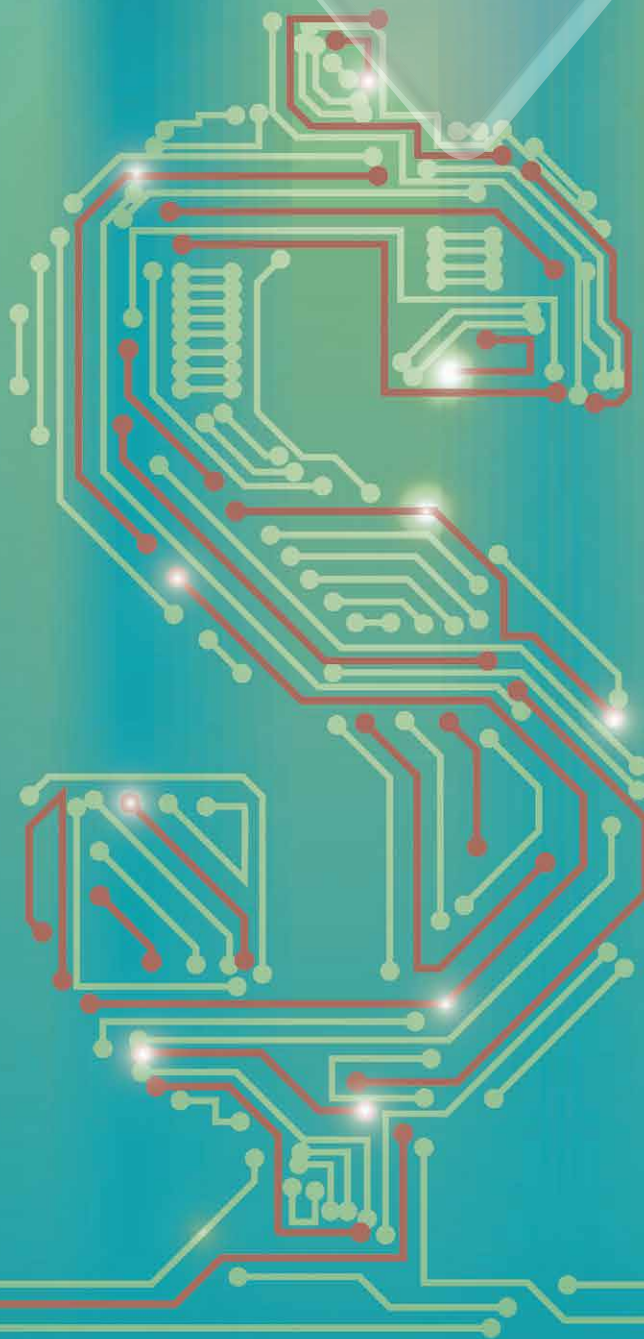


最佳
金融科技獎
Best FinTech
Award



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Best FinTech Award 最佳金融科技獎



Background 背景

The Hong Kong ICT Awards aims at recognising and promoting outstanding information and communications technology (ICT) inventions and applications, thereby encouraging innovation and excellence among Hong Kong's ICT talents and enterprises in their constant pursuit of creative and better solutions to meet business and social needs.

The Hong Kong ICT Awards was established in 2006 with the collaborative efforts of the industry, academia and the Government. Steered by the Office of the Government Chief Information Officer, and organised by Hong Kong ICT industry associations and professional bodies, the Awards aims at building a locally espoused and internationally acclaimed brand of ICT awards.

There are eight categories under the Hong Kong ICT Awards 2017, including the Best FinTech Award. There will be one Grand Award in each category, and an "Award of the Year" will be selected from the eight Grand Awards by the Grand Judging Panel.

香港資訊及通訊科技獎旨在表揚及推廣優秀的資訊及通訊科技發明和應用，以鼓勵香港業界精英和企業不斷追求創新和卓越，謀求更佳和更具創意的方案，滿足企業的營運需要，造福社會。

通過業界、學術界和政府的共同努力，香港資訊及通訊科技獎於二零零六年成立。香港資訊及通訊科技獎由政府資訊科技總監辦公室策動，並由香港業界組織及專業團體主辦，目的是為香港建立一個廣受香港社會愛戴、並獲國際認同的資訊及通訊科技專業獎項。

2017香港資訊及通訊科技獎設有八個類別的獎項，包括「最佳金融科技獎」。每個類別均設有一個大獎，而最終評審委員會會再從所有大獎中甄選出「全年大獎」。

Objective 目的

In encouraging the development of FinTech innovation and solutions (such as payment solutions, clearing and settlement systems, etc.) for enhancing operations and fostering new modes of business for the financial sector, the Best FinTech Award aims to develop HK into a financial technology hub.

The Financial sector includes banking, insurance, securities and trading, as well as fund and asset management. This FinTech Award would synergise, promote and recognise our FinTech community as a major player and force in the strategic development of Hong Kong as an innovative financial hub.

The Best FinTech Award is composed of three streams:

1. Cyber Security/ Anti-Fraud
2. Banking, Insurance & Capital Market
3. Emerging Solutions/ Payment Innovation

「最佳金融科技獎」旨在鼓勵開發金融科技方案（例如支付方案，結算系統等）以提升業務運作和培育金融界的嶄新業務模式，從而推動香港作為金融科技中心。

金融業涵蓋銀行、保險、證券交易以及基金和資產管理的不同範疇。是次金融科技獎將弘揚及表彰在金融科技上的主要及活躍分子。金融科技是香港作為創新金融中心的戰略發展。

「最佳金融科技獎」分為以下三個組別：

1. 網絡安全/ 反詐騙
2. 銀行業務，保險及資本市場
3. 新興解決方案/ 創新支付方案



Message from Chief Executive Officer of Organiser 籌辦機構行政總裁獻辭



香港銀行學會
The Hong Kong Institute of Bankers

Ms Carrie Leung

Chief Executive Officer,
The Hong Kong Institute of Bankers

梁嘉麗女士

香港銀行學會
行政總裁



The Hong Kong Institute of Bankers (HKIB) is honoured to have been appointed as the Lead Organiser of the Best FinTech Award 2017, following last year's inaugural success. The Best FinTech Award aims to encourage the development of FinTech solutions, which enhance operational efficiency, foster new enterprises, and transform consumers' experience.

This year, the Best FinTech Award covers three categories: Banking, Insurance and Capital Markets; Cyber Security / Anti-Fraud; and Emerging Solutions / Payment Innovation. The number of applications received has doubled that of last year's, and participating corporations are from a wide array of sectors. This is an encouraging sign that FinTech development in Hong Kong is growing at a fast pace.

The success of this year's Award would not have been possible without the partnership with our Supporting Organisations and Panel of Judges and Assessors. I would like to thank our Lead Supporting Organisation, the Hong Kong Monetary Authority and all our supporting organisations including Hong Kong Computer Society's Financial Technologies Special Interest Group (FTSIG), ASTRI, CTgoodjobs, FinTech Hong Kong, The Hong Kong Association of Banks, Hong Kong Business Ethics Development Centre, Hong Kong Financial Services Development Council, Mandatory Provident Fund Schemes Authority, Office of the Commissioner of Insurance, Office of the Privacy Commissioner for Personal Data, Private Wealth Management Association, Securities and Futures Commission, TagDigital, and the HKIB Council and Executive Committee members. Our appreciation also goes to our team of judges and assessors, with special tribute to Mr. Michael Leung, Chairman of the Judging Panel and Mr. Michael Mudd, Chief Assessor.

I would also like to express my warmest congratulations to all the winners on their achievements. We look forward to collaborating more closely with the government, regulators, and other stakeholders to deliver our shared vision of making Hong Kong an internationally recognised FinTech hub!

承接著去年成功舉辦首屆「最佳金融科技獎」，香港銀行學會十分榮幸今年能再次成為「最佳金融科技獎」的籌辦機構。「最佳金融科技獎」旨在鼓勵研發金融科技方案，並藉此增加營運效益，促進新興業務，為消費者帶來新體驗。

今屆「最佳金融科技獎」涵括三個範疇：銀行業務、保險及資本；網絡安全/反詐騙；及新興解決方案/創新支付方案。今年參賽者數目較去年超出逾倍，而參賽機構及單位亦不只限於傳統銀行和金融機構，更包括初創企業。這反映金融科技在香港發展迅速。

「2017最佳金融科技獎」得以成功舉行，實有賴各方的支持，其中包括我們的支持機構和評審委員會。在此，本人謹再次感謝我們的首席支持機構——香港金融管理局，以及所有的支持機構，包括香港電腦學會金融科技專題組、香港應用科技研究院、CTgoodjobs、FinTech Hong Kong、香港銀行公會、香港商業道德發展中心、香港金融發展局、強積金管理局、保險業監理處、個人資料私隱專員公署、私人財富管理公會、證券及期貨事務監察委員會、TagDigital以及香港銀行學會議會及理事會成員。本人亦藉此機會感謝一眾評審及評判的付出，特別鳴謝評判團隊主席梁健文先生及首席評審員Mr. Michael Mudd。

最後，本人衷心祝賀所有得獎者。我們熱切期望來年能與政府、監管機構及其他單位建立更緊密的合作關係，共同實現推動香港發展成為在國際間具聲望的金融科技樞紐的願景。

Mr. Michael Leung

Chief Information & Operations Officer
China CITIC Bank International Limited

梁健文先生

中信銀行(國際)有限公司
資訊科技及營運總監



It is my honour to be the Chief Judge of the Hong Kong ICT Awards 2017 - Best FinTech Award.

The development of innovation and technology, and more specifically in FinTech, is fast growing in our city. The Hong Kong Government has taken a strong stance with committing investment to enhance Hong Kong's innovation and technology ecosystem, including the establishment of the Innovation and Technology Venture Fund and Innovation and Technology Bureau. The Hong Kong Monetary Authority has established its Fintech Facilitation Office, Fintech Innovation Hub and Fintech Supervisory Sandbox to foster the healthy growth of FinTech in Hong Kong. The Best FinTech Award is an excellent channel to recognise local talent that plays a vital part in the FinTech development in Hong Kong.

The Judging Panel was highly impressed by the number and quality of entries received this year. We are also excited to receive entries from both financial institutions and startups, indicating the multi-faceted growth in the FinTech development in Hong Kong. With the continued support from the Hong Kong Government and regulators in promoting the development of FinTech, alongside other areas of innovation and technology in Hong Kong, we are confident that the Best FinTech Award will continue to flourish in the years to come.

My heartfelt thanks to our dedicated Assessors and Judges for providing their expertise and valuable advice to make the success of this Award possible. I would also like to congratulate all the winners and The Hong Kong Institute of Bankers for their organisation of the Best FinTech Award 2017.

本人很榮幸能擔任「2017最佳金融科技獎」中「最佳金融科技獎」的評判團隊主席。

香港的創意和科技發展，特別是金融科技領域，正快速發展。政府為促進香港的創意和科技生態，投放了龐大的資源，包括成立創新及科技基金和創新及科技局。香港金融管理局亦設立其金融科技促進辦公室、金融科技创新中心和金融科技監管沙盒，以促進金融科技在香港的健康發展。「最佳金融科技獎」是一個極佳的平台，作為發掘能夠於香港金融科技發展中擔任重要角色的本地專才。

評判團對於今年相當高質素的參賽者以及其踴躍的參與均留下深刻的印象。我們更高興能夠見證金融機構和初創企業的積極參與，反映香港金融科技的蓬勃生態。隨著政府和監管機構不斷的推動，鼓勵香港的金融科技和其他創意科技的發展，我們很有信心來年的「最佳金融科技獎」也會繼續獲得成功。

本人衷心感謝一眾評判及評審員為是次獎項所提出的專業和寶貴的意見。本人亦謹祝賀各得獎者和香港銀行學會舉辦「最佳金融科技獎」獲得圓滿成功。

Best FinTech Award Judging Panel 最佳金融科技獎評審委員會

Chairman 主席



Mr Michael Leung 梁健文先生
China CITIC Bank International Limited
中信銀行(國際)有限公司
Chief Information & Operations Officer
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Chairman and Co-founder
主席及創辦人



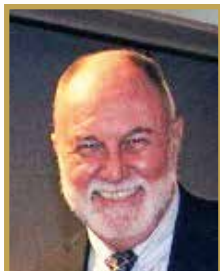
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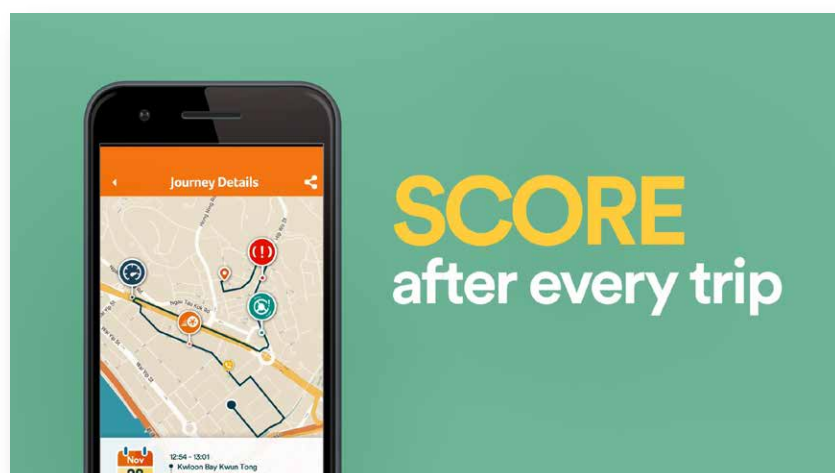
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Best FinTech Grand Award and Best FinTech (Banking, Insurance and Capital Market) Gold Award 最佳金融科技大獎 及 最佳金融科技(銀行業務，保險及資本 市場)金獎

FWD Life Insurance Company (Bermuda) Limited
富衛人壽保險(百慕達)有限公司



FWD Drivamatics

Traditionally, the premium rate of motor insurance can only be calculated by general driving behavior statistics, gender, age, car type and previous claim records. However, driver's own driving behavior has never been reflected on his/her own premium rate, which is not entirely fair to safe drivers.

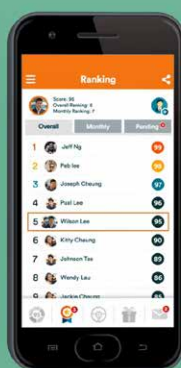
FWD has made a breakthrough by introducing the first driving technique assessment app – FWD Drivamatics. It can record each ride in detail and rate the safe-driving quality based on a comprehensive range of factors including smooth acceleration, braking technique, turning technique, concentration and safe speed. On top of the NCD (no claim discount), the motor insurance policyholders will be awarded with cash rebates up to 30% of the total premiums paid for that policy year, based on their driving scores. It truly makes User-Based Insurance (UBI) concept in practice, rewarding safe and careful drivers and ultimately encourage road safety.

富衛智駕

傳統汽車保險只能按普羅大眾的駕駛行為統計、年齡、性別、車款及過往駕駛意外及索償紀錄等進行報價，但無論駕駛者本身的駕駛意識有多安全，都不能在保費上反映出來，這對安全駕駛的人並不完全公平。

富衛保險突破傳統車保概念，引入首個駕駛技術評分手機應用程式－「富衛智駕」，程式能記錄每段駕駛旅程的詳細資料並全面地評定用家的安全駕駛特性及質素，主要評定元素包括加速的暢順程度、煞車技巧、轉彎技巧、專注力和安全車速等。根據車險保單年度內所獲的駕駛得分，提供享達相當於全年已繳保費30%的現金回贈，於無索償折扣（NCD）以外，提供額外和即時的優惠。真正實踐用者為本的保險概念。獎賞安全、小心的駕駛者，從而鼓勵道路安全，減少意外。

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Enjoy up to
30% cash rebate



Comments from Judging Panel 評審委員會評語

FWD Drivamatics an interesting innovation that brings both commercial benefits and social impact together. On the technology front, it incorporates the many facets of FinTech such as artificial intelligence, big data analytics, and customer portal dashboard. Socially, this solution encourages and rewards safe and responsible driving behavior, benefiting not only the user but the society as well. FWD Drivamatics can inspire many other solutions that incorporate FinTech and promotion of positive consumer behavior.

「富衛智駕」是一個有趣的創新方案，將商業得益與社會影響合而為一。在科技方面，它融合了金融科技的多個方面，如人工智能，大數據分析和用戶介面。在社會層面，這個解決方案鼓勵和獎賞安全和負責的駕駛行為，除用戶外社會也能受益。「富衛智駕」可以激發許多其他結合金融技術與促進正面消費行為的解決方案。

Best FinTech (Banking, Insurance and Capital Market) Silver Award 最佳金融科技(銀行業務，保險及資本市場) 銀獎

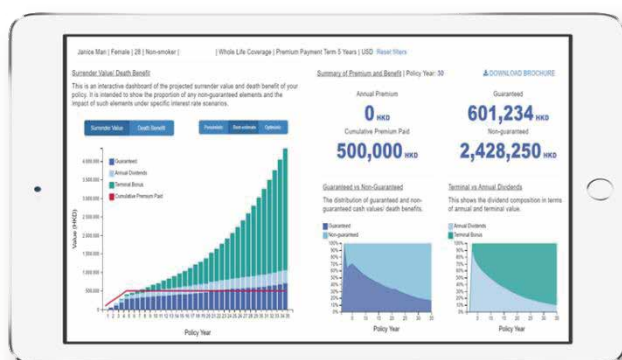
Seasonalife Limited

Seasonalife

Incorporated in Hong Kong, Seasonalife is the first insurance robo advisor in Asia. Our mission is to become “private actuary” to both advisors and end-customers, making insurance smart and friendly again.

Designed by senior actuaries and insurance specialists, Seasonalife is a web-based insurance platform for licensed advisors to research and compare insurance products across companies. The platform also provides creative applications with slick interfaces: gamified goal-based calculators, real-time quotation and illustration using interactive visualization technologies.

It is our belief that advisors can best differentiate themselves with the most efficient and customer-centric solutions. Learn more at <https://www.seasonalife.com>.



Seasonalife

創立於香港的Seasonalife是全亞洲首間保險「智能顧問」公司，理念是成為顧問與客戶的「私人精算師」，令保險變得智能、實用、顯淺。

由資深精算師與保險專才精心打造的Seasonalife網上平台，讓顧問可方便快捷地查閱及比較各類保險產品的資訊。平台並提供擁有精緻介面、富創意的應用程式，當中包括遊戲化金融計算機、即時保險報價、互動保單利益說明等等。

Seasonalife深信透過善用高效率及以客為本的工具，顧問能專注於客戶的需要，在市場上突圍而出。請瀏覽：<https://www.seasonalife.com>



Comments from Judging Panel 評審委員會評語

Seasonalife is an outstanding innovative InsurTech solution, providing a range of functionalities and designs to enhance the traditional business model of the insurance industry. It has great potential with a lot of room for enhancements and development.

Seasonalife是一個出眾及創新的保險科技解決方案，所提供的一系列功能和設計能優化傳統保險行業的商業模型。它有很大的潛力以及優化和發展空間。

Best FinTech (Banking, Insurance and Capital Market) Bronze Award 最佳金融科技(銀行業務，保險及資本市場)銅獎

Prive Services Limited 磐維科技股份有限公司

Privé Managers

Privé Managers is a completely integrated and comprehensive digital wealth and asset management platform powered by a proprietary bionic advisory engine. The Hong Kong-based startup's global platform is already being used by several global financial institutions in Asia and Europe and its business model is B2B. Its integration-focused and modular-based approach meets the diverse needs of financial intermediaries and advisors to more efficiently grow their assets, while reducing costs through technology solutions. The key competency is the ability to combine products, technology and client lead generation on one platform.

Privé Managers

Privé Managers提供給大型金融機構一套完整從前端到中後台，包含財富規劃到資產管理的智能系統，使合作機構提升了固有的客戶與理財顧問的關係，獲得了比以往更多的新客戶，並大幅提升了交易量與金融機構管理的品質，且巨幅地減少了營運的風險和成本。系統使用者遍及亞洲、歐洲與北美洲的多個金融機構。



Comments from Judging Panel 評審委員會評語

Privé Managers is an innovative concept with a well proven solution in a dynamic FinTech Market. It has good potential by exploring the underutilized technology to solve immediate needs. By lowering cost for clients, it is a scalable and profitable business model.

Privé Managers是一個創新的概念，在多變的金融科技市場上帶來一個已獲認證的解決方案。透過探索使用未充分利用的技術以解決迫切的需求，為此方案帶來良好的潛力。通過降低客戶的成本，它是一個可擴展和符合經濟效益的商業模式。

Best FinTech (Banking, Insurance and Capital Market) Certificate of Merit 最佳金融科技(銀行業務，保險及資本市場) 優異證書

Axisoft (Asia Pacific) Limited 緯泓軟件（亞太區）有限公司

DASH

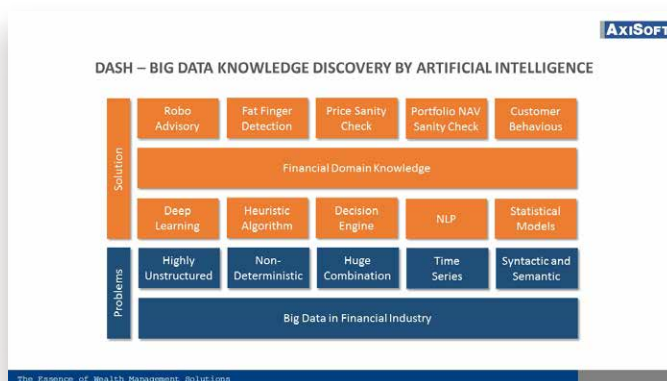
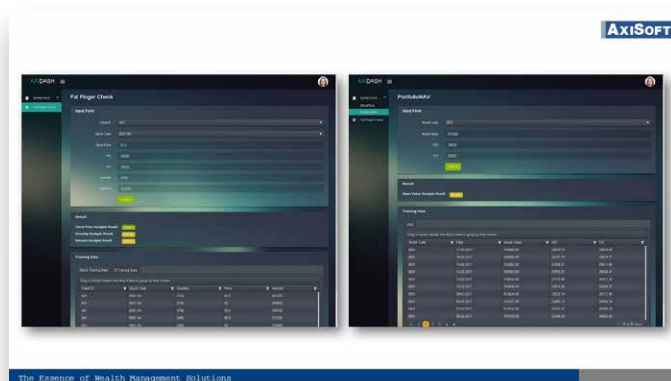
DASH is a full-suite scalable artificial intelligence platform for the financial service industry. There is huge potential in employing DASH artificial intelligence for advancing service offering, such as:

- Prevention of fraudulent activities in systems and operations;
- Integration of predictive analytics into pricing and underwriting;
- Robo-advisory and product/investment recommendation incorporating goal, portfolio analytics, sentiment and market data;
- Early detection of customer dissatisfaction foretelling closure.

DASH

DASH是一個功能齊全的可擴展人工智能系統，集中應用於金融服務行業。通過使用DASH人工智能系統，可提升銀行業務競爭力，發掘巨大的市場商機，例如：

- 防止系統和操作中的欺詐行為；
- 預測分析、報價、審核的一體化；
- 人工智能諮詢和產品 / 投資建議，包括投資預期目標，投資組合分析，市場負面信息和市場數據；
- 早期預警客戶不滿，提早關閉交易。



Comments from Judging Panel 評審委員會評語

DASH provides a modern and comprehensive FinTech solution. By integrating artificial intelligence and big data, it can be incorporated in compliance, business analysis, and human error prevention. It has great potential and flexibility in application as it is scalable and customizable.

DASH提供了一個現代和全面的金融科技解決方案。透過利用人工智能和大數據，它可以應用於合規，商業分析以及防止人為錯誤。它的可擴展性與個人化應用為產品帶來了很大的潛力和彈性。

Best FinTech (Emerging Solutions / Payment Innovation) Gold Award 最佳金融科技(新興解決方案/創新支付方案)金獎

Bank of China (Hong Kong) 中國銀行(香港)

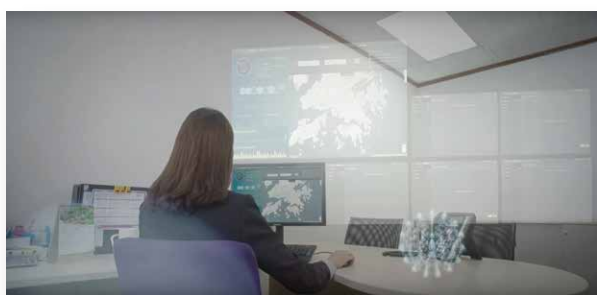
Use of Blockchain for Mortgage Property Valuation Process

As the first launched blockchain application in Hong Kong Banking industry, the network bases on mortgage property valuation business scenario to learn and apply Distributed Ledger Technology (DLT). DLT's feature includes untemper, traceable, decentralized and share ledger, which can increase the reliability of data transfer & sharing.

Blockchain network facilitates business by:

- (1) Streamlining the process and increasing operational efficiency
- (2) Establishing standards between banks and surveyors
- (3) Reducing operation risk
- (4) Promoting paperless operation

Besides mortgage application, more business cases are considering to use DLT, including trade finance, cross boarder payment and remittances, to continuously improve user experience.



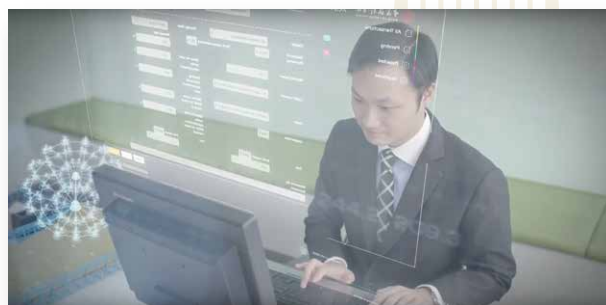
區塊鏈應用 - 按揭估價流程

區塊鏈-按揭估價流程作為香港業界首次應用區塊鏈技術的業務平台，選取按揭估價為業務場景，試驗及掌握新技術。區塊鏈技術具有防偽、可追溯、去中心化和共享賬本的特性，有效提高數據傳送及共享的可靠性。

新業務平台可:

- (1) 簡化估價流程，提高運營效率
- (2) 建立銀行與估價公司間標準的估價流程
- (3) 減少人工操作風險
- (4) 推動無紙化的運營模式

除按揭應用外，繼續推展其他應用案例，包括貿易融資、跨境支付及匯款，為客戶提供更加優質的服務。



Comments from Judging Panel 評審委員會評語

This solutions is an impressive blockchain platform on mortgage valuation built in Hong Kong and a breakthrough in FinTech. With distinct concept and functionality, it has a strong niche in the mortgage business. It has great potential in encouraging blockchain development and application in the local Banking and Finance industry.

中國銀行(香港)在香港建立的區塊鏈按揭估價應用平台為金融科技上的一大突破。其獨特的概念和功能能為其按揭業務帶來強大的優勢，並能促進區塊鏈在本地銀行及金融業的發展及應用。

Best FinTech (Emerging Solutions / Payment Innovation) Silver Award

最佳金融科技(新興解決方案/ 創新支付方案) 銀獎

Neat Limited

Neat

Neat is a mobile current account.

Securely open a current account via the Neat App. At any time, from anywhere. It takes just 10 minutes. No need to visit a branch.

Receive domestic and international bank payments.

Use the Neat MasterCard to make purchases at any traditional stores or online merchants who accept MasterCard worldwide and withdraw cash at any ATM around the world which displays the MasterCard logo.

The modern Neat App is fun to use. Real-time updates help you stay on top of your spending budget.

Neat

Neat是一個流動往來戶口。

只需十分鐘，用戶就能隨時隨地，通過Neat應用程式安全地開戶，無需親臨分行辦理。

用戶亦可接受本地及海外銀行匯款。

使用Neat萬事達卡在全球各地任何接受萬事達卡的實體商舖或網上商戶消費，及在世界各地任何顯示萬事達卡商標的自動櫃員機提款。

全新Neat應用程式簡單易用。即時更新賬戶資訊，令用戶更容易掌握消費預算。



Comments from Judging Panel 評審委員會評語

Neat is a disruptive solution that brings an innovative customer experience in digital onboarding. It addresses to the growing demand for quick and simple banking solutions from consumers and targets the underbanked, a market segment that is often overlooked. Though still at an early stage, it is an innovative solution with global potential.

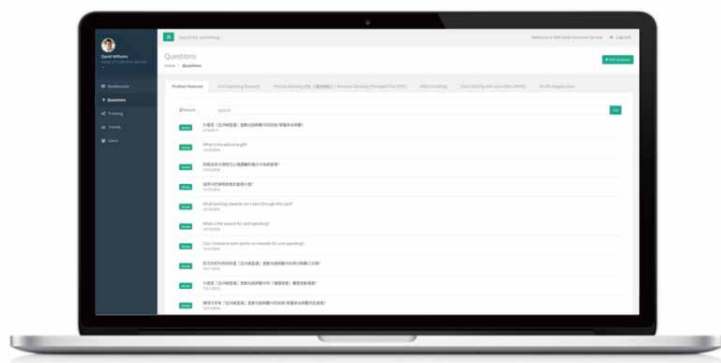
Neat是一個顛覆性的解決方案，為客戶帶來了一個創新的數碼開戶體驗。它不但應對消費者對快速及簡單的銀行服務的需求，更以一般難以獲得銀行服務的客戶為目標客戶。雖然仍處於早期階段，但它將是個具有全球發展潛力的創新解決方案。

Best FinTech (Emerging Solutions / Payment Innovation) Bronze Award 最佳金融科技(新興解決方案/創新支付方案)銅獎

Clare.AI Limited

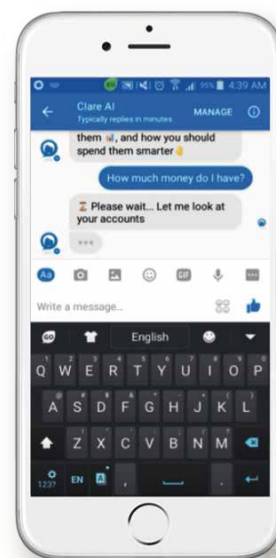
AI Chatbot for Finance

Clare.AI empowers financial institutions to engage with their customers in a natural and reliable way at-scale. We build white label AI chatbots to help banks provide a better customer experience. We differentiate by a proprietary Cantonese Natural Language Processing engine, ability to deploy on premise and cross platforms. We also offer a B2C solution for personal financial management.



金融智能聊天機器人

Clare.AI是一間專為金融機構提供人工智能聊天機器人白色標籤解決方案的金融科技公司。我們的優勢在於我們擁有一個自建的粵語自然語言處理引擎與跨平台配置的能力。為配合金融機構嚴格的保安需求，我們提供的軟件也支持銀行內部自建。另外，我們也有B2C的智能聊天機器人，以處理個人財務管理解決方案。



Comments from Judging Panel 評審委員會評語

Clare.AI is a practical and cost-saving alternative to human call center that increases operational efficiency. The Chatbot technology with the use of Cantonese and on a social platform also provides a unique niche. This solution has great potential as the knowledge base grows and expands into other Banking functions.

金融智能聊天機器人是一個實用及能為傳統顧客服務中心節省成本及提高運營效率的解決方案。使用粵語的聊天機器人技術和社交平台應用均為其獨特優勢。隨著知識庫的發展和擴展到其他銀行服務應用，這是個具有巨大的潛力的解決方案。

Introduction of Organiser 籌辦機構簡介



Established in 1963, The Hong Kong Institute of Bankers (HKIB) is a non-profit making and the only professional institution serving the local banking community in the provision of education and professional training. Our objective is to enhance and further develop the territory's status as an international financial centre by upholding the professional standards of bankers' qualifications through education, training and development. Through nurturing banking talent, the Institute has played an important role in fostering inter-industry, cross-sectorial and cross-regional cooperation for over half-a-century. HKIB seeks to provide a professional environment that supports and encourages the personal development of individual banking practitioners.

Mission:

The mission of HKIB is to strive for excellence whilst upholding the professional standards of bankers' qualifications. This is achieved through provision of efficient and effective education, training and development, certifying and accrediting service. These are aligned to the growing needs of the banking and financial industries considering both Hong Kong and other regional standards.

For further details, please visit www.hkib.org.

Responsible Team include:

Ms Carrie Leung (2nd from right)

CEO

Dr WH Yeung (2nd from left)

General Manager,

Professional Competence Development & Membership

Miss Jessica Tsoi (1st from left)

Senior Product Development & Quality Assurance Manager

Miss Jacqueline Au (1st from right)

Product Development & Projects Manager

香港銀行學會於1963年創立，是香港唯一頒發銀行專業資格的非牟利組織，致力為本地銀行業服務，藉提供教育和專業培訓課程，為本地銀行業培育專才。本會的目標是透過教育、培訓和發展課程，致力提升銀行從業人員專業水平，從而鞏固香港作為國際金融中心的地位。過去半個世紀，本會致力培養銀行專才，在促進跨行業、跨部門、跨地區合作方面扮演著重要的角色，並支持和鼓勵銀行從業員的個人發展。

使命:

本會力求卓越，為提升銀行從業人員的專業水平，持續提供具效益及效能的教育、培訓發展課程、以及證書和認證服務，滿足本港及其他地區對金融專才日益增長的需求

詳情請瀏覽www.hkib.org。



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行政總裁

楊偉雄博士（左二）

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Acknowledgement 鳴謝



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香港商業道德發展中心
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評分系統

