

Our Community



Our Approach

As Hong Kong's leading domestic bank, we aim to set a high standard for responsible corporate practices and sustainability initiatives. In line with our 'speak up and speak out' culture, we encourage our stakeholders to share their aspirations, ideas and concerns. We are also using new technology to amplify our sustainability actions and build closer connections with and among young people as the voices of tomorrow.

We act with integrity and accountability in our interactions with stakeholders. Working with trusted local organisations, we support corporate sustainability programmes that promote social well-being, economic opportunity and positive life values.

Apart from leveraging our financial strength, we foster community development by integrating our core values of

leadership and innovation into community programmes. Our Corporate Responsibility Committee is responsible for setting strategy and practices, overseeing community investment and assessing proposals. The Vice-Chairman and Chief Executive of the Bank serves as Committee Chairman. Senior executives from various functions and business units serve as Committee members. Approved projects are reported at Executive Committee meetings and Board meetings.

In the past 10 years, we have invested HK\$277m in community development, including HK\$32m in 2018. Our non-financial contributions to the betterment of society include active involvement in a diverse range of volunteering initiatives and providing expertise and practical support to community-based programmes.

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Our Vision for a Sustainable Future

Through service excellence and actions that create value for stakeholders, we create positive change by promoting civic mindedness, improved economic and social well-being, and the need to address large-scale sustainability challenges. We focus particularly on young people, who will determine the future of our city. By encouraging tomorrow's leaders to explore their potential, think creatively and adopt an entrepreneurial mindset, we are preparing them to thrive in a rapidly changing world.

We are committed to providing future skills learning opportunities for youth, regardless of social or economic status. This supports the UN Sustainable Development Goal (UNSDG) of Quality Education. In 2018, our community investment programmes and staff volunteering initiatives included more than 1,250 activities, reaching more than 2.5 million people.

We treasure our close partnerships with trusted local organisations, including those with whom we have worked for more than a decade or over a quarter of a century. Our commitment and contributions to development across all sectors of the community are highly regarded by our stakeholders.

What do our long-term partners say?

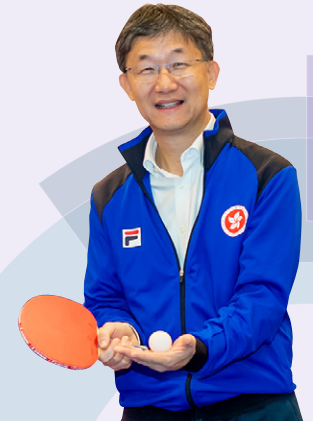


Over the past 27 years, the partnership between the Hong Kong Table Tennis Association and Hang Seng Bank has been very rewarding. Our biggest achievement is the Hang Seng Table Tennis Academy (HSTTA). This plays a key role in identifying and training top table tennis talent, and provides a platform for Hong Kong players to pursue their sporting dreams in local and international arenas. HSTTA also encourages participation in table tennis across the community, ensuring the growth of this great sport for many years to come.



Tony Yue

Chairman of the Hong Kong Table Tennis Association



The Conservancy Association has joined hands with Hang Seng for a number of years to promote environmental development in Yunnan Province. Two years ago, we revamped our initiative and successfully launched the first Hang Seng Yunnan Low-Carbon Village, which marks a milestone in our partnership.



W. T. Yan

Chairman of the Conservancy Association

Giving Young People the Tools to Succeed >>>>>>

Our emphasis on youth development programmes reflects our commitment to supporting the future development of Hong Kong. We help young people explore their talents, interests and ideas, and to develop the confidence, creativity and civic awareness that will encourage entrepreneurialism and promote social mobility.

Our educational, sporting and arts-based initiatives place equal importance on developing a positive spirit, a healthy body and an inquiring mind.

Broadening Horizons, Creating Opportunity

In a new initiative with St. James' Settlement, we are developing the Hang Seng – St. James' Settlement Youth Portal, 'I am...', an online platform and mobile app that will provide personalised career and academic advice for young people aged between 15 and 29. Combining interactive online mentorship, e-learning and AI information services with offline outreach and counselling support, the project will broaden young people's future horizons and help them make informed career decisions. Currently in the preparatory stage, the portal is expected to launch in September 2019 (see box: [Speaking the Same Language as Younger Generations >>>](#)).

We continued with our Hang Seng Character Master programme, launched with St. James' Settlement in 2017, that encourages primary school students to embrace 'Respect, Caring, Trustworthiness and Responsibility' as fundamental values for making good choices and guiding their interactions with others. Through role play, job-shadowing opportunities and teacher-parent sharing sessions, about 3,800 students and their family members have benefitted from the programme. A new learning dimension will be added in the second half of 2019 with the launch of a 'Character Building Resource' mobile app.



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Giving Young People the Tools to Succeed >>>>>>

Strengthening Relationships through Greater Understanding

Now in its sixth year, the award-winning Hang Seng – HKFWS Youth Mediation Scheme has trained over 1,700 senior primary students from 100 schools as Peer Mediators to promote mediation as a positive way to resolve conflict, strengthen relationships and enhance communication. Organised by the Hong Kong Family Welfare Society and supported by Hang Seng, the Scheme has expanded over the years to include workshops, talks and storytelling sessions, reaching a total of over 45,000 students, teachers and parents.

In April 2018, 100 Peer Mediators took part in Hong Kong's first peer mediation competition for primary schools, giving participants the opportunity to demonstrate their skills in a public setting. Launched in the 2018/19 academic year, a new mediation mobile app is helping teachers and Mediation Ambassadors – which include Hang Seng volunteers and students training to be teachers at The Education University of Hong Kong – to communicate key mediation concepts via a fun and interactive digital platform (see box: [Speaking the Same Language as Younger Generations >>>](#)).



Scan here to download the app



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Giving Young People the Tools to Succeed >>>>>>

Speaking the Same Language as Younger Generations

Effective engagement means meeting people where they feel most comfortable. To build life skills, employment skills and facilitate career planning among our younger generations, we use fun, interactive apps and online platforms that engage youth on their time and terms. This digital-friendly approach lets us reach this important target audience – the most technology-literate cohort – in a fast, cost-effective way.

Hang Seng has been working with expert advisors from a number of industries on a new initiative that will use artificial intelligence to help young people in their studies and career planning. Introduced by Hang Seng and St. James' Settlement, and scheduled to launch in September 2019, the youth portal, "I am...", is full of high-tech features. It is the first youth portal in Hong Kong with online mentorship, powered by a chatbot that responds instantly

to provide scholastic and career information. It also offers:

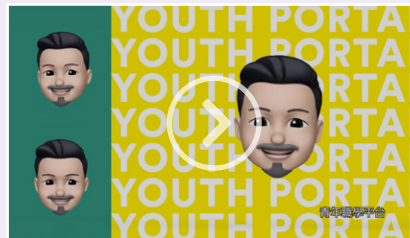
- e-learning through live webinars;
- individual assessments based on the widely used Holland Code Test that help young people understand their personalities; and
- aggregated data analysis on academic and career paths that makes use of social listening and data analytics tools.

This is a new, high-tech approach for engaging "digital natives", many of whom have never known a world without digital technology and social media. Loaded with tools, "I am..." will provide personalised advice to help young people make informed school and career decisions, which is crucial in a world full of paradigm shifts and fast-changing trends. We continue to gather input from youth groups to ensure that the portal will meet their expectations and needs. Our targets for the first year are to reach more than 1,500,000 potential users and obtain more than 10,000 registered members.



Tai Kam-ting, a student at Hong Kong Baptist University, and **Fu Yeo-feng**, at The University of Hong Kong, note that while traditional mentorship is valuable, it is not always easy for mentors and mentees to find time to meet. They believe that a reliable app for instant communications with mentors will make it easier to seek advice on careers and studies.

[▶ Watch the video \(Chinese only\)](#)



Hung Ching-nga (right), a trained Peer Mediator and Primary 5 student at Ma On Shan Methodist Primary School, says the app's stories and mini games accurately reflect situations she experiences in real life. She adds that the app has enhanced her understanding of mediation, particularly its pop-up mottos that remind her of what she has learned over the course of her peer mediation training.

Our award-winning Hang Seng – HKFWS Youth Mediation Scheme, with the Hong Kong Family Welfare Society, saw the launch of a mobile app to introduce peer mediation at primary schools using digital technology. Learning to resolve conflict through communication at an early age is a valuable skill for children. Featuring interactive games, stories and mini quizzes, this first-of-its-kind app in Hong Kong is designed to expand the reach of the scheme and provides our Mediation Ambassadors with a tool to share concepts with students in an interesting, interactive way. It is expected to benefit approximately 4,000 students, teachers and parents.

Giving Young People the Tools to Succeed >>>>>>

Keeping Hong Kong on the Move

Over the past 27 years, our support for table tennis in Hong Kong has grown into a landmark sports development and community fitness initiative. Partnering with the Hong Kong Table Tennis Association, we have donated a total of over HK\$60m to nurture promising young table tennis talent and encourage people in our city to keep physically active.

Established in 2001 and counting many of Hong Kong's top players among its alumni, the Hang Seng Table Tennis Academy (HSTTA) identifies and trains future sporting stars. It also

strengthens civic pride by reinforcing Hong Kong's reputation as a leading competitor in international table tennis and contributes to community building by bringing people from all walks of life together to participate in fun events. To date, nearly 370,000 people have taken part in over 6,900 HSTTA activities.

To further enhance Hong Kong as a centre for table tennis excellence, we sponsored two world-class events: the 2018 Hang Seng Junior & Cadet Open and the Seamaster 2018 ITTF World Tour – Hang Seng Hong Kong Open.



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Giving Young People the Tools to Succeed >>>>>

Community Building through Creativity

Since 2015, we have partnered with the Hong Kong Repertory Theatre to organise the Hang Seng Call for Young Talent in Theatre, a music and dramatic arts programme designed to help primary and secondary students build self-confidence, develop better communication skills and learn the value of good teamwork and creative expression. Including school outreach activities, over 25,000 people have participated in or engaged with the programme.

Culminating in four public performances of the musical 'Our Time, Our Hong Kong' in Hong Kong, the 2018 programme for the first time included young people from Hong Kong and Guangzhou among the cast of about 70 individuals and two performances in Guangzhou to promote cultural exchange between Hong Kong and the Greater Bay Area.



Over **25,000** people have participated in or engaged with our musical education programme.



Under the Hang Seng - YMCA Balloon Twisting Programme for Special Educational Needs Students, local social enterprise YM Balloon runs small-group workshops that use balloon art activities to help special educational needs students enhance their coordination, concentration and communication skills. In the 2017/18 school year, with support from Hang Seng volunteers, over 200 students from 24 schools took part in balloon-twisting classes that helped build their self-esteem and sense of achievement. A study by The Hong Kong Polytechnic University found that programme participants recorded improvements in their executive functions and in their ability to use their non-dominant hand.

Our support for a variety of student ticket and subsidy schemes enabled more than 11,000 students and underprivileged children to attend Hong Kong Philharmonic Orchestra performances and Hong Kong Arts Festival events in 2018.



The Ming Pao Student Reporter Programme, an initiative we have supported for 20 years, promotes greater civic awareness while honing analytical, research and communication skills. Over 9,500 senior students have taken part in the Programme since its establishment, including 345 students from 125 schools in 2018.

Giving Young People the Tools to Succeed >>>>>>

Choosing the Right Path

We are working with The Society of Rehabilitation and Crime Prevention, Hong Kong to demonstrate that a challenging start in life need not be a barrier to building a better future. The Hang Seng Youth Career Planning Scheme offers at-risk and underprivileged youths and ex-young offenders the chance to explore future career possibilities through job-shadowing opportunities and exposure to the entrepreneurial experience. About 50 management-level staff from local SMEs served as advisors and mentors to 150 young people in 2018. Around 40 participants subsequently undertook entrepreneurship training to gain the knowledge and skills needed to develop business proposals. Scheme participants who have their proposals approved are eligible to receive start-up funds and professional business guidance.

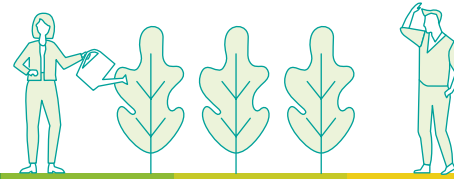


Our long-term partnership with the Hong Kong Police Force through the biennial Hang Seng Bank – Help the Police Fight Youth Crime Competition reflects our efforts to reinforce a sense of civic responsibility among young people and encourage them to share anti-crime and community-building messages with their peers. The 2018 Competition attracted over 340,000 participants – a record high. The winning ‘Key Opinion Leader’ videos were broadcast on various social media platforms to further extend the Competition’s reach.

We also continue to make it easier for gifted young people to further their academic journey. Since 1995, we have allocated more than HK\$65m to various scholarship schemes in Hong Kong and mainland China, benefitting over 2,400 students.



The 2018 fight youth crime competition attracted over **340,000** participants – a record high.



Protecting Our Planet by Improving Livelihoods

To support a transition to a lower-carbon economy, we promote green initiatives through our community investment programmes. These align with UNSDGs such as Affordable and Clean Energy, Sustainable Cities and Communities, and Climate Action.

For more than a decade, Hang Seng has worked with The Conservancy Association to provide biogas facilities in mainland China's rural Yunnan Province. In 2016, we teamed up once again to launch our first low-carbon village project, located near Yunnan's Yuxi, as part of our efforts to improve sustainability and improve livelihoods in rural communities.

The Hang Seng Yunnan Low-Carbon Village project tackles issues that threaten the local environment and natural resources. Low-carbon facilities, such as solar panels, and


energy-efficient wood stoves that help reduce the use of wood as fuel, are installed. To promote small-scale entrepreneurialism, we provide seedlings and cultivation advice for higher-value crops such as konjac and *Chonglou*.

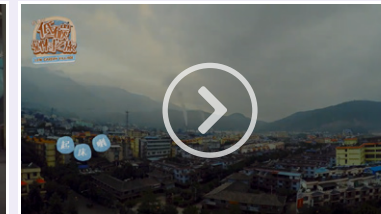
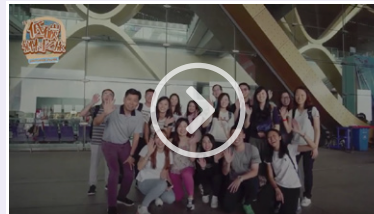
These efforts significantly improve living standards, and do so in a way that does not put the environment at risk. Villagers no longer rely on firewood for fuel. Advanced planting techniques have empowered them to earn a sustainable, long-term living.

In 2018, 15 staff volunteers from Hong Kong and Kunming visited Yunnan to assess the impacts of the project and see firsthand how it is transforming the lives of approximately 400 rural villagers in Yuxi. They also held a basic financial literacy workshop for villagers.



Hazel Wong, a volunteer from the Private Banking Department, reported that the trip was an eye-opening experience. She was touched by the gratitude and gracious hospitality of the villagers. She is glad to see that the programme makes a significant impact, and that sustainable support will continue to change the lives of the villagers, their children and grandchildren.

 [Watch the video sequels](#) (Chinese only)



Our Community

An Active Member of the Community >>

Our internal culture is founded on 'doing the right thing', open communication and building stronger connections. We extend this culture of integrity, openness and relationship building to the local community by participating in projects that promote understanding, inclusivity, and social well-being and support.

We organised over 130 community-focused activities for Bank volunteers in 2018, focusing particularly on the social well-being of vulnerable and underprivileged groups, improved financial literacy and economic mobility, and environmental issues. Under the leadership of senior management, Bank departments engage in giving back as teams to build a collegial mindset and strengthen relationships with local stakeholders. Colleagues

also enjoy two days of volunteer leave per year to support worthy causes.

We aim to maximise the positive impact of our financial donations by working with reputable charitable organisations that have deep knowledge of our community's most urgent needs and the network and infrastructure to ensure that funds are used efficiently and effectively. We have been a close partner of The Community Chest of Hong Kong since 1994, raising over HK\$78m – including a total of around HK\$25m for The Chest's annual Dress Casual Day Campaign.

Since 2001, our e-Donation channel has facilitated the giving of more than HK\$40m to charitable causes by our customers.



Colleagues enjoy **2 days** of volunteer leave per year to support worthy causes.

An Active Member of the Community >>

Giving Back by Leveraging Our Strengths

Corporations have a responsibility to work with the wider community to build a happier, healthier Hong Kong. Every year, Hang Seng engages in a number of social and environmental activities that have positive impacts across our city and even beyond its borders.

Serving the community is part of our DNA, and we want it to be an integral part of employees' lives. We lead by example, encouraging staff to contribute to civic well-being through volunteering. Senior management regularly participates in Bank-organised community programmes. Hang Seng also includes two volunteer days per year as part of its annual leave package, making it easier for employees to support community initiatives.



One of the most valuable services Hang Seng provides is leveraging our core strengths and expertise to help



people from all backgrounds make informed decisions through improved financial literacy. Staff are encouraged to share their professional skills and knowledge pro bono at financial education and entrepreneurial workshops for underprivileged youth.

In 2018, we participated in the Financial Education programme, organised by the Hong Kong Association of Banks and Hong Kong Council of Social Service. This provides financial management advice to low-income individuals. We partnered with local charity Po Leung Kuk to help children master basic money management concepts through role play, group games and discussions. We also supported Junior Achievement China's 2018 China Youth Financial Literacy Education Programme.

Volunteering benefits society, and promotes camaraderie and bonding among colleagues.

 Volunteering is part of my life. It allows me to care for society, and the happiness and satisfaction I get through volunteering motivates me to continue serving those in need. 

Florence Chung

Operations, Services and Technology division

