

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

環境、社會及管治報告

ABOUT THE REPORT

Introduction

The Group (or we) prepared and released the Environmental, Social and Governance (“ESG”) Report 2020 (“Report”), which is in compliance with the ESG Reporting Guide set out in Appendix 27 to the Listing Rules of the Hong Kong Stock Exchange and is based on the Group’s actual conditions. The Report presents the Group’s environmental and social performance in 2020. For more information on corporate governance, please refer to the “Corporate Governance Report” of the annual report. The Board of the Group acknowledges its responsibility to ensure the integrity of the Report and to the best of its knowledge that this Report addresses all material issues and fairly presents the Group’s ESG performance. The Board confirms that it has reviewed and approved this Report.

Reporting Period and Scope

This Report supplements the remaining parts of the Group’s annual report and discloses performance and progress on ESG issues from 1 January to 31 December 2020. The scope of this Report covers the Company and its major subsidiaries. The information stated in this Report was obtained from the Group’s various reports and records of daily operations.

Feedback

The Group considers sustainable development as its imperative long-term goal. We would highly appreciate any comments on improving the content and information delivery of this Report. If you have any queries or suggestions, please feel free to contact us.

Contacts

Goldpac Group Limited
Address: Room 1301, 13th Floor
Bank of East Asia, Harbour View Centre
No.56 Gloucester Road, Wanchai, Hong Kong
Telephone: (852) 2838 6202
Fax: (852) 2834 6759
Email: goldpac@goldpac.com

關於本報告

報告概要

本集團(或我們)根據香港聯合交易所上市規則附錄二十七《環境、社會及管治報告指引》的要求以及本集團實際情況，編製並發佈2020年度的《環境、社會及管治(「ESG」)報告》(「本報告」)。本報告概述了本集團2020年度在環境和社會相關領域的政策實施及表現。有關企業管治的資料，請參閱本年報「企業管治報告」部分。本集團董事會肩負起確保本報告完整性的責任，承諾公正地披露ESG表現，及盡其所知涵蓋所有有關的重大事宜。董事會已審閱本報告。

報告期間及範圍

本報告披露本集團於2020年1月1日至2020年12月31日的可持續發展表現和進展情況，與年報其餘內容相輔相成。本報告範圍涵蓋本公司及其主要附屬公司，所載資料皆來自本集團各類報告或日常作業記錄。

意見反饋

本集團視可持續發展為長遠發展方針。我們高度重視您對本報告內容或信息傳達方面的寶貴意見。若閣下對本報告有任何疑問或建議，歡迎隨時聯繫我們。

聯繫方式

金邦達實嘉控股有限公司
地址：香港灣仔告士打道56號
東亞銀行港灣中心
13層1301室
電話：(852) 2838 6202
傳真：(852) 2834 6759
電郵：goldpac@goldpac.com

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SUSTAINABILITY MANAGEMENT

Responsibility Management

As a global leader in offering smart secure payment total solutions, the Group upholds the mission of “Make Transactions More Secure and Convenient” and the vision of “Becoming a Trustworthy Provider for Fintech Products and Services” to deliver embedded software, secure payment products and Artificial Intelligence financial self-service kiosks for customers across the world. By leveraging innovative financial technologies, the Group provides data processing services, system platform services and other total solutions for a broad range of customers including finance, government, healthcare, transportation and retail sectors.

We are the only financial technology enterprise in China, which has passed the qualification certifications issued by six global credit card organisations. Ensuring product quality and customer data security are defined as our top priorities. We strive to explore and investigate suitable corporate operational processes to cohere with the Group’s sustainability development pattern.

The Group is committed to integrating its businesses with the development of environment and society, pursuing a sustainable development. We have established an effective ESG management framework: The Board is responsible for making decisions on ESG management policies and strategies, overseeing the implementation of related matters and the approval of ESG reports; Management and management representative are responsible for identifying ESG-related risks, formulating ESG-related policies and measures, and reporting implementation progress and feedback; employees of all departments are the practitioners of ESG works, who implement ESG measures into their daily practice. During the year, led by the corporate business management department, we continued to promote the collection and reporting of environmental and social performance information through collaboration among various departments, e.g. human resource department, administration department, engineering department and etc.. Staffs at all levels fully cooperated with sustainability management work to implement the concept of sustainable development into practice.

可持續發展管理

責任管治

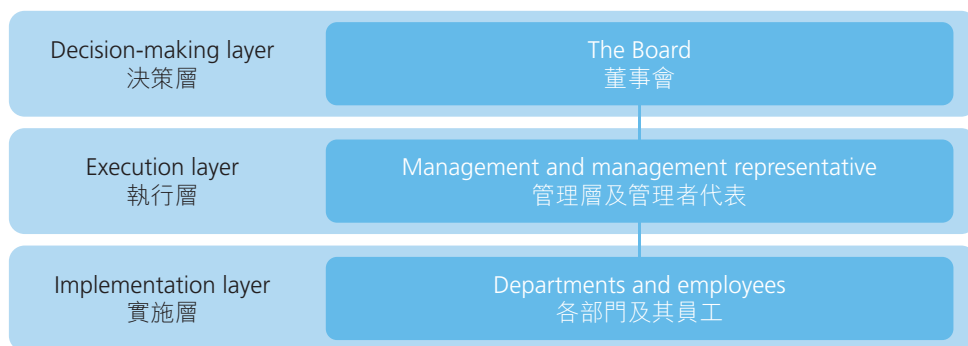
本集團作為全球智能交易整體解決方案的引領者，以「讓交易更安全、更便捷」為使命，以「成為值得信賴的金融科技產品和服務提供商」為願景，為全球客戶提供智能安全支付領域的嵌入式軟件、安全支付產品和智能金融自助設備，並依托創新金融科技，為金融、政府、衛生、交通、零售等廣泛領域客戶提供數據處理服務、系統平台服務及其他整體解決方案。

本集團是中國唯一一家通過全球六大信用卡組織資質認證的金融科技企業。保證產品質量和客戶數據安全是本集團的首要工作。於企業運營過程中，我們不斷發掘、探討和嘗試適合本集團的可持續發展模式。

本集團一直致力將業務與環境和社會共同發展相結合，推動本集團實現可持續發展的願景。我們建立了有效的ESG管治架構：董事會負責ESG管理方針及策略方面的決策，監管相關事宜的實施情況及ESG報告審批；管理層和管理者代表負責識別ESG相關風險、制定相關ESG政策措施，並向上匯報實施工作進程和反饋；各部門員工是ESG工作的實踐者，將ESG措施落實到日常工作中。回顧年內，通過由企管部牽頭，人力資源部、行政部、工程部等多部門配合的模式，我們持續推進環境和社會表現信息的收集和匯報工作；各級員工全力配合相關管理工作，將可持續發展理念落到實處。

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To achieve environmental sustainability, the Group complies with all related environmental laws, regulations (Appendix 1) and standards. Starting from the energy saving, emission reduction and waste management as key aspects, we established a series of internal procedures and systems to help our employees properly handle the wastes generated in the operation process. As a result, we are able to enhance operation efficiency, reduce the negative impact on the environment, and fully shoulder the responsibility of environmental protection.

The Group not only abides by relevant laws and regulations relating to employment and safety (Appendix 1), but also pays considerable attention to employee welfare and safety, and at the same time it devotes itself to a well-established management and training system, offering employees a broader development space in an inclusive, fair, safe, healthy and harmonious work environment, to realise the talents sustainable development.

Appendix 1 presents the list including but not limited to laws and regulations relating to ESG issues and with significant impacts on the Group.

Stakeholder Communication and Engagement

We are grateful to every stakeholder for their support on our growth and improvement. In order to lay a solid foundation for the success of our sustainable development, we have made great efforts to understand opinions suggested by stakeholders, e.g. investors, customers, suppliers, employees, community, government and etc.. We have established multiple communication channels for stakeholders to deliver their comments on our ESG performance and future policies to us.

為實現環境可持續發展，本集團遵從與公司運營和產品有關的環境法律法規(附錄1)及標準，以節能減排和廢棄物管理為重點，通過制定一系列的內部程序和制度，使員工能夠更有效地妥善處理廢棄物，提高營運效率，減少對環境的負面影響，全面肩負對環境保護的責任。

本集團除遵守相關僱傭和安全法規(附錄1)外，亦關注員工的福利和身心健康安全，為員工提供包容、公平、安全、健康、愉快的工作環境，同時致力通過完善的管理程序和培訓，為員工提供充分的發展空間，實現人才可持續發展。

附錄1呈列(但不限於)與環境、社會及管治議題相關且對本集團具有重大影響的主要法律法規列表。

利益相關方溝通及參與

本集團的成長與進步離不開各利益相關方的支持，因此我們努力瞭解投資者、客戶、供應商、員工、社區、政府等利益相關方的期望及訴求，致力為各利益相關方創造持久價值，為本集團的持續發展奠定良好基礎。本集團建立了多重溝通渠道，以便利益相關方向我們傳遞他們對於可持續發展績效和未來政策的意見。

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Stakeholders 利益相關方	Areas of concern 關注領域	Communication and engagement channels 溝通及參與渠道
Investors 投資者	<ul style="list-style-type: none"> Financial performance Business strategies Operation in conformance of laws and regulations and corporate governance Sustainable development and risk control 財務表現 業務策略 合規經營與企業管治 可持續發展與風險管控 	<ul style="list-style-type: none"> Annual general meeting Regular disclosure on financial and operational information Investor relations management The Group's website 股東大會 定期披露財務信息及運營資訊 投資者關係管理 本集團網站
Customers 客戶	<ul style="list-style-type: none"> Product and service quality Client information security Business ethics 產品及服務質量 客戶信息安全 商業操守 	<ul style="list-style-type: none"> Customer service specialist Customer satisfaction survey The Group's website Social media, e.g. WeChat official account 客戶服務專員 客戶滿意度調查 本集團網站 社交媒體，如微信官方公眾號
Suppliers 供應商	<ul style="list-style-type: none"> Fair competition and dealing Mutual benefit and long-term cooperation Business ethics 公平競爭與交易 互利共贏與長期合作 商業操守 	<ul style="list-style-type: none"> Supplier site visit Regular assessments Continuous direct communications 供應商現場走訪 定期評估 持續直接溝通
Employees 員工	<ul style="list-style-type: none"> Training and development Remuneration and welfare policies Occupational health and safety Equal opportunities and culture inclusion 培訓與發展 薪酬及福利政策 職業健康及安全 平等機會與文化包容 	<ul style="list-style-type: none"> Management mailbox Performance assessments Employee training Internal exchange forum 管理層信箱 績效評估 員工培訓 內部交流座談會
Community 社區	<ul style="list-style-type: none"> Fair employment and opportunities Environmental protection Epidemic prevention and control 公平就業機會 環境保護 疫情防控 	<ul style="list-style-type: none"> Regular communications to pay attention to society issues and neighbourhood Social Media, e.g. WeChat Official Account Community activities 定期溝通，關注社會民生 社交媒體，如微信官方公眾號 社區活動
Government 政府	<ul style="list-style-type: none"> Operation in conformance of laws and regulations Business strategies and sustainability 合規經營 商業策略及可持續性 	<ul style="list-style-type: none"> Forums, thematic meetings, trainings Communication with government Regular compliance reports 論壇、專題會議、培訓 政府溝通 定期合規報告

We believe that proactive two-way communications with stakeholders will help formulate business strategies better conforming to their expectations and requirements, improve the ability of risk forecast, strengthen crucial relationships, and finally realise sustainable development in economies, society and environment together.

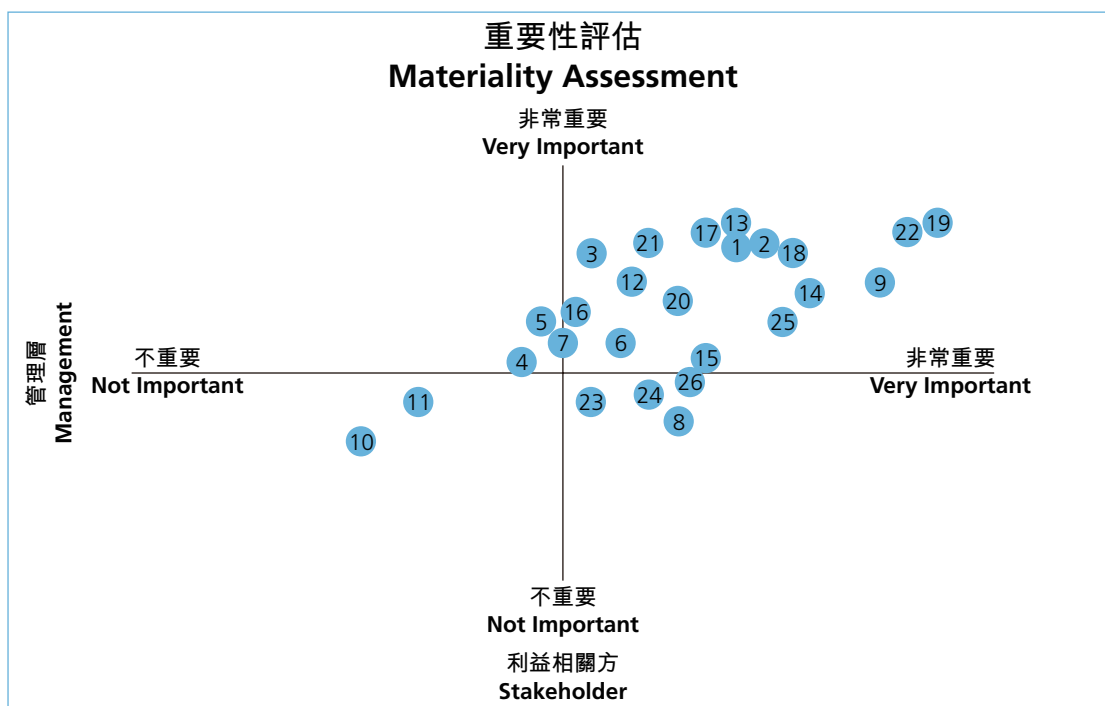
Materiality Assessment

We identified 26 ESG issues with reference to ESG Reporting Guide, industry-related laws and regulations, the important topics identified by domestic and foreign industry peers, as well as the business scope of the Group. Questionnaires and interviews were conducted to understand the views of management and stakeholders on these issues, and to assess the importance of these issues. The results serve as an important basis for the preparation of this Report and the promotion of future sustainable development efforts. The assessment result has been reviewed and approved by the Board.

我們堅信，與各利益相關方的積極雙向溝通，有助於我們制訂更加符合其需求與期望的業務戰略，提升風險預見能力，鞏固重要關係，攜手各方共同實現經濟、社會和環境的可持續發展。

重要性議題評估

本集團參照《環境、社會及管治報告指引》、行業相關法律法規及國內外同行已識別的議題，結合集團經營範圍，共梳理出26項ESG議題。我們通過問卷調查及訪談的方式，瞭解管理層和各利益相關方對這些議題的看法，從而對這些議題的重要性進行評估。其結果作為編寫本報告和提升未來可持續發展工作的重要依據和基礎。評估結果已提交至董事會審核確認。



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環境、社會及管治報告(續)

Environment Protection 環境保護	
1. Usage and recycling of materials 物料的使用及回收再利用情況	7. Wasted water discharge and reduction measures 廢水排放及減排措施
2. Energy consumption and saving measures 能源消耗及節能措施	8. R&D on clean technologies and green products 清潔技術及綠色產品的研究與開發
3. Usage of water resources and saving measures 水資源使用及節水措施	9. Compliance with environmental laws and regulations 遵守環境法律法規情況
4. Greenhouse gas emissions and reduction measures 溫室氣體排放及減排措施	10. Protection of biodiversity 保護生物多樣性
5. Wastes and their disposal 廢棄物的產生及處置	11. Concerns and responds for climate change 關注及應對氣候變化
6. Air pollutant emissions and reduction measures 廢氣排放及減排措施	
Employee Policy 員工政策	
12. Talent management policies and status 人才管理政策及現狀	15. Internal communications 內部溝通情況
13. Protection of employees occupational health and safety 保障僱員職業健康與安全	16. Anti-Child and Anti-Forced labour 反童工及反強制勞工
14. Employee development and training 僱員發展與培訓	17. Compliance with laws and regulations of protection of labour rights and interests 遵守勞工權益保障法律法規情況
Operation Management 運營管理	
18. Guarantee the quality of products and services 保障產品及服務質量	22. Compliance with industry-specific laws and regulations, and business ethics 遵守行業法律法規及商業道德
19. Protection of customer data and privacy 保護客戶資料及個人隱私	23. Supplier status 供應商現狀
20. Customer complaints dealing with and customer satisfaction improvement 處理客戶投訴及提升客戶滿意度	24. Supplier policies and management 供應商政策及管理
21. Protection of intellectual properties and research outcomes 保護知識產權及研究成果	25. Anti-Corruption policies and performance 反貪污政策及表現
Community Contribution 社區貢獻	
26. Community investment 社區參與	

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Looking ahead, we will interact with stakeholders and review our performance as always. We persist in taking the social and environmental responsibilities, optimising our sustainability initiatives and integrating our business with environmental management and social impact to stimulate business growth.

OPERATIONAL EXCELLENCE

Our commitment to upholding the highest level of business ethics and integrity connects to what we do and we believe that it is our competitive advantage.

Product and Service Quality

Following the quality policy "All for better meeting customer requirements, exceeding customer expectations and improving customer satisfaction!", the Group pursues to achieve operational excellence in line with the value of "Customer-oriented". Guided by such policy, the Group has established a quality management system supported by a set of policy documents, e.g. *Quality Manual for Payment Products*, *Quality Manual for Data Processing Services* and subordinate documents. The Group has successfully renewed the ISO9001 Quality Management System Certificate. With the joint efforts of all departments, our products and services are subject to strict safety standards and comply with the requirements of relevant laws and regulations. The Group has been granted certifications by the six global credit card organisations.

Regarding product quality, we have established quality management department, which is in charge of carrying out quality check during the operating process for raw materials, goods in progress and finished goods, in accordance with quality management system and industry requirements. Unqualified products will be analysed and reviewed, adjusted, improved, re-manufactured or even disposed according to the *Unqualified Products Control Procedure*. In 2020, there was no occurrence of any recall of the Group's products sold or delivered due to safety and health concerns.

In terms of customer service, we dedicate in offering high quality services to our customers. For each customer, the sales staff will design a tailored sales strategy and a customer service person will be designated to follow up after-sale issues. Our *Customer Complaint Management Process* defines the measures and procedures in dealing with customer complaints, by which we effectively enhance our internal management, assist customers to solve problems and

展望未來，我們會持續與各利益相關方開展溝通工作，檢視自身發展表現。我們將繼續肩負社會和環境責任，優化各項促進可持續發展的相關措施，持續把業務與環境管理及社會影響相結合，致力促進業務增長。

營運卓越

本集團承諾遵守最高標準的商業道德及誠信要求，這與我們的營運息息相關，也是我們的競爭優勢。

產品及服務質量

本集團以「一切為了更好地滿足客戶的需求，超越客戶的期望，持續提高客戶滿意度！」為質量方針，本著「以客戶為中心」的價值觀，致力追求運營卓越。在上述方針的指引下，本集團建立了一套完整的質量管理體系文件，例如《支付產品質量手冊》、《數據處理服務質量手冊》及其下級文件，並成功續期ISO9001質量管理體系認證。在各部門的共同努力下，我們的產品和服務實行嚴格的安全標準且符合相關法律法規的要求。本集團已獲得全球六大信用卡組織資質認證。

於產品質量方面，我們成立了品質管理部。根據質量管理體系，結合行業要求，該部門對運營過程中所有原材料、半成品及產成品進行嚴格的檢驗。不符合要求的產品按《不合格品控制程序》進行分析評審，予以調整、改善、重制或銷毀。於2020年，本集團並未發生因安全及健康理由而須對已售或已運送產品進行回收的事件。

於客戶服務方面，我們致力為客戶提供優質服務。每個客戶均由指定銷售人員量制銷售策略並安排客戶服務人員進行售後跟蹤。《客戶投訴管理程序》為我們提供了完善的應對和處理客戶投訴的措施與流程，幫助我們根據客戶建議，有效地改善內部管理，協助客戶解決問題，不斷提高客戶

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continuously improve customer satisfaction according to customer suggestions. We also built a special team to record, internally coordinate and summarise customer complaints for future reference. Both our product quality and services have received a high appraisal from customers. During the year, we do not find any cases about privacy leak or significant accidents that have material effects on the Group in terms of product quality and services.

Information Security and Privacy

The Group firmly believes that operational excellence is inseparable from safe and reliable information management. *Information Security Management System Manual* and its subordinate documents are published to comprehensively define the security management framework and information security objectives, planning, etc., and clarify the specific security requirements of information processing. The Group has successfully renewed ISO27001 Information Security Management System Certificate.

The Group penetrates information security management into every aspect of daily operations. When signing employment agreement, employees have to sign the *Confidentiality Agreement* and *Competition Restriction Agreement*. During daily work, no employees are permitted to disseminate information to unauthorised persons or outsiders without authorisation. Copying of any confidential information is also strictly prohibited. Information security training is carried out annually to continuously enhance employees' security awareness. Random and regular security inspections by industry supervision authorities, card organisations, customers and professional institutions reassure the reliability of our service and ensure a high standard of security management. According to the results of annual quality and safety inspections announced by China UnionPay, the Group was once again listed as a top performer with exemplary performance in the assessments for our products and services. China UnionPay security management inspections assess the quality standards around safety management, industry compliance and product quality for China UnionPay certified enterprises. The inspections are carried out without prior notice of inspection time, inspection content nor inspection team members. In this inspection, the Group topped the list with an awarded score of over 90 (out of 100 points). This result is a testament to the fact that we have always been committed to providing customers with products and services of the highest standards in safety and quality. The Group ranked first in the 2018 inspections, so we were exempted from the 2019 inspections.

滿意度。我們成立了專責小組，負責記錄、內部協調和總結所有投訴，供日後參考。本集團的產品質量和服務溝通工作均獲得了客戶的高度評價。於本年內，未發現涉及隱私洩露、對本集團造成重大影響的產品質量與服務事故。

信息安全及隱私

本集團堅信，卓越的運營與安全可靠的信息管理密不可分。本集團頒布的《信息安全管理体系手冊》及其下級文件，全面定義了安全管理架構與信息安全目標、規劃等，明確了信息處理的具體安全要求。本集團已成功續期ISO27001信息安全管理体系認證。

本集團將信息安全的管理滲透至運營的各個環節。簽訂僱傭合約時，員工須簽訂《保密協議》和《競爭限制協議》。日常工作中，任何員工不得擅自將信息發送給未經授權的同事或外部人員，亦嚴禁複製任何保密信息。公司每年進行信息安全培訓，不斷增強員工的安全意識。我們亦隨時接受行業監管機構、卡組織、客戶及專業機構的安全檢查，再次保證我們服務的可靠性，實現高標準的安全管理。在中國銀聯公佈的2020年度飛行檢查質量抽檢結果中，憑借持續卓越的產品和服務品質，本集團再次名列前茅。中國銀聯安全管理飛行檢查是在不提前通知檢查時間、檢查內容，檢查小組成員的情況下，考核中國銀聯認證企業最真實的安全管理、行業合規以及產品質量等相關情況。此次檢查，本集團以高於90分的評分拔得頭籌，以實力驗證本集團一貫秉持為客戶提供高安全、高質量的產品與服務的承諾。2018年，集團銀聯飛行檢查名列第一，因此獲得2019年銀聯免檢獎勵。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

For independent intellectual property, the Group has developed *Intellectual Property Management Manual* and other relevant procedures to clarify intellectual property management principles and objectives, and standardise the management of existing information assets and intellectual property rights. The Group successfully obtained the *Intellectual Property Management System Certification* in 2019, indicating that we have established a scientific, systematic and institutionalised intellectual property management system which will help us further promote independent innovation and enhance our core competitiveness.

In May 2020, the Group successfully passed the certification of ISO/IEC20000 IT Service Management System, which marks that our information technology service management system has reached international standards, and the standardisation level of information technology service management has entered the advanced level of the industry. This not only lays a solid foundation for our further improvement in IT management and risk prevention in the field of smart kiosks, but also provides a strong guarantee for our continuous operation and steady development.

Product Innovation

Upholding the core values of “Virtue, Innovation, Efficiency, Cooperation”, the Group closely follows the pace of market developments and customer needs to continuously strengthen its technological innovation to build excellent quality. We continue to promote the diversified innovative development of payment methods, actively expanding in the fields of mobile payment, Internet of Things, smart wearable devices, smart life, smart city and etc.. Our innovative payment products, such as Bluetooth card and QR code payment solutions, have won high praise from the market. We also actively engage in technology exchange and cooperation with the world’s top universities, world-leading security technology companies and chip manufacturers. Since the launch of Goldpac and Tsinghua Unigroup’s EMV product based on the China chip in 2018, the two sides have recently developed a smart card operating system with fully independent and proprietary technology. The operating system not only has the advantages of high reliability and high performance of Native platforms, but also has the flexibility for multi-application expansion. Independent development is a core competitiveness advantage. The Group will continue to steadily promote the research, development and application of independent controllable technology to help the financial sector build an independent controllable technology system.

對於自主知識產權，本集團制定了《知識產權管理工作手冊》等相關管理文件，明確知識產權管理方針、目標，規範現有信息資產和知識產權的管理。本集團於2019年成功獲得《知識產權管理體系認證證書》，證明我們已經建立了科學化、系統化、制度化的知識產權管理體系，助力我們進一步推動自主創新，提升核心競爭力。

2020年5月，本集團順利通過ISO/IEC20000信息技術服務管理體系認證，標誌著我們建立的信息技術服務管理體系已經達到國際標準，信息技術服務管理標準化和規範化水平進入行業先進行列，為我們在新型智能終端領域信息科技管理工作和風險防範水平的進一步提升奠定了堅實基礎，為集團的持續經營、穩健發展提供了有力保障。

產品創新

本集團一直秉持「厚德、創新、高效、合作」的核心價值觀，緊跟市場發展和客戶需求的步伐，持續強化科技創新，鑄就卓越品質。我們不斷推進支付多元化的創新發展，在移動支付、物聯網、智能可穿戴設備、智慧生活、智慧城市等領域積極拓展，創新支付產品藍牙卡、二維碼支付解決方案等均獲得市場好評。我們亦積極與世界頂尖學府、全球領先的安全技術公司和芯片廠商展開技術交流與合作。繼2018年本集團與紫光集團通力合作推出基於中國國產芯片的EMV產品後，雙方已於近期聯合研製成功具有完全自主可控技術的智能卡操作系統，該操作系統不僅具有Native平台高可靠、高性能的優點，更加具備多應用擴展的靈活性。自主可控、自主發展是核心競爭力，本集團將繼續穩步推進自主可控技術的研發及應用，助力金融領域構建自主可控技術體系。

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As a trusted financial technology service provider, with the view of the development trend of “contact-free” social and economic form, the Group has integrated artificial intelligence, biometric authentication, cloud computing and other emerging technologies to empower the card issuing scenario with technical innovation. We have launched a series of smart self-service kiosk solutions, through the optimisation and reengineering of customer business process, to effectively improve the efficiency of bank branch business processing, greatly improve the experience of end customers, and help banks seize retail customers. The Group’s smart self-service kiosks are increasingly popular in the market, which not only reflects the Group has among the domestic mainstream of smart self-service kiosks manufacturers with its self-developed products, but also once again shows that the Group’s leading technology research and development capacities and high quality services are fully recognised by our customers such as government agencies and commercial banks. The Group’s first-mover advantage in brand influence, key technologies, solutions, and industry coverage is increasingly apparent. Adhering to the development and innovation of technology and product, the Group gradually increases its R&D investment in the field of independent controlling and data security to strive for more domestic substitutes for the hardware and software of secure payment products and smart self-service kiosks, promoting the application of artificial intelligence, independent controllable technologies in the financial sector. In addition, the Group also provides comprehensive creative solutions for core enterprises, including content enablement, creative development, resource integration, IP incubation, market promotion, business innovation and other one-stop solutions to meet the needs of enterprises for personalised products, and to help customers achieve profit growth.

作為值得信賴的金融科技服務提供商，迎合「無接觸」社會經濟形態的發展趨勢，本集團充分整合人工智能、生物認證、雲計算等新興技術優勢，用科技創新賦能發卡場景，推出系列智能自助終端整體解決方案，通過對客戶業務流程的優化再造，有效提升銀行網點業務辦理效率，極大的提高終端客戶的體驗，助力銀行搶佔零售客戶。本集團的智能自助設備得到市場越來越多的追捧，不僅體現出本集團憑借自主研發的產品，已經躋身國內主流智能自助設備廠商之列，也再次表明本集團領先的技術研發能力和高品質服務獲得了政府機構和商業銀行等客戶的全面認可。本集團在品牌影響力、關鍵技術、解決方案、行業覆蓋等方面的先發優勢愈發明顯，堅持技術與產品的創新發展的同時，逐步加大在自主可控、數據安全等領域的研發投入，爭取實現更多安全支付軟硬件和智能自助設備的國產替代，推進人工智能、自主可控技術在金融業的應用。本集團亦為核心企業提供綜合性創意解決方案，包括內容賦能、創意加持、資源整合、IP孵化、營銷推廣、業務創新等一站式的鏈路解決方案，滿足企業對於個性化產品的需求，幫助客戶實現利益增長。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In October 2020, the Group and China Post Group Corporation signed a framework agreement on cooperation. The two sides will establish a long-term partnership through complementary advantages, resource sharing, and cooperate deeply in scientific and technological innovation, products and services, delivery logistics, financial business, postal business and so on, so as to jointly provide favourable conditions and environment for scientific and technological innovation and achieve further development. During the year, the “Financial Digital Development Alliance”, comprising 202 financial institutions in the field of banking and adjacent industry bodies, was formally established. As one of the leading representative enterprises in the area of financial science and technology innovation in China, the Group participated in the launch of the alliance together with China UnionPay Data and major domestic financial institutions. “Financial Digital Development Alliance” aims at links building, cross-border integration, co-construction and sharing, industry enablement, and inclusive services providing. The alliance will consolidate the strength of industry, education and research, as well as apply scientific and technological innovation to promote the digital transformation of the financial industry, promoting the formation of an open, cooperative and win-win digital financial industry ecosystem.

Anti-corruption

The Group is committed to maintaining high standard of business ethics in terms of information disclosure, integrity and accountability. The code of conduct to prevent corruption has been set out in *Staff Manual* to enhance self-discipline among employees. Our *Anti-Fraud Reporting Management System* strictly manages our businesses with all business partners, including our customers, suppliers, creditors and debtors. We encourage employee reporting on any suspected behaviours against policies and protect the whistleblowers against any punishment due to his/her accurate report. The whistleblowers’ identities are strictly kept confidential unless it is necessary for investigation, malicious reporting or required by relevant laws and regulations. We treat with and fight against fraud and bribery in any forms such as cash or gifts seriously.

2020年10月，本集團與中國郵政集團有限公司簽署合作框架協議。雙方將通過優勢互補、資源共享，建立長期合作夥伴關係，在科技創新、產品與服務、寄遞物流、金融業務、郵政業務等方面開展深入合作，共同為科技創新提供有利條件和環境，實現共同發展。於年內，由202家銀行業金融機構和產業相關方參與的「金融數字化發展聯盟」正式成立，本集團作為國內領先的代表性金融科技創新企業之一，與銀聯數據以及國內主要金融業機構一起參與聯盟的發起，共襄行業盛舉。「金融數字化發展聯盟」將以構建紐帶、跨界融合、共建共享、賦能產業、服務普惠為宗旨，凝聚產學研用各方力量，應用科技創新促進金融行業數字化轉型，推動形成開放、合作、共贏的數字金融產業生態圈。

反貪腐

本集團於信息披露、廉潔、誠信和問責等方面秉持高標準的商業道德規範。《員工手冊》中明確了有關防止腐敗的行為準則，以增強員工的自我約束意識。我們的《反舞弊舉報管理制度》嚴格管理本集團與所有業務合作夥伴的關係，包括我們的客戶、供應商、債權人和債務人。我們鼓勵員工舉報任何涉嫌違規的行為，並保護舉報人不會因其準確的舉報而受到任何處罰。除配合調查需要、惡意舉報行為、或相關法律和法規要求之外，舉報人的身份將被嚴格保密。我們更嚴厲打擊以金錢、禮品和任何形式的欺詐或賄賂行為。

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Whistleblowers can report to the Chairman of the Group's audit committee or to the Chairman of the Board. Materials will be forwarded to the other audit committee members for internal investigation or to other department for investigations if it is in line with the best interests of the Group. Regular evaluations on our management system ensure the compliance with all relevant laws and regulations and their effectiveness. During the year, the Group did not notice any issues relating to bribery, blackmail, fraud, money laundering or any misconduct which may have a material impact on the Group.

Supply Chain Management

The Group believes that effective management on suppliers and good cooperation with suppliers will help us reduce costs and cooperation risks, improve the quality of products and services, and build up an excellent brand. As such, we have developed *Supplier Evaluation and Control Procedures* to ensure that all the Group's suppliers possess adequate capacity and are able to maintain suitable and reliable quality. Initial assessment on new suppliers and annual assessments on existing suppliers are conducted to assess their performance from multiple perspectives, including quality, delivery, cost, environment, safety management and etc.. After each assessment, we issue the corresponding evaluation reports and update the list of qualified suppliers, so as to provide reference for screening suppliers. According to *Risk Management Procedures*, the Group regularly conducts supply chain risks assessment, evaluating the possibility and severity of related environmental and social risk events, and formulates and implements management measures to proactively control related risks. For example, we will assess suppliers' environment-related certifications and their practices in environmental and safety management. In addition to consideration of reasonable price, environmental and health considerations will also be taken into account in the procurement review. We will keep building healthy relationships with supplies, achieving a win-win result and mutual growth.

舉報人可以向本集團的審核委員會主席或董事會主席作出舉報。相關資料將會轉至其他審核委員會成員進行內部審查，或授權其他部門協助，在符合本集團最佳利益的前提下作出其他調查行動。我們的管理體系亦進行定期檢討，確保遵守有關的法律和法規及其有效性。本年內，本集團並無獲悉任何有關賄賂、勒索、欺詐與洗黑錢的行為，或對本集團造成重大影響的違規行為。

供應鏈管理

本集團認為對供應商進行有效管理，並與供應商保持良好的合作關係，將有助於我們降低成本，減少合作風險，提高產品和服務質量，樹立卓越品牌。為此，我們制定了《供應商評估控制程序》，以確保與本集團合作的供應商擁有充足的產能和合適可靠的質量水平。我們會對新供應商進行新供應商評估，對現時合作的供應商進行年度評審，多角度評核他們的表現，包括質素、交付、成本、環境、安全管理等。每次供應商評估工作完成後，我們將出具相應評估報告，並更新合格供應商清單，為供應商篩選工作提供參考依據。根據《風險管理程序》，本集團定期評估供應鏈風險，評估發生相關環境和社會風險事件的可能性和嚴重性，制定並實施管理措施，以主動控制有關風險。例如，我們會評估供應商持有的環境相關資質，以及供應商於環境和安全管理方面的工作。採購評審時，除了考慮合理價錢外，我們也會加入對環境與健康的考慮。今後，我們將繼續與供應商保持健康良好的關係，互利共贏，共同成長。

ENVIRONMENTAL MANAGEMENT

Our main principles in environmental sustainability are to diminish consumption of materials and energy and optimise waste management, achieving the “energy saving and emission reduction” goal; and to reduce negative influence on eco-environment, creating an eco-friendly enterprise.

In addition to seeking business growth by providing high quality and high class techniques, products and services to customers, the Group, as a trusted financial technology service provider, always concerns environmental management to mitigate negative influence on eco-environment through operational excellence. The Group's major impacts to the environment were mainly resulted from the energy consumption and emissions caused by the operation processes of smart secure payment products. Through risk control and measures on minimising resource usage, we will continue to monitor the impacts on the human being and the environment. The Group has strictly abided by all relevant environmental laws and regulations in Mainland China and Hong Kong. During 2020, we were not aware of any practices or issues caused by environmental problems may significantly influence the environment or the Group.

Guided by standards under the ISO14001 Environmental Management System and referring to environmental factors, the Group has established an environmental management system in which *Environment and Occupational Health and Safety Management Manual* provides the general guidelines and other subordinate documents describe the implementation details, in order to make best utilisation of raw materials and resources and to reduce pollution, eventually realising the sustainable development goal. In addition, management designates environmental management representative to communicate with stakeholders and understand their opinions, to confirm environmental management plans and internal approval, and to report to the CEO to ensure the environmental management system functions well.

環境管理

減少物料及能源消耗和優化廢棄物管理，實現「節能減排」目標；減少對生態環境產生的不良影響，創建環境友好型企業，是我們環境可持續發展的重要原則。

本集團作為值得信賴的金融科技服務提供商，在致力推動業務可持續發展，為客戶提供優質技術、一流產品及服務的同時，也時刻關注環境管理，通過卓越的運營降低對生態環境的負面影響。本集團對環境所產生的影響包括能源的消耗及排放物的產生，主要來自智能安全支付產品的運營過程。通過實施風險控制和資源耗用最小化措施，我們持續監察運營過程對環境與人類的影響。本集團恪守中國內地和香港的相關環境法律法規。於2020年，本集團並沒有發現任何對環境，或由於環境問題而對本集團造成重大影響的行為。

本集團以ISO14001環境管理體系標準為導向，參照環境因素信息建立了以《環境和職業健康安全手冊》為總指導方針，配合其他多級文件為實施細則的環境管理體系，致力於充分使用原材料和資源，減少污染，以實現可持續發展的目標。另外，管理層委派環境管理代表，與利益相關方保持溝通，確認環境管理計劃及進行內部審批，並向首席執行官匯報相關工作，以確保環境管理系統得以貫徹實施。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED) 環境、社會及管治報告(續)



To maximise the value of stakeholders, the Group integrates environmental protection concepts with its business to realise the vision of environmental friendly and a harmonious development mode between economy and environment.

為實現利益相關方價值最大化，本集團不斷將保護環境的概念融入業務，以實現環境友好為目標，達成經濟與環境相統一的和諧發展模式。

Resources Consumption

資源使用

It is one of the national strategies to build a resource-economic society when implementing the scientific outlook on development. The Group actively responds to the call of the government by complying with environmental laws and regulations and continuously monitoring the resources consumption.

資源節約型社會是國家貫徹落實科學發展觀的戰略部署之一。本集團積極響應國家號召，遵守環境法律法規，持續監督資源的使用。

The Group's energy consumptions are mainly due to electricity usage in operation facilities and office activities, fuels used by automobiles, and liquefied petroleum gas ("LPG") consumed by cooking stoves. We have strengthened the management of resource usage by a series of management procedures, such as *Energy and Resource Consumption Control Procedures*, *Regulations on Electricity Consumption*, and *Regulations on Automobile Safety*. We make timely adjustments to the supply and usage of electricity including lighting system, air conditioning system, ventilating and operation facilities. We analyse the energy efficiency based on the collected data and computed statistics. If any exceptions are noted, necessary improvements will be carried out. In order to achieve "energy saving and emission reduction" goal, we have enforced a series of control measures to improve the energy efficiency:

本集團能源消耗主要來自運營設施和辦公活動對電力的消耗，汽車燃料的使用以及飯堂爐具對液化石油氣("LPG")的消耗。我們通過《能資源消耗控制程序》、《節約用電管理規定》、《汽車安全管理規定》等一系列管理辦法，加強對資源使用的管理。我們對包括照明、空調系統、通風和運營設施在內的電力供應和使用作出定期且適當的調整。我們定期收集能源消耗數據並做出統計，以分析能源效率。若發現異常情況，及時採取改善措施。為實現「節能減排」目標，我們制定了一系列提升能源效益的控制措施：

- Electrical engineers should be qualified to guarantee an effective allocation and management of electricity to avoid waste;
- Electrical facilities shall be switched on and off timely by the person in charge designated by each department. Electrical facilities shall be at closed state when no one is present;
- Carrying out energy saving projects, such as air pressure system improvement, installation of central dust collection system, using energy-saving lamps in the workshop, and using energy efficient stoves in the canteen;
- 電工持證上崗，確保其有能力進行有效的調配與管理，減少電的浪費；
- 用電設備由各部門指定負責人適時開關，無人在時應保持關閉狀態；
- 開展能源節省項目，如空壓系統改良，安裝中央吸塵系統，車間使用節能燈具，飯堂使用節能燃氣灶；

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- Carrying out regular vehicle inspections and maintenance to maintain engine efficiency and reduce fuel waste;
- Public transportation is recommended;
- Using teleconferencing instead of business travel whenever possible.
- 車輛定期檢查及保養，保持發動機效率，減少燃料浪費；
- 鼓勵員工出行盡量選擇公共交通工具；
- 盡可能使用電話視頻會議代替商務旅行。

Our operation activities do not involve massive water usage. Our water consumption is mainly from daily office and life activities. Our water source is municipal water supply and we do not face any problem or risk in accessing sufficient water source. Administration department and engineering department are responsible for daily management and control of water consumption, collecting and analysing monthly consumption figures, advocating water-saving information to employees to improve their water-saving awareness. Timely renewal and transformation of water pipes are carried out to avoid water leakage caused by pipe rupture. We also replace traditional faucets with time-lapse faucets to reduce waste of water.

In addition, the Group also established OA system to promote paperless office, achieving paperless operation of office processes such as document release and process approval. Double-sided or multi-page printing is encouraged to reduce paper waste.

For Zhuhai Fintech Center project, the Group has also adopted stringent project management control procedures. Environmental management runs through every stage of the project, reducing resource waste and mitigating destruction on eco-environment caused by the construction via a series of environmental protection measures.

水資源使用方面，我們的運營過程不存在大量用水的工序，主要水資源消耗為員工日常辦公、生活所需。我們的取水來源為市政供水，不面臨求取適用水源方面的問題及風險。行政部及工程部負責對水資源消耗進行日常管理控制，統計分析每月消耗情況，並向員工提倡節約水源信息，提高員工節約意識。我們亦適時更新改造用水管道，避免因管道破裂造成漏水浪費；用延時關閉水龍頭代替傳統水龍頭，減少人為的水資源浪費。

此外，本集團亦建立OA系統推行無紙化辦公，實現公文發佈、流程審批等辦公流程的無紙化操作；推行雙面打印、多頁縮印，減少紙張浪費。

對於在建的珠海市金融科技中心項目，本集團亦採用了嚴格的項目管理控制程序。環境管理貫穿項目每一個環節，通過一系列的環保措施來減少資源浪費，降低施工過程對周圍生態環境的破壞。

Resource type 資源種類	Unit 單位	Total 總數	Intensity Unit 密度單位	Intensity 密度
Electricity 電力	kWh 千瓦·時	12,822,568	kWh/RMB Million revenue 千瓦·時／人民幣百萬收入	10,002
LPG 液化石油氣	KG 公斤	22,740	KG/Employee 公斤／每位員工	14
Water 自來水	Tonne 噸	79,612	Tonne/RMB Million revenue 噸／人民幣百萬收入	62
Unleaded petrol 汽油	Litre 升	5,981	Litre/RMB Million revenue 升／人民幣百萬收入	5
Diesel oil 柴油	Litre 升	1,631	Litre/RMB Million revenue 升／人民幣百萬收入	1

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Emissions Reduction

In order to effectively reduce the emission of various pollutants, the Group on one hand strictly complies with applicable laws and regulations; on the other hand, specific pollution preventing procedures have been formulated to standardise pollutant emission processes from business operations and office activities, and to control the discharge and release of exhaust air, greenhouse gas, sewage and noise.

Each department is responsible for the control and prevention of the possible water, air and noise pollutions generated during their operation and office activities. Engineering department takes the responsibility of regular maintenance and management of the equipments. Quality management department works together with qualified testing organisations to monitor pollutions. They will compare the testing results with standards set by relevant laws and regulations and report to the environmental management representative. Once any inconformity is noted, departments involved have to investigate and solve the problem in accordance with *Corrective and Preventive Measures Control Procedures*, and then propose improvement measures.

減少排放

為有效減少各類污染物的排放，本集團一方面嚴格遵守相關法律法規；另一方面制定了專門的污染防治程序，用以規範經營、辦公活動所產生的污染物排放流程，控制廢氣、溫室氣體、污水、噪音等的排放與釋放。

各部門根據運營過程的操作和預防規定負責控制和防治運營、辦公過程中可能產生的水、氣和噪音污染。工程部根據設備操作規定定期維護和管理相關的設備。本集團的品質管理部與有資質的檢測機構維持緊密聯繫，共同進行污染監測工作，將檢查結果與有關法規和法例標準進行比較，並向環境管理代表報告。若發現超標情況，相關部門將按照《糾正和預防措施控制程序》進行調查及處理，並制定進一步的預防措施。



In 2020, independent testing organisation has tested the quality of noise, sewage and exhaust air in the Group's main operation and office place, Goldpac Tech Park located in Zhuhai. It indicates a qualified result when comparing with relevant national standards or local standards in Guangdong Province.

於2020年，本集團主要運營及辦公地－珠海園區的環境檢測交由獨立檢測機構進行，對噪音、廢水和廢氣質量進行檢驗。結果顯示珠海園區符合國家或廣東省地方相關標準。

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The main sources of the Group's exhaust air emission come from fuel combustion, vehicle exhaust and volatile organic compounds ("VOCs") during operating processes. Based on the Group's records on fuel and vehicles usage, we calculate and convert the amount of air pollutant emissions as presented below:

本集團廢氣排放源主要為燃料燃燒、汽車尾氣和運營過程中產生的揮發性有機物("VOCs")。根據本集團燃料及車輛的使用情況，我們折算出報告期內其產生的廢氣污染物排放量，列示如下：

Air pollutants 廢氣污染物	Unit 單位	Total 總數
Sulfur oxides (SOx) 硫氧化物 (SOx)	KG 公斤	0.1
Nitrogen oxides (NOx) 氮氧化物 (NOx)	KG 公斤	18
Particulate matter (PM) 顆粒物 (PM)	KG 公斤	1

Note: The above figures' calculation methods and relevant emission factors refer to How to Prepare an ESG Report? Appendix 2: Reporting guidance on Environmental KPIs issued by the Hong Kong Stock Exchange.

附註：以上排放量的計算方法及相關排放係數乃參考香港聯合交易所發行的《如何準備環境、社會及管治報告？附錄二：環境關鍵績效指標匯報指引》。

The Group's operation and office activities, such as fuel combustion, electricity consumption and vehicle fuel usage, lead to both direct and indirect carbon emissions. We encourage low-carbon office activities, e.g. using clean energy and energy-saving equipments, saving electricity, reducing paper consumption, taking public transportations, having teleconferencing as an alternative to business travel and etc.. The emissions of greenhouse gases during the reporting period are presented as below:

本集團的經營與辦公活動，如燃料燃燒、電力消耗、汽車燃油使用等，會直接或間接產生碳排放。我們鼓勵低碳辦公的行為，例如使用清潔能源和節能設備、節約用電、減少紙張消耗、鼓勵搭乘公共交通出行、盡可能使用電話視頻會議代替商務旅行等。於報告期內的溫室氣體排放情況如下表列示：

Scope of greenhouse gas (CO ₂ e) emissions 溫室氣體(二氧化碳當量) 排放範圍	Unit 單位	Total 總數	Intensity Unit 密度單位	Intensity 密度
Scope I: direct emission 範圍一：直接排放	Tonne 噸	89	Tonne/RMB Million revenue 噸／人民幣百萬收入	0.1
Scope II: indirect emission 範圍二：間接排放	Tonne 噸	10,312	Tonne/RMB Million revenue 噸／人民幣百萬收入	8

Note: The above figures' calculation methods and relevant emission factors refer to How to Prepare an ESG Report? Appendix 2: Reporting guidance on Environmental KPIs issued by the Hong Kong Stock Exchange and the latest emission factors of China's regional power grid for 2019 released by the Ministry of Ecology and Environment of the PRC.

附註：以上排放量的計算方法及相關排放係數乃參考香港聯合交易所發行的《如何準備環境、社會及管治報告？附錄二：環境關鍵績效指標匯報指引》以及中國生態環境部最新發佈的中國區域電網排放因子(2019年)。

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In terms of exhaust gas emission, our goal is to ensure the quality of exhaust gas satisfies relevant emission standards and achieve “energy saving and emission reduction”, thus we have developed a series of control measures:

- Upgrading VOCs exhaust gas processing system, the processing efficiency increase by 40%. Specifically, the device has the capacity to filter tiny PMs and VOCs are absorbed by activated carbon. After desorption and catalytic combustion, VOCs are finally decomposed into non-hazardous gases and water, and then discharged into the atmosphere. The desorbed adsorption material can be reused for adsorption after cooling. There is online monitoring over the operation of this control system. If any abnormality, the automatic system will give an early warning alarm.
- Gradually replacing the high-VOCs printing ink by eco-friendly UV ink.
- After entering the Tech Park, vehicles must stop and turn off the engine to reduce exhaust emissions.
- Adopting advanced technologies and processes, which reduce errors and wastes, and improve efficiencies.

The Group has been treating sewage and effluent according to wastewater treatment plan made in compliance with applicable laws and regulations, to mitigate the impacts on the environment. The Zhuhai Fintech Center currently under construction is designed with wastewater treatment facilities, which can handle wasted water from kitchens and toilets and industry organic wasted water.

Waste Reduction and Recycling

Waste management is another key focus for the Group's environmental management. Under the requirements set out in relevant laws and regulations, we publish *Waste Disposal Control Procedures* which manages the generation, storage, marking and disposal of wastes, to pursue wastes deduction in operation activities and to prevent and lower the negative impacts on environment.

針對廢氣排放，我們的目標是實現廢氣達標排放以及「節能減排」，為此我們制定了一系列的控制措施：

- 升級VOCs廢氣處理系統，處理效率提升40%。具體而言，細小的空氣懸浮顆粒被過濾去除，而有機物則被活性炭吸附，通過脫附、催化燃燒後，最終分解為無害氣體和水，然後排放至大氣中。脫附後的吸附材料冷卻後又可重新投入吸附使用。本套控制系統運行實現了在線監控，如有異常，自動系統會進行預警報警。
- 逐步將部分VOCs含量高的絲印油墨替換成環保的UV油墨。
- 車輛進入園區後必須停車並關閉發動機，減少尾氣排放。
- 採取先進的技術及流程，有效減少誤差和廢棄物產生，提高運營效率。

本集團遵照相關環境法律和法規，根據合乎規範的廢水處理方案對污水進行處理後排放，減少對環境的影響。正在建設施工的珠海市金融科技中心也設計有污水處理設施，可處理包括來自廚房、衛生間的生活污水和工業有機廢水。

循環減廢

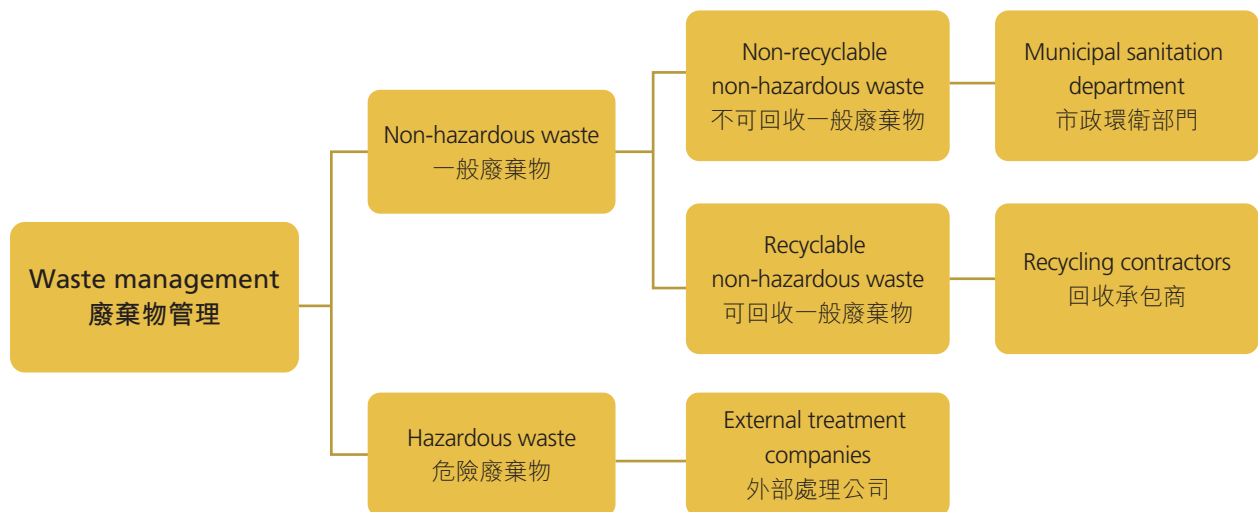
對廢棄物的管理亦是本集團環境管理中的一項工作重點。根據有關法律法規的要求，我們發佈《廢棄物處理控制程序》以控制廢棄物的產生、存放、標識及處理，致力減少運營過程所產生的廢棄物，預防和減輕對環境的負面影響。

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We compile a detailed list of wastes annually to conduct a comprehensive review on the waste production and treatment and submit it to environmental management representative for approval. Wastes are classified into non-hazardous wastes and hazardous wastes, while the non-hazardous wastes are further classified into non-recyclable non-hazardous wastes and recyclable non-hazardous wastes. Through collaboration among departments, specific waste management is designed to each type of waste according to their classifications. Departments where the wastes are generated accounts for collection and storage. Administration department is responsible to contact qualified waste management contractors for treatment and final disposal of recyclable non-hazardous wastes and hazardous wastes. For non-recyclable non-hazardous wastes, they are disposed with the assistance of the municipal sanitation department contacted by administration department.

我們每年編製廢棄物清單，全面審查廢棄物的產生和處理情況，交由環境管理代表批准。根據廢棄物是否有害，本集團廢棄物分為一般廢棄物和危險廢棄物；一般廢棄物又分為不可回收一般廢棄物和可回收一般廢棄物。我們根據廢棄物的種類，通過各部門的分工與協作，對廢棄物進行有針對性的管理。廢棄物產生部門負責收集並集中放置。行政部負責聯絡有資質的廢棄物處理承包商，對可回收一般廢棄物和危險廢棄物進行處理和最終棄置；對於不可回收一般廢棄物，行政部聯絡市政環衛部門進行處理。



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During reporting period, the Group's wastes are mainly recyclable non-hazardous wastes, e.g. leftover materials, wasted packaging materials, wasted paper and etc.. Hazardous wastes, mainly from printing process, account for only a small part of total wastes. Our waste management system allows most of the materials to be recycled so that environmental impacts were significantly reduced. Wastes-related figures during the reporting period are presented as below:

於本報告期內，本集團廢棄物主要為可回收一般廢棄物，主要包括物料邊角料、廢棄的包裝物料、廢辦公用紙等。危險廢棄物只佔廢棄物總量的一小部分，主要來自產品印刷。我們的廢棄物管理系統讓大部分物料得以循環利用，顯著地降低對環境的負面影響。於報告期內廢棄物有關數據列示如下：

	Waste type 廢棄物種類	Unit 單位	Total 總數	Intensity Unit 密度單位	Intensity 密度
Hazardous wastes 危險廢棄物	Wasted ink 廢油墨	Tonne 噸	21	KG/RMB Million revenue 公斤／人民幣百萬收入	16
	Developer/fixative solution 顯／定影廢液	Tonne 噸	9	KG/RMB Million revenue 公斤／人民幣百萬收入	7
	Wasted rags and gloves with ink 含油墨廢抹布、手套	Tonne 噸	21	KG/RMB Million revenue 公斤／人民幣百萬收入	17
	Wasted empty barrel 廢空桶	Tonne 噸	7	KG/RMB Million revenue 公斤／人民幣百萬收入	5
	Others (eg. Used activated carbon) 其他(廢活性碳等)	Tonne 噸	5	KG/RMB Million revenue 公斤／人民幣百萬收入	4
Non-hazardous wastes 一般廢棄物	Recyclable 可回收	Tonne 噸	217	KG/RMB Million revenue 公斤／人民幣百萬收入	169
	Non-recyclable 不可回收	Tonne 噸	15	KG/RMB Million revenue 公斤／人民幣百萬收入	11

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In our operation process, packaging materials are mainly composed of paper boxes, paper carton boxes, tags, tapes and fillers. These materials are necessary to prevent the smart secure payment products from any damage. Packing materials are strictly forbidden to be discarded randomly, and are regularly recycled by professional companies. During the year, the usage of fillers significantly reduced due to the optimisation of packaging.

我們運營過程中採用的包裝物料主要包括紙盒、紙箱、標籤、膠帶、填充物等，均為保護智能安全支付產品免受損壞的必要包裝物。包裝物料嚴禁隨意丟棄，均由專業公司進行定期回收處理。本年內，通過優化包裝方式，填充物的使用量明顯減少。

Packaging type 包裝材料類型	Unit 單位	Total 總數	Intensity Unit 密度單位	Intensity 密度
Paper box 紙盒	Unit 個	1,798,325	Unit/RMB Million revenue 個/人民幣百萬收入	1,403
Paper carton box 紙箱	Unit 個	197,077	Unit/RMB Million revenue 個/人民幣百萬收入	154
Tag 標籤	Piece 張	5,536,415	Piece/RMB Million revenue 張/人民幣百萬收入	4,319
Tape 膠紙	Roll 卷	42,983	Roll/RMB Million revenue 卷/人民幣百萬收入	34
Filler 填充物	Piece 張	355,600	Piece/RMB Million revenue 張/人民幣百萬收入	277

Green Product

We are committed to the innovation and development of green products, realising green operation of smart secure payment products. During the year, we continuously invested in eco-friendly cards with better decomposable materials which can reduce environmental impacts during the product life cycle. We also integrate the concept of environmental protection into the product design to convey its importance to our customers.

綠色產品

本集團致力開展綠色產品研發，實現智能支付產品的綠色運營。於本年內，我們繼續研製環保卡，採用更好的可分解物料，以減少產品生命週期內的對環境的影響。我們亦將環保理念滲透到產品設計中，向用戶傳達環境保護的重要性。

Concerns and Responds for Climate Change

The Group is also concerned with climate change related issues and constantly evaluates the risk of climate change on our business operations. These risks are mainly related to the impact of extreme weather events (such as super typhoons, floods, etc.) on the continuity of our business. Through *Business Continuity Management Procedure*, we developed business continuity plans for the events of non-destructive and destructive natural disasters to ensure that our business can continue to operate and provide uninterrupted service to our customers.

關注及應對氣候變化

本集團亦關注氣候變化相關議題，持續評估氣候變化對我們業務運營的風險。此等風險主要系極端天氣事件(如超級颱風、水災等)對我們業務持續性的影響。我們通過《業務持續性管理程序》擬定了當出現非毀滅性和毀滅性自然災害時的業務持續計劃，以確保我們的業務能夠持續營運，為客戶提供無間斷的服務。

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PEOPLE AND COMMUNITY

Employees are critical support to our on-going development. We treat our people well to bring mutual advancement. The Group's operations also need to cooperate with the community. Thus, we proactively contribute to the community and endeavour for mutual prosperity.

Recruitment Policy

The Group issues *Human Resource Management Procedure* and *Staff Manual* to stipulate in detail the recruitment requirements and procedures. Under the principle of being open, fair and just and merit-based selection, we treat every candidate equally regardless of their race, ethnicity, colour, religion, gender, age, region, marital status or disability. However, child labour is strictly prohibited. Candidates need to pass rigorous written tests and interviews in order to obtain the offer. Besides specific professional skills and working capabilities, candidates should be honest, possess a correct working attitude and a high professional dedication and comply with laws, regulations and ethics. Similarly, procedures for termination or cancellation of employment also follow the requirements and procedures stated in the above documents. The Group treasures every staff, pays attention to staff mind and takes action to retain talents as early as possible.

The Group's employment policies comply with all relevant labour laws and regulations at each operation location. During the year, the Group observed no violations of any applicable labour laws and regulations including child labour and forced labour issues.

Employee Benefits

Achievements of the Group are attributable to the hard-working of all employees. Therefore, we consider humanistic care being important by creating an enjoyable working environment and providing sound payment and harmonious working atmosphere.

員工及社區

員工是我們得以持續發展的重要支持。我們善待員工，邁向共同發展。本集團運營亦需社區的配合，為此我們積極回饋社會，實現共同繁榮。

僱傭政策

本集團制定的《人力資源管理程序》和《員工手冊》詳細規定了集團關於僱傭方面的要求與流程。我們遵循公開、公平、公正、擇優錄用的選拔原則，不論種族、民族、膚色、宗教、性別、年齡、地域、婚姻狀況或殘疾狀況等均平等對待所有求職者。但嚴禁僱傭童工。在整個招聘過程中，求職者需經過嚴格的筆試和面試。除需具備指定的專業技能和工作能力，求職者還必須誠實守信，秉持端正的勞動態度和高度的敬業精神，遵守法律法規和社會公德。同樣地，終止／解除勞動合同亦須遵守上述文件中的流程規定。本集團珍視每一位員工，及時瞭解員工動向，及時採取措施挽留人才。

本集團的僱傭規定遵守業務運營所在地相關勞動法律法規要求。於2020年，本集團無獲悉任何違反僱傭法律法規，以及僱用童工及強制勞工等情況。

員工待遇

本集團所取得的每一份成就，都是全體員工辛勤耕耘的結果。因此，我們重視人文關懷，努力營造愉快的工作環境，提供優厚的待遇福利以及融洽的職場氛圍。

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Remunerations are determined and adjusted based on factors including economic conditions, personal experience, performance assessment and operational results. To motivate employees at every level to fully reach their potentials, in addition to basic salaries, we also offer bonuses, allowances, option plans and other benefits. Employees are entitled to paid leaves, including but not limited to annual leave, overtime leave, marital leave and maternity leave, as stated in applicable laws of their working places. Working hours also complies with local laws and regulation, as well as the industry norms. Forced labour is prevented within the Group, while legal and reasonable subsidies will be provided to voluntary overtime and special positions.

Statutory benefits are offered to employees under the requirements of local laws and regulations. Such benefits include insurances and paying entity's section of accumulation funds on time. The Group also arranges physical examinations for all staff every year. The physical examinations of 2020 have been postponed due to the epidemic. The group companies convey policies about settling down in local household to employees and support them on such issue. Furthermore, the Group distributes festival gifts and organised various staff activities to enhance the sense of belonging of employees.



Goldpac's Parents-child Activities
金邦達親子活動



本集團根據宏觀經濟環境、個人資歷、績效考核、經營效益等因素釐定及調整僱員薪酬。除基本工資外，亦實施獎金、津貼、股權計劃等福利政策以激勵各個級別員工充分發揮個人潛力。員工享有工作地當地的法定帶薪假期，包括且不限於年假、加班假、婚假、產假等。工作時數亦符合工作地當地法律法規及行業指標準則。本集團嚴禁強制勞動，對於自願性加班及特殊崗位給予合法合理的補貼。

本集團按照各地政府法律法規，為員工提供法定福利，包括各種保險及公積金，按時繳納企業應繳金額。本集團亦每年組織全體員工進行身體檢查並承擔全部費用。2020年的體檢安排因疫情原因延期進行。為幫助員工解決子女教育及應屆畢業生落戶問題，各集團公司及時傳達入戶政策並積極協助員工辦理落戶事宜，解決員工後顧之憂。此外，本集團亦派發節假日禮品，組織各種員工活動，提升員工歸屬感。

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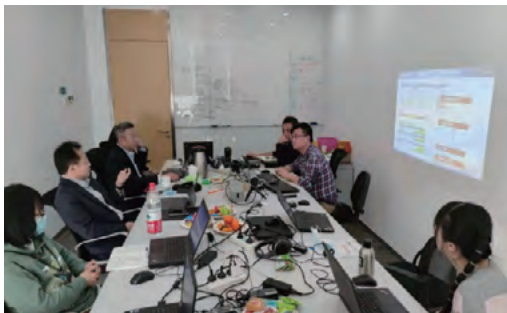
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Development and Training

The Group emphasises on employee performance and development, and is committed to enhancing their knowledge and skills. We encourage and motivate skills and knowledge improvement so as to offer better products and services to our customers. *Training Management Procedures* defines the types of trainings and standardises the ways and processes of training participation. Comprehensive internal and external trainings are provided. Internal trainings include compulsory orientation, job skills training, fire safety training, improvement training, information security training and etc.; while external trainings include meetings, courses offered by various institutions and organisations. Training allowances are provided accordingly. Due to the impact of the epidemic, this year's trainings, such as safety awareness training, business secret training, sales training, "quality month" activities and etc., were held in various ways including online and offline. Trainees are evaluated at the end of the training to ensure the effectiveness.



CMMI Training
CMMI培訓



Technical Training
技術培訓

According to *Management Method of Performance Appraisal*, employees are assessed on a regular basis, that is, performance appraisal, to review their work progress, quality and effectiveness, so as to set further improvement plans and better goals in the future. Performance appraisals are carried out every month, quarter and year and its contents should be specific and quantified. The results serve as a vital reference in deciding salary, promotion and training opportunities, as well as a platform to strengthen communications between department and employees. In addition, benefiting from a complete promotion procedure, the Group's management team is able to improve its overall quality and competence. A broader platform could be provided to qualified employees through comprehensive assessments under the principles of being open, fair and just. Meanwhile, the Group becomes energetic with positive competitions which also lay a good foundation of greater progresses in the future.

員工發展與培訓

本集團十分注重員工培訓與發展，致力提升僱員的知識水平及技能。我們鼓勵員工知識增值，從而為客戶提供更佳的產品和服務。《培訓管理程序》明確了員工培訓種類，規範了培訓參與方式與流程等。我們為員工提供全面的內部和外部培訓。內部培訓包括必須參加的入職培訓、崗位技能培訓、消防安全培訓、在職提高培訓、信息安全培訓等。外部培訓包括會議、各類機構組織的培訓課程，本集團會視情況提供相應津貼。受疫情的影響，本年度的培訓以線上、線下多種方式，成功舉辦了安全意識培訓、商業秘密培訓、銷售培訓、「質量月」活動等培訓活動。在培訓結束後，受訓員工需參與評核，以確保培訓的有效性。

本集團根據《績效考核管理辦法》定期對員工進行評估，即績效考核，檢視其工作進度、工作質量和工作效率，以便制定進一步的改善方案，及鼓勵員工制定將來的提升目標。績效考核週期分為月度、季度、年度，內容需細化及量化，其結果是決定員工薪酬、晉升和培訓機會的重要參考依據，亦是一個加強部門溝通和人員管理的平台。此外，完整的晉升流程有助於本集團提升公司管理團隊的整體素質和競爭力。秉著公開、公平、公正的原則，通過全面的考核，為符合要求的員工提供更加廣闊的發展平台。同時，內部的良性競爭為本集團帶來活力，為取得未來更大的進步奠定良好的基礎。

Occupational Health and Safety

The Group is committed to investing continuously in occupational health and safety. The Group has obtained OHSAS18001 (upgraded to ISO45001) Occupational Health and Safety Management System Certificate since 2012, and has successfully renewed the certificate. The Group issues *Environment and Occupational Health and Safety Management Manual* as a general policy, together with other subordinated documents as specific procedures. Our occupational health and safety related policy complies with all applicable laws, regulations and standards, aiming to improve the Group's management on occupational health and safety, manage risks and mitigate the operational impacts on employees and create a safe and harmonious environment.

We encourage employees to engage in the management of occupational health and safety and work together to establish a safe workplace. The Group has appointed the management representative to implement the specific management work of occupational health and safety. Employee representatives are also selected to act as a communication bridge with management to reflect employees' opinions about matters related to occupational health and safety. In addition, there are regular internal monitors by quality management team to ensure the effectiveness and compliance of the health and safety management system, operational controls and emergency preparation control procedures. To promote occupational health and safety education, the Group strictly implements employee safety training.

There was no work-related fatality occurred in 2020. Facing the epidemic, the Group responded quickly, and effectively protected the health and safety of employees via making detailed prevention and control plans, providing epidemic prevention guidelines to employees, purchasing and distributing protective tools, and strictly disinfecting operation and office sites.

職業健康安全

本集團致力持續投入職業健康與安全，自2012年起，本集團獲得並已成功續期OHSAS18001(現已升級為ISO45001)職業健康安全管理體系認證。為此，本集團頒布了《環境和職業健康安全管理手冊》作為總的指導方針並相應制定了多級文件作為具體指導程序。我們的職業健康與安全政策旨在恪守適用的法律法規及標準，提高本集團職業健康安全管理水平，控制並減少營運過程對員工的影響，創造一個安全、和諧的環境。

我們鼓勵員工參與職業健康和安全管理的工作，共同營造安全的工作場所。本集團已任命管理者代表負責執行具體的職業健康與安全管理工作。選舉員工代表，作為與管理層溝通的橋樑，反映員工對職業健康安全相關事宜的意見。另外，質量管理小組亦定期開展內部監測，調查健康安全管理體系、運行控制、應急準備控制程序的有效性和合規情況。為推動職業健康安全教育，本集團嚴格執行員工安全培訓。

於2020年，本集團並無發生因工亡故事件。面對疫情，本集團迅速反應，緊密部署制訂防控方案，對員工進行防疫指引培訓，統一採購配發防護工具，對運營、辦公場所進行嚴格消毒管控，切實有效地保護了員工的健康安全。

Community Investment

The Group is committed to growing together with the community. We understand the importance of community engagement and encourage our employees to participate in charity and donation activities to strengthen our relationship with the local community. As the pilot project and an important part of T.I.O CITY planning, Zhuhai Fintech Center is scheduled to be operational in 2021. Zhuhai Fintech Center aims to build a highland and ecosystem for fintech innovation in the Guangdong-Hong Kong-Macao Greater Bay Area, gathering fintech innovation enterprises, projects, funds and talents, and to make positive contributions to the development of the fintech industry in the Greater Bay Area. In addition, the Group established partnerships with domestic universities to support educational programs, offering training programs and venues; and support research activities such as "A closer look at listed company" to promote the employment of fresh graduates. During the epidemic period, the Group actively cooperated with epidemic prevention and control works of the local communities, undertook the epidemic prevention responsibility, and performed well in epidemic prevention and investigation.

By leveraging our experience and expertise, we offer supports in a wide range of areas in infrastructure construction, technology development, education, and etc., fostering the development of the community and giving back to our society.



Xiangzhou Talent Week
香洲區人才活動周



Recruitment Information Session in School
校招宣講會

社區參與

本集團致力與社會一同成長和進步。我們瞭解社區參與的重要性，積極鼓勵員工參與慈善和捐贈活動，促進我們與當地社區的關係。作為珠海市三溪「科創小鎮」規劃的引航項目和重要組成部分，珠海市金融科技中心計劃2021年正式投入運營。珠海市金融科技中心旨在打造粵港澳大灣區金融科技创新的高地及生態圈，聚集金融科技创新企業、項目、資金和人才，為大灣區金融科技產業發展做出積極貢獻。此外，本集團亦與國內大學建立夥伴關係以支援教育項目，提供培訓課程及場地；支持「走進上市公司」等促進應屆生就業的調研活動。疫情期間，本集團主動配合屬地社區的疫情防控工作，積極承擔防疫責任，做好園區的防疫排查工作。

我們運用所累積的經驗和專長，在業務發展的同時，為社會在基礎設施建設、科技發展、教育等廣泛領域提供支援和便利，一同促進社區的發展，積極回饋社會。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

ESG CONTENT INDEX

ESG 報告內容索引

KPIs 關鍵績效指標	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備註
A. Environmental		
A. 環境		
Aspect A1		
層面 A1		
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. 有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Environmental Management Emissions Reduction Waste Reduction and Recycling Appendix 1 環境管理 減少排放 循環減廢 附錄1
KPI A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	Emissions Reduction 減少排放
KPI A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 溫室氣體總排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Emissions Reduction 減少排放
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Waste Reduction and Recycling 循環減廢
KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	Waste Reduction and Recycling 循環減廢
KPI A1.5	Description of measures to mitigate emissions and results achieved. 描述減低排放量的措施及所得成果。	Emissions Reduction 減少排放

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KPIs 關鍵績效指標	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備註
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved. 描述處理有害及無害廢棄物的方法、減低產生量的措施及所得成果。	Waste Reduction and Recycling 循環減廢
Aspect A2 層面A2	Use of resources 資源使用	
General disclosure 一般披露	Policies on efficient use of resources including energy, water and other raw materials. 有效使用資源(包括能源、水及其他原材料)的政策。	Environmental Management Resources Consumption 環境管理資源使用
KPI A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility). 按類型劃分的直接及／或間接能源(如電、氣或油)總耗量(以千個千瓦時計算)及密度(如以每產量單位、每項設施計算)。	Resources Consumption 資源使用
KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility). 總耗水量及密度(如以每產量單位、每項設施計算)。	Resources Consumption 資源使用
KPI A2.3	Description of energy use efficiency initiatives and results achieved. 描述能源使用效益計劃及所得成果。	Resources Consumption 資源使用
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved. 描述求取適用水源上可有任何問題，以及提升用水效益計劃及所得成果。	Resources Consumption 資源使用
KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. 製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位估量。	Waste Reduction and Recycling 循環減廢

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Aspect A3 層面A3	The environment and natural resources 環境及天然資源	
General disclosure 一般披露	Policies on minimising the issuers' significant impact on the environment and natural resources. 減低發行人對環境及天然資源造成重大影響的政策。	Environmental Management Resources 環境管理資源使用
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	Emissions Reduction 減少排放
B. Social B. 社會 Aspect B1 層面B1	Employment and Labour Practices 僱傭及勞工常規	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer related to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. 有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Employment Policy Employee Benefit Appendix 1 僱傭政策 員工待遇 附錄1

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KPIs 關鍵績效指標	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備註
Aspect B2 層面B2	Health and safety 健康與安全	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. 有關提供安全工作環境及保障僱員避免職業性危害的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Occupational Health and Safety Appendix 1 職業健康安全 附錄1
KPI B2.1	Number and rate of work-related fatalities. 因工作關係而死亡的人數及比率。	Occupational Health and Safety 職業健康安全
KPI B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored. 描述所採納的職業健康與安全措施，以及相關執行及監察方法。	Occupational Health and Safety 職業健康安全
Aspect B3 層面B3	Development and training 發展及培訓	
General disclosure 一般披露	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. 有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	Development and Training 員工發展與培訓
Aspect B4 層面B4	Labour standards 勞工準則	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. 有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Employment Policy Appendix 1 僱傭政策 附錄1

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KPIs 關鍵績效指標	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備註
Aspect B5 層面 B5	Supply chain management 供應鏈管理	
General disclosure 一般披露	Policies on managing environmental and social risks of the supply chain. 管理供應鏈的環境及社會風險政策。	Supply Chain Management 供應鏈管理
Aspect B6 層面 B6	Product responsibility 產品責任	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. 有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的：	Product and Service Quality Information Security and Privacy Appendix 1 產品及服務質量 信息安全及隱私 附錄1
KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons. 已售或已運送產品總數中因安全與健康理由而須回收的百分比。	Product and Service Quality 產品及服務質量
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	Product Innovation 產品創新
KPI B6.4	Description of quality assurance process and recall procedures. 描述質量檢定過程及產品回收程序。	Product and Service Quality 產品及服務質量
KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored. 描述消費者資料保障及私隱政策，以及相關執行及監察方法。	Information Security and Privacy 信息安全及隱私

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KPIs 關鍵績效指標	HKEX ESG Reporting Guide Requirements 香港聯合交易所ESG報告指引要求	Section/Remarks 章節／備註
Aspect B7 層面B7	Anti-Corruption 反貪污	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. 有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Anti-corruption 反貪腐
KPI B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored. 描述防範措施及舉報程序，以及相關執行及監察方法。	Anti-corruption 反貪腐
Aspect B8 層面B8	Community Investment 社區投資	
General disclosure 一般披露	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests. 有關以社區參與來瞭解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	Community investment 社區參與
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport). 專注貢獻範疇(如教育、環境事宜、勞工需求、健康、文化、體育)。	Community investment 社區參與

APPENDIX 1 LIST OF LAWS AND REGULATIONS WITH SIGNIFICANT IMPACT ON THE GROUP

The following table presents the list including but not limited to the laws and regulations relating to ESG issues and with significant impacts on the Group.

GENERAL

Constitution of the PRC
General Principles of the Civil Law of PRC
The Criminal Law of the PRC
Contract Law of the PRC
Company Law of the PRC
PRC tax laws
The Basic Law of the Hong Kong Special Administration Region of the PRC
Companies Ordinance
Inland Revenue Ordinance

LISTING

Listing Rules
Securities and Futures Ordinance

OPERATION ISSUES

Information security and privacy

Guidelines for the Supervision of Information Technology Outsourcing Risks in Banking and Financial Institutions
Guidelines for the Administration of Outsourcing Risks in Banking and Financial Institutions
Cybersecurity Law of the PRC
Intellectual property laws

Card organisation

Rules and guidelines on the qualification certifications, quality control certifications, security management for product manufacturing and personalisation enterprises
PCI Card Production Physical Security Requirements
PCI Card Production Logical Security Requirements

附錄1 對本集團具有重大影響的法律法規列表

下表呈列(但不限於)與環境、社會及管治議題相關且對本集團具有重大影響的主要法律法規列表。

綜合類

《中華人民共和國憲法》
《中華人民共和國民法總則》
《中華人民共和國刑法》
《中華人民共和國合同法》
《中華人民共和國公司法》
中華人民共和國相關稅法
《中華人民共和國香港特別行政區基本法》

《公司條例》
《稅務條例》

上市

《上市規則》
《證券及期貨條例》

運營議題相關

信息安全及隱私

《銀行業金融機構信息科技外包風險監管指引》
《銀行業金融機構外包風險管理指引》

《中華人民共和國網絡安全法》
知識產權相關法律

卡組織

各卡組織產品企業資質認證規則、產品品質管制認證規則、生產企業安全管理指南、個人化企業安全管理指南等
支付卡行業卡片生產物理安全要求
支付卡行業卡片生產邏輯安全要求

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Product and service quality

The Work Safety Law of the PRC
The Product Quality Law of the PRC
Regulation of the PRC on the Administration of Production License for Industrial Products
Regulation on the Administration of Commercial Cipher Codes

Anti-corruption

Law of the PRC against Unfair Competition

ENVIRONMENT PROTECTION ISSUES

The Environment Protection Law of the PRC
The Water Pollution Prevention and Control Law of the PRC
The Law of the PRC on the Prevention and Control of Environmental Pollution by Solid Wastes
The Energy Conservation Law of the PRC
The Atmospheric Pollution Prevention and Control Law of the PRC
Law of the PRC on Prevention and Control of Pollution From Environmental Noise
National Catalogue of Hazardous Waste

PEOPLE AND COMMUNITY ISSUES

The Labour Law of the PRC
The Labour Contract Law of the PRC
Regulation on Work-Related Injury Insurances
Law of the PRC on the Prevention and Control of Occupational Diseases
The Social Insurance Law of the PRC
Provisions on Prohibition of Child Labour
Provisions of the State Council on Working Hours of Workers and Staff
Labour Relations Ordinance
Employment Ordinance

產品及服務質量

《中華人民共和國安全生產法》
《中華人民共和國產品質量法》
《中華人民共和國工業產品生產許可證管理條例》
《商用密碼管理條例》

反貪污

《中華人民共和國反不正當競爭法》

環境保護議題相關

《中華人民共和國環境保護法》
《中華人民共和國水污染防治法》
《中華人民共和國固體廢棄物污染環境防治法》
《中華人民共和國節約能源法》
《中華人民共和國大氣污染防治法》
《中華人民共和國環境噪聲污染防治法》
《國家危險廢物名錄》

員工及社區議題相關

《中華人民共和國勞動法》
《中華人民共和國勞動合同法》
《工傷保險條例》
《中華人民共和國職業病防治法》
《中華人民共和國社會保險法》
《禁止使用童工規定》
《國務院關於職工工作時間的規定》
《勞資關係條例》
《僱傭條例》