



# Flying Financial Service Holdings Limited 匯聯金融服務控股有限公司

(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 : 8030



# 2023

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



# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

## 環境、社會及管治報告

### ABOUT THIS REPORT

We are delighted to share our Environmental, Social and Governance (“ESG”) Report which was developed in accordance with the Environmental, Social and Governance Reporting Guide (“ESG Guide”), as set out in Appendix 20 of the Rules Governing the Listing of Securities on the Growth Enterprise Market (GEM) of the Hong Kong Stock Exchange (the “GEM Listing Rules”). The information stated in this report covers the period from 1 January 2023 to 31 December 2023 (the “Reporting Period”) which aligns with the financial year as the 2023 annual report of Flying Financial Service Holdings Ltd.’s (hereinafter referred to as “Flying Financial” or the “Company”) and its subsidiaries’ (the “Group”).

### CORE BUSINESS OF THE GROUP

Throughout the Reporting Period, the Group’s core activities included managing a financial services platform, offering entrusted and other loan services as well as providing financial consultation services, and facilitating finance leases in the People’s Republic of China (“PRC” or “China”).

### ESG APPROACH

This ESG Report provides insights into the Group’s approach to sustainability. It includes details about the Company’s policies, strategies, performance and commitment to sustainable initiatives for the reporting period.

The scope of this ESG report mainly includes the data and activities of the Hong Kong and Shenzhen offices which are the major operating locations of the Group.

In 2022, Flying Financial conducted a materiality assessment identifying Customer Service Management, Customers Privacy Protection, Green House Gas (GHG) Emissions, Energy and Resources Consumption, Employment Compliance, Remuneration and Employees Turnover Minimization as the top material topics for the Company. Consequently, this report prioritizes addressing these issues.

As a result, the focus of this report is directed towards the seven key material topics for the Group. Certain requirements outlined in the GEM Listing Rules under the “comply or explain” category have not been exhaustively discussed. The decision is based on the understanding that they do not significantly impact the Group’s performance, operations or financial status.

The Group is committed to reviewing the materiality assessment and update the topics when considered relevant by management and the Board.

### 關於本報告

根據載於香港聯交所GEM證券上市規則（「GEM上市規則」）附錄二十的《環境、社會及管治報告指引》（「環境、社會及管治指引」），我們欣然分享我們的環境、社會及管治報告。本報告的資料涵蓋二零二三年一月一日至二零二三年十二月三十一日（「報告期間」），與匯聯金融服務控股有限公司（下稱「匯聯金融」或「本公司」）及其附屬公司（「本集團」）二零二三年年報的財政年度一致。

### 本集團的核心業務

於報告期間內，本集團的核心業務包括於中華人民共和國（「中國」）運作金融服務平台、提供委託及其他貸款服務，以及提供財務顧問服務及從事融資租賃。

### 環境、社會及管治方針

本環境、社會及管治報告深入介紹本集團的可持續發展方針。報告詳細介紹了本公司於報告期間的可持續發展政策、戰略、績效和承諾。

本環境、社會及管治報告的範疇主要包括本集團主要經營地點香港及深圳辦公室的數據及活動。

於二零二二年，匯聯金融進行了重大性評估，識別客戶服務管理、客戶隱私保護、溫室氣體排放、能源及資源消耗、僱傭合規、報酬及將僱員流失減至最低為本公司的首要重大議題。因此，本報告將優先解決該等議題。

因此，本報告重點針對本集團的七大關鍵議題。GEM上市規則在「不遵守就解釋」類別下列出的若干要求並未詳盡討論。該決定基於以下理解：該等要求不會對本集團的業績、經營或財務狀況產生重大影響。

本集團致力審查重要性評估，並將於管理層及董事會認為相關時更新議題。



## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### STATEMENT FROM THE BOARD

The Board of Flying Financial believes that the establishment of the ESG management system can continuously promote the sustainable development of the Company. The Board, as the decision-making authority, has full responsibility for developing the Company's sustainable development strategy and approving ESG disclosures. This includes overall planning for ESG management including tasks such as providing regular guide on ESG, among other responsibilities.

The Group has appointed the management to oversee the Group's ESG-related issues in order to identify and manage major ESG risks in daily operations through the ESG risk management strategy. It mainly comprises risks related to the environment, and the society as well as safety and overall business operations. These risks are periodically reviewed by management and reported to the Board. Moreover, the Board engages with an independent third party when required.

The management of the Group have also been appointed to develop the sustainable development policies and measures, whilst reviewing the process of implementation periodically. The communication with stakeholders will be strengthened and the sustainable development policies will be adjusted if the progress does not meet the expected targets or the conditions of operations are changed. Flying Financial has a continuous improvement approach to ESG matters through reviewing the company's performance, peer analysis and market expectations.

#### STAKEHOLDERS ENGAGEMENT AND MATERIALITY

Our approach to stakeholder engagement is designed to ensure that our stakeholders' perspectives and expectations are fully understood to help define our current and future sustainability strategies.

The Group believes that the interests of all stakeholders must be taken in account in order to strengthen relationship with our shareholders, employees, customers, suppliers, government authorities and the society as a whole.

#### 董事會聲明

匯聯金融董事會認為，建立環境、社會及管治管理體系能持續推動本公司的可持續發展。作為決策機關，董事會對本公司的可持續發展策略及批准環境、社會及管治披露負全責。此包括對本公司的環境、社會及管治管理進行整體規劃，包括但不限於就環境、社會及管治工作指南提供指導及其他責任。

本集團指派管理層監督本集團的環境、社會及管治相關議題，以通過環境、社會及管治風險管理策略識別及管理日常營運中的重大環境、社會及管治風險。其主要包括有關環境、社會、安全及整體業務營運的風險。該等風險被管理層定期審核並向董事會報告。此外，董事會會在需要時聘請獨立第三方。

本集團管理層亦受委派定制可持續發展的政策及措施，並定期審查實施過程。我們將加強與持份者的溝通，如果進程未有達到預期目標或經營條件有變，我們將調整可持續發展政策。匯聯金融透過檢視本公司業績、同行分析及市場預期，對環境、社會及管治議題採取持續改善的方法。

#### 持份者的參與及重要性

我們的持份者參與方針旨在確保持份者的觀點及預期得到充分理解，以便規劃當前及未來的可持續策略。

本集團認為，我們必須考慮所有持份者的利益，方可促進我們與股東、僱員、客戶、供應商、政府及全社會的關係。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

The Group proactively engaged with the key stakeholder groups in a variety of ways to ensure effective communication of our objective and progress in relation to the following areas of concern.

本集團通過多種方式與主要持份者群體保持積極聯絡，以確保可就以下關注點的目標及進展進行有效溝通。

Major Stakeholder 主要持份者	Major Communication Channels 主要溝通渠道	Major Concerns 主要關注點
<b>Shareholders and Investors</b> 股東及投資者	<ul style="list-style-type: none"> <li>• Press release, Corporate Announcements and Circulars</li> <li>• 新聞稿、公司公告及通函</li> <li>• Annual and Interim Reports</li> <li>• 年報及中期報告</li> <li>• Annual General Meetings</li> <li>• 股東週年大會</li> </ul>	<ul style="list-style-type: none"> <li>• Profitability</li> <li>• 盈利能力</li> <li>• Financial Stability</li> <li>• 財務穩定</li> <li>• Information Disclosure &amp; Transparency</li> <li>• 信息披露與透明度</li> </ul>
<b>Employees</b> 僱員	<ul style="list-style-type: none"> <li>• Trainings and Team Building Activities</li> <li>• 培訓及團隊建設活動</li> <li>• Business Meetings and Briefings</li> <li>• 商務會議及簡報</li> <li>• Performance Appraisals</li> <li>• 績效評估</li> </ul>	<ul style="list-style-type: none"> <li>• Compensation &amp; Benefits</li> <li>• 補償及福利</li> <li>• Career Development and Training Opportunities</li> <li>• 職業發展和培訓機會</li> <li>• Health &amp; Safety Work Environment</li> <li>• 健康及安全的工作環境</li> </ul>
<b>Suppliers</b> 供應商	<ul style="list-style-type: none"> <li>• Procurement Meetings</li> <li>• 採購會議</li> <li>• Phone Calls, Conferences, Emails, Site Visit</li> <li>• 電話、會議、電子郵件、實地探訪</li> </ul>	<ul style="list-style-type: none"> <li>• Cooperation on Fair Terms</li> <li>• 公平合作</li> <li>• Integrity</li> <li>• 誠信</li> </ul>
<b>Customers</b> 客戶	<ul style="list-style-type: none"> <li>• Customer Complaint Hotlines</li> <li>• 客戶投訴熱線</li> <li>• Meetings and Correspondences</li> <li>• 會議及通訊</li> </ul>	<ul style="list-style-type: none"> <li>• Quality Products and Services</li> <li>• 高質產品及服務</li> <li>• Privacy Protection</li> <li>• 私隱保護</li> </ul>
<b>Public Community</b> 公共社區	<ul style="list-style-type: none"> <li>• Charitable and Volunteering Activities</li> <li>• 慈善及志願者活動</li> <li>• Community Interactions</li> <li>• 社區互動</li> </ul>	<ul style="list-style-type: none"> <li>• Corporate Social Responsibilities</li> <li>• 企業社會責任</li> <li>• Community Investment and Charitable Activities</li> <li>• 社區投資及慈善活動</li> </ul>
<b>Government and Supervisory Institutions</b> 政府及監管機構	<ul style="list-style-type: none"> <li>• Major Meeting and Policy Consultation</li> <li>• 重要會議及政策諮詢</li> <li>• Information Disclosures</li> <li>• 信息披露</li> <li>• Institutional Visits</li> <li>• 機構訪問</li> </ul>	<ul style="list-style-type: none"> <li>• Compliance Operation</li> <li>• 合規經營</li> <li>• Corporate Governance</li> <li>• 企業管治</li> <li>• Environmental Protection</li> <li>• 環境保護</li> </ul>

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### MATERIALITY ASSESSMENT

The Group has previously conducted a materiality assessment through internal discussions between management and operational staff, in regard to strategies, development and goals, and identified different levels of ESG concerns resulting in the following top 7 major ESG issues of the Group.

#### 重大性評估

本集團先前已通過管理層及業務人員的內部討論，對策略、發展及目標進行重大性評估，並確定不同環境、社會及管治等級的關注點，從而得出本集團的以下7大主要ESG問題。

Scope 範圍	Material Issues 重大議題
Operation Practices 經營常規	Customers Service Management 客戶服務管理 Customers Privacy Protection 客戶隱私保護
Environment 環境	GHG Emissions 溫室氣體排放 Energy and Resources Consumption 能源及資源消耗
Labour Practices 勞工常規	Employment Compliance 僱傭合規 Remuneration and Benefit 報酬及福利 Employees Turnover Minimization 將僱員流失減至最低

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### A. ENVIRONMENT

The Group actively considers the environmental impacts caused by the business operations whilst minimizing the use of natural resources. As a result of the materiality assessment and according to the GEM Listing Rules, GHG Emissions and Energy and Resources Consumption are the key topics considered under this section.

##### A.1 Emissions

In order to seek long-term sustainability of the environment, the Group complies with relevant environmental laws and regulations in Hong Kong and China.

The group does not own any motor vehicles nor any other type of vessels that produce air pollutant. Given the nature of the business, the largest contributor of the Group's carbon footprint is the Indirect GHG emissions. These are mainly due to electricity consumption at the offices (scope 2 emissions).

In order to achieve energy conservation and reduce GHG emissions, the Group has established the "Energy Conservation Management Policy" and adopted a number of energy conservation measures to ensure the most efficient use of electricity, reduce emission of GHG and demonstrate our determination to protect our environment, including but not limited to the following:

- Choose energy-efficient appliances and opt for low wattage lights;
- Maximize the use of natural light and limit the use of artificial lighting to the dark areas in the workplace that are out of the sun's reach;
- Advise employees to put their computers in hibernation mode and turn off all other office equipment when not in use;
- Switch off air conditioning systems and lighting after office hours;
- Keeping all the doors and windows closed when the air conditioners are running; and
- Teleconference and internet-meeting practices are also encouraged to avoid unnecessary business travel.

#### A. 環境

本集團積極考慮業務運作對環境造成的影響，同時盡量減少自然資源的使用。根據重大性評估的結果並根據GEM上市規則，溫室氣體排放以及能源及資源消耗乃本節考慮的關鍵主題。

##### A.1 排放

為尋求環境的長期可持續發展，本集團遵守香港及中國相關環境法律法規。

本集團並無任何產生空氣污染物的汽車或任何其他類型的船舶。鑒於業務性質，本集團碳足跡的首要組成部分為間接溫室氣體排放，主要是由於辦公室的用電(範圍二排放)。

為節約能源及減少溫室氣體排放，本集團制訂了「節能管理政策」，採用一系列節能措施確保電力的高效利用，減少溫室氣體排放，彰顯我們的環保決心。該等措施包括但不限於：

- 選擇節能電器及低功率電燈；
- 盡量使用自然光，僅在工作場所無陽光照射的黑暗區域使用人工照明；
- 建議僱員在不使用時將電腦設置為睡眠模式，並關閉所有其他辦公設備；
- 辦公時間結束後關閉空調系統及照明；
- 空調運轉時關閉所有門窗；及
- 鼓勵進行遠程電話會議及網絡會議，以避免非必要的商務出差。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### A. ENVIRONMENT (CONTINUED)

##### A.1 Emissions (Continued)

As far as waste management is concerned no hazardous waste — including lead-acid and rechargeable batteries was generated from the Group's operations during the Reporting Period. Moreover, all staff are required to follow general public policies in regard to classifying and recycling items before generating waste.

During the Reporting Period, the Group has complied with relevant laws and regulations regarding the use of natural resources in operation and has not received any notice of violation from government authorities.

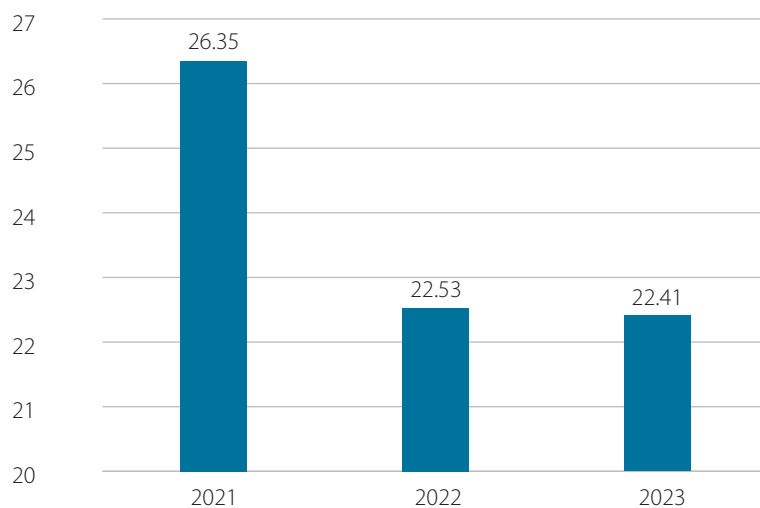
#### A. 環境(續)

##### A.1 排放(續)

廢棄物管理方面，於報告期間我們的營運並無產生鉛酸及可充電電池等有害廢棄物。此外，所有員工均須遵守有關在產生廢物前對物品進行分類及回收的一般公共政策。

於報告期間，本集團一直遵守有關營運使用天然資源的法律法規，並無接獲政府機關的任何違規通知。

**Total GHG emissions (tonnes)**  
溫室氣體總排放量 (噸)



## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### A. ENVIRONMENT (CONTINUED)

##### A.1 Emissions (Continued)

###### A1 Emissions data<sup>1</sup>

###### A1 排放數據<sup>1</sup>

	2021 二零二一年	2022 二零二二年	2023 二零二三年
Total GHG emissions (tonnes) 溫室氣體排放總量(噸)	26.35	22.53	<b>22.41</b>
Total GHG emissions per floor area (tonnes/m <sup>2</sup> ) 每平方米樓面面積溫室氣體排放總量(噸/平方米)	0.012	0.0103	<b>0.0103</b>
Total energy consumption (KWH) 能源消耗總量(千瓦時)	38,189	32,251	<b>40,560.98</b>
Total energy consumption per floor area (KWH/m <sup>2</sup> ) 每平方米樓面面積能源消耗總量(千瓦時/平方米)	18.62	14.72	<b>18.62</b>
Total paper consumption (kilograms) 用紙總量(千克)	842	770	<b>403.57</b>
Total paper consumption per floor area (kilograms/m <sup>2</sup> ) 每平方米樓面面積用紙總量(千克/平方米)	0.4	0.36	<b>0.20</b>
Total business travel (km) 商務旅行總計(公里)	0	0	<b>0</b>

##### A.2 Use of resources

During the reporting period the total non-renewable energy consumed 40,560.98 KWH across both offices, representing 18.623 KWH per square meter. Additionally, water consumption for the same period was 28.21 cubic meters, an equivalent of 0.0129 per square meter.

The Group assumes that the local government authorities handle the discharge of all water consumed across both offices for wastewater treatment. Overall, the Group's water usage is considered to be of a minimal impact to the environment. However, there are several measures to minimize and adequately manage water and paper consumption across both offices.

#### A. 環境(續)

##### A.1 排放(續)

##### A.2 資源使用

於報告期間，兩地辦公室共耗用40,560.98千瓦時不可再生能源，相當於每平方米耗用18.623千瓦時。此外，同期耗水量為28.21立方米，相當於每平方米耗水0.0129立方米。

本集團假定兩地辦公室的所有用水均由當地政府部門負責排放作污水處理。本集團認為其耗水量對環境整體影響不大，但我們仍設有若干措施降低及適當管理兩地辦公室的耗水量及紙張消耗。



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

### A. ENVIRONMENT (CONTINUED)

#### A.2 Use of resources (Continued)

##### Water Conservation Measures:

- Cultivate the concept of saving for employees;
- Look for water leaks in fittings and use a water meter or flow Restrictor where possible;
- Report leaking taps, toilets and showers;
- Install rainwater tanks and water-saving devices where possible; and
- Consider re-using or recycling water where possible.

##### Paper Conservation Measures:

- Use printers that can print on both sides of the paper; try to look into this option when replacing old printers;
- Recycled paper is used for intra-group informal documents and draft papers;
- Send electronic greetings over email or other forms of electronic applications, such as WhatsApp or WeChat, rather than faxing or writing; and
- Engage third parties for collection and handling of waste paper.

### A. 環境(續)

#### A.2 資源使用(續)

##### 節水措施：

- 培養僱員的節約意識；
- 檢查設備有無漏水，盡量使用水表或限流器；
- 發現水龍頭、廁所及淋浴器漏水，及時匯報；
- 盡量安裝雨水水箱及節水設施；及
- 盡量考慮重複用水或循環用水。

##### 節約用紙措施：

- 使用可雙面打印的打印機；更換舊打印機時盡量選擇可雙面打印的打印機；
- 集團內部非正式文件及草稿紙使用環保紙；
- 通過電郵或其他形式的電子應用程式(如或微信)發送電子問候，取代傳真或書信；及
- 聘請第三方收集與處理廢紙。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告 (續)

#### A. ENVIRONMENT (CONTINUED)

##### A.2 Use of resources (Continued)

###### Paper Conservation Measures: (Continued)

###### A2 Use of resources<sup>1</sup>

###### A.2 資源使用<sup>1</sup>

	2023 二零二三年
Energy consumption by type (non-renewable/KWH) 按類型劃分的能源消耗 (不可再生/千瓦時)	40,560.98
Total energy consumption per floor area (KWH/m <sup>2</sup> ) 每平方米樓面面積能源消耗總量 (千瓦時/平方米)	18.62304
Water consumption (cubic meters) 用水量 (立方米)	28.21
Water consumption per floor area (cubic meters/m <sup>2</sup> ) 每平方米樓面面積用水量 (立方米/平方米)	0.012952

<sup>1</sup>Notes:

- KPIs are calculated based on the Hong Kong and Shenzhen offices' data which are the key operation sites of the Group. Emission factors were referred to Appendix 20 of the Listing Rules and their referred documentation as set out by Hong Kong Exchanges and Clearing Limited, unless stated otherwise.
- Emission Factor of 0.61 kg CO<sub>2</sub>e/kWh was used for purchased electricity in the PRC.
- Emission Factor of 0.37 kg CO<sub>2</sub>e/kWh was used for purchased electricity in Hong Kong supplied by CLP.
- The indirect greenhouse gas, carbon dioxide is calculated based on Hong Kong and Shenzhen offices' electricity usage and business travel. Figures are calculated based on the offices' electricity usage, the flying distance and frequency of business travels of all staff in Hong Kong and Shenzhen offices.
- Water usage of Hong Kong office was not included for 2022 but it is included in 2023.
- Total paper consumption for 2023 is based on number of pages printed in black and white or color multiplied by 0.005 to estimate kilos across both offices.
- All other environmental information required by the Appendix 20 of the GEM Listing Rules are either not applicable for the Group (i.e., the Group does not utilize gas sources, own any vehicles, nor generates hazardous waste as it is not applicable to its operations) or the data is not currently available. The Group is committed to enhancing the data collection processes for future reporting.

#### A. 環境 (續)

##### A.2 資源使用 (續)

###### 節約用紙措施：(續)

<sup>1</sup>附註：

- 關鍵績效指標以本集團的主要經營地點 — 香港及深圳辦公室的數據為基礎計算。除另有說明外，排放系數乃參照香港聯合交易所有限公司制定的上市規則附錄二十及其提述的文件。
- 在中國購買電力使用的排放系數為0.61克二氧化碳當量/千瓦時。
- 在香港購買電力使用的排放系數為0.37克二氧化碳當量/千瓦時，由中電供應。
- 間接溫室氣體二氧化碳乃根據香港及深圳辦公室的用電及商務出差計算。計算基於香港及深圳辦公室的用電，以及全體員工商務出差的飛行里數及頻繁程度。
- 二零二二年並未計及香港辦公室的用水，二零二三年已計及。
- 二零二三年的紙張消耗總量乃將黑白及彩色列印紙張數量乘以0.005以估計兩地辦公室的千克消耗量。
- GEM上市規則附錄20所規定的所有其他環境資料均不適用於本集團(即本集團不使用氣體源、並無擁有任何車輛、亦無產生危險廢棄物，因其不適用於其營運)或目前無法取得資料。本集團將致力加強未來報告的數據收集流程。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### A. ENVIRONMENT (CONTINUED)

##### A.3 Environment and natural resources

This aspect is not applicable to the Group's operations, as the Group's environmental impact and use of natural resources is minimal. The direct use of natural resources is not a material issue for Flying Financial during the Reporting Period, as the group does not pose significant impacts on the environment and natural resources.

In summary during the Reporting Period, the GHG emissions were 22.41 tonnes with an intensity of 0.0103 per square meters. This represents a reduction of approximately 0.54% compared to the total GHG emissions in 2022. The Group will continue to assess and record its GHG Emissions and other environmental data annually and compare it with last year's data to assist the Group in further developing emission reduction targets in the future.

##### A.4 Climate Change

In view of the nature of the business of the Group, the Group does not have any significant impacts on or by climate-related issues.

#### A. 環境(續)

##### A.3 環境及自然資源

由於本集團之環境影響及所使用的自然資源微不足道，此範圍不適用於本集團之業務營運。於報告期內，自然資源的直接使用對匯聯金融不構成重大問題，對環境及自然資源並無造成重大影響。

總的來說，於報告期間，溫室氣體排放量為22.41噸，密度為0.0103每平方米，較二零二二年減少約0.54%。本集團將繼續每年評估及記錄其溫室氣體排放及其他環境數據，並與去年的數據進行比較，以幫助本集團在未來進一步制定減排目標。

##### A.4 氣候變化

鑒於本集團的業務性質，本集團對氣候相關議題概無任何重大影響或受其影響。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### B. SOCIAL

Employees are the most valuable asset to the Group. The Group provides employees with competitive remuneration, benefits and development opportunities to encourage them to reach their full potential. The Group complies with the relevant laws and regulations on labour issues to protect the rights of employees and to establish mutual relationship with them.

##### B.1 Employment and Labour Practices

As demonstrated in our Policy, the Group is committed to providing a workplace free from any form of discrimination and harassment and provides opportunities to employees with different backgrounds and characteristics to build a diversified workforce.

Any form of discrimination against our potential or current employees on the ground of nationality, age, gender, sexual orientation, gender identity, ethnicity, disability, pregnancy, political inclination is prohibited. The Group also forbids any type of harassment.

The Group has formulated "Staff Handbook", "Human Resource Policy" and "Compensation and Benefits Management Policy" as guidelines for employment, termination, business conduct, social security funds, compensation, employee benefits, leave benefits, working hours/overtime and performance benefits to ensure all the process complies with the Labour Law of the PRC and the Employment Ordinance (Cap. 57 of the Laws of Hong Kong).

#### B. 社會

本集團一向視僱員為本集團最寶貴的財富。本集團為僱員提供具競爭力的薪酬、福利及發展機會，鼓勵僱員充分發揮潛能。本集團在勞務問題上遵守相關法律法規，保障僱員權利，與僱員建立互惠關係。

##### B.1 僱傭及勞工常規

如本集團的政策所述，本集團致力於提供一個並無任何形式的歧視與騷擾的工作場所，並為具有不同背景及特徵的員工提供機會，以建立一個多元化的員工隊伍。

本集團嚴禁以國籍、年齡、性別、性取向、性別認同、種族、殘疾、妊娠、政治傾向為由對潛在或現任僱員施加任何形式的歧視，亦禁止在工作場所進行任何類型的非法騷擾。

本集團已制訂「員工手冊」、「人力資源政策」及「薪酬及福利管理政策」，為僱用、解聘、業務守則、社會保險金、報酬、僱員福利、離職福利、工時／加班及績效福利事宜提供指引，確保所有流程遵守中國勞動法及香港法例第57章僱傭條例。



## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

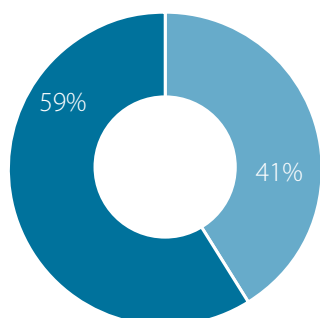
#### B. SOCIAL (CONTINUED)

##### B.1 Employment and Labour Practices (Continued)

As of 31 December 2023, the Group had a total of 22 employees, and during the Reporting Period, six employee has left the Group, representing an overall turnover rate of 21%.

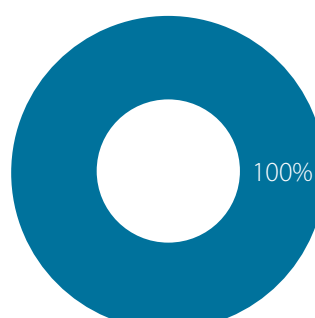
Below figures are the detail composition of the Group's workforce.

**Total Workforce by Gender**  
按性別劃分的總勞動力



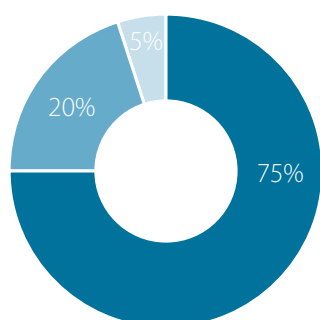
■ Male 男性 ■ Female 女性

**Total Workforce by Employment Type**  
按就業類型劃分的總勞動力



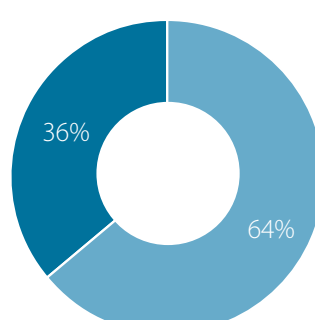
■ Full-time 全職 ■ Part-time 兼職

**Total Workforce by Age Group**  
按年齡組別劃分的總勞動力



■ Age 31-40 31-40歲  
■ Age 41-50 41-50歲  
■ Age 51 or more 51歲或以上

**Total Workforce by Region**  
按地區劃分的總勞動力



■ Hong Kong 香港 ■ PRC 中國

#### B. 社會(續)

##### B.1 僱傭及勞工常規(續)

於二零二三年十二月三十一日，本集團總共有22名員工，報告期間有6名員工從本集團離職，總流失率為21%。

以下數字為本集團員工隊伍的詳細構成。

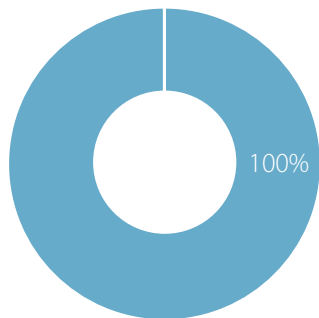
ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)  
環境、社會及管治報告 (續)

**B. SOCIAL (CONTINUED)**

**B.1 Employment and Labour Practices (Continued)**

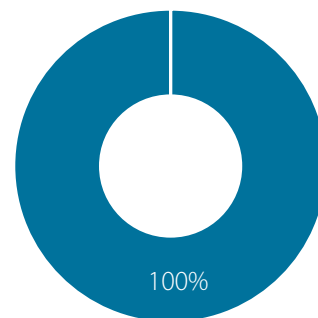
During the Reporting Period, six employees left the Group, representing an overall turnover rate of 21%.

**Employee Turnover Rate by Gender**  
按性別劃分的員工流失率



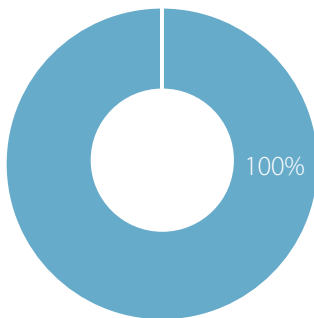
■ Male 男性 ■ Female 女性

**Employee Turnover Rate by Age Group**  
按年齡組別劃分的員工流失率



■ Age 25-30  
■ 25-30歲

**Employee Turnover Rate by Region**  
按地區劃分的員工流失率



■ Hong Kong 香港 ■ PRC 中國

**B. 社會 (續)**

**B.1 僱傭及勞工常規 (續)**

於報告期間，6名員工離開集團，整體流失率為21%。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### B. SOCIAL (CONTINUED)

##### B.1 Employment and Labour Practices (Continued)

The Group provides a wide range of incentives, including competitive remuneration and benefits packages, which are based on individual performance and qualifications of employees and benchmarked against our industry peers on an annual basis. Benefits to full-time employees include social insurance (endowment insurance, medical insurance, work-related injury insurance, unemployment insurance, childbirth insurance), housing provident fund and annual leave benefits. In addition, the Group also provides additional supplementary benefits to employees, including but not limited to the below:

1. Festive occasion benefit (monetary benefits for all statutory holiday, birthday, marriage, childbirth);
2. Medical care benefits (employees who have worked for the company for more than a year are entitled to have a free annual body check package and certain monetary benefits);
3. Incentive bonus (incentive activities are organized regularly to praise well performed employees); and
4. Other benefits (training, compassionate leave and allowance)

The Group distributed year-end bonus to employees based on individual performance in recognition of their contributions.

During the Reporting Period, the Group implemented different measures to reduce employee turnover rate, such as strengthening recruitment controls, so that applicants can fully understand the working environment and control of the Group. The Group also strengthen the staff trainings system to meet the career development requirement of employees at all levels; focus on the work pressure of employees, expand the development prospects of the group so that competitive career platform can be provided to employees.

During the Reporting Period, the Group has not been implicated in any instance of unlawful practices associated with employment.

#### B. 社會(續)

##### B.1 僱傭及勞工常規(續)

本集團基於僱員個人表現及資歷，每年參考同業水平，為僱員提供具競爭力的薪酬和福利待遇等眾多激勵措施。全職僱員的福利包括社會保險(養老保險、醫療保險、工傷保險、失業保險、生育保險)、住房公積金及年假福利。此外，本集團亦為僱員提供額外補充福利，包括但不限於以下各項：

1. 節日福利(為所有法定假期、生日、婚禮、生育提供現金福利)；
2. 醫療福利(於本公司任職滿一年的僱員享有免費年度體檢及若干現金福利)；
3. 激勵花紅(定期組織激勵活動以表彰僱員的出色表現)；及
4. 其他福利(培訓、撫恤假及津貼)。

本集團基於僱員個人表現發放年終花紅以表彰所作貢獻。

於報告期間，本集團採取不同措施減少僱員流失率，如加強招聘監控，以便申請者能充分瞭解本集團的工作環境及監控狀況。本集團亦改善員工培訓制度，滿足各級僱員的職業發展需求；關注僱員的工作壓力，擴大本集團的發展前景，從而為僱員提供具競爭力的職業平台。

於報告期間，本集團並無涉及任何與僱傭有關的任何違法行為。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告 (續)

## B. SOCIAL (CONTINUED)

### B.2 Health and Safety

The health and safety of the Group's employees is of a high priority, hence management and the Board are committed to proactively manage the risks of dangerous accidents in the workplace.

The Group has established "Employee Code of Conduct" and "Occupational Safety Policy", requiring all employees to strictly abide by all safety rules and regulations. In addition, the Group provides employees with comprehensive set of insurances, including both medical and non-medical as well as child benefits.

During the Reporting Period, the Group did not have any work-related fatalities and there were no lost-days due to work injuries. Overall, the Group did not notice any violations of Hong Kong health and safety laws and regulations.

### B.3 Development and Training

The development of employee professional skills is one of the Group's priorities. The Group has established the "Training Management Policy" to ensure all employees receive an adequate level of training. Different levels of internal trainings are provided to employees to enhance their professional skills. Our annual training plan requires each employee to attend at least 12 hours of training every year.

New Hires are provided with orientation programmes to be familiarized with the culture and structure of the Group and relevant department(s). Front-line employees are provided with technical trainings aiming to achieve operational excellence and to enrich the employees' knowledge in relation to the businesses and services of the Group.

The Group also provides training to employees based on departmental or functional needs. For instance, employees from the finance team are provided with training in corporate governance and new accounting standards on a regular basis.

The Group evaluates the training objectives, arrangements, and content according to the business needs each year and make changes when necessary. The results of the training and the performance of each individual will also be assessed annually to ensure that all employees benefit from it.

## B. 社會 (續)

### B.2 健康及安全

本集團僱員的健康和安全為最優先，因此管理層及本集團致力管理工作場所的危險事故。

本集團已制訂「僱員行為守則」及「職業安全指引」，要求所有僱員嚴格遵守一切安全規則及條例。此外，本集團向僱員提供全面保險，包括醫療與非醫療保險以及兒童福利。

於報告期間，本集團並無發生因工死亡事故，亦無因工傷損失工作日情形。整體而言，本集團概無發現違反香港健康及安全法律法規的情況。

### B.3 發展及培訓

培養僱員專業技能是本集團的重中之重。本集團已制訂「管理層培訓政策」，確保所有僱員均可接受充足培訓。本集團為僱員提供不同層級的內部培訓，以發展其專業技能。我們的年度培訓計劃要求各僱員每年須最少參加12小時培訓。

本集團向新僱員提供入職培訓，以便彼等了解本集團及有關部門的文化與架構。為實現卓越營運及豐富僱員的業務及服務相關知識，本集團亦為前線員工提供技術培訓。

本集團亦根據部門或職能需要向僱員提供培訓，例如向財務團隊的僱員定期提供企業管治與新會計準則的培訓。

本集團每年根據業務需求評估培訓目標、安排及內容，並於必要時作出改變。本集團每年亦會評估各僱員的培訓結果與表現，確保全體僱員能自培訓獲益。



## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

## B. SOCIAL (CONTINUED)

### B.4 Labour Standards

In line with the local employment laws and relevant provisions of the International Labour Organization, the Group prohibits any engagement with Modern Slavery practices, explicitly forbidding the use of child labour, forced labour, and any other forms of unlawful employment practices within its operations.

According to the recruitment procedure, the Group requires all candidates to provide identification documents to determine if their age meets the legal age requirements as well as working rights. The Group strictly abides by the relevant labour regulations in China and Hong Kong regarding working hours and holidays to ensure the physical and mental health of all employees.

Employees are not encouraged to work beyond working hours. Overtime hours, if necessary, must not exceed legal time and overtime pay will be paid in accordance with the relevant standards.

During the Reporting Period, the Group was not aware of any non-compliance with laws and regulations which have a significant impact on employment and labour practices, or occupational health and safety.

### B.5 Supply Chain Management

The Group works with a small number of suppliers and its reliance on them is not considered to be of a high impact for the business. The Group has selected a list of suppliers for office and computer equipment, stationary, and promotion activities gifts. With a comprehensive "Purchasing Policy", the Group is able to select and evaluate suppliers based on their reputation and performance records to ensure that the goods and services purchased are in compliance with national standards.

In relation to the risk management of the internet financial service platform, the Group's responsible team screens and monitors the lenders and borrowers who use the platform. It also performs Know-Your-Customer ("KYC") procedure to access the background and sources of fund of both lenders and borrowers, ensuring the best match between them. During the Reporting Period, the platform did not experience any delinquency, attributed to constant risk management screening, monitoring and the maintenance of high quality and reliable users within the platform.

## B. 社會(續)

### B.4 勞工準則

根據當地就業法及國際勞工組織的相關準則，本集團禁止任何現代奴隸制度的行為，並明確禁止於其營運中使用童工、強制勞工及任何其他形式的非法僱用。

根據招聘程序，本集團要求所有候選人提供身份證明文件，以釐定其年齡有否符合法定年齡要求以及工作權利。本集團嚴格遵守有關工時及休假的相關中國及香港勞動法例，以保證全體僱員身心健康。

本集團不鼓勵僱員超時工作。倘需要，加班時間不得超過法定時間，且僱員有權按照相關準則獲得超時工作的報酬。

於報告期間，就本集團所知並無出現任何不遵守有關法律法規而對僱傭慣例或職業健康安全有重大影響的情況。

### B.5 供應鏈管理

本集團與少數供應商合作，且不視對彼等的依賴為業務的重大影響。本集團備有供應商名單，以採購辦公及電腦設備、固定裝置及推廣活動禮品。通過全面的「採購政策」，本集團可根據聲譽及往績挑選及評估供應商，以確保所採購的物品及服務符合國家標準。

就互聯網金融服務平台之風險管理而言，本集團之負責團隊篩查及監控使用平台之貸方及借方，並進行「了解客戶」程序，以評估彼等之背景及資金來源，確保雙方之匹配度最高。於報告期間，多虧持續不斷的風險管理篩查、監控及維持平台內優質可靠的客戶，該平台並無出現任何違約欠款行為。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

## B. SOCIAL (CONTINUED)

### B.6 Product Responsibility

#### Financial Consultation Services

The Group provides customers with convenient and quick access to short-term finance as well as financial consulting services to meet the customer's financial needs. The Group have put in place specific procedures to ensure a high quality of the services and products provided. The financial services and products are tailored to the client's financial background, trading experience and risk tolerant level after performing the KYC procedures and assessment. The Group is committed to provide clear information to customers including product details, terms and conditions (such as loan repayment period, administration fee, interest rate, etc.) and any associated risks are communicated to enable customers to make an informed decision. The Group has comprehensive standards for advertising and sales communications emphasizing the need for accuracy and transparency. All information contained in the Group's advertising and sales materials must be true and are explicitly prohibited to use false, misleading or inaccurate statements.

For financial consultation services to trust companies, the Group introduces borrowers with substantial assets (including listed and unlisted shares) to trust companies for setting up their trust funds. In addition to introducing borrowers to the trust companies, the Group also performs due diligence on borrowers by conducting feasibility studies on the background and the financial condition for the trust companies. The Group also devises financing plans for the borrowers, including the cost, duration and size of the proposed trust fund. The Group also liaises with banks regarding the sale of the trust funds after agreements are signed between the trust companies and the borrowers.

## B. 社會(續)

### B.6 產品責任

#### 財務顧問服務

本集團向客戶提供便利高效的短期融資以及財務顧問服務，以滿足客戶財務需求，本集團已制定特別程序以保證所提供的服務及產品之質量。在進行「了解客戶」程序及評估流程後，金融服務及產品乃基於客戶之財務背景、交易紀錄及風險承受能力量身定制。本集團致力向客戶提供清晰資訊，包括產品詳情、條款及條件(例如貸款還款期限、管理費、利率等)，任何相關風險已知會客戶以確保其作出知情決定。本集團擁有全面的廣告及銷售通訊標準，強調準確性及透明度的必要性。本集團廣告及銷售資料中包含的所有資訊必須真實，明確禁止使用虛假、誤導性或失實的陳述。

在向信託公司提供財務諮詢方面，本集團向信託公司介紹擁有大量資產(包括上市和非上市股份)的借款人，以設立其信託基金。除向信託公司介紹借款人外，本集團亦對借款人進行盡職調查，就信託公司的背景及財務狀況進行可行性研究。本集團亦為借款人制定融資計劃，包括擬議信託基金的成本、期限及規模。在信託公司與借款人簽署協議後，本集團亦會就信託基金的銷售與銀行聯絡。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

## B. SOCIAL (CONTINUED)

### B.6 Product Responsibility (Continued)

#### Protection of Customer's Data

The Group handles a large amount of personal data and credit information from its customers and regards the maintenance and protection of data privacy as key area for maintaining good corporate governance. To protect the confidentiality of customer data, the Group has implemented rigorous policy and procedures which ensure a high degree of alertness among staff members in protecting customer data, to reach our ESG goals of customers privacy protection.

The Group has established "Customer's Data Confidential Policy" as a guideline of handling customer's data. As specified in the "Staff Hand Book", the Group's employees are required to sign a "Confidentiality Agreement" acknowledging their rights and obligations under data protection and to provide employees with an understanding of confidentiality and clear guidelines regarding handling of confidential information. In particular, all sales and administration staff members are provided with data protection and privacy training. Ultimately, IT staff reporting to director Ms Lui Yi are the main responsible for data protection of clients.

In addition, access to confidential information and documents is restricted and granted on a need-to-know basis. During the reporting period, the Group did not receive any complaints from customers regarding the confidentiality of personal information.

#### Handling of Complaints

The Group has established policies and procedures for handling complaints. The Group's Customer Service Department is responsible for reviewing all complaints, collecting evidence and providing advice and comments on general complaints.

Specific or complex complaints will be forwarded to the responsible person of the relevant department for special treatment. The Group provides an initial response upon the receipt of all complaints and the follow up accordingly.

During the reporting period, the Group has not been notified of any violation of law regarding product or services responsibility.

## B. 社會(續)

### B.6 產品責任(續)

#### 保護客戶資料

本集團處理大量客戶的個人資料及信用資料，注重維護私隱數據，維持良好的企業管治。為了將客戶資料保密，本集團實施嚴格政策及程序，確保員工高度重視保護客戶資料，以達致保護客戶資料的環境、社會及管治目標。

本集團已訂立「客戶資料保密政策」，作為處理客戶資料的指引。誠如「員工手冊」所述，本集團僱員須簽署「保密協議」，確認彼等保護資料的權利和責任，而本集團須確保僱員了解保密規定並提供處理保密資料的明確指引。尤其是，所有銷售及管理人員均已接受資料保護及隱私培訓。最終，向董事Lui Yi女士報告的資訊科技人員均為客戶資料保護的主要負責人。

此外，查閱保密資料及文件受到限制，僅在有需要時方可獲得。報告期內，本集團並無接獲客戶關於個人資料私隱的投訴。

#### 處理投訴

本集團已就處理投訴制定政策及指引。本集團之客戶服務部負責審閱所有投訴、收集證據並就一般投訴提供建議及意見。

特定或複雜的投訴將轉交相關部門負責人作具體處理。收到投訴後，本集團將及時給予客戶初步回覆，並相應跟進。

報告期內，本集團並無獲悉自身曾有違反有關產品或服務責任的法律。

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告 (續)

#### B. SOCIAL (CONTINUED)

##### B.7 Anti-Corruption and Anti-Money Laundering

The Group stands against any form of bribery, extortion, money laundering and fraud, with a zero-tolerance policy towards any associated misconduct.

To achieve this, the Group has established the “Anti-Fraud Management Policy”, “Anti-Money Laundering Internal Control Policy” and “Whistle-blowing Policy” in accordance with the relevant regulatory laws and standards to promote anti-fraud principles and consistent organizational behaviour by providing guidelines and assigning responsibility for the development of controls and conduct of investigations.

The Group’s risk management department also gathers information on our existing customer’s use of proceeds, the source of funding for repayment, the operating condition of our customers, from time to time in obtaining their updated status and promptly reports any abnormal situation for the purpose of risk management.

A whistle blowing channel has been in place for our employees to raise any concerns they may have. The Group is committed to address these issues following the established procedures whilst protecting the employee from any negative impacts. Employees are also required to sign a statement of acknowledgement and agreement to their obligation and responsibility regarding to anti-corruption and anti-money laundering policies to ensure they are aware of how to raise their concerns. Moreover, all staff have been notified that no bribery, extortion, fraud, or money laundering would be tolerated. The Group encourages the reporting of suspected business irregularities and provides clear channels specifically for this purpose.

The Company is committed to creating a corporate culture of integrity and justice by accepting internal complaints and whistleblowing. All employees may directly contact the Human Resources Department and the senior management in charge of such matters for lodging a complaint or whistleblowing. The current whistleblowing procedures of the Company include direct mails to the senior management of the Company for reporting any misconduct or dishonest activities such as suspected corruption, fraud and other forms of crime. The Group is committed to adhering to the highest integrity and ethical standards.

The Group was not involved in any cases of violations related to corruption, nor was involved in any corruption litigation cases related to the Group and the employees during the reporting period.

#### B. 社會 (續)

##### B.7 反貪及反洗黑錢

本集團堅決抵制任何形式的賄賂、勒索、洗黑錢及欺詐，絕不容忍任何相關瀆職行為。

為此，本集團根據相關法律法規制定「反欺詐管理政策」、「反洗錢內部控制政策」及「舉報政策」，為管控及調查提供指引並明確職責，提高反欺詐意識及保持組織行為一致。

本集團之風險管理部門為管理風險亦收集有關現有客戶的所得款項用途、還款資金來源及經營狀況等資料，並不時獲取其最新資料，一旦發現異常情況立即匯報。

本集團已開通舉報渠道，方便僱員舉報任何問題。本集團致力根據既定程序解決該等問題，同時保護員工免受任何負面影響。僱員亦須簽署聲明，確認知悉並同意其有關反貪及反洗黑錢政策的責任及義務，確保全體僱員知道如何舉報問題。此外，全體僱員明白我們絕不容忍賄賂、勒索、欺詐或洗黑錢。本集團鼓勵員工舉報疑似業務違規，並就此提供明確的渠道。

本公司希望透過接納內部投訴及舉報，創造誠信公正的企業文化。所有僱員可直接聯繫人力資源部及主管有關事宜的高級管理層，以提交投訴或舉報。本公司現時的舉報程序包括直接致信本公司高級管理層舉報任何不當行為或欺詐行為（如涉嫌貪污、欺詐或其他形式的罪行）。本集團致力遵守最高水平的誠信及道德標準。

本集團於報告期間並無牽涉任何腐敗案件，本集團及僱員均無涉及任何腐敗訴訟案件。



## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

### 環境、社會及管治報告(續)

#### B. SOCIAL (CONTINUED)

##### B.8 Community Investment

The Group is committed to exert available resources to support our community and encourage our employees to participate in various charitable and voluntary activities. Also, the Group encourage the staff to participate the social and charitable activities on their own initiative. However, the Group does not directly participate nor invest in any charitable initiative.

The Group will continue to uphold the principle of being responsible for its shareholders and investors, employees, suppliers, customers, public community and will seek further development opportunities to maintain a harmonious relationship with its stakeholders.

#### B. 社會(續)

##### B.8 社區投資

本集團積極運用可用資源支持社區，並鼓勵僱員參與各類慈善志願活動。此外，本集團鼓勵員工自發參與社區和慈善活動。然而，本集團不會直接參與或投資任何慈善活動。

本集團將繼續秉承對股東、投資者、僱員、供應商、客戶及公眾負責的原則，進一步發掘發展機會維護各持份者之間的融洽關係。



**Flying Financial Service Holdings Limited**  
**匯聯金融服務控股有限公司**