HONG KONG
ICT AWARDS
2025香港資訊及
通訊科技獎

FinTech Award
金融科技獎



Leading Organiser
籌辦機構

IFTA
Institute of Financial Technologists of Asia
亞洲金融科技師學會

CFT
Certified Financial Technologist

AFT
Associate Financial Technologist

Call for Entries
參賽須知

HONG KONG ICT AWARDS 2025 香港資訊及通訊科技獎

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Introduction of Leading Organiser
籌辦機構簡介

The Institute of Financial Technologists of Asia (IFTA) is a non-profit organisation established in Hong Kong in September 2017.

Our main goals are to elevate the professional standards of financial technology in Asia, drive fintech education, and cultivate talent for the industry. We have developed certification requirements for financial technology professionals, known as the Certified Financial Technologist (CFT) designation.

Our vision is to expand the reach of financial and technology courses to the Mainland, Taiwan, and other regions in Asia. In addition to our comprehensive courses, IFTA organises a wide range of activities, including seminars, Fintech Awards, and workshops, to promote the development of fintech, nurture professionals, and encourage participation from government bodies, regulatory agencies, universities, corporations, and startups.

亞洲金融科技師學會是一家於2017年9月在香港成立的非牟利機構。

目標是提升亞洲金融科技的專業標準、推動金融科技教育、為行業培育人才。學會制定了金融科技專業人士認證要求——認可金融科技師（CFT）。

期望日後將金融和科技課程推廣至內地、台灣和亞洲其他地區。除了課程，本會亦舉辦各類活動包括研討會、金融科技大獎、工作坊以促進金融科技發展，培養專業人才，鼓勵政府、監管機構、大學、　企業及初創企業的參與。

Background
背景

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

The HKICTA was established in 2006 with the collaborative efforts of the industry, academia and the Government. Organised by the Digital Policy Office, and led 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 HKICTA 2025. 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. In addition, in a bid to foster the innovative use of artificial intelligence (AI), the "Best Use of AI" award winner will be selected in each of the eight categories to magnify and honour outstanding achievements in harnessing the power of AI in respective areas.

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數字政策辦公室舉辦，並由香港業界組織及專業團體籌辦，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。

2025香港資訊及通訊科技獎設有八個獎項類別。每個類別均設有一個大獎，而最終評審委員會會再從八個大獎中甄選出「全年大獎」。此外，為了激發更多人工智能的創新應用，每個獎項類別都會選出一個「最佳人工智能應用」獎，以彰顯並表揚在相關範疇應用人工智能方面取得傑出成就的參賽作品。

Objective
目的

The FinTech Award aims to recognise the achievements in the development of cutting-edge FinTech solutions. Its purpose is to modernise legacy financial systems and revolutionise the banking, investment, and insurance sectors. The award encourages exploration of emerging technologies such as virtual assets, payment systems, blockchain, and AI applications to provide innovative and secure solutions. It also focuses on enhancing our RegTech capabilities to ensure regulatory compliance and effective risk management.

The updated FinTech infrastructure is expected to bring significant benefits to both enterprises and consumers. Enterprises will experience improved services, increased operational efficiency, and enhanced risk management capabilities.

Consumers, on the other hand, will enjoy greater convenience and accessibility to a wider range of financial services. Additionally, they will have the peace of mind that comes with responsible governance and robust security measures within the FinTech industry.

The FinTech Award is composed of three streams:

1. FinTech: Banking, Investment and Insurance
2. Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications
3. RegTech: Regulatory and Risk Management

「金融科技獎」旨在表彰在金融科技創新解決方案開發方面取得豐碩成果的企業和項目。其目的是現代化傳統金融體系，革新銀行、投資和保險行業。本獎項勵探索新興技術，例如虛擬資產、支付系統、區塊鏈和人工智能應用，以提供創新和安全的解決方案。同時，也著重提升我們的監管科技能力，確保合規性和有效的風險管理。

金融科技基礎設施的升級更新將為企業和消費者帶來顯著好處。企業可以擁有更優質的服務、更高的營運效率和更強的風險管理能力。消費者則可以享受更便利的金融服務和更廣泛的選擇，以及增加對金融科技行業的認同感及信任感。

「金融科技獎」分為以下三個組別：

1. 金融科技：銀行，投資，及保險
2. 新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用
3. 監管科技：監管及風險管理

Prizes and Benefits for Winners
得獎者的獎勵

The remarkable achievements of the Awards winners (Gold/Silver/Bronze) will be recognised by customers, organisations, the ICT industry practitioners and across the community. Winners will be entitled —

- to receive trophies (Gold/Silver/Bronze) of the HKICTA;
- to display the official logo of the HKICTA in their promotional materials;
- to participate in various promotional campaigns to publicise their achievements;
- to be supported for entering into other regional and international awards and competitions;
- to 3 months free access to co-working space in Hong Kong Science Park Incubation Centre for eligible SMEs[1];
- to participate in investment matching activities co-organised by the Hong Kong Venture Investment and Business Angel Network Limited (HKBAN) and Hong Kong Science and Technology Parks (HKSTP);
- to 3 months free access to Flexi Space in Cyberport Smart-Space for SMEs[2]; and
- to free participation in some large-scale local ICT events (e.g. InnoEX) for marketing exposure.

Grand Award winners (except Student Innovation Category) and "Higher Education" Gold Award winner(s) of Student Innovation Category will also be entitled —

- to receive Green Channel Interview (conditional[3]) offer of "HK Tech 300 Seed Fund" by City University of Hong Kong (CityU). The awardee will receive a seed fund of up to HKD100,000 and other support from the programme after passing the interview.
(https://www.cityu.edu.hk/hktech300/about-hk-tech-300/hk-tech-300-seed-fund)

Further details and conditions are available at the website: www.hkictawards.hk

香港資訊及通訊科技獎金／銀／銅得獎者的卓越成就備受各方賞識，包括客戶、機構、業界人士、以至整個社會。得獎者可獲得：

- 授予金／銀／銅獎之獎座；
- 授權在宣傳物品上展示香港資訊及通訊科技獎的標誌；
- 安排於不同類型的推廣活動中宣傳其得獎項目；
- 協助參加其他區域及國際性獎項和比賽；
- 免費使用香港科學園培育中心的共享工作空間三個月（只限於合資格中小企業）[1]；
- 參與香港風險及天使投資脈絡有限公司及香港科技園共同舉辦的投資配對活動；
- 免費使用數碼港共享工作空間Smart-Space內的靈活辦公桌三個月（只限於中小企業）[2]；及
- 免費參與本地大型資訊及通訊科技活動（如「香港國際創科展」）以拓展商機。

大獎（不包括學生獎項類別）及學生獎項類別「大專及高等教育」組別金獎得獎者亦可獲得：

- 香港城市大學HK Tech 300種子基金的面試機會[3]。面試成功的隊伍可獲最高港幣十萬元的基金及其他支援。
(https://www.cityu.edu.hk/hktech300/zh-hk/about-hk-tech-300/hk-tech-300-seed-fund)

詳情及細則可瀏覽網站：www.hkictawards.hk

[1] HKSTP offers 1 free seat access to co-working space in Hong Kong Science Park Incubation Centre for 3 months (assigned by HKSTP, subject to availability) to SMEs who are HKICTA 2025 Gold, Silver or Bronze award winners.

[2] Cyberport offers 1 free Flexi Space in Cyberport Smart-Space for 3 months to SMEs who are HKICTA 2025 Gold, Silver or Bronze award winners. The number of flexi-desk offered to the Winners is capped to 32. Given the quota, flexi-desk will be offered on a first-come-first-served basis and subject to the availability. Winner shall submit application to Cyberport for the offered flexi-desk on or before 31 March 2026 after the announcement of results. Any submission after the deadline will become ineligible

[3] 1. Either one of the startup's founders is associated with CityU, such as a student / alumnus / research assistant; or 2. The team should identify at least one CityU's intellectual property (IP) for evaluation use and development if there is no associated founder. (https://www.cityu.edu.hk/hktech300/cityu-intellectual-property)

[1] 香港科技園公司為榮獲「2025香港資訊及通訊科技獎」金／銀／銅獎的中小企業提供一個免費名額，使用香港科學園培育中心的共享工作空間三個月（ 由香港科技園公司分配，視乎情況而定）。

[2] 數碼港為榮獲「2025香港資訊及通訊科技獎」金／銀／銅獎的中小企業提供一個免費名額，使用數碼港共享工作空間Smart-Space內的靈活辦公桌三個月。共設32個名額，會以先到先得的方式安排。獎項公布後，獲獎中小企業需於2026年3月31日或之前提交申請，逾時遞交的申請將不獲處理。

[3] 1. 初創項目團隊的任何一位創辦人須與香港城市大學有關（例如：學生／校友／研究人員）； 或 2. 若沒有相關的創辦人，得獎者須選取最少一項城大的知識產權進行評估使用和開發。（https://www.cityu.edu.hk/hktech300/zh-hk/cityu-intellectual-property）

General Eligibility Requirements
一般參賽資格

1. The applicant must have the intellectual property right and/or legitimate right over the ICT product/service mentioned in the application. The applicant shall disclose disputes any place over the world over intellectual property right about the applicant's ICT product/service, if any, for the Leading Organiser to consider eligibility of the application.

2. The application must be submitted by locally (Hong Kong) registered entities (please enclose Company/Business Registration proof) or residents in Hong Kong[4] at the time of closing for entry enrolment.

3. A significant part of the innovation, design, research and development (R&D) of the mentioned ICT product/service must come from resources in Hong Kong. The applicant should demonstrate significant value-add by the Hong Kong resources contributing to the success of the ICT product/service in the target market.

4. With the exception of the Student Innovation category, the submitted product/service must have been available[5] in the market for at least 3 months or in live operation for at least 3 months at the time of closing for entry enrolment (please enclose proof – e.g. delivery note, invoice, public announcement, advertisement, internal announcement, etc.).

5. The same application is only allowed to be submitted to a maximum of ONE award stream among all the Categories. Any application found to have entered into more than one award stream will be disqualified.

6. Winning entries of the Gold/Silver/Bronze award in previous years of the HKICTA can enter the Awards again only if there is significant change or enhancement in the product/service, or for a new award category.

1.參賽者必須擁有參賽項目所述資訊及通訊科技產品／服務的知識產權及／或合法權益。有關資訊及通訊科技產品／服務如在世界任何地方發生知識產權的爭議，參賽者必須披露，供籌辦機構考慮其參賽資格。

2.參賽者必須在截止報名時為香港註冊公司（請附上公司／商業登記證明）、機構或香港居民[4]。

3.參賽的資訊及通訊科技產品／服務項目在創新、設計和研究發展方面的重要部分必須源自香港。參賽者須展示香港資源為其資訊及通訊科技產品／服務帶來顯著增值，促使有關項目在目標市場取得成功。

4.除學生獎項類別外，參賽的資訊及通訊科技產品／服務項目必須在截止報名日期前已經在市場[5]上公開發售最少三個月／或開放予下載應用或已經投入運作最少三個月（請附上證明 – 例如送貨單、發票、外發公告、廣告、內部通告等）。

5.同一參賽項目只可參加各獎項類別的其中一個獎項組別。任何項目如被發現報名參加多於一個獎項組別，將被取消資格。

6.過往香港資訊及通訊科技獎金、銀、銅得獎項目的產品／服務，必須已作出重大修改或優化，或參加另一個獎項類別，方可再次參賽。

[4] "Residents in Hong Kong", in the context of HKICTA, include both permanent and non-permanent residents. If an entry is submitted by more than one person, at least half of the members of the group must be Hong Kong resident. For the case of Student Innovation category, certification of Hong Kong resident status can be performed through certifying student status collectively by concerned educational institution.

[5] Examples are applications and products already in the market, application systems deployed internally in a company, and mobile solutions available at App Stores. For startup companies competing for ICT Startup Award, prototypes appear only on kickstarter or similar platforms are NOT considered as available in the market.

[4] 在香港資訊及通訊科技獎的準則下，「香港居民」包括永久居民和非永久居民。如參賽項目由多於一人的組織申請，該參賽組織至少有一半成員必須是香港居民。學生創新獎方面，香港居民身份可由相關學校以統一證明學生身份的方法代替。

[5] 例如該資訊及通訊科技產品／服務項目已經投入於市場，該應用程式已被應用於公司內部的系統，以及該流動解決方案已於App Stores可供下載。至於競逐資訊科技初創企業獎的初創公司，如其原型樣辦只在kickstarter或類似平台上出現，將不會被視為已投入於市場。

Rules and Regulations
參賽規則

1. Applicants are advised to be aware of the best practice and case-based experience as promulgated by the Office of Privacy Commissioner for Personal Data.

2. Applicants are reminded that any person who, without the permission of Steering Committee of Hong Kong ICT Awards, offers an advantage to parties involved in the Awards as a reward or inducement for doing any act or showing favour in relation to the Awards commits an offence of the Prevention of Bribery Ordinance (Cap. 201).

3. To avoid conflicts of interest and the perception as such, applications for the Awards from sponsors will not be accepted.

4. In case of any dispute, the decision of the Leading Organiser will be final and binding on all parties concerned.

1.參賽者需留意由私隱專員公署所制訂的最佳行事方式指引及個案經驗。

2.參賽者須注意，根據《防止賄賂條例》（香港法例第201章），任何人士如未經香港資訊及通訊科技獎督導委員會許可，向任何參與該獎項事務的工作人員提供任何利益，作為該工作人員作出任何以其工作身分而作的行為的報酬或誘因，或作為與申請該獎時給予任何優待或提供任何協助的報酬或誘因，即屬違法。

3.為避免利益衝突或任何有關利益衝突的嫌疑，香港資訊及通訊科技獎贊助商的參賽申請將不會被接納。

4.如有任何爭議，籌辦機構保留最終決定權，參賽者不得異議。

Award Streams
獎項組別

1. FinTech: Banking, Investment and Insurance

The award stream seeks to recognise outstanding achievements in banking, investment, and insurance through innovative technology solutions.

By identifying and promoting the most cutting-edge FinTech applications, the award aims to highlight solutions at the forefront of the global financial sector that streamline processes, enhance customer experience, and provide breakthrough answers to longstanding challenges faced by traditional finance.

The award stream is to serve as a catalyst, propelling winners' growth and market penetration. Broader impacts are expected to include spurring competitive innovation across the industry, increasing customer satisfaction through superior service offerings, and robustly expanding adoption of technology-enabled financial solutions. Ultimately, the award strives to contribute to building a more vibrant, secure and efficient financial ecosystem in Hong Kong and globally.

2. Emerging Solutions: Virtual Assets, Payment, Blockchain and AI Applications

This award stream targets cutting-edge developments that redefine the financial landscape by addressing the growing need for secure, efficient, and scalable financial operations.

The objective is to spotlight and support the advancement of emerging technologies that promise to revolutionise the finance industry. Technologies recognised by this award stream are expected to drive innovation and competition within the FinTech sector, leading to more advanced, user-friendly, and secure financial services for consumers.

1. 金融科技：銀行，投資，及保險

本獎項類別旨在表彰透過創新技術解決方案在銀行、投資和保險領域取得的傑出成就。

透過識別和推廣最前沿的金融科技應用，本獎項類別旨在突出全球金融領域最前沿的解決方案，這些解決方案可以簡化流程、增強客戶體驗，並為傳統金融面臨的長期挑戰提供突破性答案。

本獎項類別將充當催化劑，推動獲獎者的成長和市場滲透。預計更廣泛的影響將包括刺激整個行業的競爭創新、透過優質服務提高客戶滿意度以及大力擴大採用技術支援的金融解決方案。最終，該獎項致力於為香港乃至全球建立一個更充滿活力、安全和高效的金融生態系統做出貢獻。

2. 新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用

本獎項類別旨在透過滿足對安全、高效和可擴展的金融運營日益增長的需求來重新定義金融格局的前沿發展。

其目標是關注和支持有望徹底改變金融業的新興技術的進步。該獎項認可的技術預計將推動金融科技領域的創新和競爭，為消費者帶來更先進、用戶方便性和安全的金融服務。

3. RegTech: Regulatory and Risk Management

This award stream is an esteemed accolade that honours exemplary innovations in the field of Regulatory Technology and Risk Management. It recognises solutions that greatly enhance the capabilities of financial institutions to comply with regulatory requirements, effectively manage risks, and combat financial crime.

The objective of this award stream is to stimulate the development and adoption of RegTech solutions that make regulatory compliance more efficient, cost-effective, and adaptable to changes. It seeks to incentivise innovation in risk management processes that safeguard the integrity of the financial system and foster trust among consumers, financial institutions, and regulators.

Additionally, this award stream aims to inspire a wave of innovation in the RegTech sector, leading to the creation of more advanced and efficient tools for regulatory compliance and risk management. The anticipated outcomes for the financial industry as a whole include streamlined compliance processes, reduced operational risks, and strengthened defenses against financial crime.

3. 監管科技：監管及風險管理

本獎項類別是一項備受尊敬的榮譽，旨在表彰監管技術和風險管理領域的模範創新。此類別表彰能夠顯著增強金融機構遵守監管要求、有效管理風險和打擊金融犯罪能力的解決方案。

本獎項類別的目標是推動監管科技解決方案的開發和採用，使監管合規更加高效、更具成本效益並適應變化。它旨在激勵風險管理流程的創新，以維護金融體系的完整性並增強消費者、金融機構和監管機構之間的信任。

此外，本獎項類別旨在激發監管科技領域的創新浪潮，從而為監管合規和風險管理創建更先進、更有效率的工具。對於整個金融業而言，預期成果包括簡化合規流程、降低營運風險以及加強對金融犯罪的防禦。

Judging Criteria
評審準則

1) FinTech: Banking, Investment and Insurance
金融科技：銀行，投資，及保險

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Innovation and Creativity in ICT 資訊及通訊科技創新及創意	Entries will be judged based on the originality of the technology and its innovative use within the financial industry. The evaluation will consider the uniqueness of the solution, the complexity of the problem it addresses, and how it differentiates from existing technologies in the market. Judges will look for a clear demonstration of how the ICT solution has broken new ground in FinTech, whether through the application of new algorithms, user interfaces, data processing techniques, or integration of existing technologies in novel ways.	參賽作品將根據技術的原創性及其在金融業的創新應用進行評判。評估將考慮解決方案的獨特性、所解決問題的複雜性以及它與市場上現有技術的差異。評審們將尋求清楚地展示ICT解決方案如何在金融科技領域開闢新天地，無論是透過新演算法、使用者介面、資料處理技術的應用，或是以新穎的方式整合現有技術。	25%
Functionality 功能	The functionality criterion will assess how well the product or service meets its intended purposes within the realms of banking, investment, and insurance. The scope of functionality evaluation will include user-friendliness, technical stability, interoperability with other systems, responsiveness, and accessibility. Solutions that exhibit comprehensive functionality that satisfies a broad range of user needs and demonstrates thorough understanding and execution of the task at hand will score highly.	功能準則將評估產品或服務在銀行、投資和保險領域中滿足其預期的的程度。功能評估的範圍將包括使用者使用方便性、技術穩定性、與其他系統的互通性、回應能力和可存取性。具有滿足廣泛用戶需求並表現出對手頭任務的透徹理解和執行的全面功能的解決方案將獲得高分。	25%
Market Potential / Performance, Internal User Buy-in or Public Acceptance 市場潛力 / 表現，內部或公眾接受程	This area will evaluate the actual or potential acceptance of the product in the market, including market size, growth potential, competitive advantage, and scalability. For solutions already in the market, actual sales figures, market share, and user feedback will be considered. For new solutions, the focus will be on a well-defined go-to-market strategy and evidence of demand. Additionally, the level of adoption or endorsement by internal stakeholders or the public, as well as testimonials or case studies, will be factored into the evaluation.	這領域將評估產品在市場上的實際或潛在接受程度，包括市場規模、成長潛力、競爭優勢和可擴展性。對於市場上已有的解決方案，將考慮實際銷售數據、市場份額和用戶回饋。對於新的解決方案，重點將放在明確的上市策略和需求證據上。此外，內部持份者或公眾的採用或認可程度以及推薦或案例研究也將納入評估。	20%

Judging Criteria
評審準則

1) FinTech: Banking, Investment and Insurance
金融科技：銀行，投資，及保險

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Benefits and Impact 裨益及影響	The evaluation will measure the tangible and intangible benefits the solution brings to the financial sector. This includes enhanced efficiency, cost savings, increased security, risk mitigation, and improved customer satisfaction. The potential for broader socioeconomic impact, such as financial inclusion and economic growth, will also be considered. Judges will look for clear, quantifiable evidence of the benefits and a narrative that links the ICT solution directly to these outcomes.	評估將衡量該解決方案為金融部門帶來的有形和無形效益。這包括提高效率、節省成本、提高安全性、緩解風險和提高客戶滿意度。也將考慮更廣泛的社會經濟影響的潛力，例如金融包容性和經濟成長。評審將尋找清晰、可量化的效益證據以及將 ICT解決方案與這些結果直接聯繫起來的敘述。	20%
Quality 質量	Quality will be judged on the overall excellence of the solution, including design, technical robustness, reliability, and compliance with relevant standards and regulations. The assessment will consider the professionalism of the presentation and documentation, ease of maintenance, and after-sales support. High-quality entries should demonstrate meticulous attention to detail, superior execution, and an exceptional finish that reflects the solution's premium status in the FinTech industry.	品質將根據解決方案的整體卓越性來評判，包括設計、技術穩健性、可靠性以及對相關標準和法規的遵守。評估將考慮演示和文件的專業性、維護的便利性以及售後支援。高品質的參賽作品應表現出對細節的一絲不苟、卓越的執行力以及反映該解決方案在金融科技行業中的優質地位的出色完成度。	10%
		Total 總和 :	100%

Judging Criteria
評審準則

2) Emerging Solutions: Virtual Assets, Payment, Blockchain and AI Applications
新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Innovation and Creativity in ICT 資訊及通訊科技創新及創意	Submissions will be evaluated on how they bring innovative and creative solutions to the field of emerging technologies such as virtual assets, payment methods, blockchain, and AI. The innovation component will assess the uniqueness and originality of the application, the complexity of the challenge it addresses, and the degree to which it advances the state of the art in its category. Creativity will be measured by how the solution employs new concepts or combines existing technologies in novel ways to deliver value.	提交的作品將根據其如何為虛擬資產、支付方式、區塊鏈和人工智能等新興技術領域帶來創新和創造性的解決方案進行評估。創新部分將評估應用程式的獨特性和原創性、它所解決的挑戰的複雜性，以及它在多大程度上推動了該類別中最先進的技術。創造力將透過解決方案如何採用新概念或以新穎的方式結合現有技術來交付價值來衡量。	30%
Functionality 功能	Functionality will be judged based on the effectiveness and efficiency of the solution in performing its intended operations. The solution should demonstrate a high level of performance, with robust features that meet the needs of its users. This includes user experience (UX) design, system integration capabilities, performance metrics, and the overall reliability and stability of the application. Solutions that offer seamless functionality that improves user workflows and processes will be highly regarded.	功能將根據解決方案執行其預期操作的有效性和效率來判斷。該解決方案應表現出高水準的效能，並具有滿足用戶需求的強大功能。這包括用戶體驗（UX）設計、系統整合能力、效能指標以及應用程式的整體可靠性和穩定性。提供無縫功能、改善使用者工作流程和流程的解決方案將受到高度重視。	25%
Market Potential / Performance, Internal User Buy-in or Public Acceptance 市場潛力／表現，內部或公眾接受程度	This criterion assesses the solution's market viability, including its potential to meet existing demand, its scalability, and its competitive positioning. For products already in use, the evaluation will take into account market performance metrics such as user adoption rates, sales figures, and market share. For newer solutions, the potential for market penetration and growth will be considered. The level of acceptance by target users, whether internal or external, and evidence of satisfaction will also influence the scoring.	此準則評估解決方案的市場可行性，包括滿足現有需求的潛力、可擴展性以及競爭定位。對於已經使用的產品，評估將考慮市場績效指標，例如用戶採用率、銷售數據和市場份額。對於較新的解決方案，將考慮市場滲透和成長的潛力。目標使用者的接受程度（無論是內部或外部）以及滿意度的證據也會影響評分。	15%

2) Emerging Solutions: Virtual Assets, Payment, Blockchain and AI Applications
新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Benefits and Impact 裨益及影響	Entrants will need to demonstrate the tangible benefits that their solution provides, such as cost savings, increased efficiency, enhanced security, or improved customer engagement. The impact of the solution will also be measured on a broader scale, including its contribution to driving the industry forward, its social benefits, and its potential to foster economic development. Entries should provide clear evidence or projections of their solution's positive effects.	參賽者需要展示其解決方案提供的實際好處，例如節省成本、提高效率、增強安全性或提高客戶參與度。此解決方案的影響也將在更廣泛的範圍內進行衡量，包括其對推動產業發展的貢獻、社會效益以及促進經濟發展的潛力。參賽作品應提供明確的證據或預測其解決方案的正面效果。	20%
Quality 質量	Quality will be evaluated across several dimensions, including the design, craftsmanship, and technical excellence of the solution. The solution should adhere to industry best practices and standards, and exhibit high levels of reliability and maintainability. The overall presentation of the solution, including documentation and support, will also be considered. High-quality solutions will be those that deliver a superior and professional user experience, demonstrating attention to detail and a commitment to excellence.	品質將從多個方面進行評估，包括解決方案的設計、流程和技術卓越性。該解決方案應遵循行業最佳實踐和標準，並具有高水準的可靠性和可維護性。還將考慮解決方案的整體呈現，包括文件和支援。高品質的解決方案將提供卓越和專業的使用者體驗，體現對細節的關注和對卓越的承諾。	10%
		Total 總和 : 100%	

Judging Criteria
評審準則

3) RegTech: Regulatory and Risk Management
監管科技：監管及風險管理

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Innovation and Creativity in ICT 資訊及通訊科技創新及創意	The evaluation of innovation will focus on how the technology introduces new or significantly improved processes for regulatory compliance and risk management. The judges will look for creative solutions that address the complex and evolving landscape of financial regulation. Innovations could be in the form of advanced analytics, the use of artificial intelligence to predict risk patterns, or novel approaches to data management and reporting. Creativity will also be gauged by the solution's ability to solve regulatory challenges in ways that were not previously possible or by significantly simplifying compliance processes.	對創新的評估將重點放在該技術如何引入新的或顯著改進的流程以實現監管合規性和風險管理。評審將尋找能夠應對複雜且不斷變化的金融監管格局的創意解決方案。創新可以採用進階分析、使用人工智能來預測風險模式或資料管理和報告的新穎方法的形式。創造力也將透過解決方案以以前不可能的方式解決監管挑戰的能力或透過顯著簡化合規流程來衡量。	20%
Functionality 功能	The functionality of the RegTech solution will be assessed on its effectiveness and efficiency in meeting regulatory requirements and managing risks. The solution should be user-friendly, integrate seamlessly with existing systems, and be adaptable to various regulatory environments. The evaluation will consider the robustness of the solution, its ability to handle large and complex data sets, and the speed and accuracy of its reporting and risk assessment capabilities.	監管科技解決方案的功能將根據其滿足監管要求和管理風險的有效性和效率進行評估。解決方案應該用　易於使用，與現有系統無縫集成，並適應各種監管環境。評估將考慮解決方案的穩健性、其處理大型複雜資料集的能力以及報告和風險評估功能的速度和準確性。	30%
Market Potential / Performance, Internal User Buy-in or Public Acceptance 市場潛力／表現，內部或公眾接受程度	Market potential will be evaluated based on the solution's ability to meet current and future market needs, its scalability, and its competitive edge. Performance metrics such as customer adoption, growth rate, and market penetration will be considered. Internal user buy-in assesses the solution's acceptance within the organisation, while public acceptance measures the trust and confidence of the wider user base. Evidence of user satisfaction and testimonials will support the evaluation.	市場潛力將根據解決方案的能力來評估其是否能滿足當前和未來市場需求，其可擴展性和競爭優勢。將考慮客戶採用率、成長率和市場滲透率等績效指標。內部用戶接受度評估解決方案在組織內的接受程度，而公眾接受度則衡量更廣泛用戶群體的信任和信心。用戶滿意度的證據和推薦將支持評估。	25%

Judging Criteria
評審準則

3) RegTech: Regulatory and Risk Management
監管科技：監管及風險管理

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Benefits and Impact 裨益及影響	The solution's benefits and impact will be measured by its ability to enhance regulatory compliance and risk management, resulting in cost reductions, improved efficiency, and reduced errors. The judges will consider the broader impact on promoting a culture of compliance and risk awareness within the industry. The solution should demonstrate a positive effect on reducing regulatory burdens and improving the overall resilience of the financial system.	解決方案的效益和影響將通過提高合規性和風險管理能力，從而降低成本、提高效率和減少錯誤來衡量。評審將考慮其對促進行業內合規文化和風險意識的整體影響。該解決方案應展示對減輕合規負擔和提升金融體系整體韌性的正面效果。	15%
Quality 質量	Quality will be judged on the solution's design, development, and execution, with an emphasis on professional standards and technical excellence. Compliance with international best practices and regulatory standards will be crucial. The solution should be reliable, secure, and maintainable over time. High-quality documentation, user support, and service stability will also be key considerations in evaluating the solution's quality.	在評估解決方案的品質時，將重點考慮設計、開發和執行，並專注於專業標準和技術卓越。遵守國際最佳實踐和監管標準至關重要。解決方案應該是可靠的、安全的，並且能夠長期維護。高品質的文件、使用者支援和服務穩定性也將是評估解決方案品質的關鍵考慮因素。	10%
		Total 總和 :	**100%**

Judging Criteria
評審準則
FinTech Best Use of Artificial Intelligence (AI) Award
金融科技最佳人工智能應用獎

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Innovation and Creativity 創新及創意	Judging should consider the uniqueness and originality of the AI application. The focus will be on how the AI solution introduces new capabilities or significantly improves existing processes. Consideration will be given to the ingenuity of the approach, including the development of proprietary technology or novel use of existing AI frameworks. Submissions should demonstrate a clear departure from conventional methods, showcasing a pioneering approach to problem-solving through AI.	評審應考慮人工智能應用的獨特性和原創性。重點將放在人工智能解決方案如何引入新功能或顯著改善現有流程。將考慮該方法的獨創性，包括專有技術的開發或現有人工智能框架的新穎使用。提交的作品應表現出與傳統方法的明顯不同，展示透過人工智能解決問題的開創性方法。	25%
Benefits and Impact 裨益及影響	Judging should assess the tangible and intangible outcomes of the AI application. The emphasis will be on the demonstrable value added to its intended users or industry, including efficiency gains, cost reductions, or improvements to quality. The scale and scope of the AI solution's impact will be scrutinised, from its effectiveness in addressing specific challenges to its potential for wider societal benefits.	評審應評估人工智能應用的有形和無形成果。重點將放在為其目標用戶或行業帶來明顯的附加價值，包括效率提升、成本降低或品質提高。人工智能解決方案影響的規模和範圍將受到仔細審查，從其解決特定挑戰的有效性到其帶來更廣泛社會效益的潛力。	25%
User Experience / Buy-in 用戶體驗／接受程度	Entries will be judged on the ease of use and integration of the AI system into the target environment. The criteria will examine the intuitiveness of the interface, the learning curve required for new users, and the overall satisfaction reported by users. The level of adoption and the engagement of stakeholders in utilising the AI solution will also be integral to this assessment, as will feedback mechanisms and user support services.	參賽作品將根據人工智能系統的易用性以及與目標環境的整合程度進行評判。該標準將檢查介面的直覺性、新用戶所需的學習曲線以及用戶報告的整體滿意度。持份者使用人工智能解決方案的採用程度和參與程度也將成為本次評估的一部分，回饋機制和使用者支援服務也是如此。	20%

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Judging Criteria
評審準則

FinTech Best Use of Artificial Intelligence (AI) Award
金融科技最佳人工智能應用獎

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (%) 比重(百分比)
Ethical Consideration 道德考慮	Entries will be judged on their adherence to ethical standards in AI development and deployment, including respect for privacy, transparency, fairness, and accountability. The AI application should demonstrate robustness against biases, ensure data security, and promote positive outcomes without infringing on individual rights or societal norms.	參賽作品將根據其在人工智能開發和部署方面是否遵守道德標準進行評判，包括尊重隱私、透明度、公平和問責制。人工智能應用程式應表現出針對偏見的穩健性，確保資料安全，並在不侵犯個人權利或社會規範的情況下促進積極成果。	15%
Business Potential and Commercialisation 商業潛力與商業化	Judging should explore the economic viability and market readiness of the AI application. Considerations will include the business model, scalability, and potential for market disruption. Judges will look for a well-defined path to profitability or funding, evidence of consumer or partner interest, and strategies for growth. The ability of the AI solution to attract investment and adapt to changing market conditions will also be taken into account.	評判應該探索人工智能應用的經濟可行性和市場準備。考慮的因素包括商業模式、可擴展性和潛在的市場顛覆性。評審將尋找明確的獲利或融資路徑、消費者或合作夥伴興趣的證據以及成長策略。評估人工智能解決方案吸引投資和適應市場變化的能力也將被納入考慮範圍。	15%
		Total 總和 : 100%	

Assessment Process
評審過程

Judging Process and Purpose 評審流程及目的	Detailed Description on How the Judging Process will be Performed 評審程序的詳細說明
Screening • Perform eligibility check 篩選 • 進行資格審查	Paper & Online Screening Applicants will be asked to submit their project proposal or a project of ICT applications to enter the award competition. We shall conduct a round of preliminary review to check the eligibility of the participants and any breaches of the rules and regulations of the category. Entries that do not meet the criteria will be filtered out. 紙本和線上篩選 參賽者將被要求提交他們的項目提案或ICT應用項目以參加獎項競賽。 我們將進行一輪初步評審，檢視參賽者的資格以及是否有違反本獎項類別的規則和條例。 不符合條件的參賽作品將被淘汰。
Assessment • Short-listing (as necessary) • In-depth investigation at the discretion of Assessment Panel of the Leading Organiser 評估 • 進行初步篩選入圍名單（必要時） • 由主辦單位評估小組自行決定進行深入調查	Assessment Round Judging: • 15-20 entries out of each Stream will be invited for the first round of judging. • Company representative will have 8 minutes to present and 6 minutes of Q&A. • At least three judges will assess each entry. Judges will pick outstanding projects out of each Stream and move to the next round. All the eligible projects will then pass to a team of professional experts to conduct a detailed assessment report for the Final Round Judging. 第一輪評審： • 每個獎項類別的15-20個參賽隊伍將被邀請參加第一輪評審。 • 公司代表將有8分鐘進行項目介紹，隨後進行6分鐘的問答環節。 • 至少三位評審將對每個參賽作品進行評估。並選出優秀的參賽作品晉級下一輪。 所有符合資格的項目將交由專業團隊進行詳細的評估報告，用於最終評審。

Assessment Process
評審過程

Judging Process and Purpose 評審流程及目的	Detailed Description on How the Judging Process will be Performed 評審程序的詳細說明
Category Judging • Selecting winners of Grand/ Gold/ Silver/ Bronze awards and Certificates of Merit • Selecting winner of the Best Use of AI Award 類別評審 • 遴選大獎／金獎／銀獎／銅獎和優異獎證書的得獎者 • 遴選最佳人工智能應用獎的得獎者	Final Round Judging • Those selected entries from First Round Judging will go through the Final Round Judging. • The judges may conduct site visit to confirm the eligibility of the presented products or service. • All entries should present their project in either English or Chinese to the judging panel. The judges will score their presentation based on those criteria. • Each entry will have 8 minutes to present and 6 minutes for Q&A. Judging panel may decide on the distribution of Gold, Silver and Bronze awards in accordance with the accomplishment and quality of the entries. Additionally, the judges may choose to bestow Certificates of Merit upon other exceptional entries. Among the shortlisted entries from all streams in the Assessment Round Judging, one entry will be selected as the Best Use of AI Award. This award can be won by any entry, including those that have already received the Gold, Silver, or Bronze Award in their respective streams. 最終評審： • 從第一輪評審中選出的參賽作品將進入最終評審。 • 評審可能會進行現場訪問，以確認所展示產品或服務的合規性。 • 所有參賽項目需以英文或中文向評審團介紹。評審將根據評分標準對項目進行評分。 • 每個參賽隊伍將有8分鐘進行介紹，隨後進行6分鐘的問答環節。 評審將根據參賽作品的成就和品質決定金獎、銀獎和銅獎的分配。此外，評審還可以選擇向其他傑出作品頒發優異證書。 在第一輪評審的所有組別的入圍作品中，將選出一件作品作為最佳人工智能應用獎。任何參賽作品均可贏得該獎項，包括已在各自類別中獲得金獎、銀獎或銅獎的參賽作品。

In the course of evaluation, assessors may require access to relevant information in the applicant's possession and access to the applicant's premises.The applicant will be notified in advance if such access is required. Any information supplied by the applicant for the purpose of the Hong Kong ICT Awards 2025 will be treated as confidential, and will not be released by the Leading Organiser and related parties without the applicant's permission.

評審期間，評審人員或會索取參賽者持有的資料及作現場參觀，若有這方面的需要，參賽者將預先獲得通知。參賽者就2025香港資訊及通訊科技獎所提供的資料將獲保密處理，未獲參賽者的同意，籌辦機構及有關機構不會發表有關的資料。

Application Procedures
報名方法

Each applicant should

1. Fill out the registration form online on or before 13:00 on 14th July 2025

2. Other documents/information to be submitted include:

   a) A copy of the applicant's valid Hong Kong Identity Card/Business Registration Certificate and Company Registration Certificate (if applicable);

   b) The relevant evidence proving the submitting entry has fulfilled the requirements of being available in the market for at least three months or in live operation for at least three months at the time of closing for entry enrolment, i.e. before 15 April 2025; and

   c) Supplementary information (such as documents, PowerPoint or videos related to the entry).

每位參賽者應

1. 於2025年7月14日13:00或之前線上填寫報名表

2. 需提交的其他文件／資訊包括：

   a)參賽者的有效香港身分證／商業登記證及公司註冊證明書副本(如適用)；

   b)相關證據證明參賽項目已經滿足了提交作品必須在截止報名日期前已經在市場上公開發售最少三個月／或開放予下載應用或已經投入運作最少三個月（即2025年4月15日之前）的要求；及

   c)補充資料（例如參賽作品相關的文件、投影片或影片等資料）。

Timetable
時間表

Official Call for Entries	2025.04.22
Deadline for Enrolment	2025.07.14
Adjudication	2025.07.24 – 2025.09.10
Categories' Awards Presentation Ceremonies (Tentative)	2025.11.21
Awards Presentation Ceremony cum Dinner (Tentative)	2025.11.21

接受報名	2025.04.22
截止報名	2025.07.14
評審	2025.07.24 – 2025.09.10
各獎項類別頒獎典禮(暫定)	2025.11.21
頒獎典禮暨晚宴(暫定)	2025.11.21

There will be a Participants Briefing after the closing of the application submission. Areas of attention for applicants will be highlighted in the Briefing. Past Judges/Assessors and winner will be invited to share their views and experiences.

截止報名後，大會會舉辦參賽者簡介會，為參賽者摘要介紹需要注意的地方，亦會邀請過往的評委及獲獎單位分享心得和經驗。

Enquiries
查詢

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Hong Kong ICT Awards 2024 : FinTech Award
2024 香港資訊及通訊科技獎　金融科技獎

Organisation/Winner	Title of Entry
Hong Kong ICT Awards 2024: FinTech Grand Award	
Evident Limited	EVIDENT
Hong Kong ICT Awards 2024: FinTech (FinTech: Banking, Investment and Insurance) Award	
Gold Award	
Evident Limited	EVIDENT
Bronze Award	
A3A PayTech Limited	A3A
Hong Kong ICT Awards 2024: FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications) Award	
Silver Award	
Digital Plus Asia Limited	Mmatrix ATM - Digital Assets O2O Gateway
RD Holdings (Hong Kong) Limited	RD Wallet
Bronze Award	
Propcap Technologies Ltd	Digital Green Mortgage Matched Lending Platform
Certificate of Merit	
Hong Kong Applied Science and Technology Research Institute Company Limited (ASTRI) / Standard Chartered Bank (Hong Kong) Limited / FreightAmigo Services Limited / Easy Mobile Logistics Hong Kong Limited (Lalamove)	Leading the Credit Revolution: Privacy-Focused Federated Learning Platform for Groundbreaking Credit Scoring
OneChain Limited	CertLedger
Hong Kong ICT Awards 2024: FinTech (RegTech: Regulatory and Risk Management) Award	
Gold Award	
FCC Analytics Limited	Federated Learning for Financial Industry
Silver Award	
221b Limited	221b Watson
Bronze Award	
Hong Kong Interbank Clearing Limited / Hong Kong Police Force	Faster Payment System (FPS) Suspicious Proxy ID Alert
Hong Kong ICT Awards 2024: FinTech Best Use of AI Award	
FCC Analytics Limited	Federated Learning for Financial Industry

HONG KONG ICT AWARDS 2025 香港資訊及通訊科技獎

Hong Kong ICT Awards 2024 : FinTech Award
2024 香港資訊及通訊科技獎 金融科技獎

機構名稱/ 得獎者	參賽作品
2024香港資訊及通訊科技獎:金融科技大獎	
Evident Limited	EVIDENT
2024香港資訊及通訊科技獎:金融科技(金融科技:銀行, 投資, 及保險)獎	
金獎	
Evident Limited	EVIDENT
銅獎	
交易寶支付技術有限公司	A3A
2024香港資訊及通訊科技獎:金融科技(新興解決方案:虛擬資 產, 支付, 區塊鏈, 及人工智能應用)獎	
銀獎	
騰宏數碼有限公司	Mmatrix ATM - Digital Assets O2O Gateway
圓幣控股(香港)有限公司	圓幣錢包
Bronze Award	
環球房產科技有限公司	Digital Green Mortgage Matched Lending Platform
Certificate of Merit	
香港應用科技研究院有限公司/ 渣打銀行(香港)有限公司/ 友貨運控股有限公司/ Easy Mobile Logistics Hong Kong Limited (Lalamove)	Leading the Credit Revolution: Privacy-Focused Federated Learning Platform for Groundbreaking Credit Scoring
OneChain Limited	CertLedger
2024香港資訊及通訊科技獎:金融科技(監管科技:監管及風險管理)獎	
金獎	
FCC Analytics Limited	金融業。聯邦學習
銀獎	
221b Limited	221b Watson
銅獎	
香港銀行同業結算有限公司／香港警務處	轉數快可疑識別代號警示
2024香港資訊及通訊科技獎:金融科技最佳人工智能應用獎	
FCC Analytics Limited	金融業。聯邦學習

Hong Kong ICT Awards 2025 香港資訊及通訊科技獎

Digital Policy Office
The Government of the Hong Kong Special Administrative Region of the People's Republic of China
中華人民共和國香港特別行政區政府
數字政策辦公室

Leading Organiser 籌辦機構

Institute of Financial Technologists of Asia
亞洲金融科技師學會

Awards Supporting Organisations 大會支持機構

Hong Kong Applied Science and Technology Research Institute Company Limited
香港應用科技研究院有限公司

Hong Kong Cyberport Management Company Limited
香港數碼港管理有限公司

Hong Kong Productivity Council
香港生產力促進局

Hong Kong Science and Technology Parks Corporation
香港科技園公司

Hong Kong Trade Development Council
香港貿易發展局

Innovation and Technology Commission
創新科技署

Invest Hong Kong
投資推廣署

Supporting Organisations 支持機構

保險業監管局 Insurance Authority

MPF 積金易

香港工業總會 FHKI

HKitIC 香港資訊科技業協會 Hong Kong Information Technology Industry Council

CFA Society Hong Kong

Securities and Futures Commission 證券及期貨事務監察委員會

Techno-Entrepreneurship Core THE UNIVERSITY OF HONG KONG

香港都會大學 HONG KONG METROPOLITAN UNIVERSITY

香港城市大學 City University of Hong Kong

HK TECH 300

HKSI Hong Kong Securities and Investment Institute 香港證券及投資學會

HK Financial Services Development Council 香港金融發展局

INSTITUTE OF ESG & BENCHMARK

香港股票分析師協會 The Hong Kong Institute of Financial Analysts and Professional Commentators Limited

IFPHK 香港財務策劃師學會

香港商業通訊發展中心 HKBEDC

WIZPRESSO

HKNETECF 香港新興科技教育慈善基金

CAIA ASSOCIATION

AICPA & CIMA Together as the Association of International Certified Professional Accountants

雲端與流動運算專業人士協會 The Association of Cloud and Mobile Computing Professionals

HKtag 香港科技創新促進組

CHKLC 香港上市公司商會 THE CHAMBER OF HONG KONG LISTED COMPANIES

Syndicate Capital

WMCUBE 區方投資平台有限公司

政府資助計劃 Government-funded programme