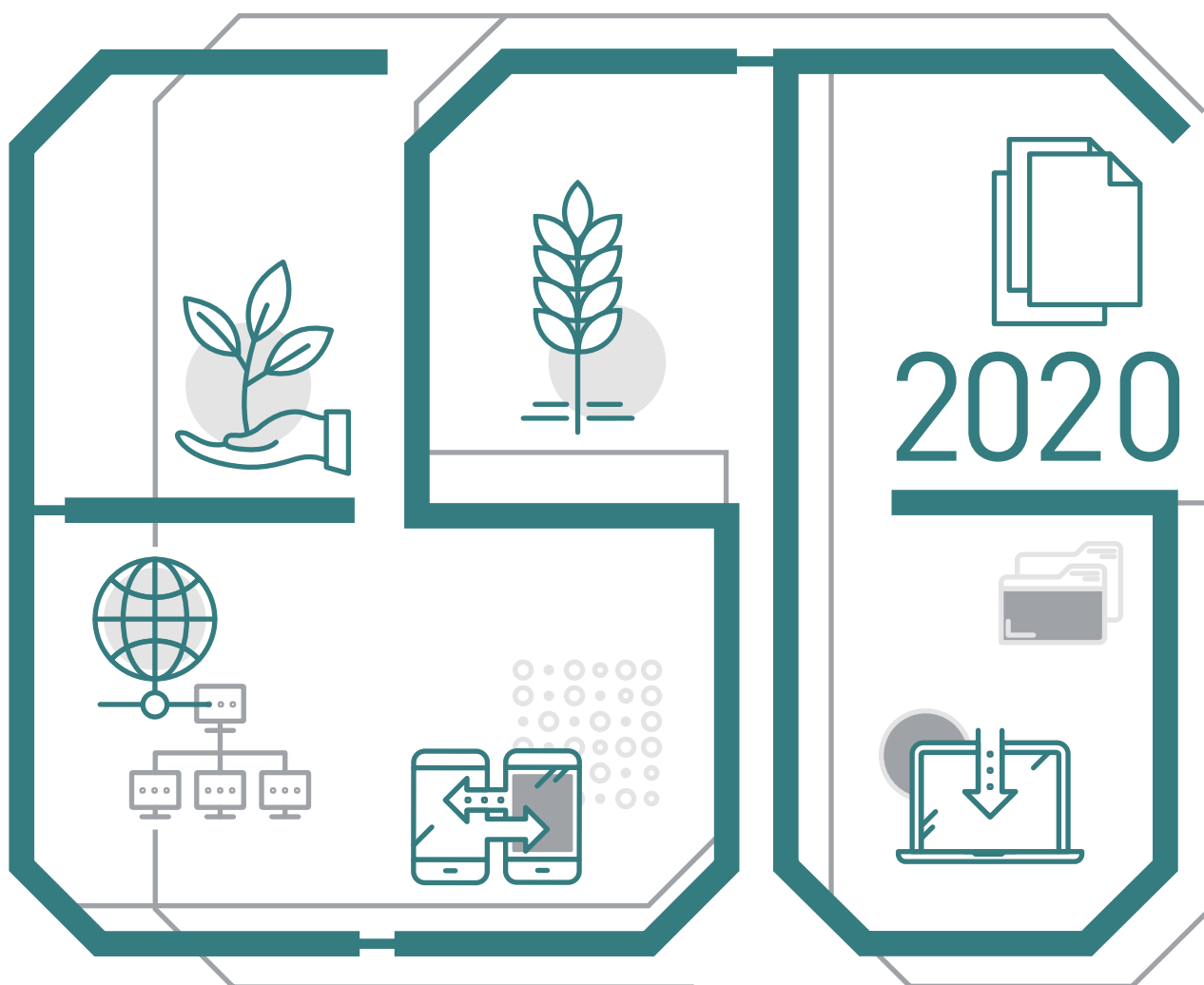


(incorporated in the Cayman Islands with Limited Liability)

(於開曼群島註冊成立的有限公司)

Stock Code 股份代號 : 8148



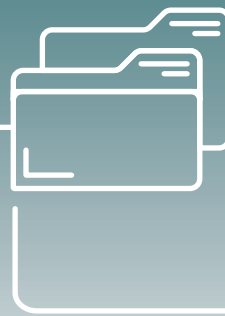
ENVIRONMENTAL, SOCIAL AND
GOVERNANCE REPORT
環境、社會及管治報告



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ABOUT THE GROUP

Aurum Pacific (China) Group Limited (the “Company”) and its subsidiaries (collectively referred to as the “Group” or “we”) is principally engaged in the (i) software platform business in Hong Kong and Guangzhou of the People’s Republic of China (the “PRC”) and (ii) money lending business in Hong Kong. Our mobile games and applications business in Hong Kong is excluded from the Environmental, Social and Governance (“ESG”) scope in the Environmental, Social and Governance Report (the “ESG Report”), because of the changes of the sale strategy for this segment, from self-publishing to licensing out the mobile games or related intellectual properties to various well-established game operators for licensing income since June of 2018. In this regard, no environmental data would be generated from this business segment.

ABOUT THIS REPORT

This is the Environmental, Social and Governance Report published by Aurum Pacific (China) Group Limited to the stakeholders of the Company and its subsidiaries, aiming to summarize the policies, measures and performance in relation to the sustainable development of the Group.

The Group is committed to creating sustainable values for our stakeholders by continuously enhancing our business practices to reduce environmental impacts created from our daily operations. The Board of Directors (the “Board”) of the Company understands the importance in ensuring the effectiveness of the Group’s ESG related policies. Thus, we have integrated ESG aspects into its risk management and has taken corresponding measures in its daily operation and governance. The Group believes sustainability is essential to the development of the Group’s overall long-term success.

有關本集團

奧栢中國集團有限公司（「本公司」）及其附屬公司（統稱「本集團」或「我們」）主要從事(i)中華人民共和國（「中國」）香港及廣州之軟件平台業務；及(ii)香港之放債業務。本環境、社會及管治（「環境、社會及管治」）報告（「環境、社會及管治報告」）之環境、社會及管治範圍並不包括本公司香港手機遊戲及應用業務，原因為該分部之銷售策略自二零一八年六月起從自行發行轉為向多家具規模之遊戲營運商授出手機遊戲或相關知識產權來賺取授權收入。因此，該業務分部不再產生任何環境數據。

有關本報告

本報告是奧栢中國集團有限公司向本公司及其附屬公司持份者發表之環境、社會及管治報告，旨在概述本集團可持續發展之政策、措施及績效。

本集團致力持續強化我們的業務實踐，減少日常營運對環境的影響，為我們的持份者創造可持續發展價值。本公司董事會（「董事會」）明白確保本集團環境、社會及管治相關政策有效性的重要性。因此，我們已將環境、社會及管治層面納入風險管理，並在日常營運及管治中採取相應措施。本集團相信可持續發展對本集團整體長遠成功之發展尤為關鍵。



Reporting Principles

The ESG Report is prepared in accordance with the Environmental, Social and Governance Reporting Guide (the “ESG Reporting Guide”) as set out in Appendix 20 to the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited (the “Stock Exchange”) (the “GEM Listing Rules”). The ESG Report describes the sustainability efforts made by the Group during the period from 1 January 2020 to 31 December 2020 (the “Reporting Period” or the “Year”).

In preparing this ESG Report, the Group is based on the following four reporting principles as specified in the ESG Reporting Guide:

1. **Materiality:** Disclose the issues which have significant impacts of the Group on the economy, environment and society, or the scope of assessments and decisions of stakeholders being influenced.
2. **Quantitative:** Disclose key performance indicators in a measurable way and ensure the Group’s ESG policies and management systems are evaluated and explained in an effective manner.
3. **Balance:** Commit to present the ESG report regarding to its business operations of the Group in an objective manner, to reflect a comprehensive picture of the sustainability performance of the Group, including both positive and negative information.
4. **Consistency:** Adopt methods used in previous year(s), or state the revised reporting methods, or illustrate other relevant factors that will affect meaningful comparison.

For the corporate governance practices of the Company, please refer to the “Corporate Governance Report” in the Company’s annual report 2020.

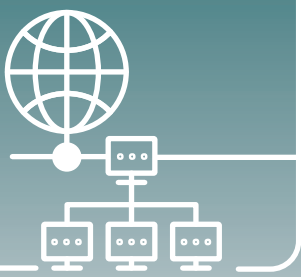
報告原則

環境、社會及管治報告乃根據香港聯合交易所有限公司（「聯交所」）GEM證券上市規則（「GEM上市規則」）附錄20所載之環境、社會及管治報告指引（「環境、社會及管治報告指引」）編製。環境、社會及管治報告闡述本集團於二零二零年一月一日至二零二零年十二月三十一日期間（「報告期」或「本年度」）之可持續發展工作。

本集團根據環境、社會及管治報告指引中規定之以下四項報告原則編製本環境、社會及管治報告：

1. **重要性：**披露本集團對經濟、環境及社會有重大影響之議題，或影響持份者評估及決定之範疇。
2. **量化：**以可衡量之方式披露關鍵績效指標，以及確保以有效方式評估和闡明本集團之環境、社會及管治政策及管理體系。
3. **平衡：**承諾以客觀的方式呈列有關本集團業務經營之環境、社會及管治報告，全面反映本集團之可持續發展績效，包括正負面資訊。
4. **一致性：**採用過往年度採納之方法，或註明經修訂呈報方法，或說明將影響有意義對比之其他相關因素。

有關本公司之企業管治常規，請參閱本公司的二零二零年年報所載之「企業管治報告」。



Feedback

We are convinced that the valuable opinions of our stakeholders are critical to the development of the Group. Should you have any question or suggestion, please email us at info@aurumpacific.com.hk to provide your opinions in improving the Group's ESG performance.

IDENTIFYING MATERIAL ISSUES

To identify material issues of our sustainable development, the Group has conducted a materiality assessment survey. This assessment set priority and sequence for issues identified through the survey and identified the areas of concern in relation to environmental and social issues of the Group and the stakeholders. The three material issues are: Employment, Product responsibility and Anti-corruption.

Stakeholder Engagement

Understanding and meeting the needs of our stakeholders is of paramount importance for the Group to move forward on the path towards sustainability. The feedback eventually leads the Group to identify material ESG issues and manage relevant risks and opportunities.

The stakeholders are those who have a considerable influence on our business, and whom our business has a significant impact on. The Group engages our key stakeholders via multiple channels to gather their feedback. Meetings, email, announcements and other communicative events are held across daily operations for internal and external stakeholder groups.

反饋

我們深信，持份者的寶貴意見對本集團之發展至關重要。倘閣下有任何問題或建議，請發送電子郵件至info@aurumpacific.com.hk，為改善本集團之環境、社會及管治表現提供意見。

識別重大問題

本集團已進行重要性評估調查，以識別我們的可持續發展重大議題。該評估為調查中發現之議題進行優先排序，確立本集團及持份者關注之環境及社會議題。三項重大問題為：僱傭、產品責任及反貪污。

持份者參與

在朝著可持續發展方向邁進的過程中，了解及滿足持份者需求對本集團而言至關重要。持份者的反饋最終能令本集團識別重大環境、社會及管治問題及管理相關風險及機遇。

持份者指與我們的業務具有重大相互影響者，本集團透過多種渠道促進主要持份者參與，以收集彼等之反饋。我們會在日常營運過程中為內部及外部持份者團體舉行會議、電郵、公告及其他交際活動。



Stakeholders

持份者

Expectations and Requirements

期望及要求

Communication Channels

溝通渠道

Stock Exchange, Government and Regulatory Authorities

聯交所、政府及監管機構

- Compliance with laws and regulations
- Compliance with GEM Listing Rules
- Timely and accurate announcements

- 遵守法律及法規
- 遵守GEM上市規則
- 及時準確公告

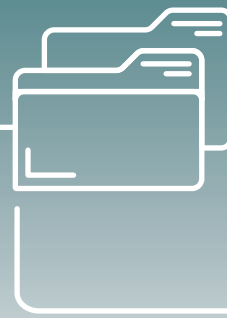
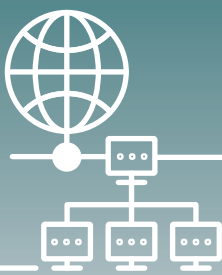
- Government Inspections
- E-mails
- Seminars
- Website Updates
- Announcements
- 政府檢查
- 電子郵件
- 研討會
- 網站更新
- 公告

Employees

僱員

- Attractive employee's remuneration
- Rights and benefits
- Promote occupational health
- Career development and opportunities
- Improve working environment
- 有吸引力的僱員薪酬
- 權利及福利
- 促進職業健康
- 職業發展及機會
- 改善工作環境

- Regular internal meetings
- Trainings and seminars
- Performance appraisal
- E-mails
- Employee Handbooks
- 定期內部會議
- 培訓及研討會
- 績效評估
- 電子郵件
- 僱員手冊



Stakeholders 持份者

Expectations and Requirements 期望及要求

Communication Channels 溝通渠道

Shareholders and Investors

- Return on Investments
- Corporate Governance
- Operate business in complying with laws and regulation

- Company's website
- Shareholders' meetings
- Financial Reports, announcements and circulars and other publicly available information
- 公司網站
- 股東大會
- 財務報告、公告及通函以及其他公開資料

股東及投資者

- 投資回報
- 企業管治
- 按照法律法規經營業務

Suppliers and Partners

- Product rights and interest
- Fair and Honest procurements
- 產品權利及權益
- 公平及誠實的採購

- Frequent communication via e-mails or telephone
- 透過電子郵件或電話經常溝通

供應商及合作夥伴

Customers

- Achieve Win-Win cooperation
- High quality of products and services
- Prompt handling time
- Safeguard sensitive customer information
- 實現合作共贏
- 高質量的產品及服務
- 迅速的處理時間
- 保障客戶敏感資料

- Meetings
- Site Visit
- Customers service hotline and e-mails
- 會議
- 現場考察
- 客戶服務熱線及電子郵件

客戶

Community

- Involvement of community welfare
- Increase the awareness of environmental production
- Community development
- 參與社區福利
- 提高環保生產意識
- 社區發展

- Donations and sponsorships
- Take part in community activities
- 捐贈及贊助
- 參與社區活動

社區



ENVIRONMENTAL ASPECTS

Given that the increased awareness about how climate change affects corporations, stakeholders have showed concerns in how companies have struck balance between business development and environmental protection. The Group is committed to carry out its responsibility in a proactive manner, we have actively promoted green practices and educated our employees on the importance of their contribution in building an environmentally friendly workplace together. The Group takes various environmental protection measures in its operations to reduce air emissions and save energy, so as to enhance our sustainable business development.

During the Reporting Period, there was no material non-compliance issue with relevant laws and regulations related to the environment. The relevant laws and regulations including but not limited to Waste Disposal Ordinance of Hong Kong and Environmental Protection Law of the PRC.

Emissions

Air Emissions

The Group's air emissions mostly came from the exhaust of motor vehicles. Air emissions consists of sulfur oxides ("SO_x"), nitrogen oxides ("NO_x"), and particulate matter ("PM"). The motor vehicles are running on unleaded automotive fuel. Even though air emissions are immaterial to the Group, the Group encourages employees to lessen the usage of these motor vehicles and if possible, optimize route planning and perform regular vehicle maintenance.

Greenhouse Gas Emissions

The Group's day-to-day business operations are mainly office-based. Thus, direct and indirect greenhouse gas emissions came from the vehicles owned by the Group and electricity usage for our offices respectively. Although the emissions generated were not material in creating a great impact to the environment, the Group aims to review on our current practices periodically and enhance our green business operations as needed.

環境方面

隨著人們對氣候變化如何影響企業之意識不斷提高，持份者關注各公司如何在業務發展與環境保護之間取得平衡。本集團致力主動履行責任，積極推動綠色慣例，並向僱員提倡共同參與建立環保工作環境之重要性。本集團經營時採取各種環保措施，減少氣體排放，節約能源，繼而促進業務之可持續發展。

於報告期，概無發生重大環境違法違規情況。相關法律及法規包括但不限於香港廢物處置條例及中國環境保護法。

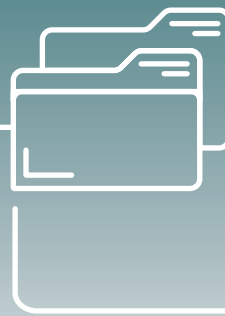
排放

氣體排放

本集團之氣體排放主要來自汽車排放。氣體排放包括一氧化硫（「一氧化硫」）、一氧化氮（「一氧化氮」）以及懸浮粒子（「懸浮粒子」）。汽車以無鉛汽油為燃料。儘管氣體排放對本集團而言並不重大，但本集團鼓勵僱員盡量減少使用該等汽車，並在可行時優化路線規劃，以及定期進行汽車保養。

溫室氣體排放

本集團日常業務經營以辦公室為主。因此，我們之直接及間接溫室氣體排放分別來自本集團所擁有之汽車及辦公室耗電量。儘管所產生的排放物對環境影響不重大，本集團旨在定期檢討我們目前的行為措施，並在需要時加強我們的綠色業務營運。



Waste Management

As the Group mainly focuses on money lending and software platform businesses, therefore, no handling of the hazardous wastes or packaging material are involved in our daily operation. Thus, the non-hazardous waste of the Group are mainly paper waste and general waste collected from daily operations in offices. The solid waste generated from the daily operating activities in offices is immaterial due to the avocation of the “3R Rules” including recycling, reuse and reduce.

During the Reporting Period, our waste management practice complies with laws and regulations related to environmental protection. The following measures have been adopted to reduce paper waste:

- Encourage double-sided printing as well as recycle and reuse of papers are recommended;
- Place boxes and trays next to photocopiers to collect single-sided paper for reuse and recycling;
- Implement a paperless office automation system where emails and documents are read, edited and shared online;
- Encourage employees to bring their own cutleries to reduce wastes produced from disposable paper utensils.

The Group’s business activities did not have any significant impact on the environmental and natural resources during the Year. With the adaption of the above measures, it is believed that the objective of reducing waste can be achieved.

廢物管理

由於本集團主要專注於放債業務及軟件平台業務，因此，日常營運並不涉及處理任何有害廢物或包裝材料，故本集團無害廢物主要為廢紙及辦公室日常營運所產生之廢物。由於奉行「3R規則」（包括回收、重用及減少），故辦公室日常經營活動所產生之固體廢物並不重大。

於報告期，我們之廢物管理慣例乃符合環保相關法律及法規。為減少產生廢紙，我們已實施下列措施：

- 鼓勵雙面印刷以及建議回收和重用紙張；
- 於影印機旁放置箱及托盤用以收集單面印刷紙張以作重用及回收；
- 實施無紙化辦公自動化系統，線上閱覽、編輯和共享電郵及文件；
- 鼓勵僱員自帶餐具，減少即棄紙製餐具產生之廢物。

本集團於本年度之業務活動概無對環境及自然資源產生重大影響。藉由實施上述措施，我們相信可達致減廢之目標。



Use of Resources

To promote environmental friendliness and consume resources in a more responsible manner, the Group is committed to review and enhance its operation practices to better utilize resources attained. The Group strives to minimize its environmental impact by reducing energy and paper consumption and encourages the habit of recycling office supplies and other materials.

Energy Consumption

The Group pledges to reduce energy consumption for both money lending and software platform businesses. Several measures were implemented during the Reporting Period:

- Encourage employees to switch off lights and idle equipment before leaving the office or when they are not in use;
- Office printers are set into energy-saving mode by default; sleeping mode will also be activated when necessary;
- Keep the air conditioner of the office at 25° to maintain an optimal and comfortable temperature;
- Prioritize the use of energy-saving light bulbs instead of traditional light bulbs; and
- Perform regular inspection and maintenance of the office equipment to ensure they are operating efficiently.

Water Consumption

Our key water usage arises from daily consumption in office, including toilet flushing, tap water and drinking water. All employees are encouraged to increase awareness of conserving water by having reminders posted in washrooms. We would also contact the management office immediately when there is a leakage of water discovered at our offices. During the Reporting Period, we did not encounter any issues in sourcing water.

With the adaption of the above measures, it is believed that the objectives of saving energy and preserving the environment can be achieved.

資源使用

為推動環保，以更負責任的態度消耗資源，本集團致力檢討及改善其營運方式，以更有效運用所獲得的資源。本集團致力透過減低能源消耗及紙張耗用量，以盡量減輕對環境造成的影響，並鼓勵養成回收辦公物資及其他材料的習慣。

能源消耗

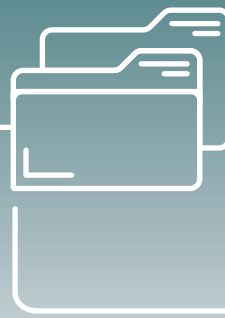
本集團承諾在放債業務及軟件平台業務減少能源消耗，並於報告期實施多項措施：

- 鼓勵僱員在離開辦公室前或不使用辦公室設施時關閉燈及閒置設備；
- 辦公室影印機預設為節能模式；必要時亦將會啟用睡眠模式；
- 將辦公室之空調室溫設定為25°C，以保持最佳舒適之溫度；
- 優先使用節能燈泡，而非傳統燈泡；及
- 定期檢查及保養辦公設備，確保該等設備有效運作。

水消耗

我們每天之用水量主要來自辦公室，包括沖廁水、自來水及飲用水。我們於洗手間張貼提示，藉此鼓勵全體僱員提高彼等之節約用水理念。倘發現辦公室有漏水情況，我們亦會立即通知管理處。於報告期，我們在獲得水源方面概無任何問題。

藉由實施上述措施，我們相信可達致節約能源及保護環境之目標。



Packaging Material used

Due to the nature of the industry, our business does not use any packaging material in our finished products. Therefore, the relevant key performance indicators were not applicable.

The Environment and Natural Resources

The Group's business operation does not involve the use of natural resources, and hence there was no material impact on the environment in this aspect during the Reporting Period. By taking the above-mentioned green initiatives on saving electricity, water, petrol and paper, the Group will continue its commitment in protecting the environment. We will maintain our practices in penetrating the concept of environmental production into our daily operations and advocate the concept of building a green office together with the involvement of all employees.

SOCIAL ASPECTS

Employment and Labour Practices

Employment

The Group values its employees and is committed to providing them with a fair and equitable working environment. Various policies and procedures are adopted by the Group with regards to employment, health and safety, development and training, and labour standards. Recruitment standard, remuneration, work periods, rest periods, as well as termination of employment and compensation matters are clearly stated in the Group's employee handbook.

所用包裝材料

由於行業的性質，我們的業務對成品不使用任何包裝材料。因此，相關的關鍵績效指標並不適用。

環境及自然資源

本集團之業務經營並不涉及使用自然資源，故於報告期在此方面概無對環境造成重大影響。透過採取上述節約電力、水、汽油及紙張之綠色措施，本集團將繼續致力保護環境。我們將繼續於日常營運秉承環保理念，提倡全員參與、共同打造綠色辦公室之理念。

社會方面

僱傭及勞工常規

僱傭

本集團重視僱員，致力為僱員提供公平公正之工作環境。本集團在僱傭、健康及安全、發展及培訓以及勞工標準方面採納各種政策及程序。本集團的僱員手冊中已明確規定招聘標準、薪酬、工作期、休息期以及終止僱傭及補償事宜。



All staff are required to comply with the employee handbook. The Group has taken reference from applicable labour laws and regulations to reassure that the established rules stated inside the handbook are complied with legal employment. The relevant labour laws and regulations include, but not limited to the followings:

- The Employment Ordinance (Chapter 57 of the Laws of Hong Kong);
 - The Labour Law of the PRC;
 - The Labour Contract Law of the PRC;
 - The Mandatory Provident Fund Schemes Ordinance (Chapter 485 of the Laws of Hong Kong);
 - Social Insurance Law of the PRC (basic old-age insurance, basic medical insurance, work injury insurance, unemployment insurance, maternity insurance and endowment insurance); and
 - Regulations on the Management of Housing Provident Fund in the PRC.
- 僱傭條例 (香港法例第57章)；
 - 中國勞動法；
 - 中國勞動合同法；
 - 強制性公積金計劃條例 (香港法例第485章)；
 - 中國社會保險法 (基本養老保險、基本醫療保險、工傷保險、失業保險、生育保險及兩全保險)；及
 - 中國住房公積金管理條例。

Remunerations and Benefits

A remuneration package provides various welfare according to the provisions of the abovementioned laws and regulations, aiming to attract and retain talents. Employees' salaries are mainly composed of salaries, bonuses and benefits.

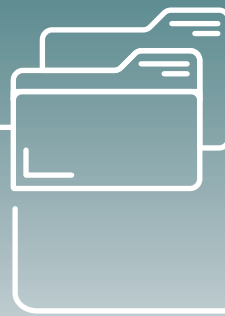
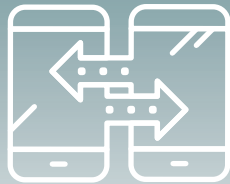
To increase the employees' sense of belonging, the Group offers various welfare incentives to employees such as medical subsidy schemes. The Group also provides employees with various paid leaves and non-wage compensation. Furthermore, the Group organized a series of events for employees such as lunch gatherings for the celebration of Chinese New Year, Mid-Autumn Festival and Christmas, etc. These activities can strengthen the cohesion among employees and build up a positive corporate culture for the Group.

全體員工均必須遵守僱員手冊之規定。本集團已參考適用之勞工法律及法規，以確保僱員手冊既定規則符合合法僱用。相關勞工法律及法規包括但不限於以下各項：

薪酬及福利

薪酬待遇乃根據上述法律及法規之條文提供各種福利，旨在吸引及挽留人才。僱員薪金主要由薪金、獎金及福利組成。

為加強僱員歸屬感，本集團為僱員提供各種福利獎勵，如醫療津貼計劃。本集團亦為僱員提供各種帶薪休假和非工資補償。此外，本集團為僱員舉辦一系列活動，例如歡慶農曆新年、中秋節及聖誕節等節日午間聚餐。該等活動有助提高僱員之間的凝聚力，為本集團建立積極正面之企業文化。



Promotion and Employee Recruitment

Staff recruitment and promotion process is conducted in a transparent and open manner. The Group assesses candidates based on a wide range of factors including his/her academic records, past working experience, character and competence. Remunerations and benefits of the employees of the Group are determined with reference to the prevailing market standard as well as the candidate's performance. Moreover, the Group maintains a zero-tolerance attitude toward any discrimination, such as those on the grounds of gender, age, marital status, family status, race, religion or disability, during recruitment process or any circumstances.

The Group regularly reviews promotion opportunities by conducting regular performance appraisal for the staff and makes necessary adjustments to conform to the market standard in order to retain talents. In addition, the appraisal assessment will be conducted through a two-way discussion process so as to enhance the objectivity of the assessment.

Equal Opportunity and Anti-Discrimination

The Group is committed to be a fair opportunity employer. Our employment practices are diversified and do not discriminate on grounds of gender, disability, pregnancy, family status, race, colour, religion, age, sexual orientation, nationality, trade union membership or other factors.

During the Reporting Period, we did not aware of any violation with relevant laws and regulations relating to recruitment and promotion, compensation and dismissal, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare that have a significant impact on the Group.

Health and Safety

The Group's business does not involve in any harmful procedures or processes. Employees are stationed in office so that the risk to physical health and safety is not a significant concern for the Company. Nonetheless, the Group provides a health and safety workplace to its employee by implementing the following key measures:

- Employees are encouraged to attend the fire drill held by the property management company;
- No smoking and drinking liquor are allowed in all indoor areas inside the offices;

晉升及僱員招聘

僱員招聘及晉升過程以透明及公開方式進行。本集團基於廣泛考量因素（包括彼等之學術成績、過往工作經驗、品格及能力）評估人選。本集團僱員之薪酬及福利參考當前市場狀況及候選人之表現釐定。此外，本集團於招聘過程中或任何情況下均絕不容許任何歧視，如性別、年齡、婚姻狀況、家庭狀況、種族、宗教或殘障歧視。

本集團藉由定期僱員績效評估定期審閱晉升機會，以及為留聘人才作出符合市場標準之必要調整。此外，績效評估將以雙方討論形式進行，務求提高評估之客觀性。

平等機會及反歧視

本集團致力成為提供公平機會之僱主。我們之僱傭方式多元化，概不存在基於性別、殘疾、懷孕、家庭狀況、種族、膚色、宗教、年齡、性取向、國籍、工會成員或其他因素之歧視。

於報告期，我們並不知悉有任何關於違反招聘及晉升、補償及解僱、工時、休息期、平等機會、多元化、反歧視以及其他利益及福利之相關法律及法規，而對本集團構成重大影響之情況。

健康及安全

本集團業務並不涉及任何有害程序或過程。僱員在辦公室工作，故對身體健康及安全之風險並非本公司之重大關注事項。儘管如此，本集團藉由實施以下主要措施，致力為僱員提供健康安全之工作環境：

- 呼籲僱員參與由物業管理公司安排之消防演習；
- 嚴禁在辦公室所有室內區域吸煙及飲酒；



- Employees are encouraged to attend occupational health and safety trainings; and
- First-aid kits are kept inside offices.

With the above measures, no work-related fatalities or instance of injury were recorded and the Group was not aware of any material non-compliance with the relevant laws and regulations such as Occupational Safety and Health Ordinance (Chapter 509 of the Laws of Hong Kong) and Labour Law of the PRC, that have a significant impact on the Group relating to providing a safe working environment and protecting employees from occupational hazards for the Reporting Period.

Development and Training

The Group recognizes the importance of the continuity and development of the employees. Growing together with its employees and provide them with opportunities to improve themselves is an important goal to the Group.

The Group believes that expertise of its employees is the crucial factor to its business success. Nowadays, the market trends change constantly. Employees are expected to enrich their knowledge and improve their skills and abilities in order to remain competitive in the market. Therefore, the Group provides eligible employees with paid study and examination leaves.

The Group encourages employees to participate in on-the-job training and continuous education to get familiar with their job posts. In addition, the Group also encourages employees to take designated job-related courses and programs to enhance their competitiveness and broaden their horizon.

Furthermore, the Group arranged trainings to the directors and management, through webcast, webinars and courses in relation to updates on the GEM Listing Rules, corporate governance and other relevant laws and regulations in order to maintain continuing professional development.

- 鼓勵僱員出席職業健康及安全培訓；及
- 於辦公室配備急救箱。

由於上述推行之措施，於報告期，本集團概無錄得任何因工傷亡的意外，本集團亦不知悉有任何嚴重違反職業安全及健康條例（香港法例第509章）及中國勞動法等法律及法規情況，而對本集團就提供安全工作環境及保障僱員免受職業傷害造成重大影響。

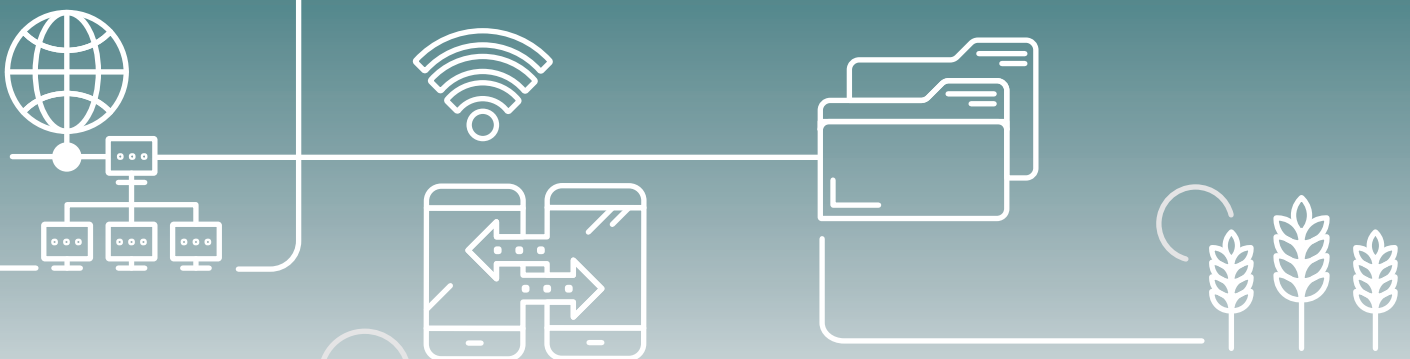
發展及培訓

本集團認識到僱員連續性及發展之重要性。本集團重視與僱員共同成長，為僱員提供自我增值機會。

本集團認為，僱員之專業知識是企業成功之關鍵因素。現今市場之趨勢不斷變化。為保持市場競爭力，僱員需要不斷豐富自己的知識，提高技能及能力。因此，本集團向合資格僱員提供有薪進修及考試假期。

本集團鼓勵僱員參與在職培訓及持續學習，以熟諳自己之職務。此外，本集團亦鼓勵僱員參加指定工作相關課程及計劃，以加強競爭力及擴闊視野。

此外，本集團安排董事及管理層參加有關GEM上市規則、企業管治以及其他相關法律及法規的更新資料的線上網絡直播、網絡研討會及課程等培訓，以維持持續專業發展。



Labour Standard

The Group is committed to follow strictly of the laws and regulations including Employment Ordinance (Chapter 57 of the Laws of Hong Kong), Labour Law of the PRC, Prohibition of Child Labour of the PRC, Protection of Minors Law of the PRC and other related labour laws and regulations in Hong Kong and the PRC to prohibit any child and/or forced labour employment. These laws and regulations are set up to prohibit child and forced labour within the Group. At the first line of defence, all newly recruited employees are required to provide valid identification documents to ensure no under-age labour is employed. If any illegal issues are discovered, the Group will immediately terminate the employment and report to the relevant government authorities in a timely manner.

During the Reporting Period, no material non-compliance with the laws and regulations related to the prevention of child labour or forced labour have been found by the Group.

Operating Practices

Supply Chain Management

As no procurement is involved in our money lending business, the Group's main suppliers come from the software platform business.

For a new supplier, an all-rounded assessment will be conducted to shortlist suitable suppliers. The selection criteria include their reputation, quality of products, business size, technical capabilities, compliance with laws and regulations, payment terms, delivery and after-sale services before the Group makes the decision on which supplier to go for business with. In addition, we require our potential suppliers to comply with all the applicable laws and regulations and stick to their corporate ethics during operations. During the Year, the Group maintained a stable and reliable relationship with current suppliers, therefore, the suppliers of the Group did not provide any unsatisfactory service.

During the Reporting Period, no material breach of the relevant environmental laws and regulations by any of the suppliers the Group engaged have been found. In addition, no significant environmental and social risks in the provision of their services under the respective procurement contracts have been found.

勞工準則

本集團致力嚴格遵守法律及法規，包括僱傭條例（香港法例第57章）、中國勞動法、中國禁止使用童工規定、中國未成年人保護法以及香港及中國的其他相關勞工法律及法規，禁止僱用任何童工及／或強迫勞工。制定該等法律及法規旨在禁止在本集團內使用童工及強迫勞工。作為第一道防線，所有新入職僱員均須提供有效身份證明文件，以確保概無僱用未成年勞工。倘發現任何違法事宜，本集團將即時終止僱傭，並適時通知相關政府部門。

於報告期，本集團概無發現按相關法律及法規，與防止童工或強迫勞工有關之重大違規情況。

經營常規

供應鏈管理

由於我們之放債業務並無涉及採購，故本集團之主要供應商均來自軟件平台業務。

本集團將針對新供應商進行全面評估，以甄選合適的供應商。本集團決定與供應商合作前將考慮甄選標準，包括供應商的信譽、產品品質、業務大小、技術能力、依法合規、支付條款、交付及售後服務。此外，我們要求潛在供應商遵守所有適用法律及法規，並在經營期間恪守企業道德。於本年度，由於本集團與現有供應商已建立穩定可靠的關係，故此本集團供應商並無提供任何未如理想之服務。

於報告期，概無發現本集團委聘的供應商有重大違反相關環保法律及法規的情況。此外，概無發現其根據相關採購合約提供服務時存在重大環境及社會風險。



Product Responsibility

Due to our business nature, the Group could access to customers' personal or corporate sensitive information, therefore, ensuring the privacy of customer information is one of critical issues that the Group cares the most.

Data Privacy Protection

Being a service provider of money lending services, the Group could access important corporate or client personal information. Therefore, ensuring the privacy of clients' data is one of the critical issues to the Group.

During the Reporting Period, the Group was in stringent compliance with the Six Data Protection Principles and the requirements of the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "PDPO") to ensure customers' privacy was protected in a careful manner and information received was only used for its intended purposes. The following procedures has been implemented to prevent leakage of customers' information, such as:

- Only designated employees can have access to the clients' data;
- No disclosure of customer information to any third party without the approval from customers;
- Requiring employees to sign a confidentiality agreement to acknowledge their responsibilities to keep clients' information confidential;
- Separation between the usage of office and commercial networks has been set; and
- Ensuring customer files are kept in a locked cabinet.

On the other hand, the Group provides communications software platform and software related services and engages in developing and marketing of patented server-based technology. The project team uses emails and telephone calls to maintain a smooth communication with its customers by assessing and reviewing the progress and to identify and resolve any problems which may arise during the ordinary course of business.

產品責任

基於我們之業務性質，本集團可接觸客戶之個人或企業敏感資料，因此，確保客戶資料私隱為本集團最熱切關注議題之一。

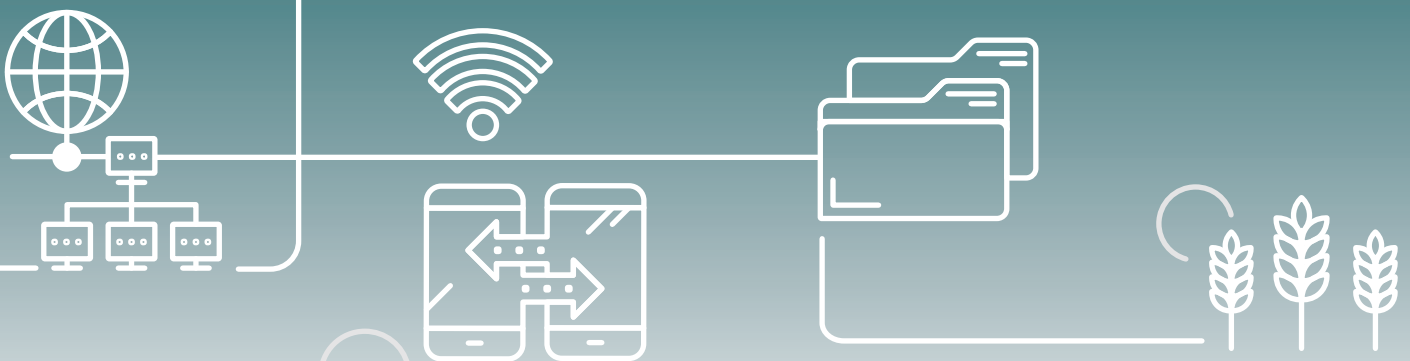
資料私隱保障

本集團為一家放債服務提供商，會接觸重要的公司或客戶之個人資訊。因此，保障客戶資料私隱是本集團之重要事宜。

於報告期，本集團嚴格遵守六項保障資料原則及香港法例第486章個人資料(私隱)條例(「個人資料(私隱)條例」)之規定，以確保嚴密保障客戶私隱，而收到的資料僅供用作擬定用途。本公司已採取以下措施以防止客戶資料洩漏：

- 僅指定的僱員才可存取客戶資料；
- 未經客戶批准，不得向任何第三方披露客戶資料；
- 要求僱員簽署保密協議以確認彼等有責任保密客戶資料；
- 在辦公室及商業網絡之間已設置阻隔；及
- 確保客戶檔案保存於鎖櫃中。

另一方面，本集團提供通訊軟件平台及軟件相關服務及從事開發及營銷以伺服器為基礎之專利技術。項目團隊透過電郵及電話與客戶保持通信順暢，評估及審視進度以及識別及解決於日常業務過程中可能產生之任何問題。



The Group was not aware of any non-compliance with relevant laws and regulations that have a significant impact to the Group relating to data privacy protection during the Reporting Period.

Advertising

The Group is also committed to comply with “Guidelines on Additional Licensing Conditions of Money Lenders License” issued by Companies Registry. Information that has been disclosed by the Group is required to be factual, accurate and unbiased, which should strictly comply with the relevant laws and regulations. All of the advertisements related to the money lending business must contain telephone hotline for handling complaints from clients. Also, a risk warning statement, “You have to repay your loans. Don’t pay any intermediaries” must be included in the Group’s advertisements. Before the publication of advertisement, the final draft must be reviewed and approved by the management to avoid misleading statements.

The Group recognizes the importance of compliance with regulatory requirements and has been granted a money lenders license by licensing court in Hong Kong pursuant to the Money Lenders Ordinance (“MLO”) (Chapter 163 of the Laws of Hong Kong). The Group has established the money lending policies and procedure manuals which provides guidelines on handling and/or monitoring of money lending procedures. The Group also regularly monitors, reviews and, from time to time updates the existing policies to ensure money lending business is strictly in compliance with the MLO and other laws and regulations.

During the Reporting Period, no material non-compliance regarding health and safety, advertising, labelling and privacy matters relating to services provided as required by relevant laws and regulations have been found. The Group was not aware of any loss of information leakage of customer privacy or other service/product problems, nor received any material complaints and claims from customers due to quality of the service/product.

於報告期，本集團概無發現任何關於違反資料私隱保障之相關法律法規，而對本集團造成重大影響之情況。

廣告

本集團亦承諾遵循公司註冊處發出之「有關放債人牌照的額外牌照條件指引」。本集團所披露的資料必須真實、準確、公正，並應嚴格遵守相關法律及法規。所有與放債業務相關的廣告必須包含處理客戶投訴之熱線電話。本集團廣告中亦必須有「借錢梗要還，咪俾錢中介」的風險提示字句。廣告發佈前，最終版本必須經管理層審核及批准，以避免出現誤導性陳述。

本集團明白遵守監管規定之重要性，並已根據香港法例第163章放債人條例（「放債人條例」）獲香港牌照法庭發出放債人牌照。本集團已制訂放債政策及程序手冊，就處理及／或監察放債程序提供指引。本集團亦定期監察、檢討及不時更新現有政策，以確保放債業務嚴格遵守放債人條例以及其他法律及法規。

於報告期，本集團概無發現按相關法律法規的規定，與提供服務之健康與安全、廣告、標籤及私隱問題有關的任何重大不合規事件。本集團並不知悉有任何客戶私隱資料洩露或其他服務／產品問題，亦並無收到客戶因服務／產品品質問題而提出的重大投訴及索償。



Anti-corruption

To embrace business integrity, the Group does not tolerate any forms of corruption, including bribery, extortion, fraud and money laundering. In order to prevent corruption, all employees and management of the Group are required to strictly abide with the Employee Code of Conduct mentioned in the Employee Handbook, especially norms to regulate unethical behaviors, including but not limited to the following:

- Employees shall not receive any benefits that are beyond common business hospitality, or without prior approval from head of department of chief executive;
- No offering of bribes is allowed to retain or obtain business;
- Employees should avoid involving in conflicts of interest; and
- Employees should make a full disclosure for potential conflict to the management immediately.

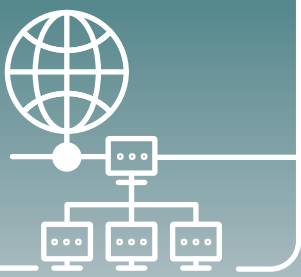
For money lending business, the Group must follow “Guideline on Compliance of Anti-Money Laundering and Counter-Terrorist Financing Requirements for Licensed Money Lenders” issued by the Company Registry in order to prevent and detect money laundering and terrorist financing. In response to the policy, the Group has further reinforced its policies and manuals to specify the procedures customer due diligence, reporting of suspicious transactions, record-keeping and employee training, in order to provide the guidelines for the employee in preventing and detecting money laundering and terrorist financing.

反貪污

為體現商業誠信，本集團絕不容忍任何形式的貪污行為，包括賄賂、勒索、欺詐及洗黑錢。為防止貪污，本集團所有僱員及管理層均須嚴格遵守僱員手冊所述僱員行為準則，尤其是不道德行為之規範，包括但不限於以下事項：

- 僱員不得收受一般業務招待以外的福利待遇，或未經部門主管或主要行政人員事先批准，不得擅自收受福利待遇；
- 不得行賄以保留或獲取業務；
- 僱員應避免涉及利益衝突；及
- 僱員應立即向管理層全面披露可能存在的衝突。

就放債業務而言，為防止及偵測洗錢及恐怖分子集資活動，本集團須遵循公司註冊處發出之「持牌放債人遵從打擊洗錢及恐怖分子資金籌集規定的指引」。為配合有關政策，本集團已進一步加強其政策及手冊，列明客戶盡職審查、報告可疑交易、保存記錄及僱員培訓在內之程序，為僱員提供防止及偵測洗錢及恐怖分子集資活動之指引。



The whistleblowing policy provides a guidance for employees to report any misconduct or malpractice including corruption within the Group. Whistleblowers may anonymously report any suspicious event of corruption to their senior management verbally or in writing with full details and supporting evidence. The management will promptly conduct investigation against any suspicious or misconduct behavior to protect the Group's interest. As part of the Group's commitments to protecting whistle-blowers from detriment, harassment and retaliation, the identity of whistle-blowers will be kept confidential without their prior consent unless it is a legal obligation to reveal their identities to the authorities.

During the Reporting Period, the management did not receive any suspicious events reported by employees. The Group was not in breach of any relevant laws and regulations in the matter related to bribery, extortion, fraud and money laundering.

Community

Community Investment

Being a socially responsible enterprise, the Group actively presents a positive image in the communities where it operates. Maintaining close communication and interaction with the local communities and contributing to the development of these communities is a goal of the Group. Employees are also encouraged to participate voluntarily in various local community activities and events in their leisure time. During this year, due to the affect of the COVID-19, no social activities were held during the Reporting Period.

舉報政策為僱員提供舉報本集團內任何不當或瀆職行為（包括貪污）之指引。舉報者可以口頭或書面方式向高級管理層匿名舉報任何可疑貪污事件連同所有詳情及證據。管理層隨即就任何可疑或不當行為進行調查，以維護本集團利益。本集團承諾保護舉報者不受傷害、騷擾及報復，除非有法律義務向當局披露舉報者身份，否則未經舉報者事先同意，舉報者的身份將被保密。

於報告期，管理層並無接獲由僱員呈報之任何可疑事件。本集團概無違反任何有關賄賂、勒索、欺詐及洗黑錢之相關法律及法規。

社區

社區投資

本集團為一家有社會責任感之企業，積極在經營所在社區樹立正面形象。本集團目標為與當地社區保持密切的溝通和互動，並為社區發展做出貢獻。本集團亦鼓勵僱員在業餘時間自發參與當地社區的各種活動及項目。於本年度，受到COVID-19的影響，於報告期並未舉辦任何社會活動。



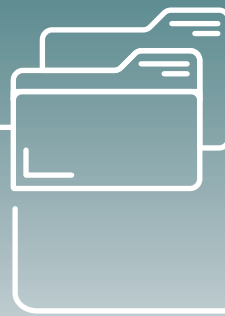
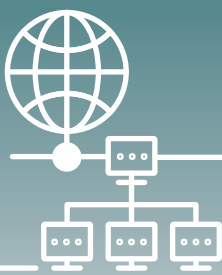
SUMMARY OF ENVIRONMENTAL KEY PERFORMANCE INDICATORS (KPIs)

環境關鍵績效指標概要

KPIs 關鍵績效指標	Quantity 數量		Unit 單位
	2020 二零二零年	2019 ¹ 二零一九年 ¹	
	ENVIRONMENTAL ASPECTS 環境方面		
Aspect A1: Emissions 方面A1：排放			
A1.2 Greenhouse gas emissions in total and intensity 溫室氣體排放總量及強度			
Total GHG emissions 溫室氣體排放總量	11.5	82.86	tonnes CO ₂ -e 公噸二氧化碳當量
Scope 1 emissions 範圍1排放	1.6	15.50	tonnes CO ₂ -e 公噸二氧化碳當量
Scope 2 emissions 範圍2排放	9.8	67.36	tonnes CO ₂ -e 公噸二氧化碳當量
Greenhouse gas intensity (by employees) 溫室氣體強度 (按僱員)	1.27	1.43	tonnes CO ₂ -e/employee 公噸二氧化碳當量／僱員
A1.3 Non-hazardous Wastes in total 無害廢物總量			
Total generated and disposed amount of waste 產生及處置之廢物總量	0.024	0.18	Tonnes 公噸
Non-hazardous Wastes intensity (by employees) 無害廢物強度 (按僱員)	2.7	3.1	kg/employee 公斤／僱員

¹ Standard: Different calculation methods are adopted for the Reporting Period and 2019.

¹ 標準：於報告期間及二零一九年採用不同計算方法。



KPIs
關鍵績效指標

Quantity
數量

Unit
單位

2020
二零二零年

2019¹
二零一九年¹

ENVIRONMENTAL ASPECTS
環境方面

Aspect A2: Use of Resources

方面A2：資源使用

A2.1 Direct and indirect energy consumption by type

直接及間接能源消耗 (按類別)

Total energy consumption 能源消耗總量	19.5	140.28	MWh-e 兆瓦時當量
Direct energy consumption 直接能源消耗	20.2	191	GJ 吉焦
Indirect energy consumption 間接能源消耗	13.9	87.23	MWh 兆瓦時
Energy intensity (by employee) 能源強度 (按僱員)	2.16	2.42	MWh-e/employee 兆瓦時當量／僱員

A2.2 Water consumption in total and intensity²

水消耗總量及強度²

Total water consumption 水消耗總量	8	83.3	cubic metres 立方米
Water consumption intensity (by employee) 水消耗強度 (按僱員)	0.89	11.90	cubic metres/employee 立方米／僱員

A2.5 Paper usage in total and intensity

用紙總量及強度

Total Paper usage 用紙總量	150.16	314	kg 公斤
Paper usage intensity (by employee) 用紙強度 (按僱員)	16.68	12.19	kg/ employee 公斤／僱員

² As the management fee for the offices of the money lending business which includes the usage of water consumption is under the control of the property management company, it is not feasible for the Group to obtain the water consumption data of these offices. The same condition applies to the leased properties owned by the Group as the water consumption from the leased unit was borne by lessee. In addition, because the water consumption and intensity for the offices of software platform business was immaterial, the data presented only includes for the water consumption for the Guangzhou office from our software platform business.

² 由於放債業務辦公室之管理費已包括用水量，其由物業管理公司控制，故本集團無法取得該等辦公室之用水量數據。相同條件亦適用於本集團擁有之租賃物業，即租賃單位之用水量由租戶承擔。此外，由於軟件平台業務辦公室之用水量及耗水密度並不重大，呈列之數據僅代表軟件平台業務廣州辦事處之用水量。

