

FDRC



金融糾紛調解中心  
FINANCIAL DISPUTE RESOLUTION CENTRE

2023

ANNUAL REPORT 年報



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# FINANCIAL DISPUTE RESOLUTION CENTRE

## 金融糾紛調解中心

In December 2008, the Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission (SFC) proposed to the Government of the Hong Kong Special Administrative Region (the Government) to set up a dispute resolution mechanism for the financial industry in Hong Kong.

A public consultation on the proposal was launched by the Government in February 2010. The proposal received general support. The Financial Dispute Resolution Centre (FDRC) was set up on 18 November 2011 as a non-profit making company limited by guarantee with seed funding from the Government, the HKMA and the SFC. It obtained charitable status for tax exemption purpose. Its objective is to assist financial institutions and their customers to resolve monetary disputes through a dispute resolution mechanism that is independent, impartial, accessible, efficient and transparent.

The FDRC commenced its operation on 19 June 2012. It independently and impartially administers the Financial Dispute Resolution Scheme (FDRS), which provides an effective and cost-efficient channel for financial institutions and their customers to resolve their monetary disputes by way of primarily 'Mediation First, Arbitration Next'. Together with other stakeholders, the FDRC is committed to providing an amicable market environment to reinforce Hong Kong's role as an international financial centre.

於2008年12月，香港金融管理局（金管局）和證券及期貨事務監察委員會（證監會）向香港特別行政區政府（政府）建議，為香港金融業設立一個糾紛解決機制。

政府就此建議於2010年2月進行公眾諮詢並獲得普遍支持。金融糾紛調解中心（調解中心）於2011年11月18日由政府、金管局與證監會出資成立，是非牟利擔保有限公司，並獲認可為慈善機構及豁免繳稅。調解中心透過其獨立、持平、便捷、有效及公開透明的解決金融爭議機制，協助金融機構及其客戶解決金錢爭議。

調解中心於2012年6月19日投入服務。它獨立持平地管理金融糾紛調解計劃（調解計劃），主要以「先調解，後仲裁」方式，為金融機構及其客戶提供一個有效及收費相宜的渠道以解決他們之間的金錢爭議。調解中心與各持份者致力為香港締造一個融和的市場環境，以鞏固香港作為國際金融中心的地位。

# MISSION

## 使命

To provide independent and impartial “Mediation First, Arbitration Next” processes of dispute resolution to facilitate the resolution of monetary disputes between financial institutions and individual customers in Hong Kong.

提供獨立及不偏不倚的「先調解，後仲裁」爭議解決程序，協助香港的金融機構及其個人客戶解決他們之間的金錢爭議。

# VISION

## 抱負

To be the leading provider of financial dispute resolution processes to deal with differences between financial institutions and their customers constructively before they escalate, and to support Hong Kong as an international financial centre by extending our services and engaging stakeholders of the financial industry.

致力成為香港提供解決金融業相關爭議服務的領導者，以具建設性的方法處理金融機構與其客戶之間的金錢爭議，避免爭議升溫，並透過擴大我們服務的範圍及聯繫金融業界的持份者，一起鞏固香港的國際金融中心地位。

# THE GUIDING PRINCIPLES

## 原則

### Independence 獨立

To provide and operate an independent dispute resolution scheme for financial institutions and their customers.

為金融機構及其客戶提供及管理獨立的爭議解決計劃。

### Impartiality 持平

To maintain and implement dispute resolution processes where both financial institutions and their customers are treated in an impartial way.

在維持及貫徹執行爭議解決的程序上，不偏不倚地對待金融機構及其客戶。

### Accessibility 便捷

To provide accessible and user-friendly services for our users with dispute resolution processes which are simple, straightforward and easy to understand.

制訂簡單直接、易於理解的爭議解決程序，為使用者提供便捷及易於掌握的服務。

### Efficiency 有效

To ensure that financial disputes are settled in a timely and efficient manner.

確保金融爭議可盡快及有效地解決。

### Transparency 透明

To be as open and transparent as possible in dealing with financial disputes, whilst also acting in accordance with confidentiality and privacy obligations under the laws of Hong Kong.

在處理金融爭議時，盡可能維持公開、透明及按照香港法律下有關保密及保障私隱的條例進行。

# FINANCIAL DISPUTE RESOLUTION SCHEME

## 金融糾紛調解計劃

The FDRC administers the FDRS in an independent and impartial manner. By way of primarily 'Mediation First, Arbitration Next', the FDRS provides a one-stop service to assist financial institutions and their customers to resolve monetary disputes.

All financial institutions authorised by the HKMA and/or licensed by the SFC, except those which provide credit rating services solely, are members of the FDRS. The operation of FDRS and the "FDRS Guidelines on Intake Criteria of Cases" (Intake Criteria) are governed by the "Terms of Reference" (ToR). In accordance with the Consultation Conclusions on "Proposals to Enhance the Financial Dispute Resolution Scheme" (Consultation Conclusions), the implementation of the enhanced ToR was effective in phases from 1 January 2018 onwards. Those in relation to small enterprises took effect from 1 July 2018.

調解中心獨立持平地管理一套調解計劃。調解計劃主要以「先調解，後仲裁」方式，提供一站式服務，協助解決金融機構與其客戶之間的金錢爭議。

所有受金管局認可及 / 或證監會監管的金融機構（只從事提供信貸評級服務的機構除外），均為調解計劃的成員。調解計劃的運作及其《個案受理準則指引》（《個案受理準則》）受《職權範圍》所規管。《職權範圍》已根據《優化金融糾紛調解計劃的建議》諮詢總結（《諮詢總結》）作出修訂，有關建議已於 2018 年 1 月 1 日起分階段實施。當中關於小型企業的條款自 2018 年 7 月 1 日起實施。

Some key requirements of the Intake Criteria of the ToR include:  
《職權範圍》內《個案受理準則》的其中幾項重要條件包括：

### STANDARD ELIGIBLE DISPUTES 標準合資格爭議

- An Eligible Claimant is an individual, a sole proprietor or a small enterprise;
  - The financial institution involved in the dispute is a member of the FDRS;
  - The claim is of monetary nature with a maximum claimable amount of HK\$1,000,000;
  - The claimant has lodged a written complaint to the relevant financial institution. He/she has received a Final Written Reply but the dispute cannot be resolved or he/she has not received a Final Written Reply more than 60 days after he/she lodged a written complaint;
  - The claim is made within 24 months from the date of purchase of the financial product or service, or the claimant first had knowledge of his/her loss, whichever is the later;
  - The claim is not about policies, fees and investment performance, except a dispute concerning an alleged non-disclosure, inadequate disclosure, misrepresentation, negligence, incorrect application, breach of fiduciary duty, breach of any legal obligation or duty, or maladministration; and
  - The claim can be the subject of court proceedings, but there has not been a decided judgment on the same claim.
- 合資格申索人須為個人、獨資經營者或小型企業；
  - 涉及爭議的金融機構須為調解計劃的成員；
  - 申索屬金錢性質，最高申索金額為港幣 1,000,000 元；
  - 申索人已經向有關金融機構作出書面投訴，並已收到最後書面答覆，但爭議未能夠解決；又或在書面投訴超過 60 天後，申索人仍未收到最後書面答覆；
  - 申索人須於購買金融產品或服務，或首次得知蒙受金錢損失，當日起 24 個月內提出申索，以較後者為準；
  - 申索並非與政策、收費及投資表現有關，但指稱涉及隱瞞、資料披露不足、失實陳述、疏忽、不正確施行、違反受信任人義務、違反任何法律責任或職責，或行政失當的爭議除外；及
  - 申索可以是正進行法院訴訟程序但並未就同一項申索有裁決的案件。

### EXTENDED ELIGIBLE DISPUTES 延伸合資格爭議

- Subject to the parties' consent, the FDRC may handle cases with a claim exceeding HK\$1,000,000 and/or beyond the 24-month limitation period.
- 在雙方同意下，調解中心可以處理一些超出港幣 1,000,000 元及 / 或超出 24 個月申索時效期限的個案。

For further information, please refer to the FDRS's Intake Criteria on the FDRC's website.

有關詳情請參閱調解中心網頁上調解計劃的《個案受理準則》。

# CHAIRMAN'S MESSAGE

## 主席的話

As the Chairman of the FDRC, it is my privilege to present the Annual Report for 2023. The Centre administers and promotes the FDRS, where independent and impartial third-party neutrals provide mediation and arbitration services to resolve monetary disputes between financial institutions and their customers. Adopting a 'Mediation First, Arbitration Next' approach, we aid settlements of such disputes in an accessible, efficient and transparent manner.

For over a decade, the FDRC has remained steadfast in its commitment to service excellence. In 2023, both applications for services and the success rate for resolving disputes under the FDRS were at record highs. These were a testament to the growing trust and confidence placed in us by the public and the industry alike.

Furthermore, the Centre's efforts to raise public awareness about the benefits of alternative dispute resolution were met with positive reception. Our collaboration with industry stakeholders was pivotal in shaping a more inclusive environment where consumer rights are adequately protected.

Looking ahead, the FDRC will build upon its achievements and explore opportunities for growth. The Centre will also persist in its efforts to harmonise the interests of financial institutions and their customers, ensuring that the Hong Kong SAR remains a leading global financial hub characterised by its robust dispute resolution framework.

I am grateful for the solid foundation laid by my predecessors, Ms. Teresa Cheng Yeuk-wah and Mr. Dieter Yih. Their visionary leadership and unwavering dedication have been instrumental in shaping the FDRC into a beacon of dispute resolution excellence. I would extend my heartfelt gratitude to our dedicated staff and stakeholders for their contribution to our success. Together, we will continue to advance the FDRC's mission and uphold the highest standards of dispute resolution in the financial sector in the city. Thank you for your continued trust and support.

作為調解中心的主席，很榮幸向大家呈上 2023 年度報告。本中心以獨立持平的第三方角色，提供便捷、有效和公開透明的調解和仲裁服務，透過「先調解，後仲裁」的方式，協助金融機構與其客戶解決金錢爭議。

十多年來，調解中心一直深耕不輟，堅守服務承諾。2023 年，調解計劃的申請數量和解決爭議的成功率皆達至新高，無疑體現了公眾和業界對中心予以肯定和支持。

此外，中心致力提高公眾對金融調解仲裁的認識，獲得正面迴響。更重要的是，我們透過與相關機構的積極合作及經驗交流，用心塑造一個更加包容的環境，保障金融消費者權益。

放眼將來，我們將繼續攜手合作，堅守調解中心的使命，共同保障金融機構及其客戶的利益，鞏固香港作為國際金融中心的地位，維持高水準的金融糾紛調解服務。

最後，在此感謝前任主席包括鄭若驊女士及葉禮德先生，數年間有賴他們的卓見和寶貴貢獻，帶領調解中心走向成功。同時，衷心感謝各董事局成員、委員會及審裁組成員、調解中心的調解員、仲裁員及職員的全情投入和專業精神。

Dr Thomas SO 蘇紹聰博士  
Chairman 主席

# CHIEF EXECUTIVE OFFICER'S REPORT

## 行政總裁報告

The FDRC has had a remarkably productive year. In 2023, the Centre saw an unprecedented surge of requests for financial dispute resolution services. Among the 1,390 enquiries handled, 752 concerned complaints about financial products and services, which, in turn, led to 120 applications for mediation and arbitration under the FDRS. To manage the expanded clientele, we made significant progress in enhancing operational efficiency and timeliness. Such concerted efforts included keeping a close eye on the vetting queue, so as to provide independent, accessible, and streamlined resolutions of substantiated monetary disputes between financial institutions and their customers.

Administering the FDRS aside, a vital objective of the FDRC is to raise public awareness of its services and settlement through alternative dispute resolution in the Hong Kong SAR. As such, the Centre pioneered digital publicity initiatives this year, with a focus on investor education through corporate videos, illustrations, and social media contents. Energetically, we extended our community outreach to university and secondary school students through intelligible, educational campaigns.

The FDRC actively reached out to its direct stakeholders, counterparts, as well as practitioners in the legal and dispute resolution industries. As the CEO, I had the honour of showcasing the Centre's business model and best practices in Huizhou and the Macao SAR, thereby fostering communication and collaboration between related bodies and institutes in the Greater Bay Area. In addition, as part of the Centre's commitment to disseminating its knowledge, I delivered flagship talks on payment fraud and online dispute resolution for the continuing professional development of lawyers, mediators and arbitrators.

These laudable accomplishments were the results of collective teamwork. First and foremost, the FDRC's outgoing Chairman and the Board of Directors provided the crucial backing and guidance that made these achievements possible. Of equal importance are our devoted staff, who ploughed ahead with resolving disputes and promoting awareness expertly. Their spirited dedication has facilitated and fortified the FDRC's public services to the city.

As we have embarked upon 2024, I am keen to soar even higher with the FDRC. To brave new challenges, we will continue to strengthen operational competency, integrate technological innovation, pursue strategic publicity, and connect to the global community. Our work goes on.

在過去一年，調解中心功績斐然，金融爭議的調解和仲裁需求再創新高。在 1,390 宗查詢中，其中共有 752 宗涉及金融產品和服務的投訴，當中 120 宗為調解和仲裁申請。個案數字持續攀升，調解中心務求讓金融機構及其客戶在面對金錢爭議時，有便利、易達的體驗，努力不懈，包括更密切關注不同個案進度，簡化非必要的程序，盡量提高工作效率，以維持調解計劃井然有效的運作。

除此之外，調解中心肩負另一教育的任務，正正就是提高公眾處理金融爭議的意識。電子媒介是大勢所趨，調解中心在 2023 年大力開拓各類型宣傳計劃，通過宣傳短片、海報和社交媒體等等形式向金融消費者推廣調解和仲裁。我們又將社區接觸延伸至新一代，為他們舉行教育講座，傳達相關知識。

調解中心同時積極與各持分者、業界人士以及法律組織保持緊密聯繫，一同發揮互助優勢。很榮幸去年相繼獲內地不同機構邀請，在惠州和澳門展示了調解中心的運作模式和實踐方針，從而促進大灣區相關組織和學院之間的交流與合作。此外，調解中心秉承宣導知識的精神，我就支付詐騙和網上進行調解程度的議題，舉辦了旗艦的持續專業發展課程，讓法律代表、調解員和仲裁員可更新及完善他們對業界的了解。

此等卓越表現歸功於團體合作。首先，調解中心卸任的葉主席和董事會提供了關鍵的支持和指引。調解中心同事、調解員和仲裁員的專業精神同樣重要，他們的寶貴貢獻必不可少，大大加強對香港金融消費者的保障。

隨步踏上 2024 年，我期望與調解中心再闖高峰。行穩致遠，迎難而上，全力以赴，強化營運能力，推陳出新，配合宣傳策略，並凝聚國際調解仲裁界，永不停步。

Anna K.C. KOO 顧家珍女士  
Chief Executive Officer 行政總裁

# THE BOARD

## 董事局



CHAIRMAN 主席

**Dr Thomas SO, JP**  
蘇紹聰博士 JP

- Chairman, FDRC  
金融糾紛調解中心主席
- China-Appointed Attesting Officer  
中國委托公証人協會會員

Appointed with effect from 12 January 2024.  
於二零二四年一月十二日委任。



PAST CHAIRMAN 前主席

**Mr Dieter YIH, JP**  
葉禮德先生 JP

- Hong Kong Practicing Solicitor  
香港執業律師

Retired on 11 January 2024.  
於二零二四年一月十一日卸任。



DIRECTOR 董事

**Mr Joseph CHAN Ho-lim, JP**  
陳浩濂先生 JP

- Under Secretary for Financial Services and the Treasury,  
HKSAR Government  
香港特別行政區政府財經事務及庫務局副局長



DIRECTOR 董事

**Ms Carmen CHU Lap-kiu, JP**  
朱立翹女士 JP

- Executive Director (Enforcement and AML),  
Hong Kong Monetary Authority  
香港金融管理局助理總裁 (法規及打擊清洗黑錢)



DIRECTOR 董事

**Mr Paul YEUNG Kwok-leung**  
楊國樑先生

- Commission Secretary and Chief Governance Officer,  
Securities and Futures Commission  
證券及期貨事務監察委員會秘書長兼首席管治總監



DIRECTOR 董事

**Mr Gary CHEUNG Wai-kiwok**  
張為國先生

- Chief Executive Officer, OnePlatform Securities Limited  
環一證券有限公司行政總裁
- Perm. Hon. President & Director,  
Hong Kong Securities Association  
香港證券業協會永遠名譽會長暨董事



DIRECTOR 董事

**Mr Richard LEUNG Wai-keung, JP**  
**梁偉強先生 JP**

- Practicing Barrister, Hong Kong  
香港執業大律師
- Chairman of the Appeal Tribunal Panel (Buildings Ordinance)  
《建築物條例》上訴審裁小組主席



DIRECTOR 董事

**Prof Hon WONG Kam-fai, MH**  
**黃錦輝議員 MH**

- Member, Legislative Council, HKSAR  
香港特別行政區立法會議員
- Associate Dean (External Affairs) of the Faculty of Engineering,  
The Chinese University of Hong Kong  
香港中文大學工程學院副院長 (外務)
- Professor in the Department of Systems Engineering and  
Engineering Management, The Chinese University of Hong Kong  
香港中文大學系統工程與工程管理學系教授
- Past Chairman of the Trade Practices and Consumer Complaints Review  
Committee and Research and Testing Committee,  
Hong Kong Consumer Council  
前任香港消費者委員會商營手法研究及消費者投訴審查小組  
和研究及試驗小組主席



DIRECTOR 董事

**Mr TANG Nai-pan**  
**鄧竊斌先生**

- Professor of Practice in Finance, The Chinese University of Hong Kong  
香港中文大學金融專業應用教授
- Member of Finance Committee, Hong Kong Arts Centre  
香港藝術中心財務委員會委員
- Past Executive Director, Deputy Chief Executive Officer,  
Chief Risk Officer of CITIC Bank International  
前任中信銀行 (國際) 有限公司執行董事、副行政總裁兼風險管理總監
- Past Convenor, Economic and Financial Market Research Committee,  
Chinese Banking Association of Hong Kong  
前任香港中資銀行業協會，經濟及金融市場研究委員會，執委會主任



DIRECTOR 董事

**Ms Anna KOO Kar-chun**  
**顧家珍女士**

- Chief Executive Officer, FDRC  
金融糾紛調解中心行政總裁

# THE APPOINTMENT COMMITTEE

## 遴選委員會

The FDRC Appointment Committee (AC) is in charge of approving applications for admission to the FDRC List of Mediators and the FDRC List of Arbitrators (the Lists), and ensuring that the assessment and admission processes are fair, transparent and independent. The AC also makes recommendations to the Board on matters relating to the maintenance and development of standards of mediators and arbitrators on the Lists.

In 2023, the AC resolved a variety of matters, including:

- Reviewed 6 Continuing Professional Development (CPD) activities and awarded CPD points to attendees who were mediators and arbitrators on the Lists. The CPD activities enriched knowledge on financial products and market practices, with a view to maintaining professional standards and encouraging advancement;
- Considered and approved membership admissions and renewal under the Lists; and
- Considered and approved an enhanced method to improve shortlisting mediators and arbitrators under the FDRS.

調解中心遴選委員會 (選委會) 負責審批所有有意加入調解中心調解員名單和調解中心仲裁員名單 (名單) 之人士的申請，確保審核及取錄過程公平、透明及獨立，並就維持和提升調解員及仲裁員名單成員資格水平的有關事宜，向董事局提出建議。

於 2023 年，選委會審議多項事宜，包括：

- 檢討 6 項持續專業發展培訓活動，並向出席活動的調解員和仲裁員名單成員授予持續專業發展積分。有關培訓活動旨在豐富調解員和仲裁員名單成員就金融產品及市場運作的知識，以維持他們的高度水平和鼓勵持續專業發展；
- 審核及批准調解中心成員的認可及續會申請；
- 審核及批准加強方案，提高計劃名單下調解員及仲裁員的候選效率。





CHAIRMAN 主席

**Mr Richard LEUNG Wai-keung, JP**  
梁偉強先生 JP

- Practicing Barrister, Hong Kong  
香港執業大律師
- Chairman of the Appeal Tribunal Panel (Buildings Ordinance)  
《建築物條例》上訴審裁小組主席



MEMBER 委員

**Prof. LEUNG Hing-fung B Building, BSc in Building Studies, LLB, MA ArbDR, LLM, FCIArb, FHKIArb, FRICS, FHKIS**  
梁慶豐教授 B Building, BSc in Building Studies, LLB, MA ArbDR, LLM, FCIArb, FHKIArb, FRICS, FHKIS

- University professor and practicing barrister, Hong Kong  
大學教授及香港執業大律師
- Practicing arbitrator, practicing mediator and chartered quantity surveyor  
執業仲裁員、執業調解員及特許工料測量師
- Member of the Chief Justice's Working Party on Mediation  
首席大法官調解工作小組成員



MEMBER 委員

**Mr VOD CHAN Ka-sing**  
陳家成先生

- Practicing barrister, arbitrator and accredited mediator  
執業大律師、仲裁員及認可調解員
- Appeal Tribunal Panel (Buildings)  
上訴審裁團 (建築物) 主席
- Torture Claims Appeal Board  
酷刑聲請上訴委員會委員
- Council Member, HK institute of Arbitrators  
香港仲裁師協會理事會成員
- Vice Chair of Hong Kong Bar Association's Mediation Committee  
香港大律師公會調解委員會副主席
- ICC-HK Standing Committee on Arb & ADR  
國際商會香港仲裁及 ADR 委員
- Deputy Registrar for Case Settlement Conference  
案件和解會議的聆訊官



MEMBER 委員

**Mr Jacky LAI Tsz-kin**  
黎子健先生

- Practicing barrister and accredited mediator  
執業大律師及認可調解員
- Honorary Secretary, Hong Kong Mediation Council under the Hong Kong International Arbitration Centre (HKIAC)  
香港國際仲裁中心 (仲裁中心) 轄下的香港調解會的榮譽秘書
- Member, HKIAC Users' Council  
仲裁中心益友會成員

Note: FDRS CEO is an ex-officio member of the Appointment Committee.  
註：調解中心的行政總裁為遴選委員會當然成員。

# THE DISCIPLINARY COMMITTEE

## 紀律委員會

The FDRS Disciplinary Committee (DC) was set up in 2014 to deal with complaints against mediators and arbitrators on the Lists. The independent DC advises and decides the proper procedures for addressing disciplinary matters, ensuring that all complaints under the FDRS are handled in a procedurally fair and impartial manner. The DC made recommendations on the establishment of complaint handling procedures, including a review and appeal mechanism.

In 2023, the DC reviewed a report on mediation and arbitration cases, and noted that no follow-up action on disciplinary matters was required.

調解中心紀律委員會 (紀委會) 於 2014 年成立，以處理對調解中心的調解員及仲裁員名單上的成員的投訴個案。獨立的紀委會負責就上述的紀律事務提出建議及制訂適當的程序，確保調解計劃下的所有投訴個案，均在公平公正及不偏不倚的程序下進行審理。紀委會已就如何建立投訴個案處理程序，包括檢討及上訴機制等問題提出建議。

於 2023 年，紀委會年內審閱了有關調解及仲裁個案的報告，並知悉沒有需要就紀律事宜作出跟進工作。



CHAIRMAN 主席

**Mr YEUNG Man-sing**  
楊文聲先生

- Practicing solicitor, Hong Kong  
香港執業律師
- Chartered quantity surveyor and chartered arbitrator  
特許建築工料測量師及特許仲裁員
- Accredited mediator and adjudicator  
認可調解員及審裁員
- Chair, Arbitrators Admission Committee of The Law Society of Hong Kong (LSHK)  
香港律師會仲裁員評審委員會主席
- Director, Asian Institute of Alternative Dispute Resolution  
亞洲多元爭議解決研究院理事



MEMBER 委員

**Mrs Cecilia WONG NG Kit-wah**  
**黃吳潔華女士**

- Member of the Chief Justice's Working Party on Mediation  
首席大法官調解工作小組成員
- Chairlady of Risk Management Education Committee of LSHK  
香港律師會風險管理教育委員會主席
- Joint Mediation Helpline Office, Director  
聯合調解專線辦事處董事
- Chairlady of Mediation Committee of the LSHK  
香港律師會調解委員會主席
- Member of Committee on Complaints against Private Healthcare Facilities  
私營醫療機構投訴委員會委員



MEMBER 委員

**Mrs Gloria JONES MOK Siu-mei**  
**莫小薇女士**

- Practicing solicitor, Hong Kong  
香港執業律師



MEMBER 委員

**Mr YEUNG Sai-man**  
**楊世文先生**

- Practicing solicitor, Hong Kong  
香港執業律師
- Accredited mediator  
認可調解員



MEMBER 委員

**Mr Ivan CHEUNG Yau-chuen, BSc, DipArb, MRICS, MHKIS, FCIArb**  
**張有全先生 BSc, DipArb, MRICS, MHKIS, FCIArb**

- Chartered quantity surveyor  
特許建築工料測量師
- Accredited mediator  
認可調解員
- Practicing arbitrator  
執業仲裁員
- Panel of Dispute Resolution Advisors,  
Architectural Services Department & Hong Kong Housing Authority  
建築署及香港房屋委員會爭議解決顧問團的成員

# THE DISCIPLINARY TRIBUNAL

## 紀律審裁組

The FDRC Disciplinary Tribunal (Tribunal) was set up in 2016 to deal with complaints against mediators and arbitrators on the Lists in relation to their handling of disputes under the FDRS in a procedurally fair and impartial manner.

Members of the Tribunal should:

- not be members of the FDRC Board, the Appointment Committee or the Disciplinary Committee;
- not be staff members of the FDRC;
- possess knowledge on mediation and/or arbitration, jurisprudence and tribunal procedures; and
- be familiar with the ToR and the operation of the FDRC.

調解中心紀律審裁組（審裁組）於2016年成立，目的是在公平公正及不偏不倚的程序下，審理所有針對調解中心的名單上之調解員及仲裁員就處理調解計劃下之爭議所作出的投訴。

審裁組成員必須：

- 並非調解中心董事局、遴選委員會或紀律委員會的成員；
- 並非調解中心的職員；
- 具有調解及 / 或仲裁、法學和審裁程序的知識；和
- 熟悉調解中心的《職權範圍》及其運作。



CONVENOR 召集人

**Mr Stephen HUNG Wan-shun, MH**  
**熊運信先生 MH**

- Practicing solicitor, Hong Kong  
香港執業律師

# THE YEAR AT A GLANCE

## 全年回顧



MEMBER 成員

**Mr Lincoln HUANG Ling-hang, BBS, JP**  
**黃令衡先生 BBS, JP**

- Practicing solicitor, Hong Kong  
香港執業律師



MEMBER 成員

**Prof Gary SOO Kwok-leung, BSc, LLB, LLM, CEng, CQP, MStructE, MICE, MHKIE, MASCE, FHKI Arb, FCIArb, FHKIoD**  
**蘇國良教授 BSc, LLB, LLM, CEng, CQP, MStructE, MICE, MHKIE, MASCE, FHKI Arb, FCIArb, FHKIoD**

- Practicing barrister, arbitrator and accredited mediator  
執業大律師、仲裁員及認可調解員
- Chartered Engineer  
特許工程師



MEMBER 成員

**Mr Mohan BHARWANEY, SBS SC FCIArb**  
**包華禮先生 SBS SC FCIArb**

- Former Justice & the Court of First Instance of the High Court of Hong Kong  
前香港高等法院原訟法庭法官
- Senior Counsel  
資深大律師



MEMBER 成員

**Mr Anson WONG, SC**  
**黃文傑先生 SC**

- Senior Counsel  
資深大律師

### Dispute Resolution Services

The FDRC handled 1,390 enquiries during the year, an increase of 14.7% when compared with those in the previous year. 752 or approximately 54% of which were related to complaints about financial products and services. Among these 752 complaints, 382 initially fulfilled the requirements stipulated under the Intake Criteria of the ToR.

The FDRC received 120 applications for services under the FDRS in 2023, which were at record highs. Among which, 114 were applied as Standard Eligible Disputes and 6 as Extended Eligible Disputes. The total claim amount in 2023 was over HK\$60 million, including over HK\$7 million in one of such claims.

### Success Rate and Satisfaction Rate

In 2023, 93% of the cases received and handled were successfully settled in the mediation process, compared with 75% in 2022. Since its inception, approximately 90% of the service users (which covered both parties in dispute) have rated the FDRC's services as "Satisfactory" or above.

### Publicity Activities

In 2023, the FDRC interacted closely with related bodies and institutes in the Greater Bay Area and abroad. Two notable events were our speaking engagements at the Guangzhou Financial Dispute Resolution Centre's Mediator Training Programme in Huizhou, and the China Council for the Promotion of International Trade's Mainland-Hong Kong-Macao Joint Mediation Seminar in the Macao SAR.

In addition, the Centre hosted a variety of publicity activities, including briefings, lectures, seminars, and continuing professional training courses. It also ran a territory-wide advertising campaign in multimedia channels.

### 排解爭議服務

調解中心在年內共處理 1,390 宗查詢，與去年比較增加了 14.7%。在已處理的查詢中，752 宗或約 54% 是關於金融產品及服務的投訴。在這 752 宗投訴中，382 宗初步符合《職權範圍》的《個案受理準則》所訂的要求。

調解中心在 2023 年接獲歷來數目最多的 120 宗調解計劃服務申請。當中，114 宗為以標準合資格爭議審核要求下的申請，6 宗為以延伸合資格爭議審核要求下的申請。其中有 1 宗申請的申索金額超過港幣 7 佰萬元。2023 年的申索總額超過港幣 6 仟萬元。

### 成功率及滿意度

在 2023 年度內收到並已處理的個案中，93% 個案能在調解過程中成功和解，在 2022 年相關成功率為 75%。自成立以來，約 90% 的服務使用者（包括爭議雙方）對調解中心的服務給予「滿意」或以上的評級。

### 推廣活動

在國際和大灣區愈漸接軌之際，2023 年的復甦亦為我們帶來再次深度交流的良機。跨國跨地區跨界的聯繫交流增長，調解中心同時舉辦不同推廣活動，包括簡介會、講座、研討會、專業進修培訓班及各類宣傳項目。其中重點項目如：由廣州金融糾紛調處中心，在廣州舉辦的「金融糾紛調解員業務培訓班 2023」；以及由中國國際貿易促進委員會，在澳門舉辦的「第二屆內地 - 香港 - 澳門聯合調解機制研討會」。

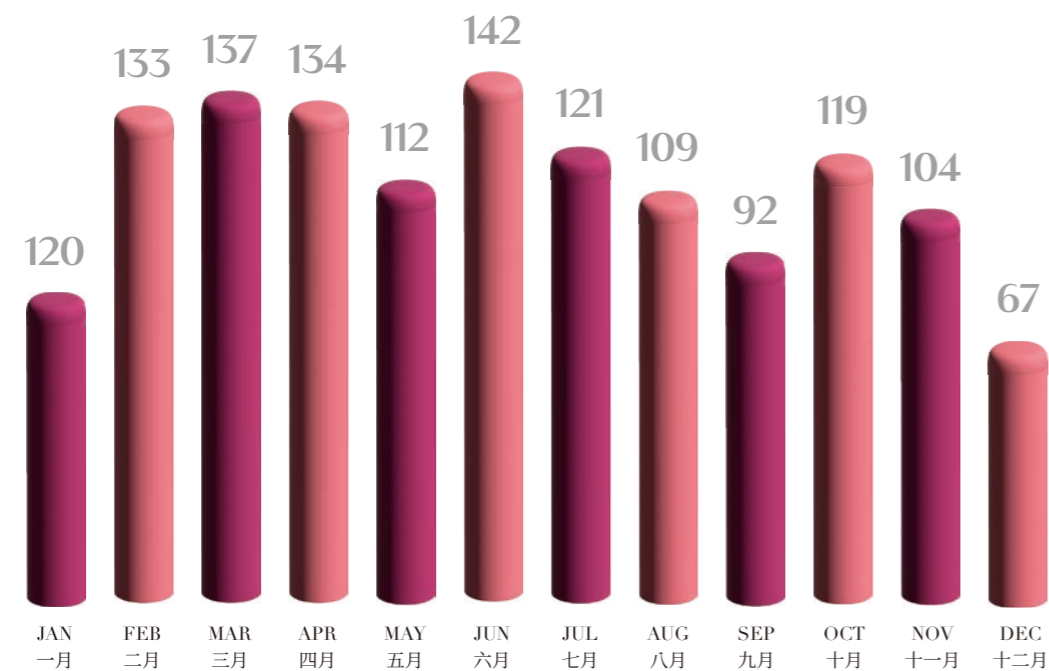
# DISPUTE RESOLUTION SERVICES

排解爭議服務

## ENQUIRIES 查詢

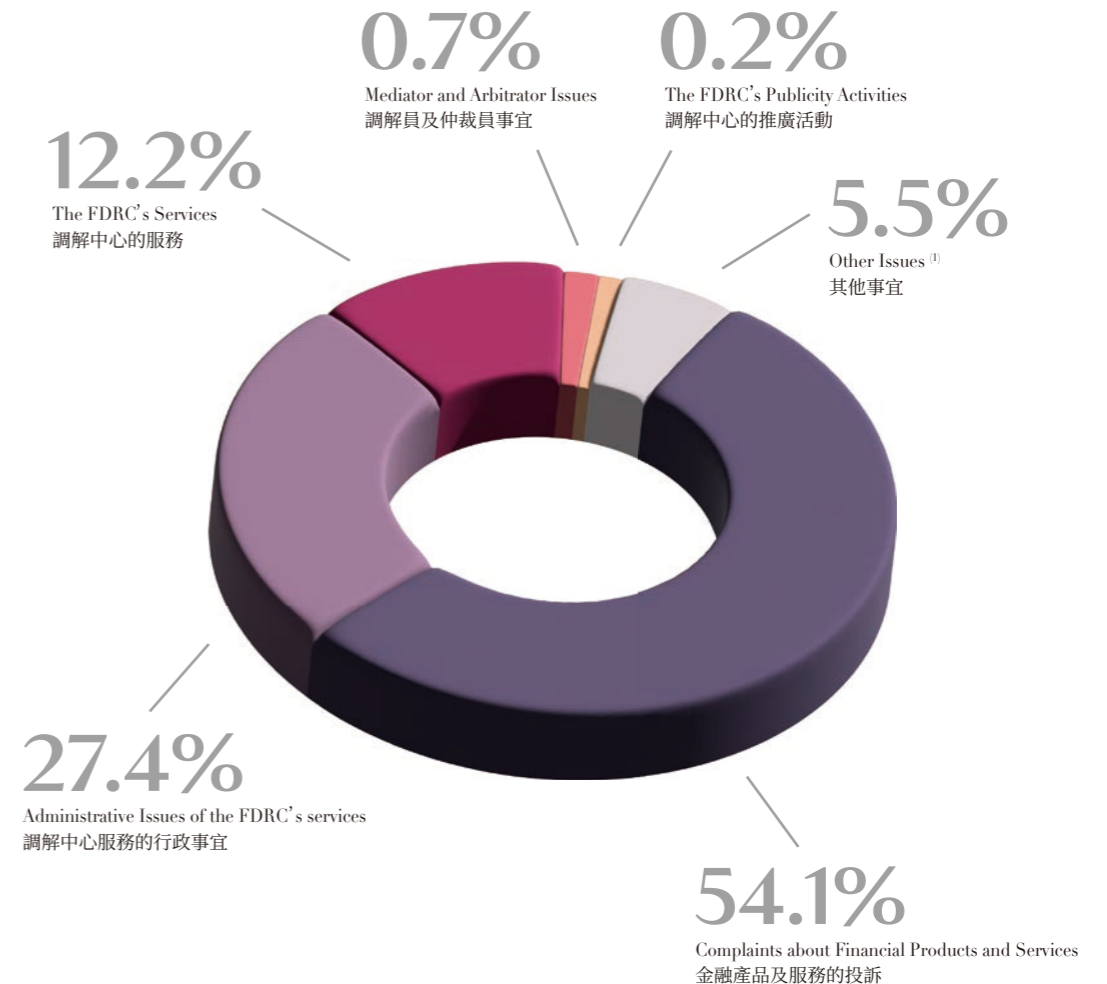
### Number of enquiries 查詢數字

For the year ended 31 December 2023, the FDRC addressed 1,390 enquiries.  
截至 2023 年 12 月 31 日止的年度內，調解中心共處理 1,390 宗查詢。



TOTAL 總數 1,390

### Nature of enquiries 查詢類別



The total percentage does not add up to 100% due to rounding.  
由於四捨五入，總百分比不等於 100%。

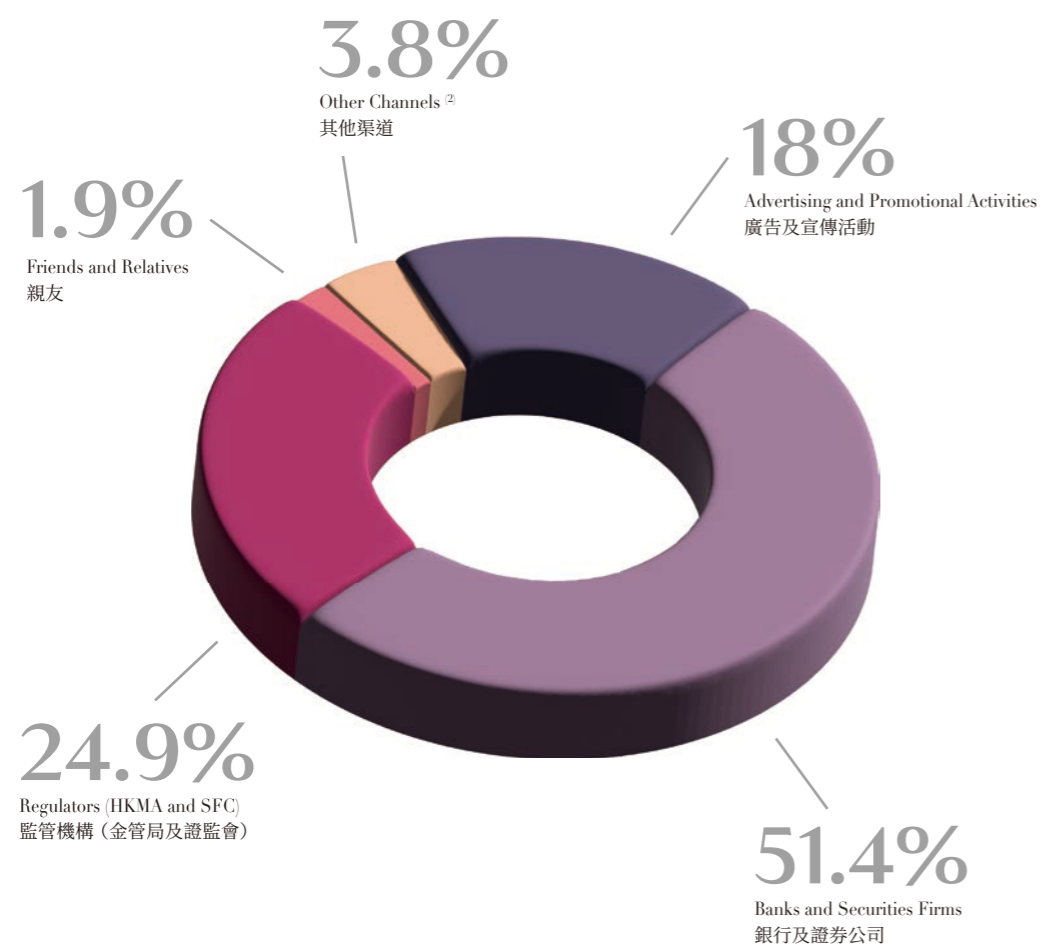
Out of these 1,390 enquiries, 752 were related to complaints about financial products and services, 169 about the FDRC's services, 381 about administrative issues of the FDRC's services, 9 about mediator and arbitrator issues, 3 about the FDRC's publicity activities, and 76 about other issues (1).

(1) "Other issues" include non-monetary regulatory issues, building management disputes, family disputes, commercial disputes, debt collection, financial disputes between individuals, tenancy disputes and employment disputes, etc.

在已處理的 1,390 宗查詢中，752 宗關於金融產品及服務的投訴，169 宗關於調解中心的服務，381 宗關於調解中心服務的行政事宜，9 宗關於調解員及仲裁員事宜，3 宗關於調解中心的推廣活動，76 宗則關於其他事宜 (1)。

(1) 「其他事宜」包括非金錢性質的監管問題、大廈管理糾紛、家庭糾紛、商業糾紛、債務追討、個人之間的金融糾紛、租賃糾紛及勞資糾紛等。

## Channels of learning about the FDRC 知悉調解中心的途徑



Out of the enquiries received, 426 enquirers disclosed how they had learnt about the FDRC. 77 enquirers became aware of the FDRC through advertising and promotional activities, 219 were referred by banks and securities firms, 106 by regulators (HKMA and SFC), 16 by other channels,<sup>(2)</sup> and 8 by friends and relatives.

(2) "Other Channels" include the Government Hotline 1823, Insurance Authority and Consumer Council etc.

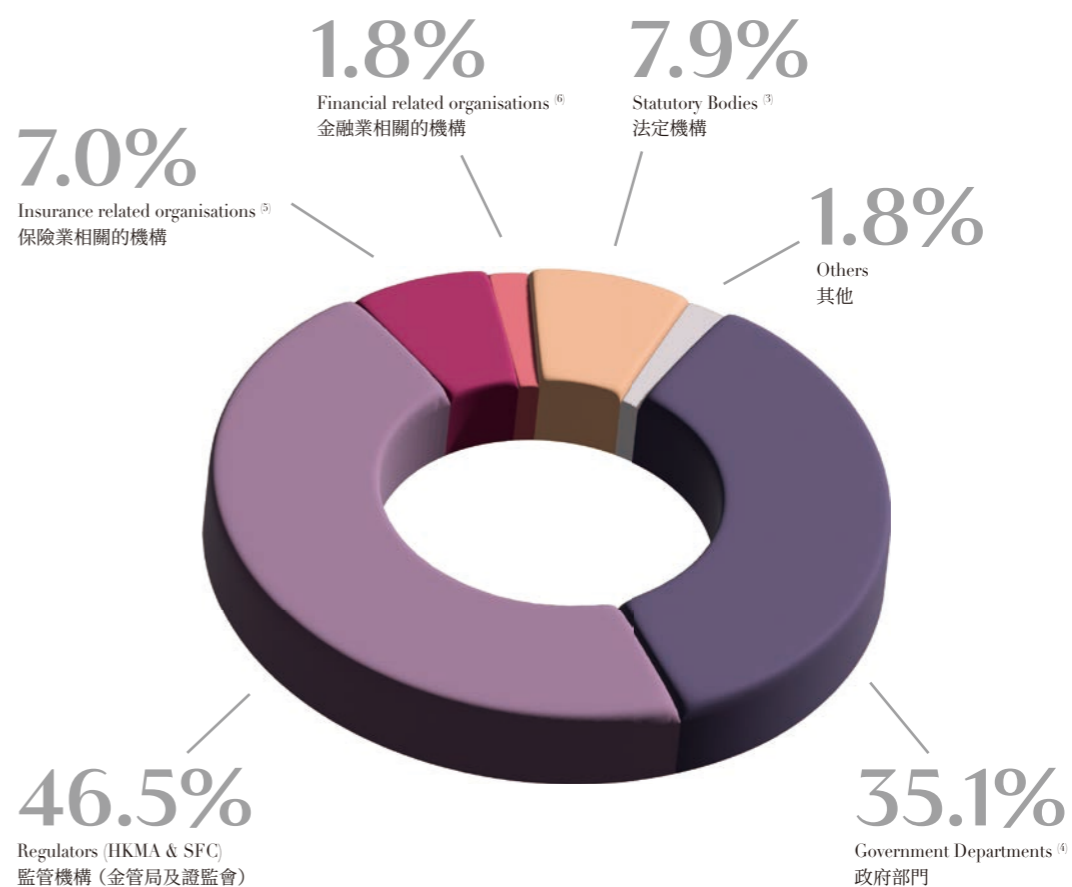
在接獲的查詢當中，有 426 名查詢人士透露知悉調解中心的途徑。77 名查詢者表示透過廣告及宣傳活動認識調解中心，219 名經由銀行及證券公司轉介，106 名由監管機構（金管局及證監會）轉介，16 名則由其他渠道<sup>(2)</sup>及 8 名從親友中得知。

(2) 「其他渠道」包括政府熱線 1823、保險業監管局及消費者委員會等。

## Information to Enquirers on Available Channels 向查詢者提供進一步處理查詢的途徑資訊

Apart from explaining the scope and services of the FDRS. The FDRC assisted enquirers by providing information on other available channels to take their enquiries forward. The FDRC provided such information in 114 enquiries in 2023.

調解中心除會向查詢者講解調解計劃的適用範圍外，還會協助查詢者，向其提供可進一步處理其查詢的途徑資訊。在 2023 年，調解中心共提供了 114 次相關協助予查詢者。



(3) Including the Consumer Council, the Insurance Authority, the Hong Kong Mortgage Corporation Limited and the Office of the Privacy Commissioner for Personal Data, etc.

(4) Including the Judiciary, Hong Kong Police Force and the Home Affairs Department, etc.

(5) For example, the Hong Kong Federation of Insurers.

(6) For example, Chinese Gold and Silver Exchange Society.

(3) 包括消費者委員會、保險業監管局、香港按揭證券有限公司、個人資料私隱專員公署等

(4) 包括司法機構、香港警務處、民政事務總署等

(5) 例如香港保險業聯會

(6) 例如金銀業貿易場

## COMPLAINTS 投訴

### Nature of Complaints about Financial Products and Services

Among the 1,390 enquiries handled, 752 were related to complaints about financial products and services. Whithin such complaints, 113 were about Investments<sup>(7)</sup>, 312 about Liabilities<sup>(8)</sup>, 114 about Insurance<sup>(9)</sup>, 74 about Assets<sup>(10)</sup> and 115 about Others<sup>(11)</sup>, while 24 could not be classified.

- (7) "Investments" include bonds, commodities, derivatives, unlisted structured products and FX/leveraged FX trading, shares/equities/stocks, and unit trusts/mutual funds/managed funds.
- (8) "Liabilities" include credit cards, loan facilities and mortgages.
- (9) "Insurance" includes investment-linked products, life (non-investment-linked) products, general and group insurance policies.
- (10) "Assets" include integrated bank accounts, cheques, safe deposit boxes, savings and deposits, and stored value cards provided by financial institutions.
- (11) "Others" include Mandatory Provident Fund Schemes, Occupational Retirement Schemes, payments and cash management, and other investment products.

### Intake Criteria not initially fulfilled

Among the 752 complaints in relation to financial products and services, 370 did not initially fulfill the requirements stipulated under the Intake Criteria of the ToR in force at the time, for reasons including:

- enquirers had not filed written complaints to the relevant financial institutions;
- disputes did not involve members of the FDRS; and
- disputes were of non-monetary nature.

### 金融產品及服務之投訴

在已處理的 1,390 個查詢當中，752 宗與金融產品及服務的投訴有關。當中，113 宗關於投資<sup>(7)</sup>，312 宗涉及債務<sup>(8)</sup>，114 宗為保險<sup>(9)</sup>，74 宗與資產相關<sup>(10)</sup>，115 宗則為其他產品<sup>(11)</sup>，其餘 24 宗則未能分類。

- (7) 「投資」包括債券、商品、衍生工具、非上市結構性產品、外匯買賣 / 槓桿式外匯買賣、股票及單位信託 / 互惠基金 / 管理基金等。
- (8) 「債務」包括信用卡、貸款及樓宇按揭等。
- (9) 「保險」包括投資相連保險產品、人壽保險產品 (非投資相連)、一般保險及團體保單等。
- (10) 「資產」包括綜合銀行賬戶、支票、保險箱、儲蓄和存款、以及由金融機構提供的儲值卡等。
- (11) 「其他」包括強積金計劃、職業退休計劃、付款和現金管理、以及其他投資產品。

### 屬初步不符合《個案受理準則》要求的投訴

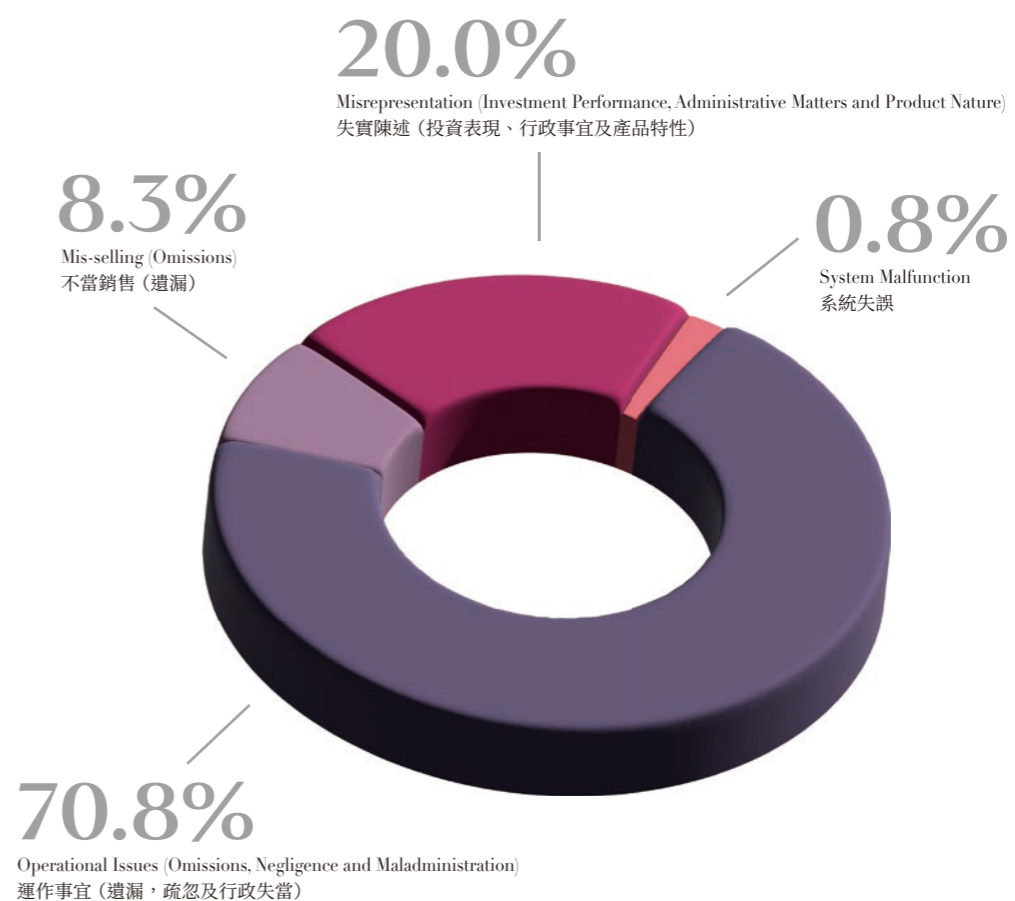
在 752 宗與金融產品及服務有關的投訴中，共 370 宗屬初步不符合當時適用的《職權範圍》的《個案受理準則》所訂的要求，當中包括

- 查詢者並未向相關金融機構作出書面投訴；
- 爭議涉及的機構並非調解計劃成員；及
- 爭議屬非金錢性質。

## CASES 個案

For the year ended 31 December 2023, the FDRS received 120 applications for services under the FDRS. 截至 2023 年 12 月 31 日止的年度內，調解中心共接獲 120 宗調解計劃服務申請。

### Nature of Applications<sup>(12)</sup> 申請個案類別



(12) Only cases received within 2023 were counted. 只計算在 2023 年內所收到的個案。

### Financial Products and Services involved

Among these 120 applications, 20 were about Investments, 51 about Liabilities, 23 about Insurance, 12 about Assets, and 14 about Others.

### 涉及的金融產品及服務

在已處理的 120 個申請中，20 宗關於投資，51 宗涉及債務，23 宗為保險，12 宗與資產相關，14 宗則為其他產品。

## Case Status as at 31 December 2023

### Cases received within 2023

- For the 120 applications, 66 were accepted. 11 were rejected for not meeting the Intake Criteria of the ToR in force at the time. 30 were under vetting. 13 were withdrawn during vetting.
- For the 66 cases accepted, 4 were withdrawn, 33 were ongoing and 29 went through the mediation process. Among the 29 mediated cases, 27 were completed and closed, 1 was at arbitration stage, and 1 was pending for submission of the Notice to Arbitrate.
- For the 27 completed and closed cases, 25 were settled at different stages of the mediation process. 2 were not settled in mediation, but were closed as the claimants did not proceed to arbitration.
- As 25 out of the 27 completed and closed mediation cases were settled, the success rate for the year was 93%.

### Cases brought forward from previous years

- In addition to the 120 applications received, 53 applications from previous years were carried forward to 2023.
- Of these 53 applications, 3 were rejected for not meeting the Intake Criteria of the ToR in force at the time, 1 was withdrawn during vetting, and 49 were accepted and entered into the dispute resolution processes.
- Among the 49 accepted cases, 1 was terminated, 1 was withdrawn, 27 were completed and closed in the mediation process, 5 were ongoing, and 15 proceeded to arbitration.
- Within the 15 cases proceeded to arbitration, 3 were withdrawn from the process, 9 were closed with Arbitral Awards rendered, and 3 were still under the arbitration process.

## 在 2023 年 12 月 31 日的 個案情況

### 2023 年收到的個案

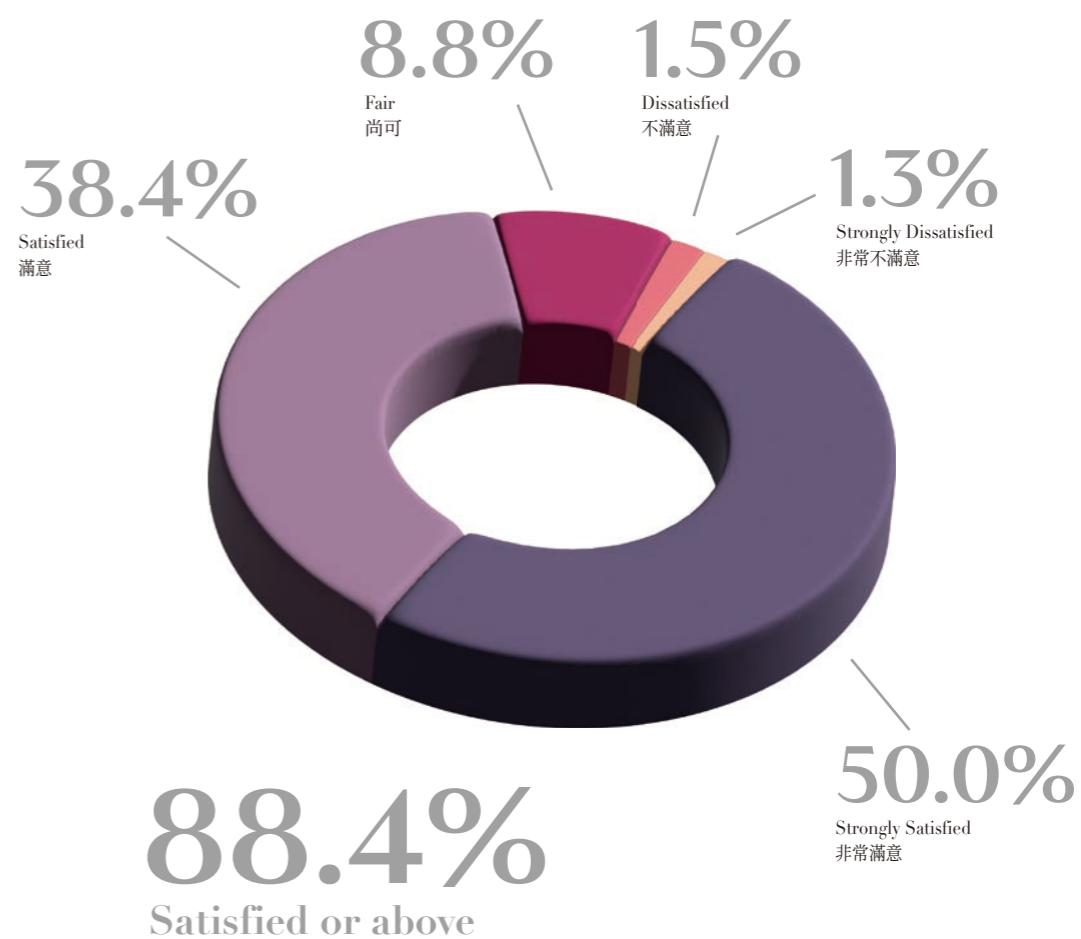
- 在 120 宗申請中，66 宗申請獲受理，11 宗因不符合當時適用的《職權範圍》中的《個案受理準則》而被拒絕，30 宗申請在審核中及 13 宗在審核中撤回申請。
- 獲受理的 66 宗申請中，4 宗撤回申請，33 宗個案的調解程序正在進行中及 29 宗已完成調解程序。在 29 宗已完成調解程序的個案中，27 宗已結案，1 宗正進行仲裁，餘下 1 宗正考慮提交仲裁通知書。
- 在 27 宗已結案的個案中，25 宗都分別於不同的調解階段達成和解，而未能和解的個案則有 2 宗（這兩宗個案因有關申索人沒有選擇仲裁而結案）。
- 在 2023 年 27 宗已完成並結案的調解個案中有 25 宗達成和解，年度的成功率為 93%。

### 由往年轉入的個案

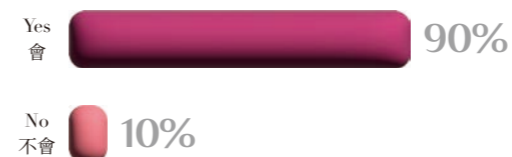
- 除上述 120 宗接獲的申請外，有 53 宗在往年接獲的申請轉入至 2023 年。
- 當中，3 宗申請因不符合當時適用的《職權範圍》中的《個案受理準則》而被拒絕，1 宗在審核中撤回申請，餘下 49 宗個案獲受理及進入了排解爭議程序。
- 在 49 宗獲受理個案中，1 宗被終止處理，1 宗撤回申請，27 宗已於調解程序結案，5 宗的程序仍然在進行中，另外 15 宗則進入仲裁程序。
- 在 15 宗進入仲裁程序的個案中，3 宗撤出仲裁程序，9 宗已作出《仲裁裁決》結案，餘下 3 宗仍然在仲裁程序中。

## SATISFACTION SURVEY 滿意度調查

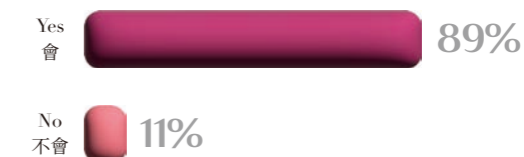
### Overall satisfaction with the FDRC's services 調解中心服務的整體滿意度



Would you recommend the FDRC mediation service to others if they have similar disputes?  
若別人遇到類似糾紛，會向他們推薦調解中心的調解服務嗎？



Would you use mediation again to settle disputes?  
未來會再採用調解方式解決糾紛嗎？



# PUBLICITY

## 推廣



金融糾紛調解員業務培訓班 2023  
Financial services mediator training in Huizhou, Guangdong

Throughout 2023, the FDRC thrived with dynamism, connecting with over 1,400 individuals from diverse backgrounds through multifaceted initiatives.

### Advancing Professional Services

The FDRC conducted six seminars, reaching out to academia, financial entities, and industry experts. Notably, two sessions were tailored for delegates from the China Banking Association, providing a deep dive into our proven business framework and adeptness in resolving financial services disputes.

### Elevating Industry Knowledge

Beyond the seminars, the Centre spearheaded and collaborated on six continuing professional development courses. Our CEO, a beacon of thought leadership, explicated pressing topics on payment fraud and digital dispute resolution, sparking dialogues among the legal and dispute resolution communities.

過去一年，調解中心為大學、金融機構、金融業界人士及相關組織舉辦6場研討會，演講3場講座，合計超過1,400名參與者。此外，調解中心舉辦及協辦共6個持續專業進修課程，務求調解員、仲裁員和員工與時並進。其中在11月調解中心自設年度培訓，探討備受熱議的付款相關詐騙，由行政總裁主講，吸引不少法務、社福界等專業人士。

集思廣益，聚賢論理，一直是調解中心任務之一。在調解及仲裁界別中，促進交流溝通，同時令公眾在不同角度加強對調解的概念，當中亦包括內地及大灣區的重要機關及金融消費者。

### Aligning with National Vision

In a concerted effort to synchronise with the National 14th Five-Year Plan, our CEO spoke at three eminent forums: the Guangzhou Financial Dispute Resolution Centre's Mediator Training Programme in Huizhou, the China Council for the Promotion of International Trade's Second Mainland-Hong Kong-Macao Joint Mediation Seminar in the Macao SAR, and the Law Lecture for Practitioners at the University of Hong Kong Faculty of Law. The speeches received accolades from practitioners and leaders in the legal, banking, mediation, and arbitration sectors.

隨著金管局及中國銀行業協會培訓團復辦，上述研討會中兩場為內地銀行家特設經濟金融專題會議，調解中心另外亦與澳門、廣州和北京相關部門密切聯繫。其中有首屆粵港澳大灣區發展工商大會，調解中心獲邀在內地—香港—澳門聯合調解機制研討會上演講；廣州金融糾紛人民調解委員會—廣州市金融糾紛調處中心舉辦之「金融糾紛調解員業務培訓班 2023」，行政總裁應邀擔任120名內地調解及仲裁員培訓講師，將香港金融調解經驗帶到大灣區。



專業進修培訓課程  
CPD event on Understanding Fraud Involving Payments



專業進修培訓課程  
CPD event on Understanding Fraud Involving Payments



# PUBLICITY

推廣



律政司舉辦「調解為先」承諾書活動  
“Mediate First” Pledge Star Logo Award Presentation Ceremony

## MAY

五月

## SEP

九月



第二屆內地 - 香港 - 澳門聯合調解機制研討會  
Mainland-Hong Kong-Macao Joint Mediation Seminar in the Macao SAR



金融糾紛調解員業務培訓班 2023  
Financial services mediator training in Huizhou, Guangdong

## DEC

十二月

FDRC 金融糾紛調解中心  
FINANCIAL DISPUTE RESOLUTION CENTRE

信用卡被盜用?

先調解 後仲裁

金融糾紛調解中心為所有由金管局認可或證監會發牌/註冊機構(只提供信貸評級的機構除外)的金融機構, 及其客戶, 提供調解及仲裁服務。

如欲了解本中心之合資格爭議, 請參閱以下影片或致電 3199 5199  
<https://fdrc.org.hk/tc/video/TC.mp4>

FDRC 金融糾紛調解中心  
FINANCIAL DISPUTE RESOLUTION CENTRE

銀行戶口轉賬有誤?

未經授權 錯誤收款人

先調解 後仲裁

金融糾紛調解中心為所有由金管局認可或證監會發牌/註冊機構(只提供信貸評級的機構除外)的金融機構, 及其客戶, 提供調解及仲裁服務。

如欲了解本中心之合資格爭議, 請參閱以下影片或致電 3199 5199  
<https://fdrc.org.hk/tc/video/TC.mp4>

### Expanding Visibility

The FDRC's presence resonated across the city through strategic advertising, such as on the Hongkong Post and MTR infrastructure. A brand-new video series on our services was set for release on television in 2024. Our vision is clear: to establish the FDRC as the quintessential name in financial dispute resolution in the Hong Kong SAR, thereby reinforcing the city's status as an international financial centre and the dominant gateway to China.

致力配合國家十四五規劃, 有效鞏固香港作為國際金融中心, 絕對有賴各位的支持和認識。調解中心在 2023 年間從各類渠道發揮宣傳之效, 例如郵筒廣告、港鐵站廣告燈箱, 和一系列全新電視宣傳短片, 現正密鑼緊鼓, 將在 2024 年正式首播, 寄望調解中心的來年繼續向前, 取得各界關注和信任。

# FINANCIAL STATEMENTS

## 財務報告

### REPORT OF THE DIRECTORS

The directors submit herewith their annual report together with the audited financial statements for the year ended 31 December 2023.

#### Principal place of business

Financial Dispute Resolution Centre (the “Company”) is a company incorporated and domiciled in Hong Kong and has its registered office and principal place of business at Room 408 - 409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong.

#### Principal activities

The Company is a non-profit making company limited by guarantee. It independently and impartially administers the Financial Dispute Resolution Scheme (“FDRS”) which provides mediation and arbitration services to financial institutions (which are members of FDRS) and their customers for the resolution of monetary disputes. The Company is established to promote more efficient dispute resolution for the benefit of the Hong Kong community.

#### Share capital

The Company is limited by guarantee and therefore does not have any share capital.

#### Reserve

Movement in reserve during the year ended 31 December 2023 are set out in statement of changes in equity on page 40.

#### The Board of Directors

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

Mr Dieter Yih  
(Retired with effect from 12 January 2024)  
Dr Thomas So Shiu Tsung  
(Appointed with effect from 12 January 2024)  
Mr Joseph Chan Ho Lim  
Ms Carmen Chu Lap Kiu  
(Retired with effect from 23 April 2024)

### 董事會報告書

董事會全人謹將截至二零二三年十二月三十一日止年度的年報和經審核財務報表呈覽。

#### 主要營業地點

金融糾紛調解中心（「本公司」）在香港註冊成立，並以香港為註冊地，註冊辦事處和主要營業地點設於香港中環雪廠街11號律政中心西座4樓408-09室。

#### 主要業務

本公司是以擔保有限公司形式成立的非牟利機構。本公司獨立公正地管理一套金融糾紛調解計劃（「調解計劃」），為調解計劃轄下的金融機構成員及其客戶提供調解及仲裁服務，以解決他們之間的金錢爭議。本公司的成立目的是要更有效調解爭議，從而造福香港社群。

#### 股本

本公司以擔保有限公司形式成立，因此並無任何股本。

#### 儲備

本公司截至二零二三年十二月三十一日止年度的儲備變動詳載於第40頁的權益變動表內。

#### 董事會

本財政年度內及截至本報告刊發日在任的董事如下：

葉禮德先生  
(卸任於二零二四年一月十二日生效)  
蘇紹聰博士  
(委任於二零二四年一月十二日生效)  
陳浩濂先生  
朱立翹女士  
(卸任於二零二四年四月二十三日生效)

Mr Chan King Wang (Appointed with effect from 23 April 2024)  
Mr Paul Yeung Kwok Leung  
Mr Gary Cheung Wai Kwok  
(Retired with effect from 1 March 2024)  
Mr Richard Leung Wai Keung  
Mr Herman Cho Chun Wah  
(Retired with effect from 1 April 2023)  
Prof Hon William Wong Kam Fai  
Mr Tang Nai Pan  
Mr Tom Chan Pak Lam  
(Appointed with effect from 1 March 2024)  
Ms Anna Koo Kar Chun  
(Appointed with effect from 1 April 2023)

In accordance with Article 22(3) of Part B of the Company's Articles of Association, all the existing directors shall continue in office for the following year.

#### Indemnity of directors

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

#### Directors' interests in transaction, arrangements or contracts

No contract of significance to which the Company was a party, and in which a director of the Company had a material interest, subsisted at the end of the year or at any time during the year.

#### Auditors

KPMG retire and, being eligible, offer themselves for re-appointment. A resolution for the re-appointment of KPMG as auditors of the Company is to be proposed at the forthcoming Annual General Meeting.

By order of the board

Dr Thomas SO Shiu Tsung  
Chairman  
Hong Kong, 28 May 2024

陳景宏先生  
(委任於二零二四年四月二十三日生效)  
楊國樑先生  
張為國先生  
(卸任於二零二四年三月一日生效)  
梁偉強先生  
曹振華先生  
(卸任於二零二三年四月一日生效)  
黃錦輝議員  
鄧肅斌先生  
陳柏楠先生  
(委任於二零二四年三月一日生效)  
顧家珍女士  
(委任於二零二三年四月一日生效)

根據本公司的公司組織章程細則B部第22(3)條，全體現任董事將於來年繼續留任。

#### 董事的彌償

惠及本公司董事的獲准許彌償條文（定義見香港《公司條例》第469條）現正生效，並於整個年度內生效。

#### 董事擁有交易、安排或合約的利益

本公司於本年度結算日或年內任何時間，均沒有訂立本公司董事擁有重大利益的任何重要合約。

#### 核數師

畢馬威會計師事務所任滿告退，並願膺選連任。本董事會將於即將召開的股東周年大會上，提呈由畢馬威會計師事務所連任本公司核數師的決議。

承董事會命

蘇紹聰博士  
主席  
香港  
二零二四年五月二十八日

## INDEPENDENT AUDITOR'S REPORT

### 獨立核數師報告書

to the members of Financial Dispute Resolution Centre (Incorporated in Hong Kong and limited by guarantee)  
致金融糾紛調解中心成員 (以擔保有限公司形式於香港註冊成立的有限公司)

#### Opinion

We have audited the financial statements of Financial Dispute Resolution Centre (the "Company") set out on pages 38 to 56, which comprise the statement of financial position as at 31 December 2023, the statement of comprehensive income, the statement of changes in equity and the cash flow statement for the year then ended and notes, comprising material accounting policy information and other explanatory information.

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 December 2023 and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

#### Basis for opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSA") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code") and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Information other than the financial statements and auditor's report thereon

The directors are responsible for the other information. The other information comprises all the information included in the annual report, other than the financial statements and our auditor's report thereon.

#### 意見

本核數師 (以下簡稱「我們」) 已審核刊於第 38 至第 56 頁金融糾紛調解中心 (「貴公司」) 的財務報表, 此財務報表包括於二零二三年十二月三十一日的財務狀況表與截至該日止年度的全面收益表、權益變動表和現金流量表, 以及附註, 包括重大會計政策資訊及其他解釋資訊。

我們認為, 該等財務報表已根據香港會計師公會頒佈的《香港財務報告準則》真實而公允地反映貴公司於二零二三年十二月三十一日的財務狀況、及貴公司截至該日止年度的財務業績和現金流量, 並已按照香港《公司條例》妥為編制。

#### 核數師意見的基礎

我們已根據香港會計師公會頒佈的《香港審計準則》進行審核。我們根據該等準則應負的責任詳見本報告書「核數師就財務報表審計須承擔的責任」一節。根據香港會計師公會頒佈的《專業會計師道德守則》(「道德守則」), 我們保持對貴公司的獨立性, 並已符合道德守則規定的其他道德要求。我們相信, 我們所獲得的審核憑證能充足和適當地為我們的審核意見提供基礎。

#### 財務報表及核數師報告外的其他資訊

董事需對其他資訊負責。其他資訊是指年報中除財務報表及核數師報告外的所有資訊。

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

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

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

#### Responsibilities of the directors for the financial statements

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

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

#### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, in accordance with section 405 of the Hong Kong Companies Ordinance, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

我們對財務報表發表的意見並不涵蓋其他資訊, 因此我們不會就該等資訊發表任何形式的保證結論。

在財務報表審計過程中, 我們的責任是審閱其他資訊, 以考慮該等資訊是否與財務報表或我們在審計過程中獲得的資訊存在重大不符, 或是否存在重大錯誤陳述。

如果我們根據已執行的工作, 認為該等其他資訊存在重大錯誤陳述, 那麼我們就須對此進行報告。我們在此方面未發現任何問題。

#### 董事就財務報表須承擔的責任

貴公司董事須負責根據香港會計師公會頒佈的《香港財務報告準則》及香港《公司條例》編制真實而公允的財務報表, 並負責董事認為編制財務報表所必需的有關內部監控, 以確保有關財務報表不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在編制財務報表時, 董事須負責評估貴公司持續經營的能力; 在合適的情況下披露與持續經營有關的事項; 以及使用持續經營編制基礎, 董事有意或必須對貴公司進行清算或停止營運的情況除外。

#### 核數師就審計財務報表承擔的責任

我們執行審計的目的是就整體財務報表是否不存在由於欺詐或錯誤而導致的重大錯誤陳述而獲取合理保證, 並出具核數師報告書以陳述我們的意見。我們是按照香港《公司條例》第 405 條的規定, 僅向整體股東報告。除此以外, 我們的報告書不可用作其他任何用途。我們概不就本報告書的內容, 對任何其他人士負責或承擔法律責任。

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to

合理保證雖是高等級的保證，但按照《香港會計準則》執行的審計並不一定就能檢測到重大錯誤陳述（若有）。錯誤陳述可源於舞弊或錯誤，在可被合理預期會單獨或合併地影響使用者根據該等財務報表所作的經濟決定時，會被視為重大錯誤陳述。

按照《香港會計準則》的規定，我們在審計過程中行使專業判斷並保持專業懷疑態度。我們同時：

- 識別及評估源於欺詐或錯誤的財務報表重大錯誤陳述風險，針對這些風險設計並執行適當的審計程式，並獲取可充足和適當地為我們的審計意見提供基礎的審計憑證。源於欺詐的重大錯誤陳述不能被檢測的風險大於源於錯誤的重大錯誤陳述不能被檢測的風險，因欺詐往往涉及共謀、偽造、有意遺漏、錯報或違反內部控制。
- 了解與審計有關的內部控制，以設計適當的審計程式，但並非為對公司的內部控制的效能發表意見。
- 評價董事所採用的會計政策的合適性及所作出的會計估計和相關披露的合理性。
- 評價董事使用持續經營基礎的合理性，並根據所獲得的審計憑證，確定在可能對公司持續經營能力產生重大影響的事件或情況有關方面是否存在重大不確定因素。如果我們認為存在重大不確定性，則有必要在核數師報告中提請使用者注意財務報表中的相關披露。假若有關的披露不足，則我們應當發表非無保留意見。我們的結論基於我們在截至核數師報告日止獲得的審計憑證。

the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

KPMG  
Certified Public Accountants

8th Floor, Prince's Building  
10 Chater Road  
Central, Hong Kong

28 May 2024

隨後發生的事件或具體情況可能會使公司喪失持續經營的能力。

- 評價財務報表的整體列報方式、結構和內容，包括披露部分，以及財務報表是否公允地列報相關交易及事件。

我們會與董事溝通審計的計劃範圍、時間表以及重大審計發現，其中包括我們在審計過程中發現的內部控制重大缺陷。

畢馬威會計師事務所  
執業會計師

香港中環  
遮打道10號  
太子大廈8樓

二零二四年五月二十八日

## STATEMENT OF COMPREHENSIVE INCOME

### 全面收益表

for the year ended 31 December 2023 (Expressed in Hong Kong dollars)

截至二零二三年十二月三十一日止年度 (以港幣列示)

	Note 附註	2023	2022
<b>Income 收入</b>			
Revenue 收入	3	\$ 72,000	\$ 46,600
Other revenue 其他收入	4	484,380	138,623
		<u>\$ 556,380</u>	<u>\$ 185,223</u>
<b>Expenditure 支出</b>			
Staff costs 員工成本	5(a)	\$ 6,394,639	\$ 5,908,532
Depreciation and amortisation 折舊和攤銷		407,543	445,544
Other administrative and operating expenses 其他行政及經營費用		1,858,896	1,967,159
		<u>\$ 8,661,078</u>	<u>\$ 8,321,235</u>
<b>Deficit and total comprehensive loss for the year 年度虧損及全面收益總額</b>	5	<u>\$ (8,104,698)</u>	<u>\$ (8,136,012)</u>

The notes on pages 42 to 56 form part of these financial statements.  
第 42 至第 56 頁的附註屬本財務報表的一部分。

## STATEMENT OF FINANCIAL POSITION

### 財務狀況表

at 31 December 2023 (Expressed in Hong Kong dollars)

於二零二三年十二月三十一日 (以港幣列示)

	Note 附註	2023	2022
<b>Non-current assets 非流動資產</b>			
Property, plant and equipment 物業、廠房和設備	7	\$ 558,540	\$ 744,653
Intangible asset 無形資產	8	-	14,657
		<u>\$ 558,540</u>	<u>\$ 759,310</u>
<b>Current assets 流動資產</b>			
Deposits, prepayments and other receivables 按金、預付款和其他應收款	9	\$ 444,853	\$ 214,833
Time deposits with original maturity of over three months 原定期限多於三個月之定期存款		6,000,000	7,500,000
Cash and cash equivalents 現金和現金等價物	10	5,042,649	4,755,676
		<u>\$ 11,487,502</u>	<u>\$ 12,470,509</u>
<b>Current liabilities 流動負債</b>			
Accruals and other payables 應計款項和其他應付款	11	948,765	1,077,844
		<u>\$ 948,765</u>	<u>\$ 1,077,844</u>
<b>Net current assets 流動資產淨值</b>		<u>\$ 10,538,737</u>	<u>\$ 11,392,665</u>
<b>Total assets less current liabilities 資產總值減流動負債</b>		<u>\$ 11,097,277</u>	<u>\$ 12,151,975</u>
<b>Non-current liabilities 非流動負債</b>			
Accruals and other payables 應計款項和其他應付款	11	200,000	150,000
		<u>\$ 200,000</u>	<u>\$ 150,000</u>
<b>NET ASSETS 資產淨值</b>		<u>\$ 10,897,277</u>	<u>\$ 12,001,975</u>
<b>RESERVES 儲備</b>			
Reserves 儲備	12	\$ 10,897,277	\$ 12,001,975
<b>TOTAL RESERVES 儲備總額</b>		<u>\$ 10,897,277</u>	<u>\$ 12,001,975</u>

Approved and authorised for issue by the board of directors on 28 May 2024. Signed on its behalf by:

董事局於二零二四年五月二十八日核准並許可發出，並由下列人士代表簽署：

Dr Thomas SO Shiu Tsung 蘇紹聰博士  
Chairman 主席

Ms Anna KOO Kar Chun 顧家珍女士  
Director and CEO 董事及行政總裁

The notes on pages 42 to 56 form part of these financial statements.  
第 42 至第 56 頁的附註屬本財務報表的一部分。

## STATEMENT OF CHANGES IN EQUITY

### 權益變動表

for the year ended 31 December 2023 (Expressed in Hong Kong dollars)

截至二零二三年十二月三十一日止年度 (以港幣列示)

	Reserves 儲備
At 1 January 2022 於 2022 年 1 月 1 日	\$ 13,137,987
<b>Change in equity for 2022:</b> 2022 年權益變動：	
Deficit and total comprehensive loss for the year 年度虧損及全面收益總額	(8,136,012)
Contribution from founder members 創辦成員的出資	<u>7,000,000</u>
At 31 December 2022 and 1 January 2023 於 2022 年 12 月 31 日及 2023 年 1 月 1 日	\$ 12,001,975
<b>Change in equity for 2023:</b> 2023 年權益變動：	
Deficit and total comprehensive loss for the year 年度虧損及全面收益總額	(8,104,698)
Contribution from founder members 創辦成員的出資	<u>7,000,000</u>
At 31 December 2023 於 2023 年 12 月 31 日	<u>\$ 10,897,277</u>

The notes on pages 42 to 56 form part of these financial statements.  
第 42 至第 56 頁的附註屬本財務報表的一部分。

## CASH FLOW STATEMENT

### 現金流量表

for the year ended 31 December 2023 (Expressed in Hong Kong dollars)

截至二零二三年十二月三十一日止年度 (以港幣列示)

	Note 附註	2023	2022
<b>Operating activities 經營活動</b>			
Deficit for the year 年度虧損	\$	(8,104,698)	\$ (8,136,012)
Adjustments for 調整項目：			
Depreciation and amortisation 折舊及攤銷		407,543	445,544
Interest income 利息收入		(362,980)	(128,623)
<b>Operating deficit before changes in working capital</b> <b>營運資金變動前的經營虧損</b>	\$	(8,060,135)	\$ (7,819,091)
(Increase)/decrease in deposits, prepayments and other receivables 按金、預付款和其他應收款 (增加)/ 減少		(221,949)	47,959
(Decrease)/increase in accruals and other payables 應計款項和其他應付款淨 (減少)/ 增加		(79,079)	332,403
<b>Net cash used in operating activities 經營活動所用的現金淨額</b>	\$	<u>(8,361,163)</u>	\$ <u>(7,438,729)</u>
<b>Investing activities 投資活動</b>			
Decrease/(increase) in time deposits with original maturity of over three months 原定期限多於三個月之定期存款 減少 / (增加)	\$	1,500,000	\$ (500,000)
Payment for purchase of property, plant and equipment 購置物業、廠房和設備款項		(206,773)	(93,396)
Interest income received 已收利息收入		354,909	69,869
<b>Net cash generated from/(used in) investing activities</b> <b>投資活動產生 / (所用) 的現金淨額</b>	\$	<u>1,648,136</u>	\$ <u>(523,527)</u>
<b>Financing activity 融資活動</b>			
Contribution from founder members 創辦成員的出資	\$	7,000,000	\$ 7,000,000
<b>Net cash generated from financing activity 融資活動產生的現金淨額</b>	\$	<u>7,000,000</u>	\$ <u>7,000,000</u>
<b>Net increase/(decrease) in cash and cash equivalents</b> <b>現金和現金等價物增加 / (減少) 淨額</b>	\$	286,973	\$ (962,256)
Cash and cash equivalents as at 1 January 於 1 月 1 日的現金和現金等價物		4,755,676	5,717,932
<b>Cash and cash equivalents as at 31 December</b> <b>於 12 月 31 日的現金和現金等價物</b>	10 \$	<u>5,042,649</u>	\$ <u>4,755,676</u>

The notes on pages 42 to 56 form part of these financial statements.  
第 42 至第 56 頁的附註屬本財務報表的一部分。

## NOTES TO THE FINANCIAL STATEMENTS

### 財務報表附註

(Expressed in Hong Kong dollars 以港幣列示)

#### 1 Principal activities

The Company is a non-profit making company limited by guarantee. It independently and impartially administers the FDRS which provides mediation and arbitration services to financial institutions (which are members of FDRS) and their customers for the resolution of monetary disputes. The Company is established to promote more efficient dispute resolution for the benefit of the Hong Kong community.

#### 2 Material accounting policies

##### (a) Statement of compliance

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

The HKICPA has issued certain new and revised HKFRSs that are first effective or available for early adoption for the current accounting period of the Company. Note 2(c) provides information on any changes in accounting policies resulting from initial application of these developments to the extent that they are relevant to the Company for the current and prior accounting periods reflected in these financial statements.

##### (b) Basis of preparation of the financial statements

The measurement basis used in the preparation of the financial statements is the historical cost basis.

The preparation of financial statements in conformity with

#### 1 主要業務

本公司是以擔保有限公司形式成立的非牟利機構。本公司獨立公正地管理一套調解計劃，為調解計劃轄下的金融機構成員及其客戶提供調解及仲裁服務，以解決他們之間的金錢爭議。本公司的成立目的是要更有效調解爭議，從而造福香港社群。

#### 2 主要會計政策

##### (a) 合規聲明

本財務報表是按照香港會計師公會頒佈的所有適用的《香港財務報告準則》(此統稱包含所有適用的個別《香港財務報告準則》、《香港會計準則》和詮釋)、香港公認會計原則及香港《公司條例》的規定編製。本公司採用的主要會計政策於下文披露。

香港會計師公會頒佈若干新訂和經修訂的《香港財務報告準則》。這些準則在本公司當前的會計期間開始生效或可供提早採用。在與本公司有關的範圍內初始應用這些新訂和經修訂的準則所引致當前和以往會計期間的任何會計政策變動，已於本財務報表內反映，有關資料載列於附註 2(c)。

##### (b) 財務報表的編製基準

編製本財務報表時是以歷史成本作為計量基準。

管理層需在編製符合《香港財務報告準則》的財務報表時作出會對會計政策的應用，以及資產、負債、收入和

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

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

##### (c) Changes in accounting policies

The HKICPA has issued a number of amendments to HKFRSs that are first effective for the current accounting period of the Company.

On 4 July 2023, the HKICPA issued guidance on the accounting considerations for the mandatory provident fund (“MPF”) and long service payment (“LSP”) offsetting mechanism in the Hong Kong SAR, and the abolition of such mechanism, which was gazetted by the Government of Hong Kong SAR on 9 June 2022. The Company has applied the above HKICPA guidance and implemented the accounting policy change in connection with its LSP liability. However, since the amount of the catch-up profit or loss adjustment was immaterial with reference to the assessment by the Company, the Company did not restate the comparative figures for its financial statements. It also did not have a material impact on the statement of financial position as at 31 December 2022 and 31 December 2023.

None of the developments have had a material effect on how the Company’s results and financial position for the current or prior periods have been prepared or presented. The Company has not applied any new standard or interpretation that is not yet effective for the current accounting period (see note 15).

支出的報告數額構成影響的判斷、估計和假設。這些估計和相關假設是根據以往經驗和管理層因應當時情況認為合理的多項其他因素作出的，其結果構成了管理層在無法依循其他途徑即時得知資產與負債的賬面值時所作出判斷的基礎。實際結果可能有別於估計數額。

管理層會不斷審閱各項估計和相關假設。如果會計估計的修訂只是影響某一期間，其影響便會在該期間內確認；如果修訂對當前和未來期間均有影響，則在作出修訂的期間和未來期間確認。

##### (c) 會計政策的變動

香港會計師公會已發佈了數項於本公司的本會計期間首次生效的《香港財務報告準則》的修訂。

於二零二二年六月九日由香港特別行政區政府刊憲取消強制性公積金(「強積金」)與長期服務金(「長服金」)對沖機制。於二零二三年七月四日，香港會計師公會就香港特別行政區的強積金與長服金對沖機制的會計考慮發布指引。本公司已應用上述香港會計師公會指引，並對其長服金負債應用會計政策變更。然而，由於根據本公司的評估，追補損益調整的金額並不重大，因此本公司沒有重列其財務報表的比較數字。這也沒有對截至二零二二年十二月三十一日和二零二三年十二月三十一日的財務狀況表產生重大影響。

該等修訂均未對本公司本期或前期的業績和財務狀況的準備或呈報方式產生重大影響。本公司並無採用任何於本會計期間尚未生效的新訂準則或詮釋(見附註 15)。

#### (d) Property, plant and equipment

Property, plant and equipment including right-of-use assets arising from leases of underlying property, plant and equipment (see note 2(e)), are stated at cost less accumulated depreciation and impairment losses.

Depreciation is calculated to write off the cost of items of property, plant and equipment, less their estimated residual value, if any, using the straight-line method over their estimated useful lives as follows:

- Leasehold improvements	Over the shorter of unexpired term of the lease and their estimated useful lives
- Furniture and fixtures	5 years
- Office equipment	3 years
- Computer equipment	3 years

Both the useful life of an asset and its residual value, if any, are reviewed annually.

The carrying amounts of property, plant and equipment are reviewed for indications of impairment at the end of each reporting period. An impairment loss is recognised in comprehensive income if the carrying amount of an asset exceeds its recoverable amount. The recoverable amount of an asset is the greater of its fair value less costs of disposal and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a discount rate that reflects current market assessments of the time value of money and the risks specific to the assets. An impairment loss is reversed if there has been a favourable change in estimates used to determine the recoverable amount.

Gains or losses arising from the retirement or disposal of an item of property, plant and equipment are determined as the difference between the net disposal proceeds and the carrying amount of the item and are recognised in comprehensive income on the date of retirement or disposal.

#### (e) Intangible assets

Intangible assets that are acquired by the Company are stated at

#### (d) 物業、廠房和設備

物業、廠房和設備包括標的物業、廠房和設備 (參閱附註 2(e)) 租賃產生的使用權資產。物業、廠房和設備是以成本扣除累計折舊及減值虧損後列賬。

物業、廠房和設備項目的折舊是以直線法在以下預計可用期限內沖銷其成本 (已扣除估計殘值 (如有)) 計算：

- 租賃改善	按尚餘租賃期和預計可用期限兩者中的較短期間計提折舊
- 傢具及固定裝置	5 年
- 辦公室設備	3 年
- 電腦設備	3 年

本公司會每年審閱資產的可用期限和殘值 (如有)。

本公司會於每個報告期末審閱物業、廠房及設備的賬面值是否出現減值跡象。如資產賬面值高於其可收回數額，便會於全面收益中確認減值虧損。資產的可收回數額是其公允價值 (已扣除出售成本) 與使用價值兩者中的較高額。在評估使用價值時，預計未來現金流量會按照能反映當時市場對貨幣時間值和資產特定風險的評估的折現率，折現至其現值。如果用以釐定可收回數額的估計數額出現了正面的變化，有關的減值虧損便會轉回。

報廢或處置物業、廠房和設備項目所產生的損益以處置所得款項淨額與項目賬面金額之間的差額釐定，並於報廢或處置日在損益中確認。

#### (e) 無形資產

本公司購入的無形資產按成本減去累計攤銷 (適用於預計可用而有既定的期限) 和減值虧損後列賬。

cost less accumulated amortisation (where the estimated useful life is finite) and impairment losses.

Amortisation of intangible assets with finite useful lives is charged to comprehensive income on a straight-line basis over the assets' estimated useful lives. The following intangible asset with finite useful life is amortised from the date it is available for use and its estimated useful life is as follows:

- Computer software	3 years
---------------------	---------

Both the period and method of amortisation are reviewed annually.

Intangible assets are not amortised while their useful lives are assessed to be indefinite. Any conclusion that the useful life of an intangible asset is indefinite is reviewed annually to determine whether events and circumstances continue to support the indefinite useful life assessment for that asset. If they do not, the change in the useful life assessment from indefinite to finite is accounted for prospectively from the date of change and in accordance with the policy for amortisation of intangible assets with finite lives as set out above.

The carrying amounts of intangible assets are reviewed for indications of impairment at the end of each reporting period. An impairment loss is recognised in comprehensive income if the carrying amount of an asset exceeds its recoverable amount. The recoverable amount of an asset is the greater of its fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a discount rate that reflects current market assessments of the time value of money and the risks specific to the assets. An impairment loss is reversed if there has been a favourable change in estimates used to determine the recoverable amount.

#### (f) Deposits, prepayments and other receivables

Deposits, prepayments and other receivables are initially recognised at fair value. Receivables are thereafter stated at amortised cost using the effective interest method, less loss allowance, except where the effect of discounting would be

有既定可用期限的無形資產攤銷按直線法於資產的預計可用期限內在全面收益中列支。以下有既定可用期限的無形資產由可供使用當日起，在預計可用期限內攤銷：

- 電腦軟件	3 年
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本公司會每年審閱攤銷的期限和方法。

本公司不會攤銷可用期限未定的無形資產，並會每年審閱關於無形資產可用期限未定的任何結論，以釐定有關事項和情況是否繼續支持該資產可用期限未定的評估結論。如否的話，由未定轉為有既定可用期限的評估變動會自變動日期起，根據上文所載有既定期限的無形資產的攤銷政策提早入賬。

本公司會於每個報告期末審閱無形資產的賬面值是否出現減值跡象。如資產賬面值高於其可收回數額，便會於全面收益中確認減值虧損。資產的可收回數額是其公允價值 (已扣除出售成本) 與使用價值兩者中的較高額。在評估使用價值時，預計未來現金流量會按照能反映當時市場對貨幣時間值和資產特定風險的評估的折現率，折現至其現值。如果用以釐定可收回數額的估計數額出現了正面的變化，有關的減值虧損便會轉回。

#### (f) 按金、預付款和其他應收款

按金、預付款和其他應收款按公允價值進行初始確認。對於應收款，其後以實際利率法按攤銷成本減去損失準備後所得數額入賬；但其折現影響並不重大則除外。在此情況下，應收款會按成本減去損失準備後所得數額入賬。



immaterial. In such cases, the receivables are stated at cost less loss allowance.

Receivables are stated at amortised cost using the effective interest method less allowance for credit losses as determined below:

The loss allowance is measured at an amount equal to lifetime expected credit losses (“ECLs”), which are those losses that are expected to occur over the expected life of the receivables. The loss allowance is estimated using a provision matrix based on the Company’s historical credit loss experience, adjusted for factors that are specific to the debtors and an assessment of both the current and forecast general economic conditions at the reporting date. ECLs are remeasured at each reporting date with any changes recognised as an impairment gain or loss in profit or loss. The Company recognises an impairment gain or loss with a corresponding adjustment to the carrying amount of receivables through a loss allowance account.

The gross carrying amount of receivables is written-off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Company determines that the debtor does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off.

#### **(g) Receipts in advance, accruals and other payables**

Receipts in advance, accruals and other payables are initially recognised at fair value and are subsequently stated at amortised cost unless the effect of discounting would be immaterial, in which case they are stated at cost.

#### **(h) Cash and cash equivalents**

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other financial institutions, and short-term, highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of changes in value, having been within three months of maturity at acquisition.

應收款採用實際利率法減去按下文釐定的信用損失，按攤銷成本列賬：

本公司按照相當於整個存續期內預期信用損失的金額（即預期將於應收賬款的預計存續期內發生的損失）計量損失準備。本公司基於歷史信用損失經驗、使用準備矩陣計算損失準備，相關歷史經驗根據茲報告日借款人的特定因素、以及對當前狀況和未來經濟狀況預測的評估進行調整。本公司在每個報告日重新計量預期信用損失，由此形成的損失準備的增加或轉回金額，應當作為減值損失或利得計入當期損益。對於其他應收款，本公司通過損失準備抵減該項其他應收款在財務狀況表中列示的賬面金額。

應收款的總賬面金額（部分或全部）會被沖銷，並以無法收回的實際可能性為限。這種情況通常發生在本公司確定債務人沒有資產或收入來源可產生足夠的現金流量以償還將被減記的金額。

**(g) 預收款項、應計款項和其他應付款**  
預收款項、應計款項和其他應付款按公允價值初始確認，其後按攤銷成本入賬；但如折現影響並不重大，則按成本入賬。

#### **(h) 現金和現金等價物**

現金和現金等價物包括銀行存款和現金、存放於銀行和其他金融機構的活期存款，以及短期和高流動性的投資。這些投資可以隨時換算為已知的現金額、價值變動方面的風險不大，並在購入後三個月內到期。

#### **(i) 所得稅**

根據香港《稅務條例》第 88 條，本公司獲豁免繳納香港利得稅。

#### **(i) Income tax**

The Company is exempt from Hong Kong Profits Tax by virtue of Section 88 of the Hong Kong Inland Revenue Ordinance.

#### **(j) Provisions and contingent liabilities**

Provisions are recognised for other liabilities of uncertain timing or amount when the Company has a legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Where the time value of money is material, provisions are stated at the present value of the expenditure expected to settle the obligation.

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

#### **(k) Revenue recognition**

Income is classified by the Company as revenue when it arises from the provision of services in the ordinary course of the Company’s business.

Further details of the Company’s revenue and other income recognition policies are as follows:

(i) Service fee income is recognised when application fees for mediation services are received or in-house mediation services are arranged.

(ii) Interest income is recognised as it accrues using the effective interest method.

#### **(l) Contributions from founder members**

Contributions from founder members are treated as capital contribution and recognised in the statement of financial position and reserves when received.

#### **(j) 準備和或有負債**

如果本公司須就已發生的事件承擔法定或推定義務，因而預期會導致含有經濟效益的資源外流，在可以作出可靠的估計時，本公司便會就該時間或數額不確定的其他負債計提準備。如果貨幣時間值重大，則按預計所需支出的現值計提準備。

如果含有經濟效益的資源外流的可能性較低，或是無法對有關數額作出可靠的估計，便會將該義務披露為或有負債，但資源外流的可能性極低則除外。如果本公司的義務須視乎某宗或多宗未來事件是否發生才能確定是否存在，亦會披露為或有負債，但資源外流的可能性極低則除外。

#### **(k) 收入確認**

本公司將日常經營活動中提供服務產生的收益分類為收入。

有關本公司收入及其他所得的確認政策詳情載列如下：

(i) 服務費收入是於本公司已收取調解服務申請費或已安排提供調解服務時確認。

(ii) 利息收入是以實際利率法在產生時確認。

#### **(l) 創辦成員的出資**

創辦成員的出資被當作注資處理，並在收到時於財務狀況表和儲備中確認。

#### **(m) 僱員福利**

薪金、年度獎金、浮動酬勞、有薪年假、界定供款退休計劃的供款和非貨幣福利成本在僱員提供相關服務的期間內累計。如果延遲付款或結算會造成重大的影響，則這些數額會以

**(m) Employee benefits**

Salaries, annual bonuses and variable pay, paid annual leave, contributions to defined contribution retirement plan and the cost of non-monetary benefits are accrued in the period in which the associated services are rendered by employees. Where payment or settlement is deferred and the effect would be material, these amounts are stated at their present values.

**(n) Related parties**

(A) A person, or a close member of that person's family, is related to the Company if that person:

- (i) has control or joint control over the Company;
- (ii) has significant influence over the Company; or
- (iii) is a member of the key management personnel of the Company or the Company's parent.

(B) An entity is related to the Company if any of the following conditions applies:

- (i) The entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
- (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
- (iii) Both entities are joint ventures of the same third party.
- (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
- (v) The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company.
- (vi) The entity is controlled or jointly controlled by a person identified in (A).
- (vii) A person identified in (A)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
- (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Company or to the Company's parent.

現值列賬。

**(n) 關聯方**

(A) 如屬以下人士，即該人士或該人士的近親是本公司的關聯方：

- (i) 控制或共同控制本公司；
- (ii) 對本公司有重大影響力；或
- (iii) 是本公司或本公司母公司的關鍵管理人員。

(B) 如符合下列任何條件，即企業實體是本公司的關聯方：

- (i) 該實體與本公司隸屬同一公司（即各母公司、附屬公司和同系附屬公司彼此間有關聯）。
- (ii) 一家實體是另一實體的聯營公司或合營企業（或另一實體所屬集團旗下成員公司的聯營公司或合營企業）。
- (iii) 兩家實體是同一第三方的合營企業。
- (iv) 一家實體是第三方實體的合營企業，而另一實體是第三方實體的聯營公司。
- (v) 該實體是為本公司或作為本公司關聯方的任何實體的僱員福利而設的離職後福利計劃。
- (vi) 該實體受到上述第 (A) 項內所認定人士控制或共同控制。
- (vii) 上述第 (A) (i) 項內所認定人士對該實體有重大影響力或是該實體（或該實體母公司）的關鍵管理人員。
- (viii) 該實體或其作為一部分的任何集團成員公司向本公司或本公司母公司提供關鍵管理人員服務。

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

**3 Revenue**

The Company's principal activities are to provide mediation and arbitration services to financial institutions (which are members of FDRS) and their customers for the resolution of monetary dispute.

Application fee for mediation service 調解服務申請費	\$ 24,000	\$ 10,600
In-house mediation service 本公司提供的調解服務	48,000	36,000
	<u>\$ 72,000</u>	<u>\$ 46,600</u>

**4 Other revenue**

Renewal fee for FDRC List of Arbitrators/Mediators 調解計劃轄下仲裁員 / 調解員名單的續期費	\$ 10,200	\$ 4,000
Interest income 利息收入	362,980	128,623
Sundry income 雜項收入	111,200	6,000
	<u>\$ 484,380</u>	<u>\$ 138,623</u>

**5 Deficit**

Deficit is arrived at after charging:

(a) Staff costs 員工成本		
Salaries, wages and other benefits 薪金、工資和其他福利	\$ 6,242,842	\$ 5,772,361
Contributions to defined contribution retirement plan 界定供款退休計劃供款	151,797	136,171
	<u>\$ 6,394,639</u>	<u>\$ 5,908,532</u>
(b) Other items 其他項目		
Auditors' remuneration 核數師酬金	\$ 152,250	\$ 145,000
Depreciation on owned property, plant and equipment 自建物業、廠房和設備折舊	392,886	419,763
Amortisation 攤銷	14,657	25,781
Other administrative and operating expense 其他行政及經營費用	1,706,646	1,822,159
	<u>\$ 2,266,439</u>	<u>\$ 2,412,703</u>

一名個人的近親是指與有關實體交易並可能影響該個人或受該個人影響的家庭成員。

**3 收入**

本公司主要業務為向金融機構（調解計劃轄下的成員）及其客戶提供調解及仲裁服務，以解決他們之間的金錢爭議。

	2023	2022
Application fee for mediation service 調解服務申請費	\$ 24,000	\$ 10,600
In-house mediation service 本公司提供的調解服務	48,000	36,000
	<u>\$ 72,000</u>	<u>\$ 46,600</u>

**4 其他收入**

	2023	2022
Renewal fee for FDRC List of Arbitrators/Mediators 調解計劃轄下仲裁員 / 調解員名單的續期費	\$ 10,200	\$ 4,000
Interest income 利息收入	362,980	128,623
Sundry income 雜項收入	111,200	6,000
	<u>\$ 484,380</u>	<u>\$ 138,623</u>

**5 虧損**

有關虧損是計及以下各項後得出：

	2023	2022
(a) Staff costs 員工成本		
Salaries, wages and other benefits 薪金、工資和其他福利	\$ 6,242,842	\$ 5,772,361
Contributions to defined contribution retirement plan 界定供款退休計劃供款	151,797	136,171
	<u>\$ 6,394,639</u>	<u>\$ 5,908,532</u>
(b) Other items 其他項目		
Auditors' remuneration 核數師酬金	\$ 152,250	\$ 145,000
Depreciation on owned property, plant and equipment 自建物業、廠房和設備折舊	392,886	419,763
Amortisation 攤銷	14,657	25,781
Other administrative and operating expense 其他行政及經營費用	1,706,646	1,822,159
	<u>\$ 2,266,439</u>	<u>\$ 2,412,703</u>

## 6 Directors' emoluments

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

	2023	2022
Salaries and allowances 薪金和津貼	\$ 2,178,389	\$ 1,871,208
Performance-based bonus 績效獎金	62,308	109,154
Retirement scheme contribution 退休計劃供款	18,000	18,000

All directors' emoluments disclosed above were paid to or receivable by the executive director(s) in respect of services rendered as executive(s) of the Company.

## 7 Property, plant and equipment

	Leasehold improvements 租賃改善	Furniture and fixtures 傢俱及固定裝置	Office equipment 辦公室設備	Computer equipment and software 電腦設備及軟件	Total 總額
<b>Cost 成本：</b>					
At 1 January 2023 於 2023 年 1 月 1 日	\$ 1,396,832	\$ 169,224	\$ 182,521	\$ 1,371,229	\$ 3,119,806
Additions 增置	5,800	2,688	57,910	140,375	206,773
At 31 December 2023 於 2023 年 12 月 31 日	\$ 1,402,632	\$ 171,912	\$ 240,431	\$ 1,511,604	\$ 3,326,579
<b>Accumulated depreciation 累計折舊：</b>					
At 1 January 2023 於 2023 年 1 月 1 日	\$ (826,398)	\$ (127,889)	\$ (167,724)	\$ (1,253,142)	\$ (2,375,153)
Charge for the year 本年度折舊	(282,291)	(18,131)	(29,064)	(63,400)	(392,886)
At 31 December 2023 於 2023 年 12 月 31 日	\$ (1,108,689)	\$ (146,020)	\$ (196,788)	\$ (1,316,542)	\$ (2,768,039)
<b>Net book value 賬面淨值：</b>					
At 31 December 2023 於 2023 年 12 月 31 日	\$ 293,943	\$ 25,892	\$ 43,643	\$ 195,062	\$ 558,540

## 6 董事酬金

根據香港《公司條例》第 383(1) 條及第 2 部《公司 (披露董事利益資料) 規例》列報的董事酬金如下：

	2023	2022
薪金和津貼	\$ 2,178,389	\$ 1,871,208
績效獎金	62,308	109,154
退休計劃供款	18,000	18,000

上述披露的所有董事酬金已支付或應付予作為本公司行政人員而提供服務的執行董事。

## 7 物業、廠房和設備

	Leasehold improvements 租賃改善	Furniture and fixtures 傢俱及固定裝置	Office equipment 辦公室設備	Computer equipment and software 電腦設備及軟件	Total 總額
<b>Cost 成本：</b>					
At 1 January 2023 於 2023 年 1 月 1 日	\$ 1,396,832	\$ 169,224	\$ 182,521	\$ 1,371,229	\$ 3,119,806
Additions 增置	5,800	2,688	57,910	140,375	206,773
At 31 December 2023 於 2023 年 12 月 31 日	\$ 1,402,632	\$ 171,912	\$ 240,431	\$ 1,511,604	\$ 3,326,579
<b>Accumulated depreciation 累計折舊：</b>					
At 1 January 2023 於 2023 年 1 月 1 日	\$ (826,398)	\$ (127,889)	\$ (167,724)	\$ (1,253,142)	\$ (2,375,153)
Charge for the year 本年度折舊	(282,291)	(18,131)	(29,064)	(63,400)	(392,886)
At 31 December 2023 於 2023 年 12 月 31 日	\$ (1,108,689)	\$ (146,020)	\$ (196,788)	\$ (1,316,542)	\$ (2,768,039)
<b>Net book value 賬面淨值：</b>					
At 31 December 2023 於 2023 年 12 月 31 日	\$ 293,943	\$ 25,892	\$ 43,643	\$ 195,062	\$ 558,540

	Leasehold improvements 租賃改善	Furniture and fixtures 傢俱及固定裝置	Office equipment 辦公室設備	Computer equipment and software 電腦設備及軟件	Total 總額
<b>Cost 成本：</b>					
At 1 January 2022 於 2022 年 1 月 1 日	\$ 1,396,832	\$ 169,224	\$ 178,429	\$ 1,281,925	\$ 3,026,410
Additions 增置	-	-	4,092	89,304	93,396
At 31 December 2022 於 2022 年 12 月 31 日	\$ 1,396,832	\$ 169,224	\$ 182,521	\$ 1,371,229	\$ 3,119,806

## Accumulated depreciation 累計折舊：

At 1 January 2022 於 2022 年 1 月 1 日	\$ (546,450)	\$ (110,089)	\$ (132,400)	\$ (1,166,451)	\$ (1,955,390)
Charge for the year 本年度折舊	(279,948)	(17,800)	(35,324)	(86,691)	(419,763)
At 31 December 2022 於 2022 年 12 月 31 日	\$ (826,398)	\$ (127,889)	\$ (167,724)	\$ (1,253,142)	\$ (2,375,153)

## Net book value 賬面淨值：

At 31 December 2022 於 2022 年 12 月 31 日	\$ 570,434	\$ 41,335	\$ 14,797	\$ 118,087	\$ 744,653
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## 8 Intangible asset

## 8 無形資產

	2023	2022
<b>Cost 成本：</b>		
At 1 January 於 1 月 1 日	\$ 1,225,396	\$ 1,225,396
Additions 增置	-	-
At 31 December 於 12 月 31 日	\$ 1,225,396	\$ 1,225,396
<b>Accumulated amortisation 累計攤銷：</b>		
At 1 January 於 1 月 1 日	\$ 1,210,739	\$ 1,184,958
Charge for the year 本年度攤銷	14,657	25,781
At 31 December 於 12 月 31 日	\$ 1,225,396	\$ 1,210,739
<b>Net book value 賬面淨值：</b>		
At 31 December 於 12 月 31 日	\$ -	\$ 14,657

## 9 Deposits, prepayments and other receivables

	2023	2022
Deposits 按金	\$ 181,430	\$ 4,480
Prepayments 預付款	194,954	149,955
Other receivables 其他應收款	68,469	60,398
	<u>\$ 444,853</u>	<u>\$ 214,833</u>

All of the other deposits, prepayments and other receivables are expected to be recovered or recognised as expense within one year.

## 10 Cash and cash equivalents

Cash and cash equivalents comprise:

	2023	2022
Cash at bank and on hand 銀行存款和現金	\$ 1,042,649	\$ 655,676
Time deposits with original maturity of less than three months 原定期限少於三個月之定期存款	4,000,000	4,100,000
Cash and cash equivalents 現金和現金等價物	<u>\$ 5,042,649</u>	<u>\$ 4,755,676</u>

## 11 Accruals and other payables

	2023	2022
Accruals 應計款項	\$ 996,515	\$ 1,082,844
Other payables 其他應付款	152,250	145,000
	<u>\$ 1,148,765</u>	<u>\$ 1,227,844</u>

The amount of the accruals and other payables that are settled after more than one year is \$200,000 (2022: \$150,000) and is disclosed under non-current liabilities. All of the other accruals and other payables are expected to be settled within one year or are repayable on demand.

## 9 按金、預付款和其他應收款

	2023	2022
Deposits 按金	\$ 181,430	\$ 4,480
Prepayments 預付款	194,954	149,955
Other receivables 其他應收款	68,469	60,398
	<u>\$ 444,853</u>	<u>\$ 214,833</u>

所有其他按金、預付款和其他應收款預期可於一年內收回或確認為開支。

## 10 現金和現金等價物

現金和現金等價物包括：

	2023	2022
Cash at bank and on hand 銀行存款和現金	\$ 1,042,649	\$ 655,676
Time deposits with original maturity of less than three months 原定期限少於三個月之定期存款	4,000,000	4,100,000
Cash and cash equivalents 現金和現金等價物	<u>\$ 5,042,649</u>	<u>\$ 4,755,676</u>

## 11 應計款項和其他應付款

	2023	2022
Accruals 應計款項	\$ 996,515	\$ 1,082,844
Other payables 其他應付款	152,250	145,000
	<u>\$ 1,148,765</u>	<u>\$ 1,227,844</u>

一年後結清的應計款項和其他應付款項為 200,000 元 (二零二二年：150,000 元)，並在非流動負債下披露。所有其他應計款項和其他應付款項預計將在一年內結清或應要求償還。

## 12 Capital and reserve

### (a) Share capital and members

The Company is a non-profit making company limited by guarantee and therefore does not have any share capital. Under the provisions of the Company's Articles of Association, every member shall, in the event of the Company being wound up, contribute such amount as may be required to meet the liabilities of the Company, but not exceeding \$100 each.

The founder members of the Company are the Under Secretary for Financial Services and the Treasury ("USFST"), the Hong Kong Monetary Authority ("HKMA") and the Securities and Futures Commission ("SFC").

### (b) Capital management

The Company defines "capital" as the reserves maintained by the Company. On this basis the amount of capital employed at 31 December 2023 was \$10,897,277 (2022: \$12,001,975). The Company's primary objectives when managing capital are to safeguard the Company's ability to continue as a going concern.

The Company regularly reviews and manages its capital structure to ensure effective use of reserves and the sound financial status of the Company. Under the Terms of Reference for the Company in relation to the FDRS, the Financial Services and the Treasury Bureau ("FSTB"), the HKMA and the SFC shall fund the set-up costs and the operational costs of the Company in the first three years, i.e. from 1 January 2012 to 31 December 2014. To allow more time for the Company to carry out its consultation study on funding formula, however, the three funding parties agreed that the Company may use its accumulated surplus and their funding commitments to sustain the operation of the Company after 31 December 2014 until around 2024. Upon the implementation of its funding formula and subject to the results of the consultation, the Company shall be funded by the members of the FDRS, as part of the financial industry's commitment to the general public to resolve disputes in a fair and efficient manner. The HKMA and the SFC provided funding of \$3,500,000 each on 10 November 2023 and 13 November 2023 respectively, and have provided a commitment to provide a further \$3,500,000 each on request by the Company. There are no specific performance condition

## 12 資本和儲備

### (a) 股本和成員

本公司是以擔保有限公司形式成立的非牟利機構，因此並無任何股本。根據本公司的公司組織章程細則條文，如本公司面臨清盤，各成員必須因應可能需要的情况出資，以應付本公司的負債，但各成員的出資額不得超過 100 元。

本公司的創辦成員分別為財經事務及庫務局副局長、香港金融管理局 (「金管局」) 及證券及期貨事務監察委員會 (「證監會」)。

### (b) 資本管理

本公司將「資本」界定為由本公司持有的儲備。按此基準計算，於二零二三年十二月三十一日的資本額為 10,897,277 元 (二零二二年：12,001,975 元)。本公司管理資本的主要目的是保障本公司可持續經營。

本公司會定期檢討及管理其資本架構，以確保能有效運用儲備及本公司的財政狀況穩健。根據本公司就調解計劃訂立的職權範圍，財經事務及庫務局、金管局及證監會撥付本公司首三年 (即自二零一二年一月一日至二零一四年十二月三十一日止) 的創立成本及營運開支。但為本公司提供更充裕時間來對融資方案進行諮詢研究，三個出資方已同意使用本公司的累計盈餘及財務承擔，以資助本公司於二零一四年十二月三十一日至二零二四年期間的運作。在實施融資方案後及取決於諮詢結果，調解計劃的成員將為本公司提供資金，以體現金融業以公平高效的方式為公眾解決糾紛的承擔。金管局和證監會分別於二零二三年十一月十日 and 二零二三年十一月十三日各自提供了 3,500,000 元的資

attached to the funding received or committed to in 2023.

The Company was not subject to externally imposed capital requirements.

### 13 Financial risk management and fair values

Exposure to liquidity, credit, interest rate and currency risks arises in the normal course of the Company's business.

The Company's exposure to these risks and the financial risk management policies and practices used by the Company to manage these risks are described below.

#### (a) Liquidity risk

The Company's policy is to regularly monitor current and expected liquidity requirements to ensure that it maintains sufficient reserves of cash.

The following table represents the earliest contractual settlement dates of the Company's financial liabilities at the end of reporting period:

	2023			2022		
	Carrying amount	Within 1 year or on demand	More than 1 year but less than 5 years	Carrying amount	Within 1 year or on demand	More than 1 year but less than 5 years
	賬面金額	1年內或按 要求償還	1年後 但5年內	賬面金額	1年內或 按 要求償還	1年後 但5年內
Accruals and other payables	\$ 1,148,765	\$ 948,765	\$ 200,000	\$ 1,227,844	\$ 1,077,844	\$ 150,000
應計款項和其他應付款	<u>\$ 1,148,765</u>	<u>\$ 948,765</u>	<u>\$ 200,000</u>	<u>\$ 1,227,844</u>	<u>\$ 1,077,844</u>	<u>\$ 150,000</u>

#### (b) Credit risk

The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the balance sheet after deducting any impairment allowance.

金，並已承諾在本公司要求下，各自再提供 3,500,000 元。二零二三年收到或承諾提供的資金並無附設具體的績效條件。

本公司毋須遵守外間訂立的資本規定。

### 13 金融風險管理和公允價值

本公司須在正常業務過程中承受流動資金、信貸、利率和貨幣風險。

本公司對這些風險的承擔額以及為管理這些風險所採用的金融風險管理政策和慣常做法載列於下文。

#### (a) 流動資金風險

本公司的政策是定期監察現時及預期的流動資金需求，以確保維持充裕的現金儲備。

下表顯示了於報告期末本公司財務負債的最早訂約結算日期：

#### (b) 信貸風險

本公司承受的最大信貸風險額度是指於資產負債表中各項金融資產在扣除任何減值準備後的賬面金額。

The Company's credit risk is primarily attributable to cash placed with banks and deposits and other receivables. At year end, the credit risk is not significant as the cash was placed with reputable banks. The management monitors the credit risk associated with cash placed with banks and deposits and other receivables on an ongoing basis. No amounts of deposits and other receivables are past due or impaired.

#### (c) Interest rate risk

The Company is exposed to interest rate risk only to the extent that it earns bank interest income on cash deposited in savings and fixed deposits accounts. As at 31 December 2023, the Company was not exposed to significant interest rate risk arising from cash deposited in savings and fixed deposits accounts.

At 31 December 2023, it is estimated that a general decrease/increase of 100 basis points in interest rates, with all other variables held constant, would have increased/decreased the Company's profit after tax and retained profits by approximately \$47,919 (2022: \$118,063).

#### (d) Currency risk

As all the Company's financial assets and financial liabilities are denominated in Hong Kong dollars, the Company is not subject to any currency risk associated with them.

### 14 Material related party transactions

#### (a) Transactions with key management personnel

The emoluments of key management personnel who are directors of the Company is disclosed in note 6 which includes fees, salaries and allowances, bonus, retirement benefit contribution and payment in lieu of notice, if any.

#### (b) Other related party transactions

In addition to the transactions and balances disclosed elsewhere in these financial statements, the Company entered into the following material related party transactions during the year:

本公司的信貸風險主要來自銀行現金存款、按金和其他應收款。於年度結算日，由於有關現金存放於多家信譽良好的銀行，因此，本公司的信貸風險不大。管理層會持續監管與銀行現金存款、按金和其他應收款有關的信貸風險。本公司並無任何逾期或出現減值的按金和其他應收款。

#### (c) 利率風險

本公司承受的利率風險只限於其就儲蓄和定期存款戶口的現金存款所賺取的銀行利息收入。於二零二三年十二月三十一日，本公司並無就儲蓄和定期存款戶口的現金存款承受重大的利率風險。

於二零二三年十二月三十一日，估計整體利率每減少/增加 100 個基點（假設所有其他可變因素維持不變），本公司的除稅後溢利和保留溢利便會增加/減少約 47,919 元（二零二二年：118,063 元）。

#### (d) 貨幣風險

由於本公司的所有金融資產和金融負債均以港幣列值，因此毋須就此承受任何貨幣風險。

### 14 重大關聯方交易

#### (a) 與關鍵管理人員的交易

本公司的關鍵管理人員若兼任董事，有關酬金已於附註 6 中披露，其中包括酬金、薪金、津貼、花紅、退休供款計劃和代通知金（如有）。

#### (b) 與其他關聯方的交易

除本財務報表其他部分披露的交易和餘額外，本公司於年內進行了以下的重大關連方交易。

In January 2021, FDRC entered into a five-year lease for office with the Government Property Agency effective from 15 January 2020. The Government Property Agency is considered to be related to the USFST. The amount of rent payable by the company under the lease is \$1 per annum if demanded.

#### 15 Possible impact of amendments, new standards and interpretations issued but not yet effective for the year ended 31 December 2023

Up to the date of issue of these financial statements, the HKICPA has issued a number of amendments and a new standard, HKFRS 17, Insurance contracts, which are not yet effective for the year ended 31 December 2023 and which have not been adopted in these financial statements. These include the following which may be relevant to the company.

於二零二一年一月，金融糾紛調解中心與政府產業署訂立了為期五年的辦公室租約，自二零二零年一月十五日起生效。政府產業署被視為與財經事務及庫務局副局長相關聯。如要求，本公司根據租約應付的租金為每年1港元。

#### 15 已頒佈但尚未在截至二零二三年十二月三十一日止年度生效的修訂、新準則和詮釋可能帶來的影響

截至本財務報表刊發日，香港會計師公會已頒布數項在截至二零二三年十二月三十一日止年度尚未生效，亦沒有在本財務報表採用的修訂及一項新準則，《香港財務報告準則》第17號「保險合約」。這些準則變化包括下列可能與本公司有關的項目。

Effective for accounting periods beginning on or after  
在以下日期或之後開始的會計期間生效

Amendments to HKAS 1, Presentation of financial statements: Classification of liabilities as current or non-current 《香港會計準則》第1號修訂 — 「財務報表列報：流動與非流動負債的劃分」	1 January 2024 二零二四年一月一日
Amendments to HKAS 1, Presentation of financial statements: Non-current liabilities with covenants 《香港會計準則》第1號修訂 — 「財務報表列報：帶有契諾的非流動負債」	1 January 2024 二零二四年一月一日
Amendments to HKFRS 16, Leases: Lease liability in a sale and leaseback 《香港財務報告準則》第16號修訂 — 「租賃：售後租回的租賃負債」	1 January 2024 二零二四年一月一日
Amendments to HKAS 7, Statement of cash flows and HKFRS 7, Financial instruments: Disclosures: Supplier finance arrangements 《供應商融資安排 — 對《香港會計準則》第7號 — 「現金流量表」 以及《香港財務報告準則》第7號 — 「金融工具：披露」的修訂》	1 January 2024 二零二四年一月一日
Amendments to HKAS 21, The effects of changes in foreign exchange rates: Lack of exchangeability 《香港會計準則》第21號修訂 — 「匯率變動的影響：缺乏可兌換性」	1 January 2025 二零二五年一月一日

The company is in the process of making an assessment of what the impact of these developments is expected to be in the period of initial application. So far it has concluded that the adoption of them is unlikely to have a significant impact on the financial statements.

本公司正在評估這些修訂對初始採用期間的影響。到目前為止，本公司相信採納這些修訂不大可能會對本財務報表產生重大影響。

# 金融糾紛調解中心

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FDRC is a non-profit making company limited by guarantee

金融糾紛調解中心為非牟利擔保有限公司