

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

環境、社會及管治報告

ABOUT THE REPORT

Introduction

The Group (or we) prepared and released the Environmental, Social and Governance (“ESG”) Report 2021 (“Report”), which is in compliance with the ESG Reporting Guide set out in Appendix 27 to the Listing Rules of the Hong Kong Stock Exchange and is based on the Group’s actual conditions. The Report presents the Group’s environmental and social policies, strategies, practices and performance in 2021. For more information on corporate governance, please refer to the “Corporate Governance Report” of the annual report.

Reporting Period and Scope

This Report supplements the remaining parts of the Group’s annual report and discloses performance and progress on sustainable development from 1 January to 31 December 2021. The scope of this Report covers the Company and its major subsidiaries. The information stated in this Report was obtained from the Group’s various reports and records of daily operations.

Reporting Principles

Materiality: We conduct stakeholder communication and materiality assessments annually to identify significant environmental, social and governance issues. For more details, please refer to “Stakeholder Communication and Engagement” and “Materiality Assessment” sections.

Quantitative: The standards, methodologies and source of conversion factors used in calculating the data are disclosed in due course.

Consistency: This report has been prepared in a consistent manner with previous years in order to enhance coherence and provide a meaningful comparison with previous years’ performance. Appropriate disclosure and explanation will be provided for any changes in methodologies.

關於本報告

報告概要

本集團（或我們）根據香港聯合交易所上市規則附錄二十七《環境、社會及管治報告指引》的要求以及本集團實際情況，編製並發佈2021年度的《環境、社會及管治（「ESG」）報告》（「本報告」）。本報告概述了本集團2021年度在環境和社會相關領域的方針、策略、實踐及表現。有關企業管治的資料，請參閱本年報「企業管治報告」部分。

報告期間及範圍

本報告披露本集團於2021年1月1日至2021年12月31日的可持續發展表現和進展情況，與年報其餘內容相輔相成。本報告範圍涵蓋本公司及其主要附屬公司，所載資料皆來自本集團各類報告或日常作業記錄。

匯報原則

重要性：我們每年進行利益相關方溝通及重要性評估，以識別與環境、社會及管治相關的重大議題。更多詳情請參閱「利益相關方溝通及參與」、「重要性議題評估」章節。

量化：我們適時附註列明計算數據時採用的標準、方法以及所使用的轉換系數來源。

一致性：我們採用與往年一致的編備方式編製本報告，旨在增強連貫性及同往年表現作出更有意義的比較。所採用方法如有變動，將提供適當披露及解釋。

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Feedback

The Group considers sustainable development as its imperative long-term goal. We would highly appreciate any comments on improving the content and information delivery of this Report. If you have any queries or suggestions, please feel free to contact us.

Contacts

Goldpac Group Limited
Address: Room 1301, 13th Floor,
Bank of East Asia, Harbour View Centre,
No.56 Gloucester Road, Wanchai, Hong Kong
Telephone: (852) 2838 6202
Fax: (852) 2834 6759
Email: goldpac@goldpac.com

SUSTAINABILITY MANAGEMENT

Governance Structure

As a global leader in offering smart secure payment total solutions, the Group upholds the mission of “Make Transactions More Secure and Convenient” and the vision of “Becoming a Trustworthy Provider for Fintech Products and Services” to deliver quality products and services for customers across the world.

The Board of the Group understands the importance of sustainable development for the community and the Group itself, actively integrates ESG factors into important business decisions and is committed to being a responsible leader in the industry. The Board is ultimately responsible for the Group’s ESG issues and the Board acknowledges its responsibility to ensure the integrity of the Report and to the best of its knowledge that this Report addresses all material issues and fairly presents the Group’s ESG performance. The Board confirms that it has reviewed and approved this Report.

We are the only secure payment solution provider in China to hold simultaneous certifications by China UnionPay, VISA, MasterCard, American Express, JCB and Diners. Ensuring product quality and customer data security are defined as our top priorities. At the same time, we endeavour to explore and investigate suitable corporate operational processes to cohere with the Group’s sustainability development pattern. In 2021, with the joint efforts of all staff, the Group won the Award for Best Corporate Governance (G) Case in the 2021 China Best ESG Selection held by 2021 CLS•ESG Summit Forum, and the “Outstanding Corporate Social Responsibility Award” in the 9th “Outstanding Corporate Social Responsibility Awards” Selection held by Daily Mirror with its excellent performance in ESG.

意見反饋

本集團視可持續發展為長遠發展方針。我們高度重視您對本報告內容或信息傳達方面的寶貴意見。若閣下對本報告有任何疑問或建議，歡迎隨時聯繫我們。

聯繫方式

金邦達寶嘉控股有限公司
地址：香港灣仔告士打道56號
東亞銀行港灣中心
13層1301室
電話：(852) 2838 6202
傳真：(852) 2834 6759
電郵：goldpac@goldpac.com

可持續發展管理

管治架構

本集團作為全球智能交易整體解決方案的引領者，以「讓交易更安全、更便捷」為使命，以「成為值得信賴的金融科技產品和服務提供商」為願景，為全球客戶提供優質的產品與服務。

本集團董事會深知可持續發展對社會及企業自身發展的重要性，積極將ESG因素融入重要業務決策中，矢志成為負責任的行業領導者。董事會對本集團ESG管治工作及報告負最終責任，肩負起確保本報告的完整性的責任，承諾公正地披露ESG表現，及盡其所知涵蓋所有有關的重大事宜。董事會已審閱批准本報告。

本集團是中國唯一一家同時獲得中國銀聯、維薩、萬事達、美國運通、JCB和大萊六大信用卡組織認證的金融科技企業。保證產品質量和客戶數據安全是本集團的首要工作。同時，我們更是在企業運營過程中不斷發掘、探討和嘗試適合本集團的可持續發展模式。2021年，在全體員工的共同努力下，本集團憑藉在ESG領域的優秀表現，接連在財聯社•ESG高峰論壇舉辦的2021年度中國企業ESG案例評選中榮獲「最佳公司治理(G)案例獎」，在香港《鏡報》主辦的第九屆「傑出企業社會責任獎」評選活動中榮獲「傑出企業社會責任獎」。

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The Group is committed to integrating its businesses with the development of environment and society, pursuing a sustainable development. We have established an effective ESG governance structure: The Board is responsible for making decisions on ESG management policies and strategies, assessing and identifying ESG-related risks, overseeing the implementation of related matters and the approval of ESG reports; Management and management representative are responsible for formulating ESG-related measures in accordance with ESG management policies, and reporting implementation progress and feedback; employees of all departments are the practitioners of ESG works, who implement ESG measures into their daily practice. During the year, we continued to promote the collection and reporting of environmental and social performance information through collaboration among various departments, e.g. internal control department, corporate business management department, human resource department, administration department, engineering department and etc. Staffs at all levels fully cooperated with sustainability management work to implement the concept of sustainable development into practice.

本集團一直致力將業務與環境和社會共同發展相結合，推動本集團實現可持續發展的願景。我們建立了有效的ESG管治架構：董事會負責ESG管理方針及策略方面的決策，評估及確認ESG相關風險，監管相關事宜的實施情況及ESG報告審批；管理層和管理者代表負責根據ESG管理方針制定相關ESG政策，並向上匯報實施工作進程和反饋；各部門員工是ESG工作的實踐者，將ESG措施落實到日常工作中。回顧年內，通過由內控部、企管部、人力資源部、行政部、工程部等多部門配合的模式，我們持續推進環境和社會表現信息的收集和匯報工作；各級員工全力配合相關管理工作，將可持續發展理念落到實處。



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

In order to manage sustainable development better, we continuously communicate with stakeholders, assess and prioritise the identified ESG issues based on their materiality, and set up key goals and work plans. For goals and measures, please refer to “Environmental Management” section.

The Board oversees the overall management of Group’s risks, continually overseeing the Group’s risk management and internal control system and reviewing their effectiveness through Audit Committee. The Group has in place a risk management framework, which enables the Group to adopt a proactive and systematic approach to identify and manage risks (including ESG-related risks) as well as to evaluate risk severity and likelihood of occurrence.

To achieve environmental sustainability, the Group complies with all related environmental laws, regulations (Appendix 1) and standards. Starting from the energy saving, emission reduction and waste management as key aspects, we established a series of internal procedures and systems to help our employees properly handle the wastes generated in the operation process. As a result, we are able to enhance operation efficiency, reduce the negative impact on the environment, and fully shoulder the responsibility of environmental protection.

The Group not only abides by relevant laws and regulations relating to employment and safety (Appendix 1), but also pays considerable attention to employee welfare and safety, and at the same time it devotes itself to a well-established management and training system, offering employees a broader development space in an inclusive, fair, safe, healthy and harmonious work environment, to realise the talents sustainable development.

Appendix 1 presents the list including but not limited to laws and regulations relating to ESG issues and with significant impacts on the Group.

Stakeholder Communication and Engagement

We are grateful to every stakeholder for their support on our growth and improvement. In order to lay a solid foundation for the success of our sustainable development, we have made great efforts to understand opinions suggested by stakeholders, e.g. investors, customers, suppliers, employees, community, government and etc.. We have established multiple communication channels for stakeholders to deliver their comments on our ESG performance and future policies to us.

為更好進行可持續發展管理，我們與各利益相關方持續溝通，對識別出的ESG議題進行重要性評估和排序，制定重要目標及工作計劃。有關目標及措施，請查閱「環境管理」章節。

董事會全權監督本集團整體的風險管理，持續監控本集團的風險管理及內部監控系統，並透過審核委員會檢討其成效。本集團建立了風險管理辦法，該辦法為集團提供一個清晰和系統的方法去識別和管理風險（包括ESG相關風險），以及評估風險的嚴重性和發生的機會。

為實現環境可持續發展，本集團遵從與公司運營和產品有關的環境法律法規（附錄1）及標準，以節能減排和廢棄物管理為重點，通過制定一系列的內部程序和制度，使員工能夠更有效地妥善處理廢棄物，提高營運效率，減少對環境的負面影響，全面肩負對環境保護的責任。

本集團除遵守相關僱傭和安全法規（附錄1）外，亦關注員工的福利和身心健康安全，為員工提供包容、公平、安全、健康、愉快的工作環境，同時致力通過完善的管理程序和培訓，為員工提供充分的發展空間，實現人才可持續發展。

附錄1呈列（但不限於）與環境、社會及管治議題相關且對本集團具有重大影響的主要法律法規列表。

利益相關方溝通及參與

本集團的成長與進步離不開各利益相關方的支持，因此我們努力了解投資者、客戶、供應商、員工、社區、政府等利益相關方的期望及訴求，致力為各利益相關方創造持久價值，為本集團的持續發展奠定良好基礎。本集團建立了多重溝通渠道，以便各利益相關方向我們傳遞他們對於可持續發展績效和未來政策的意見。

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環境、社會及管治報告(續)

Stakeholders 利益相關方	Areas of concern 關注領域	Communication and engagement channels 溝通及參與渠道
Investors	<ul style="list-style-type: none"> Financial performance Business strategies Operation in conformance of laws and regulations and corporate governance Sustainable development and risk control 	<ul style="list-style-type: none"> Annual general meeting Regular disclosure on financial and operational information Investor relations management The Group's website
投資者	<ul style="list-style-type: none"> 財務表現 業務策略 合規經營與企業管治 可持續發展與風險管控 	<ul style="list-style-type: none"> 股東大會 定期披露財務信息及運營資訊 投資者關係管理 本集團網站
Customers	<ul style="list-style-type: none"> Product and service quality Client information security Business ethics 	<ul style="list-style-type: none"> Customer service specialist Customer satisfaction survey The Group's website Social media, e.g. WeChat official account
客戶	<ul style="list-style-type: none"> 產品及服務質量 客戶信息安全 商業操守 	<ul style="list-style-type: none"> 客戶服務專員 客戶滿意度調查 本集團網站 社交媒體，如微信官方公眾號
Suppliers	<ul style="list-style-type: none"> Fair competition and dealing Mutual benefit and long-term cooperation Business ethics 	<ul style="list-style-type: none"> Supplier site visit Regular assessments Continuous direct communications
供應商	<ul style="list-style-type: none"> 公平競爭與交易 互利共贏與長期合作 商業操守 	<ul style="list-style-type: none"> 供應商現場走訪 定期評估 持續直接溝通
Employees	<ul style="list-style-type: none"> Training and development Remuneration and welfare policies Occupational health and safety Equal opportunities and culture inclusion 	<ul style="list-style-type: none"> Management mailbox Performance assessments Employee training Internal exchange forum
員工	<ul style="list-style-type: none"> 培訓與發展 薪酬及福利政策 職業健康及安全 平等機會與文化包容 	<ul style="list-style-type: none"> 管理層信箱 績效評估 員工培訓 內部交流座談會
Community	<ul style="list-style-type: none"> Fair employment and opportunities Environmental protection Epidemic prevention and control 	<ul style="list-style-type: none"> Regular communications to pay attention to society issues and neighborhood Social Media, e.g. WeChat Official Account Community activities
社區	<ul style="list-style-type: none"> 公平就業機會 環境保護 疫情防控 	<ul style="list-style-type: none"> 定期溝通，關注社會民生 社交媒體，如微信官方公眾號 社區活動
Government	<ul style="list-style-type: none"> Operation in conformance of laws and regulations Business strategies and sustainability 	<ul style="list-style-type: none"> Forums, thematic meetings, trainings Communication with government Regular compliance reports
政府	<ul style="list-style-type: none"> 合規經營 商業策略及可持續性 	<ul style="list-style-type: none"> 論壇、專題會議、培訓 政府溝通 定期合規報告

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

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We believe that proactive two-way communications with stakeholders will help formulate business strategies better conforming to their expectations and requirements, improve the ability of risk forecast, strengthen crucial relationships, and finally realise sustainable development in economies, society and environment together.

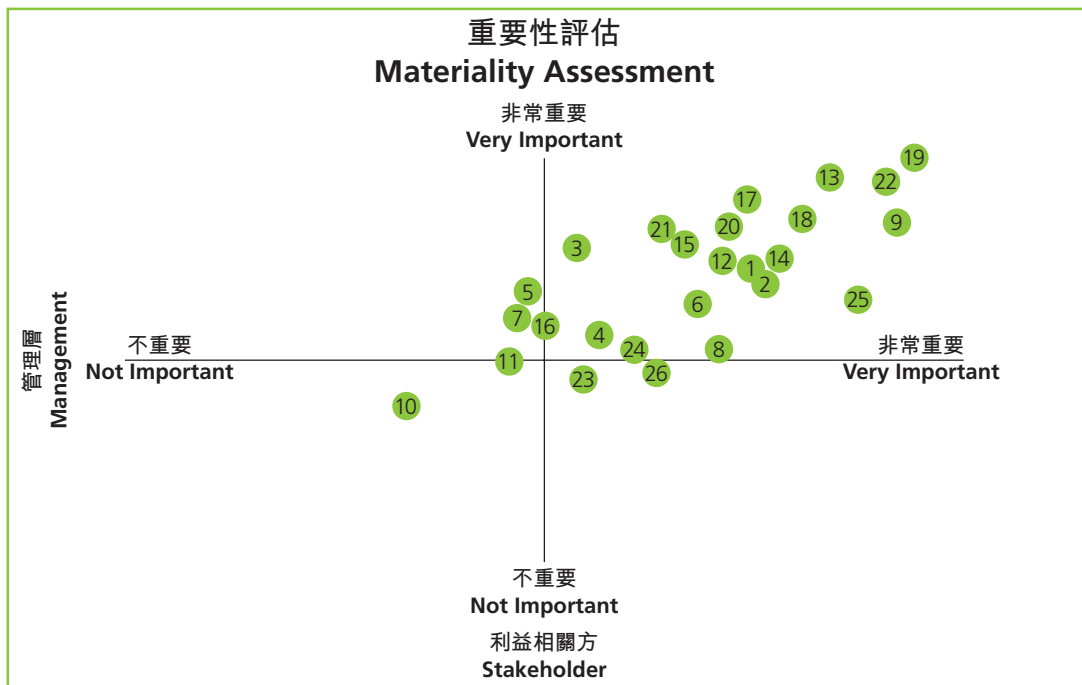
Materiality Assessment

We identified 26 ESG issues with reference to industry-related laws and regulations, the important topics identified by domestic and foreign industry peers, the business scope of the Group, ESG risks identified, macro policies and hot topics. Questionnaires and interviews were conducted to understand the views of management and stakeholders on these issues, and to assess the materiality of these issues. The results serve as an important basis for the preparation of this Report and the promotion of future sustainable development efforts. The assessment result has been reviewed and approved by the Board.

我們堅信，與各利益相關方的積極雙向溝通，有助於我們制訂更加符合其需求與期望的業務戰略，提升風險預見能力，鞏固重要關係，攜手各方共同實現經濟、社會和環境的可持續發展。

重要性議題評估

本集團通過參考行業相關法律法規及國內外同行已識別的議題，結合集團經營範圍、ESG風險識別、宏觀政策及熱點等共梳理出26項ESG議題。我們通過問卷調查及訪談的方式，了解管理層和各利益相關方對這些議題的看法，從而對這些議題的重要性進行評估。其結果作為編寫本報告和提升未來可持續發展工作的重要依據和基礎。本年度評估結果已提交至董事會審核確認。



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Environment Protection 環境保護

1. Usage and recycling of materials
物料的使用及回收再利用情況
2. Energy consumption and saving measures
能源消耗及節能措施
3. Usage of water resources and saving measures
水資源使用及節水措施
4. Greenhouse gas emissions and reduction measures
溫室氣體排放及減排措施
5. Wastes and their disposal
廢棄物的產生及處置
6. Air pollutant emissions and reduction measures
廢氣排放及減排措施
7. Wasted water discharge and reduction measures
廢水排放及減排措施
8. R&D on clean technologies and green products
清潔技術及綠色產品的研究與開發
9. Compliance with environmental laws and regulations
遵守環境法律法規情況
10. Protection of biodiversity
保護生物多樣性
11. Concerns and responds for climate change
關注及應對氣候變化

Employee Policy 員工政策

12. Talent management policies and status
人才管理政策及現狀
13. Protection of employees occupational health and safety
保障僱員職業健康與安全
14. Employee development and training
僱員發展與培訓
15. Internal communications
內部溝通情況
16. Anti-Child and Anti-Forced labour
反童工及反強制勞工
17. Compliance with laws and regulations of protection of labour rights and interests
遵守勞工權益保障法律法規情況

Operation Management 運營管理

18. Guarantee the quality of products and services
保障產品及服務質量
19. Protection of customer data and privacy
保護客戶資料及個人隱私
20. Customer complaints dealing with and customer satisfaction improvement
處理客戶投訴及提升客戶滿意度
21. Protection of intellectual properties and research outcomes
保護知識產權及研究成果
22. Compliance with industry-specific laws and regulations, and business ethics
遵守行業法律法規及商業道德
23. Supplier status
供應商現狀
24. Supplier policies and management
供應商政策及管理
25. Anti-Corruption policies and performance
反貪污政策及表現

Community Contribution 社區貢獻

26. Community investment
社區參與

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Looking ahead, we will interact with stakeholders and review our performance as always. We persist in taking the social and environmental responsibilities, optimising our sustainability initiatives and integrating our business with environmental management and social impact to stimulate business growth.

OPERATIONAL EXCELLENCE

Our commitment to upholding the highest level of business ethics and integrity connects to what we do and we believe that it is our competitive advantage.

Product and Service Quality

Following the quality policy “All for better meeting customer requirements, exceeding customer expectations and improving customer satisfaction!”, the Group pursues to achieve operational excellence in line with the value of “Customer-oriented”. Guided by such policy, the Group has established a quality management system supported by a set of policy documents, e.g. *Quality Manual for Payment Products*, *Quality Manual for Data Processing Services* and subordinate documents. The Group has successfully renewed the ISO9001 Quality Management System Certificate. With the joint efforts of all departments, our products and services are subject to strict safety standards and comply with the requirements of relevant laws and regulations. The Group has been granted certifications by the six global credit card organisations.

Regarding product quality, we have established quality management department, which is in charge of carrying out quality check during the operating process for raw materials, goods in progress and finished goods, in accordance with quality management system and industry requirements. Unqualified products will be analysed and reviewed, adjusted, improved, re-manufactured or even disposed according to the *Unqualified Products Control Procedure*. If the products need to be recalled, we will arrange the logistics provider to pick up and return the products, and quality management department will be responsible for the return inspection of the products. Those products will be adjusted, improved or re-manufactured based on the specific situations, and then re-deliver to customers. In 2021, there was no occurrence of any recall of the Group’s products sold or delivered due to safety and health concerns.

In terms of customer service, we dedicate in offering high quality services to our customers. For each customer, the sales staff will design a tailored sales strategy and a customer service person will be designated to follow up after-sale issues. Both our product quality and services and communication have received a high appraisal from customers. Our *Customer Complaint Management Procedure* defines the measures and procedures in dealing with customer complaints, by which we effectively enhance our internal

展望未來，我們會持續與各利益相關方開展溝通工作，檢視自身發展表現。我們將繼續肩負社會和環境責任，優化各項促進可持續發展的相關措施，持續把業務與環境管理及社會影響相結合，致力促進業務增長。

營運卓越

本集團承諾遵守最高標準的商業道德及誠信要求，這與我們的營運息息相關，也是我們的競爭優勢。

產品及服務質量

本集團以『一切為了更好地滿足客戶的需求，超越客戶的期望，持續提高客戶滿意度！』為質量方針，本著『以客戶為中心』的價值觀，致力追求運營卓越。在上述方針的指引下，本集團建立了一套完整的質量管理體系文件，例如《支付產品質量手冊》、《數據處理服務質量手冊》及其下級文件，並成功續期ISO9001質量管理體系認證。在各部門的共同努力下，我們的產品和服務實行嚴格的安全標準且符合相關法律法規的要求。本集團已獲得全球六大信用卡組織資質認證。

於產品質量方面，我們成立了品質管理部。根據質量管理體系，結合行業要求，該部門對運營過程中所有原材料、半成品及產成品進行嚴格的檢驗。不符合要求的產品按《不合格品控制程序》進行分析評審，予以調整、改善、重制或銷毀。如遇到需要退回產品的情況，我們會安排物流商將產品運回，由品質管理部負責對產品進行返檢，根據具體情況對產品進行調整、改善或重制，然後再重新運送給客戶。於2021年，本集團並未發生因安全及健康理由而須對已售或已運送產品進行回收的事件。

於客戶服務方面，我們致力為客戶提供優質服務。每個客戶均由指定銷售人員量制銷售策略並安排客戶服務人員進行售後跟蹤。本集團的產品質量和服務溝通工作均獲得了客戶的高度評價。《客戶投訴管理程序》為我們提供了完善的應對和處理客戶投訴的措施與流程，幫助我們根據客戶建議，有效地改善內部管理，協助客戶解

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management, assist customers to solve problems and continuously improve customer satisfaction according to customer suggestions. We also built a special team to record, internally coordinate and summarise customer complaints for future reference. In 2021, the Group received 36 complaints, mainly related to delivery time, logistics service, card appearance defect (ink spots, scratches) and quality of supplier products. After receiving customer complaints, we put them on record, verified the contents of customer complaints, informed relevant departments to investigate, worked out solutions and fed back to customers. We followed up customers' opinions after implementing the solutions. For customer complaints received during the year, we provided feedback to customers within two working days, and most of the complaints were closed in the same month or the following month. During the year, we do not find any cases about privacy leak or significant accidents that have material effects on the Group in terms of product quality and services.

The Group also adheres to business ethics in advertising and marketing. All product brochures we provide are reviewed to ensure the completeness and accuracy of information. Product design and use of product logo are strictly in accordance with the requirements of credit card organisations. In 2021, the Group is not aware of any material breaches of laws and regulations relating to privacy, health and safety, advertising, labelling and the products and services provided.

Information Security and Privacy

The Group firmly believes that operational excellence is inseparable from safe and reliable information management. *Information Security Management System Manual* and its subordinate documents are published to comprehensively define the security management framework and information security objectives, planning, etc., and clarify the specific security requirements of information processing. The Group has successfully renewed ISO27001 Information Security Management System Certificate.

The Group penetrates information security management into every aspect of daily operations. When signing employment agreement, employees have to sign the *Confidentiality Agreement* and *Competition Restriction Agreement*. During daily work, no employees are permitted to disseminate information to unauthorised persons or outsiders without authorisation. Copying of any confidential information is also strictly prohibited. Information security training is carried out annually to continuously enhance employees' security awareness. We also use technical methods such as anti-virus software, firewalls, network diagnostic tools and data encryption to protect information security. Random and regular security inspections by industry supervision authorities, card organisations, customers and professional institutions reassure the reliability of our service and ensure a high standard of security management.

決問題，不斷提高客戶滿意度。我們成立了專責小組，負責記錄、內部協調和總結所有投訴，供日後參考。2021年，本集團共接獲投訴36宗，主要是關於交付時效、物流商服務、卡面外觀(墨點、劃痕)及供應商供貨質量等問題。在收到客戶的投訴後，我們對客戶投訴進行立案，核實客戶投訴的內容，通知相關部門進行調查，擬定解決方案並反饋給客戶，在解決方案實施後跟蹤回訪客戶的意見。對年內收到的客戶投訴，我們均在兩個工作日內向客戶做出反饋，且大部分投訴均在當月或次月結案。於本年內，未發現涉及隱私泄露、對本集團造成重大影響的產品質量與服務事故。

本集團在廣告宣傳及營銷時亦謹守道德要求，我們提供的產品宣傳冊都經過審閱，以確保資料的完整性和準確性。產品的設計及產品標識的使用亦嚴格遵守各信用卡組織的要求。於2021年，本集團並不知悉任何嚴重違反與隱私權，以及因健康及安全、廣告、標籤及所提供的產品和服務有關的法律及法規。

信息安全及隱私

本集團堅信，卓越的運營與安全可靠的信息管理密不可分。本集團頒布的《信息安全管理体系手冊》及其下級文件，全面定義了安全管理架構與信息安全目標、規劃等，明確了信息處理的具體安全要求。本集團已成功續期ISO27001信息安全管理体系認證。

本集團將信息安全的管理滲透至運營的各個環節。簽訂僱傭合約時，員工須簽訂《保密協議》和《競爭限制協議》。日常工作中，任何員工不得擅自將信息發送給未經授權的同事或外部人員，亦嚴禁複製任何保密信息。公司每年進行信息安全培訓，不斷增強員工的安全意識。我們亦利用防毒軟件、防火牆、網絡診斷工具和資料加密等技術手段保護信息安全。我們亦隨時接受行業監管機構、卡組織、客戶及專業機構的安全檢查，再次保證我們服務的可靠性，實現高標準的安全管理。

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According to the results of 2020 annual quality and safety inspections announced by China UnionPay, the Group was once again listed as a top performer with exemplary performance in the assessments for our security management, products and services. China UnionPay security management inspections assess the quality standards around safety management, industry compliance and product quality for China UnionPay certified enterprises. The inspections are carried out without prior notice of inspection time, inspection content nor inspection team members. In this inspection, the Group topped the list with an awarded score of over 90 (out of 100 points), which is a testament to the fact that we have always been committed to providing customers with products and services of the highest standards in safety and quality, and thus to be exempted from the 2021 inspections.

For independent intellectual property, the Group has developed *Intellectual Property Management Manual* and other relevant procedures to clarify intellectual property management principles and objectives, and standardise the management of existing information assets and intellectual property rights. The Group identifies, obtains and updates applicable intellectual property legal information and other requirements in a timely manner and communicates them to employees. We will be mindful of suppliers' relevant intellectual property information when purchasing to avoid the purchase of infringing products. Intellectual property rights in R&D activities will be tracked and monitored to timely adjust R&D strategies and contents, make reasonable use of intellectual property rights of others, and avoid infringement risks. We also monitor our intellectual property rights in the product market, timely track and investigate if our intellectual property rights are infringed, and actively take measures to protect our rights. The Group successfully obtained the Intellectual Property Management System Certification in 2019 (valid for 3 years), indicating that we have established a scientific, systematic and institutionalised intellectual property management system which will help us further promote independent innovation and enhance our core competitiveness.

In 2020, the Group successfully passed the certification of ISO/IEC20000 IT Service Management System, which marks that our information technology service management system has reached international standards, and the standardisation level of information technology service management has entered the advanced level of the industry. In 2021, the Group successfully passed CMMI L5 certification, which represents the highest level of maturity and difficulty in the international evaluation of software development capability. This marks we have reached to a new height in the process organisation ability, software R&D ability, project management ability, program delivery ability, and can provide users with more mature industry solutions and more efficient service with better quality. This is also an important milestone for us in the standardisation and systematisation of R&D.

在中國銀聯公布的2020年度飛行檢查結果中，憑藉持續卓越的安全管理經驗、產品和服務品質，本集團再次名列前茅。中國銀聯安全管理飛行檢查是在不提前通知檢查時間、檢查內容，檢查小組成員的情況下，考核中國銀聯認證企業最真實的安全管理、行業合規以及產品質量等相關情況。此次檢查，本集團以高於90分的評分拔得頭籌，以實力驗證本集團一貫秉持為客戶提供高安全、高質量的產品與服務的承諾，也因此獲得2021年免檢獎勵。

對於自主知識產權，本集團制定了《知識產權管理工作手冊》等相關管理文件，明確知識產權管理方針、目標，規範現有信息資產和知識產權的管理。本集團及時識別、獲取及更新適用的知識產權法律信息和其他要求，並傳達給員工；採購時注意收集供方的相關知識產權信息，以避免採購侵權產品；跟蹤與監控研究開發活動中的知識產權，適時調整研究開發策略和內容，合理利用他人知識產權，規避侵權風險；對產品市場實施知識產權監控，及時跟蹤和調查相關知識產權被侵權情況，積極採取維權措施。本集團於2019年成功獲得《知識產權管理體系認證證書》(有效期3年)，證明我們已經建立了科學化、系統化、制度化的知識產權管理體系，助力我們進一步推動自主創新，提升核心競爭力。

2020年，本集團順利通過ISO/IEC20000信息技術服務管理體系認證，標誌著我們建立的信息技術服務管理體系已經達到國際標準，信息技術服務管理標準化和規範化水平進入行業先進行列。2021年，本集團順利通過國際上用於評價企業軟件開發能力成熟度的CMMI最高級別五級——優化級認證。這標誌著我們在過程組織能力、軟件研發能力、項目管理能力、方案交付能力等方面提升到了了一個新的高度，可以為用戶提供更成熟的行業解決方案和更優質高效的服務，也是我們研發規範化、體系化的重要里程碑。

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Product Innovation

Upholding the core values of “Virtue, Innovation, Efficiency, Cooperation”, the Group closely follows the pace of market developments and customer needs to continuously strengthen its technological innovation to build excellent quality. We continue to promote the diversified innovative development of payment methods, actively expanding in the fields of mobile payment, Internet of Things, smart wearable devices, smart life, smart city and etc.. The new series of products, such as fingerprint biometric smartcard, cryptocurrency hardware wallet and eco-friendly card, have been highly recognised and praised by customers. The Group actively joins hands with domestic mainstream chip manufacturers to continue to carry out the research of financial security chip operating system, for accelerating the full industry chain independence of financial IC card. In the past year, the Group has developed and launched a new generation of financial security chip operating system such as “CardArmour”, which has obtained the authoritative qualification certification – embedded software security certification of UnionPay card chip. Since the use of the customer, it has been highly praised. The new generation of financial security chip operating system has performance advantages such as large user space, fast running speed and so on, and also has the advantages of high security. While effectively avoiding the waste of resources, the operating system can be closely combined with domestic safety chips, and the safety protection ability of hardware can be deeply explored, so as to build a protective wall for hardware and software of the chip system, and also build a safe bridge for the effective connection between the application of domestic chip system and the industry ecology. It can be widely used in financial payment, mobile communication, electronic wallet, Internet of Things, transportation, industrial applications and other fields.

產品創新

本集團一直秉持『厚德、創新、高效、合作』的核心價值觀，緊跟市場發展和客戶需求的步伐，持續強化科技創新，鑄就卓越品質。我們不斷推進支付多元化的創新發展，在移動支付、物聯網、智能可穿戴設備、智慧生活、智慧城市等領域積極拓展，新推出的指紋卡、數字貨幣硬件錢包、環保卡等系列新產品，獲得客戶一致認可和高度好評。本集團積極布局，聯合國內主流芯片廠商持續開展金融安全芯片操作系統的研發工作，加快推進金融IC卡全產業鏈的自主可控進程。近一年來，本集團研發推出『麟鎧』等新一代金融安全芯片操作系統，取得權威資質認證——銀聯卡芯片嵌入式軟件安全認證，並均獲得市場好評。我們新一代金融安全芯片操作系統具有用戶空間大、運行速度快等性能優勢，也具有安全性強、自主化率高等產品優勢。在有效避免資源浪費的同時，使操作系統與國產安全芯片緊密結合，深入挖掘硬件的安全防護能力，構築起芯片系統軟硬件防護牆的同時，也為國產芯片系統應用搭建起與行業生態有效銜接的安全橋梁，可廣泛應用於金融支付、移動通信、電子錢包、物聯網、交通、行業應用等領域。

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In 2021, the Group won the bidding of China Minsheng Bank's Smart Bank Experience and passed the equipment Proof of Concept test with the first place, helping China Minsheng Bank to promote and build smart bank experience in 2021. Goldpac SCE302-A was shortlisted and included in the centralised procurement catalogue for this equipment procurement project of China Minsheng Bank's Smart Bank Experience. Goldpac SCE302-A smart kiosk is a highly integrated model in the Group's smart kiosk family. It can realise instant card issuing of credit cards, debit cards and special cards, and perform business functions such as issuing a new card with the card number unchanged and issuing social security cards. At present, it supports instant credit card issuing with UnionPay, Express, VISA, MasterCard, and JCB. The Group launched a new generation of smart vehicle management kiosk in the year. By leveraging a series of advanced technologies such as biometrics identification, artificial intelligence, precision control and so on, it can achieve on-site license making in 35 seconds so driving license can be received immediately and it also has a set of "smart steward" back-office system solutions. The kiosk can greatly reduce the working pressure of the police, improve the operational efficiency, and effectively promote the reform of scientific, intelligent, digital and precision management. Based on years of experience in designing smart hardware products, the Group's smart kiosks are able to provide total solutions integrating operating system, hardware and software for the fields of finance, government, transportation, police and others through innovative technologies such as biometric identification, big data and artificial intelligence.

In recent years, the Group has rapidly established a unique competitive advantage in the field of A.I. image recognition by focusing on the development needs of the digital transformation of its core customers and on the core technology of fintech. We make full use of deep learning, machine learning related A.I. technologies, such as image processing, video processing, natural language processing (NLP) for technical layout and system development, to provide financial institutions with comprehensive solutions for business processes online. "GoldAudit Content Audit System Solution" ("GoldAudit") successfully integrates A.I. technology with the online requirements of bank card business. Through the A.I. application, it can solve the massive picture compliance audit challenges faced by banks. It can accurately identify and flag illegal videos, pictures and texts in various fields such as violence and terrorism, pornography and

2021年，本集團中標民生銀行智慧銀行體驗店項目，並以第一名成績通過設備概念驗證測試，助力民生銀行『2021年推廣建設智慧銀行體驗店』。此次民生銀行智慧銀行體驗店機具產品採購項目，金邦達SCE302-A入圍並被納入集中採購目錄，金邦達SCE302-A智能終端設備是本集團智能終端產品家族中高度集成機型。可實現信用卡、借記卡、特色卡片的即時製卡，同時可解決換卡保號、社保卡製卡等業務功能。目前已經支持銀聯、運通、VISA、MasterCard、JCB等信用卡即時製卡。本集團於年內推出的全新一代車管智慧櫃檯，採用生物識別、人工智能、精密控制等一系列先進技術，實現了35秒現場製證，駕駛證立等可取；且配備了一整套堪稱『智慧管家』的後台系統解決方案。通過投入該設備，可極大減輕民警工作壓力，提高業務效率，有效推進管理的科學化、智能化、數字化和精準化改革。本集團智能終端基於多年智能硬件產品設計經驗，通過引入生物識別、大數據和人工智能等創新技術，現已形成集操作系統、硬件設備和應用軟件於一體，面向金融、政務、交通、公安等領域的整體解決方案。

近年來，本集團聚焦核心客戶數字化轉型的發展需求，專注金融科技核心技術，已經快速建立起在AI圖像識別領域的獨特競爭優勢。我們充分利用深度學習，機器學習等相關AI技術，在圖像處理，視頻處理，自然語言處理(NLP)等方面進行技術布局和系統開發，為金融機構提供全方位業務流程線上化解決方案。『金智融內容審核系統方案』成功融合人工智能技術與銀行卡業務線上化需求，通過AI應用，解決銀行所面對的海量圖片合規審核問題，可以根據客戶需求準確的識別和判斷暴恐、色情、版權等多個領域的違規視頻、圖片和文字。識別範圍、準確度和處理速度都處於國內領先水準，能夠幫助銀行有效的管控風險、

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copyright infringement according to the needs of customers. The identification scope, accuracy and processing speed are among the leading levels in China, which can help banks effectively control risks, reduce labour costs and risks, facilitating the development of banks' core businesses and in turn creating excellence. "GoldAudit" utilises independent intellectual property rights and a number of invention patents, and was recognised as the "2020 Zhuhai Best Software Technology Innovation Product", which has been successfully implemented and deployed at many large banks. In the future, as a trusted financial technology service provider, the Group will continue to increase investment in A.I. computer vision and NLP fields, in-depth research on A.I. algorithms, and is committed to providing a full range of services of "technology + industry + ecology" for the digital transformation of financial institutions, and to promote the integration of online and offline construction, improving the intelligent, digital and scenario-based financial services, and creating excellence by leveraging innovative solutions to help financial institutions.

Anti-corruption

The Group is committed to maintaining high standard of business ethics in terms of information disclosure, integrity and accountability. The code of conduct to prevent corruption has been set out in *Staff Manual* to enhance self-discipline among employees. Our *Anti-Fraud Reporting Management System* strictly manages our businesses with all business partners, including our customers, suppliers, creditors and debtors. We encourage employees reporting on any suspected behaviours against policies and protect the whistleblowers against any punishment due to his/her accurate report. The whistleblowers' identities are strictly kept confidential unless it is necessary for investigation, malicious reporting or required by relevant laws and regulations. We treat with and fight against fraud and bribery in any forms such as cash or gifts seriously.

降低人力成本和風險，助力銀行核心業務發展，再創卓越。『金智融內容審核系統方案』擁有獨立自主知識產權和多項發明專利，獲評『2020年度珠海市最佳軟件技術創新產品』，成功在多個大型銀行落地實施應用。未來，作為值得信賴的金融科技服務提供商，本集團將持續不斷在AI的計算機視覺和自然語言處理領域加大投入，深入對AI算法研究，致力於為金融機構數字化轉型提供『科技+產業+生態』的全方位服務，推動線上、線下一體化建設，提升金融服務的智能化、數字化、場景化，通過創新解決方案助力金融機構再創卓越！

反貪腐

本集團於信息披露、廉潔、誠信和問責等方面秉持高標準的商業道德規範。《員工手冊》中明確了有關防止腐敗的行為準則，以增強員工的自我約束意識。我們的《反舞弊舉報管理制度》嚴格管理本集團與所有業務合作夥伴的關係，包括我們的客戶、供應商、債權人和債務人。我們鼓勵員工舉報任何涉嫌違規的行為，並保護舉報人不會因其準確的舉報而受到任何處罰。除配合調查需要、惡意舉報行為、或相關法律和法規要求之外，舉報人的身份將被嚴格保密。我們更嚴厲打擊以金錢、禮品和任何形式的欺詐或賄賂行為。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Whistleblowers can report to the Chairman of the Group's audit committee or to the Chairman of the Board. Materials will be forwarded to the other audit committee members for internal investigation or to other department for investigations if it is in line with the best interests of the Group. Regular evaluations on our management system ensure the compliance with all relevant laws and regulations and their effectiveness. In 2021, the Group carried out anti-corruption training for directors, management and employees from top to bottom, and also provided legal training classes to disseminate relevant legal knowledge and cases to employees, so as to further strengthen anti-corruption education among employees. During the year, the Group did not notice any material issues relating to bribery, blackmail, fraud, money laundering or any misconduct which may have a material impact on the Group.

Supply Chain Management

The Group believes that effective management on suppliers and good cooperation with suppliers will help us reduce costs and cooperation risks, improve the quality of products and services, and build up an excellent brand. As such, we have developed *Supplier Evaluation and Control Procedures* to ensure that all the Group's suppliers possess adequate capacity and are able to maintain suitable and reliable quality.

We also maintain regular communication with suppliers to ensure that both sides are well prepared to forecast capacity (mainly monthly and quarterly) and supply. Where feasible, we will prepare multiple suppliers so that, in addition to maintaining the supply cost advantage, the Group has standby suppliers. Under this mechanism, when a supplier is at risk in its supply chain, we can quickly switch to another supplier to ensure that the product can be completed on time. The Group maintains 3 or more suppliers for major materials (financial chips, key base material for cards, etc.) and smart kiosks. In addition to reasonable prices, environmental and health considerations are also taken into account in the procurement review. The Group will sign contracts with suppliers based on a reasonable account period and payment method, and suppliers are required to sign an Anti-corruption commitment to emphasise the spirit of honest cooperation between both sides. At the same time, the Group will cooperate with suppliers to jointly explore the market, so as to promote long-term cooperation and achieve win-win results.

舉報人可以向本集團的審核委員會主席或董事會主席作出舉報。相關資料將會轉至其他審核委員會成員進行內部審查，或授權其他部門協助，在符合本集團最佳利益的前提下作出其他調查行動。我們的管理體系亦進行定期檢討，確保遵守有關的法律和法規及其有效性。2021年，本集團從上而下對所有董事、管理層、員工等進行反貪腐專題培訓，還推出了「金日學法」金小龍普法小課堂，向員工宣傳普及相關法律知識及案例，進一步加強對員工的反貪腐教育。本年內，本集團並無獲悉任何重大有關賄賂、勒索、欺詐與洗黑錢的行為，或對本集團造成重大影響的違規行為。

供應鏈管理

本集團認為對供應商進行有效管理，並與供應商保持良好的合作關係，將有助於我們降低成本，減少合作風險，提高產品和服務質量，樹立卓越品牌。為此，我們制定了《供應商評估控制程序》，以確保與本集團合作的供應商擁有充足的產能和合適可靠的質量水平。

我們亦會跟供應商保持經常性溝通，確保雙方在預測產能(主要分為月度和季度)和供應上能夠充分準備。在可行情況下，我們會準備多個供應商，除保持供應成本優勢外，本集團的供應商能夠實現互相備份。在此機制下，當某一供應商於其供應環節出現風險時，我們能夠快速切換，確保產品能夠按時完成。本集團主要材料(金融芯片、主要卡片材料等)和智能設備的供應商都保持在3家或以上。採購評審時，除了考慮合理價錢外，我們也會加入對環境與健康的考慮。本集團和供應商簽訂合同時會按合理的帳期和支付形式落實，並要求供應商簽署《反舞弊承諾書》，強調雙方廉潔合作的精神。同時，我們亦會聯合供應商共同開拓市場，藉以推動雙方長遠合作，實現共贏。

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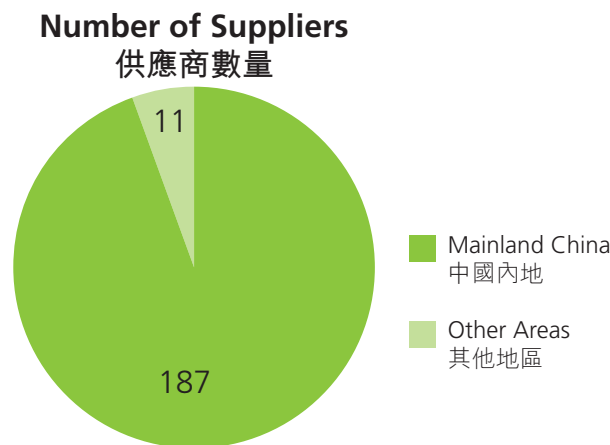
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During the year, the Group has 198 suppliers, 187 of which are in Mainland China and 11 in other areas. Among them, 70% are excellent suppliers, 22% are qualified, and 8% are in need of continuous communication and improvement. We have conducted new supplier assessment for 37 suppliers. In the future, we will keep building healthy relationships with supplies, achieving mutual benefits and growth.

於本年度，本集團共有供應商198家，其中187家在中國內地，11家在其他地區。其中，評估為優秀的供應商佔70%，合格的供應商佔22%，需持續溝通改善的供應商佔8%。我們對37家供應商進行了新評估供應商評估。今後，我們將繼續與供應商保持健康良好的關係，互利共贏，共同成長。



We will track the daily supply and service quality of our suppliers to form monthly statistics, which will serve as an important basis for the annual review. Meanwhile, we continue to evaluate new suppliers, which are assessed from different perspectives by various departments, including application of new technologies, quality, delivery, cost, environment, safety management and etc.. After each assessment, we issue the corresponding evaluation reports and update the list of qualified suppliers, so as to provide reference for screening suppliers.

我們會對合作的供應商日常的供應質量和服務水平進行跟踪，形成月度統計數據，並作為年度評審的重要依據。同時，我們持續進行新供應商評估，由公司多個部門從不同專業角度評核供應商，包括新技術應用、質量、交付、成本、環境、安全管理等。每次供應商評估工作完成後，我們將出具相應評估報告，並更新合格供應商清單，為供應商篩選工作提供參考。

On the other hand, according to *Risk Management Procedures*, the Group regularly conducts supply chain risks assessment, evaluates the possibility and severity of related environmental and social risk events, keeps communication with suppliers and formulates and implements management measures to proactively control related risks. For example, when there was a risk of sporadic covid-19 cases in the regions where some of our suppliers located during 2021, we will stock up with relevant suppliers in advance to prevent supply problems caused by the suspension of production due to the pandemic, and strengthen quarantine measures when receiving the goods. When there are supply quality problems or potential risks, we will form a panel with suppliers to deal with the problems and propose solutions to minimise the impact.

另一方面，本集團根據《風險管理程序》，定期評估供應鏈風險，評估發生相關環境和社會風險事件的可能性和嚴重性，與供應商保持溝通，制定並實施管理措施，以主動控制有關風險。例如在2021年期間，部份供應商所在地區出現零星新冠肺炎案例風險，我們會預先向有關供應商進行備貨，以防因疫情造成停產而引起供應問題，且在收貨時加強防疫消殺。而出現供應質量問題或有潛在風險時，我們會聯合供應商組成專題小組，針對問題進行處理和推出應對方案，將影響減至最低。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

環境、社會及管治報告(續)

Increasing the proportion of eco-friendly products or renewable materials is the key strategy of the Group's long-term development. We actively promote green procurement practice, and during supplier assessment, suppliers are required to ensure that their products comply with ISO14001 and HSF (Hazardous Substance Free), and will not contain the materials that are harmful to the environment and human body and are prohibited by national standards and EU RoHS (Restriction of Hazardous Substances). For products using eco-friendly materials, we will evaluate and record the supplier's environment-related certifications, including UL safety certification and Forest Stewardship Council (FSC) certification for the supplier's products and supply chain. In the meantime, the Group reviews suppliers regularly to check whether the relevant production control procedures conducive to environmental protection are properly managed and implemented, and continuously introduces biodegradable or recycled raw materials to improve the sustainability of the products. Moreover, along with the industry's acceptance and maturity of eco-friendly products, we will develop suppliers and run product testing in advance, to gradually increase the proportion of eco-friendly products.

ENVIRONMENTAL MANAGEMENT

Our main principles in environmental sustainability are to diminish consumption of materials and energy and optimise waste management, achieving the "energy saving and emission reduction" goal; and to reduce negative influence on eco-environment, creating an eco-friendly enterprise.

In addition to seeking business growth by providing high quality and high class techniques, products and services to customers, the Group, as a trusted financial technology service provider, always concerns environmental management to mitigate negative influence on eco-environment through operational excellence. The Group's major impacts to the environment were mainly resulted from the energy consumption and emissions caused by the operation processes of smart secure payment products. Through risk control and measures on minimising resource usage, we will continue to monitor the impacts on the human being and the environment. The Group has strictly abided by all relevant environmental laws and regulations in Mainland China, Hong Kong and other regions where the Group's subsidiaries locate. During 2021, we were not aware of any practices or issues caused by environmental problems may significantly influence the environment or the Group.

提高環保產品或可再生材料的使用比例是本集團長遠發展的重點之策略。我們積極推廣綠色採購實踐，在供應商評估環節中要求供應商確保其提供的產品符合ISO14001和HSF (Hazardous Substance Free)，並且不會含有國家標準和歐盟RoHS (Restriction of Hazardous Substances)條例中所禁止的對環境和人體有害的物質。在採用環保材料的產品中，我們會評估並記錄供應商相關的環保方面的認證，包括UL安全檢定和林业管理公會(FSC, Forest Stewardship Council)等機構發出對供應商產品和相關供應鏈的認可資質。同時，本集團定期對供應商進行審查，檢查有利於環境保護的相關生產控制程序是否有妥善管理和執行；持續地引入可生物降解或經回收循環再造等原材料，提高產品的可持續發展能力。另一方面，我們會隨著行業對環保產品的接納和成熟程度，預先開拓供應商和產品測試，逐步提高本集團環保產品的比例。

環境管理

減少物料及能源消耗和優化廢棄物管理，實現『節能減排』目標；減少對生態環境產生的不良影響，創建環境友好型企業，是我們環境可持續發展的重要原則。

本集團作為值得信賴的金融科技服務提供商，在致力推動業務可持續發展，為客戶提供優質技術、一流產品及服務的同時，也時刻關注環境管理，通過卓越的運營降低對生態環境的負面影響。本集團對環境所產生的影響包括能源的消耗及排放物的產生，主要來自智能安全支付產品的運營過程。通過實施風險控制和資源耗用最小化措施，我們持續監察運營過程對環境與人類的影響。本集團恪守中國內地、香港以及分支機構所在地的相關環境法律法規。於2021年，本集團並沒有發現任何對環境，或由於環境問題而對本集團造成重大影響的行為。

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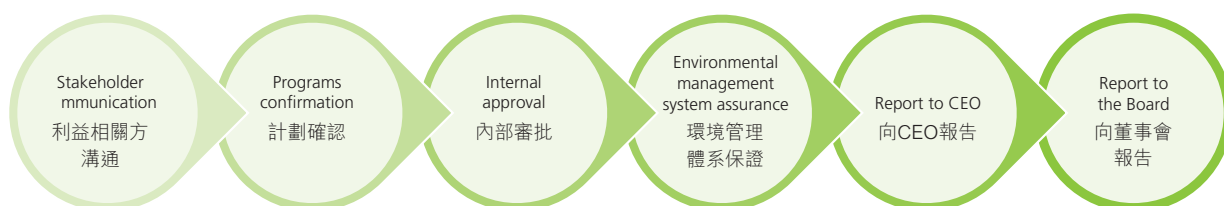
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Guided by standards under the ISO14001 Environmental Management System and referring to environmental factors, the Group has established an environmental management system in which *Environment and Occupational Health and Safety Management Manual* provides the general guidelines and other subordinate documents describe the implementation details, in order to make best utilisation of raw materials and resources and to reduce pollution, eventually realising the sustainable development goal. In addition, management designates environmental management representative to communicate with stakeholders and understand their opinions, to confirm environmental management plans and internal approval, and to report to the CEO to ensure the environmental management system functions well.

本集團以ISO14001環境管理體系標準為導向，參照環境因素信息建立了以《環境和職業健康安全手冊》為總指導方針，配合其他多級文件為實施細則的環境管理體系，致力於充分使用原材料和資源，減少污染，以實現可持續發展的目標。另外，管理層委派環境管理代表，與利益相關方保持溝通，確認環境管理計劃及進行內部審批，並向首席執行官匯報相關工作，以確保環境管理系統得以貫徹實施。



To maximise the value of stakeholders, the Group integrates environmental protection concepts with its business to realise the vision of environmental friendly and a harmonious development mode between economy and environment.

為實現利益相關方價值最大化，本集團不斷將保護環境的概念融入業務，以實現環境友好為目標，達成經濟與環境相統一的和諧發展模式。

Resources Consumption

The Group's energy consumptions are mainly due to electricity usage in operation facilities and office activities, fuels used by automobiles, and liquefied petroleum gas ("LPG") consumed by cooking stoves. We have strengthened the management of resource usage by a series of management procedures, such as *Energy and Resource Consumption Control Procedures, Regulations on Electricity Consumption, and Regulations on Automobile Safety*. We make timely adjustments to the supply and usage of electricity including lighting system, air conditioning system, ventilating and operation facilities. We analyse the energy efficiency based on the collected data and computed statistics. If any exceptions are noted, necessary improvements will be carried out. We actively implement the concept of "energy saving and emission reduction" and adopt a series of control measures to improve energy efficiency:

- Electrical engineers should be qualified to guarantee an effective allocation and management of electricity to avoid waste;
- Electrical facilities shall be switched on and off at the right time and shall be at closed state when off duty or when people leave the offices;
- Carrying out energy saving projects, such as air pressure system improvement, installation of central dust collection system, using energy-saving lamps in the workshop and offices, and using energy efficient stoves in canteen;
- Automatic modification of central air conditioning in office area to achieve smart control;
- Regular maintenance of air conditioning equipments to ensure cooling effect;
- Considering energy-saving equipments when purchasing new equipments;
- Regular vehicle inspections and maintenance to maintain engine efficiency and reduce fuel waste;
- Planning driving routes in advance to optimise fuel consumption.

資源使用

本集團能源消耗主要來自運營設施和辦公活動對電力的消耗，汽車燃料的使用以及飯堂爐具對液化石油氣（「LPG」）的消耗。我們通過《能資源消耗控制程序》、《節約用電管理規定》、《汽車安全管理規定》等一系列管理辦法，加強對資源使用的管理。我們對包括照明、空調系統、通風和運營設施在內的電力供應和使用作出定期且適當的調整。我們定期收集能源消耗數據並做出統計，以分析能源效率。若發現異常情況，及時採取改善措施。我們積極貫徹『節能減排』理念，通過一系列控制措施來提升能源使用效益：

- 電工持證上崗，確保其有能力進行有效的調配與管理，減少電的浪費；
- 用電設備適時開關，下班或人員離開時應關閉用電設備；
- 開展能源節省項目，如空壓系統改良，安裝中央吸塵系統，車間及辦公區域使用節能燈具，飯堂使用節能燃氣灶；
- 辦公區域中央空調自動化改造，以實現中央空調的智能控制；
- 定期維護空調設備，確保製冷效果；
- 購買新設備時引進節能設備；
- 車輛定期檢查及保養，保持發動機效率，減少燃料浪費；
- 提前規劃行車路線，優化油耗。

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Energy consumption figures are summarised as follows:

能源消耗及其密度表現概述如下：

Resource type 資源種類	Unit 單位	2021	2020	Unit 單位	2021	2020
LPG 液化石油氣	KG 公斤	20,250	22,740	MWh 兆瓦時	282	316
Unleaded petrol 汽油	Litre 升	7,217	5,981	MWh 兆瓦時	70	58
Diesel oil 柴油	Litre 升	2,977	1,631	MWh 兆瓦時	32	17
Electricity 電力	kWh 千瓦時	13,960,570	12,822,568	MWh 兆瓦時	13,961	12,823
Total energy consumption 能源消耗總量				MWh 兆瓦時	14,344	13,214
Energy intensity 能源密度				MWh/RMB Million revenue 兆瓦時／ 人民幣百萬收入	10	10

Notes:

備註：

- The above consumption figures' calculation methods and relevant conversion factors refer to *How to Prepare an ESG Report? – Appendix 2: Reporting guidance on Environmental KPIs* issued by the Hong Kong Stock Exchange and *Energy Statistics Manual – Annex 3 Units and Conversion Equivalents* issued by the International Energy Agency.
- In 2021, the Group's revenue was approximately RMB1,377 million (2020: approximately RMB1,282 million). This figure is also used to calculate other intensity data.

- 以上能源消耗量的計算方法及相關轉換因子乃參考香港聯合交易所發行的《如何準備環境、社會及管治報告 – 附錄二：環境關鍵績效指標匯報指引》以及國際能源署發布的《能源數據手冊-附錄三 單位及轉換當量》。
- 於2021年，本集團的收入約人民幣1,377百萬元（2020年：約人民幣1,282百萬元）。該數據也用於計算其他密度數據。

For the current business operation scope, the Group will continue to implement various measures to improve energy efficiency and strive to achieve the energy consumption intensity target of 10 MWh/RMB Million revenue in 2022.

針對目前業務運營範圍，本集團將繼續執行提升能源效率的各項措施，努力實現2022年的能源消耗密度目標10兆瓦時／人民幣百萬收入。

For Zhuhai Fintech Center, which is scheduled to be put into operation in 2022, we will closely monitor its electricity consumption so that we can set energy efficiency target for it in the future.

對於計劃在2022年投入使用的珠海市金融科技中心，我們將緊密監測其電力消耗情況，以便未來對其擬定能效目標。

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In terms of water consumption, our operation activities do not involve massive water usage. Our water consumption is mainly from daily office and life activities. Our water source is municipal water supply and we do not face any problem or risk in accessing sufficient water source. Administration department and engineering department are responsible for daily management and control of water consumption, collecting and analysing monthly consumption figures. We are committed to water consumption reducing and water saving, so timely renewal and modification of water pipes are carried out to avoid water leakage caused by pipe rupture, replacing traditional faucets with time-lapse faucets to reduce waste of water, advocating water-saving information to employees to improve their water-saving awareness and encourage them to develop a habit of conscious water use. Water consumption figures are listed below:

Resource type 資源種類	Unit 單位	2021	2020	Intensity unit 密度單位	2021	2020
Water (current business operation scope) 自來水(當前業務運營範圍)	Tonne 噸	77,225	74,677	Tonne/RMB Million revenue 噸/人民幣 百萬收入	56	58
Water (construction in progress: Zhuhai Fintech Center) 自來水(在建中的珠海市金融科技中心)	Tonne 噸	20,941	4,935			
Total water consumption 自來水總量	Tonne 噸	98,166	79,612	Tonne/RMB Million revenue 噸/人民幣 百萬收入	71	62

For the current business operation scope, the Group will continue to adopt water-saving measures and strive to achieve the water efficiency target of 56 tonnes/RMB Million revenue in 2022.

As for the Zhuhai Fintech Center, which is scheduled to be put into operation in 2022, we will closely monitor its water consumption in order to draw up water efficiency targets for it in the future.

In addition, the Group also established OA system to promote paperless office, achieving paperless operation of office processes such as document release and process approval. Double-sided or multi-page printing is encouraged to reduce paper waste. We post warning signs around printers and copiers to remind staff not to over-print to avoid unnecessary paper waste. The Group also advocates the "Clean your plate" initiative to reduce food waste.

水資源使用方面，我們的運營過程不存在大量用水的工序，主要水資源消耗為員工日常辦公、生活所需。我們的取水來源為市政供水，不面臨求取適用水源方面的問題及風險。行政部及工程部負責對水資源消耗進行日常管理控制，統計分析每月消耗情況。我們致力減少耗水、節約用水，為此我們適時更新改造用水管道，避免因管道破裂造成漏水浪費；用延時關閉水龍頭代替傳統水龍頭，減少人為的水資源浪費；向員工宣傳節約水源信息，提高員工節約意識，鼓勵員工養成節約用水的習慣。用水及其密度表現概述如下：

針對目前業務運營範圍，本集團將繼續執行節約用水的各項措施，努力實現2022年的用水效益目標56噸/人民幣百萬收入。

對於計劃在2022年投入使用的珠海市金融科技中心，我們將緊密監測其水資源使用情況，以便未來對其擬定用水效益目標。

此外，本集團亦建立OA系統推行無紙化辦公，實現公文發布、流程審批等辦公流程的無紙化操作；推行雙面打印、多頁縮印，在打印機和複印機周圍貼上提示標誌，提醒員工切勿過量打印以免產生不必要的紙張廢物。本集團亦積極倡導「光盘」行動，減少食物浪費。

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Emissions Reduction

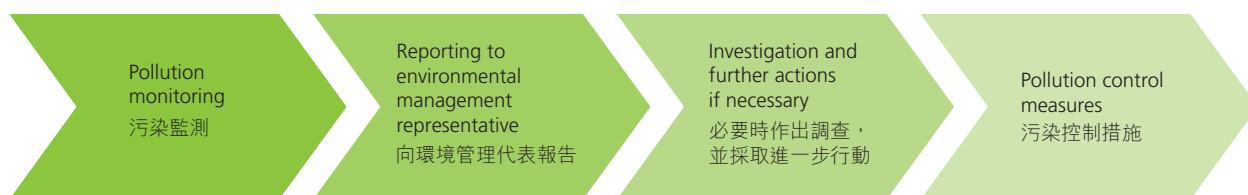
In order to effectively reduce the emission of various pollutants, the Group on one hand strictly complies with applicable laws and regulations; on the other hand, specific pollution preventing procedures have been formulated to standardise pollutant emission processes from business operations and office activities, and to control the discharge and release of exhaust air, greenhouse gas, sewage and noise.

Each department is responsible for the control and prevention of the possible water, air and noise pollutions generated during their operation and office activities. Engineering department takes the responsibility of regular maintenance and management of the equipments. Quality management department works together with qualified testing organisations to monitor pollutions. They will compare the testing results with standards set by relevant laws and regulations and report to the environmental management representative. Once any inconformity is noted, departments involved have to investigate and solve the problem in accordance with *Corrective and Preventive Measures Control Procedures*, and then propose improvement measures.

減少排放

為有效減少各類污染物的排放，本集團一方面嚴格遵守相關法律法規；另一方面制定了專門的污染防治程序，用以規範經營、辦公活動所產生的污染物排放流程，控制廢氣、溫室氣體、污水、噪音等的排放與釋放。

各部門根據運營過程的操作和預防規定負責控制和防治運營、辦公過程中可能產生的水、氣和噪音污染。工程部根據設備操作規定定期維護和管理相關的設備。本集團的品質管理部與有資質的檢測機構維持緊密聯繫，共同進行污染監測工作，將檢查結果與有關法規和法例標準進行比較，並向環境管理代表報告。若發現超標情況，相關部門將按照《糾正和預防措施控制程序》進行調查及處理，並制定進一步的預防措施。



In 2021, independent testing organisation has tested the quality of noise, sewage and exhaust air in Goldpac Tech Park located in Zhuhai. It indicates a qualified result when comparing with relevant national standards or local standards in Guangdong Province.

於2021年，本集團珠海園區的環境檢測交由獨立檢測機構進行，對噪音、廢水和廢氣質量進行檢驗。結果顯示珠海園區符合國家或廣東省地方相關標準。

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The main sources of the Group's exhaust air emission come from fuel combustion, vehicle exhaust and volatile organic compounds ("VOCs") during operating processes. Based on the Group's records on fuel and vehicles usage, we calculate and convert the amount of air pollutant emissions as presented below:

Air pollutants 廢氣污染物	Unit 單位	2021	2020
Sulfur oxides (SOx) 硫氧化物(SOx)	KG 公斤	0.2	0.1
Nitrogen oxides (NOx) 氮氧化物(NOx)	KG 公斤	16	18
Particulate matter (PM) 顆粒物(PM)	KG 公斤	1	1

Note: The above emission figures' calculation methods and relevant emission factors refer to *How to Prepare an ESG Report? – Appendix 2: Reporting guidance on Environmental KPIs* issued by the Hong Kong Stock Exchange.

The Group will continue to control the use of vehicles, regularly inspect and maintain vehicles to reduce fuel waste and optimise fuel consumption, and strive to achieve emissions target of 2022: NOx emissions to be controlled within 16 KG, SOx and PM have similar emissions with 2021.

The Group's operation and office activities, such as fuel combustion, vehicle fuel usage and electricity consumption, lead to both direct and indirect carbon emissions. We dedicate to integrating the concept of environmental protection into our corporate culture and encourage low-carbon office activities. During daily operation, we actively advocate employees' awareness of environmental protection through documents, slogans, training, publicity boards and etc. Environmental and occupational health and safety training is not only a mandatory item for new employees, but also a regular item for all employees every year. On 2021 World Earth Day, we launched an initiative of "Low-carbon travel, healthy travel, green travel, civilised travel" to all employees to propagandise the idea of environmental protection. The emissions of greenhouse gases are presented as below:

本集團廢氣排放源主要為燃料燃燒、汽車尾氣和運營過程中產生的揮發性有機物(VOCs)。根據本集團燃料及車輛的使用情況，我們折算出廢氣污染物排放量列示如下：

備註：以上排放量的計算方法及相關排放係數乃參考香港聯合交易所發行的《如何準備環境、社會及管治報告 – 附錄二：環境關鍵績效指標匯報指引》。

本集團將持續控制車輛的使用，定期檢查及保養車輛，減少燃料浪費，優化油耗，努力實現2022年的排放量目標：氮氧化物排放量控制在16公斤以內，硫氧化物及顆粒物排放量與2021年持平。

本集團的經營與辦公活動，如燃料燃燒、汽車燃油使用、電力消耗等，會直接或間接產生碳排放。我們致力將綠色環保理念融入到企業文化中，鼓勵低碳辦公的行為。日常經營中，我們積極通過文件、標語、培訓、宣傳欄等方式提升員工環保意識，環境和職業健康安全培訓不僅是新員工入職的必修項目，也是每年全體員工的常規項目。2021年4月22日世界地球日，我們亦向全體員工發出『低碳出行、健康出行、綠色出行、文明出行』倡議書，宣傳環保思想。溫室氣體排放情況如下表列示：

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Scope of greenhouse gas (CO ₂ e) emissions 溫室氣體(二氧化碳當量) 排放範圍		Unit 單位	2021	2020	Intensity Unit 密度單位	2021	2020
Scope I: direct emission 範圍一：直接排放	Tonne 噸		88	89	Tonne/RMB Million revenue 噸／人民幣 百萬收入	0.1	0.1
Scope II: indirect emission 範圍二：間接排放	Tonne 噸		11,224	10,312	Tonne/RMB Million revenue 噸／人民幣 百萬收入	8	8

Note: The above emission figures' calculation methods and relevant emission factors refer to *How to Prepare an ESG Report? – Appendix 2: Reporting guidance on Environmental KPIs* issued by the Hong Kong Stock Exchange and *Baseline emission factors of China's regional power grids for emission reduction projects in 2019* released by the Ministry of Ecology and Environment of the PRC.

備註：以上排放量的計算方法及相關排放係數乃參考香港聯合交易所發行的《如何準備環境、社會及管治報告 – 附錄二：環境關鍵績效指標匯報指引》以及中華人民共和國生態環境部發佈的《2019年度減排項目中國區域電網基準線排放因子》。

The major sources of the Group's greenhouse gas emissions are direct greenhouse gases emission from LPG and fuel consumption (Scope I) and indirect greenhouse gases emission from electricity consumption (Scope II). We will continue to control the use of vehicles and control power consumption through energy saving measures, so as to achieve emission intensity targets for 2022: For the current business operation scope, the emission targets for Scope I and Scope II are 0.1 tonne/RMB Million revenue and 8 tonnes/RMB Million revenue, respectively.

本集團溫室氣體排放的主要包括源自液化石油氣及燃油使用的直接溫室氣體排放(範圍一)及消耗電力產生的間接溫室氣體排放(範圍二)，我們將持續控制車輛的使用，並通過節能措施控制電力消耗，努力實現2022年的排放密度目標：針對目前業務運營範圍，範圍一和範圍二的排放量目標分別為0.1噸／人民幣百萬收入及8噸／人民幣百萬收入。

For the Zhuhai Fintech Center, which is scheduled to be put into operation in 2022, we will closely monitor its power consumption so that we can set emission target for it in the future.

對於計劃在2022年投入使用的珠海市金融科技中心，我們將緊密監測其電力消耗情況，以便未來對其擬定排放目標。

In order to meet the emission standards of exhaust air and reduce carbon emissions, we have developed a series of control measures:

為實現廢氣達標排放以及減少碳排放，我們制定了一系列的控制措施：

- Upgrading VOCs exhaust gas processing system, the processing efficiency increase by 40%. Specifically, the device has the capacity to filter tiny PMs and VOCs are absorbed by activated carbon. After desorption and catalytic combustion, VOCs are finally decomposed into non-hazardous gases and water, and then discharged into the atmosphere. The desorbed adsorption material can be reused for adsorption after cooling, which can largely reduce the replacement frequency of activated carbon;

- 升級VOCs廢氣處理系統，處理效率提升40%。具體而言，細小的空氣懸浮顆粒被過濾去除，而有機物則被活性炭吸附，通過脫附、催化燃燒後，最終分解為無害氣體和水，然後排放至大氣中。脫附後的吸附材料冷卻後又可重新投入吸附使用，可以最大程度節約活性炭等耗材的更換頻率；

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- Gradually replacing the high-VOCs printing ink by eco-friendly UV ink;
 - Adopting advanced technologies and processes to reduce errors and wastes, and improve efficiencies;
 - After entering the Tech Park, vehicles must stop and turn off the engine to reduce exhaust emissions;
 - Encouraging employees to choose public transportation;
 - Using teleconferencing instead of business travel whenever possible.
- 逐步將部分VOCs含量高的絲印油墨替換成環保的UV油墨；
 - 採取先進的技術及流程，有效減少誤差和廢棄物產生，提高運營效率；
 - 車輛進入園區後必須停車並關閉發動機，減少尾氣排放；
 - 鼓勵員工出行盡量選擇公共交通工具；
 - 盡可能使用電話視頻會議代替商務旅行。

The Group has been treating sewage and effluent according to wastewater treatment plan made in compliance with applicable laws and regulations, to mitigate the impacts on the environment. The Zhuhai Fintech Center currently under construction is designed with wastewater treatment facilities, which can handle wasted water from kitchens and toilets.

Waste Reduction and Recycling

Waste management is another key focus for the Group's environmental management. Under the requirements set out in relevant laws and regulations, we published *Waste Disposal Control Procedures* which manages the generation, storage, marking and disposal of wastes, to pursue wastes deduction in operation activities and to prevent and lower the negative impacts on environment.

本集團遵照相關環境法律和法規，根據合乎規範的廢水處理方案對污水進行處理後排放，減少對環境的影響。正在建設的珠海市金融科技中心也設計有污水處理設施，可處理包括來自廚房和衛生間的生活污水。

循環減廢

對廢棄物的管理亦是本集團環境管理中的一項工作重點。根據有關法律法規的要求，我們發佈《廢棄物處理控制程序》以控制廢棄物的產生、存放、標識及處理，致力減少運營過程所產生的廢棄物，預防和減輕對環境的負面影響。

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We compile a detailed list of wastes annually to conduct a comprehensive review on the waste production and treatment and submit it to environmental management representative for approval. Wastes are classified into non-hazardous wastes and hazardous wastes, while the non-hazardous wastes are further classified into non-recyclable non-hazardous wastes and recyclable non-hazardous wastes. Through collaboration among departments, specific waste management is designed to each type of waste according to their classifications. Departments where the wastes are generated account for collection and storage. Administration department is responsible to contact qualified waste management contractors for treatment and final disposal of recyclable non-hazardous wastes and hazardous wastes. For non-recyclable non-hazardous wastes, they are disposed with the assistance of the municipal sanitation department contacted by administration department.

我們每年編製廢棄物清單，全面審查廢棄物的產生和處理情況，交由環境管理代表批准。根據廢棄物是否有害，本集團廢棄物分為一般廢棄物和危險廢棄物；一般廢棄物又分為不可回收一般廢棄物和可回收一般廢棄物。我們根據廢棄物的種類，通過各部門的分工與協作，對廢棄物進行有針對性的管理。廢棄物產生部門負責收集並集中放置。行政部門負責聯絡有資質的廢棄物處理承包商，對可回收一般廢棄物和危險廢棄物進行處理和最終棄置；對於不可回收一般廢棄物，行政部門聯絡市政環衛部門進行處理。



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During reporting period, the Group's wastes are mainly recyclable non-hazardous wastes, e.g. leftover materials, wasted packaging materials, wasted paper and etc.. Hazardous wastes, mainly from printing process, account for only a small part of total wastes. Our waste management system, following the 5R principle of "Reduction, Replace, Reuse, Recycle and Reduce", allows most of the materials to be recycled so that environmental impacts were significantly reduced. Wastes-related figures are presented as below:

於本報告期內，本集團廢棄物主要為可回收一般廢棄物，主要包括物料邊角料、廢棄的包裝物料、廢辦公用紙等。危險廢棄物只佔廢棄物總量的一小部分，主要來自產品印刷。我們的廢棄物管理系統遵循切實可行的「物盡其用、取代使用、廢物利用、循環再用、減少使用」5R原則，讓大部分物料得以循環利用，顯著地降低對環境的負面影響。於廢棄物有關數據列示如下：

Waste type 廢棄物種類		Unit 單位	2021	2020	Intensity Unit 密度單位	2021	2020
Hazardous wastes 危險廢棄物	Wasted ink 廢油墨	Tonne 噸	19	21	KG/RMB Million revenue 公斤／人民幣百萬收入	14	16
	Developer/fixative solution 顯／定影廢液	Tonne 噸	10	9	KG/RMB Million revenue 公斤／人民幣百萬收入	7	7
	Wasted rags and gloves with ink 含油墨廢抹布、手套	Tonne 噸	28	21	KG/RMB Million revenue 公斤／人民幣百萬收入	20	17
	Wasted empty barrel 廢空桶	Tonne 噸	7	7	KG/RMB Million revenue 公斤／人民幣百萬收入	5	5
	Others (eg. Used activated carbon) 其他(廢活性炭等)	Tonne 噸	0.1	5	KG/RMB Million revenue 公斤／人民幣百萬收入	0.1	4
	Total hazardous wastes 危險廢棄物總量	Tonne 噸	64	63	KG/RMB Million revenue 公斤／人民幣百萬收入	46	49
	Non-hazardous wastes 一般廢棄物	Recyclable 可回收	Tonne 噸	271	217	KG/RMB Million revenue 公斤／人民幣百萬收入	197
Non-recyclable 不可回收		Tonne 噸	16	15	KG/RMB Million revenue 公斤／人民幣百萬收入	11	11
Total non-hazardous wastes 一般廢棄物總量	Tonne 噸	287	231	KG/RMB Million revenue 公斤／人民幣百萬收入	208	180	

Note: There was a significant reduction of Others (eg. Used activated carbon). Activated carbon only needs to be replaced about every two years after the upgrade of the exhaust gas processing system. Therefore, there was no activated carbon replaced in 2021 after we replaced activated carbon in 2020. It is estimated that there will be 6 tonnes of used activated carbon in 2022.

備註：其他危險廢棄物大幅減少的原因是廢氣處理系統升級後活性炭僅需約每兩年更換一次，故2020年更換活性炭後，2021年毋須更換活性炭。預計2022年會產生廢活性炭6噸。

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The Group will continue to implement waste disposal control procedures, properly dispose of waste, reduce waste by improving technologies, and strive to achieve 2022 targets: 50 KG hazardous waste/RMB Million revenue (considering that there might be 6 tonnes of used activated carbon in 2022 as activated carbon needs to be replaced about every two years, the intensity of hazardous waste in 2022 will be higher than the intensity in 2021), 208 KG non-hazardous wastes/RMB Million revenue.

本集團將持續執行廢棄物處理控制程序，妥善處理廢棄物，通過改善技術來減少廢棄物的產生，努力實現2022年的控制目標：危險廢棄物50公斤／人民幣百萬收入（考慮到活性炭需要約每兩年更換一次，預計2022年會產生6噸廢活性炭，2022年危險廢棄物密度將高於2021年），一般廢棄物208公斤／人民幣百萬收入。

In our operation process, packaging materials are mainly composed of paper boxes, paper carton boxes, tags, tapes and fillers. These materials are necessary to prevent the smart secure payment products from any damage. Packing materials are strictly forbidden to be discarded randomly, and are regularly recycled by professional companies.

我們運營過程中採用的包裝物料主要包括紙盒、紙箱、標籤、膠帶、填充物等，均為保護智能安全支付產品免受損壞的必要包裝物。包裝物料嚴禁隨意丟棄，均由專業公司進行定期回收處理。

Packaging type 包裝材料類型	Unit 單位	2021	2020	Intensity Unit 密度單位	2021	2020
Paper box 紙盒	Unit 個	1,503,200	1,798,325	Unit/RMB Million revenue 個／人民幣百萬收入	1,092	1,403
Paper carton box 紙箱	Unit 個	189,438	197,077	Unit/RMB Million revenue 個／人民幣百萬收入	138	154
Tag 標籤	Piece 張	5,673,200	5,536,415	Piece/RMB Million revenue 張／人民幣百萬收入	4,120	4,319
Tape 膠紙	Roll 卷	37,589	42,983	Roll/RMB Million revenue 卷／人民幣百萬收入	27	34
Filler 填充物	Piece 張	384,670	355,600	Piece/RMB Million revenue 張／人民幣百萬收入	279	277

Green Product

As an excellent technology enterprise, the Group actively responds to the call of the government, undertakes corporate social responsibility, takes the lead in practicing green and low-carbon development, increasingly invest in the development of eco-friendly manufacturing industry, and dedicates to being a green and low-carbon practitioner in the fintech industry, contributing to achieving China's "3060" carbon peaking and carbon neutrality goals as planned.

綠色產品

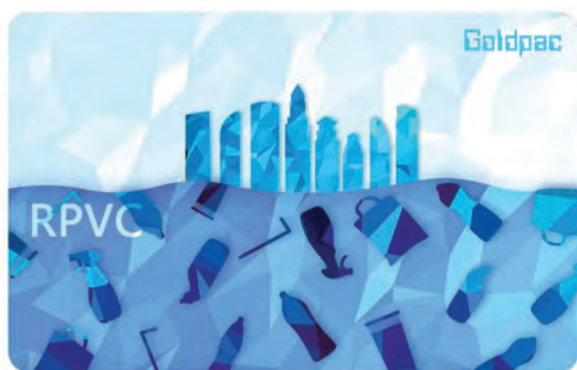
作為一家優秀的科技企業，本集團全力響應國家號召，積極承擔企業社會責任，率先踐行綠色低碳發展理念，在環保製造業發展布局中持續「加碼」，力爭做金融科技行業的綠色低碳踐行者，助力中國「3060」雙碳目標的如期實現。

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

In the past 30 years, the Group has been adhering to the exploration and innovative application of cutting-edge technologies. We have actively practiced the concept of green and low-carbon life, leading in the research and development of “eco-friendly cards” manufactured by eco-friendly materials, such as recycled materials, biodegradable materials, bio-based materials and others. The eco-friendly materials used in these cards have been certified or tested by testing and certification bodies like UL, TUV, and HTP.

So far, the Group’s eco-friendly cards have passed the certification of card organisations such as Visa and MC and have several eco-friendly related patents. We have a number of projects on eco-friendly cards, for example, LPG green finance card with Bank of Shanghai, Expo themed bank card with Bank of Beijing, and low-carbon credit card with Industrial Bank, etc., which have effectively promoted the practice of green and low-carbon concept in the field of bank card and were highly recognised by financial customers.

The eco-friendly cards developed by the Group are in line with China’s policies of “low carbon”, “plastic ban”, “biodegradable”, and it is the Group’s practice in fulfilling ESG mission. Looking ahead, green and eco-friendly is still the main melody of the era. The Group will follow the green demand of the financial market, pay attention to the green resources and technological innovation, and continue to explore in the field of eco-friendly and low carbon as always, so as to achieve a long-term and in-depth sustainable development.



近三十年，本集團一直堅持前沿科技的探索與創新應用，積極踐行綠色低碳生活的理念，領先研發出多款分別由回收再生材料、可生物降解材料、生物基材料等環保材料加工製作的『環保卡』。這些環保卡所使用的環保材料，已獲得UL、TUV、HTP等全球檢測認證機構的證書或認證測試報告。

目前，本集團環保卡已通過Visa／MC等卡組織認證，獲得多項自主環保專利，並且已有多項落地項目。例如，本集團助力上海銀行發行了LPG環保金融卡、與北京銀行聯合推出了世園會主題銀行卡，與興業銀行共同發布中國低碳信用卡等，有力推動了綠色低碳理念在銀行卡領域的落地實施，獲得金融客戶的高度認可。

本集團精心打造的環保卡契合中國「低碳」、「禁塑」、「可降解」等相關政策，符合環保要求，也是本集團踐行環境、社會與公司治理的重大責任使命的體現。展望未來，綠色環保依然是時代發展主旋律，本集團將時刻跟隨金融業市場的綠色需求，關注綠色資源和技術創新，持續在環保、低碳領域積極探索，實現更長遠、更有深度的可持續發展。

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Concerns and Responds for Climate Change

The Group is also concerned with climate change related issues, constantly identifies and evaluates the risk of climate change on our business operations, and formulates policies to manage the identified risks based on *Risk Management Procedures*.

Physical risks

Acute risks

These risks are mainly related to extreme events under climate change (such as super typhoons, floods, epidemics, etc.) which may bring risks to the assets of the Group, affect our ability to operate, make damage to our reputation and cause loss of business. Through *Business Continuity Management Procedure*, we developed business continuity plans for the events of non-destructive and destructive natural disasters to ensure that our business can continue to operate and provide uninterrupted service to our customers.

Chronic risks

These risks refer to risks arising from long-term shifts in climate patterns, such as chronic heat waves and rising sea level. For example, an increase in average temperature would increase the demand for cooling equipments in data centres and failure to meet this requirement could adversely affect the Group's service provision. Thus, we monitor the risks closely so as to take timely measures.

關注及應對氣候變化

本集團亦關注氣候變化相關議題，我們根據《風險管理程序》，持續識別和評估氣候變化對我們業務運營的風險，並制定策略以管理已識別的風險。

實體風險

急性風險

此等風險主要系氣候變化下極端事件(如超級颱風、水災、流行病等)，可能會對本集團的資產構成風險，影響我們的營運能力，令我們的聲譽受損，造成業務損失。我們通過《業務持續性管理程序》擬定了當出現非毀滅性和毀滅性自然災害時的業務持續計劃，以確保我們的業務能夠持續營運，為客戶提供無間斷的服務。

慢性風險

此等風險指日積月累的氣候變化衍生的風險，如持續高溫、海平面上升等。例如，平均氣溫上升會提高數據中心對冷卻設備的需求，而未能滿足此要求可能會對本集團的服務供應產生不利影響。為此，我們持續關注有關情況，以便及時採取措施。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

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Transition risks

Policy and legal risks

The introduction of policies and measures related to carbon peak and carbon neutrality may bring about legal and regulatory changes, which may increase the legal risks faced by the Group. We will continue to monitor climate change related trends, policies and regulations to avoid cost increases and/or compliance risks caused by delayed response.

過渡風險

政策及法律風險

有關碳达峰碳中和的政策措施出台或會帶來法律和監管方面的變化，可能令本集團面臨的法律風險上升，我們將持續關注氣候變化相關趨勢、政策和法規，以避免響應延遲而導致的成本增加及／或合規風險。

Market risks

The Group will be at risk if it fails to keep pace with the growing demand for green products from its banking and retail customers. After years of exploration and innovative application of cutting-edge technology, the Group has developed a number of "eco-friendly cards" and implemented a number of projects, which largely improve our market attractiveness and competitiveness, and turn risks into opportunities.

市場風險

銀行及零售客戶對綠色產品的需求與日俱增，如果不能緊跟市場需求變化的步伐，將會給本集團帶來風險。經過多年來在前沿科技的探索與創新應用，本集團領先研發出多款『環保卡』並有多項落地項目，大力提升了我們的市場吸引力及競爭力，將風險轉變為機遇。

Reputation risks

As a responsible fintech company, we must strongly support sustainable development. If we fail to address the climate change issues proactively, we will expose to the risk of losing recognition from our customers and society. Therefore, we actively monitor the climate change issues, continuously assess related risks and opportunities, and take actions to control risks and seize opportunities.

聲譽風險

作為一家負責任的金融科技企業，我們必須大力支持可持續發展。若我們不能積極應對氣候變化議題，將有機會失去客戶和社會的認可。所以，我們積極關注氣候變化議題，持續評估其帶來的風險和機遇，採取行動以努力控制風險並抓住發展機遇。

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PEOPLE AND COMMUNITY

Employees are critical support to our on-going development. We treat our people well to bring mutual advancement. The Group's operations also need to cooperate with the community. Thus, we proactively contribute to the community and endeavour for mutual prosperity.

Recruitment Policy

The Group regularly reviews *Human Resource Management Procedure and Staff Manual*, which specify the Group's requirements and procedures for employment, including recruitment, dismissal, promotion, remuneration, working hours, rest periods, diversity and other benefits. Under the principle of being open, fair and just and merit-based selection, we treat every candidate equally regardless of their race, ethnicity, colour, religion, gender, age, region, marital status or disability. However, child labour is strictly prohibited. We will verify the age of candidates to avoid child labour. Once we discover that individuals below the legal working age are hired, the Group will take immediate action to rectify the situation. The Group also forbids any form of forced, bonded or forced labour, and no employee will be required to surrender original identification documents or lodge deposits as a condition of employment. Candidates need to pass rigorous written tests and interviews in order to obtain the offer. Besides specific professional skills and working capabilities, candidates should be honest, possess a correct working attitude and a high professional dedication and comply with laws, regulations and ethics. The Group is committed to creating a diverse, inclusive, egalitarian and collaborative workplace for its employees and protecting them from discrimination and harassment. Any employee who is intimidated, humiliated, bullied, harassed (including sexual harassment) or discriminated in any way can report to human resources department or file complaints directly to the management representative or the general manager. Upon receiving the above complaints, human resources department will cooperate with relevant departments to investigate, and the relevant personnel will be seriously dealt with if the complaint is true. Similarly, procedures for termination or cancellation of employment also follow the requirements and procedures stated in the above documents and comply with the statutory requirements of the place of operation. Human resources department will also conduct exit interviews with employees in conjunction with employees' department to gain insight on employees' opinions and suggestions to ensure the implementation of relevant policies. The Group treasures every staff, pays attention to staff mind and takes action to retain talents as early as possible.

The Group's employment policies comply with all relevant labour laws and regulations at each operation location. During 2021, the Group observed no violations of any applicable labour laws and regulations including child labour and forced labour issues.

員工及社區

員工是我們得以持續發展的重要支持。我們善待員工，邁向共同發展。本集團運營亦需社區的配合，為此我們積極回饋社會，實現共同繁榮。

僱傭政策

本集團定期審閱《人力資源管理程序》和《員工手冊》等指引文件，其詳細規定了本集團關於僱傭方面的要求與流程，包括招聘、解僱、晉升、薪酬、工作時間、休息時間、多元化和其他福利待遇等內容。我們遵循公開、公平、公正、擇優錄用的選拔原則，不論種族、民族、膚色、宗教、性別、年齡、地域、婚姻狀況或殘疾狀況等均平等對待所有求職者，但嚴禁僱傭童工。我們通過對求職者進行年齡驗證來避免出現僱傭童工的情況。一旦發現僱用了低於法定工作年齡的個人，本集團將立即採取行動以糾正這種情況。本集團亦禁止任何形式的強迫、抵債或強制勞動，沒有任何員工會被要求交出身份證明文件原件或繳納按金作為僱傭條件。在整個招聘過程中，求職者需經過嚴格的筆試和面試。除需具備指定的專業技能和工作能力，求職者還必須誠實守信，秉持端正的勞動態度和高度的敬業精神，遵守法律法規和社會公德。本集團致力於為員工創建多元共融、平等互助的職場氛圍，保護員工不受歧視和騷擾。任何受到恐嚇、羞辱、欺凌、騷擾(包括性騷擾)或以任何方式歧視的員工都可以向人力資源部報告，或直接向管理者代表或總經理投訴。而本集團在接獲上述投訴後，人力資源部將聯合有關部門進行調查，如情況屬實將對有關人員進行嚴肅處理。同樣地，終止/解除勞動合同亦須遵守上述文件中的流程規定以及符合運營所在地的法定要求。人力資源部亦會聯合用工部門與員工進行離職面談，以便了解員工的意見和建議以確保相關政策制度的落實和執行。本集團珍視每一位員工，及時了解員工動向，及時採取措施挽留人才。

本集團的僱傭規定遵守業務運營所在地相關勞動法律法規要求。於2021年，本集團無獲悉任何違反僱傭法律法規，以及僱用童工及強制勞工等情況。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

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As at 31 December 2021, employee-related figures are as follows: 於2021年12月31日，僱員有關數據如下：

Total number of active employees 在職僱員總數	1,624	Employee turnover rate 僱員流失率	28%
By gender 按性別劃分		By gender 按性別劃分	
Male 男性	928	Male 男性	27%
Female 女性	696	Female 女性	28%
By employment type 按僱傭類型劃分		By age group 按年齡組別劃分	
Direct labour 前綫員工	799	Under 30 years old 少於30歲	54%
Indirect labour 非前綫員工	825	30 to 50 years old 30至50歲	17%
By age group 按年齡組別劃分		Over 50 years old 50歲以上	19%
Under 30 years old 少於30歲	461	By geographical region 按地區劃分	
30 to 50 years old 30至50歲	1,111	Mainland China 中國內地	28%
Over 50 years old 50歲以上	52	Other Areas 其他地區	4%
By geographical region 按地區劃分			
Mainland China 中國內地	1,597		
Other Areas 其他地區	27		

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Employee Benefits

Achievements of the Group are attributable to the hard-working of all employees. Therefore, we consider humanistic care being important by creating an enjoyable working environment and providing sound payment and harmonious working atmosphere.

Remunerations are determined and adjusted based on factors including economic conditions, personal experience, performance assessment and operational results. To motivate employees at every level to fully reach their potentials, in addition to basic salaries, we also offer bonuses, allowances, option plans and other benefits. Employees are entitled to paid leaves, including but not limited to annual leave, overtime leave, marital leave and maternity leave, as stated in applicable laws of their working places. Working hours also complies with local laws and regulation, as well as the industry norms. Forced labour is prevented within the Group and we do not encourage employees to work overtime under normal circumstances, while legal and reasonable subsidies will be provided to suitable voluntary overtime and special positions.

Statutory benefits are offered to employees under the requirements of local laws and regulations. Such benefits include insurances and paying entity's section of accumulation funds on time. The Group also arranges physical examinations for all staff every year and bears all expenses. The physical examinations of 2021 were successfully completed in the fourth quarter. The group companies convey policies about settling down in local household to employees and support them on such issue. Furthermore, the Group distributes festival gifts and organised various staff activities to enhance the sense of belonging of employees, such as new staff forum, photography competition, etc.

員工待遇

本集團所取得的每一份成就，都是全體員工辛勤耕耘的結果。因此，我們重視人文關懷，努力營造愉快的工作環境，提供優厚的待遇福利以及融洽的職場氛圍。

本集團根據宏觀經濟環境、個人資歷、績效考核、經營效益等因素釐定及調整僱員薪酬。除基本工資外，亦實施獎金、津貼、股權計劃等福利政策以激勵各個級別員工充分發揮個人潛力。員工享有工作地當地的法定帶薪假期，包括且不限於年假、加班調休、婚假、產假等。工作時數亦符合工作地當地法律法規及行業指標標準。本集團嚴禁強制勞動，在正常情況下並不鼓勵員工加班，對於適當的自願性加班及特殊崗位給予合法合理的補貼。

本集團按照各地政府法律法規，為員工提供法定福利，包括各種保險及公積金，按時繳納企業應繳金額。本集團亦每年組織全體員工進行身體檢查並承擔全部費用。2021年的體檢安排已於第四季度順利完成。為幫助員工解決子女教育及應屆畢業生落戶問題，各集團公司及時傳達入戶政策並積極協助員工辦理落戶事宜，解決員工後顧之憂。此外，本集團亦派發節假日禮品，組織各種員工活動，提升員工歸屬感，如「以心迎新，攜手同行」員工座談會、員工攝影大賽等。



Photography competition
攝影大賽



New Staff forum
迎新座談會

Development and Training

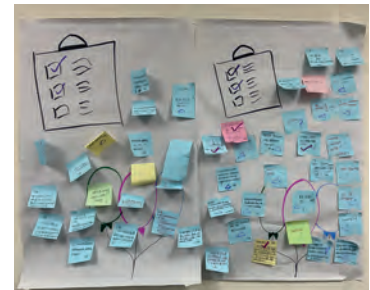
The Group emphasises on employee performance and development, and is committed to enhancing their knowledge and skills. We encourage and motivate skills and knowledge improvement so as to offer better products and services to our customers. *Training Management Procedures* defines the types of trainings and standardises the ways and processes of training participation. Comprehensive internal and external trainings are provided. Internal trainings include compulsory orientation, job skills training, improvement training, information security training and etc.; while external trainings include meetings, courses offered by various institutions and organisations. Training allowances are provided accordingly. This year's trainings, such as safety awareness training, business etiquette training, improvement and innovation camp and etc., were held in various ways including online and offline. Trainees are evaluated at the end of the training to ensure the effectiveness. In 2021, the Group launched Goldpac Learning College online, with a total of 284 courses, including comprehensive courses such as professional literacy, office skills, leadership, marketing, human resources and project management, as well as professional courses such as internet and manufacturing. It also includes courses independently developed by the Group, such as legal training. Employees can log in Goldpac Learning College anytime and anywhere to find their favourite courses according to their preferences and needs.



Improvement and innovation camp
精益革新訓練營



Goldpac Learning College
金邦達培訓學院



員工發展與培訓

本集團十分注重員工培訓與發展，致力提升僱員的知識水平及技能。我們鼓勵員工知識增值，從而為客戶提供更佳的產品和服務。《培訓管理程序》明確了員工培訓種類，規範了培訓參與方式與流程等。我們為員工提供全面的內部和外部培訓。內部培訓包括必須參加的入職培訓、崗位技能培訓、在職提高培訓、信息安全培訓等。外部培訓包括會議、各類機構組織的培訓課程，本集團會視情況提供相應津貼。本年度的培訓以線上、線下多種方式，成功舉辦了安全意識培訓、商業禮儀培訓、精益革新訓練營等培訓活動。在培訓結束後，受訓員工需參與評核，以確保培訓的有效性。2021年，本集團正式上線金邦達培訓學院，共284門課程，既涵蓋了職業素養、辦公技術、領導藝術、市場營銷、人力資源、項目管理等綜合課程，又包含了IT互聯網、製造業等專業課程，也包含「金日學法」等集團自主研發的課程。員工可以根據自己喜好和需求，隨時隨地登錄金邦達培訓學院找到自己喜歡的課程進行學習充電。

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Data on employee training in 2021 are as follows:

2021年僱員培訓有關數據如下：

	Percentage of employees trained 受訓僱員百分比	Average training hours (hours) 平均受訓時數 (小時)
Total 總僱員	91%	11.73
By gender 按性別劃分		
Male 男性	92%	12.50
Female 女性	89%	10.69
By employment type 按僱員類別劃分		
Direct labour 前綫員工	91%	9.43
Indirect labour 非前綫員工	90%	13.95

According to *Management Method of Performance Appraisal*, employees are assessed on a regular basis, that is, performance appraisal, to review their work progress, quality and effectiveness, so as to set further improvement plans and better goals in the future. Performance appraisals are carried out every month, quarter and year and its contents should be specific and quantified. The results serve as a vital reference in deciding salary, promotion and training opportunities, as well as a platform to strengthen communications between department and employees. In addition, benefiting from a complete promotion procedure, the Group's management team is able to improve its overall quality and competence. A broader platform could be provided to qualified employees through comprehensive assessments under the principles of being open, fair and just. Meanwhile, the Group becomes energetic with positive competitions which also lay a good foundation of greater progresses in the future.

本集團根據《績效考核管理辦法》定期對員工進行評估，即績效考核，檢視其工作進度、工作質量和工作效率，以便制定進一步的改善方案，及鼓勵員工制定將來的提升目標。績效考核週期分為月度、季度、年度，內容需細化及量化，其結果是決定員工薪酬、晉升和培訓機會的重要參考依據，亦是一個加強部門溝通和人員管理的平台。此外，完整的晉升流程有助於本集團提升公司管理團隊的整體素質和競爭力。秉著公開、公平、公正的原則，通過全面的考核，為符合要求的員工提供更加廣闊的發展平台。同時，內部的良性競爭為本集團帶來活力，為取得未來更大的進步奠定良好的基礎。

Occupational Health and Safety

The Group is committed to investing continuously in occupational health and safety. The Group has obtained OHSAS18001 (upgraded to ISO45001) Occupational Health and Safety Management System Certificate since 2012, and has successfully renewed the certificate. The Group issues *Environment and Occupational Health and Safety Management Manual* as a general policy, together with other subordinated documents as specific procedures. Our occupational health and safety related policy complies with all applicable laws, regulations and standards, aiming to improve the Group's management on occupational health and safety, manage risks and mitigate the operational impacts on employees and create a safe and harmonious environment.

We encourage employees to engage in the management of occupational health and safety and work together to establish a safe workplace. The Group has appointed the management representative to implement the management of occupational health and safety. Employee representatives are also selected to act as a communication bridge with management to reflect employees' opinions about matters related to occupational health and safety. In addition, there are regular internal monitors by quality management team to ensure the effectiveness and compliance of the health and safety management system, operational controls and emergency preparation control procedures. To promote occupational health and safety education, the Group strictly implements employee safety training. During the year, we organised a series of occupational safety training such as fire drill, epidemic prevention training and emergency evacuation drill.

There was no work-related fatality occurred in the past 3 years and there was no lost day recorded due to work injury. Facing the epidemic, the Group responded quickly, and effectively protected the health and safety of employees via making detailed prevention and control plans, providing epidemic prevention guidelines to employees, purchasing and distributing protective tools, and strictly disinfecting operation and office sites. We constantly tracked the changing situations of the epidemic, updating and implementing necessary health control measures in real time. We complied with the government's epidemic prevention and control requirements, and implemented the epidemic prevention and control measures for trucks entering and leaving Guangdong and Hong Kong to ensure the safety of employees and goods. We also actively cooperated with the community to facilitate employees' vaccination against COVID-19.

職業健康安全

本集團致力持續投入職業健康與安全，自2012年起，本集團獲得並已成功續期OHSAS18001(現已升級為ISO45001)職業健康安全管理體系認證。為此，本集團頒布了《環境和職業健康安全管理手冊》作為總的指導方針並相應制定了多級文件作為具體指導程序。我們的職業健康與安全政策旨在恪守適用的法律法規及標準，提高本集團職業健康安全管理水平，控制並減少營運過程對員工的影響，創造一個安全、和諧的環境。

我們鼓勵員工參與職業健康和安全管理的工作，共同營造安全的工作場所。本集團已任命管理者代表負責執行具體的職業健康與安全管理工作。選舉員工代表，作為與管理層溝通的橋樑，反映員工對職業健康安全相關事宜的意見。另外，質量管理小組亦定期開展內部監測，調查健康安全管理體系、運行控制、應急準備控制程序的有效性和合規情況。為推動職業健康安全教育，本集團嚴格執行員工安全培訓。於年內，我們組織了消防演練、疫情預防培訓、危險品事故緊急疏散演練等一系列職業安全培訓活動。

於過往三年，本集團並無發生因工亡故事件；本年內未有錄得因工傷損失工作日數。面對疫情，本集團迅速反應，緊密部署制訂防控方案，對員工進行防疫指引培訓，統一採購配發防護工具，對運營、辦公場所進行嚴格消毒管控，切實有效地保護了員工的健康安全。我們亦持續跟踪疫情變化，實時更新並落實各項健康管控措施；積極配合政府防疫要求，認真執行粵港兩地貨車入境的疫情防控管理工作，確保員工及貨物出運零風險；積極配合社區，為員工接種新冠疫苗提供便利。

Community Investment

The Group is committed to growing together with the community. We understand the importance of community engagement and encourage our employees to participate in community activities to strengthen our relationship with the local community. As a fintech company, the Group is also actively taking social responsibilities while providing quality services and products. Our smart products and services not only serve for people's livelihood in the fields of social security, transportation, medical care, etc., but also promote the sustainable development of charity and philanthropy and spread positive energy. The Group have participated in charity and donations many times to grow and progress with the society. Over the years, we have actively engaged in poverty alleviation, education assistance, anti-epidemic relief, public facilities construction, voluntary services, etc., and participated in charitable donation projects in several cities such as Zhuhai, Lushui, Yingde, Yangchun, and Guangzhou to practice social responsibilities and promote social development.

In addition, the Group has always attached great importance to the cooperation between industry, university and research, fully tapping the resources of scientific research teams, promoting the commercialisation of scientific research achievements, and realising cutting-edge technologies and talent reserve. At present, the Group has established partnerships with domestic colleges and universities on projects and talent trainings, including joint laboratory of Internet of Things with Wuhan University, talent training programs with Zhuhai New Thinking Secondary Vocational School and Zhongshan Torch Polytechnic, teaching and practice base for Jinan University, Beijing Normal University Zhuhai Campus and other colleges and universities.

In response to collaboration and paired assistance between the eastern and western regions, giving full play to the important role of labour cooperation in paired assistance, the Group actively responded to the call of government to engage in the labour cooperation between Zhuhai and Zunyi. We went to Fenggang and Wuchuan in Zunyi, studied the situation of their labour force and employment demand to provide targeted assistance, and reached a preliminary cooperation framework with two local secondary vocational colleges in talent training and talent delivery.

社區參與

本集團致力與社會一同成長和進步。我們了解社區參與的重要性，積極鼓勵員工參與社區活動，促進我們與當地社區的關係。作為一家金融科技企業，本集團在提供優質服務與產品的同時也在積極地承擔社會責任。我們的智能產品和服務不僅在社保、交通、醫療等領域承擔了民生服務的使命，也一直助力公益慈善事業的可持續發展，傳播著正能量。本集團多次響應參與慈善和捐贈活動，與社會一同成長和進步。多年來在扶貧、助學、抗疫救災、公共設施建設、志願服務等方面積極實踐，參與了珠海、瀘水、英德、陽春、廣州等多個地市的慈善捐贈項目，用行動踐行社會責任使命，推動社會的和諧美好發展。

此外，本集團一直重視產學研合作，充分挖掘院校科研團隊資源，推進科研成果轉化，並實現前沿技術及人才儲備，目前已與國內多家高等院校開展項目合作和人才培養合作：包括與武漢大學成立物聯網聯合實驗室，與珠海新思維學校和中山火炬學校開展人才培養合作，同時也成為暨南大學、北京師範大學珠海校區等院校的教學實習基地。

為響應東西部協作，深化定點幫扶，充分發揮勞務協作在東西部結對幫扶中的重要作用，本集團積極響應政府號召，參加珠海市對口遵義市東西部勞務協作工作，前往遵義市鳳岡、務川兩縣，了解當地勞動力情況和就業需求以便精準幫扶，並與當地兩所中等職業院校在人才培養和人才輸送方面達成初步合作框架。

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT (CONTINUED)

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During the epidemic period, the Group actively cooperated with epidemic prevention and control works of the local communities and undertook the epidemic prevention responsibility. In addition to doing well in our own epidemic prevention and investigation, we also gave great support to the community team.

By leveraging our experience and expertise, we offer supports in a wide range of areas in infrastructure construction, technology development, education, and etc., fostering the development of the community and giving back to our society.



Basketball match organised by local community
積極參與社區組織的籃球賽



Supporting the community in epidemic prevention
支援社區防疫工作

疫情期間，本集團主動配合屬地社區的疫情防控工作，積極承擔防疫責任，除了做好園區的防疫排查工作，更大力支援社區防控工作。

我們運用所累積的經驗和專長，在業務發展的同時，為社會在基礎設施建設、科技發展、教育等廣泛領域提供支援和便利，一同促進社區的發展，積極回饋社會。

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Subject Areas, Aspects, General Disclosures and KPIs

主要範疇、層面、一般披露及關鍵績效指標

A. Environmental

A. 環境

Aspect A1

層面 A1

General Disclosure

一般披露

KPI A1.1

Emissions

排放物

Information on:

- (a) the policies; and
- (b) compliance with relevant laws and regulations that have a significant impact on the issuer

relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.

有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的：

- (a) 政策；及
- (b) 遵守對發行人有重大影響的相關法律及規例的資料。

The types of emissions and respective emissions data.

排放物種類及相關排放數據。

Section/Remarks

章節／備註

Governance Structure
管治架構
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Environmental Management
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Appendix 1

環境管理
減少排放
循環減廢
附錄1

Emissions Reduction

減少排放

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環境、社會及管治報告(續)

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Section/Remarks 章節／備註
KPI A1.2	<p>Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p> <p>直接(範圍1)及能源間接(範圍2)溫室氣體排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。</p>	<p>Emissions Reduction</p> <p>減少排放</p>
KPI A1.3	<p>Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p> <p>所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。</p>	<p>Waste Reduction and Recycling</p> <p>循環減廢</p>
KPI A1.4	<p>Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p> <p>所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。</p>	<p>Waste Reduction and Recycling</p> <p>循環減廢</p>
KPI A1.5	<p>Description of emissions target(s) set and steps taken to achieve them.</p> <p>描述所訂立的排放量目標及為達到這些目標所採取的步驟。</p>	<p>Emissions Reduction</p> <p>減少排放</p>
KPI A1.6	<p>Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.</p> <p>描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟。</p>	<p>Waste Reduction and Recycling</p> <p>循環減廢</p>
Aspect A2 層面A2	Use of Resources 資源使用	
General Disclosure	Policies on the efficient use of resources including energy, water and other raw materials.	Resources Consumption
一般披露	有效使用資源(包括能源、水及其他原材料)的政策。	資源使用

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KPI A2.1	<p>Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).</p> <p>按類型劃分的直接及／或間接能源(如電、氣或油)總耗量(以千個千瓦時計算)及密度(如以每產量單位、每項設施計算)。</p>	Resources Consumption 資源使用
KPI A2.2	<p>Water consumption in total and intensity (e.g. per unit of production volume, per facility).</p> <p>總耗水量及密度(如以每產量單位、每項設施計算)。</p>	Resources Consumption 資源使用
KPI A2.3	<p>Description of energy use efficiency target(s) set and steps taken to achieve them.</p> <p>描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟。</p>	Resources Consumption 資源使用
KPI A2.4	<p>Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.</p> <p>描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達到這些目標所採取的步驟。</p>	Resources Consumption 資源使用
KPI A2.5	<p>Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.</p> <p>製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位估量。</p>	Waste Reduction and Recycling 循環減廢
Aspect A3 層面A3	The Environment and Natural Resources 環境及天然資源	
General Disclosure 一般披露	<p>Policies on minimising the issuers' significant impacts on the environment and natural resources.</p> <p>減低發行人對環境及天然資源造成重大影響的政策。</p>	Environmental Management Resources Consumption Emissions Reduction 環境管理 資源使用 減少排放

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KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	Environmental Management Resources Consumption Emissions Reduction 環境管理 資源使用 減少排放
Aspect A4 層面A4	Climate Change 氣候變化	
General Disclosure	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Concerns and Responds for Climate Change
一般披露	識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。	關注氣候變化
KPI A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them. 描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動。	Concerns and Responds for Climate Change 關注氣候變化

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B. Social

B. 社會

Employment and Labour Practices

僱傭及勞工常規

Aspect B1

Employment

層面 B1

僱傭

General Disclosure

Information on:
 (a) the policies; and
 (b) compliance with relevant laws and regulations that have a significant impact on the issuer
 relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.

Recruitment Policy
 Employee Benefits
 Appendix 1

一般披露

有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的：
 (a) 政策；及
 (b) 遵守對發行人有重大影響的相關法律及規例的資料。

僱傭政策
 員工待遇
 附錄1

KPI B1.1

Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.
 按性別、僱傭類型(如全職或兼職)、年齡組別及地區劃分的僱員總數。

Recruitment Policy

僱傭政策

KPI B1.2

Employee turnover rate by gender, age group and geographical region.
 按性別、年齡組別及地區劃分的僱員流失比率。

Recruitment Policy

僱傭政策

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Aspect B2 層面 B2	Health and Safety 健康與安全	
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. 有關提供安全工作環境及保障僱員避免職業性危害的：	Occupational Health and Safety Appendix 1 職業健康安全附錄1
KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year. 過去三年(包括匯報年度)每年因工亡故的人數及比率。	Occupational Health and Safety 職業健康安全
KPI B2.2	Lost days due to work injury. 因工傷損失工作日數。	Occupational Health and Safety 職業健康安全
KPI B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored. 描述所採納的職業健康與安全措施，以及相關執行及監察方法。	Occupational Health and Safety 職業健康安全
Aspect B3 層面B3	Development and Training 發展及培訓	
General Disclosure 一般披露	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. 有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	Development and Training 員工發展與培訓

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KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management). 按性別及僱員類別(如高級管理層、中級管理層)劃分的受訓僱員百分比。	Development and Training 員工發展與培訓
KPI B3.2	The average training hours completed per employee by gender and employee category. 按性別及僱員類別劃分，每名僱員完成受訓的平均時數。	Development and Training 員工發展與培訓
Aspect B4 層面B4	Labour Standards 勞工準則	
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child or forced labour. 有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Recruitment Policy Employee Benefits Appendix 1 僱傭政策 員工待遇 附錄1
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour. 描述檢討招聘慣例的措施以避免童工及強制勞工。	Recruitment Policy 僱傭政策
KPI B4.2	Description of steps taken to eliminate such practices when discovered. 描述在發現違規情況時消除有關情況所採取的步驟。	Recruitment Policy 僱傭政策
Operating Practices 營運慣例		
Aspect B5 層面B5	Supply Chain Management 供應鏈管理	
General Disclosure 一般披露	Policies on managing environmental and social risks of the supply chain. 管理供應鏈的環境及社會風險政策。	Supply Chain Management 供應鏈管理

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KPI B5.1	Number of suppliers by geographical region. 按地區劃分的供應商數目。	Supply Chain Management 供應鏈管理
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored. 描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目，以及相關執行及監察方法。	Supply Chain Management 供應鏈管理
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. 描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。	Supply Chain Management 供應鏈管理
KPI B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. 描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。	Supply Chain Management 供應鏈管理
Aspect B6 層面 B6	Product Responsibility 產品責任	
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Product and Service Quality Information Security and Privacy Appendix 1
一般披露	有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	產品及服務質量 信息安全及隱私 附錄1

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KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons. 已售或已運送產品總數中因安全與健康理由而須回收的百分比。	Product and Service Quality 產品及服務質量
KPI B6.2	Number of products and service related complaints received and how they are dealt with. 接獲關於產品及服務的投訴數目以及應對方法。	Product and Service Quality 產品及服務質量
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	Information Security and Privacy 信息安全及隱私
KPI B6.4	Description of quality assurance process and recall procedures. 描述質量檢定過程及產品回收程序。	Product and Service Quality 產品及服務質量
KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored. 描述消費者資料保障及私隱政策，以及相關執行及監察方法。	Information Security and Privacy 信息安全及隱私
Aspect B7 層面 B7	Anti-corruption 反貪污	
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. 有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Anti-corruption Appendix 1 反貪腐 附錄1

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KPI B7.1	<p>Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.</p> <p>於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。</p>	<p>Anti-corruption</p> <p>反貪腐</p>
KPI B7.2	<p>Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.</p> <p>描述防範措施及舉報程序，以及相關執行及監察方法。</p>	<p>Anti-corruption</p> <p>反貪腐</p>
KPI B7.3	<p>Description of anti-corruption training provided to directors and staff.</p> <p>描述向董事及員工提供的反貪污培訓。</p>	<p>Anti-corruption</p> <p>反貪腐</p>
<p>Community 社區</p> <p>Aspect B8 層面 B8</p>	<p>Community Investment 社區投資</p>	
<p>General Disclosure</p> <p>一般披露</p>	<p>Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.</p> <p>有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。</p>	<p>Community Investment</p> <p>社區參與</p>
KPI B8.1	<p>Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).</p> <p>專注貢獻範疇(如教育、環境事宜、勞工需求、健康、文化、體育)。</p>	<p>Community Investment</p> <p>社區參與</p>
KPI B8.2	<p>Resources contributed (e.g. money or time) to the focus area.</p> <p>在專注範疇所動用資源(如金錢或時間)。</p>	<p>Community Investment</p> <p>社區參與</p>

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APPENDIX 1 LIST OF LAWS AND REGULATIONS WITH SIGNIFICANT IMPACT ON THE GROUP

The following table presents the list including but not limited to the laws and regulations relating to ESG issues and with significant impacts on the Group.

GENERAL

Constitution of the PRC
Civil Code of the PRC
Criminal Law of the PRC
Company Law of the PRC
PRC tax laws
The Basic Law of the Hong Kong Special
Administration Region of the PRC
Companies Ordinance
Inland Revenue Ordinance

LISTING

Listing Rules
Securities and Futures Ordinance
Rules of Securities and Futures (Listing on Stock Markets)

OPERATION ISSUES

Information security and privacy

Guidelines for the Supervision of Information Technology
Outsourcing Risks in Banking and Financial Institutions
Guidelines for the Administration of Outsourcing Risks in Banking
and Financial Institutions
Cybersecurity Law of the PRC
Data Security Law of the PRC
Personal Information Protection Law of the PRC
Patent Law of the PRC
Copyright Law of the PRC
Trademark Law of the PRC
Regulations on Customs Protection of Intellectual Property Rights

Card organisation

Rules and guidelines on the qualification certifications,
quality control certifications, security management for
product manufacturing and personalisation enterprises

PCI Card Production Physical Security Requirements
PCI Card Production Logical Security Requirements

附錄1 對本集團具有重大影響的法 律法規列表

下表呈列(但不限於)與環境、社會及管治
議題相關且對本集團具有重大影響的主要
法律法規列表。

綜合類

《中華人民共和國憲法》
《中華人民共和國民法典》
《中華人民共和國刑法》
《中華人民共和國公司法》
中華人民共和國相關稅法
《中華人民共和國香港特別行政區基本法》

《公司條例》
《稅務條例》

上市

《上市規則》
《證券及期貨條例》
《證券及期貨(在證券市場上市)規則》

運營議題相關

信息安全及隱私

《銀行業金融機構信息科技外包
風險監管指引》
《銀行業金融機構外包風險管理指引》
《中華人民共和國網絡安全法》
《中華人民共和國數據安全法》
《中華人民共和國個人信息保護法》
《中華人民共和國專利法》
《中華人民共和國著作權法》
《中華人民共和國商標法》
《知識產權海關保護條例》

卡組織

各卡組織產品企業資質認證規則、
產品品質管制認證規則、
生產企業安全管理指南、
個人化企業安全管理指南等
《支付卡行業卡片生產物理安全要求》
《支付卡行業卡片生產邏輯安全要求》

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Product and service quality

Law of the PRC on Work Safety
Product Quality Law of the PRC
Regulation of the PRC on the Administration of
Production License for Industrial Products
Regulation on the Administration of Commercial Cipher Codes
Advertisement Law of the PRC
Regulation on the Administration of Outdoor
Advertising Facilities Recruitment and Establishment
in Special Economic Zone of Zhuhai
Specification for Identification Code and
Card Number of Bank Card Issuer
Specification for Format and Use of Bank Card
Magnetic Stripe Information

Anti-corruption

Law of the PRC Against Unfair Competition

ENVIRONMENTAL PROTECTION ISSUES

Environmental Protection Law of the PRC
Water Pollution Prevention and Control Law of the PRC
Law of the PRC on the Prevention and Control of Environmental
Pollution by Solid Wastes
Energy Conservation Law of the PRC
Law of the PRC on the Prevention and Control of
Atmospheric Pollution
Law of the PRC on Prevention and Control of Pollution From
Environmental Noise
National Catalogue of Hazardous Waste

EMPLOYEE AND COMMUNITY ISSUES

Labour Law of the PRC
Labour Contract Law of the PRC
Regulation on Work-Related Injury Insurances
Law of the PRC on the Prevention and Control of
Occupational Diseases
Law of the PRC on the Prevention and
Treatment of Infectious Diseases
Social Insurance Law of the PRC
Provisions on Prohibition of Child Labour
Provisions of the State Council on Working Hours of
Workers and Staff
Labour Relations Ordinance
Employment Ordinance

產品及服務質量

《中華人民共和國安全生產法》
《中華人民共和國產品質量法》
《中華人民共和國工業產品
生產許可證管理條例》
《商用密碼管理條例》
《中華人民共和國廣告法》
《珠海經濟特區戶外廣告
設施招牌設置管理條例》
《銀行卡發卡行標識代碼及卡號》
《銀行卡磁條信息格式和使用規範》

反貪污

《中華人民共和國反不正當競爭法》

環境保護議題相關

《中華人民共和國環境保護法》
《中華人民共和國水污染防治法》
《中華人民共和國固體廢棄物
污染環境防治法》
《中華人民共和國節約能源法》
《中華人民共和國大氣污染防治法》
《中華人民共和國環境噪聲污染防治法》
《國家危險廢物名錄》

員工及社區議題相關

《中華人民共和國勞動法》
《中華人民共和國勞動合同法》
《工傷保險條例》
《中華人民共和國職業病防治法》
《中華人民共和國傳染病防治法》
《中華人民共和國社會保險法》
《禁止使用童工規定》
《國務院關於職工工作時間的規定》
《勞資關係條例》
《僱傭條例》

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