

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

環境、社會及管治報告

Goldpac

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

ABOUT THE REPORT

Introduction

The Group (or we) prepared and released the Environmental, Social and Governance (“ESG”) Report 2023 (“Report”), which is in compliance with the ESG Reporting Guide set out in Appendix C2 of the Listing Rules of The Stock Exchange of Hong Kong Limited (the “Stock Exchange”) and is based on the Group’s actual conditions. The Report presents the Group’s environmental and social policies, strategies, practices and performance in 2023. For more information on corporate governance, please refer to the “Corporate Governance Report” of the annual report.

Reporting Period and Scope

This Report supplements the remaining parts of the Group’s annual report and discloses performance and progress on sustainable development from 1 January to 31 December 2023. 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.

Reporting Principles

Materiality: We conduct stakeholder communication and materiality assessments annually to identify significant environmental, social and governance issues. For more details, please refer to “Stakeholder Communication and Engagement” and “Materiality Assessment” sections.

Quantitative: The standards, methodologies and source of conversion factors used in calculating the data are disclosed in due course.

Consistency: This Report has been prepared in a consistent manner with previous years in order to enhance coherence and provide a meaningful comparison with previous years’ performance. Appropriate disclosure and explanation will be provided for any changes in methodologies.

關於本報告

報告概要

本集團(或我們)根據香港聯合交易所有限公司(「聯交所」)上市規則附錄C2《環境、社會及管治報告指引》的要求以及本集團實際情況,編制並發佈2023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2023年度在環境和社會相關領域的方針、策略、實踐及表現。有關企業管治的資料,請參閱本年報「企業管治報告」部分。

報告期間及範圍

本報告披露本集團於2023年1月1日至2023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。

匯報原則

重要性:我們每年進行利益相關方溝通及重要性評估,以識別與環境、社會及管治相關的重大議題。更多詳情請參閱「利益相關方溝通及參與」及「重要性議題評估」章節。

量化:我們適時附註列明計算數據時採用的標準、方法以及所使用的轉換係數來源。

一致性:我們採用與往年一致的編備方式編制本報告,旨在增強連貫性及與往年表現作出更有意義的比較。所採用方法如有變動,將提供適當披露及解釋。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman’s Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

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

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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

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SUSTAINABILITY MANAGEMENT

Governance Structure

As one of the major suppliers in offering smart secure payment total solutions in the world, the Group upholds the mission of “Making Transactions More Secure and Convenient” and the vision of “Becoming a Trustworthy Provider for Fintech Products and Services” to deliver quality products and services for customers across the world.

The Board understands the importance of sustainable development for the community and the Group itself, actively integrates ESG factors into important business decisions and is committed to being a responsible leader in the industry. The Board is ultimately responsible for the Group’s ESG issues and the Board 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.

We simultaneously hold certifications by Visa, MasterCard, American Express, China UnionPay, JCB and Diners Club. Ensuring product quality and customer data security are defined as our top priorities. At the same time, we endeavour to explore and investigate suitable corporate operational processes to cohere with the Group’s sustainability development pattern. The Group successfully obtained SA8000 certification for its social responsibility management system and was awarded the “2022 CLS•ESG ZhiYuan Award – Social (S) Pioneer Enterprise Award” in 2022. The Group won the “2023 CLS•ESG ZhiYuan Award – Governance (G) Pioneer Enterprise Award” for its outstanding achievements in the areas of fintech digitalisation strategy, industry competitiveness, sustainable development and shareholder rewarded policy.

可持續發展管理

管治架構

本集團作為全球智能交易整體解決方案的最主要供應商之一，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，為全球客戶提供優質的產品與服務。

本集團董事會深知可持續發展對社會及企業自身發展的重要性，積極將ESG因素融入重要業務決策中，矢志成為負責任的行業領導者。董事會對本集團ESG管治工作及報告負最終責任，肩負起確保本報告的完整性的責任，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。董事會已審閱批准本報告。

本集團同時獲得Visa、萬事達卡、美國運通、中國銀聯、JCB和大萊六大信用卡組織認證。保證產品質量和客戶數據安全是本集團的首要工作。同時，我們更是在企業運營過程中不斷發掘、探討和嘗試適合本集團的可持續發展模式。2022年，本集團成功通過SA8000社會責任管理體系認證，並憑藉在金融科技數字化戰略、行業競爭力、可持續發展、股東回饋政策等領域的突出實踐成果，繼獲得2022財聯社ESG致遠獎•社會(S)先鋒企業獎後，再榮獲2023財聯社致遠獎•公司治理(G)先鋒企業獎。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

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 governance structure: the Board is responsible for making decisions on ESG management policies and strategies, assessing and identifying ESG-related risks, overseeing the implementation of related matters and the approval of ESG reports; management and management representative are responsible for formulating ESG-related measures in accordance with ESG management policies, 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, we continued to promote the collection and reporting of environmental and social performance information through collaboration among various departments, e.g. internal control department, corporate business management department, human resource department, administration department, engineering department and etc. Staff at all levels fully cooperated with sustainability management work to implement the concept of sustainable development into practice.

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，評估及確認ESG相關風險，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根據ESG管理方針制定相關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，通過由內控部、企管部、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。



Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In order to manage sustainable development better, we continuously communicate with stakeholders, assess and prioritise the identified ESG issues based on their materiality, and set up key goals and work plans. For goals and measures, please refer to “Environmental Management” section.

The Board oversees the overall management of the Group’s risks, continually overseeing the Group’s risk management and internal control system and reviewing their effectiveness through Audit Committee. The Group has in place a risk management framework, which enables the Group to adopt a proactive and systematic approach to identify and manage risks (including ESG-related risks) as well as to evaluate risk severity and likelihood of occurrence.

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. We have established multiple communication channels for stakeholders to deliver their comments on our ESG performance and future policies to us.

為更好進行可持續發展管理，我們與各利益相關方持續溝通，對識別出的ESG議題進行重要性評估和排序，制定重要目標及工作計劃。有關目標及措施，請查閱「環境管理」章節。

董事會全權監督本集團整體的風險管理，持續監控本集團的風險管理及內部監控系統，並透過審核委員會檢討其成效。本集團建立了風險管理辦法，該辦法為集團提供一個清晰和系統的方法去識別和管理風險（包括ESG相關風險），以及評估風險的嚴重性和發生的機率。

為實現環境可持續發展，本集團遵從與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。

本集團不僅遵守相關僱傭和安全法規（附錄1），而且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呈列包括但不限於與環境、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，因此我們努力了解投資者、客戶、供貨商、員工、社區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，以便各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。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

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	<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 	<ul style="list-style-type: none"> Annual general meeting Regular disclosure on financial and operational information Investor relations management The Group's website Social media, e.g. WeChat official account
投資者	<ul style="list-style-type: none"> 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"> 股東大會 定期披露財務信息及運營信息 投資者關係管理 本集團網站 社交媒體，如微信官方公眾號
Customers	<ul style="list-style-type: none"> Product and service quality Client information security Business ethics 	<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	<ul style="list-style-type: none"> 產品及服務質量 客戶信息安全 商業操守 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Fair competition and dealing Mutual benefit and long-term cooperation Business ethics 	<ul style="list-style-type: none"> Supplier site visit Regular assessments Continuous direct communications
供貨商	<ul style="list-style-type: none"> 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"> 供貨商現場走訪 定期評估 持續直接溝通
Employees	<ul style="list-style-type: none"> Training and development Remuneration and welfare policies Occupational health and safety Equal opportunities and culture inclusion 	<ul style="list-style-type: none"> Management mailbox Performance assessments Employee training Internal exchange forum
員工	<ul style="list-style-type: none"> 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"> 管理層信箱 績效評估 員工培訓 內部交流座談會
Community	<ul style="list-style-type: none"> Fair employment and opportunities Environmental protection Epidemic prevention and control 	<ul style="list-style-type: none"> Regular communications to pay attention to society issues and neighborhood Social Media, e.g. WeChat Official Account Community activities
社區	<ul style="list-style-type: none"> 公平就業機會 環境保護 疫情防控 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Operation in compliance with laws and regulations Business strategies and sustainability 	<ul style="list-style-type: none"> Forums, thematic meetings, trainings Visiting relevant government departments Regular compliance reports
政府	<ul style="list-style-type: none"> 合規經營 商業策略及可持續性 	<ul style="list-style-type: none"> 論壇、專題會議、培訓 走訪政府相關部門 定期合規報告

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

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.

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。

Materiality Assessment

We identified 26 ESG issues with reference to industry-related laws and regulations, the important topics identified by global industry peers, the business scope of the Group, ESG risks identified, macro policies and hot topics. Questionnaires and interviews were conducted to understand the views of management and stakeholders on these issues, and to assess the materiality 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.

重要性議題評估

本集團通過參考行業相關法律法規及全球同行已識別的議題，結合集團經營範圍、ESG風險識別、宏觀政策及熱點等共梳理出26項ESG議題。我們通過問卷調查及訪談的方式，了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。本年度評估結果已提交至董事會審核確認。

重要性評估 Materiality Assessment

非常重要
Very Important



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

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 for and responses to 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 of products and services quality
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 information security
保障信息安全 | 23. Supplier status
供應商現狀 |
| 20. Handling of customer complaints and enhancement of customer satisfactory level
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 findings
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 engagement
社區參與

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

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.

INFORMATION SECURITY AND DATA PROTECTION

The Group believes that information security is the primary prerequisite for creating secure and quality financial technology services, and we have always attached a strategic importance on the application of information security technologies and the protection of information security.

The Group strictly complies with applicable laws and regulations and adheres to information security and data protection. The compliance risk of newly issued laws, regulations and regulatory requirements is also a key concern. As one of the global leaders in total solutions in the field of smart and secure payments, the Group has established its management system regarding to information security and data protection in strict compliance with the ISO27001 information security management system and the PCI (Payment Card Industry) Data Security Standard. The Group has also passed the Security Accreditation Scheme of GSMA, the Global System for Mobile Communications Association. Our R&D environment has also passed on-site testing for security certification by the International Chip Card Standardisation Organisation (EMVCo). The Group engages third-party organisations to conduct system compliance inspections annually, which can effectively ensure the reliability of the Group's management system of information security and data protection. Meanwhile, the *Information Security Management System Manual* and its subordinate documents were issued to all the staffs within the Group, in order to comprehensively define the security management structure and information security objectives and planning, and specify the specific security requirements for information processing.

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。

信息安全與數據保護

本集團堅信保障信息安全是創造安全、優質金融科技服務的首要前提，我們始終把對信息安全技術的應用和信息安全的保護放在重要的戰略地位。

本集團嚴格遵守適用的法律及法規，堅守信息安全與數據保護。新發佈法律法規和監管要求的合規風險亦是需要時刻關注的關鍵。作為全球智能安全支付領域整體解決方案的引領者之一，本集團嚴格按照國際標準化組織的信息安全管理體系(ISO27001)和全球支付卡行業PCI(Payment Card Industry)數據安全標準(Data Security Standard)建立了本集團的信息安全與數據保護的安全管理體系。本集團已獲得全球移動通信系統協會GSMA的安全認證(Security Accreditation Scheme)，我們的研發環境亦通過了國際芯片卡標準化組織(EMVCo)安全認證現場測評等。本集團每年聘請第三方機構進行體系符合度檢查，能有效保證本集團信息安全與數據保護的安全管理體系的可靠性。我們亦向全體員工頒布《信息安全管理體系手冊》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。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Based on the nature of technological innovation in the Group, we have continuously increased our investment in digital transformation and platform building, proactively using information technologies to identify and control risks with a comprehensive upgrade of the information security system software and hardware. The Group was granted by the certifications of ISO/IEC20000 Information Technology Service Management System in 2020, CMMI Maturity Level 5 – Optimisation Level (the highest level internationally used to evaluate the maturity of an enterprise’s software development capabilities) in 2021, and ITSS (Information Technology Service Standards) Information Technology Operation and Maintenance Service Capability Maturity Level 3 in 2022. And in 2023, the Group successfully passed the CMMI Maturity Level 5 reassessment. The development of Internet technologies increases the risk of hacking attacks, which are continuous and constantly changing. The Group’s top management has authorised the Information Security Management Team to formulate information security policies, taking into account the internal and external circumstances of the Group. We consistently adhere to the information security policy of “full participation, prevention-oriented, risk control and continuous improvement”, doing a comprehensive job in all-oriented information security control and data protection. We are committed to providing a safer, more convenient and more accurate services to our customers.

基於本集團的科技創新基因，我們持續加大對數字化轉型和平台建設的投入，積極運用信息技術，識別預防和控制風險，對信息安全系統軟件和硬件進行全面升級。繼本集團於2020年通過ISO/IEC20000信息技術服務管理體系認證、2021年通過國際上用於評價企業軟件開發能力成熟度的CMMI最高級別五級—優化級認證、2022年通過ITSS信息技術運行維護服務能力成熟度三級認證後，本集團於2023年再次順利通過CMMI L5高成熟度複評。互聯網技術的發展會帶來黑客攻擊風險，這些風險都是持續的、不斷發展變化的。本集團最高管理層授權信息安全管理小組，結合集團內部和外部情況制定信息安全方針，我們始終堅持「全員參與、預防為主、控制風險、持續改進」的信息安全方針，全面做好各項信息安全管控和數據保護工作，致力於為客戶提供更安全、更便捷、更準確的服務。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman’s Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

The Group emphasises the risk awareness in information security among its internal staff, based on the management of employees with “integrity” as the primary element of its corporate culture and values, and prevent security issues through efficient implementation of security systems and comprehensive internal oversight checks. The Group permeates the management of information security in all aspects of its operations. Through safety awareness training, all staff to be equipped with risk awareness, actively participate in the safety management process, and assume the corresponding safety responsibilities. When signing employment contracts, employees are required to sign a *Non-Disclosure Agreement*. We also insist on doing annual information security training for all staff and quarterly information security training for professional information security positions to improve staff’s risk awareness, and continuously optimise the security system through risk assessment. In daily work, the Group continuously enhances the security awareness of employees. The Group forbids any employees to send information to unauthorised colleagues or outsiders, or duplicate any confidential information and/or sensitive information.

Apart from educating and popularising information security management within the Group, the Group also assists local community to promote anti-fraud training to raise public awareness of the need to protect sensitive information. We are also subject to security checks by industry regulators, card organisations, customers and professional bodies at all times. We successfully passed the annual certification audit and flight inspection of China UnionPay, as well as the industry management on-site audit and regulatory assessment of over 200 customers, which again ensured the reliability of our services and achieved high standards of security management.

本集團強調內部人員信息安全風險意識，以「誠信」為企業文化和價值觀的首要因素，以人員管理為基礎，通過安全體系和制度建設高效執行、全面的內部監督檢查，預防安全問題的發生。本集團將信息安全管理滲透至運營的各個環節。通過全員安全意識培訓使員工具備風險意識，積極主動的參與安全管理過程，並承擔相應的安全責任。簽訂僱傭合約時，員工須簽訂《保密協議》。並且堅持對全員做信息安全年度培訓和信息安全專業崗位的季度信息安全培訓，持續進行安全意識培訓以確保員工風險意識的不斷提升，並通過風險評估不斷優化安全體系。日常工作中，本集團不斷增強員工的安全意識，禁止任何員工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及／或敏感信息。

除了對集團內進行信息安全管理的教育和普及，本集團也協助社區推進反欺詐培訓和宣導，提高市民對保護敏感信息的意識。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，連年通過了中國銀聯年度認證審核和飛行檢查，以及200多家客戶的行業管理現場審核和監管評估，再次保證我們服務的可靠性，實現高標準的安全管理。

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

OPERATIONAL EXCELLENCE

Our commitment to upholding the highest level of business ethics and integrity connects to what we do and we believe, and 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 in 2022 (valid until 2024). 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*. If the products need to be recalled, we will arrange the logistics provider to pick up and return the products, and quality management department will be responsible for the return inspection of the products. Those products will be adjusted, improved or re-manufactured based on the specific situations, and then re-deliver to customers. In 2023, there was no occurrence of any recall of the Group’s products sold or delivered due to safety and health concerns.

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，並成功於2022年續期ISO9001質量管理體系認證（有效期至2024年）。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。如遇到需要退回產品的情況，我們會安排物流商將產品運回，由品質管理部負責對產品進行返檢，根據具體情況對產品進行調整、改善或重制，然後再重新運送給客戶。於2023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。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In terms of customer service, we dedicate in offering high quality services to our customers. The Group leverages the new generation of information technologies such as AI and cloud computing to build a digital UMV platform, which provides customers with one-stop and digitally-integrated services including online card design, online ordering, order tracking and management, inventory management, settlement and payment, smart customer services. At the same time, the Group also has professional sales staff, technicians and customer service staff who are responsible for order tracking and servicing. Both our product quality and services and communication have received a high appraisal from customers. Our *Customer Complaint Management Procedure* defines the measures and procedures in dealing with customer complaints, by which we effectively enhance our internal management, assist customers to solve problems and 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. Derived of the continuous improvement of the product quality management system, there has been a significant improvement in product quality. In 2023, the Group received 28 complaints (47 cases in 2022), mainly related to IC problems, card appearance defect (scratches, chromatic aberration, smudges) and delayed delivery. After receiving customer complaints, we put them on record, verified the contents of customer complaints, informed relevant departments to investigate, worked out solutions and fed back to customers. We followed up customers' opinions after implementing the solutions. For customer complaints received during the year, we provided feedback to customers within two working days, and most of the complaints were closed in the same month or the following month. During 2023, 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.

The Group established data processing centres in Zhuhai, Shanghai and Tianjin, and has realised a comprehensive disaster preparedness emergency plan, with all departments on standby at all times to continuously improve business capability with quick response and efficient resolution of customer problems, so as to bring convenient and satisfactory services to customers. During emergencies such as the Covid epidemic, we utilised the advantage of mutual backup of data processing centres in three locations to ensure daily production operation and timely delivery of orders, and provide reliable services and support to financial institution customers.

於客戶服務方面，我們致力為客戶提供優質服務。本集團利用人工智能、雲計算等新一代信息技術打造數字化UMV平台，可為客戶提供在線卡面設計、在線下單、訂單跟踪與管理、庫存管理、結算支付、智能客服等一站式、全流程綜合服務。同時，本集團亦有專業的銷售人員、技術人員及客戶服務人員對訂單進行跟踪與服務。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。《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。得益於產品質量管理體系的不斷完善，產品質量保障方面也有顯著提升。2023年，本集團共接獲投訴28宗（2022年：47宗），主要是IC類問題、卡片外觀質量問題（劃痕、色差、臟污等）、延期交付等導致客戶投訴，在收到客戶的投訴後，我們對客戶投訴進行立案，核實客戶投訴的內容，通知相關部門進行調查，擬定解決方案並反饋給客戶，在解決方案實施後跟踪回訪客戶的意見。對年內收到的客戶投訴，我們均在兩個工作日內向客戶做出反饋，且大部分投訴均在當月或次月結案。於本年內，未發現涉及隱私泄露、對本集團造成重大影響的產品質量與服務事故。

本集團在珠海、上海和天津三地設有數據處理中心，建立了完善的災備應急預案體系，各部門隨時待命，以快速響應、高效解決客戶問題為最終導向，持續提升業務能力水平，為客戶帶來更便捷、更滿意的服務。在新冠疫情等緊急情況下，我們充分發揮三地數據處理中心互為備份的優勢，保障生產正常運行、訂單及時交付，為金融機構客戶提供可靠的服務與支持。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In 2023, the Group won the Best Support Award on China Guangfa Bank Credit Card Centre Outsourcer Conference. This award is not only a high affirmation in our technology, but also praising for our professional service, which demonstrates the main concept of “creating value for customers” in our business operation.

The Group attaches importance to the protection of intellectual property and has established a comprehensive intellectual property management system through the *Intellectual Property Management Manual* and other relevant management documents to regulate the management of intellectual property such as patents, trademarks and copyrights. We have renewed the *Intellectual Property Management System Certification* in 2022 (valid until 2025). The Group focuses on the risks which might be indicated by intellectual property laws and regulations. We identify, obtain and update applicable intellectual property legal information and other requirements in a timely manner and communicate them to employees. And for the intellectual property risks which may be encountered in the R&D activities, we have established the mechanism of patent search, including searching before the establishment of the R&D projects, then tracking during the developing process, and managing after we finalise the output, so as to avoid the duplication of R&D projects, and protect the R&D results. We do application checks before starting the application of patents. And we established a sound patent monitoring mechanism to ensure the patent always presents an available state. We clarify the rights and obligations of intellectual property for both parties in the procurement contract, in order to avoid patent infringement risk and minimise the patent infringement liability. We also monitor our intellectual property rights in the product market, timely track and investigate if our intellectual property rights are infringed, and actively take measures to protect our rights.

The Group also adheres to relevant laws and business ethics in advertising and marketing. All product brochures we provide are reviewed to ensure the completeness and accuracy of information. Product design and use of product logo are strictly in accordance with the requirements of credit card organisations. In 2023, the Group was not aware of any material breaches of laws and regulations relating to privacy, health and safety, advertising, labelling and the products and services provided.

2023年，我們榮獲廣發銀行信用卡中心外包商大會—最佳支持獎。此次獲獎，既是對我們硬核科技實力的高度肯定，也是對我們專業服務精神的高度贊揚，彰顯了我們「為客戶創造價值」的經營理念。

本集團重視對知識產權的保護，通過《知識產權管理工作手冊》等相關管理文件建立了完善的知識產權管理體系，對專利、商標、著作權等知識產權進行全面规范管理，並已於2022年成功續期《知識產權管理體系認證證書》(有效期至2025年)。我們關注知識產權法律法規風險，及時識別、獲取及更新可能對企業的生產經營帶來風險的知識產權法律信息，並傳達給員工；針對技術研發活動可能遇到的知識產權風險，建立研發立項前、過程中和產出後的專利檢索、跟蹤和管理機制，避免重複研發，保護研發成果；建立專利申請檢索機制，申請前進行專利申請檢索；建立健全的專利運營過程監控機制，確保運營的專利處於有效狀態；加強合同管理，在採購合同中明確雙方知識產權權利和義務，盡可能減少和降低專利侵權責任承擔，規避專利侵權風險；對產品市場實施知識產權監控，及時跟蹤和調查相關知識產權被侵權情況，積極採取維權措施。

本集團在廣告宣傳及營銷時亦謹守相關法律和道德要求，我們提供的產品宣傳冊都經過審閱，以確保數據的完整性和準確性。產品的設計及產品標識的使用亦嚴格遵守各信用卡組織的要求。於2023年，本集團並不知悉任何與隱私權、健康及安全、廣告、標籤及所提供的產品和服務有關的嚴重違反法律和法規的行為。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

Product Innovation

The Group has been upholding the core values of “Virtue, Innovation, Efficiency and Cooperation”, keeping pace with market development and customer needs, and continuously strengthening technological innovation to forge superior quality. We continue to promote the innovative development of payment diversification and accelerate our digitalisation and platform development strategy to build an innovative ecosystem of secure payment value chain. The Group not only launched its independent and controllable embedded software and products to satisfy the needs of the Chinese market, but also launched embedded software and secure payment products that meet the technical specifications required by international markets and meet the diverse needs of each country through localised development.

The Group and Bank of China Zhuhai Branch signed an agreement on the promotion of digital RMB, jointly building the digital currency innovation pilot site – Zhuhai Fintech Center, and the Group will be responsible for assisting Bank of China Zhuhai Branch to debut the digital RMB hardware wallet products. It is believed that by combining the business characteristics and integrating the advantageous resources of both parties, the “Zhuhai Sample” will be successfully built, with the innovative integration project as a starting point to enrich the application scenarios of digital RMB, and jointly explore the successful application of digital RMB in various fields such as government services, inclusive finance, transport and travelling, payment of living expenses, intelligent parks, smart retail and so on in the Guangdong-Hong Kong-Macao Greater Bay Area.

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，並加速數字化、平台化發展戰略，打造安全支付產業鏈的創新生態。本集團不僅推出符合中國市場所需的自主安全可控的嵌入式軟件及產品，也推出符合國際市場的技術規範要求且通過當地語系化開發滿足各國多元化需求的嵌入式軟件及安全支付產品。

本集團與中國銀行珠海分行簽署推廣數字人民幣協議，將共同構建數幣創新試點園區—珠海市金融科技中心產業園區，由本集團負責助力中國銀行珠海分行首發數字人民幣硬件錢包產品等。相信結合雙方業務特點，整合雙方優勢資源，必能成功打造「珠海樣本」，以創新融合項目為起點，豐富數字人民幣應用場景，共同探索出數字人民幣在粵港澳大灣區的政務服務、普惠金融、便民惠農、交通出行、生活繳費、智慧園區、智慧零售等多領域的成功應用。

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

In response to the trend of “contactless” development in vehicle networking industry, the Group has launched NFC (Near Field Communication) secure products, integrating an intelligent secure chip with a CPU processor and NFC wireless communication technology, which enable customers to perform various functions such as door opening and closing, car start-up, smart terminal authorization by a simple gesture. The NFC products designed by the Group stood out from the other candidates and won the Contemporary Good Design (CGD) Award of 2023, which perfectly performs the combination of technology and aesthetics. CGD is an international design award organised by the German Red Dot Award, one of the most authoritative industrial design awards in the world. The Group has been awarded the Contemporary Good Design Award for two consecutive years, which is a testament to our excellent craftsmanship and performance of design, and has been recognised by international authorities and the design industry. In the future, the Group will insist on combing technology and aesthetics, and continuing to lead the innovative development of the fintech industry with outstanding design concepts.



2023 CGD Contemporary Good Design Award
榮獲2023 CGD當代好設計獎



Listed as one of the top fintech enterprises in the 2023
KPMG China Leading Fintech 50 Election
2023年榮登畢馬威中國金融科技企業雙50榜單

The Group was listed as one of the top fintech enterprises in the 2023 KPMG China Leading Fintech 50 Election. The list is one of the most authoritative and influential selections in the industry by which quantitatively evaluating companies in five core dimensions, namely technology and data, innovation and change, popularity of financial services, recognition in the capital market, and foresight in industry development.

為順應車聯網行業「非接觸式」的發展潮流，本集團推出了車規級NFC (Near Field Communication, 簡稱NFC) 安全認證產品，集成帶有CPU處理器的智能安全芯片與NFC無線通信技術，使用時，車主只需在車門處輕輕一揮，即可實現車門開關、汽車啟動、智能終端授權等多項功能，一卡賦能智慧出行。該產品在CGD當代好設計獎 (Contemporary Good Design, 簡稱CGD) 一眾參賽作品中脫穎而出，斬獲2023年當代好設計獎，充分詮釋了科技與美學的完美融合。CGD是由德國紅點獎機構主辦的國際化設計大獎，是世界權威的三大工業設計獎之一。本集團連續兩年榮獲當代好設計獎，是國際權威機構及設計業界對我們的專業認可，驗證了我們卓越的匠造工藝和設計實力。未來，本集團將堅持以科技加持美學，以與時俱進的設計理念不斷引領金融科技產業的創新發展。

本集團2023年榮登畢馬威中國金融科技企業雙50榜單。榜單從科技與數據、創新與變革、金融服務普及、資本市場認可度、行業發展前瞻性五大核心維度，對企業進行量化評估，已成為業內公認的具有權威性和影響力的評選榜單之一。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

Green Product

As an excellent technology enterprise, the Group actively undertakes corporate social responsibility, takes the lead in practicing green and low-carbon development, and dedicates to being a green and low-carbon practitioner in the fintech industry.

Through years of technological iterations and breakthroughs in environmental protection, the Group has developed a series of low-carbon and eco-friendly card products, manufactured by degradable materials, recyclable materials and bio-based modified plastics, etc., with special processes and equipment suitable for eco-friendly card products. The Group's eco-friendly card products manufactured by raw materials certified by Underwriters Laboratories ("UL") and INTERTEK have obtained a number of patents on environmental protection.

The Group strives to innovative eco-friendly materials, and has also developed a variety of card products with non-PVC materials, including metal, porcelain, aluminum materials, etc. Cards manufactured by innovative eco-friendly materials have the advantages of high-end texture and long service life, which are favoured by global banking customers.

The Group's eco-friendly card products can effectively reduce the impact on the ecological environment during its whole product life cycle, contributing to reducing plastic usage and carbon emission with technological strength. In addition to low-carbon and eco-friendly card products, we also build a digital full-cycle card issuance platform to create an eco-friendly and low-carbon solution, which contributes to the reduction of carbon emissions during the life cycle of the low-carbon cards.

綠色產品

作為一家優秀的科技企業，本集團積極承擔企業社會責任，率先踐行綠色低碳發展理念，力爭做金融科技行業的綠色低碳踐行者。

通過多年來在環保方面的技術迭代與攻克，本集團自主研發了低碳環保系列卡產品，分別採用可降解材料、可循環使用的回收材料和生物基改性塑料等，以適合環保卡產品的特殊工藝和設備進行加工、製作而成。本集團環保卡產品使用經過Underwriters Laboratories (「UL」)、INTERTEK認證的原材料，現已獲得多項環保專利。

本集團著力在創新環保材料上下功夫，還研發出多種非PVC材料卡產品，包括金屬、陶瓷、鋁制材質卡等。由創新環保材料製成的卡產品具有質感高端和使用壽命長等優點，深受全球性銀行客戶的喜愛。

本集團環保卡系列產品能有效降低卡片在製造、使用與廢棄等全產品生命周期對生態環境的影響，以硬核科技實力助力減塑減排。除低碳環保卡系列產品外，我們以全球前瞻視野，融合自主搭建的數字化全周期發卡平台打造了「安全支付環保低碳解決方案」，有助於低碳卡在生命周期內減少碳排放量。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Promoting by “Low-Carbon Leads Secure Payment, Technology Innovation Spurs Hardcore Strength”, the Group showcased on the international stages (Seamless Europe, Trustech Paris, etc.) with its eco-friendly and low-carbon payment products and solutions, innovative payment products with integrated applications, portable self-service devices, and AI-digital UMV platform, displaying the latest innovations in the field of fintech.

The Group’s Low-carbon Secure Payment Solution for secure payment was selected as one of the excellent cases of green finance in the first “Golden Lion” Collection of Excellent Practice Cases of High-Quality Development initiated by China Fortune. It proves that our self-developed low-carbon and eco-friendly products have an international leading edge, and will encourage us to continue to fulfil its ESG responsibilities as a listed company, playing an important leading role in promoting the development of green and secure payment.

In the future, the Group will continue to follow the green needs of the financial market, focus on green resources and technological innovation, and continue to actively explore the environmental protection and low-carbon fields to achieve longer-term and more in-depth sustainable development.



The excellent case of green finance in the first “Golden Lion” Collection of Excellent Practice Cases of High-Quality Development initiated by China Fortune
第一屆中國財富「金獅」高質量發展優秀實踐案例——綠色金融優秀案例獎

本集團以「綠色低碳領跑安全支付科技創新迸發硬核實力」為主題，携領先的安全支付環保低碳解決方案、低碳環保系列支付產品、融合應用創新支付產品、便携自助服務終端、AI數智化UMV平台等產品亮相國際舞台，在Seamless Europe以及Trustech Paris等國際展會上大放異彩，展示金融科技領域最新的創新成果。

在中國財富網發起的第一屆中國財富「金獅」高質量發展優秀實踐案例徵集中，本集團「安全支付環保低碳解決方案」入選綠色金融優秀案例獎，證明本集團自主研发的低碳環保系列產品具有國際領先優勢，也將激勵本集團繼續踐行上市公司ESG責任，在推進綠色安全支付發展進程中發揮重要引領作用。

展望未來，綠色環保是時代發展主旋律，本集團將時刻跟隨金融業市場的綠色需求，關注綠色資源和技術創新，持續在環保、低碳領域積極探索，實現更長遠、更有深度的可持續發展。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

Anti-Corruption

According to *Anti-Corruption Programme – A Guide for Listed Companies* released by the Hong Kong Independent Commission Against Corruption, and in accordance with relevant laws and regulations, the Group established *Corruption Prevention System* in 2022, firmly stated the Group's zero-tolerance of corruption, further ensured the awareness of the roles and responsibilities of each staff under the anti-corruption programme, upheld the integrity requirements for directors and staff as well as the corruption prevention requirements for all stakeholders. At the same time, the Group also established *Code of Conduct* to set out the basic standard of conduct expected of all directors and staff, and the Group's policy on acceptance of advantage and declaration of conflict of interest when dealing with the Group's business.

Besides, the code of conduct of the Group 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 stakeholders 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 fight against fraud and bribery in any forms such as cash or gifts seriously.

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. Meanwhile, we set up a mailbox for the CEO to receive reports and comments. Regular evaluations on our management system ensure the compliance with all relevant laws and regulations and their effectiveness.

反貪腐

本集團於2022年已按照香港廉政公署發佈的《上市公司防貪系統實務指南》，依據相關法律及法規，專項建立《防貪系統》，旗幟鮮明地列明本集團對貪腐問題採取零容忍的態度，進一步明確每位員工在防貪系統中擔當的角色與責任，規管董事及員工的誠信規定以及對利益相關方的防貪規定。同時，本集團一並制定《紀律守則》，列明董事及員工必須恪守的基本行為標準，以及在處理集團事務時應遵守有關收受利益和申報利益衝突的政策。

此外，本集團的《員工手冊》也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。《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，包括客戶、供貨商、債權人和債務人。我們鼓勵相關方舉報任何涉嫌違規的行為，並保護舉報人不會因其真實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。

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。同時，在辦公場所設立首席執行官信箱，接受舉報和意見。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。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

To prevent misconducts such as corruption, the Group has adopted a series of preventive measures and methods, such as prior monitoring, checks and balances through segregation of duties, staff rotation, mandatory leave, review and team strategies; adding information-based financial system to decrease human intervention; conducting due diligence on business partners and including integrity pledges and corruption prevention clauses in relevant contracts. The Group conducts training on business ethics including anti-corruption topics for all staff, such as special training on anti-corruption systems and legal classes to promote and popularise relevant legal knowledge and cases among staff, so as to further strengthen the education on the sense of law-abiding for staff.

During 2023, the Group did not notice any issues relating to bribery, extortion, fraud, money laundering or any misconduct which may have a material impact on the Group. And there were no concluded legal cases regarding corrupt practices brought against the Group or its employees.

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.

We also maintain regular communication with suppliers to ensure that both sides are well prepared to forecast capacity (mainly monthly and quarterly) and supply. Where feasible, we will prepare multiple suppliers so that, in addition to maintaining the supply cost advantage, the Group has standby suppliers. Under this mechanism, when a supplier is at risk in its supply chain, we can quickly switch to another supplier to ensure that the product can be completed on time. The Group maintains three or more suppliers for major materials (financial chips, key base material for cards, etc.) and smart kiosks. In addition to reasonable prices, environmental and health considerations are also taken into account in the procurement review. The Group will sign contracts with suppliers based on a reasonable account period and payment method, and suppliers are required to sign an *Anti-Corruption Commitment* to emphasise the requirement of honest cooperation between both sides. At the same time, the Group will cooperate with suppliers to jointly explore the market, so as to promote long-term cooperation and achieve win-win results.

為防止貪污腐敗等不當行為，本集團採取了一系列防範措施和方法，如：採用職責分工、職員輪調、強制休假、覆核、團隊策略等進行事前的監察與制衡；通過信息化的財務系統減少人為干預；對商業夥伴進行盡職調查，並在相關合約中加入廉政承諾、防貪等條款。本集團對全體員工進行包含反貪腐專題在內的商業道德規範培訓，如防貪系統專項培訓、開設《金日學法》小課堂，向員工宣傳普及相關法律知識及案例，進一步加強對員工的守法教育。

於2023年內，本集團遵守有關防止賄賂、勒索、欺詐及洗黑錢等對集團有重大影響的相關法律及規例，並無任何對本集團或其員工提出並已審結的貪污訴訟案件。

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《供貨商評估控制程序》，以確保與本集團合作的供貨商擁有充足的產能和合適可靠的質量水平。

我們亦會跟供應商保持經常性溝通，確保雙方在預測產能（主要分為月度和季度）和供應上能夠充分準備。在可行情況下，我們會準備多個供應商，除保持供應成本優勢外，本集團的供應商能夠實現備份。在此機制下，當某一供應商於其供應環節出現風險時，我們能夠快速切換，確保產品能夠按時完成。本集團主要材料（金融芯片、主要卡片材料等）和智能設備的供應商都保持在3家或以上。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。本集團和供應商簽訂合同時會按合理的帳期和支付方式落實，並要求供應商簽署《反舞弊承諾書》，強調雙方廉潔合作的要求。同時，我們亦會聯合供應商共同開拓市場，藉以推動雙方長遠合作，實現共贏。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

During the year, the Group has 200 suppliers, 185 of which are in the Chinese mainland and 15 in other regions. According to 2023 annual supplier evaluation, 97% of suppliers assessed as satisfactory (including 66% as of excellent suppliers) and 3% are in need of continuous communication and improvement. We keep building healthy relationships with supplies, achieving mutual benefits and growth.

We track the daily supply and service quality of our suppliers to form monthly statistics, which serve as an important basis for the annual review. Meanwhile, we continue to evaluate new suppliers, which are assessed from different perspectives by various departments, including application of new technologies, quality, delivery, cost, environment, safety management and etc. After each assessment, we issue the corresponding evaluation report and update the list of qualified suppliers, so as to provide reference for screening suppliers.

On the other hand, according to *Risk Management Procedures*, the Group regularly conducts supply chain risks assessment, evaluates the possibility and severity of related environmental and social risk events, keeps communication with suppliers and formulates and implements management measures to proactively control related risks.

In 2023, the Group was qualified the ISO28000 Supply Chain Security Management System Certification. As the first batch of enterprises in the field of smart secure payment to acquire the ISO28000 certification, we always pay close attention to supply chain security management to ensure the entire process (from the procurement, production, services, warehousing to delivery) to stay safe and controllable.

於本年度，本集團共有供應商200家，其中185家在中國內地，15家在其他地區。2023年進行了年度供應商評估，評估為合格的供應商佔97%（含優秀的供應商66%），需持續溝通改善的供應商佔3%。我們堅持建立與供應商的健康良好的關係，互利共贏，共同成長。

我們對合作的供應商日常的供應質量和服務水平進行跟踪，形成月度統計數據，並作為年度評審的重要依據。同時，我們持續進行新供應商評估，由多個部門從不同專業角度評核供應商，包括新技術應用、質量、交付、成本、環境、安全管理等。每次供貨商評估工作完成後，我們將出具相應評估報告，並更新合格供貨商清單，為供貨商篩選工作提供參考。

另一方面，本集團根據《風險管理辦法》，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，與供應商保持溝通，制定並實施管理措施，以主動控制有關風險。

2023年，本集團通過了ISO28000供應鏈安全管理體系認證，作為智能安全支付領域首批通過ISO28000體系認證的企業，我們始終密切關注供應鏈安全管理，確保從採購、生產、服務、倉儲到運輸全流程的安全可控。

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

Increasing the proportion of eco-friendly products or renewable materials is the key strategy of the Group's long-term development. We actively promote green procurement practice, and during supplier assessment, suppliers are required to ensure that their products comply with ISO14001 and HSF (Hazardous Substance Free), and will not contain the materials that are harmful to the environment and human body and are prohibited by Chinese standards and EU RoHS (Restriction of Hazardous Substances). For products using eco-friendly materials, we will evaluate and record the supplier's environment-related certifications, including UL safety certification and Forest Stewardship Council (FSC) certification for the supplier's products and supply chain. In the meantime, the Group reviews suppliers regularly to check whether the relevant production control procedures conducive to environmental protection are properly managed and implemented, and continuously introduces biodegradable or recycled raw materials to improve the sustainability of the products. Moreover, along with the industry's acceptance and maturity of eco-friendly products, we will look for new suppliers and run product testing in advance to gradually increase the proportion of eco-friendly products.

In 2023, the Group hosted the "Eco-Friendly Smart Card Technology and Product Conference". The conference was attended by senior executives from leading companies in the global smart card supply chain, as well as important guests from academia. The conference focused on how the smart card industry can meet the requirements of low-carbon emission reduction, and the participants offered suggestions for the green, low-carbon and ecological development of the industry.



2023年本集團主辦智能卡環保技術與產品研討會
Eco-Friendly Smart Card Technology and Product Conference hosted by the Group in 2023

提高環保產品或可再生材料的使用比例是本集團長遠發展的重點之策略。我們積極推廣綠色採購實踐，在供應商評估環節中要求供應商確保其提供的產品符合ISO14001和HSF(無有害物質)，並且不會含有中國標準和歐盟RoHS(限制有害物質)條例中所禁止的對環境和人體有害的物質。在採用環保材料的產品中，我們會評估並記錄供應商相關的環保方面的認證，包括UL安全檢定和森林管理委員會等機構發出對供應商產品和相關供應鏈的認可資質。同時，本集團定期檢查供應商是否將有利於環境保護的相關生產控制程序進行妥善管理和執行；是否持續地引入可生物降解或經回收循環再造等原材料，提高產品的可持續發展能力。另一方面，我們會隨著行業對環保產品的接納和成熟程度，預先開拓供應商和產品測試，逐步提高本集團環保產品的比例。

2023年，本集團主辦了「智能卡環保技術與產品研討會」。來自全球智能卡產業供應鏈多個領先企業的高管以及學術界重磅嘉賓出席大會。會議圍繞智能卡產業如何順應低碳減排要求的議題進行深度研討，與會嘉賓為產業綠色低碳生態發展建言獻策。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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.

As a comparatively low-energy consuming enterprise (at average around 10 MWh/RMB million revenue), the Group still pays high attention to environmental management. The Group’s major impacts to the environment were mainly resulted from the energy consumption and emission caused by daily operations such as electricity, water, and transportation. 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 the Chinese mainland, Hong Kong and other regions where the Group’s subsidiaries locate. In 2023, we complied with the relevant laws and regulations relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste which had a significant impact on the Group, and we did not find any practices or issues caused by environmental problems that may significantly influence the environment or the Group.

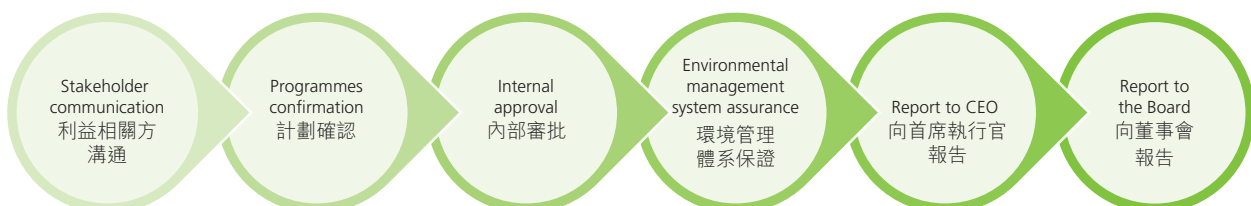
Guided by standards under the ISO14001 Environmental Management System and referring to environmental factors, the Group has established an environmental management system in which *Environment and Occupational Health and Safety Management Manual* provides the general guidelines and other subordinate 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。

本集團雖非高能耗企業（平均每100萬元人民幣收入約消耗10兆瓦時能源），仍然關注環境管理。本集團對環境所產生的影響主要為日常運營中用電、用水和車輛運輸等能源的消耗及排放物的產生。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、香港以及附屬公司所在地的相關環境法律法規。於2023年內，本集團已遵守有關廢棄及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等對本集團有重大影響的相關法律及規定，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 eco-friendly and a harmonious development mode between economy and environment.

Resources Consumption

The Group's energy consumptions are mainly due to electricity usage in operation facilities and office activities, and fuels used by vehicles. 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. We actively implement the concept of "energy saving and emission reduction" and adopt a series of control measures to improve energy efficiency:

- 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 at the right time and shall be at closed state when off duty or when people leave the offices;
- 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 offices;
- Automatic modification of central air conditioning in office area to achieve smart control;
- Regular maintenance of air conditioning equipment to ensure cooling effect;
- Considering energy-saving equipment when purchasing new equipment;
- Regular vehicle inspections and maintenance to maintain engine efficiency and reduce fuel waste;
- Planning driving routes in advance to optimise fuel consumption.

為實現利益相關方價值最大化，本集團不斷將保護環境的理念融入業務，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。

資源使用

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以及汽車燃料的使用。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。我們積極貫徹『節能減排』理念，通過一系列控制措施來提升能源使用效益：

- 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；
- 用電設備適時開關，下班或人員離開時應關閉用電設備；
- 開展能源節省項目，如空壓系統改良，安裝中央吸塵系統，車間及辦公區域使用節能燈具；
- 辦公區域中央空調自動化改造，以實現中央空調的智能控制；
- 定期維護空調設備，確保製冷效果；
- 購買新設備時引進節能設備；
- 車輛定期檢查及保養，保持發動機效率，減少燃料浪費；
- 提前規劃行車路線，優化油耗。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Energy consumption figures are summarised as follows:

能源消耗及其密度表現概述如下：

Resource type	Unit	2023	2022	Unit	2023 Actual	2022	2023 Target
資源種類	單位			單位	2023 實際值		2023 能耗目標
Liquefied petroleum gas ("LPG")	KG	–	17,103	MWh	–	238	
液化石油氣	公斤			兆瓦時			
Unleaded petrol	Litre	9,563	7,134	MWh	93	69	
汽油	升			兆瓦時			
Diesel oil	Litre	7,945	1,173	MWh	85	13	
柴油	升			兆瓦時			
Electricity	kWh	13,322,495	14,399,443	MWh	13,322	14,399	
電力	千瓦時			兆瓦時			
Total energy consumption				MWh	13,500	14,719	
能源消耗總量				兆瓦時			
Energy intensity				MWh/RMB	10	10	10
能源密度				million revenue			
				兆瓦時／			
				人民幣			
				百萬收入			

Notes:

備註：

- The above consumption figures' calculation methods and relevant conversion factors refer to *How to Prepare an ESG Report? – Appendix 2: Reporting guidance on Environmental KPIs* issued by the Stock Exchange and *Energy Statistics Manual – Annex 3 Units and Conversion Equivalents* issued by the International Energy Agency.
- In 2023, the Group's revenue was approximately RMB1,417 million (2022: approximately RMB1,530 million). This figure is also used to calculate other intensity data.
- Goldpac Tech Park located in Zhuhai closed its canteen, no LPG consumption in 2023.

- 以上能源消耗量的計算方法及相關轉換因子乃參考聯交所發行的《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》以及國際能源署發佈的《能源數據手冊－附錄三單位及轉換當量》。
- 於2023年，本集團的收入約人民幣1,417百萬元（2022年：約人民幣1,530百萬元）。該數據也用於計算其他密度數據。
- 珠海園區取消自設廚房，2023年無使用液化石油氣。

By effective implementation of various measures, the Group has successfully achieved its energy consumption target for 2023. The Group will continue to implement measures to enhance energy efficiency and strive to achieve the energy consumption intensity target of 10 MWh/RMB million revenue in 2024.

通過有效執行各項措施，本集團成功實現其2023年能耗目標。本集團將繼續執行提升能源效率的各項措施，努力實現2024年能源消耗密度目標10兆瓦時／人民幣百萬收入。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In terms of water consumption, 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. We are committed to reducing water consumption and saving water by taking measures such as timely renewal and modification of water pipes to prevent water leakage caused by pipe rupture, replacing traditional faucets with time-lapse faucets to reduce waste of water, advocating water-saving information to employees to improve their water-saving awareness and encourage them to develop a habit of conscious water use. Water consumption figures are listed below:

Resource type 資源種類	Unit 單位	2023 Actual 2023實際值	2022	2023 Target 2023用水效益目標
Water 自來水	Tonne 噸	53,742	77,920	
Water (Zhuhai Fintech Center) 自來水(珠海市金融科技中心)	Tonne 噸	15,164	26,919	
Total water consumption 自來水總量	Tonne 噸	68,906	104,839	
Water efficiency 用水效益	Tonne/RMB million revenue 噸／人民幣 百萬收入	49	69	56

The Group successfully achieved its water efficiency target for 2023. The main reasons for the significant decrease in water consumption in 2023 compared with 2022 were: the abolition of canteen in Goldpac Tech Park located in Zhuhai; and water consumption for fire hydrant testing, curtain wall water testing and curtain wall cleaning for the completion of the Zhuhai Fintech Center project in 2022 was relatively larger, while the water consumption in 2023 fell to the common level of daily usage. The Group will continue to implement various measures to conserve water and endeavour to achieve the water efficiency target of 50 tonnes/RMB million revenue in 2024.

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。我們致力減少耗水、節約用水，為此我們適時更新改造用水管道，預防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；向員工宣傳節約水源信息，提高員工節約意識，鼓勵員工養成節約用水的習慣。用水及其密度表現概述如下：

本集團成功達成其2023年用水效益目標。2023年用水量較2022年有明顯下降的主要原因有：珠海園區取消自設廚房；2022年珠海市金融科技中心項目竣工時消防試水，幕牆試水，幕牆清洗等用水量比較大，2023年數據為投入使用後日常用水數據。本集團將繼續執行節約用水的各項措施，努力實現2024年用水效益目標50噸／人民幣百萬收入。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Zhuhai Fintech Center has verified in the green building project and the “Sponge city” project. Its green area rate has up to 30.11%, and it is designed with “sponge” facilities such as sunken green areas and rain gardens, which can effectively reuse rainwater and other resources, aiming to build a green park.

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. We post warning signs around printers and copiers to remind staff not to over-print to avoid unnecessary paper waste. The Group also advocates the “Clean your plate” initiative to reduce food waste.

Emissions Reduction

In order to effectively reduce the emission of various pollutants, the Group strictly complies with applicable laws and regulations and have formulated specific pollution preventing procedures 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 equipment. 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 issue in accordance with *Corrective and Preventive Measures Control Procedures*, and then propose improvement measures.

珠海市金融科技中心已通過綠色建築工程「二星」驗收和海綿城市建設驗收，綠地率達到30.11%，同時配備雨水花園、下凹式綠地等海綿設施，有效實現雨水等資源再利用，旨在打造綠色園區。

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，在打印機和複印機周圍貼上提示標誌，提醒員工切勿過量打印以免產生不必要的紙張廢物。本集團亦積極倡導「光盤」行動，減少食物浪費。

減少排放

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

各部門須對其在運營和辦公過程中可能產生的水、氣和噪音污染進行控制和防治。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。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In 2023, independent testing organisation has tested the quality of noise, sewage and exhaust air in Goldpac Tech Park located in Zhuhai. It indicates a qualified result when comparing with relevant national standards or local standards in Guangdong Province.

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:

Air pollutants 廢氣污染物	Unit 單位	2023 Actual 2023實際值	2022	2023 Target 2023排放目標
Sulfur oxides (SOx) 硫氧化物 (SOx)	KG 公斤	0.3	0.1	0.1
Nitrogen oxides (NOx) 氮氧化物 (NOx)	KG 公斤	124	16	16
Particulate matter (PM) 顆粒物 (PM)	KG 公斤	6	1	1

Note: The above emission 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 Stock Exchange.

Higher diesel consumption owing to the increase in kilometres travelled by trucks, so the emissions in 2023 have significantly increased compared with that of 2022. The Group will continue to control vehicle usage, regularly inspect and maintain vehicles, reduce fuel waste and optimise fuel consumption in an effort to achieve the 2024 emissions target which should be essentially the same level of emissions as in 2023.

於2023年，本集團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。

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，折算出廢氣污染物排放量如下：

備註：以上排放量的計算方法及相關排放係數乃參考聯交所發行的《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》。

由於貨車行駛公里數上升，柴油用量隨之上升，因此2023年排放物較2022年有明顯上升。本集團將持續控制車輛的使用，定期檢查及保養車輛，減少燃料浪費，優化油耗，努力實現2024年的排放量目標與2023年實際排放量水平基本持平。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

The Group's operation and office activities, such as fuel combustion, vehicle fuel usage and electricity consumption, lead to both direct and indirect carbon emissions. We dedicate to integrating the concept of environmental protection into our corporate culture and encourage low-carbon office activities. During daily operation, we actively advocate employees' awareness of environmental protection through documents, slogans, training, publicity boards and etc. Environmental and occupational health and safety training is not only a mandatory item for new employees, but also a regular item for all employees every year. The emissions of greenhouse gases are presented as below:

本集團的經營與辦公活動，如燃料燃燒、汽車燃油使用、電力消耗等，會直接或間接產生碳排放。我們致力將綠色環保理念融入到企業文化中，鼓勵低碳辦公的行為。日常經營中，我們積極通過文件、標語、培訓、宣傳欄等方式提升員工環保意識，環境和職業健康安全培訓不僅是新員工入職的必修項目，也是每年全體員工的常規項目。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	2023	2022	Intensity Unit 密度單位	2023 Actual 2023 實際值	2022	2023 Target 2023 排放目標
Scope I: direct emission 範圍一：直接排放	Tonne 噸	47	74	Tonne/RMB million revenue 噸／人民幣 百萬收入	0.033	0.048	0.1
Scope II: indirect emission 範圍二：間接排放	Tonne 噸	10,350	11,577	Tonne/RMB million revenue 噸／人民幣 百萬收入	7	8	8

Note: The above emission 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 Stock Exchange. The calculation of 2022 figures refer to *Baseline emission factors of China's regional power grids for emission reduction projects in 2019* released by the Ministry of Ecology and Environment of the PRC, while the calculation of 2023 figures refer to *Baseline emission factors of China's regional power grids for emission reduction projects in 2021*.

備註：以上排放量的計算方法及相關排放係數乃參考聯交所發行的《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》，其中2022年數據參考中華人民共和國生態環境部發佈的《2019年度減排項目中國區域電網基準線排放因子》，2023年數據參考《2021年度減排項目中國區域電網基準線排放因子》。

The major sources of the Group's greenhouse gas emissions are direct greenhouse gases emission from fuel consumption (Scope I) and indirect greenhouse gases emission from electricity consumption (Scope II). With the abolition of canteen, there was no consumption of LPG in 2023, resulting to a corresponding reduction in Scope 1 emissions. The Group achieved 2023 emission intensity targets. We will endeavor to achieve the 2024 Scope I and Scope II emission intensity targets 0.1 tonne/RMB Million revenue and 8 tonnes/RMB Million revenue, respectively, through controlling the use of vehicles and energy saving measures.

本集團溫室氣體排放的主要包括燃油使用的直接溫室氣體排放(範圍一)及消耗電力產生的間接溫室氣體排放(範圍二)。由於取消自設廚房，2023年並無使用液化石油氣，範圍一的排放亦相應下降。本集團成功實現2023年溫室氣體範圍一和範圍二排放密度目標。我們會持續控制車輛的使用及相關節能措施，努力實現2024年範圍一和範圍二的排放量密度目標0.1噸／人民幣百萬收入及8噸／人民幣百萬收入。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In order to meet the emission standards of exhaust air and reduce carbon emissions, 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, which can largely reduce the replacement frequency of activated carbon;
- Gradually replacing the high-VOCs printing ink by eco-friendly UV ink;
- Adopting advanced technologies and processes to reduce errors and wastes, and improve efficiencies;
- After entering the Tech Park, vehicles must stop and turn off the engine to reduce exhaust emissions;
- Encouraging employees to choose public transportation;
- Using teleconferencing instead of business travel whenever possible;
- Provision of rooftop to the green energy strategic partner of SanXi T.I.O City to invest in rooftop photovoltaic power.

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. Zhuhai Fintech Center focuses on R&D-based projects, therefore there is no discharge of wastewater from factories. The wastewater treatment facilities, which can handle wastewater including domestic sewage, can be used to monitor whether the discharge standards are met.

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 published *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.

為實現廢氣達標排放以及減少碳排放，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，可以最大程度節約活性炭等耗材的更換頻率；
- 逐步將VOCs含量高的絲印油墨替換成環保的UV油墨；
- 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；
- 車輛進入園區後必須停車並關閉發動機，減少尾氣排放；
- 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；
- 向三溪科創城綠色能源戰略合作夥伴提供屋頂投資建設屋頂光伏電站。

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。珠海市金融科技中心以研發型產業為主，故無工業廢水、污水等產生，已建成的污水處理設施可處理生活污水且有監測排放量是否達標。

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，我們已發佈《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。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

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 wastes according to their classifications. Departments where the wastes are generated account 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.

我們每年編制廢棄物清單，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存放。行政部門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分別處理和最終棄置；對於不可回收一般廢棄物，行政部門聯絡市政環衛部門進行處理。



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

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, following the five principle of "Optimisation, Replace, Reuse, Recycle and Reduction", allows most of the materials to be recycled so that environmental impacts were significantly reduced. Wastes-related figures 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遵循切實可行的「物盡其用、取代使用、廢物利用、循環再用、減少使用」五大原則，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。於廢棄物有關數據列示如下：

Waste type		Unit	2023	2022	Intensity Unit	2023 Actual	2022	2023 Target
廢棄物種類		單位			密度單位	2023 實際值		2023 目標
Hazardous wastes 危險廢棄物	Wasted ink 廢油墨	Tonne 噸	13	15	KG/RMB million revenue 公斤/人民幣百萬收入	9	10	
	Developer/fixative solution 顯/定影廢液	Tonne 噸	12	11	KG/RMB million revenue 公斤/人民幣百萬收入	8	7	
	Wasted rags and gloves with ink 含油墨廢抹布、手套	Tonne 噸	18	19	KG/RMB million revenue 公斤/人民幣百萬收入	12	12	
	Wasted empty barrel 廢空桶	Tonne 噸	5	5	KG/RMB million revenue 公斤/人民幣百萬收入	4	3	
	Others (e.g. Used activated carbon) 其他(廢活性炭等)	Tonne 噸	3	11	KG/RMB million revenue 公斤/人民幣百萬收入	2	7	
	Total hazardous wastes 危險廢棄物總量	Tonne 噸	50	60	KG/RMB million revenue 公斤/人民幣百萬收入	35	40	50
	Non-hazardous wastes 一般廢棄物	Recyclable 可回收	Tonne 噸	228	289	KG/RMB million revenue 公斤/人民幣百萬收入	161	189
Non-recyclable 不可回收		Tonne 噸	57	36	KG/RMB million revenue 公斤/人民幣百萬收入	40	23	
Total non-hazardous wastes 一般廢棄物總量	Tonne 噸	285	325	KG/RMB million revenue 公斤/人民幣百萬收入	201	212	212	

Note:

- Other hazardous waste in 2022 is mainly waste activated carbon generated from the replacement of activated carbon in the exhaust gas treatment system of approximately 8 tonnes and waste toner cartridges, etc. of approximately 2 tonnes. The total amount of waste activated carbon in 2022 was higher than normal due to equipment upgrading.
- Non-recyclable non-hazardous waste mainly includes green waste disposed of nearby, and waste coming from takeaway meal leftovers and packaging.

備註：

- 2022年其他危險廢棄物主要為廢氣處理系統更換活性炭產生廢活性炭約8噸，廢硒鼓墨盒等約2噸。因設備更新升級，2022年廢活性炭總量高於正常噸數。
- 不可回收一般廢棄物主要包括就近處理的綠化垃圾以及外賣餐餘和包裝。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

The Group successfully achieved both its 2023 hazardous waste density target and its 2023 non-hazardous waste density target. The Group will continue to implement waste disposal control procedures, properly dispose of waste, reduce waste by improving technologies. The control target for hazardous waste in 2024 is 35 KG/RMB million revenue, and the control target for non-hazardous waste in 2024 is 201 KG/RMB million revenue.

本集團順利達成2023年危險廢棄物及一般廢棄物密度目標。本集團將持續執行廢棄物處理控制程序，妥善處理廢棄物，以技術改善減少廢棄物的產生。2024年危險廢棄物的控制目標為35公斤／人民幣百萬收入，一般廢棄物的控制目標為201公斤／人民幣百萬收入。

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 and smart kiosks from any damage. Packing materials are strictly forbidden to be discarded randomly, and are regularly recycled by professional companies.

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和智能設備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。

Packaging type 包裝材料類型	Unit 單位	2023	2022	Intensity Unit 密度單位	2023	2022
Paper box 紙盒	Unit 個	1,230,176	1,547,418	Unit/RMB Million revenue 個／人民幣百萬收入	868	1,011
Paper carton box 紙箱	Unit 個	157,494	184,823	Unit/RMB Million revenue 個／人民幣百萬收入	111	121
Tag 標籤	Piece 張	4,705,800	4,852,500	Piece/RMB Million revenue 張／人民幣百萬收入	3,321	3,172
Tape 膠紙	Roll 卷	30,180	39,583	Roll/RMB Million revenue 卷／人民幣百萬收入	21	26
Filler 填充物	Piece 張	333,000	256,300	Piece/RMB Million revenue 張／人民幣百萬收入	235	168

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

Concerns for and Responses to Climate Change

The Group is also concerned with climate change related issues, constantly identifies and evaluates the risk of climate change on our business operations, and formulates policies to manage the identified risks based on *Risk Management Procedures*.

Physical risks

Acute risks

These risks are mainly related to extreme events under climate change and public health emergencies (such as super typhoons, floods, epidemics, etc.) which may bring risks to the assets of the Group, affect our ability to operate, make damage to our reputation and cause loss of business. Through *Business Continuity Management Procedure*, we developed business continuity plans for the events of non-destructive and destructive natural disasters. By using flexible working arrangements and preventive measures to ensure the daily production, the Group continues to operate and provide uninterrupted service to our customers.

Chronic risks

These risks refer to risks arising from long-term shifts in climate patterns, such as chronic heat waves and rising sea level. For example, an increase in average temperature would increase the demand for cooling equipment in data centres and failure to meet this requirement could adversely affect the Group's service provision. Thus, we monitor the risks closely so as to take timely measures.

關注及應對氣候變化

本集團亦關注氣候變化相關議題，我們根據《風險管理辦法》，持續識別和評估氣候變化對我們業務運營的風險，並制定策略以管理已識別的風險。

實體風險

急性風險

此等風險主要系氣候變化和突發公共衛生事件下的極端事件(如超級颱風、水災、流行病等)，可能會對本集團的資產構成風險，影響我們的營運能力，令我們的聲譽受損，造成業務損失。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，採用靈活的工作安排和預防措施，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。

慢性風險

此等風險指日積月累的氣候變化衍生的風險，如持續高溫、海平面上升等。例如，平均氣溫上升會提高數據中心對冷卻設備的需求，而未能滿足此要求可能會對本集團的服務供應產生不利影響。為此，我們持續關注有關情況，以便及時採取措施。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

Transition risks

Policy and legal risks

The introduction of policies and measures related to carbon peak and carbon neutrality may bring about legal and regulatory changes. We will continue to monitor climate change related trends, policies and regulations to avoid cost increases and/or compliance risks caused by delayed response.

過渡風險

政策及法律風險

有關碳達峰碳中和的政策措施出台或會帶來法律和監管方面的變化，我們將持續關注氣候變化相關趨勢、政策和法規，以避免響應延遲而導致的成本增加及／或合規風險。

Market risks

The Group will be at risk if it fails to keep pace with the growing demand for green products from its banking and retail customers. After years of exploration and innovative application of cutting-edge technology, the Group has developed a number of “eco-friendly cards” and implemented a number of projects, which largely improve our market attractiveness and competitiveness, and turn risks into opportunities.

市場風險

銀行及零售客戶對綠色產品的需求與日俱增，如果不能緊跟市場需求變化的步伐，將會給本集團帶來風險。經過多年來在前沿科技的探索與創新應用，本集團領先研發出多款「環保卡」並有多項落地項目，大力提升了我們的市場吸引力及競爭力，將風險轉變為機遇。

Reputation risks

As a responsible fintech company, we must strongly support sustainable development. If we fail to address the climate change issues proactively, we will expose to the risk of losing recognition from our customers and society. Therefore, we actively monitor the climate change issues, continuously assess related risks and opportunities, and take actions to control risks and seize opportunities.

聲譽風險

作為一家負責任的金融科技企業，我們必須大力支持可持續發展。若我們不能積極應對氣候變化議題，將有機會失去客戶和社會的認可。所以，我們積極關注氣候變化議題，持續評估其帶來的風險和機遇，採取行動以努力控制風險並抓住發展機遇。

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.

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。

Recruitment Policy

The Group regularly reviews *Human Resource Management Procedure* and *Staff Manual*, which specify the Group's requirements and procedures for employment, including recruitment, dismissal, promotion, remuneration, working hours, rest periods, diversity and other benefits. 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. We will verify the age of candidates to avoid child labour. Once we discover that individuals below the legal working age are hired, the Group will take immediate action to rectify the situation. The Group also forbids any form of forced, bonded or forced labour, and no employee will be required to surrender original identification documents or lodge deposits as a condition of employment. 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. The Group is committed to creating a diverse, inclusive, egalitarian and collaborative workplace for its employees and protecting them from discrimination and harassment. Any employee who is intimidated, humiliated, bullied, harassed (including sexual harassment) or discriminated in any way can report to human resources department or internal control department or file complaints directly to the management representative or CEO. Upon receiving the above complaints, human resources department will cooperate with relevant departments to investigate, and the relevant personnel will be seriously dealt with if the complaint is true. Similarly, procedures for termination or cancellation of employment also follow the requirements and procedures stated in the above documents and comply with the statutory requirements of the place of operation. Human resources department will also conduct exit interviews with employees in conjunction with employees' department to gain insight on employees' opinions and suggestions to ensure the implementation of relevant policies. The Group treasures every staff, pays attention to staff movement 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 2023, the Group observed no violations of any applicable labour laws and regulations including child labour and forced labour issues.

僱傭政策

本集團定期審閱《人力資源管理程序》和《員工手冊》等指引文件，其詳細規定了本集團關於僱傭方面的要求與流程，包括招聘、解僱、晉升、薪酬、工作時間、休息時間、多元化和其他福利待遇等內容。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。我們通過對求職者進行年齡驗證來避免出現僱傭童工的情況。一旦發現僱用了低於法定工作年齡的個人，本集團將立即採取行動以糾正這種情況。本集團亦禁止任何形式的強迫、抵債或強制勞動，沒有任何員工會被要求交出身份證明文件原件或繳納按金作為僱傭條件。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。本集團致力於為員工創建多元共融、平等互助的職場氛圍，保護員工不受歧視和騷擾。任何受到恐嚇、羞辱、欺凌、騷擾（包括性騷擾）或以任何方式歧視的員工都可以向人力資源部或內控部門報告，或直接向管理者代表或首席執行官投訴。而本集團在接獲上述投訴後，人力資源部將聯合有關部門進行調查，如情況屬實將對有關人員進行嚴肅處理。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以及符合運營所在地的法定要求。人力資源部亦會聯合用工部門與員工進行離職面談，以便了解員工的意見和建議以確保相關政策制度的落實和執行。本集團珍視每一位員工，及時了解員工動向，並採取措施及時挽留人才。

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2023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。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

As at 31 December 2023, employee-related figures are as follows: 於2023年12月31日，僱員有關數據如下：

	2023	2022
Total number of active employees 在職僱員總數	1,507	1,583
By gender 按性別劃分		
Male 男性	854	907
Female 女性	653	676
By employment type 按僱傭類型劃分		
Direct labour 前綫員工	708	776
Indirect labour 非前綫員工	799	807
By age group 按年齡組別劃分		
Under 30 years old 少於30歲	315	403
30 to 50 years old 30至50歲	1,138	1,131
Over 50 years old 50歲以上	54	49
By geographical region 按地區劃分		
The Chinese mainland 中國內地	1,481	1,557
Other regions 其他地區	26	26

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

	2023	2022	
Employee turnover rate 僱員流失率	15%	16%	Corporate Information 企業資料
By gender 按性別劃分			Financial Highlights 財務摘要
Male 男性	16%	16%	
Female 女性	14%	15%	2023 Major Events 2023年大事記
By age group 按年齡組別劃分			Chairman's Statement 主席報告
Under 30 years old 少於30歲	33%	28%	
30 to 50 years old 30至50歲	9%	11%	Management Discussion and Analysis 管理層討論及分析
Over 50 years old 50歲以上	35%	35%	
By geographical region 按地區劃分			Directors and Senior Management 董事及高級管理層
The Chinese mainland 中國內地	15%	14%	
Other regions 其他地區	12%	4%	

Note: The turnover rate of age group over 50 years old includes employees retired at statutory retirement age.

備註：50歲以上離職人員包含按法定年齡正常退休員工。

Employee Benefits

The progress and development of the economy and society, and the change of industrial policies and talent policies increase the possibility that the human resources policies not achieving their objectives during the formulation and implementation process. The loss of talent and the shortage of highly skilled personnel in line with business development are the main aspects of human resources risk management and control. Therefore, the Group offers competitive compensation and provides a platform for talent development as well as comprehensive and continuous training programmes.

員工待遇

隨著經濟和社會的不斷進步和發展，國家對產業政策和人才政策的調整，在企業人力資源政策的制定與實施過程中，存在人力資源政策無法實現其目標的可能性，人才的流失和符合業務發展的高技能人才短缺是人力資源風險管理及控制的主要方面。故此，本集團提供具有競爭性的薪酬福利，並提供良好的人才發展平台和全面的持續培訓計劃。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Remunerations are determined and adjusted based on factors including economic conditions, personal experience, performance assessment and operational results of the Group. To motivate employees at every level to fully reach their potentials, in addition to basic salaries, we also offer bonuses, allowances, shares award schemes 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 and we do not encourage employees to work overtime under normal circumstances, while legal and reasonable subsidies will be provided to suitable voluntary overtime and special positions. Through the cultivation of the talent team in each department and increasing internal training opportunities, we strive to enhance the job satisfaction of our staff, and create a pleasant working environment.

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 monthly, quarterly and annually 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 order to enhance the overall quality and competitiveness of employees, we continue to improve our *Management Method of Performance Appraisal* and promotion process, and a broader platform is provided to employees through comprehensive assessments under the principles of being open, fair and just. The Group becomes energetic with positive competitions which also lay a good foundation of greater progresses in the future.

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 and bears all expenses. The physical examinations of 2023 were successfully completed in the fourth quarter. In order to help employees of the Chinese mainland solve the problems of children's education and settlement of residency for fresh graduates, the Group companies promptly conveyed the settlement policy and actively assisted employees in settling their residency, so as to solve their worries. The Group has been providing humanistic care to its staff by offering holiday benefits to female staff and granting them half-day holidays for Women's Day, conducting thematic talks on female care from time to time to help female staff achieve a work-life balance, paying attention to the health of female staff and enhancing the medical check-up programme for female staff in the annual physical examination, and setting up a separate mother's hut (mother and baby room) in the office building to provide special care to female staff during breastfeeding.

本集團根據宏觀經濟環境、個人資歷、績效考核、本集團的經營效益等因素厘定及調整員工薪酬。除基本工資外，亦實施獎金、津貼、股份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、加班調休、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，在正常情況下並不鼓勵員工加班，對於適當的自願性加班及特殊崗位給予合法合理的補貼。我們通過不斷完善各部門人才梯隊，增加內部培訓機會，提升員工工作滿意度，努力營造愉快的工作環境。

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。績效考核周期分為月度、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。為提升員工的整體素質和競爭力，我們持續改善《績效考核管理辦法》和晉升流程，秉著公開、公平、公正的原則，為員工提供更加廣闊的發展平台。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。

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，2023年的體檢安排已於第四季度順利完成。為幫助中國內地員工解決子女教育及應屆畢業生落戶問題，本集團各附屬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。本集團採取多種方式，予以員工人文關懷，例如給女員工派發婦女節日福利並給予女員工半天假期，不定期開展女性關愛主題座談，協助女員工達成工作與生活的平衡，關注女員工健康並在年度體檢加強女員工體檢項目，在辦公大樓設有獨立的愛心媽媽小屋(母嬰室)，對哺乳期的女員工給予特別關懷等。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Development and Training

In order to effectively improve the overall quality of staff, strengthen professional skills, expand career development horizons, cultivate a group of excellent lecturers, gradually build a learning organisation and create a career development platform that integrates learning, communication and interaction, and ultimately improve the comprehensive ability of individuals and enhance the core competitiveness of the Group for the purpose of achieving win-win development, the Group insists on internal lecturer cultivation and teaching skills improvement.

Data on employee training in 2023 are as follows:

	Percentage of employees trained 受訓僱員百分比		Average training hours (hours) 平均受訓時數(小時)	
	2023	2022	2023	2022
Total 總僱員	87%	97%	13.25	14.47
By gender 按性別劃分				
Male 男性	87%	97%	13.19	15.09
Female 女性	85%	97%	13.32	13.63
By employment type 按僱員類別劃分				
Direct labour 前線員工	83%	96%	14.01	14.26
Indirect labour 非前線員工	89%	98%	12.57	14.66

員工發展與培訓

為有效提升員工的綜合素質，強化專業技能，拓展職業發展視野，同時培養一批優秀的講師隊伍，逐步打造學習型的組織並創建一個集學習、交流、互動於一體的職業發展平台，最終提高個人綜合能力並增強集團核心競爭力以實現共贏發展的目的，本集團堅持內訓師培養，持續提升內部培訓師授課技能。

2023年僱員培訓有關數據如下：

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

The Group has always attached importance to staff training and development, and is committed to enhancing the professional skills and professionalism of its staff. The development of staff is also an important factor in assessing the sustainable development of a company. The management capability of human resources should match the needs of the new business model and control model, and should support the Group's strategic planning. We have developed an effective *Training Management System* to provide comprehensive internal and external training and a comprehensive and effective evaluation system for our employees. Internal training includes mandatory induction training, job skills training, on-the-job improvement training and information security training, etc. External training includes conferences and training courses organised by various organisations, for which the Group will provide appropriate allowances as appropriate. At the end of the training, the trained staff is required to participate in the evaluation to ensure the effectiveness of the training. During the year, training activities were successfully held in various ways, both online and offline, such as Excel training, management training, etc. In order to inherit the corporate culture of innovation, deepen young employees' understanding of the Group, establish a good corporate image, enhance the effectiveness of staff training through innovative competitions, as well as provide a platform for employees to present themselves, the Group carried out the "Golden Messenger" competition in 2023.

本集團一直重視員工培養與發展，致力提升員工職業技能與職業素養，企業員工的發展亦是評估企業可持續發展的重要因素。人力資源的管理能力應匹配新的業務模式和管控模式的需求，以支持集團的戰略規劃。我們制定了行之有效的《培訓管理體系》，為員工提供全面的內外部培訓及全面、有效的評估體系。內部培訓包括必須參加的入職培訓、崗位技能培訓、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。在培訓結束後，受訓員工需參與評核，以確保培訓的有效性。本年度以線上、線下多種方式，成功舉辦了一系列的培訓活動，如Excel技能培訓、優秀管理者培養等。為了傳承創新、奮進的優秀企業文化，推動青年員工深入了解集團，展現企業文化，樹立良好企業形象，通過新穎的競賽方式加強員工的培訓效果，同時也為員工提供一個展示自我的平台，本集團於2023年開展了以「三十而立正青春、守正創新再啓程」為主題的金邦達「金使者」大賽。



EXCEL Training
EXCEL技能培訓



"Golden Messenger" Competition
「金使者」大賽

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

Occupational Health and Safety

Employee health and safety is a key aspect of human resource risk management and control. The Group is committed to continuous investment in occupational health and safety and attaches great importance to the issue of employee health and safety, through the introduction of a series of health policy measures, including the management of the health classification of all employees, travel control, control of the flow of people in the Tech Parks, continuous operation protection, environmental cleaning and disinfection, emergency dormitory allocation, emergency response and other aspects, which strongly guarantee the efficient and continuous operation of the Tech Parks. 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 issued *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.

職業健康安全

員工健康安全是人力資源風險管理及控制的主要方面。本集團致力持續投入職業健康與安全，高度重視員工健康安全問題，通過制定的一系列健康政策措，包括全員健康分類管理，出差出行管控，園區人流管控、持續運營保障、環境清潔消毒，應急宿舍配置、應急響應等的方方面面，有力保障各園區高效、持續運營。自2012年起，本集團已獲得並成功續期OHSAS18001(現已升級為ISO45001)職業健康安全管理体系認證。為此，本集團頒布了《環境和職業健康安全手冊》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。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

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

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 management 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 organised by quality management department to ensure the effectiveness and compliance of the health and safety management system, operational controls and emergency preparation control procedures. The Group strictly implements employee safety training to enhance the awareness of occupational health and safety. During the year, we organised a series of occupational safety training such as fire drill and safety production.

There was no work-related fatality occurred in the past 3 years. There were 1,272 lost hours due to work injury (equivalent to 159 lost working days) recorded during the year, at approximately 0.025% of the Group's total working time (2022: 624 lost hours due to work injury, equivalent to 78 lost working days, at 0.012% of the Group's total working time). There were 6 cases of work-related injuries reported in 2023 (2022: 5 cases), which were caused by employees slipping and falling, knocking by an obstacle on their way home by accident. In order to ensure that our employees make a full recovery, we have provided adequate medical treatment and subsequent rehabilitation periods for our injured employees. We have also conducted in-depth analysis of each accident to identify the causes and potential safety hazards, and carried out appropriate measures to rectify the situation. At the same time, we have actively placed staff training and guidance on avoiding accidents in workplace to prevent recurrence of similar accidents. In order to improve employee's physical and mental health as well as their leisure cultural life and let employees devote themselves to their work in the best condition, the Group organised yoga courses, which provided employees with a platform for stretching their bodies and minds and exercising, so that the employees can better relax themselves after work, and release their psychological pressure and anxiety. In 2023, the Group complied with the relevant laws and regulations relating to providing a safe working environment and protecting employees from occupational hazards which had a significant impact on the Group.

我們鼓勵員工參與職業健康和安全管理工 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 管理層溝通的橋梁，反映員工對職業健康 安全相關事宜的意見。另外，品質管理部 亦定期組織開展內部監測，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。本集團嚴格執行員 工安全培訓以提高每一位員工的職業健康 安全意識。於年內，我們組織了消防演練、 安全生產等一系列職業安全培訓活動。

於過往三年，本集團並無發生因工亡故事 件；本年內錄得因工傷損失工作時間合 計1272小時（折合工作日159天），約佔集 團總工作時間的萬分之2.5（2022年：624 小時，折合工作日78天，佔總工作時間萬 分之1.2）。2023年共有6單輕微工傷事故 （2022年為5單），為員工意外滑倒、撞倒、 回家途中不慎撞到障礙物等。為確保員工 身體完全康復，我們為受傷員工提供了足 夠的醫療期及後續康復期。同時，我們也 已經對每一起工傷事故進行深入分析，找 出意外的原因和潛在的安全隱患，並進行 了相應的安全措施整改；同時，我們積極 加強員工培訓、指導避免工傷事故的常識， 以防止類似事故的再次發生。為了進一步 提高員工身體素質、身心健康水平，活躍 員工業餘文化生活，讓員工以最好的狀態 投入到工作中去，本集團開設瑜伽課程， 為員工提供一個更好的舒展身心、鍛煉自 我的平台，使員工們在工作之餘能更好的 放鬆自己，達到舒緩心理壓力和焦慮的目 的。於2023年內，本集團已遵守有關提供 安全工作環境及保障僱員避免職業性傷害 等對集團有重大影響的相關法律及規例。

Community Engagement

The Group is committed to growing together with the community. We understand the importance of community engagement and encourage our employees to participate in community activities to strengthen our relationship with the local community. As a fintech company, the Group is also actively taking social responsibilities while providing quality services and products. Our smart secure payment products and services not only serve for people's livelihood in public services including social security, healthcare, transportation, etc., but also promote the sustainable development of charity and philanthropy and spread positive energy. The Group has participated in charity and donations many times to grow and progress with the society. Over the years, we have actively engaged in poverty alleviation, education assistance, anti-epidemic relief, public facilities construction, voluntary services, etc., to practice social responsibilities and promote social development.

In addition, the Group has always attached great importance to the cooperation between industry, university and research, fully tapping the resources of scientific research teams, promoting the commercialisation of scientific research achievements, and realising cutting-edge technologies and talent reserve. We have established partnerships with colleges and universities on projects and talent trainings, including joint laboratory of Internet of Things with Wuhan University, talent training programmes with Zhaoqing Science and Technology School, Zhuhai New Thinking Secondary Vocational School and Zhongshan Torch Polytechnic, teaching and practice base for Jinan University, Beijing Normal University Zhuhai Campus and others.

In response to collaboration and paired assistance between the eastern and western regions, giving full play to the important role of labour cooperation in paired assistance, the Group actively engaged in the labour cooperation between Zhuhai and Zunyi and went to Fenggang and Wuchuan in Zunyi. The Group studied the situation of their labour force and employment demand and released the requirements of recruitment to provide targeted assistance, and further communicated with two local secondary vocational colleges in talent training and talent delivery. Over the years, the Group has proactively carried out activities to promote the employment of people with disabilities, providing stable employment for them by combining the characteristics of the enterprise.

社區參與

本集團致力與社會一同成長和進步。我們了解社區參與的重要性，積極鼓勵員工參與社區活動，促進我們與當地社區的關係。作為一家金融科技企業，本集團在提供優質服務與產品的同時也在積極地承擔社會責任。我們的智能安全支付產品和服務不僅在社保、交通、醫療等公共服務領域承擔了民生服務的使命，也一直助力公益慈善事業的可持續發展，傳播著正能量。本集團多次響應參與慈善和捐贈活動，與社會一同成長和進步。多年來在扶貧、助學、抗疫救災、公共設施建設、志願服務等方面積極實踐，用行動踐行社會責任使命，推動社會的和諧美好發展。

此外，本集團一直重視產學研合作，充分挖掘院校科研團隊資源，推進科研成果轉化，並實現前沿技術及人才儲備，與多家高等院校開展項目合作和人才培養合作：包括與武漢大學成立物聯網聯合實驗室，與廣東肇慶理工中等職業學校、珠海新思維學校和中山火炬學校開展人才培養合作，同時也成為暨南大學、北京師範大學珠海校區等院校的教學實習基地。

為響應東西部協作，深化定點幫扶，充分發揮勞務協作在東西部結對幫扶中的重要作用，本集團積極參加珠海市對口遵義市東西部勞務協作工作，前往遵義市鳳岡、務川兩縣，了解當地勞動力情況和就業需求，發佈招聘需求進行精準幫扶，並與當地兩所中等職業院校在人才培養和人才輸送方面進行溝通與探索。本集團積極主動開展促進殘疾人就業活動，結合企業特點，為殘疾人提供穩定就業崗位。

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

The Group has also played an important role in the development of inclusive finance. We have provided a number of small and micro enterprise cards to a number of banks in China to promote the long-term sustainable development of small and micro enterprises. We also provide rural revitalisation cards to dozens of banks in China. The rural revitalisation card is a series of special bank cards issued by China UnionPay in conjunction with commercial banks for users in rural areas for use in scenarios such as agricultural production and living, to implement financial services for rural revitalisation and to enhance the efficiency and level of rural financial services.

The Group actively cooperated with community anti-telecom fraud activities and invited officers from the Anti-Fraud Centre of Zhuhai Municipal Public Security Bureau Xiangzhou Branch to conduct a seminar on anti-telecom and network fraud. During the training session, the officers introduced the general situation of telecom fraud and stressed the importance of combating telecom fraud. By briefly introduced some related cases of fraud and interpreted the key points of *Law of the People's Republic of China on Anti-Telecom and Network Fraud* from company and individual perspectives, the seminar powerfully strengthened the community's as well as the staff's vigilance and identification ability of telecom and network fraud.

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.

在普惠金融的發展之路，本集團也發揮了重要力量。我們為中國多家銀行提供了多款小微企業卡，促進小微企業實現長期可持續發展。我們亦為中國數十家銀行提供鄉村振興卡。鄉村振興卡是中國銀聯聯合商業銀行，面向農村地區用戶發行，用於農業生產生活等場景的特色銀行卡系列產品，落實金融服務鄉村振興並提升農村金融服務的效率和水平。

本集團積極配合社區反電信詐騙活動並邀請珠海市公安局香洲分局反詐中心警官進行電信網絡詐騙防範知識講座。培訓會上，警官介紹了電詐的總體情況，強調了打擊治理電信網絡詐騙的重要性。通過通俗易懂的語言講述了發生的案例，也從企業、個人視角，對《中華人民共和國反電信網絡詐騙法》進行要點解讀，有力增強社區以及員工對電信網絡詐騙的警惕意識與識別、防範能力。

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持和便利，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

Mandatory Disclosure Requirements

強制披露規定

Governance Structure
管治架構

Reporting Principles
匯報原則
Reporting Boundary
匯報範圍

Subject Areas, Aspects, General Disclosures and KPIs

主要範疇、層面、一般披露及關鍵績效指標

A. Environment

A.環境

Aspect A1

層面A1

General Disclosure

一般披露

KPI A1.1

Emissions

排放物

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。

The types of emissions and respective emissions data.

排放物種類及相關排放數據。

Section/Remarks

章節／備注

Governance Structure
管治架構
Stakeholder Communication and Engagement
利益相關方溝通及參與
Materiality Assessment
重要性議題評估
Reporting Principles
匯報原則
Reporting Period and Scope
報告期間及範圍

Section/Remarks

章節／備注

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

Emissions Reduction

減少排放

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
KPI A1.2	<p>Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p> <p>直接(範圍1)及能源間接(範圍2)溫室氣體排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。</p>	<p>Emissions Reduction</p> <p>減少排放</p>
KPI A1.3	<p>Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p> <p>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)。</p>	<p>Waste Reduction and Recycling</p> <p>循環減廢</p>
KPI A1.4	<p>Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p> <p>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)。</p>	<p>Waste Reduction and Recycling</p> <p>循環減廢</p>
KPI A1.5	<p>Description of emissions target(s) set and steps taken to achieve them.</p> <p>描述所訂立的排放量目標及為達到這些目標所採取的步驟。</p>	<p>Emissions Reduction</p> <p>減少排放</p>
KPI A1.6	<p>Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.</p> <p>描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟。</p>	<p>Waste Reduction and Recycling</p> <p>循環減廢</p>
Aspect A2 層面A2	Use of Resources 資源使用	
General Disclosure 一般披露	<p>Policies on the efficient use of resources including energy, water and other raw materials.</p> <p>有效使用資源(包括能源、水及其他原材料)的政策。</p>	<p>Resources Consumption</p> <p>資源使用</p>

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
KPI A2.1	<p>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).</p> <p>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)。</p>	<p>Resources Consumption</p> <p>資源使用</p>
KPI A2.2	<p>Water consumption in total and intensity (e.g. per unit of production volume, per facility).</p> <p>總耗水量及密度(如以每產量單位、每項設施計算)。</p>	<p>Resources Consumption</p> <p>資源使用</p>
KPI A2.3	<p>Description of energy use efficiency target(s) set and steps taken to achieve them.</p> <p>描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟。</p>	<p>Resources Consumption</p> <p>資源使用</p>
KPI A2.4	<p>Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.</p> <p>描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達到這些目標所採取的步驟。</p>	<p>Resources Consumption</p> <p>資源使用</p>
KPI A2.5	<p>Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.</p> <p>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。</p>	<p>Waste Reduction and Recycling</p> <p>循環減廢</p>

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
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 impacts 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 Consumption Emissions Reduction 環境管理 資源使用 減少排放
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。	Environmental Management Resources Consumption Emissions Reduction 環境管理 資源使用 減少排放
Aspect A4 層面A4	Climate Change 氣候變化	
General Disclosure 一般披露	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer. 識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。	Concerns for and Responses to Climate Change 關注氣候變化
KPI A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them. 描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動。	Concerns for and Responses to Climate Change 關注氣候變化

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標

Section/Remarks 章節／備注

B. Social

B. 社會

Employment and Labour Practices

僱傭及勞工常規

Aspect B1

層面B1

Employment

僱傭

General Disclosure

Information on:

- (a) the policies; and
- (b) compliance with relevant laws and regulations that have a significant impact on the issuer

relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.

一般披露

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。

Recruitment Policy
Employee Benefits
Appendix 1

僱傭政策
員工待遇
附錄1

KPI B1.1

Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.

按性別、僱傭類型(如全職或兼職)、年齡組別及地區劃分的僱員總數。

Recruitment Policy

僱傭政策

KPI B1.2

Employee turnover rate by gender, age group and geographical region.

按性別、年齡組別及地區劃分的僱員流失比率。

Recruitment Policy

僱傭政策

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
Aspect B2 層面B2	Health and Safety 健康與安全	
General Disclosure	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.	Occupational Health and Safety Appendix 1
一般披露	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。	職業健康安全 附錄1
KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year. 過去三年(包括匯報年度)每年因工亡故的人數及比率。	Occupational Health and Safety 職業健康安全
KPI B2.2	Lost days due to work injury. 因工傷損失工作日數。	Occupational Health and Safety 職業健康安全
KPI B2.3	Description of occupational health and safety measures adopted, and 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

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
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
KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management). 按性別及僱員類別(如高級管理層、中級管理層)劃分的受訓僱員百分比。	Development and Training 員工發展與培訓
KPI B3.2	The average training hours completed per employee by gender and employee category. 按性別及僱員類別劃分，每名僱員完成受訓的平均時數。	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 or 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。	Recruitment Policy Employee Benefits Appendix 1 僱傭政策 員工待遇 附錄1
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour. 描述檢討招聘慣例的措施以避免童工及強制勞工。	Recruitment Policy 僱傭政策
KPI B4.2	Description of steps taken to eliminate such practices when discovered. 描述在發現違規情況時消除有關情況所採取的步驟。	Recruitment Policy 僱傭政策

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
Operating Practices 營運慣例		
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
KPI B5.1	Number of suppliers by geographical region. 按地區劃分的供貨商數目。	Supply Chain Management 供應鏈管理
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored. 描述有關聘用供貨商的慣例，向其執行有關慣例的供貨商數目，以及相關執行及監察方法。	Supply Chain Management 供應鏈管理
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. 描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。	Supply Chain Management 供應鏈管理
KPI B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. 描述在揀選供貨商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。	Supply Chain Management 供應鏈管理

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
Aspect B6 層面B6	Product Responsibility 產品責任	
General Disclosure	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.	Product and Service Quality Information Security and Data Protection Appendix 1
一般披露	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： (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。	產品及服務質量 信息安全與數據保護 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 B6.2	Number of products and service related complaints received and how they are dealt with. 接獲關於產品及服務的投訴數目以及應對方法。	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 and Service Quality 產品及服務質量
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. 描述消費者數據保障及私隱政策，以及相關執行及監察方法。	Information Security and Data Protection 信息安全與數據保護

Corporate
Information
企業資料

Financial
Highlights
財務摘要

2023
Major Events
2023年大事記

Chairman's
Statement
主席報告

Management Discussion
and Analysis
管理層討論及分析

Directors and Senior
Management
董事及高級管理層

Environmental,
Social and
Governance Report
環境、社會及管治報告

Report of
Directors
董事會報告

Corporate Governance
Report
企業管治報告

Financial
Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
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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 Appendix 1 反貪腐 附錄1
KPI B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases. 於滙報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。	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
KPI B7.3	Description of anti-corruption training provided to directors and staff. 描述向董事及員工提供的反貪污培訓。	Anti-corruption 反貪腐

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備注
Community 社區		
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. 有關以社區參與來了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 Engagement 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 Engagement 社區參與
KPI B8.2	Resources contributed (e.g. money or time) to the focus area. 在專注範疇所動用資源(如金錢或時間)。	Community Engagement 社區參與

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

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
Civil Code of the PRC
Criminal Law of the PRC
Company Law of the PRC
PRC tax laws
The Basic Law of the Hong Kong Special
Administrative Region of the PRC
Companies Ordinance (Hong Kong)
Inland Revenue Ordinance (Hong Kong)

LISTING

Listing Rules (Hong Kong)
Securities and Futures Ordinance (Hong Kong)
Rules of Securities and Futures (Listing on Stock Markets)
(Hong Kong)

OPERATION ISSUES

Information security

Measures for the Regulation of Risks in the Information Technology
Outsourcing by Banking and Insurance Institutions
Cybersecurity Law of the PRC
Data Security Law of the PRC
Personal Information Protection Law of the PRC
Patent Law of the PRC
Copyright Law of the PRC
Trademark Law of the PRC
Regulations of the PRC on Customs Protection of Intellectual
Property Rights
Personal Data (Privacy) Ordinance (Hong Kong)

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典》
《中華人民共和國刑法》
《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》(香港)
《稅務條例》(香港)

上市

《上市規則》(香港)
《證券及期貨條例》(香港)
《證券及期貨(在證券市場上市)規則》
(香港)

運營議題相關

信息安全

《銀行保險機構信息科技外包風險監管辦法》

《中華人民共和國網絡安全法》
《中華人民共和國數據安全法》
《中華人民共和國個人信息保護法》
《中華人民共和國專利法》
《中華人民共和國著作權法》
《中華人民共和國商標法》
《中華人民共和國知識產權海關保護條例》

《個人資料(私隱)條例》(香港)

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Card organisation

Rules and guidelines on the qualification certifications, quality control certifications, security management for product manufacturing and personalisation enterprises
PCI¹ Card Production Physical Security Requirements
PCI Card Production Logical Security Requirements
PCI Data Security Standard

Product and service quality

Law of the PRC on Work Safety
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
Advertisement Law of the PRC
Regulation on the Administration of Outdoor Advertising Facilities and Signboard Installations in Special Economic Zone of Zhuhai
Specification for Identification Code and Card Number of Bank Card Issuer
Specification for Format and Use of Bank Card Magnetic Stripe Information

Anti-corruption

Anti-Unfair Competition Law of the PRC
Anti-Monopoly Law of the PRC
The Bidding Law of the PRC
Prevention of Bribery Ordinance (Hong Kong)

ENVIRONMENTAL PROTECTION ISSUES

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

1 PCI stands for Payment Card Industry

卡組織

各卡組織產品企業資質認證規則、產品質量管理認證規則、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》
《支付卡行業數據安全標準》

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》
《中華人民共和國廣告法》
《珠海經濟特區戶外廣告設施和招牌設置管理條例》

《銀行卡發卡行標識代碼及卡號》

《銀行卡磁條信息格式和使用規範》

反貪污

《中華人民共和國反不正當競爭法》
《中華人民共和國反壟斷法》
《中華人民共和國招標投標法》
《防止賄賂條例》(香港)

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》

《中華人民共和國噪聲污染防治法》
《國家危險廢物名錄》

Corporate Information
企業資料

Financial Highlights
財務摘要

2023 Major Events
2023年大事記

Chairman's Statement
主席報告

Management Discussion and Analysis
管理層討論及分析

Directors and Senior Management
董事及高級管理層

Environmental, Social and Governance Report
環境、社會及管治報告

Report of Directors
董事會報告

Corporate Governance Report
企業管治報告

Financial Statements
財務報告

EMPLOYEE AND COMMUNITY ISSUES

Labour Law of the PRC
Labour Contract Law of the PRC
Regulation on Work-Related Injury Insurances
Law of the PRC on the Prevention and Control of Occupational Diseases
Law of the PRC on the Prevention and Treatment of Infectious Diseases
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 (Hong Kong)
Employment Ordinance (Hong Kong)
Employees' Compensation Ordinance (Hong Kong)
Occupational Safety and Health Ordinance (Hong Kong)
Minimum Wage Ordinance (Hong Kong)

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》
《中華人民共和國傳染病防治法》
《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》(香港)
《僱傭條例》(香港)
《僱員補償條例》(香港)
《職業安全及健康條例》(香港)
《最低工資條例》(香港)