) 田景邨浸信會呂郭碧鳳幼稚園 Tin King Estate Baptist Lui Kwok Pat Fong Kindergarten 平安福音堂幼稚園(沙田) Peace Evangelical Centre Kindergarten (Shatin) 聖公會靈風堂幼稚園 SKH Holy Spirit Church Kindergarten	陳健宇 Chan Kin Yu 顧恩碩 Ku Yan Shek 黎尚臻 Lai Sheung Tsun 黃宥 Wong Yau 馮柏叡 Fung Pak Yui

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

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理財教育計劃，以協助小學生培養良好的理財素養。

第六期計劃於2023–24學年順利完成，超過19,000名學生與其家長及教師參與。此外，超過10,000名來自才德兼備理財學校計劃及其他學校的學生曾使用此計劃的網上遊戲。

才德兼備理財學校計劃自2018–19學年開始推行，截至2023–24學年末，設計了超過300份校本教案，供全港所有小學使用。

Primary schoolchildren

The Financially Literate Schools Programme (FLS)

We co-organised this financial education programme with the Centre for University & School Partnership, Faculty of Education, The Chinese University of Hong Kong, to help primary schoolchildren on their journey to become financially proficient.

The sixth batch of this programme was successfully completed in the 2023–24 school year, with more than 19,000 students participating along with their parents and teachers. Additionally, the online game of this programme reached over 10,000 students from both FLS and non-FLS participating schools.

From its inception in the 2018–19 school year to the end of the 2023–24 school year, the FLS programme has developed more than 300 lesson plans, which are openly accessible to all primary schools.



在2023–24學年參與才德兼備理財學校計劃「我的夢想校園」網上學習遊戲的學生於2024年6月舉行的年度總結分享會中獲得表彰。

Students who participated in the "My Dream School" online learning game of the FLS in the 2023–24 school year were recognised during the yearly dissemination event held in June 2024.

小學生理財大使計劃

此計劃與保良局合辦，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2024年4月至2025年3月，有15間小學參加此計劃，惠及超過2,000名學生。

Financial Literacy Ambassador Programme for Primary Students

Co-organised with Po Leung Kuk, 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 2024 to March 2025, over 2,000 students from 15 schools benefited from this programme.



學生透過理財遊戲接受培訓成為理財大使。
Students are trained as Financial Literacy Ambassadors via a money management game.



保良局田家炳小學的學生學習基本理財概念。
Students at Po Leung Kuk Tin Ka Ping Primary School learn basic money management concepts.

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

中學生

數碼財智教育計劃

隨著數碼理財能力的重要性與日俱增，投委會與教育局合辦此計劃及比賽。計劃旨在提升中學生對數碼金融服務及網絡風險的認知，培養他們安全使用個人數碼金融服務的能力，以免墮入金融騙局。

數碼財智2023/24 — 中學生四格故事及短片創作比賽在2024年7月舉行總決賽暨頒獎禮。入圍的同學匯報其創作作品的理念及學習成果。比賽吸引了來自75間中學、超過800名學生參加。

在2024/25年計劃的中學生IG創作比賽，吸引了來自67間中學、超過900名的學生創作IG帖子及連續短片，展示如何利用金融科技制定財務計劃，並為他們將來的投資作好準備。

Secondary school students

Digital Financial Literacy Programme for Youth

Recognising the growing importance of digital financial literacy, we co-organised this programme and competition with the Education Bureau. The programme helps secondary school students increase their awareness of digital financial services and cyber risks, while developing the essential skills to use digital personal financial services safely and protect themselves from financial scams.

The final presentation of the Digital Financial Literacy Programme for Youth 2023/24 – Four-Cell Story and Mini-Movie Competition along with award presentation ceremony took place in July 2024. Students presented the concepts and learning outcomes of their works. The competition engaged over 800 students from 75 secondary schools.

The programme for 2024/25 introduced the Instagram Content Creation Competition. The Instagram feeds and reels created by the participating students highlighted the importance of utilising fintech to develop financial plans and prepare them for making future investments. The programme engaged over 900 students from 67 secondary schools.



香港特區政府教育局總課程發展主任(科技教育)連庭傑先生和投委會創新及夥伴合作總監黃樂心女士分別與數碼財智2023/24 — 中學生四格故事及短片創作比賽高級組(左)和初級組(右)得獎同學合照。

Chief Curriculum Development Officer (Technology Education), Education Bureau of the HKSAR Government Mr Henry Lin and IFEC Head of Innovation and Partnerships Ms Cindy Wong with the awardees of Senior Category (left) and Junior Category (right) of the Digital Financial Literacy Programme for Youth 2023/24 – Four-Cell Story and Mini-Movie Competition respectively.



奪得數碼財智2024/25 — 中學生IG創作比賽高級組冠軍的英華女學校同學和教師合照。

Students and a teacher from Ying Wa Girls' School received the Champion award in the Senior Category of the Digital Financial Literacy Programme for Youth 2024/25 – Instagram Content Creation Competition.



投委會創新及夥伴合作總監黃樂心女士(左)、香港特區政府教育局高級課程發展主任(科技教育)陳家兒博士(右)和數碼財智2024/25 — 中學生IG創作比賽初級組得獎同學合照。
IFEC Head of Innovation and Partnerships Ms Cindy Wong (left), Senior Curriculum Development Officer (Technology Education), Education Bureau of the HKSAR Government Dr Grace Chan (right) and the awardees of Junior Category of the Digital Financial Literacy Programme for Youth 2024/25 – Instagram Content Creation Competition.

數碼財智2023/24 — 中學生四格故事及短片創作比賽

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

初級組 (中一至中三) Junior Category (S1 – S3)

冠軍 Champion	聖公會莫壽增會督中學 SKH Bishop Mok Sau Tsang Secondary School	鄧珈悠 Tang Ka Yau
亞軍 最佳匯報獎 1st Runner-up Best Presentation Award	聖公會陳融中學 SKH Chan Young Secondary School	陳貝慈 Chen Pui Chi
季軍 2nd Runner-up	聖公會莫壽增會督中學 SKH Bishop Mok Sau Tsang Secondary School	楊穎頤 Yeung Wing Yee
優異獎 Merit	沙田蘇浙公學 Kiangsu-Chekiang College (Shatin) 沙田蘇浙公學 Kiangsu-Chekiang College (Shatin) 香港真光中學 The True Light School of Hong Kong 香港真光中學 The True Light School of Hong Kong 東華三院辛亥年總理中學 TWGHs Sun Hoi Directors' College 聖保祿學校 St. Paul's Convent School	張卓言 Cheong Cheuk Yin 許倩榕 Hui Sin Yung 鍾蔚林 Chung Wai Lam Vivianne Abdul Rahman Asfia 廖婉婷 Liao Yuen Ting 黃旨希 Wong Chi Hey Bethany
最受歡迎四格故事作品獎 Most Liked Award: Four-Cell Story	聖保祿學校 St. Paul's Convent School	黃旨希 Wong Chi Hey Bethany

高級組 (中四至中六) Senior Category (S4 – S6)

冠軍 Champion	港大同學會書院 HKUGA College	秦詩芸、吳欣蓓、曾珈琪、陳洛彤 Chin Shih Yun; Ng Yan Pui; Chung Jiaqi Alyssa; Chan Lok Tung
亞軍 1st Runner-Up	孔聖堂禮仁書院 Academy of Innovation (Confucius Hall)	陳澤熙、謝嘉穎、李思慧、婁嘉祺 Chen Chak Hei; Tse Ka Wing; Li Sze Wai; Lou Jiaqi
季軍 最佳匯報獎 2nd Runner-up Best Presentation Award	保祿六世書院 Pope Paul VI College	黃寶瑤、梁曉琳 Wong Po Yiu; Leung Hiu Lam
優異獎 Merit	樂善堂楊葛小琳中學 Lok Sin Tong Young Ko Hsiao Lin Secondary School 嘉諾撒聖家書院 Holy Family Canossian College	翁嘉盈、李婉庭、李奕謙、麥富榮 Yung Ka Ying; Li Yuen Ting; Li Yik Him; Mai Fu Wing 曾心盈、陳靜怡、楊凱瑜 Celine Tsang; Chan Ching Yi; Yeung Hoi Yu
最受歡迎宣傳短片獎 Most Liked Award: Mini-Movie	保祿六世書院 Pope Paul VI College	黃寶瑤、梁曉琳 Wong Po Yiu; Leung Hiu Lam

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

數碼財智2024/25 — 中學生IG創作比賽

Digital Financial Literacy Programme for Youth 2024/25 – Instagram Content Creation Competition

初級組 (中一至中三) Junior Category (S1 – S3)

冠軍 Champion	瑪利曼中學 Marymount Secondary School	楊沛琪 Yeung Pui Ki
亞軍 最具教育及宣傳效果獎 1st Runner-up Most Effective Education and Publicity Award	樂道中學 Lock Tao Secondary School	嚴子晴 Yan Zi Qing
季軍 2nd Runner-up	仁愛堂田家炳中學 Yan Oi Tong Tin Ka Ping Secondary School	楊將君 Yang Jiang Jun
優異獎 Merit	中聖書院 China Holiness College 港大同學會書院 HKUGA College 保祿六世書院 Pope Paul VI College 順德聯誼總會翁祐中學 Shun Tak Fraternal Association Yung Yau College 基督教宣道會宣基中學 Christian & Missionary Alliance Sun Kei Secondary School	鄧昕晴 Tang Yan Ching 林杏瑜 Lam Hang Yu Chelsea 楊子晴 Yeung Tsz Ching 夏之涵 Xia Zhihan 周穎瑤 Chau Wing Yiu
最受歡迎IG帖子獎 Most Liked Award: IG feed	基督教宣道會宣基中學 Christian & Missionary Alliance Sun Kei Secondary School	周穎瑤 Chau Wing Yiu

高級組 (中四至中六) Senior Category (S4 – S6)

冠軍 Champion	英華女學校 Ying Wa Girls' School	麥可琳、張喬雅、林悅施 Mak Ho Lam Holami; Cheung Kiu Nga; Lam Yuet Sze Yancy
亞軍 最具教育及宣傳效果獎 1st Runner-up Most Effective Education and Publicity Award	中華基督教會協和書院 CCC Heep Woh College	伍珀彥、林洛而、鄭睦朗、徐穎彤 Ng Paak Yin; Lam Lok Yee; Chang Muk Long; Tsui Wing Tung
季軍 2nd Runner-up	福建中學 Fukien Secondary School	張文淇、葉一懿、梁栢希、劉芯樂 Cheung Man Ki; Yip Yat Yee; Leung Pak Hei; Lau Sum Lok
優異獎 Merit	孔聖堂禮仁書院 Academy of Innovation (Confucius Hall) 地利亞修女紀念學校(吉利徑) Delia Memorial School (Glee Path) 聖公會曾肇添中學 S.K.H. Tsang Shiu Tim Secondary School 嘉諾撒聖瑪利書院 St. Mary's Canossian College 聖保祿學校 St. Paul's Convent School	馬姬妍 Ma Hayden Johannah 星鼓蓮、馬利亞、簡莉媛、文淇雅 Singh Kaur Gurleen; Saeed Maliha Shahzad; Leeron Angela Taguba Capule; Dholakiya Kiah Mukeshkumar 潘可兒、周子雅、黃棋樑、楊竣皓 Poon Ho Yee; Chow Tsz Nga; Huang Ki Leung; Yeung Chun Ho 趙蕙妍、馮懷萱、黎栩彤 Zhao Wai Yin; Feng Wai Huen Gigi; Lai Hui Tung 彭紫悠、黃詠思、黎海凝、鄭天昕 Pang Tsz Yau Christine; Charmain Nicole Wong; Lai Hoi Ying Serena; Cheng Tin Yan Harmony
最受歡迎IG帖子獎 Most Liked Award: IG feed	聖公會曾肇添中學 S.K.H. Tsang Shiu Tim Secondary School	潘可兒、周子雅、黃棋樑、楊竣皓 Poon Ho Yee; Chow Tsz Nga; Huang Ki Leung; Yeung Chun Ho

電子「股壇達人」

電子「股壇達人」於2022年推出，通過有趣互動的形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280間中學使用。

於2024–25學年，我們聯同教育局、香港商業教育學會有限公司以及香港理工大學會計及金融學院舉行電子「股壇達人」校際比賽。比賽旨在向更多學校推廣電子「股壇達人」，來自130間中學、超過500名學生參加比賽。

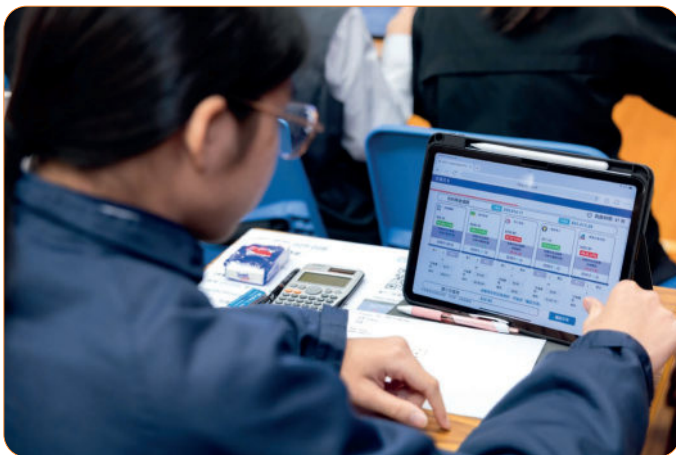
Digital Stock Trading Guru (DSTG)

The DSTG was launched in 2022 as a fun, interactive tool to help secondary students acquire essential financial knowledge and understand the importance of having the right attitude towards investing. Over 280 secondary schools have been accessing the DSTG since its inception.

In the 2024–25 school year, we organised the DSTG Inter-School Competition with the support of the Education Bureau, the Hong Kong Association for Business Education Limited and the School of Accounting and Finance of The Hong Kong Polytechnic University. Designed to broaden the use of the DSTG, the competition attracted the participation of over 500 students from 130 secondary schools.



超過340名學生參加於廖寶珊紀念書院舉行的比賽。
More than 340 students participated in the competitions
took place at Liu Po Shan Memorial College.



中學生透過電子「股壇達人」體驗投資股票和管理個人財務。
Secondary school students experienced investing
in stocks and managing personal finances through
Digital Stock Trading Guru.

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

「生涯財智策劃家」工作坊

我們與香港青年協會合辦此工作坊，並由保誠香港及社會福利署贊助。計劃透過「生涯財智策劃家」桌上遊戲向學生灌輸理財概念，為事業和生涯規劃作準備。

工作坊於2024–25學年擴展至大專院校。截至2025年3月31日，計劃已惠及超過180名大專生和超過2,200名中學生及香港特區政府的「共創明『Teen』計劃」的學員。

\$avvy Planner Workshop

With Prudential Hong Kong Limited and the Social Welfare Department as the sponsors, we co-organised this workshop together with the Hong Kong Federation of Youth Groups. The programme teaches money management concepts to students through the \$avvy Planner board game and reinforces the importance of financial management for their careers and life planning.

The workshop was extended to tertiary institutions in the 2024–25 school year. As of 31 March 2025, the programme reached over 180 tertiary students and over 2,200 secondary school students and mentees from the HKSAR Government's Strive and Rise Programme.



中學生在「生涯財智策劃家」工作坊中，透過理財桌上遊戲學習理財。
Secondary students engaged in the money management board game during a \$avvy Planner Workshop.



「生涯財智策劃家」在大專院校推行，協助學生掌握個人理財及投資的基本技巧。
\$avvy Planner Workshops were introduced to tertiary institutions to equip students with essential skills to manage personal finances and investment.

大專生

個人理財大使計劃

於2024–25學年，我們與聖雅各福群會以「理財Check–Trap」為主題合辦此計劃，計劃獲香港交易所慈善基金透過香港公益金撥款資助。

來自13間大專院校、共21隊學生參與計劃。參與的學生接受培訓成為「個人理財大使」。各大使隊伍繼而策劃並落實他們設計的投資者及理財教育計劃，向超過8,900位大專生推廣理財教育資訊。獲獎隊伍並向超過400位中學生分享理財教育訊息。

Tertiary students

Personal Finance Ambassador Programme

During the 2024–25 school year, we co-organised this programme under the theme “Money Trap” with St. James’ Settlement, funded by the HKEX Foundation through The Community Chest.

A total of 21 teams from 13 tertiary institutions took part in the programme, which trained participants as “Personal Finance Ambassadors”. The teams developed financial education projects to promote messages pertaining to the theme among their peers, reaching more than 8,900 tertiary students. Winning teams also delivered financial education messages to more than 400 secondary students.

優秀理財教育計劃 Excellent Financial Education Project Award	大專院校 Tertiary institution	隊伍 Team
金獎 Gold	香港專業教育學院(觀塘) Hong Kong Institute of Vocational Education (Kwun Tong)	血汗錢關注組
銀獎 Silver	香港大學專業進修學院 The HKU School of Professional and Continuing Education	智富團隊
銅獎 Bronze	香港樹仁大學 Hong Kong Shue Yan University	Financial Trap Spotters
	聖方濟各大學 Saint Francis University	掌握錢途
	香港教育大學 The Education University of Hong Kong	唔食詐計
	香港理工大學 The Hong Kong Polytechnic University	錢途似錦
評審團獎 Judges' Award	香港恒生大學 The Hang Seng University of Hong Kong	財神 want you!



於2025年1月舉行的個人理財大使計劃2024–25匯報會及嘉許禮。
Personal Finance Ambassador Programme 2024–25 Presentation and Award Ceremony held in January 2025.

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



於2025年3月，個人理財大使計劃2024–25的獲獎團隊向中學生推廣理財教育。
Winning teams in the Personal Finance Ambassador Programme 2024–25 promoted financial education to secondary school students in March 2025.

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。年內，我們為超過1,000名學生提供合共23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。

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 needed to make sound financial decisions. A total of 23 sessions were delivered to over 1,000 students during the year. A Freshmen Money Smart Guide and Anti-scam Toolkit with key financial management messages were also made available as self-learning guides.

為香港演藝學院的學生舉行關於個人理財的講座。
A seminar on personal financial management for students at The Hong Kong Academy for Performing Arts.



為青年人提供理財攻略以及防範騙局資源套。
The Freshmen Money Smart Guide and Anti-scam Toolkit for youth.

Web3創意大賽

隨著第三代互聯網(Web3)在金融服務及投資領域的重要性與日俱增，教育下一代相關理念和發展至關重要。投委會與香港科技大學商學院及香港數碼港合辦Web3創意大賽「2025 Hong Kong Web3 Ideathon: Innovations Empowering the City」。

是次比賽有36隊，超過150名來自不同大專院校的學生參與，展現本港大專生在Web3前沿領域的創造力。參賽隊伍的提案，展示如何運用去中心化技術、區塊鏈和數碼資產，為三個關於金融及社會的主題提供創新方案。兩場工作坊分別於2024年12月和2025年3月舉行，讓參加者可以從業界人士和學者中，認識各個Web3相關議題。

Web3 Ideathon

With the growing importance of Web3 in the financial services and investment landscape, educating the next generation on its principles and developments is crucial. In collaboration with the Hong Kong University of Science and Technology (HKUST) Business School and Cyberport Hong Kong, the IFEC organised the “2025 Hong Kong Web3 Ideathon: Innovations Empowering the City”.

The competition attracted 36 teams and more than 150 students from various tertiary institutions, showcasing the creative potential of Hong Kong tertiary students in the fast-evolving Web3 landscape. The proposals from the participating teams demonstrated how to use decentralised technologies, blockchain and digital assets to provide innovative solutions across three financial and social themes. Two workshops were held in December 2024 and March 2025 with industry practitioners and academics who engaged participants on various Web3-related topics.

得獎名單 Winners List

獎項 Award	隊伍 Team	學校 School	學生 Student
冠軍 Champion	UTranscend	香港科技大學 The Hong Kong University of Science and Technology	馮詩雅、蔡鈺精、陳天欣、鄭蒙恩 Feng Shiya; Cai Yujing; Chen Tianxin Jessie; Zheng Mengen
亞軍 1st Runner-up	Powerpay	香港科技大學 The Hong Kong University of Science and Technology	Antariksh Verma; Saanvi Shukla, Likithpranai Mukkamala; Kushaj Dwivedi
季軍 2nd Runner-up	bee3	香港科技大學 The Hong Kong University of Science and Technology	李柏年、朱泳詩 Marco Lee; Nicola Chu
		香港中文大學 The Chinese University of Hong Kong	鍾濠駿 Norris Chung
優異獎 Honourable Mention	Binox	香港科技大學 The Hong Kong University of Science and Technology	戴天京、許欽銘、Aarav Kumar、翁子康 Tai Tin King; Shaun Tyler Tan; Aarav Kumar; Jacky Weng
	Bug Bytes	香港科技大學 The Hong Kong University of Science and Technology	林姿蓉、李浩瀚、余芷翊、方峪熙 Alicia Destiny Utama; Li Hao Han; Sia Zhi Yii; James Fang

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



8支入圍隊伍於2025年3月舉行的決賽介紹其Web3創新方案。
The 8 finalist teams presented their Web3 innovative solutions at the pitch festival held in March 2025.



參賽學生與評審交流。
Participating students engaged in meaningful discussions with the judge.



冠軍隊伍USTranscend (香港科技大學)
Champion: USTranscend (HKUST)



亞軍隊伍Powerpay (香港科技大學)
1st Runner-up: Powerpay (HKUST)



季軍隊伍bee3 (香港科技大學和香港中文大學)
2nd Runner-up: bee3 (HKUST and The Chinese University of Hong Kong)

青年人

青年理財教育計劃

我們與民政及青年事務局合作推出此計劃，針對青年宿舍計劃下的五間青年宿舍，協助青年租戶建立有效的財務管理計劃。

香港特區政府民政及青年事務局局長麥美娟女士出席於2024年5月舉行的啓動儀式時表示，期望青年善用理財教育資源，在青年宿舍住宿期間積極提升個人理財的知識、態度及能力，為個人的財務及人生規劃做好準備。

作為計劃的一部分，嘉賓講者獲邀出席於青年宿舍舉行的分享會，與青年租戶分享他們在投資及理財方面的人生經驗及故事。此外，計劃亦定期向青年租戶發放電子通訊，提供投資者及理財教育方面的最新資訊及資源。

Young adults

Youth Financial Education Programme

We partnered with the Home and Youth Affairs Bureau to organise this programme for young people at the five youth hostels under the Youth Hostel Scheme, aiming to help youth tenants develop effective financial management plans.

Speaking at the kick-off ceremony in May 2024, Ms Alice Mak, Secretary for Home and Youth Affairs of the HKSAR Government, said she hoped that young people would utilise the financial education resources to actively enhance their knowledge, attitude and ability in personal financial management during their stay in the youth hostels, and engage in personal financial planning as well as life planning.

As part of the programme, guest speakers were invited to share their life experience and stories on investing and financial management at the youth hostels. Regular e-newsletters were also distributed, offering up-to-date information and resources on investor and financial education.



香港特區政府民政及青年事務局局長麥美娟女士(前排左四)、香港特區政府民政及青年事務局副局長梁宏正先生(前排左三)、香港特區政府青年專員陳瑞緯先生(前排右三)、投委會總經理李婉秋女士(前排右四)、香港投資基金會前主席李錦榮先生(前排左二)，以及嘉賓及青年租戶出席「青年理財教育計劃」啟動儀式。

Attending the kick-off ceremony of the Youth Financial Education Programme were the Secretary for Home and Youth Affairs of the HKSAR Government, Ms Alice Mak (front row, fourth left); the Under Secretary for Home and Youth Affairs of the HKSAR Government, Mr Clarence Leung (front row, third left); the Commissioner for Youth of the HKSAR Government, Mr Eric Chan (front row, third right); the General Manager of the IFEC, Ms Dora Li (front row, fourth right); and former Chairman of the Hong Kong Investment Funds Association Mr Bruno Lee (front row, second left), along with guests and youth tenants.

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

89%



參與者表示分享會促使他們檢討個人的財務管理。
Participants reported that the storytelling sharing sessions motivated them to evaluate their finances.



嘉賓講者香港投資基金公會前主席李錦榮先生、投委會總經理李婉秋女士，及環聯高級客戶服務主任廖天鳳女士在青年宿舍分享他們在投資及理財方面的人生經驗及故事。

Guest speakers Mr Bruno Lee, former Chairman of the Hong Kong Investment Funds Association, Ms Dora Li, General Manager of the IFEC, and Ms Pheona Liu, Senior Consultant of TransUnion Limited, shared their life experience and stories on investing and financial management at the youth hostels.



專為青年宿舍的租戶而設的電子通訊，介紹他們感興趣的投資及理財相關主題。

Tailored e-newsletter featuring topics of interest related to investing and financial management for tenants at youth hostels.

僱員

財務健康教育計劃

於此計劃，我們與不同的僱主及機構合作，為其員工及成員舉辦投資者及理財教育主題講座，以助參加者作出審慎的投資及財務決定。講座涵蓋的主題包括金錢管理、投資、保險、退休計劃及親子理財教育等。年內，合共為約3,700名參加者舉辦47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，鼓勵他們自行學習相關理財資訊。

Employees

Financial Wellness Programme

In this programme, we delivered investor and financial education themed talks in collaboration with various employers and organisations for their staff and members. Designed to help participants make prudent investment and financial decisions, the talks covered topics such as money management, investing, insurance, retirement planning and financial education for children. Some 47 talks were held during the year for around 3,700 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.



網上理財好幫手及退休策劃好幫手
網上資源套。
Online toolkits on money
management and retirement
planning.

與僱主合作為其員工舉辦金錢管理講座。

A talk on money management
co-organised with an employer
for its staff.



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

內地新來港定居人士投資者及理財教育計劃

我們參加了由香港人才服務辦公室舉辦的講座。有關講座專為根據優秀人才入境計劃以及高端人才通行證計劃的新來港人士而設。

我們於講座上介紹了香港的金融體系，以及投委會在投資及個人理財方面所提供的資源及工具，以幫助新來港人士融入香港的金融環境。超過2,600名參與者受惠於此計劃。

Investor and Financial Education Programme for Mainland New Arrivals

We participated in seminars organised by Hong Kong Talent Engage (HKTE) for recent arrivals to Hong Kong under the Quality Migrant Admission Scheme and Top Talent Pass Scheme.

In these seminars, we provided an overview of Hong Kong's financial system and the resources and tools the IFEC provides on investment and personal finances, aiming to help newcomers integrate into the city's financial landscape. Over 2,600 participants benefited from this programme.

投委會及強制性公積金計劃管理局代表出席香港人才服務辦公室舉辦的講座。

Representatives from the IFEC and the Mandatory Provident Fund Schemes Authority at the seminar organised by the HKTE.



長者

年內，我們繼續向公眾包括長者推廣「錢爺爺與錢嫻嫻的一天」網上遊戲，協助他們辨識日常生活中常見的金融騙局。我們在網站的專頁提供針對長者的投資、理財及退休計劃資源。

我們亦繼續透過持份者網絡，以面授及網上形式向長者提供投資者及理財教育講座。合共為超過1,600名參加者提供32場講座。

Seniors

During the year, we continued to promote the “One Day Adventure with Grandparents Chin” online game to help the public, including seniors, identify financial scam tactics commonly encountered in daily life. Resources on investment, financial management and retirement planning targeting seniors were made available on dedicated web page on our website.

We also delivered investor and financial education seminars to seniors, both face-to-face and online via stakeholder network. A total of 32 seminars were held for more than 1,600 participants.



我們的金融防騙遊戲讓公眾以互動形式學習金融防騙知識。Our anti-financial scam game provides an interactive way for the public to acquire anti-financial scam knowledge.



為長者舉辦關於退休理財的講座。

A talk on financial management during retirement for seniors.

弱勢社群

於2024–25年度，我們繼續支持社區合作夥伴舉辦定制的投資者及理財教育計劃，協助弱勢社群建立財務抗逆能力。議題包括制定預算、儲蓄、投資及為未來規劃。

香港中文大學 高危家庭財務教育計劃

此計劃幫助面臨生活挑戰及經濟困難的高風險家庭，以提升他們的家庭預算能力。此計劃惠及48個家庭及其子女，並製作及派發超過100份有關制定預算的資源套予高風險家庭。

100%



Vulnerable groups

In 2024–25, we continued to support our community partners in organising tailored investor and financial education programmes to help members of vulnerable groups build financial resilience. Topics included budgeting, saving, investing and planning for the future.

The Chinese University of Hong Kong Family budgeting programme for high-risk families

The programme helped high-risk families who are facing life challenges and financial difficulties enhance their family budgeting skills. A total of 48 families and their children benefitted from the programme. A budgeting toolkit was designed with over 100 copies distributed to high-risk families.

參加者認同計劃改善了他們的金錢管理技巧。

Participants agreed that the programme improved their money management skills.

香港青年協會 防騙「腦Best」教育計劃

此項目為年齡介乎15至29歲的失業青年提供培訓，以提升他們識別網上金融騙局和溝通方面的能力。共有27名青年參加培訓，他們隨後指導約700位長者如何安全使用智能手機，並對網上金融詐騙保持警覺。

70%



The Hong Kong Federation of Youth Groups Financial literacy project for unemployed youth

This project trained unemployed youth aged 15 to 29 to spot online financial scams and enhance their communication skills. A total of 27 youths took part in the training, who then educated around 700 seniors in the community on using their smartphones safely and staying vigilant against online financial scams.

參加者表示透過計劃的訓練，他們的理財概念認知有所提升。

Participants reported that their knowledge of financial management concepts improved through the programme training.

善導會 資築·財樂

善導會與懲教署合作，協助社工教導超過1,450名更生人士掌握理財技巧，並指導他們達成個人財務目標。

SideBySide Financial literacy project for ex-offenders, prisoners and arrestees

In partnership with the Correctional Services Department, SideBySide helped social workers educate over 1,450 rehabilitated individuals in money management skills and provided guidance on achieving their financial goals.

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

印尼周

於2024年11月，我們參加了「印尼周」，對象主要為印尼社群，包括印尼家庭傭工。此活動由印度尼西亞駐港總領事館、印尼大學香港分校校友會、印尼法團及香港印尼學生協會聯合主辦，並獲得印度尼西亞旅遊及創意經濟部的支持。

在活動期間，我們在灣仔海濱活動空間設置遊戲攤位，並舉辦理財工作坊，以提高參加者對打擊洗錢、負責任借貸及與網戀騙局等的認識。我們在現場派發印尼語、他加祿語及英語版本的教育資源套，並設有網上版本。超過2,400名參與者受惠於此活動。

我們參與「印尼周」，為印尼社群設置遊戲攤位及舉辦理財教育工作坊。

We organised a game booth and financial education workshop for the Indonesian community during "Indonesia Week".



Indonesia Week

In November 2024, we participated in "Indonesia Week", targeting the Indonesian community, including Indonesian migrant domestic workers. The event was co-organised by the Consulate General of the Republic of Indonesia in Hong Kong, Alumni Association of University of Indonesia Hong Kong Chapter, Indonesia Incorporated and The Hong Kong Indonesian Students Association, with support from the Ministry of Tourism and Creative Economy of the Republic of Indonesia.

During the event, we hosted a game booth and conducted a financial management workshop at the Wanchai Harbourfront Event Space to raise awareness of anti-money laundering, responsible borrowing and romance-related scams. Toolkits in Bahasa, Tagalog and English were distributed on site and made available online. More than 2,400 participants benefited from the event.



跨界別合作

Cross-Sectoral Collaboration

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。



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.



跨界別合作

Cross-Sectoral Collaboration

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。

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 vision 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.

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

- 主要焦點
Major Focus
- 相關
Relevant
- 教育
Educational

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，我們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

The Financial Education Coordination Committee was formed in July 2019 to reinforce support for the Strategy. The committee comprises representatives from the government and related organisations, regulators, financial institutions, industry associations and professional bodies, as well as non-governmental organisations (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, we 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由投委會時任董事局成員歐陽伯權博士擔任主席，於2024年9月舉行了會議，討論有關投資者及理財教育的重要議題。
The Financial Education Coordination Committee chaired by IFEC's then Board member, Dr Rex Auyeung, met and discussed prevailing topics related to investor and financial education in September 2024.

跨界別合作 Cross-Sectoral Collaboration

理財教育統籌委員會

Financial Education Coordination Committee

委員 Members

(附註：機構代表／聯繫代表)

(Remarks: Sponsor representative / Coordinator representative)

機構 Organisation	姓名 Name
投資者及理財教育委員會 Investor and Financial Education Council	歐陽伯權博士 GBS, JP (主席) ¹ 董事局成員 Dr AUYEUNG Pak Kuen, Rex GBS, JP (Chairperson) ¹ Board member
	李婉秋 (主席) ² (副主席) ³ 總經理 LI Yuen Chow, Dora (Chairperson) ² (Vice Chairperson) ³ General Manager
	楊蔚怡 (副主席) ⁴ (秘書) ⁵ 投資者教育及協作關係總監 YEUNG Wai Yee, Michelle (Vice Chairperson) ⁴ (Secretary) ⁵ Head of Investor Education and Stakeholder Engagements
	邱軍鵬 (秘書) ⁶ 經理 YAU Kwan Pang (Secretary) ⁶ Manager
友邦保險(國際)有限公司 AIA International Limited	劉家怡 友邦(信託)有限公司行政總裁 LAU, Elaine Chief Executive Officer, AIA Company (Trustee) Limited
	吳家平 企業客戶傳訊部主管 NG, Benne Head of Corporate Client Communications
安盛香港及澳門 AXA Hong Kong and Macau	尹玄慧 AXA 安盛中國大陸、香港及澳門行政總裁 WAN, Sally Chief Executive Officer, Greater China
	林麗麗 ⁷ 企業傳訊總監 LAM, Sadie ⁷ Corporate Communications Director
中國銀行(香港)有限公司 Bank of China (Hong Kong) Limited	龔楊恩慈 顧問 KUNG YEUNG Yun Chi, Ann Advisor
	周國昌 總經理 CHOW Kwok Cheong, Arnold General Manager
CFA 協會/香港特許金融分析師學會 CFA Institute/CFA Society Hong Kong	侯翠琴 CFA 協會亞太區高級總經理，全球合作夥伴及客戶關係 HOU, Brenda Senior Head, APAC, Global Partnerships & Client Solutions, CFA Institute
	李日昌 CFA 協會策略合作夥伴高級總監 LEE, Scott Senior Director, Strategic Partnerships, CFA Institute

機構 Organisation	姓名 Name
	麥勤創 香港特許金融分析師學會前任會長 MAK, Richard Immediate Past President, CFA Society Hong Kong
花旗集團 Citi	辛葆璉 ⁸ 花旗集團香港及澳門區行政總裁及銀行業務主管 SAN, Aveline ⁸ Chief Executive Officer and Banking Head, Citi Hong Kong & Macau
	江碧彤 ⁹ 花旗銀行(香港)有限公司總裁 KONG, Vicky ⁹ Chief Executive, Citibank (Hong Kong) Limited
	李素清 ¹⁰ 花旗集團北亞及澳洲地區香港企業傳訊及公共事務主管 LEE, Caren ¹⁰ Head of Communications, Asia North & Australia Cluster and Hong Kong, Citi
	謝嘉敏 ¹¹ 花旗銀行香港傳訊部高級副總裁 TSE, Carmen ¹¹ Senior Vice President, Hong Kong Communications
消費者委員會 Consumer Council	黃鳳嫻 總幹事 WONG Fung Han, Gilly Chief Executive
	黎祖儀 消費者教育部總主任 LAI Cho Yee, Joey Head, Consumer Education Division
香港家庭福利會 Hong Kong Family Welfare Society	周淑琮 總幹事 CHAU Shuk King, Kitty Chief Executive
	陳慧敏 理財教育中心高級經理 CHAN Wai Mun, Venus Senior Manager, Financial Education Centre
香港保險業聯會 Hong Kong Federation of Insurers	劉佩玲 行政總監 LAU Pui Ling, Selina Chief Executive
	梁米棋 副總經理－傳訊及會務 LEUNG, Maggie Deputy General Manager, Communications and Committee
香港金融管理局 Hong Kong Monetary Authority	吳英琦 助理總裁(機構拓展及營運) NG Ying Kei, Archie Executive Director (Corporate Services)
	李俊傑 高級經理(教育及宣傳) LI Chun Kit, Patrick Senior Manager (Education & Publicity)
香港警務處 Hong Kong Police Force	游健雄 商業罪案調查科總警司 YAU Kin Hung, Tyrol Chief Superintendent, Commercial Crime Bureau

跨界別合作

Cross-Sectoral Collaboration

機構 Organisation	姓名 Name
	黃知雯 商業罪案調查科反詐騙協調中心總督察 WONG Chi Man, Grace Chief Inspector, Anti-Deception Coordination Centre, Commercial Crime Bureau
	鄭家俊 公共關係部耆樂警訊及社區聯絡組總督察 CHENG Ka Chun, Aaron Chief Inspector, Senior Police Call and Community Engagement Section, Public Relations Wing
保險業監管局 Insurance Authority	張雲正 GBS, JP 行政總監 CHEUNG Wan Ching, Clement GBS, JP Chief Executive Officer
	王玉萍 ¹² 市場行為部高級經理 WONG Yuk Ping, Joanne ¹² Senior Manager, Market Conduct Division
	馮嘉怡 ¹³ 政策及法規部高級經理 FUNG, Kathleen ¹³ Senior Manager, Policy and Legislation
強制性公積金計劃管理局 Mandatory Provident Fund Schemes Authority	鄭恩賜 行政總監 CHENG Yan Chee Managing Director
	陳婉玲 總經理(對外事務) CHAN Yuen Ling, Florence General Manager (External Affairs)
保誠保險有限公司 Prudential Hong Kong Limited	林智剛 行政總裁 LAM, Lawrence Chief Executive Officer
	方煒 企業事務部主管 FONG, Wayne Head of Corporate Affairs
證券及期貨事務監察委員會 Securities and Futures Commission	梁鳳儀 SBS, JP 行政總裁 LEUNG Fung Yee, Julia SBS, JP Chief Executive Officer
	黎錦麟 ¹⁴ 機構秘書及對外事務副總監 LAI Kam Lun, Donald ¹⁴ Associate Director (Secretariat and External)
	趙詩韻 ¹⁵ 經理(機構秘書及對外事務) CHIU Sze Wan, Wendy ¹⁵ Manager (Secretariat and External)
香港上海滙豐銀行有限公司 The Hongkong and Shanghai Banking Corporation Limited	林慧虹 香港區行政總裁 LIM Hui Hung, Luanne Chief Executive Officer, Hong Kong
	招智輝 環球企業可持續發展部慈善事務總監 CHIU Chi Fai, William Director, Global Philanthropy, Global Sustainability

機構 Organisation	姓名 Name
香港按揭證券有限公司 The Hong Kong Mortgage Corporation Limited	李令翔 ¹⁶ JP 執行董事兼總裁 LI Ling Cheung, Raymond ¹⁶ JP Executive Director and Chief Executive Officer
	鮑克運 ¹⁷ JP 執行董事兼總裁 POU, Colin ¹⁷ JP Executive Director and Chief Executive Officer
	梁詩韻 副總裁(業務推廣及發展) LEUNG Sze Wan, Angela Vice President (Marketing and Business Development)
東華三院 Tung Wah Group of Hospitals	蘇祐安 行政總監 SU Yau On, Albert Chief Executive
	陳福龍 健康理財家庭輔導中心主任 CHAN Fuk Lung, Henry Supervisor, Healthy Budgeting Family Debt Counselling Centre
Visa香港有限公司 Visa Hong Kong Limited	梁普寧 香港及澳門區董事總經理 LEONG, Paulina General Manager, Hong Kong and Macau
	許晉元 香港及澳門區傳訊部總經理 HUI, Johnson Head of Corporate Communications, Hong Kong and Macau

- 1 由2022年9月1日至2024年10月18日
- 2 自2024年10月19日起
- 3 由2022年9月1日至2024年10月18日
- 4 自2024年10月19日起
- 5 由2024年4月1日至2024年10月18日
- 6 自2024年10月19日起
- 7 自2024年5月6日起
- 8 由2022年9月1日至2025年1月1日
- 9 自2025年1月2日起
- 10 由2023年7月10日至2025年1月1日
- 11 自2025年1月2日起
- 12 由2022年9月1日至2024年8月13日
- 13 自2024年8月14日起
- 14 由2022年9月1日至2024年10月31日
- 15 自2024年11月1日起
- 16 由2022年9月1日至2024年12月25日
- 17 自2024年12月26日起

- 1 From 1 September 2022 to 18 October 2024
- 2 From 19 October 2024
- 3 From 1 September 2022 to 18 October 2024
- 4 From 19 October 2024
- 5 From 1 April 2024 to 18 October 2024
- 6 From 19 October 2024
- 7 From 6 May 2024
- 8 From 1 September 2022 to 1 January 2025
- 9 From 2 January 2025
- 10 From 10 July 2023 to 1 January 2025
- 11 From 2 January 2025
- 12 From 1 September 2022 to 13 August 2024
- 13 From 14 August 2024
- 14 From 1 September 2022 to 31 October 2024
- 15 From 1 November 2024
- 16 From 1 September 2022 to 25 December 2024
- 17 From 26 December 2024

跨界別合作 Cross-Sectoral Collaboration

投資者及理財教育獎2024

於2025年3月，我們舉行投資者及理財教育獎2024頒獎典禮，以表揚不同界別的持份者在香港推動投資者及理財教育所作出的努力。

頒獎典禮的主禮嘉賓為香港特區政府財經事務及庫務局局長許正宇先生、證監會主席黃天祐博士和證監會行政總裁梁鳳儀女士，主辦人為投委會主席杜淦堃先生。他們在致辭中強調，各界持份者合作向社會提供投資者及理財教育項目的重要性，從而培養公眾的理財能力，並提升香港的金融競爭力。

今年收到64份來自企業、公營機構及專業團體、非政府機構及學校的申請，共有31間機構和學校獲獎。

Investor and Financial Education Award (IFEA) 2024

In March 2025, we hosted the IFEA 2024 Award Presentation Ceremony, recognising the outstanding efforts of stakeholders from various sectors in advancing investor and financial education in Hong Kong.

Officiating at the ceremony were Mr Christopher Hui, Secretary for Financial Services and the Treasury of the HKSAR Government, Dr Kelvin Wong, Chairman of the SFC, and Ms Julia Leung, Chief Executive Officer of the SFC, with Mr Victor Dawes, Chairman of the IFEC hosting the event. In their remarks, they emphasised the importance of the collaborative efforts among stakeholders to provide investor and financial education initiatives to the community, with the aim of improving financial literacy and strengthening Hong Kong's financial competitiveness.

This year, 64 applications were received from corporates, public and professional bodies, NGOs and schools. A total of 31 organisations and schools received awards.



(由左至右) 證監會行政總裁梁鳳儀女士、投委會主席杜淦堃先生、香港特區政府財經事務及庫務局局長許正宇先生及證監會主席黃天祐博士出席投資者及理財教育獎2024頒獎典禮。
(From left to right) Ms Julia Leung, Chief Executive Officer of the SFC, Mr Victor Dawes, Chairman of the IFEC, Mr Christopher Hui, Secretary for Financial Services and the Treasury of the HKSAR Government, and Dr Kelvin Wong, Chairman of the SFC at the Investor and Financial Education Award 2024 Presentation Ceremony.



投資者及理財教育獎2024的得獎者、參與投委會學校理財教育計劃的幼稚園、小學、中學和大專學生，以及來自多個界別的持份者出席頒獎典禮。
Recipients of the Investor and Financial Education Award 2024, along with participants from the IFEC school programmes for kindergarten, primary, secondary, and tertiary students, as well as stakeholders from various sectors attended the ceremony.



小學生與主禮嘉賓分享他們參加投委會學童理財計劃的得著。
Primary school students shared their learnings from the IFEC school programmes with the officiating guests.



個人理財大使計劃2024–25得獎大專生隊伍於頒獎典禮上獲得表揚。
Tertiary students from the winning teams of the Personal Finance Ambassador Programme 2024–25 were recognised during the ceremony.

證監會主席黃天祐博士和投委會主席杜淦堃先生頒發投資者及理財教育獎2024。

Recipients of the IFEA 2024 were awarded by Dr Kelvin Wong, Chairman of the SFC and Mr Victor Dawes, Chairman of the IFEC.



投資者及理財教育獎(企業)得獎機構
Awardees of the IFEA 2024 (Corporate)



投資者及理財教育獎(公共／專業機構及非政府機構)得獎機構
Awardees of the IFEA 2024 (Public/Professional Body and NGO)



投資者及理財教育獎(教學)－學校組得獎學校
Awardees of the IFEA 2024 (Teaching) – School Division



投資者及理財教育獎(教學)－教師組得獎教師
Awardees of the IFEA 2024 (Teaching) – Teacher Division

跨界別合作 Cross-Sectoral Collaboration

投資者及理財教育獎(企業) IFEA (Corporate)

獎項 Awards	得獎者 Awardees
投資者及理財教育獎－金獎 IFEA – Gold Award	宏利人壽保險(國際)有限公司 Manulife (International) Limited
	愛互送基金有限公司 Share for Good Foundation Limited
投資者及理財教育獎－銀獎 IFEA – Silver Award	恒生銀行有限公司 Hang Seng Bank Limited
投資者及理財教育獎－銅獎 IFEA – Bronze Award	中國銀行(香港)有限公司 Bank of China (Hong Kong) Limited
	PT. Bank Negara Indonesia (Persero) Tbk, Hong Kong Branch
投資者及理財教育獎* IFEA*	AEON 信貸財務(亞洲)有限公司 AEON Credit Service (Asia) Co., Ltd.
	花旗集團 Citi
	香港年金有限公司 HKMC Annuity Limited
	保誠保險有限公司 Prudential Hong Kong Limited
	香港上海滙豐銀行有限公司 The Hongkong and Shanghai Banking Corporation Limited
	環聯信貸資料服務有限公司 TransUnion Credit Information Services Limited

*按得獎機構英文名稱次序排列。
In alphabetical order of organisation names.

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

獎項 Awards	得獎者 Awardees
投資者及理財教育獎－金獎 IFEA – Gold Award	香港家庭福利會理財教育中心 Hong Kong Family Welfare Society Financial Education Centre
投資者及理財教育獎－銀獎 IFEA – Silver Award	香港小童群益會 The Boys' & Girls' Clubs Association of Hong Kong
投資者及理財教育獎－銅獎 IFEA – Bronze Award	香港會計師公會 Hong Kong Institute of Certified Public Accountants
	東華三院健康理財家庭輔導中心 Tung Wah Group of Hospitals Healthy Budgeting Family Debt Counselling Centre
投資者及理財教育獎* IFEA*	香港特許金融分析師學會 CFA Society Hong Kong
	香港中文大學日本研究學系 Department of Japanese Studies, The Chinese University of Hong Kong
	樂活新中年有限公司 Happy-Retired Company Limited
	香港退休計劃協會 The Hong Kong Retirement Schemes Association
	香港善導會 The Society of Rehabilitation and Crime Prevention, Hong Kong
	青年理財教育促進會 Young Financial Planners Association

*按得獎機構英文名稱次序排列。

In alphabetical order of organisation names.

跨界別合作

Cross-Sectoral Collaboration

投資者及理財教育獎(教學) IFEA (Teaching)

學校組 School Division

獎項 Awards	得獎者 Awardees
投資者及理財教育獎—金獎 IFEA – Gold Award	大埔舊墟公立學校(寶湖道) Tai Po Old Market Public School (Plover Cove)
投資者及理財教育獎—銀獎 IFEA – Silver Award	中華傳道會劉永生中學 CNEC Lau Wing Sang Secondary School
投資者及理財教育獎—銅獎 IFEA – Bronze Award	將軍澳官立小學 Tseung Kwan O Government Primary School
投資者及理財教育獎* IFEA*	香港都會大學 Hong Kong Metropolitan University
	仁濟醫院蔡衍濤小學 Yan Chai Hospital Choi Hin To Primary School

*按得獎學校英文名稱次序排列。
In alphabetical order of school names.

教師組 Teacher Division

獎項 Awards	得獎者 Awardees
投資者及理財教育獎—金獎 IFEA – Gold Award	聖保祿學校(中學部) – 陳錦良先生 – 任子基先生 St. Paul's Convent School (Secondary Section) – Mr Chen Kam Leung, Adrian – Mr Yam Tze Kay
投資者及理財教育獎—銀獎 IFEA – Silver Award	香港浸會大學 – Dr Archimedes David Guerra Hong Kong Baptist University – Dr Archimedes David Guerra
投資者及理財教育獎—銅獎 IFEA – Bronze Award	香港教育大學 – 譚偉強博士 – 姚偉梅教授 – 羅劍輝博士 – 李國威博士 The Education University of Hong Kong – Dr Tan Weiqiang – Professor Yu Wai Mui, Christina – Dr Law Kim Fai, Eric – Dr Lee Kwok Wai, Ray
投資者及理財教育獎* IFEA*	迦密愛禮信中學 – 司徒美燕女士 Carmel Alison Lam Foundation Secondary School – Ms Szeto Mei Yin
	禮賢會彭學高紀念中學 – 曾美婷女士 – 蘇諾培先生 – 鄭碧凝女士 Rhenish Church Pang Hok Ko Memorial College – Ms Tsang Mei Ting – Mr So Lok Pui – Ms Cheng Pik Ying, Sylvia

*按得獎學校英文名稱次序排列。

In alphabetical order of school names.

跨界別合作 Cross-Sectoral Collaboration

香港理財月2025

反呃防騙 理財抗逆

隨著數碼科技及社交媒體興起，大眾越趨向於網上進行投資及管理財務。然而，這亦帶來更多機會，讓不法之徒有機可乘。

於2025年3月，我們舉行年度旗艦活動「香港理財月」，以推廣香港的投資者及理財教育。我們以「反呃防騙 理財抗逆」為主題推出跨媒體宣傳及一系列短片，並利用互聯網、社交媒體和戶外廣告，配合我們的投資者及理財教育資源，致力提升市民的知識和技能，以識別和防範金融騙局。

月內，投委會聯同夥伴及持份者為各界公眾人士提供超過220項投資者及理財教育活動及資源。

Hong Kong Money Month 2025

Guard Against Fraud Thrive With Resilience

With the rise of digital technology and social media, more people are engaging in online investing and money management. However, this also creates opportunities for scammers to exploit victims.

In March 2025, we organised our annual flagship event, Hong Kong Money Month (HKMM), to promote investor and financial education in Hong Kong. Under the theme of "Guard Against Fraud, Thrive With Resilience", a multi-media campaign comprising a series of videos, online, social media and outdoor advertising was launched. This campaign, along with our investor and financial education resources, aims to empower the public with the knowledge and skills to identify and avoid financial fraud.

The IFEC, along with partners and stakeholders, offered more than 220 investor and financial education activities and resources during the month for various segments of the public.



主要數據¹ Key figures¹

20,600,000+



短片瀏覽次數
video views

23,000+



網頁瀏覽次數
webpage views

88



個持份者支持
stakeholders supported

220+



向公眾提供的活動及資源
activities and resources
offered to the public

¹ 數據截至2025年3月31日。主要數據資料來源：Facebook、Instagram、YouTube、Google Ads及Google Analytics
Figures as of 31 March 2025. Main sources of figures: Facebook, Instagram, YouTube, Google Ads and Google Analytics

投委會於香港理財月2025的重點活動

The IFEC's key initiatives in Hong Kong Money Month 2025



一系列短片帶出常見的網上詐騙手法，並提醒公眾對騙局保持警覺。

A series of videos featuring prevalent online fraud tactics to educate the public on how to protect themselves against fraud.



與保險業監管局合辦網上講座，講解醫療保險和危疾保險的分別。

An online talk co-hosted with the Insurance Authority explaining the differences between medical insurance and critical illness insurance.



有關退休規劃的網上講座，由香港年金有限公司及香港教育大學的代表主講。

An online talk on retirement planning featuring representatives from HKMC Annuity Limited and The Education University of Hong Kong.



與CFA協會和香港特許金融分析師學會合辦網上研討會，探討虛擬資產投資。

A webinar on virtual asset investing co-hosted with the CFA Institute and the CFA Society Hong Kong.



為學生而設的動畫短片，內容有關妥善管理金錢的習慣和虛擬資產基本知識，並向小學和中學推廣動畫短片資源套。

A series of videos covering prudent money management habits and virtual asset basics for students, with toolkits promoted to primary and secondary schools.

跨界別合作 Cross-Sectoral Collaboration

香港理財月2025重點項目 HKMM 2025 activity highlights

活動 Activity	主辦機構 Organiser(s)
公眾 General Public	
網上講座：退休預算點樣計自製長糧食過世 Online talk: Retirement Planning	投委會 IFEC
AXALive 反詐騙企劃 AXALive Anti-Fraud Campaign	AXA安盛 AXA Hong Kong & Macau
39+1之MPF第一桶金及慎防詐騙陷阱 First Pot of Gold in MPF and Scam Prevention	BCT
防騙社交媒體帖文 Anti-scam social media posts	證券及期貨事務監察委員會 Securities and Futures Commission
網上互動遊戲：東呢我瞞，只要你信就係真？ Social media wall game: Don't Lie to Me, It's Not Only About Trust	環聯資訊有限公司 TransUnion Limited
網上講座：退休投資資產配置你要知 Webinar: Asset Allocation for Retirement	強制性公積金計劃管理局 The Mandatory Provident Fund Schemes Authority 香港都會大學 李兆基商業管理學院 Lee Shau Kee School of Business and Administration, Hong Kong Metropolitan University
TrendyToo 理財新手綫財智講座暨玩創市集嘉年華 TrendyToo Financial Explorer Line Financial Smart Talks and Chill & Cheers Carnival	理財TrendyToo，中國銀行(香港)有限公司 Banking TrendyToo, Bank of China (Hong Kong) Limited
反洗黑錢微電影「左右人生」 Anti-money laundering microfilm "Your Life, Your Choice"	香港警務處財富情報及調查科 Financial Intelligence and Investigation Bureau, Hong Kong Police Force
全城「恒」動！理財常識網上問答比賽2025 Hang Seng Financial Literacy Academy - Financial Literacy Quiz	香港家庭福利會理財教育中心 Hong Kong Family Welfare Society Financial Education Centre 恒生銀行 Hang Seng Bank Limited
互動摩根小幫手－防範詐騙貼士 Anti-Fraud Tips on the Interactive JPM Bot	摩根資產管理 J.P. Morgan Asset Management
網上講座：慢性疾病與危疾健康保障點部署？ Online talk: Chronic Disease and Critical Illness. How to Plan Health Insurance?	保險業監管局 Insurance Authority 投委會 IFEC

活動 Activity	主辦機構 Organiser(s)
投資者 Investors	
聯博香港 – 投資者教育短片 ABHK Investor Education Reels	聯博香港 AllianceBernstein Hong Kong
網上講座：從零售投資者角度探討虛擬資產投資 Webinar: A Retail Investor's Perspective on Virtual Asset Investments	香港財經分析師學會 CFA Society Hong Kong CFA協會 CFA Institute 投委會 IFEC
ETF動畫系列 ETF animated videos	投委會 IFEC
Endowus 智安投 觀點洞察 Resources – Insights blog	智安投 Endowus
中小學生 Primary and secondary school students	
模擬社會體驗遊戲 Social Experience Game: Preparing For Your Financial Future	香港小童群益會 The Boys' & Girls' Clubs Association of Hong Kong 教育局 Education Bureau
理財策劃挑戰賽 Financial Planning Competition	香港小童群益會 The Boys' & Girls' Clubs Association of Hong Kong 教育局 Education Bureau 香港保險業聯會 The Hong Kong Federation of Insurers
全港理財爭霸戰2025 Hong Kong Financial Literacy Championship 2025	信報教育 HKEJ Education 教育局 Education Bureau 香港金融管理局 Hong Kong Monetary Authority 香港教育城 Hong Kong Education City 聖雅各福群會 St. James' Settlement Visa香港有限公司 Visa Hong Kong Limited

跨界別合作 Cross-Sectoral Collaboration

活動 Activity	主辦機構 Organiser(s)
跟住理財 Handy Finance	信報教育 HKEJ Education 教育局 Education Bureau 香港金融管理局 Hong Kong Monetary Authority 香港教育城 Hong Kong Education City 聖雅各福群會 St. James' Settlement Visa香港有限公司 Visa Hong Kong Limited
「窮小子、富小子」青少年理財工作坊 "Rich Kid, Poor Kid" - Storytelling session	香港會計師公會 Hong Kong Institute of Certified Public Accountants
《理財十課》 10 Lessons in Money Management	香港會計師公會 Hong Kong Institute of Certified Public Accountants
HSBC x JA青年創業體驗計劃 HSBC x JA Company Programme	青年成就香港部 Junior Achievement Hong Kong 滙豐銀行慈善基金 The Hongkong Bank Foundation
金錢技能訓練營 Money Skillz Bootcamp	青年投資者協會 Young Investors Society
數碼理財防騙知多啲 Unlock the knowledge in fraud prevention and digital banking	渣打銀行(香港)有限公司 Standard Chartered Bank (Hong Kong) Limited
JA 理財展人生 JA Finance Park	青年成就香港部 Junior Achievement Hong Kong 星展基金會 DBS Foundation
個人理財大使計劃2024–25計劃成品展 Personal Finance Ambassador Programme 2024–25 Project Showcase	聖雅各福群會 St. James' Settlement 投委會 IFEC 香港交易所慈善基金 HKEX Foundation

活動 Activity	主辦機構 Organiser(s)
《你需要錢嗎》繪本故事工作坊 Storytelling Parent-Child Workshop	香港家庭福利會理財教育中心 Hong Kong Family Welfare Society – Financial Education Centre 香港家庭福利會小荳芽駐園社工服務 Hong Kong Family Welfare Society – Nurturing Seeds Kindergarten Social Work Service AEON信貸財務 (亞洲) 有限公司 AEON CREDIT SERVICE (ASIA) CO., LTD.
青年 Youth	
建立財務韌性：開啟永續財務素養潛力 Building Financial Resilience: Unlocking the Power of Sustainable Financial Literacy ("Su FIN-LIT" Programme)	香港理工大學專業及持續教育學院 College of Professional and Continuing Education, The Hong Kong Polytechnic University
Slash 晚會－斜槓族的理財教育 Slash Night – Financial Education for Slashers	香港青年協會 Hong Kong Federation of Youth Groups 保誠保險有限公司 Prudential Hong Kong Limited
為青年人而設的理財教學 Financial education for young adults	香港滙豐 HSBC
生涯財智策劃家 \$avvy Planner Workshop	香港樹仁大學 Hong Kong Shue Yan University 香港青年協會 Hong Kong Federation of Youth Groups 投委會 IFEC
Games 4 FinLit－遊戲設計比賽 Games 4 FinLit – Game Design Competition	香港浸會大學工商管理學院 HKBU School of Business 香港浸會大學傳理學院 HKBU School of Communications 青年理財教育促進會 Young Financial Planners Association

跨界別合作 Cross-Sectoral Collaboration

活動 Activity	主辦機構 Organiser(s)
長者 Seniors	
長者防騙培訓－保護長者免受財務詐騙 Fraud prevention training for the elderly – Protecting seniors from financial abuse	安心三寶 Awesum Care 香港交易所慈善基金 HKEX Foundation
跨代理財嘉年華 Elderly Financial Literacy Workshop	香港恒生大學經濟及金融學系 The Hang Seng University of Hong Kong, Department of Economics and Finance
退休理財教育工作坊－防範網上詐騙分享環節 Retirement Financial Education Workshop – Online scam prevention sharing session	香港按揭證券有限公司 The Hong Kong Mortgage Corporation Limited 香港永明金融有限公司 Sun Life Hong Kong Limited 香港恒生大學知識交流學院 Institute for Knowledge Exchange at The Hang Seng University of Hong Kong
AMIGOS By HKMC小冊子－ 慎防釣魚騙案 保障個人資料 AMIGOS By HKMC Leaflet – Protect your personal information from phishing scams	香港按揭證券有限公司 The Hong Kong Mortgage Corporation Limited
講座：樂齡「耆」妙錦囊 Seminar: Retirement Financial Planning	香港年金有限公司 HKMC Annuity Limited
耆樂理財防騙長門人訓練 SPC Wealth Management & Anti-Investment Scam Ambassadors Training	耆樂警訊，香港警務處 Senior Police Call, Hong Kong Police Force 投委會 IFEC
講座：理財防騙知多啲 Talk: Wealth Wise, Avoid Scams, Gain Insight	東華三院健康理財家庭輔導中心 Tung Wah Group of Hospitals Healthy Budgeting Family Debt Counselling Centre

活動 Activity	主辦機構 Organiser(s)
其他 Others	
滙豐理財學堂 Tailored financial education course for SEN students	香港滙豐 HSBC
專家專訪：如何察覺投資詐騙？ Ask The Experts: Think Before You Share: Expert Advice on Protecting Yourself from Scams and Fraud	Enrich HK 香港警務處反詐騙協調中心 Anti-Deception Coordination Centre, Hong Kong Police Force
癌症患者的遺產傳承策劃 Legacy Planning for Cancer Patients	香港財務策劃師學會 Institute of Financial Planners of Hong Kong 香港防癌會 Hong Kong Anti-Cancer Society





擁抱科技 安享退休

Embrace Technology for a Secure Retirement

在現今的數碼年代，計劃安穩的退休生活變得更为重要。投委會提供各種的投資及理財資訊、資源和工具，以幫助準備退休人士和已退休人士規劃退休生活，免墮金融騙局。

In today's digital age, preparing for a secure financial future has become even more important. The investment and financial management information, along with the resources and tools provided by the IFEC, aim to assist pre-retirees and retirees to plan for their retirement and guard against financial scams.

研究與評估

Research and Evaluation

我們的研究與評估工作對識別不同群組在理財能力方面的差距至關重要，亦讓我們更深入了解公眾在金融市場新發展下的態度及行為。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，確保投委會的工作能夠幫助香港市民更明智理財。

Our research and evaluation work is essential for identifying 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. The research findings we obtain help us develop targeted investor and financial education strategies, ensuring that our work helps people in Hong Kong better manage their finances.



理財能力研究2024

投委會一直採用由經濟合作與發展組織(經合組織)國際理財教育網絡設計的評估工具，定期監察香港公眾的理財能力水平。於2024年，我們進行了新一輪的「理財能力研究」，再次評估理財能力及數碼理財能力的主要計量指標，以了解本港的最新的情況。

是次研究於2024年5月至6月進行，在本港18區以街頭訪問形式，訪問了1,052名年齡為18至79歲的香港居民，所使用的調查方法及實施形式與過往進行的研究一致。

主要調查結果

- 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顯示持續上升趨勢，2024年的得分為71.1分(滿分為100分)，較2022年上升1.0分。
- 理財行為得分有顯著升幅，由2022年的27.5分升至2024年的28.6分(滿分為45分)。這亦是推動2024年整體理財能力水平上升的原因。
- 理財知識得分是反映對基本理財概念的理解，得分維持在高水平，評分為31.8分(滿分為35分)。
- 態度得分評估長期理財計劃思維，得分與兩年前相同，2024年的評分維持於10.7分(滿分為20分)。
- 整體數碼理財能力評分從67.3分下降至65.5分(滿分為100分)，主要由於年輕在職人士對加密貨幣的特性認知混淆，導致數碼知識得分下跌。經合組織國際理財教育網絡於2022年首次將數碼理財能力引入有關研究。

Financial Literacy Monitor 2024

The IFEC has been regularly monitoring the financial literacy level of the Hong Kong public using a survey toolkit devised by the Organisation for Economic Co-operation and Development International Network on Financial Education (OECD/INFE). In 2024, we undertook another wave of the survey to repeat the key measures on financial literacy and digital financial literacy for an updated snapshot.

Survey methodology and fieldwork execution were kept consistent with previous rounds where 1,052 face-to-face interviews were conducted with adults aged 18-79 via street-intercepts across 18 districts in Hong Kong from May to June 2024.

Study highlights






- The financial literacy level in Hong Kong, evaluated through a combination of scores in knowledge, attitude and behaviour, has been on a rising trend. The new overall score for 2024 stood at 71.1 out of 100 and was 1.0 higher compared with 2022.
- There was a significant increment in the behaviour score, which increased from 27.5 in 2022 to 28.6 (out of 45) in 2024. It was the driving force behind the enhanced overall financial literacy level in 2024.
- Financial knowledge score, reflecting understanding of basic financial concepts remained high, scoring 31.8 (out of 35).
- The attitude score which measured the single aspect of long-term planning mindset, stayed the same as two years ago and remained at 10.7 (out of 20) in 2024.
- The overall digital financial literacy score, which the OECD/INFE first introduced in 2022, dropped from 67.3 to 65.5 (out of 100). The decline was mainly driven by a decrease in digital knowledge score which apparently was caused by a confusion over the characteristics of cryptocurrencies among the young adults.

研究與評估

Research and Evaluation

理財能力研究2024

Financial Literacy Monitor 2024

	2019年 2019	2022年 2022	2024年 2024
 理財知識評分 (0-35) Financial Knowledge Score (0-35)	30.8	31.9	31.8
 理財態度評分 (0-20) Financial Attitude Score (0-20)	11.1	10.7	10.7
 理財行為評分 (0-45) Financial Behaviour Score (0-45)	27.3	27.5	28.6 
 綜合理財能力評分 (0-100) Overall Financial Literacy Score (0-100)	69.1	70.1	71.1

投資者知識與傾向研究

透過研究了解零售投資者的知識、態度及行為，一直是投委會的重點工作之一。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動的轉變，最新一輪研究於2023年進行。

在本年度，我們進行了一項新研究，以檢視零售投資者的知識和他們作出審慎投資決定的傾向。後者是以投委會與香港樹仁大學、香港理工大學及香港大學的學術團隊合作開發的投資性格測試作為基礎。

Investor Knowledge and Propensity Study

Research to understand retail investors' knowledge, attitude and behaviour has always been a priority at the IFEC, and we have been conducting the "Retail Investor Study" every two years to investigate investors' mindset and practices with the last study conducted in 2023.

This year, we conducted a new study to look into retail investors' knowledge as well as their propensity to make prudent investing decisions, the latter of which is based on the IFEC's interactive "Investment Behaviour Personality Quiz" developed in partnership with an academic team from Hong Kong Shue Yan University, The Hong Kong Polytechnic University and The University of Hong Kong.

主要調查結果

- 投委會的投資性格測試根據廣泛用於評估性格的「五大性格特質測驗」，利用10條問題的結果，將調查對象歸納出為五個傾向分類，並以每個分類的核心特徵作命名。
- 調查顯示，36%的受訪投資者屬於過度自信類別，是佔比最大的類別，其次是厭惡風險(21%)、期望高回報(18%)、過度反應(13%)和羊群心理(13%)。30歲以下的年輕投資者更容易出現過度自信的行為偏差，其中41%屬於這一類別。
- 另有10條問題評估投資者的基本投資知識。平均而言，受訪的零售投資者在10條問題中答對7條，顯示投資知識水平尚可。

展望

我們將繼續開展全面的研究，規劃投委會的投資者及理財教育工作，協助我們履行使命，讓大眾掌握所需的知識、態度和技能，從而作出有根據的投資及財務決定，明智理財。



Study highlights

- The IFEC's "Investment Behaviour Personality Quiz" used 10 questions based on the Big Five Personality Test widely used for assessing individual personality to classify respondents into five propensity segments with the names indicating the core characteristics of each.
- The study revealed that 36% of surveyed investors belonged to the Over-confidence segment, which was the largest one, followed by Risk Aversion (21%), Expectation of High Return (18%), Over-reaction (13%) and Herding (13%). Young investors aged below 30 were even more prone to the behavioural bias of over-confidence, with 41% falling into this segment.
- An additional 10 quiz questions were used to assess investors' basic investment knowledge. On average, surveyed retail investors answered 7 of the 10 questions correctly, indicating an acceptable level of knowledge.

The way forward

We will continue to conduct robust research for planning the IFEC's investor and financial education initiatives, helping us accomplish our mission of equipping the public with the knowledge, attitude and skills necessary for making informed investment and financial decisions and managing money wisely.

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

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，以識別社會目標群組的投資者及理財教育需要。

另外，我們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）零售投資者委員會的工作，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。

We consult and collaborate with government agencies and the financial services, education and community sectors to identify the investor and financial education needs of our target groups through our Advisory Groups and committees.

Additionally, we represent Hong Kong in the Organisation for Economic Co-operation and Development International Network on Financial Education (OECD/INFE) and the International Organization of Securities Commissions (IOSCO) Committee on Retail Investors, sharing best practices on investor and financial education to promote financial literacy.



投資者教育諮詢小組

Advisory Group: Investor Education

委員 Members

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

任期由2023年9月1日至2025年8月31日。

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

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

學童理財教育諮詢小組

Advisory Group: Financial Education for Schoolchildren

委員 Members

姓名 Name	機構名稱 Organisation
連鎮邦(召集人) LIN Chun Pong (Convenor)	香港中學校長會 Hong Kong Association of the Heads of Secondary Schools
陳康 CHAN Hong	教育局 Education Bureau
陳淑儀 CHAN Shuk Yee, Polly	香港資助小學校長會 Hong Kong Aided Primary School Heads Association
陳慧敏 CHAN Wai Mun, Venus	香港家庭福利會 Hong Kong Family Welfare Society
招智輝 CHIU Chi Fai, William	香港上海滙豐銀行有限公司 The Hongkong and Shanghai Banking Corporation Limited
冼麗馨 HSIEN Lai Hing, Katy	教育局 Education Bureau
林峯博士 ¹ Dr LAM Fung, Tenny ¹	香港教育城有限公司 Hong Kong Education City Limited
羅劍輝博士 Dr LAW Kim Fai, Eric	香港教育大學 The Education University of Hong Kong
梁劭勛 LEUNG Siu Fan	教育局 Education Bureau
魏遠強 ² NGAI Yuen Keung, Ken ²	香港教育城有限公司 Hong Kong Education City Limited
潘德昌 POON Tak Cheong, Raymond	羅兵咸永道會計師事務所 PricewaterhouseCoopers
黃樂心(當然成員) ³ WONG Lok Sum, Sindy (Ex-officio Member) ³	投資者及理財教育委員會 Investor and Financial Education Council
蔡淑敏(秘書) CHOI Suk Mun, Anny (Secretary)	投資者及理財教育委員會 Investor and Financial Education Council

任期由2023年9月1日至2025年8月31日，特別註明除外。
The appointment term is from 1 September 2023 to 31 August 2025 unless otherwise specified.

¹ 由2025年3月3日起
From 3 March 2025

² 至2024年12月15日止
To 15 December 2024

³ 由2024年5月6日起
From 6 May 2024

青年人理財教育諮詢小組
 Advisory Group: Financial Education for Young Adults
 委員 Members

姓名 Name	機構名稱 Organisation
黃樂心(召集人) ¹ WONG Lok Sum, Sindy (Convenor) ¹	投資者及理財教育委員會 Investor and Financial Education Council
區啟明教授 Professor AU Kai Ming, Alan	香港都會大學 Hong Kong Metropolitan University
陳逸慈 ² CHAN Yat Chi ²	香港演藝學院 The Hong Kong Academy for Performing Arts
鄭會榮博士 Dr CHENG Wui Wing, Andy	香港恒生大學 The Hang Seng University of Hong Kong
鄭毓盛教授 Professor CHENG Yuk Shing	香港浸會大學 Hong Kong Baptist University
鍾志斌 ³ CHUNG Chi Pan, Sammy ³	職業訓練局 Vocational Training Council
黃昊教授 Professor HUANG Hao, Allen	香港科技大學 The Hong Kong University of Science & Technology
關穎倫教授 Professor KWAN Alan Paul	香港大學 The University of Hong Kong
李樹甘博士 Dr LEE Shu Kam	香港樹仁大學 Hong Kong Shue Yan University
馬躍教授 Professor MA Yue	香港城市大學 City University of Hong Kong
莫家明博士 Dr MOK Ka Ming, Edwin	香港中文大學 The Chinese University of Hong Kong
龐維仁先生 PONG Wai Yan, Louis	香港僱主聯合會 Employers' Federation of Hong Kong

任期由2023年9月1日至2025年8月31日，特別註明除外。
 The appointment term is from 1 September 2023 to 31 August 2025 unless otherwise specified.

^{1.} 由2024年5月6日起
 From 6 May 2024

^{2.} 由2024年10月8日起
 From 8 October 2024

^{3.} 由2024年9月27日起
 From 27 September 2024

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

青年人理財教育諮詢小組

Advisory Group: Financial Education for Young Adults

委員 Members

姓名 Name	機構名稱 Organisation
潘秉匡教授 ⁴ Professor POON Ping Hong, Simpson ⁴	職業訓練局 Vocational Training Council
黃立品博士 Dr WONG Lap Bun, George	香港理工大學 The Hong Kong Polytechnic University
姚偉梅教授 Professor YU Wai Mui, Christina	香港教育大學 The Education University of Hong Kong
阮子然 ⁵ YUEN Tsz Yin, Joyce ⁵	香港演藝學院 The Hong Kong Academy for Performing Arts
趙小峰教授 Professor ZHAO Xiao Feng	嶺南大學 Lingnan University
林奕鈿(秘書) ⁶ LAM Yik Tin, Miranda (Secretary) ⁶	投資者及理財教育委員會 Investor and Financial Education Council
潘淵淳(秘書) ⁷ POON Yuen Shun, Vincent (Secretary) ⁷	投資者及理財教育委員會 Investor and Financial Education Council

任期由2023年9月1日至2025年8月31日，特別註明除外。
The appointment term is from 1 September 2023 to 31 August 2025 unless otherwise specified.

- ⁴ 至2024年9月26日止
To 26 September 2024
- ⁵ 至2024年3月27日止
To 27 March 2024
- ⁶ 由2024年7月1日起
From 1 July 2024
- ⁷ 至2024年6月30日止
To 30 June 2024

在職人士及長者理財教育諮詢小組

Advisory Group: Financial Education for Working Adults and Seniors

委員 Members

姓名 Name	機構名稱 Organisation
關則輝 MH, JP (召集人) KWAN Chuk Fai MH, JP (Convenor)	香港理工大學 The Hong Kong Polytechnic University
陳婉玲 CHAN Yuen Ling, Florence	強制性公積金計劃管理局 Mandatory Provident Fund Schemes Authority
崔永康教授 Professor CHUI Wing Hong, Eric	香港理工大學 The Hong Kong Polytechnic University
鄭家俊 CHENG Ka Chun, Aaron	香港警務處 Hong Kong Police Force
劉佩玲 LAU Pui Ling, Selina	香港保險業聯會 Hong Kong Federation of Insurers
梁靈智 ¹ LEONG Ling Chi, Daniel ¹	香港年金有限公司 HKMC Annuity Limited
梁婉貞 LEUNG Yuen Ching, Cindy	香港家庭福利會 Hong Kong Family Welfare Society
婁振陽 LOW Chen Yang, Joe	東華三院 Tung Wah Group of Hospitals
莫家豪教授 Professor MOK Ka Ho, Joshua	香港恒生大學 The Hang Seng University of Hong Kong
王虹虹 WONG Hung Hung, Maura	長者安居服務協會 Senior Citizen Home Safety Association
容渭榮 ² YUNG Wai Sun, Sunny ²	香港年金有限公司 HKMC Annuity Limited
黃樂心(當然成員) ³ WONG Lok Sum, Sindy (Ex-officio Member) ³	投資者及理財教育委員會 Investor and Financial Education Council
潘淵淳(秘書) ⁴ POON Yuen Shun, Vincent (Secretary) ⁴	投資者及理財教育委員會 Investor and Financial Education Council
邱軍鵬(秘書) ⁵ YAU Kwan Pang (Secretary) ⁵	投資者及理財教育委員會 Investor and Financial Education Council

任期由2023年9月1日至2025年8月31日，特別註明除外。

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

- ¹ 由2025年1月2日起
From 2 January 2025
- ² 至2024年12月13日止
To 13 December 2024
- ³ 由2024年5月6日起
From 6 May 2024
- ⁴ 由2024年7月1日起
From 1 July 2024
- ⁵ 至2024年6月30日止
To 30 June 2024

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

研究與評估委員會

Research and Evaluation Committee

委員 Members

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

任期由2024年4月1日至2026年3月31日。
The appointment term is from 1 April 2024 to 31 March 2026.

本地參與

共創明「Teen」計劃

於2024年7月，我們支持香港特區政府的「共創明「Teen」計劃」，為計劃學員的一天遊活動提供協助，安排學員參觀證券及期貨事務監察委員會，讓他們了解監管機構的角色和運作。在參觀期間，我們向學員提供財務計劃的建議。

Local engagement

Strive and Rise Programme

In July 2024, we supported a day tour for the mentees of the HKSAR Government's "Strive and Rise Programme". The tour included a visit to the Securities and Futures Commission, where the mentees learnt about the roles and operations of the regulatory body. During the visit, we provided financial management tips to the youth mentees.



我們支持香港特區政府的「共創明「Teen」計劃」，為計劃學員的一天遊活動提供協助。參觀活動由光大證券國際安排。
We supported a day tour for the mentees of the HKSAR Government's "Strive and Rise Programme" organised by Everbright Securities International.



投委會創新及夥伴合作經理蔡淑敏女士出席香港警務處舉辦的財務管理講座。
IFEC Manager of Innovation and Partnerships Ms Anny Choi at a financial management seminar organised by the Hong Kong Police Force.

香港警務處

我們與香港警務處合作，為警務人員及其家屬提供投資者及理財教育。於2024年8月，我們參與由服務質素監察部主辦的財務管理講座，向超過900名警務人員分享財務管理的資訊。於2024年12月，投委會團隊與人事及訓練處會面，討論透過其刊物《警聲》及其他渠道，合作推廣財務健康的資訊。

Hong Kong Police Force

We collaborated with the Hong Kong Police Force to deliver investor and financial education for the Force members and their families. In August 2024, we shared our insights on financial management with more than 900 Force members at their Financial Management Seminar organised by the Service Quality Wing. In December 2024, the IFEC team met with the Personnel Wing to discuss ongoing collaborations in promoting financial well-being through its publication "OffBeat" and other channels.

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

教育局「理財教育學校獎勵計劃」 (2023/24)

我們獲邀擔任教育局舉辦的「理財教育學校獎勵計劃」(2023/24)之「理財教育學校－積極推動獎」的評審之一。於2024年12月，投委會總經理李婉秋女士出席頒獎典禮暨獲獎學校分享，向來自超過80間學校的代表介紹投委會的理財教育計劃及資源，以協助中學教師向學生教授理財教育。

Education Bureau “Financial Education School Award Scheme” (2023/24)

We were invited to serve as one of the panel judges for the “Financial Education School – Active Promotion Award” of the “Financial Education School Award Scheme” (2023/24), launched by the Education Bureau. In December 2024, IFEC General Manager Ms Dora Li attended the prize presentation ceremony cum awarded schools’ sharing, where she spoke to representatives from over 80 schools about the IFEC’s financial education programmes and resources that support secondary school teachers in delivering financial education to students.



投委會總經理李婉秋女士出席教育局舉辦的「理財教育學校獎勵計劃」(2023/24)頒獎典禮。

IFEC General Manager Ms Dora Li at the “Financial Education School Award Scheme” (2023/24) Prize Presentation Ceremony organised by the Education Bureau.

出席頒獎典禮的嘉賓和得獎學校大合照。

Group photo taken with guests and the awarded schools during the prize presentation ceremony.



學與教博覽2024

於2024年12月，我們獲邀參與「學與教博覽2024」，並為教師舉辦講座，主題為「透過延展學習活動及資源提升學生的投資及理財能力」。在講座上，投委會代表向教師展示投委會的理財教育資源、計劃以及投委會理財教育體驗館，以提升學生及其家庭的理財能力。

Learning & Teaching Expo 2024

In December 2024, we were invited to conduct a seminar themed “Enhancing Students’ Financial Literacy with Extended Learning Activities and Resources” for teachers at the Learning & Teaching Expo 2024. During this event, the IFEC representatives showcased to teachers on the IFEC’s financial education resources and programmes, including the IFEC FinEd Hub, to enhance financial literacy among students and their families.



投委會企業傳訊及特別項目總監林汶鈴女士(右)以及創新及夥伴合作經理蔡淑敏女士(左)，在「學與教博覽2024」上展示投委會的理財教育資源及投委會理財教育體驗館。

IFEC Head of Corporate Communications and Special Projects Ms Manning Lam (right) and Manager of Innovation and Partnerships Ms Anny Choi (left) showcased the IFEC’s financial education resources and the IFEC FinEd Hub at the Learning & Teaching Expo 2024.

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

國家安全青少年大使訓練計劃

於2025年2月，我們應香港特區政府邀請，為「國家安全青少年大使訓練計劃」舉行講座。參與者包括來自20個香港青少年制服團體的中學生、大專生及在職青年。講座的内容圍繞審慎理財、信貸管理及投委會的理財工具與資源。

投委會代表為「國家安全青少年大使」舉行理財講座。The IFEC representative delivered a money management talk to a group of "National Security Youth Ambassadors".

National Security Youth Ambassadors Training Scheme

In February 2025, we were invited by the HKSAR Government to conduct a talk for the "National Security Youth Ambassadors Training Scheme". Participants included secondary students, tertiary students and young working adults from the 20 Youth Uniformed Groups in Hong Kong. Our presentation focused on prudent money management, credit management, and the IFEC's tools and resources on money management.



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零售投資者委員會。

經濟合作與發展組織(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，以及聯席領導理財能力及可持續金融工作小組，於年內獲邀在多個會議及研討會中發表演說，分享香港在投資者及理財教育的發展。

2024年5月

數碼理財能力工作小組

投委會總經理李婉秋女士於有關數碼支付及數碼理財能力的網上研討會發表演講，並分享投委會的研究結果及香港在青年人數碼理財教育方面的經驗。

2024年6月

世界理財週工作小組

投委會參加網上會議，討論從世界理財週2024吸取的經驗，並就青年人的理財教育分享見解，為即將舉行的活動做準備。

2024年9月

理財教育技術支援項目年會

投委會創新及夥伴合作總監黃樂心女士於年會上進行網上分享，簡介投委會為弱勢社群提供的理財教育，並以長者防騙教育計劃為其中一個個案分享。

2024年10月

理財能力及可持續金融工作小組

投委會總經理李婉秋女士主持第五次工作小組會議，向超過30名來自多個司法管轄區的代表，介紹量度有關可持續金融的知識、態度、喜好及行為的調查工具之發展情況，以及工作小組的未來發展路向。投委會投資者教育及協作關係總監楊蔚怡女士亦於會上分享香港在可持續金融及理財能力方面的投資者及理財教育之最新發展。

International engagement

The IFEC has been representing Hong Kong during meetings with global investor and financial education stakeholders, including the OECD/INFE and IOSCO Committee on Retail Investors.

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 of the Working Group on Financial Literacy and Sustainable Finance, IFEC General Manager Ms Dora Li was invited to present at various meetings and panel discussions on Hong Kong's investor and financial education developments throughout the year.

May 2024

Working Group on Digital Financial Literacy

IFEC General Manager Ms Dora Li spoke at the virtual workshop on digital financial literacy related to digital payments. The presentation highlighted the findings of the IFEC's research and Hong Kong's experience with digital financial education for young people.

June 2024

Working Group on Global Money Week (GMW)

The IFEC participated in the virtual meeting to discuss lessons learnt from GMW 2024 and shared insights on financial education topics for young people in preparation for the upcoming event.

September 2024

Annual Meeting of the Technical Assistance Project on Financial Education

IFEC Head of Innovation and Partnerships Ms Sindy Wong conducted an online sharing session at this meeting. Her presentation focused on the IFEC's financial education programmes for vulnerable groups, citing the Anti-Scam Programme for Seniors as one of the case studies.

October 2024

Working Group on Financial Literacy and Sustainable Finance

IFEC General Manager Ms Dora Li chaired the 5th Working Group meeting attended by over 30 representatives from various jurisdictions, focusing on the development of a survey instrument to measure knowledge, attitude, preferences and behaviour related to sustainable finance, along with a roadmap for the Working Group. IFEC Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung also spoke during the session about the latest developments in Hong Kong regarding investor and financial education on sustainable finance and financial literacy.

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

2024年10月

數碼理財能力工作小組

投委會總經理李婉秋女士主持第十六次工作小組會議，與會者來自多個司法管轄區。會議包括加密資產研討會，內容涵蓋相關學術研究、司法管轄區成員個案研究，及有關國際證監會組織零售投資者委員會的最新消息。香港理工大學社會工作及犯罪學系主任及講座教授崔永康教授於會上介紹投委會委託進行的「虛擬資產投資者的行為科學研究：投資決策中的『捷思法』」的調查結果。

2024年11月

諮詢委員會會議、技術委員會會議及經合組織國際理財教育網絡(OECD/INFE-OJK)會議，印尼峇里

投委會總經理李婉秋女士出席諮詢委員會會議和技術委員會會議，及於「以理財教育提升消費者能力」會議上發言。李女士在會議的小組討論中，分享了投委會「零售投資者研究」的見解，以及在可持續投資方面的投資者教育工作。

October 2024

Working Group on Digital Financial Literacy

IFEC General Manager Ms Dora Li chaired the 16th Working Group meeting attended by representatives from various jurisdictions, featuring a workshop on crypto assets, including presentations on related academic research, case studies from member jurisdictions, and updates from IOSCO Committee on Retail Investors. Professor Eric Chui, Head and Chair Professor of Social Work and Criminology of The Hong Kong Polytechnic University, presented the findings of the IFEC-commissioned “Behavioural Science Study on Investor Behaviour in the Virtual Asset Markets: Heuristics in Virtual Assets Investment Decision-Making” at the meeting.

November 2024

Advisory Board meeting, Technical Committee meetings and OECD/INFE-OJK Conference in Bali, Indonesia

IFEC General Manager Ms Dora Li attended the Advisory Board meeting, Technical Committee meetings and spoke at the Conference on “Empowering Consumers through Financial Education”. Ms Li presented at the panel discussion, sharing insights from the IFEC’s “Retail Investor Study” and related investor education efforts on sustainable investing.



投委會總經理李婉秋女士(左二)及來自印尼、意大利及日本的講者，參加在峇里舉行的經合組織國際理財教育網絡(OECD/INFE-OJK)會議。

IFEC General Manager Ms Dora Li (second from left) and speakers from Indonesia, Italy and Japan at the OECD/INFE-OJK Conference held in Bali.



國際證券事務監察委員會組織 (國際證監會組織)

2024年6月

國際證監會組織零售投資者委員會 會議，斯里蘭卡科倫坡

投委會總經理李婉秋女士出席國際證監會組織零售投資者委員會(C8委員會)會議，以及虛擬資產、金融網紅及世界投資者週的工作小組會議，探討零售投資者面對的主要問題，包括市場動盪及金融騙案。會議參與者亦就各自近期的投資者及理財教育項目交流資訊。

The International Organization of Securities Commissions (IOSCO)

June 2024

IOSCO Committee on Retail Investors meeting in Colombo, Sri Lanka

IFEC General Manager Ms Dora Li attended the IOSCO Committee on Retail Investors (Committee 8) meeting and Working Group Meetings on Crypto Assets, Finfluencers and World Investor Week. Discussions focused on key issues facing retail investors, including market turmoil and financial scams. Participants in the meetings also exchanged information on their recent investor and financial education initiatives.



於科倫坡舉行的國際證監會組織 C8委員會會議，參加者討論零售投資者面對的主要問題，並就投資者及理財教育項目交流及分享。Participants in the IOSCO Committee 8 meeting held in Colombo discussed key issues facing retail investors and exchanged information on their recent investor and financial education initiatives.



來自多個司法管轄區的代表參與在峇里舉行的經合組織國際理財教育網絡技術委員會會議。Representatives from various jurisdictions attended the OECD/INFE Technical Committee meetings held in Bali.

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

2024年11月

國際證監會組織零售投資者委員會會議，巴西聖保羅

國際證監會組織C8委員會會議於聖保羅舉行。投委會總經理李婉秋女士和投資者教育及協作關係總監楊蔚怡女士在圓桌會議中就香港為世界投資者週2024舉行的活動發表演說。會議亦討論C8委員會的發展路向及多個工作小組的架構，例如世界投資者週工作小組及虛擬資產工作小組。來自多個司法管轄區的代表分享了他們在金融騙局方面的工作，以及打擊該等騙局的協作。

投委會總經理李婉秋女士和投資者教育及協作關係總監楊蔚怡女士出席在聖保羅舉行的國際證監會組織C8委員會會議，就香港為世界投資者週2024舉辦的活動發表演說。

IFEC General Manager Ms Dora Li and Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung attended the IOSCO Committee 8 meeting in Sao Paulo, where they presented on Hong Kong's activities for World Investor Week 2024.

November 2024

IOSCO Committee on Retail Investors meeting in Sao Paulo, Brazil

The IOSCO Committee 8 meeting was held in Sao Paulo. IFEC General Manager Ms Dora Li and Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung presented Hong Kong's activities for World Investor Week 2024 at the roundtable discussion. The meeting also included discussions on the roadmap of Committee 8 and the structure of various working groups, such as Working Group on World Investor Week and Working Group on Crypto Assets. Representatives from various jurisdictions shared their work on financial scams and the collective efforts to combat these schemes.



2025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和投資者教育及協作關係總監楊蔚怡女士於2025年3月出席在馬德里舉行的國際證監會組織C8委員會會議，李女士並於會上介紹投委會理財教育體驗館。會議討論C8委員會於2025-26的工作計劃，包括新的議題，例如促進投資者的抗逆能力，人工智能普及化帶來的相關風險及投資者教育。

投委會總經理李婉秋女士和投資者教育及協作關係總監楊蔚怡女士出席在馬德里舉行的國際證監會組織C8委員會會議。 IFEC General Manager Ms Dora Li and Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung at the IOSCO Committee 8 meeting in Madrid.



March 2025

IOSCO Committee on Retail Investors meeting in Madrid, Spain

IFEC General Manager Ms Dora Li and Head of Investor Education and Stakeholder Engagements Ms Michelle Yeung attended the IOSCO Committee 8 meeting in Madrid held in March 2025, where Ms Li showcased the IFEC FinEd Hub at the forum. The meeting covered Committee 8's work plan for 2025-26, including new topics such as the promotion of investor resilience and investor education on risks related to the proliferation of artificial intelligence.

與持份者及夥伴交流

Collaborating with Stakeholders and Partners

經合組織國際理財教育網絡及國際證監會組織調查

年內，投委會參與多項由經合組織國際理財教育網絡及國際證監會組織發起的調查和報告，與國際夥伴分享香港的投資者及理財教育工作及研究結果：

- 經合組織國際理財教育網絡調查
 - 數碼支付
 - 理財能力
 - 虛擬資產
- 國際證監會組織
 - 虛擬資產工作小組草擬報告
 - 監管機構提高投資者對網上風險意識的資料文件
 - 零售投資者協調小組報告
 1. 金融網紅
 2. 數碼參與計劃
 3. 複製交易
 4. 零碎交易

其他

於2024年9月，我們為來自印尼銀行業發展學院(LPPI)的17位海外代表團安排參觀投委會理財教育體驗館。在參觀期間，向代表團介紹體驗館以沉浸式學習體驗為不同群組提供的投資者及理財教育，主題涵蓋金錢管理、作出有根據的投資決定，以及提防騙局等。投委會與LPPI亦交流了促進投資者及理財教育的最佳做法。

OECD/INFE and IOSCO surveys

During the year, the IFEC contributed to a number of surveys and reports initiated by the OECD/INFE and IOSCO, sharing investor and financial education initiatives and research findings in Hong Kong with the international community.

- OECD/INFE Surveys on
 - Digital Payments
 - Financial Literacy
 - Crypto Assets
- IOSCO
 - Draft report for Working Group on Crypto Asset
 - Resource Paper for Regulators to Raise Investor Awareness of Online Harm
 - Retail Investor Coordination Group's reports on
 1. Finfluencers
 2. Digital Engagement Programme
 3. Copy Trading
 4. Fractional Trading

Others

In September 2024, a visit to the IFEC FinEd Hub was arranged for the overseas delegation of 17 members from the Indonesia Banking Development Institute (LPPI). During the visit, investor and financial education for different segments with topics such as money management, making informed investment decisions and anti-scam were introduced to the delegates through immersive learning experience. Best practices sharing was exchanged on the promotion of investor and financial education between the IFEC and LPPI.

我們為印尼銀行業發展學院(LPPI)海外代表團安排參觀投委會理財教育體驗館。

We hosted a visit for an overseas delegation from the LPPI at the IFEC FinEd Hub.



董事報告 Directors' Report

董事現呈交截至2025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2025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134頁至第153頁的財務報表內。

The directors present their report together with the audited financial statements for the year ended 31 March 2025.

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 2025 and the financial position of the IFEC as at that date are set out in the financial statements on pages 134 to 153.

董事報告 Directors' Report

董事

年度內及截至本報告日期為止的董事包括：

杜淦堃，SC，BBS(主席)
歐陽伯權，GBS，JP 2024年10月18日退任
張華峰，GBS，SBS，JP
張雲正，GBS，JP 2024年11月20日退任
何富豪
劉中健 2024年11月21日獲委任
李子麒
梁思灝
李婉秋
吳英琦 2024年4月2日獲委任
石嘉麗
姚偉梅 2024年10月19日獲委任

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。

Directors

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

Dawes, Victor, SC, BBS (Chairman)
Auyeung Pak Kuen, Rex, GBS, JP Retired on 18 October 2024
Cheung Wah Fung, Christopher, GBS, SBS, JP
Cheung Wan Ching, Clement, GBS, JP Retired on 20 November 2024
Ho Fu Ho, Jonathan
Lau Chung Kin, Clement Appointed on 21 November 2024
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
Yu Wai Mui, Christina Appointed on 19 October 2024

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.

核數師

德勤・關黃陳方會計師行已被委任為投委會的核數師，取代羅兵咸永道會計師事務所。

該財務報表已由德勤・關黃陳方會計師行審核，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，SC，BBS

主席

2025年5月9日

Auditors

Deloitte Touche Tohmatsu has been appointed as auditor of the IFEC, in place of PricewaterhouseCoopers.

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

On behalf of the Board

Dawes, Victor, SC, BBS

Chairman

9 May 2025

獨立核數師報告

致：投資者及理財教育委員會的唯一成員

Independent auditor's report

To the sole member of Investor and Financial Education Council

(於香港註冊成立的擔保有限公司)

(Incorporated in Hong Kong and limited by guarantee)

意見

本核數師(以下簡稱「我們」)已審計列載於第134至153頁的投資者及理財教育委員會(以下簡稱「投委會」)的財務報表，此財務報表包括於2025年3月31日的財務狀況表與截至該日止年度的損益及其他全面收益表和現金流量表，以及財務報表附註，包括重大的會計政策信息和其他說明性信息。

我們認為，該等財務報表已根據香港會計師公會頒布的《香港財務報告會計準則》真實而中肯地反映了投委會於2025年3月31日的財務狀況及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。根據香港會計師公會頒布的《專業會計師道德守則》(以下簡稱「守則」)，我們獨立於投委會，並已履行守則中的其他專業道德責任。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。

其他事項

投委會截至2024年3月31日止年度之財務報表已經由另一名核數師審計其於2024年5月9日就該等報表發表無保留意見。

Opinion

We have audited the financial statements of Investor and Financial Education Council (IFEC) set out on pages 134 to 153, which comprise the statement of financial position as at 31 March 2025, and the statement of profit or loss and other comprehensive income and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information and other explanatory information.

In our opinion, the financial statements give a true and fair view of the financial position of the IFEC as at 31 March 2025, and of its financial performance and its cash flows for the year then ended in accordance with HKFRS Accounting Standards as 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 are independent of the IFEC 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. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other matter

The financial statements of the IFEC for the year ended 31 March 2024 were audited by another auditor who expressed an unmodified opinion on those statements on 9 May 2024.

其他信息

董事須對其他信息負責。其他信息包括刊載於年報內的信息，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。

董事及治理層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《香港財務報告會計準則》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，董事負責評估投委會持續經營的能力，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，除非董事有意將投委會清盤或停止經營，或別無其他實際的替代方案。

治理層須負責監督投委會的財務報告過程。

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 and those charged with governance 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 HKFRS Accounting Standards as 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 IFEC'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 IFEC or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the IFEC's financial reporting process.

獨立核數師報告

致：投資者及理財教育委員會的唯一成員

Independent auditor's report

To the sole member of Investor and Financial Education Council

(於香港註冊成立的擔保有限公司)

(Incorporated in Hong Kong and limited by guarantee)

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，並按照香港《公司條例》第405條的規定僅向全體成員出具包括我們意見的核數師報告。除此以外，我們的報告不可用作其他用途。我們並不就本報告之內容對任何其他人士承擔任何責任或接受任何義務。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為重大。

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通、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。
- 了解與審計相關的內部控制，以設計適當的審計程序，但目的並非對投委會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。

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 solely to you, 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 HKSAs 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 HKSAs, we exercise professional judgment and maintain professional skepticism 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.
- 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 IFEC's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

- 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，從而可能導致對投委會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投委會不能持續經營。
- 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 IFEC'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 IFEC to cease to continue as a going concern.
- 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。
- 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.

除其他事項外，我們與治理層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。

We communicate with those charged with governance 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.

出具本獨立核數師報告的審計項目合夥人是夏康耀(執業證書編號：P06612)。

The engagement partner on the audit resulting in the independent auditor's report is Ha, Hong Yiu Vicov (practicing certificate number: P06612).

德勤·關黃陳方會計師行
執業會計師
香港
2025年5月9日

Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
9 May 2025

損益及其他全面收益表

Statement of profit or loss and other comprehensive income

截至2025年3月31日止年度(單位：港元)

For the year ended 31 March 2025 (Expressed in Hong Kong dollars)

	附註 Note	2025 \$	2024 \$	
收入				Income
從證券及期貨事務監察 委員會收回的款項	2(c)	79,633,153	72,181,481	Recoveries from the Securities and Futures Commission
支出				Expenses
人事費用	4	36,905,193	34,534,999	Staff costs
教育項目		31,503,397	28,162,911	Education programmes
辦公室地方支出				Premises expenses
租金		2,272,800	2,272,800	Rent
差餉、管理費及其他		928,843	843,579	Rates, management fees and others
折舊／攤銷				Depreciation/amortisation
固定資產	6	1,926,888	665,924	Fixed assets
使用權資產	9	542,856	452,368	Right-of-use asset
融資成本	9	30,619	37,094	Finance costs
其他支出	5	5,522,557	5,211,806	Other expenses
		79,633,153	72,181,481	
年度稅前業績		—	—	Result for the year before taxation
稅項	3	—	—	Taxation
年度業績及全面收益總額		—	—	Result and total comprehensive income for the year

第139頁至第153頁的附註是本財務報表整體的一部分。

The notes on pages 139 to 153 form part of these financial statements.

財務狀況表

Statement of financial position

於2025年3月31日 (單位：港元)
 As at 31 March 2025 (Expressed in Hong Kong dollars)

	附註 Note	2025 \$	2024 \$	
非流動資產				Non-current assets
固定資產	6	4,718,033	6,489,686	Fixed assets
使用權資產	9	633,332	1,176,188	Right-of-use asset
租賃按金		229,041	229,041	Deposit for lease
		5,580,406	7,894,915	
流動資產				Current assets
按金及預付款項		468,986	481,295	Deposits and prepayments
銀行現金		12,869,466	16,619,731	Cash at bank
		13,338,452	17,101,026	
流動負債				Current liabilities
應計費用及其他應付款項	8	13,232,565	15,490,864	Accrued charges and other payables
應付證券及期貨事務監察委員會的款項	7	4,771,186	8,120,589	Amount due to the Securities and Futures Commission
租賃負債	9	510,852	469,381	Lease liability
		18,514,603	24,080,834	
流動負債淨值		(5,176,151)	(6,979,808)	Net current liabilities
資產總值減流動負債		404,255	915,107	Total assets less current liabilities

財務狀況表
Statement of financial position

於2025年3月31日(單位：港元)
As at 31 March 2025 (Expressed in Hong Kong dollars)

	附註 Note	2025 \$	2024 \$	
非流動負債				Non-current liabilities
租賃負債	9	87,605	598,457	Lease liability
修復撥備	10	316,650	316,650	Provision for reinstatement cost
		404,255	915,107	
資產淨值		—	—	Net assets

於2025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：Approved and authorised for issue by the board of directors
on 9 May 2025 and signed on its behalf by

杜淦堃，SC，BBS	李婉秋	Dawes, Victor, SC, BBS	Li Yuen Chow, Dora
主席	董事	Chairman	Director

第139頁至第153頁的附註是本財務報表整體
的一部分。The notes on pages 139 to 153 form part of these financial
statements.

現金流量表

Statement of cash flows

截至2025年3月31日止年度(單位：港元)
For the year ended 31 March 2025 (Expressed in Hong Kong dollars)

	2025 \$	2024 \$	
營業活動所引致的現金流量			Cash flows from operating activities
年度業績	–	–	Result for the year
就下列事項作出的調整：			Adjustments for:
折舊／攤銷－固定資產	1,926,888	665,924	Depreciation/amortisation – Fixed assets
折舊－使用權資產	542,856	452,368	Depreciation – Right-of-use asset
融資成本	30,619	37,094	Finance costs
出售固定資產損失	811	–	Loss on disposal of fixed assets
	2,501,174	1,155,386	
使用權資產的增加	–	(1,161)	Increase in right-of-use asset
按金及預付款項的 減少／(增加)	12,309	(172,612)	Decrease/(increase) in deposits and prepayments
應計費用及其他應付款項的 (減少)／增加	(2,258,299)	394,749	(Decrease)/increase in accrued charges and other payables
應收／應付證券及期貨事務 監察委員會的款項的變動	(3,349,403)	14,005,277	Change in amount due from/to the Securities and Futures Commission
(用於)／源自營運活動的 現金淨額	(3,094,219)	15,381,639	Net cash (used in)/generated from operating activities
投資活動所引致的現金流量			Cash flow from investing activity
購入固定資產	(156,046)	(4,859,010)	Fixed assets purchased
用於投資活動的現金淨額	(156,046)	(4,859,010)	Net cash used in investing activity
融資活動所引致的現金流量			Cash flow from financing activities
租賃付款的本金元素	(469,381)	(242,906)	Principal element of lease payments
租賃付款的利息元素	(30,619)	(37,094)	Interest element of lease payments
用於融資活動的現金淨額	(500,000)	(280,000)	Net cash used in financing activities

現金流量表

Statement of cash flows

截至2025年3月31日止年度(單位：港元)

For the year ended 31 March 2025 (Expressed in Hong Kong dollars)

	2025	2024	
	\$	\$	
現金及等同現金項目淨額的 (減少)/增加	(3,750,265)	10,242,629	Net (decrease)/increase in cash and cash equivalents
年度開始時現金及等同 現金項目	16,619,731	6,377,102	Cash and cash equivalents at the beginning of the year
年度終結時現金及等同 現金項目	12,869,466	16,619,731	Cash and cash equivalents at the end of the year

	2025	2024	
	\$	\$	
現金及等同現金項目的 結餘分析：			Analysis of the balance of cash and cash equivalents
銀行現金	12,869,466	16,619,731	Cash at bank

第139頁至第153頁的附註是本財務報表整體的一部分。

The notes on pages 139 to 153 form part of these financial statements.

財務報表附註

Notes to the financial statements

截至2025年3月31日止年度(單位：港元)

For the year ended 31 March 2025 (Expressed in Hong Kong dollars)

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2025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《香港財務報告會計準則》，香港公認會計原則以及香港《公司條例》(《公司條例》)的披露要求而編製。《香港財務報告會計準則》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。投委會採納的重大會計政策載列如下。

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 2025, the IFEC had 1 member.

2. Material accounting policies

(a) Statement of compliance

These financial statements have been prepared in accordance with HKFRS Accounting Standards, a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards 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.

財務報表附註 Notes to the financial statements

截至2025年3月31日止年度(單位：港元)

For the year ended 31 March 2025 (Expressed in Hong Kong dollars)

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強制生效或可供提早採納的經修訂的《香港財務報告會計準則》。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期間尚未生效的新訂或經修訂的《香港財務報告會計準則》。我們預計這些準則的應用在可預見的將來不會對本財務報表產生重大影響。

(b) 編製基準

儘管於2025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)

(a) Statement of compliance (continued)

The HKICPA has issued certain amendments to HKFRS Accounting Standards that are mandatorily effective or available for early adoption for the current accounting period of the IFEC. 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 or amendments to HKFRS Accounting Standards that are not yet effective for the current period. We anticipate that the application of these standards will have no material impact on the financial statements in the foreseeable future.

(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 2025. 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)

(b) 編製基準(續)

我們以符合《香港財務報告會計準則》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

我們按照應計基準隨時間就投委會已招致的開支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，按應計基準予以記入。

投委會於香港營運，並根據香港《僱傭條例》在特定情況下須向僱員支付長期服務金。我們透過參考每年進行的精算估值，使用多項參數及假設估算長期服務金的現值計量，以確認過往服務成本。長期服務金的變動在損益及其他全面收益表內被確認為人事費用的一部分。

2. Material accounting policies (continued)

(b) Basis of preparation (continued)

We prepare the financial statements in conformity with HKFRS Accounting Standards 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

We recognise recoveries from the SFC over time for the expenditure incurred by the IFEC 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.

The IFEC operates in Hong Kong and is obliged to pay long services payment (LSP) to employees under certain circumstances as specified in the Hong Kong Employment Ordinance. We recognise the past service cost by estimating the present value of LSP with a number of parameters and assumptions with reference to actuarial valuations being carried out annually. The change of the LSP is recognised as part of the staff costs in the statement of profit or loss and other comprehensive income.

財務報表附註 Notes to the financial statements

截至2025年3月31日止年度(單位：港元)

For the year ended 31 March 2025 (Expressed in Hong Kong dollars)

2. 重大會計政策(續)

(e) 固定資產

我們將固定資產按歷史成本扣除累積折舊／攤銷及任何減值虧損(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／攤銷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)

(e) Fixed assets

We state fixed assets at historical cost less accumulated depreciation/amortisation 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/amortisation 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)

(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及其他全面收益表中確認為支出。短期租賃為租賃期是12個月或以下的租賃。

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 the statement of profit or loss and other comprehensive income. Short-term leases are leases with a lease term of 12 months or less.

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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

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 (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)項所指的人控制或與第三方共同控制。

(vii) 上述(a)(i)項所指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投委會按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。

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 the IFEC's financial assets that are 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.

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2. 重大會計政策(續)

(i) 金融資產(續)

在評估信貸風險自初始確認以來是否顯著增加時，我們對比截至報告日期與初始確認日期之間金融工具的違約風險。在進行此評估時，我們考慮合理且可支持之定量和定性資料，包括無需付出不必要之成本或努力而可得之過往經驗及前瞻性資料。

我們認為當內部編製或從外部來源獲得的資料顯示債務人不大可能向其債權人(包括投委會)悉數還款時，則構成違約事件。

當發生某宗或多宗對金融資產估計未來現金流量有不利影響之事件時，該金融資產會被視為信貸減值。

當有資料顯示交易對手方有嚴重財務困難及並無實際可收回的希望時，我們會撇銷金融資產。一項撇銷構成一項終止確認事件。任何其後收回均於損益及其他全面收益表中確認。

(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。

2. Material accounting policies (continued)

(i) Financial assets (continued)

In assessing whether the credit risk has increased significantly since initial recognition, we compare the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, we consider both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

We consider an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the IFEC, in full.

A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred.

We write off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of profit or loss and other comprehensive income.

(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.

2. 重大會計政策(續)

(k) 非金融資產減值(續)

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。

(l) 撥備及或有負債

倘若投委會須就已發生的事件承擔的法律或推定義務，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，我們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。

2. Material accounting policies (continued)

(k) Impairment of non-financial assets (continued)

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.

(l) 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.

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4. 人事費用

4. Staff costs

	2025 \$	2024 \$	
薪金及其他福利	35,076,723	32,498,032	Salaries and other benefits
退休計劃供款	1,828,470	2,036,967	Retirement scheme contributions
	36,905,193	34,534,999	

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：

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:

	2025 \$	2024 \$	
董事袍金	–	–	Directors' fee
薪金、津貼及實物利益	2,269,080	2,236,320	Salaries, allowances and benefits in kind
酌情薪酬	428,500	499,160	Discretionary pay
退休計劃供款	170,181	160,510	Retirement scheme contributions
	2,867,761	2,895,990	

董事酬金是與投委會事務管理有關的服務。

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

5. 其他支出

5. Other expenses

	2025 \$	2024 \$	
核數師酬金	209,080	217,197	Auditor's remuneration
一般辦公室開支及保險費用	501,326	180,834	General office and insurance
資訊及系統服務	3,045,425	2,874,908	Information and systems services
專業及其他服務費用	936,635	994,663	Professional and other services
宣傳及對外事務	770,792	918,724	Publicity and external relations
培訓及發展	58,488	25,480	Training and development
出售固定資產損失	811	–	Loss on disposal of fixed assets
	5,522,557	5,211,806	

6. 固定資產

6. Fixed assets

	傢俬、裝置 及租賃樓宇 改良工程 Furniture, fixtures and leasehold improvements \$	辦公室設備 Office equipment \$	電腦應用 系統 Computer application systems \$	個人電腦 及軟件 Personal computers and software \$	總計 Total \$	
成本						Cost
於2024年4月1日	2,553,900	185,333	1,560,900	4,242,147	8,542,280	At 1 April 2024
添置	-	-	-	156,046	156,046	Additions
出售	-	(9,042)	-	(73,356)	(82,398)	Disposals
於2025年3月31日	2,553,900	176,291	1,560,900	4,324,837	8,615,928	At 31 March 2025
累積折舊／攤銷						Accumulated depreciation/ amortisation
於2024年4月1日	170,260	105,561	130,075	1,646,698	2,052,594	At 1 April 2024
年度折舊／攤銷	510,780	33,585	390,225	992,298	1,926,888	Charge for the year
出售時撥回	-	(8,231)	-	(73,356)	(81,587)	Written back on disposals
於2025年3月31日	681,040	130,915	520,300	2,565,640	3,897,895	At 31 March 2025
帳面淨值						Net book value
於2025年3月31日	1,872,860	45,376	1,040,600	1,759,197	4,718,033	At 31 March 2025
成本						Cost
於2023年4月1日	-	125,923	-	1,345,780	1,471,703	At 1 April 2023
添置	2,553,900	59,410	1,560,900	2,896,367	7,070,577	Additions
於2024年3月31日	2,553,900	185,333	1,560,900	4,242,147	8,542,280	At 31 March 2024
累積折舊／攤銷						Accumulated depreciation/ amortisation
於2023年4月1日	-	79,149	-	1,307,521	1,386,670	At 1 April 2023
年度折舊／攤銷	170,260	26,412	130,075	339,177	665,924	Charge for the year
於2024年3月31日	170,260	105,561	130,075	1,646,698	2,052,594	At 31 March 2024
帳面淨值						Net book value
於2024年3月31日	2,383,640	79,772	1,430,825	2,595,449	6,489,686	At 31 March 2024

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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2025年3月31日，投委會有列的使用權資產及租賃負債：

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 2025, the IFEC had a right-of-use asset and a lease liability as follows:

	2025 \$	2024 \$	
使用權資產－辦公室物業	633,332	1,176,188	Right-of-use asset – premise
租賃負債			Lease liability
流動	510,852	469,381	Current
非流動	87,605	598,457	Non-current
	598,457	1,067,838	

(a) 截至2025年3月31日止年度，投委會並沒有新的租賃及使用權資產。截至2024年3月31日止年度，投委會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），並確認1,628,556元的使用權資產。

(a) There was no addition of lease and right-of-use asset for the year ended 31 March 2025. For the year ended 31 March 2024, the IFEC entered a new lease for establishing a digital hub – IFEC FinEd Hub (Hub) and recognised right-of-use asset of \$1,628,556.

9. 租賃 (續)

- (b) 截至2025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542,856元(2024年：452,368元)。租賃負債的利息支出為30,619元(2024年：37,094元)及租賃的現金外流總額為500,000元(2024年：280,000元)。
- (c) 截至2025年3月31日止年度內，有關短期租賃的費用為2,667,600元(2024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2025年及2024年3月31日，投委會的租賃負債的剩餘合約到期日如下：

9. Leases (continued)

- (b) For the year ended 31 March 2025, the depreciation expense for the right-of-use asset for premise was \$542,856 (2024: \$452,368), interest expense on lease liability was \$30,619 (2024: \$37,094) and total cash outflow for the lease was \$500,000 (2024: \$280,000).
- (c) For the year ended 31 March 2025, the expense relating to a short-term lease was \$2,667,600 (2024: \$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 2025 and 2024 are as follow:

合約未折現現金流量 Contractual undiscounted cash flows						
	帳面值 Carrying amount \$	總計 Total \$	一年內 Within one year \$	一年後 但兩年內 After one year but within two years \$	兩年後 但五年內 After two years but within five years \$	
2025						2025
租賃負債	598,457	612,000	524,000	88,000	–	Lease liability
2024						2024
租賃負債	1,067,838	1,112,000	500,000	524,000	88,000	Lease liability

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。

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.

財務報表附註 Notes to the financial statements

截至2025年3月31日止年度(單位：港元)

For the year ended 31 March 2025 (Expressed in Hong Kong dollars)

11. 關連方交易

投委會與其最終控權實體證監會有關連。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。

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 elsewhere in these financial statements, the IFEC has the following related party transactions.

	2025 \$	2024 \$	
向證監會支付費用 ¹			Expenses paid to the SFC ¹
辦公室地方支出	2,667,600	2,667,600	Premises expenses
會計及辦公室 行政支援費	432,000	432,000	Accountancy and office administration support fees
人力資源及培訓 支援費	347,000	347,000	Human resources and training support fees
資訊科技支援及維護費	720,000	720,000	IT support and maintenance fees
	4,166,600	4,166,600	
由證監會代投委會 支付的開支	1,253,750	926,759	Expenses paid by the SFC on behalf of the IFEC

¹ 支出已根據相關協議予以入帳。

¹ The expenses were charged in accordance with relevant agreements.

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。

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

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。投委會並無任何付息資產或負債。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

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.

12. 金融風險管理(續)

投委會的信貸風險源自銀行現金。於2025及2024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2025年及2024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2025年及2024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。

12. Financial risk management (continued)

The IFEC's credit risk is primarily attributable to cash at bank. As at 31 March 2025 and 2024, 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 2025 and 2024.

13. Parent and ultimate controlling party

As at 31 March 2025 and 2024, 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.



info@ifec.org.hk
www.ifec.org.hk

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