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ABOUT FDRC

金融糾紛調解中心簡介

In December 2008, the Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission (SFC) proposed to the Government of the Hong Kong Special Administrative Region (the Government) to set up a dispute resolution mechanism for the finance industry in Hong Kong. A public consultation on the proposal was launched by the Government in February 2010. The proposal received general support.

The Financial Dispute Resolution Centre (FDRC) was set up on 18 November 2011 as a non-profit making company limited by guarantee with seed funding from the Government, the HKMA and the SFC and obtained charitable status for tax exemption purpose. The FDRC assists to resolve monetary disputes between financial institutions and their customers through a dispute resolution mechanism that is independent, impartial, accessible, efficient and transparent.

The FDRC commenced its operation on 19 June 2012. It independently and impartially administers the Financial Dispute Resolution Scheme (FDRS), which provides an effective and cost-efficient channel for financial institutions and their customers to resolve their monetary disputes by way of primarily “Mediation First, Arbitration Next”. Together with stakeholders, the FDRC is committed to providing an amicable market environment to reinforce Hong Kong’s role as an international financial centre.

於2008年12月，香港金融管理局(金管局)和證券及期貨事務監察委員會(證監會)向香港特別行政區政府(政府)建議，為香港金融業設立一個糾紛解決機制。政府就此建議於2010年2月進行公眾諮詢並獲得普遍支持。

金融糾紛調解中心(調解中心)於2011年11月18日由政府、金管局與證監會出資成立，是一間非牟利擔保有限公司，並取得慈善機構的認可及稅務豁免。調解中心透過其獨立、持平、便捷、有效及公開透明的糾紛解決機制，協助金融機構及其客戶解決金錢糾紛。

調解中心於2012年6月19日投入服務。它獨立持平地管理金融糾紛調解計劃(調解計劃)，主要以「先調解，後仲裁」方式，為金融機構及其客戶提供一個有效及具高成本效益的渠道，以解決他們之間的金錢糾紛。調解中心與各持份者致力為香港締造一個融和的市場環境，以鞏固香港作為國際金融中心的地位。

MISSION 使命

To provide independent and impartial dispute resolution services to facilitate the resolution of monetary disputes between financial institutions and individual customers in Hong Kong.

提供獨立及不偏不倚的爭議解決服務，以協助解決香港金融機構及其個人客戶之間的金錢糾紛。

VISION 抱負

To be the leading provider of financial dispute resolution processes to deal with differences in financial interests between financial institutions and their customers constructively, and to support Hong Kong as an international financial centre by extending our services and engaging stakeholders of the financial industry.

成為香港提供解決金融業相關爭議服務的領導者，以具建設性的方法處理金融機構與其客戶之間金錢上的分歧，並透過擴大我們服務的範圍及聯繫金融業界的持份者，一起鞏固香港的國際金融中心地位。

THE GUIDING PRINCIPLES

指導原則

Independence 獨立

To provide and operate an independent dispute resolution scheme for financial institutions and their customers.

為金融機構及其客戶提供及管理獨立的爭議解決計劃。

Impartiality 持平

To maintain and implement the dispute resolution processes which treat both the financial institutions and their customers in an impartial way.

在維持及執行爭議解決的程序上，以不偏不倚的方式應對金融機構及其客戶。

Accessibility 便捷

To provide accessible and user-friendly services for our users with dispute resolution processes which are simple, straightforward and easy to understand.

為使用者提供便捷及易於掌握的服務，確保爭議解決程序簡單、直接及易於理解。

Efficiency 有效

To ensure that financial disputes are settled in a timely and efficient manner.

確保金融糾紛可盡快及有效地解決。

Transparency 透明

To be as open and transparent as possible in dealing with financial disputes, whilst also acting in accordance with confidentiality and privacy obligations under the laws of Hong Kong.

在處理金融糾紛時，盡可能維持公開和透明，同時遵守香港法律下有關保密及保障私隱的義務。

FINANCIAL DISPUTE RESOLUTION SCHEME

金融糾紛調解計劃

The FDRC administers the FDRS in an independent and impartial manner. By way of primarily “Mediation First, Arbitration Next”, the FDRS provides a one-stop service to assist financial institutions and their customers to resolve monetary disputes.

All financial institutions authorised by the HKMA and/or licensed by SFC, except those which solely provide credit rating services, are members of the FDRS. The operation of FDRS and the FDRS Guidelines on Intake Criteria of Cases (Intake Criteria) are governed by the Terms of Reference (ToR). In accordance with the Consultation Conclusions on “Proposals to Enhance the Financial Dispute Resolution Scheme” (Consultation Conclusions), the ToR (January 2018) was implemented in phases from 1 January 2018 onwards. Those in relation to small enterprises took effect from 1 July 2018.

調解中心獨立持平地管理金融糾紛調解計劃。調解計劃主要以「先調解，後仲裁」方式，提供一站式服務，協助解決金融機構與其客戶之間的金錢糾紛。

所有受香港金融管理局認可及／或證券及期貨事務監察委員會發牌的金融機構，除僅提供信貸評級服務的機構外，均為調解計劃的成員。調解計劃的運作及其《個案受理準則指引》（《個案受理準則》），均受《職權範圍》所規管。《職權範圍》已根據《優化金融糾紛調解計劃的建議》諮詢總結作出修訂，有關建議已於2018年1月1日起分階段實施。當中關於小型企業的條款自2018年7月1日起實施。

Some key requirements of the Intake Criteria of the ToR (January 2018) include:
《職權範圍》(2018年1月)內《個案受理準則》的其中幾項重要條件包括：

STANDARD ELIGIBLE DISPUTES 標準合資格爭議

- An Eligible Claimant is an individual, a sole proprietor or a small enterprise;
- The financial institution involved in the dispute is a member of the FDRS;
- The claim is of monetary nature with a maximum claimable amount of HK\$1,000,000;
- The claimant has lodged a written complaint to the relevant financial institution. He/she has received a final written reply but the dispute cannot be resolved or he/she has not received a final written reply more than 60 days after he/she lodged a written complaint;
- The claim is made within 24 months from the date of purchase of the financial product or service or the claimant first had knowledge of his/her loss, whichever is the later;
- The claim is not about policies, fees or investment performance, except a dispute concerning an alleged non-disclosure, misrepresentation, negligence, incorrect application, breach of fiduciary duty, breach of legal obligation or duty, or maladministration; and
- The claim can be the subject of court proceedings but there has not been a decided judgment on the same claim; or (i) the court has ordered a stay of the proceedings or (ii) the court has been provided with proper notifications of mediation and/or arbitration and accompanied by documentary proof within 21 days from the date of the application or any other period reasonably extended by the FDRC
- 合資格申索人須為個人、獨資經營者或小型企業；
- 涉及爭議的金融機構須為調解計劃的成員；
- 申索屬金錢性質，最高申索金額為港幣1,000,000元；
- 申索人已經向有關金融機構作出書面投訴，並已收到最後書面答覆，但爭議未能夠解決；又或在書面投訴超過60天後，申索人仍未收到最終書面答覆；
- 申索是在購買金融產品或服務之日起24個月內提出，或申索人首次得知蒙受金錢損失之日起24個月內提出，以較晚者為準；
- 申索不涉及政策、收費或投資表現，但涉及據稱隱瞞、失實陳述、疏忽、不正確申請、違反受信責任、不履行法律責任或職責，或行政失當的爭議除外；及
- 申索可以是正在法院進行訴訟中，但並未有裁決的案件，或者(i)法院已命令暫時擱置法律程序，或(ii)由提出申請當日起計的21天內或經調解中心合理地延長的任何其他期限內，法院已收到有關調解及／或仲裁的適當通知，並附上證明文件

EXTENDED ELIGIBLE DISPUTES 延伸合資格爭議

- Subject to the parties' consent, the FDRC may handle cases with a claim exceeding HK\$1,000,000 and/or beyond the 24 months limitation period.
- 在雙方同意下，調解中心可以處理申索金額超過港幣1,000,000元及／或申索時效期限超過24個月的個案。

For further information, please refer to the FDRS's Intake Criteria on the website of FDRC.

有關更多詳情，請參閱調解中心網頁上調解計劃的《個案受理準則》。

CHAIRMAN'S MESSAGE

主席的話

The Financial Dispute Resolution Centre (FDRC) had a remarkable year. As Chairman, I am proud to reflect on our collective achievements and the strides we have made in fulfilling our mission.

The FDRC is a crucial element of the financial system of Hong Kong SAR. It helps resolve financial disputes between financial institutions and the public. Celebrating its twelfth anniversary in 2024, the FDRC continues to offer professional dispute resolution services for financial disputes, with a “Mediation First, Arbitration Next” approach. The FDRC is committed to the principles of independence, impartiality, accessibility, efficiency, and transparency in service provision.

In 2024, we recorded so far the highest mediation success rates and the second highest number of applications for dispute resolution since the FDRC began operations. The statistic highlights the effectiveness of our services, which garnered significant trust of both the public and stakeholders in the financial sector. Timely and fair dispute resolution is essential for upholding confidence in the financial system. Our improving mediation success rates reflect our dedication to achieving this goal.

To sustain this momentum, the FDRC has expanded its outreach efforts, engaging with the public and financial institutions through workshops, seminars, community initiatives, media interviews and publications. These activities not only enhance awareness about the benefits of dispute resolution but also provide valuable insights into emerging issues and expectations within the financial landscape. The development of educational resources has further empowered individuals to navigate financial disputes with greater confidence and understanding. I am pleased to note that these promotional activities have positively impacted the FDRC, evidenced by the increased utilisation of FDRC’s services in 2024. Enhancing public understanding of the benefits of Alternative Dispute Resolution (ADR) not only facilitates dispute resolution but also promotes a culture of proactive engagement with these mechanisms among the public.

Looking ahead, the FDRC is to embrace new opportunities and challenges as the financial industry continues to evolve. To strengthen its role as a pillar of financial stability, the FDRC will look to adopting technology and innovation for dispute resolution processes. Strategic partnerships with stakeholders are being pursued to share best practices and foster collaborative learning. These initiatives not only enrich FDRC’s own processes but also position Hong Kong as a leader in alternative dispute resolution on the international stage. The FDRC remains steadfast in its resolve to uphold its values and commitment to excellence, ensuring that our dispute resolution services remain relevant and effective.

I am grateful to my predecessors the Hon Professor CHENG, Yeuk-wah Teresa GBM GBS SC JP and Mr. YIH, Dieter Lai-tak JP, for laying the foundation for our success. I also thank my fellow directors, the appointment committee, the disciplinary committee, the disciplinary tribunal, the staff, mediators, and arbitrators of the FDRC for their hard work in 2024. Your contributions have been invaluable. I look forward to our continued collaboration and future successes. Thank you.

Dr Thomas So, JP
Chairman

金融糾紛調解中心(調解中心)於過去一年成就斐然。我很榮幸以主席的身份，回顧我們在實踐使命道路上取得的進展與成果。

作為香港特別行政區金融體系的重要基石，調解中心專責處理金融機構與公眾之間的金融糾紛。2024年適逢調解中心成立十二週年，我們繼續秉持「先調解，後仲裁」方針，以獨立、持平、便捷、有效及透明的原則提供專業糾紛解決服務。

在2024年，調解中心不僅迎來迄今為止最高的調解成功率，更錄得自中心營運以來第二高的爭議解決申請數量。統計數據突顯了我們服務成效卓著，深獲公眾及金融業界持份者的信任。及時和公平的爭議解決機制，對維護金融體系信心至關重要，持續攀升的調解成功率反映了我們正致力實踐此目標。

為延續此良好的勢頭，調解中心積極拓展外展工作，透過工作坊、研討會、社區活動、媒體專訪及刊物出版等渠道，深化與公眾及金融機構的聯繫。這些活動不僅提升大眾對調解機制的認知，更提供了與金融領域有關的新興議題與預期的寶貴見解。教育資源的開發進一步增強公眾處理金融糾紛的能力與信心。我很高興看見2024年調解中心服務的使用率顯著提升，印證推廣活動的正面成效。增強公眾對替代爭議解決方式(ADR)優勢的理解，既能提高調解效率，更有助培育公眾積極運用相關機制之文化。

展望未來，隨著金融業不斷發展，調解中心將迎接新的機遇和挑戰。為加強發揮金融穩定支柱的角色，調解中心將致力推動科技創新應用於調解程序，並透過與持份者建立策略性夥伴關係，共享最佳的實踐方案，促進協作共進。這些措施不僅提升調解中心的運作流程，更鞏固了香港在國際舞台上替代爭議解決的領導地位。調解中心會秉持其核心價值，恪守卓越承諾，持續提升調解服務的時效性與適切性，以應對不斷變化的社會需求。

我衷心感謝前任主席鄭若驊教授大紫荊勳賢GBS SC JP及葉禮德先生JP，為調解中心奠立堅實根基。同時我亦向全體董事、遴選委員會、紀律委員會、紀律審裁組的成員，以及調解中心的職員、調解員與仲裁員致以謝忱，你們在2024年的努力付出至為關鍵。我期盼與各位繼續攜手並進，共創輝煌的成果。謹此致謝。

蘇紹聰博士JP
主席

CHIEF EXECUTIVE OFFICER'S REPORT

行政總裁報告

I began my tenure as the Chief Executive Officer in April 2025. I am honoured to be given this role of supporting the mission of the Financial Dispute Resolution Centre (FDRC) which, through its dispute resolution services, contributes to the promotion of Hong Kong's financial system and reinforces Hong Kong SAR's status as a global financial centre.


As we reflect upon the accomplishments of 2024, it is apparent that resilience and adaptability have defined this chapter for the FDRC. The statistics (canvassed in this report) testifies that the demand for dispute resolution services for financial disputes remained strong; in 2024, the FDRC continued to receive and to deal with volumes of applications and enquiries on financial disputes. Compared to previous years, the statistics reflects a commendable achievement.

In anticipation of increases in the caseloads and the complexity of the issues to be resolved, we have asked to undertake initiatives to strengthen our operational processes and enhance capacity-building within the FDRC. We would look out for more robust use of information and digital technologies to streamline workflows, and to improve the efficiency and effectiveness of dispute resolutions. The commitment remains to promote continuous learning and development within my team, ensuring that the team possesses the necessary knowledge and skills to effectively resolve complex financial disputes in an evolving environment. These efforts align our operations not only with work priorities but also with best practices in dispute resolution.

As I step into this role, I am eager to build upon the achievements of the past and work with my team to promote a fair financial dispute resolution framework. We plan to extend our services across various financial sectors and engage new stakeholders. We are ready to foster strategic partnerships and community outreach.

The journey ahead is one of collaboration, growth, and unwavering commitment to excellence. In alignment with the broader strategic vision in the *Outline of the 14th Five-Year Plan for Economic and Social Development and Long-range Objectives Through the Year 2035 of the People's Republic of China*, the FDRC remains committed to the provision of efficient dispute resolution services and contributing to Hong Kong's position as a leading financial hub.

Kenneth Fok
Chief Executive Officer



我於2025年4月就任行政總裁一職，深感榮幸能領導金融糾紛調解中心（調解中心）實踐使命。調解中心透過專業糾紛調解服務，不僅促進香港金融體系發展，更鞏固香港特別行政區作為國際金融中心的地位。

回顧2024年度的工作，抗逆力與適應力為調解中心本年發展之核心特質。據本報告數據所示，金融糾紛解決服務需求持續殷切，2024年調解中心受理及處理的糾紛申請及查詢量維持高位，相關統計數字較往年顯著上升，成效斐然。

鑑於個案數量及議題的複雜性預期將有所增加，我們已著手推行多項措施，以加強調解中心的營運流程及提升整體能力。我們將積極探索更有效運用資訊及數碼科技，以優化工作流程，提升爭議解決的效率與成效。我們致力推動團隊持續學習與發展，確保他們在不斷演變的環境中具備應對複雜金融爭議所需的知識與技能。這些努力不僅與我們的工作重點一致，亦符合爭議解決的最佳實踐。

履新之際，我期望在既有成果的基礎上，與我的團隊攜手推動公平的金
融糾紛調解框架。我們計劃將服務拓展至各個金融領域，並積極接觸新持份者，準備建立策略性夥伴關係及推動社區參與。

我們的前路既是協作共進的新征程，更是恪守卓越使命的堅實歷程。調解中心將緊扣《中華人民共和國國民經濟和社會發展第十四個五年規劃和2035年遠景目標綱要》的戰略部署，持續提供高效爭議解決服務，為鞏固香港國際金融地位作出貢獻。

霍永權
行政總裁

THE BOARD OF DIRECTORS

董事局

CHAIRMAN 主席



Dr Thomas SO, JP
蘇紹聰博士 JP

- Chairman, Financial Dispute Resolution Centre
金融糾紛調解中心主席
- China-Appointed Attesting Officer
中國委託公證人協會會員

Appointed with effect from 12 January 2024
於二零二四年一月十二日獲委任

IMMEDIATE PAST CHAIRMAN 前主席



Mr Dieter YIH, JP
葉禮德先生 JP

- Practising Solicitor, Hong Kong
香港執業律師

Retired on 11 January 2024
於二零二四年一月十一日卸任

DIRECTOR 董事



Mr Joseph CHAN Ho-lim, JP
陳浩濂先生 JP

- Under Secretary for Financial Services and the Treasury,
HKSAR Government
香港特別行政區政府財經事務及庫務局副局長



Ms Carmen CHU Lap-kiu, JP
朱立翹女士 JP

- Executive Director (Enforcement and AML) (up to 22 April 2024),
Executive Director (Banking Supervision) (since 23 April 2024),
Hong Kong Monetary Authority
香港金融管理局助理總裁(法規及打擊清洗黑錢)
(截至2024年4月22日) ·
助理總裁(銀行監理)(自2024年4月23日)

Retired on 22 April 2024
於二零二四年四月二十二日卸任

DIRECTOR 董事



Mr Raymond CHAN King-wang, JP
陳景宏先生 JP

- Executive Director (Enforcement and AML), Hong Kong Monetary Authority
香港金融管理局助理總裁（法規及打擊清洗黑錢）

Appointed with effect from 23 April 2024
於二零二四年四月二十三日獲委任



Mr Paul YEUNG Kwok-leung
楊國樑先生

- Commission Secretary and Chief Governance Officer, Securities and Futures Commission
證券及期貨事務監察委員會秘書長兼首席管治總監



Mr Gary CHEUNG Wai-kwok
張為國先生

- Chief Executive Officer, OnePlatform Securities Limited
環一證券有限公司行政總裁
- Perm. Hon. President & Director, Hong Kong Securities Association
香港證券業協會永遠名譽會長暨董事

Retired on 29 February 2024
於二零二四年二月二十九日卸任

DIRECTOR 董事



Mr Richard LEUNG Wai-keung, JP
梁偉強先生 JP

- Practising Barrister, Hong Kong
香港執業大律師
- Chairman of the Appeal Tribunal Panel (Buildings Ordinance)
《建築物條例》上訴審裁小組主席



Prof Hon WONG Kam-fai, MH
黃錦輝議員 MH

- Legislative Council Member, HKSAR Government
香港特別行政區立法會議員
- Associate Dean (External Affairs) of the Faculty of Engineering,
The Chinese University of Hong Kong
香港中文大學工程學院副院長(外務)
- Professor in the Department of Systems Engineering and
Engineering Management, The Chinese University of Hong Kong
香港中文大學系統工程與工程管理學系教授
- Past Chairman of the Trade Practices and Consumer Complaints
Review Committee and Research and Testing Committee, Hong
Kong Consumer Council
前任香港消費者委員會商營手法研究及消費者投訴審查小
組和研究及試驗小組主席



Mr TANG Nai-pan
鄧聶斌先生

- Professor of Practice in Finance, The Chinese University of Hong
Kong
香港中文大學金融專業應用教授
- Member of Finance Committee, Hong Kong Arts Centre
香港藝術中心財務委員會委員
- Past Executive Director, Deputy Chief Executive Officer, Chief Risk
Officer of CITIC Bank International
前任中信銀行(國際)有限公司執行董事、副行政總裁兼風
險管理總監
- Past Convenor, Economic and Financial Market Research
Committee, Chinese Banking Association of Hong Kong
前任香港中資銀行業協會、經濟及金融市場研究委員會、
執委會主任

DIRECTOR 董事



Mr Tom CHAN Pak-lam
陳柏楠先生

- Perm. Hon. President of The Institute of Securities Dealers in Hong Kong
香港證券商協會永遠名譽會長

Appointed with effect from 1 March 2024
於二零二四年三月一日獲委任



Ms Anna KOO Kar-Chun
顧家珍女士

- Past Chief Executive Officer, Financial Dispute Resolution Centre
前金融糾紛調解中心行政總裁

Retired on 31 March 2025
於二零二五年三月三十一日卸任



Mr Kenneth FOK Wing-kuen
霍永權先生

- Chief Executive Officer, Financial Dispute Resolution Centre
金融糾紛調解中心行政總裁

Appointed with effect from 7 April 2025
於二零二五年四月七日獲委任

THE APPOINTMENT COMMITTEE

遴選委員會

The FDRC Appointment Committee (AC) is in charge of approving applications for admission to the FDRC List of Mediators and the FDRC List of Arbitrators (the Lists), and ensuring that the assessment and admission processes are fair, transparent and independent. The AC also makes recommendations to the Board on matters relating to the maintenance and development of standards of mediators and arbitrators on the Lists.

In 2024, the AC resolved a variety of matters, including:

- Reviewed 12 Continuing Professional Development (CPD) activities and awarded CPD points to attendees who were mediators and arbitrators on the Lists. The CPD activities enriched the knowledge on financial products and market practices, with a view to maintaining and encouraging their professional advancement;
- Considered and approved applications for admission and renewal under the Lists; and
- Considered and approved an enhanced method to improve shortlisting mediators and arbitrators under the FDRS.

調解中心遴選委員會(選委會)負責審批所有有意加入調解中心調解員名單和調解中心仲裁員名單(名單)之人士的申請，確保審核及取錄過程公平、透明及獨立，並就維持和提升調解員及仲裁員名單成員資格水平的有關事宜，向董事局提出建議。

於2024年，選委會審議多項事宜，包括：

- 檢討12項持續專業發展培訓活動，並向出席活動的調解員和仲裁員名單成員授予持續專業發展積分。有關培訓活動旨在豐富調解員和仲裁員名單成員就金融產品及市場運作的知識，以維持和鼓勵他們持續專業發展；
- 審核及批准調解中心成員的取錄及續會的申請；及
- 審核及批准優化方案，以提高選擇調解計劃下調解員及仲裁員的效率。

CHAIRMAN 主席



Mr Richard LEUNG Wai-keung, JP
梁偉強先生 JP

- Practising Barrister, Hong Kong
香港執業大律師
- Chairman of the Appeal Tribunal Panel (Buildings Ordinance)
《建築物條例》上訴審裁小組主席

MEMBER 委員



Prof. LEUNG Hing-fung, B Building, BSc in Building Studies, LLB, MAArbDR, LLM, FCIArb, FHKIArb, FRICS, FHKIS
梁慶豐教授 B Building, BSc in Building Studies, LLB, MAArbDR, LLM, FCIArb, FHKIArb, FRICS, FHKIS

- Practising barrister, arbitrator and mediator
執業大律師、仲裁員及調解員
- Professor cum Head of Department of Law and Business, Hong Kong Shue Yan University
香港樹仁大學法律與商業學系教授暨系主任
- Adjunct Professor, Department of Real Estate and Construction, The University of Hong Kong
香港大學房地產及建設學系客席教授



Mr Vod K.S. CHAN
陳家成先生

- Practising barrister, arbitrator and accredited mediator
執業大律師、仲裁員及認可調解員
- Accredited general mediator, family mediator and family mediation supervisor
認可綜合調解員、家事調解員及家事調解監督員
- Vice Chair of Hong Kong Bar Association's Mediation Committee
香港大律師公會調解委員會副主席
- Temporary Deputy Registrar for Case Settlement Conference
案件和解會議的暫委聆訊官
- Council Member of HK Institute of Arbitrators
香港仲裁師協會理事會成員
- ICC-HK Standing Committee on Arbitration & ADR
國際商會香港仲裁及ADR委員會委員
- Greater Bay Area Lawyer
大灣區律師



Mr Jacky LAI Tsz-kin
黎子健先生

- Practising barrister and accredited general and family mediator
執業大律師及認可綜合及家事調解員
- Chairman of General Mediation Division (GMD) Hong Kong Mediation Council under the Hong Kong International Arbitration Centre (HKIAC)
香港國際仲裁中心(仲裁中心)轄下的香港調解會的綜合調解組主席
- Member, HKIAC Users' Council
仲裁中心益友會成員

Note: FDRC CEO is an ex-officio member of the Appointment Committee.

註：調解中心的行政總裁為遴選委員會當然委員。

THE DISCIPLINARY COMMITTEE

紀律委員會

The FDRC Disciplinary Committee (DC) was set up in 2014 to establish procedures for handling complaints against mediators and arbitrators on the Lists. The DC operates independently and advises and determines the proper process for addressing disciplinary matters, ensuring that all complaints under the FDRS are handled in a procedurally fair and impartial manner. The DC has made recommendations on the development of complaint handling procedures, including a review and appeal mechanism.

In 2024, no action that required disciplinary attention was brought to the DC. This reflects the overall adherence to conduct standards and underscores the effectiveness of current policies in fostering a respectful and professional environment.

調解中心紀律委員會(紀委會)於2014年成立，以處理對調解中心的調解員及仲裁員名單上的成員的投訴個案。紀委會獨立運作，負責就紀律事宜提供建議及制定適當的處理程序，確保調解計劃下的所有投訴個案，均在公平公正及不偏不倚的程序下進行審理。紀委會亦就投訴處理程序的發展提出建議，包括檢討及上訴機制。

於2024年，紀委會並無接獲任何需作出紀律處理的事項。這反映了整體遵守了操守標準，並突顯現行政策在營造尊重和專業環境方面的有效性。

CHAIRMAN 主席



Mr YEUNG Man-sing, FRICS, FHKIS, FCIArb
楊文聲先生 FRICS, FHKIS, FCIArb

- Practising solicitor, Hong Kong
香港執業律師
- Chartered quantity surveyor and chartered arbitrator
特許建築工料測量師及特許仲裁員
- Accredited mediator and adjudicator
香港認可調解員及審裁員
- Chair, Arbitrators Admission Committee of The Law Society of Hong Kong (LSHK)
香港律師會仲裁員評審委員會主席
- Director, Asian Institute of Alternative Dispute Resolution
亞洲替代性爭議解決協會理事

Retired on 31 December 2024
於二零二四年十二月三十一日卸任

MEMBER 委員



Mrs Cecilia WONG NG Kit-wah
黃吳潔華女士

- Member of the Chief Justice's Working Party on Mediation
首席大法官調解工作小組成員
- Chairlady of Risk Management Education Committee of LSHK
香港律師會風險管理教育委員會主席
- Director of Joint Mediation Helpline Office
聯合調解專線辦事處董事
- Chairlady of Mediation Committee of the LSHK
香港律師會調解委員會主席
- Member of Committee on Complaints against Private Healthcare Facilities
私營醫療機構投訴委員會委員

Retired on 31 December 2024
於二零二四年十二月三十一日卸任



Mrs Gloria JONES MOK Siu-mei
莫小薇女士

- Practising solicitor, Hong Kong
香港執業律師



Mr YEUNG Sai-man
楊世文先生

- Practising solicitor, Hong Kong
香港執業律師
- Accredited mediator
認可調解員



Mr Ivan CHEUNG Yau-chuen
張有全先生

- Chartered quantity surveyor
特許建築工料測量師
- Accredited mediator
認可調解員
- Practising arbitrator
執業仲裁員
- Panel of Dispute Resolution Advisors, Architectural Services Department & Hong Kong Housing Authority
建築署及香港房屋委員會爭議解決顧問團成員

THE DISCIPLINARY TRIBUNAL

紀律審裁組

The FDRC Disciplinary Tribunal (Tribunal) was set up in 2016 to deal with complaints against mediators and arbitrators on the Lists in relation to their handling of disputes under the FDRS in a procedurally fair and impartial manner.

調解中心紀律審裁組（審裁組）於2016年成立，目的是在公平公正及不偏不倚的程序下，就涉及調解中心名單上之調解員及仲裁員在處理調解計劃下之爭議所作出的投訴，作出公平公正的審理。

Members of the Tribunal should:

- not be members of the FDRC Board, the Appointment Committee or the Disciplinary Committee;
- not be staff members of the FDRC;
- possess knowledge on mediation and/or arbitration, jurisprudence and tribunal procedures; and
- be familiar with the Term of Reference (ToR) and the operation of the FDRC.

審裁組成員必須：

- 並非調解中心董事局、遴選委員會或紀律委員會的成員；
- 並非調解中心的職員；
- 具有調解及／或仲裁、法學和審裁程序的知識；和
- 熟悉調解中心的《職權範圍》及其運作。

CONVENOR 召集人



Mr Stephen HUNG Wan-shun, MH
熊運信先生 MH

- Practising solicitor, Hong Kong
香港執業律師

MEMBER 委員



Mr Lincoln HUANG Ling-hang, BBS, JP
黃令衡先生 BBS, JP

- Practising solicitor, Hong Kong
香港執業律師



Prof Gary SOO Kwok-leung, B.Sc., LL.B., LL.M., CEng, CQP, MStructE, MICE, MHKIE, MASCE, FHKI Arb, FCI Arb, FHKIoD
蘇國良教授 B.Sc., LL.B., LL.M., CEng, CQP, MStructE, MICE, MHKIE, MASCE, FHKI Arb, FCI Arb, FHKIoD

- Practising barrister, arbitrator and accredited mediator
執業大律師、仲裁員及認可調解員
- Chartered Engineer
特許工程師



Mr Mohan BHARWANEY, SBS, SC, FCI Arb
包華禮先生 SBS, SC, FCI Arb

- Former Judge of the Court of First Instance of the High Court of Hong Kong
前香港高等法院原訟法庭法官
- Senior Counsel
資深大律師
- Arbitrator
仲裁員



Mr Anson Wong, SC, JP
黃文傑資深大律師 JP

- Senior Counsel
資深大律師



THE YEAR AT A GLANCE 全年回顧

Dispute Resolution Services

The FDRC's hotline and enquiry services handled 976 enquiries during this year.

Of all the enquiries handled, 654 or approximately 67% were related to complaints about financial products and services. Among these 654 complaints, 352 initially fulfilled the requirements stipulated under the Intake Criteria of the ToR.

In 2024, the FDRC received 94 applications for services under the FDRS. Of these, 84 were Standard Eligible Disputes and 10 were Extended Eligible Disputes. One of the claims exceeded HK\$10 million, while the total alleged claim amount for 2024 was over HK\$47 million.

爭議解決服務

調解中心的熱線及查詢服務在本年內共處理976宗查詢。

在已處理的查詢中，654宗或約67%是關於金融產品及服務的投訴。在這654宗投訴中，352宗初步符合《職權範圍》的《個案受理準則》所訂的要求。

在2024年，調解中心共接獲94宗根據調解計劃提出的服務申請。其中，84宗為標準合資格爭議，10宗為延伸合資格爭議。當中一宗索償金額超過1,000萬港元，而2024年整體申索金額合共超過4,700萬港元。

High Mediation Success Rate and Satisfaction Rate

In 2024, 95% of the cases received and handled were successfully settled by mediation processes, compared with 93% in 2023. Since inception, approximately 86.6% of the mediation service users (which covered both parties involved in the disputes) rated the FDRC's services as "Satisfactory" or above.

高調解成功率及滿意度

在2024年度內收到並已處理的個案中，95%個案能在調解過程中成功和解，對比2023年的相關成功率為93%。自成立以來，約86.6%的調解服務使用者（包括爭議雙方）對調解中心的服務給予「滿意」或以上的評級。

Other Activities

In 2024, the FDRC continues to actively engage with various stakeholders while expanding the scope of its promotional activities.

The FDRC launched a television program "Financial Mediation in Three Minutes," produced by NowTV and broadcast on its news and finance channels. The five-episode series delivered clear explanations of mediation and FDRS and featured illustrative case studies. This initiative signified a renewed presence of the FDRC on television, strengthening public understanding and confidence in its services. In addition, there are ongoing promotional efforts closely linked to the Greater Bay Area. These included briefings, seminars, workshops, professional development trainings, and different outreach activities.

其他活動

2024年調解中心繼續致力與各持分者積極交流，同時擴大宣傳的範疇。

調解中心推出一輯《金融調解三分鐘》節目，經由NowTV製作及在其新聞及財經資訊台播出。五集內容深入淺出，解釋調解及金融糾紛調解計劃，以及分享個案。這是調解中心以全新的電視形象，加深觀眾對調解中心的理解和信任。另外亦有與大灣區緊密聯繫的不同推廣活動，包括簡介會、講座、研討會、專業進修培訓班及各類宣傳項目。

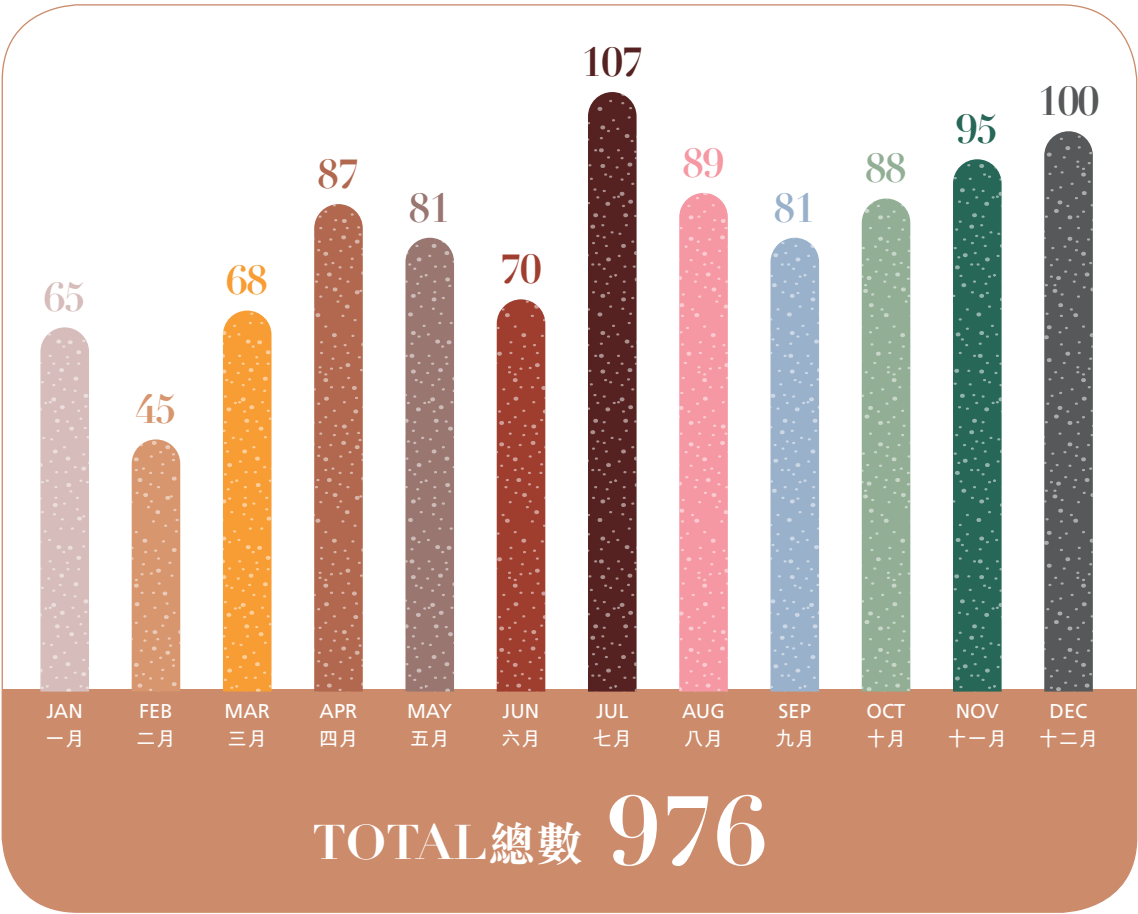
DISPUTE RESOLUTION SERVICES

爭議解決服務

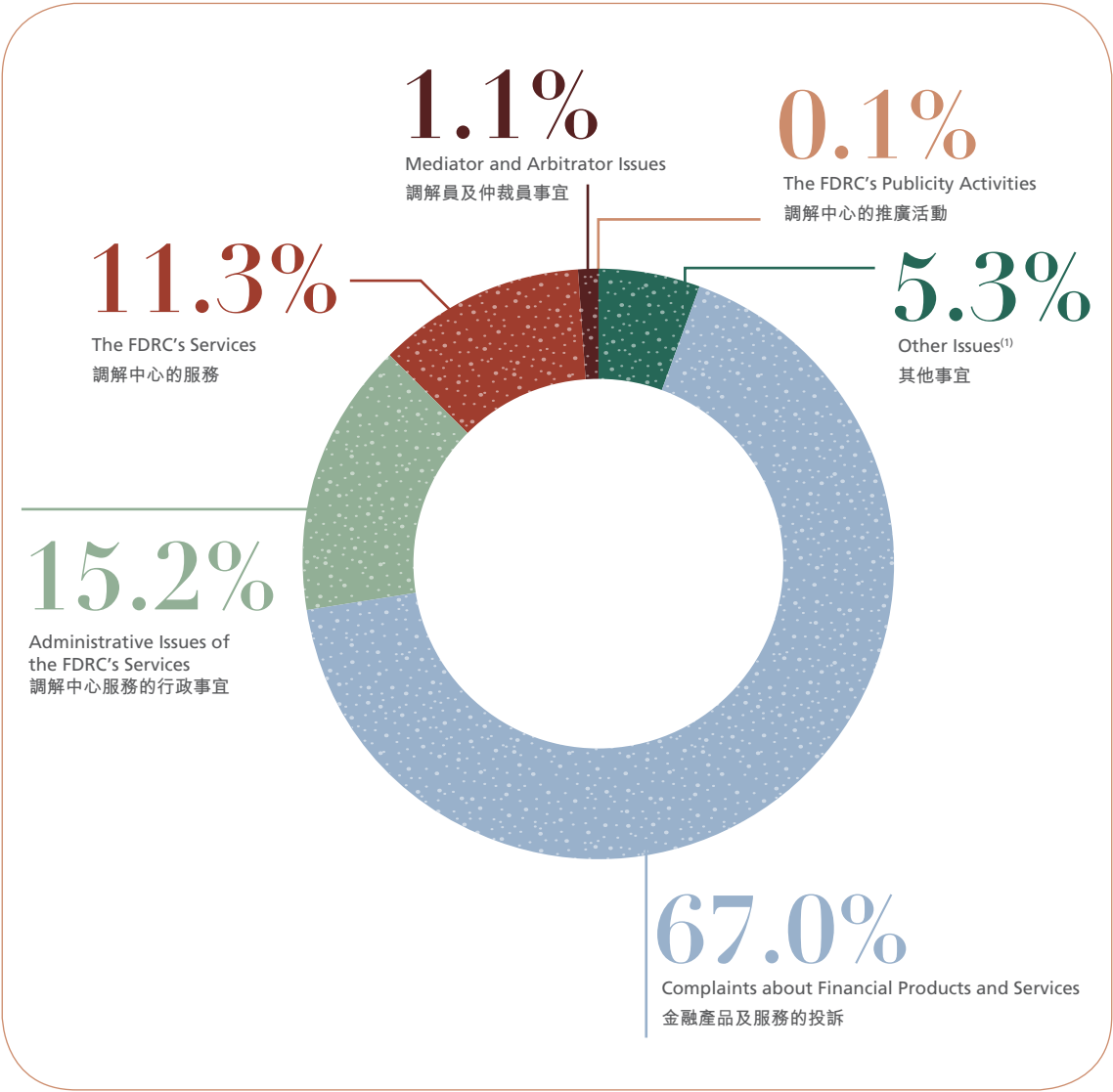
ENQUIRIES 查詢

Number of Enquiries 查詢數字

For the year ended 31 December 2024, the FDRC handled 976 enquiries.
截至2024年12月31日止的年度內，調解中心共處理976宗查詢。



Nature of Enquiries 查詢類別



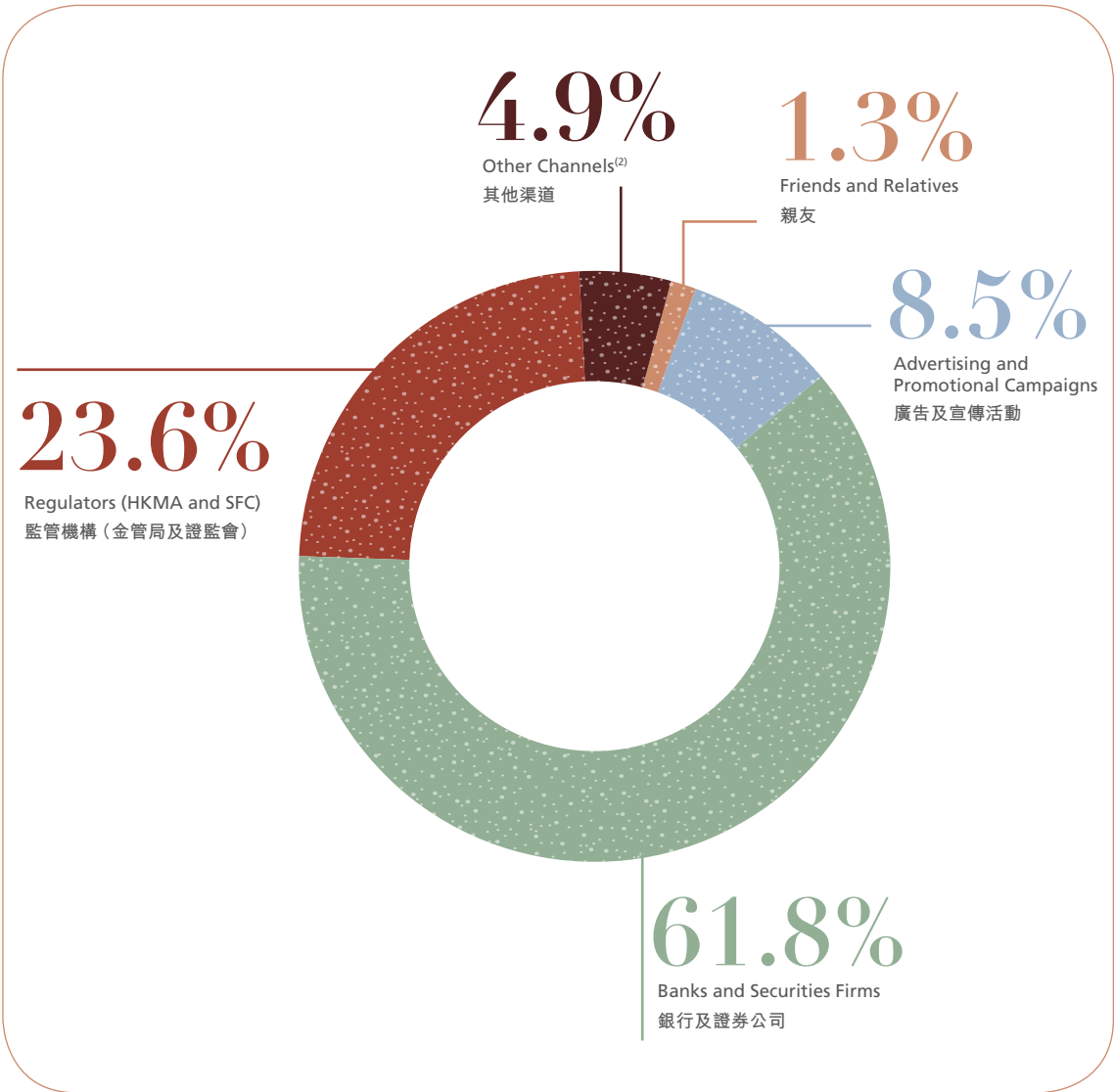
Out of the 976 enquiries, 654 were related to complaints about financial products and services, 110 were about the FDRC's services, 148 were on administrative issues of the FDRC's services, 11 were related to mediator and arbitrator issues, 1 was on the FDRC's publicity activities and 52 were related to other issues⁽¹⁾.

976宗查詢中，654宗關於金融產品及服務的投訴，110宗關於調解中心的服務，148宗關於調解中心服務的行政事宜，11宗關於調解員及仲裁員事宜，1宗關於調解中心的推廣活動，52宗則關於其他事宜⁽¹⁾。

(1) "Other issues" include regulatory issues not of monetary nature, building management disputes, family disputes, commercial disputes, debt collection, financial disputes between individuals, tenancy disputes and employment disputes, etc.

(1) 「其他事宜」包括非金錢性質的監管問題、大廈管理糾紛、家庭糾紛、商業糾紛、債務追討、個人之間的金融糾紛、租賃糾紛及勞資糾紛等。

Channels of Knowing the FDRC 知悉調解中心的途徑



The total percentage may not round off to 100%.
由於四捨五入，總百分比未必等於100%。

Out of the enquiries received, 390 enquirers disclosed how they had learnt about the FDRC. 33 enquirers became aware of the FDRC through advertising and promotional activities, 241 were referred by banks and securities firms, 92 by regulators (HKMA and SFC), 19 by other channels⁽²⁾ and 5 by friends and relatives.

在接獲的查詢當中，有390名查詢人士透露知悉調解中心的途徑。33名查詢者表示透過廣告及宣傳活動認識調解中心，241名經由銀行及證券公司轉介，92名由監管機構(金管局及證監會)轉介，19名則由其他渠道⁽²⁾及5名從親友中得知。

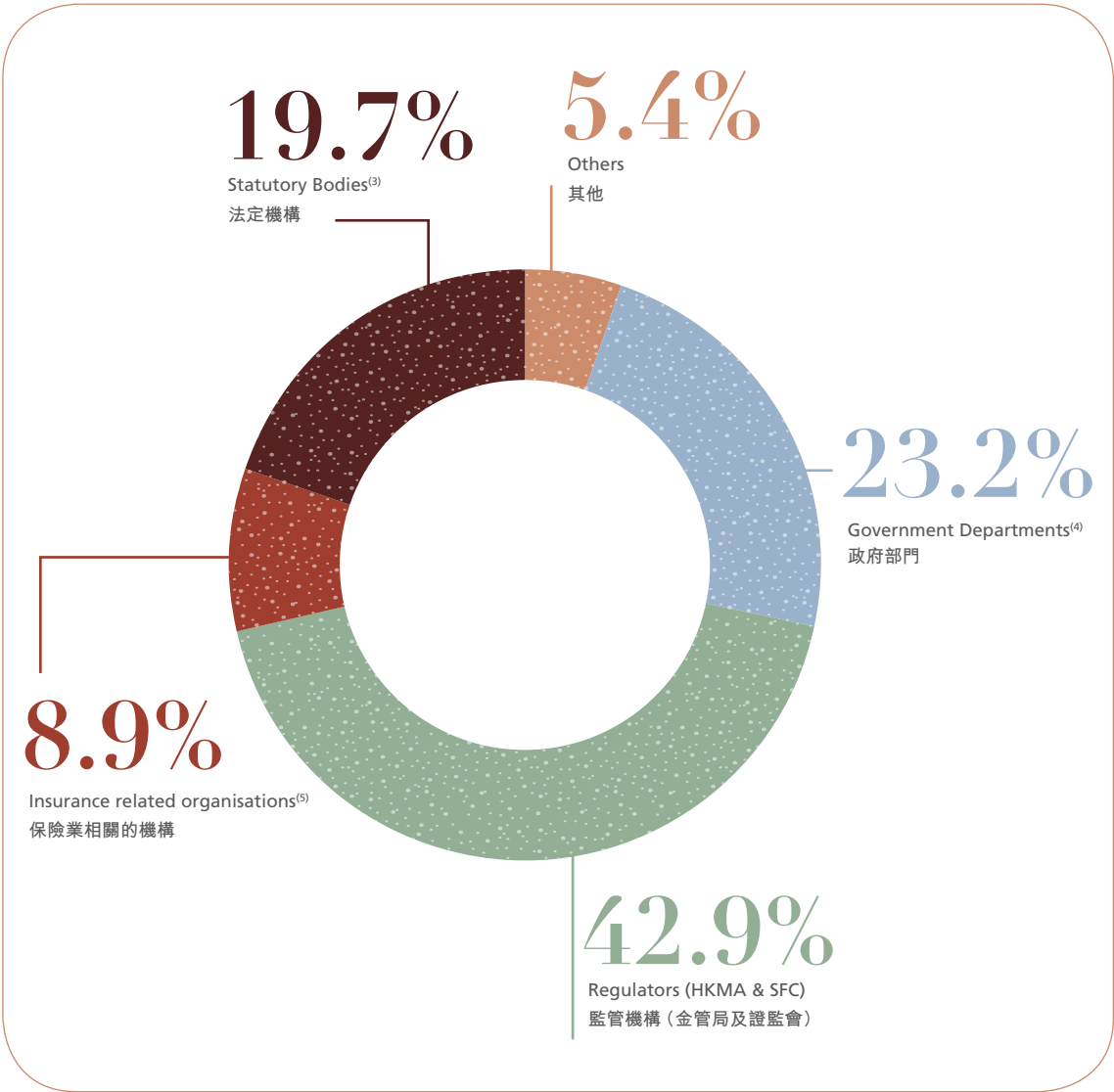
(2) “Other Channels” include the Government Hotline 1823, Insurance Authority, Consumer Council and seminars etc.

(2) 「其他渠道」包括政府熱線1823、保險業監管局、消費者委員會及講座等。

Other Information to Enquirers 向查詢者提供其他資訊

In addition to outlining the scope of work of the FDRS, the FDRC also helped enquirers by providing other information for their enquiries. In 2024, the FDRC supplied this information in response to 56 enquiries.

調解中心除了會向查詢者講解調解計劃的適用範圍外，還會協助查詢者，向其提供其他相關資訊。在2024年，調解中心共提供了56次相關協助。



The total percentage may not round off to 100%.
由於四捨五入，總百分比未必等於100%。

(3) Including Consumer Council, Insurance Authority, The Hong Kong Mortgage Corporation Limited, Office of the Privacy Commissioner for Personal Data, etc., but excludes HKMA, SFC

(4) Including the Judiciary (e.g. Small Claims Tribunal and Integrated Mediation Office), Hong Kong Police Force, Home Affairs Department, etc.

(5) e.g. The Insurance Complaints Bureau

(3) 包括消費者委員會、保險業監管局、香港按揭證券有限公司、個人資料私隱專員公署等，但不包括金管局、證監會

(4) 包括司法機構(例如小額錢債審裁處及綜合調解辦事處)、香港警務處、民政事務總署等

(5) 例如保險投訴局

COMPLAINTS 投訴

Nature of Complaints about Financial Products and Services

Among the 976 enquiries handled, 654 were related to complaints about financial products and services. Within these complaints, 185 were about Liability (6), 180 were on Others (7), 100 were about Investments (8), 96 were related to Insurance (9), 81 were about Assets (10) while 12 could not be classified.

- (6) "Liabilities" include credit cards, loan facilities and mortgages.
- (7) "Others" include Mandatory Provident Fund Schemes, Occupational Retirement Schemes, payments and cash management, and other investment products.
- (8) "Investments" include bonds, commodities, derivatives, unlisted structured products and FX/leveraged FX trading, shares/equities/stocks, and unit trusts/mutual funds/managed funds.
- (9) "Insurance" includes investment-linked products, life (non-investment-linked) products, general and group insurance policies.
- (10) "Assets" include integrated bank accounts, cheques, safe deposit boxes, savings and deposits, and stored value cards provided by financial institutions.

金融產品及服務之投訴

在已處理的976個查詢當中，654宗與金融產品及服務的投訴有關。當中，185宗涉及債務(6)，180宗則為其他產品(7)，100宗關於投資(8)，96宗為保險(9)，81與資產相關(10)，其餘12宗則未能分類。

- (6) 「債務」包括信用卡、貸款及樓宇按揭等。
- (7) 「其他」包括強積金計劃、職業退休計劃、付款和現金管理、以及其他投資產品。
- (8) 「投資」包括債券、商品、衍生工具、非上市結構性產品、外匯買賣／槓桿式外匯買賣、股票及單位信託／互惠基金／管理基金等。
- (9) 「保險」包括投資相連保險產品、人壽保險產品(非投資相連)、一般保險及團體保單等。
- (10) 「資產」包括綜合銀行賬戶、支票、保險箱、儲蓄和存款、以及由金融機構提供的儲值卡等。

Intake Criteria not initially met

Among the 654 complaints in relation to financial products and services, 302 did not initially fulfil the requirements stipulated under the Intake Criteria of the ToR in force at the time, including

- Enquirers had not filed written complaints to the relevant financial institutions;
- The dispute is about policies and practices of a Financial Institution; and
- The claim amount exceeds the maximum claimable amount

屬初步不符合《個案受理準則》要求的投訴

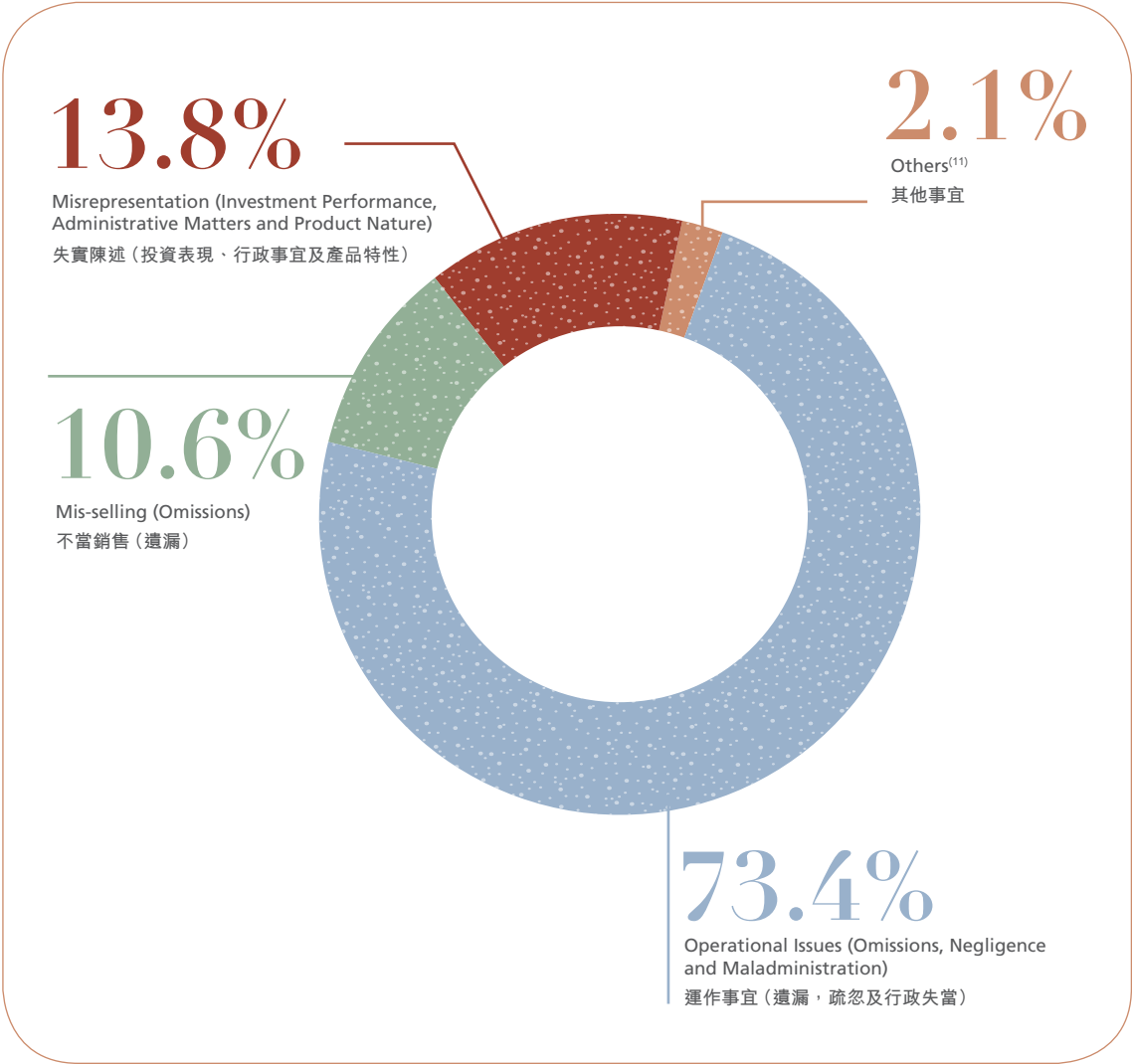
在654宗與金融產品及服務有關的投訴中，共302宗屬初步不符合當時適用的《職權範圍》的《個案受理準則》所訂的要求，當中包括

- 查詢者並未有向相關金融機構作出書面投訴；
- 爭議與金融機構的做法和政策有關；
- 申索金額超出最高申索金額

CASES 個案

For the year ended 31 December 2024, the FDRC received 94 applications for services under the FDRS.
截至2024年12月31日止的年度內，調解中心共接獲94宗調解計劃服務申請。

Categories of Applications 申請個案類別



The total percentage may not round off to 100%.
由於四捨五入，總百分比未必等於100%。

(11) “Others” means building management, commercial dispute, conduct of financial institution’s staff, dissatisfaction over product, dissatisfaction over service, investment performance, misappropriation, policy and practices, privacy issue, private dispute, suspected criminal acts and unauthorized trading.

(11) 「其他事宜」指的是建築管理、商業糾紛、金融機構員工的行為、對產品及／或服務的不滿、投資表現、挪用資金、政策與實務、隱私問題、私人糾紛、可疑犯罪行為以及未經授權的交易。

Financial Products and Services involved

Among the 94 applications, 16 were about Investments, 39 were about Liabilities, 13 were related to Insurance, 4 were about Assets and 22 were classified as Others.

涉及的金融產品及服務

在已處理的94個申請中，16宗關於投資，39宗涉及債務，13宗為保險，4宗與資產相關，22宗則為其他類別。

Case Status as at 31 December 2024

Cases received within 2024

- For the 94 applications, 66 were accepted, 11 were rejected as not meeting the Intake Criteria of the ToR, 13 were under vetting and 4 were withdrawn during vetting.
- For the 66 cases accepted, 2 were terminated, 37 cases were still ongoing and 27 went through the mediation process. Among the 27 cases that went through the mediation process, 22 were completed and closed, 2 were under the arbitration and the remaining 3 were under consideration for submission of a Notice to Arbitrate.
- Among the 22 completed and closed cases, 21 were settled at different stages of the mediation process and 1 was not settled in mediation (This case was closed as the claimant did not proceed to arbitration).
- As 21 out of the 22 completed and closed mediation cases in 2024 reaching settlement, the success rate for the year was 95%.

Cases brought forward from previous years

- In addition to the above-mentioned 94 applications received, 73 applications in previous years were carried forward to 2024.
- Of the 73 applications, 3 applications were terminated, 13 applications were rejected as not meeting the Intake Criteria of the ToR, 1 application was withdrawn during vetting and the remaining 56 cases were accepted and proceeded to the dispute resolution process.
- Among the 56 accepted cases, 38 were completed and closed in mediation process, 7 were still ongoing and 11 proceeded to arbitration.
- Within the 11 cases proceeded to arbitration, 5 closed with Arbitral Awards rendered, and 6 were still under the arbitration process.

在2024年12月31日的個案情況

截至2024年收到的個案

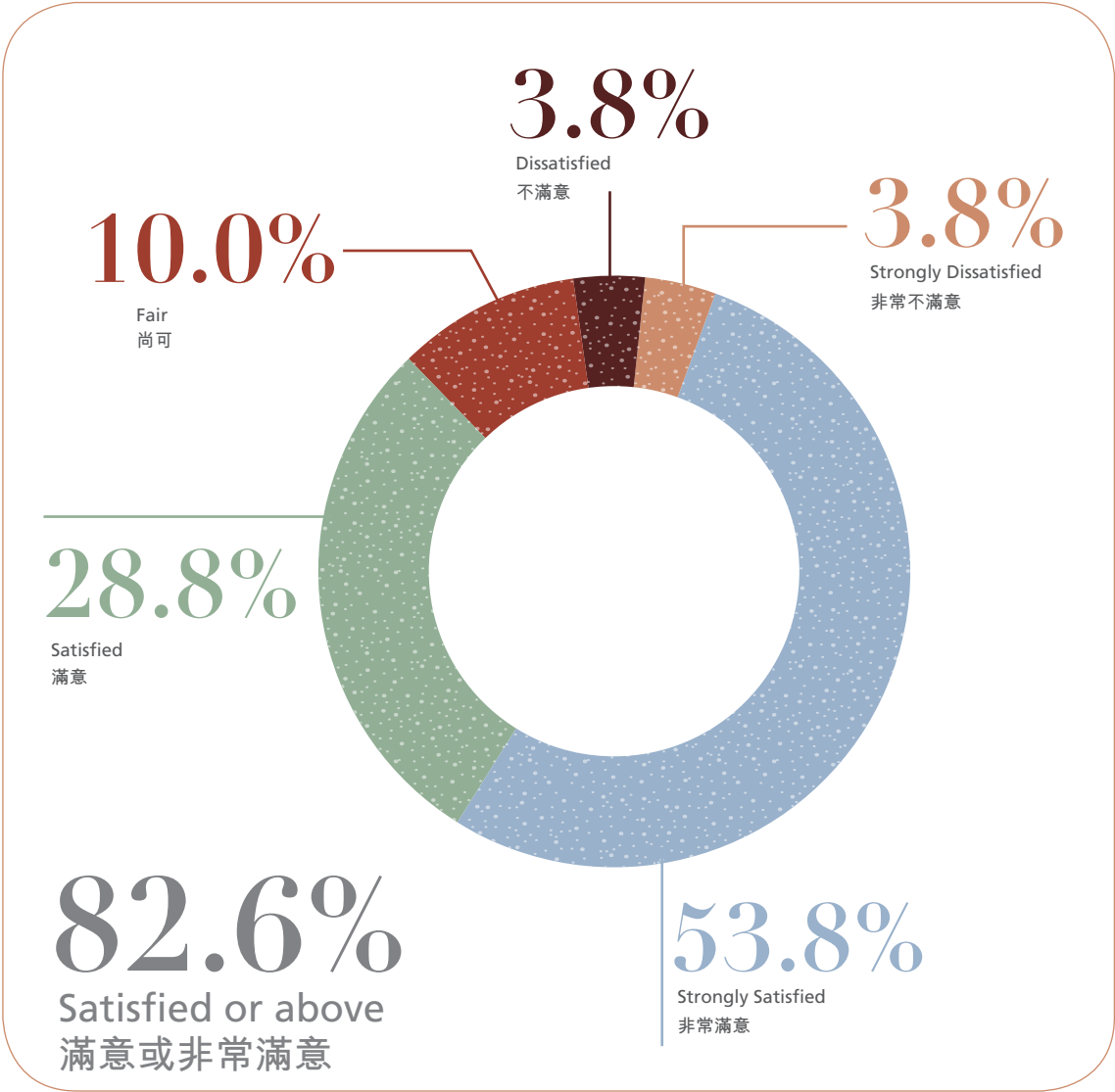
- 在94宗申請中，66宗申請獲受理，11宗因不符合《職權範圍》中的《個案受理準則》而被拒絕，13宗申請在審核中及4宗在審核中撤回申請。
- 獲受理的66宗申請中，2宗被終止處理，37宗個案的調解程序正在進行中及27宗已完成調解程序。在27宗已完成調解程序的個案中，22宗已結案，2宗正進行仲裁，餘下3宗正考慮提交仲裁通知書。
- 在22宗已結案的個案中，21宗都分別於不同的調解階段達成和解，而未能和解的個案則有1宗（這宗個案因申索人沒有選擇仲裁而結案）。
- 在2024年22宗已完成並結案的調解個案中有21宗達成和解，年度的成功率為95%。

從往年延續的個案

- 除上述94宗接獲的申請外，有73宗在往年接獲的申請延續至2024年。
- 在73宗申請中，3宗申請被終止處理，13宗申請因不符合當時適用的《職權範圍》中的《個案受理準則》而被拒絕，1宗在審核中撤回申請，餘下56宗個案獲受理及進入了糾紛調解程序。
- 在56宗獲受理個案中，38宗已於調解程序中結案，7宗仍然在進行中，另外11宗則進入仲裁程序。
- 在11宗進入仲裁程序的個案中，5宗已完結並獲發出仲裁裁決，餘下6宗仍然在仲裁程序中。

SATISFACTION SURVEY 滿意度調查

Overall satisfaction with the FDRC's services 調解中心服務的整體滿意度



The total percentage may not round off to 100%.
由於四捨五入，總百分比未必等於100%。

Would you recommend the FDRC mediation service to others if they have similar disputes?
若別人遇到類似糾紛，會向他們推薦調解中心的調解服務嗎？



Would you use mediation again to settle disputes?
未來會再採用調解方式解決糾紛嗎？



MEDIA AND EDUCATIONAL OUTREACH

宣傳及推廣教育

In 2024, the FDRC undertook a dynamic publicity campaign to further its mission of promoting financial dispute resolution. Through an integrated approach, FDRC's efforts reached audiences from all walks of life — whether in bustling train stations, on television screens, or within professional and academic circles. The campaign transcended conventional landscape, inviting dialogue and attention about the nuances of alternative dispute resolution processes for financial disputes. By combining traditional channels with innovative outreach, FDRC bridged the gap between the public's need for accessible information and the complexities and technicalities in financial dispute resolution.

調解中心於2024年推行不同的宣傳計劃，以進一步推動金融糾紛解決之使命。透過整合宣傳策略，調解中心接觸社會各個階層，不論是繁忙的港鐵站、電視媒體，抑或專業及學術界別。此項計劃突破傳統框架，讓公眾深入探討金融糾紛替代解決機制的運作細節。通過結合傳統渠道與創新的外展活動，調解中心縮少了公眾對可獲取信息的需求，與金融糾紛解決複雜性和技術性之間的差距。





Strategic Media Outreach

Harnessing a diverse media landscape, FDRC engaged in publicity drives to communicate messages on the importance and relevance of dispute resolution across Hong Kong’s MTR station, broadcast media, and print publications. Our five-episode television series, “Financial Mediation in Three Minutes,” produced by NowTV, distilled complex mediation and arbitration concepts into clear, accessible narratives for the viewers. In parallel, prominent advertisements on MTR platforms were deployed to highlight FDRC’s services to a broad commuter audience. Complementing these visual campaigns, ongoing print features in a financial magazine, beginning November 2024, extended FDRC’s message to a readership keenly interested in financial affairs. This multifaceted strategy amplified FDRC’s visibility and ensured its core values resonated across multiple platforms, ensuring that both the finance industry and the wider community could recognize the value and availability of fair dispute resolution services.



策略媒體推廣

調解中心運用多元化的媒體環境，透過港鐵站、廣播媒體和印刷出版物開展了宣傳活動，傳達爭議解決的重要性和相關性信息。我們與NowTV製作一連五集的電視節目《金融調解三分鐘》，將複雜的調解和仲裁概念簡化為清晰易懂的敘述，方便觀眾理解。另外，調解中心在港鐵站內投放顯著的廣告，向廣大乘客推廣調解中心的服務。除了這些視覺宣傳活動外，調解中心還於2024年11月起在《金融雜誌》上持續刊登廣告，將調解中心的訊息傳遞給對金融業務有濃厚興趣的讀者。這種多方面的宣傳策略提升了調解中心的知名度，並確保其核心價值在多個平台上引起共鳴，從而確保金融業和更廣泛的社會群體都能認識到公平爭議解決服務的價值和可用性。



Empowering through knowledge

Recognising the transformative power of education, FDRC this year curated different targeted learning initiatives for both industry professionals and the general public, and put forward different seminars and training programmes. Among other things, FDRC collaborated with the universities for specialised seminars, and partnered with organisations such as the Department of Justice, the Joint Mediation Helpline Office, and the Hong Kong Institute of Bankers to deliver different continuing professional development events tailored for legal and financial professionals. These programs not only reinforced industry standards but also fostered a vibrant platform for dialogues and discussions on expedient disposal of financial disputes.

These outreach efforts complemented FDRC's media presence and advanced both public understanding and professional excellence in financial dispute resolution. They not only helped disseminated practical expertise but also elevated the standard for professional development and empowered practitioners with recognized continuing professional development opportunities, while making the principles and processes of financial mediation more approachable for the public.

知識就是力量

調解中心深知教育的變革力量，今年為業內人士和公眾策劃了不同的學習活動，並推出了各種研討會和培訓課程。其中，調解中心與大學合作舉辦專題研討會，並與律政司、聯合調解專線辦事處和香港銀行學會等機構合作，為法律和金融專業人士舉辦各種持續專業發展活動。這些計劃不僅提升了業界的標準，更為有效處理金融糾紛建立了一個充滿活力的對話和討論平台。

這些推廣活動進一步加強調解中心於媒體上的曝光度，增進了公眾對金融爭議解決的認識，並推動專業卓越的發展。這些工作不僅有助傳播實務知識，更提升了專業培訓的標準，為業界從業人員提供獲得認可的持續專業進修機會，使金融調解的理念與程序更易為公眾所理解。



Digital and Community Engagement Initiatives

Apart from leveraging the conventional social media platforms, FDRC set up its official WeChat account to further broaden public engagement and raise awareness of its mediation and arbitration services. This strategic move enhanced digital presence of FDRC and provided a dynamic platform for sharing timely updates, educational resources, and insights into financial dispute resolution with a broader public, including the Greater Bay Area audience. Through WeChat and social media platforms, FDRC strengthened its connection with stakeholders, providing practical touchpoints for individuals seeking effective dispute resolution channels for financial disputes. These initiatives reinforced the FDRC's mission to promote fair, transparent, and accessible dispute resolution services.

數碼及社區互動計劃

除了善用傳統社交媒體平台外，調解中心亦設立官方微信帳號，以進一步擴大公眾參與，並提升其對調解及仲裁服務的認識。這一個策略性舉措不但加強了調解中心的數碼曝光度，亦提供一個具活力的平台，向更廣泛的公眾（包括大灣區受眾）分享最新資訊、教育資源及金融爭議解決的洞見。透過微信及其他社交媒體平台，調解中心深化了與持份者的聯繫，為尋求有效金融爭議解決途徑的人士提供實用的接觸點。這些倡議進一步鞏固了調解中心推動公平、透明和便捷的爭議解決服務的使命。



微信搜一搜



香港金融糾紛調解中心

FINANCIAL STATEMENTS

財務報告

REPORT OF THE DIRECTORS

The directors submit herewith their annual report together with the audited financial statements for the year ended 31 December 2024.

Principal place of business

Financial Dispute Resolution Centre (the “Company”) is a company incorporated and domiciled in Hong Kong and has its registered office and principal place of business at Room 408–409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong.

Principal activities

The Company is a non-profit making company limited by guarantee. It independently and impartially administers the Financial Dispute Resolution Scheme (“FDRS”) which provides mediation and arbitration services to financial institutions (which are members of FDRS) and their customers for assisting in the resolution of monetary disputes. The Company is established to promote more efficient dispute resolution for the benefit of the Hong Kong community.

Share capital

The Company is limited by guarantee and therefore does not have any share capital.

Recommended dividend

The directors do not recommend the payment of any dividend for the year ended 31 December 2024 (2023: Nil).

Reserve

Movement in reserve during the year ended 31 December 2024 are set out in statement of changes in equity on page 42.

The Board of Directors

The directors during the financial year and up to the date of this report are:

Mr Dieter Yih
(Retired with effect from 12 January 2024)
Dr Thomas So Shiu Tsung
(Appointed with effect from 12 January 2024)
Mr Joseph Chan Ho Lim

董事局報告書

董事局全人謹將截至二零二四年十二月三十一日止年度的年報和經審核財務報表呈覽。

主要營業地點

金融糾紛調解中心(「本公司」)在香港註冊成立，並以香港為註冊地，註冊辦事處和主要營業地點設於香港中環雪廠街11號律政中心西座4樓408–409室。

主要業務

本公司是以擔保有限公司形式成立的非牟利機構。本公司獨立持平地管理金融糾紛調解計劃(「調解計劃」)，為調解計劃轄下的金融機構成員及其客戶提供調解及仲裁服務，以協助解決他們之間的金錢糾紛。本公司的成立目的是為香港社群的利益，提倡更有效的調解爭議。

股本

本公司以擔保有限公司形式成立，因此並無任何股本。

建議股息

董事會不建議就截至二零二四年十二月三十一日止年度派付任何股息(二零二三年：無)。

儲備

本公司截至二零二四年十二月三十一日止年度的儲備變動詳載於第42頁的權益變動表內。

董事局

本財政年度內及截至本報告刊發日在任的董事如下：

葉禮德先生
(卸任於二零二四年一月十二日生效)
蘇紹聰博士
(委任於二零二四年一月十二日生效)
陳浩濂先生

Ms Carmen Chu Lap Kiu
(Retired with effect from 23 April 2024)
Mr Chan King Wang
(Appointed with effect from 23 April 2024)
Mr Paul Yeung Kwok Leung
Mr Gary Cheung Wai Kwok
(Retired with effect from 1 March 2024)
Mr Richard Leung Wai Keung
Prof William Wong Kam Fai
Mr Tang Nai Pan
Mr Tom Chan Pak Lam
(Appointed with effect from 1 March 2024)
Ms Anna Koo Kar Chun
(Retired with effect from 31 March 2025)
Mr Fok Wing Kuen
(Appointed with effect from 7 April 2025)

In accordance with Article 22(3) of Part B of the Company's Articles of Association, all the existing directors shall continue in office for the following year.

Indemnity of directors

A permitted indemnity provision (as defined in section 469 of the Hong Kong Companies Ordinance) for the benefit of the directors of the Company is currently in force and was in force throughout this year.

Directors' interests in transaction, arrangements or contracts

No contract of significance to which the Company was a party, and in which a director of the Company had a material interest, subsisted at the end of the year or at any time during the year.

Auditors

KPMG retire and, being eligible, offer themselves for re-appointment. A resolution for the re-appointment of KPMG as auditors of the Company is to be proposed at the forthcoming Annual General Meeting.

By order of the board

Dr Thomas SO Shiu Tsung
Chairman
Hong Kong
27 May 2025

朱立翹女士
(卸任於二零二四年四月二十三日生效)
陳景宏先生
(委任於二零二四年四月二十三日生效)
楊國樑先生
張為國先生
(卸任於二零二四年三月一日生效)
梁偉強先生
黃錦輝議員
鄧肅斌先生
陳柏楠先生
(委任於二零二四年三月一日生效)
顧家珍女士
(卸任於二零二五年三月三十一日生效)
霍永權先生
(委任於二零二五年四月七日生效)

根據本公司的公司組織章程細則B部第22(3)條，全體現任董事將於來年繼續留任。

董事的彌償

惠及本公司董事的獲准許彌償條文(定義見香港《公司條例》第469條)現正生效，並於整個年度內生效。

董事擁有交易、安排或合約的利益

本公司於本年度結算日或年內任何時間，均沒有訂立本公司董事擁有重大利益的任何重要合約。

核數師

畢馬威會計師事務所任滿告退，並願膺選連任。本董事會將於即將召開的股東周年大會上，提呈由畢馬威會計師事務所連任本公司核數師的決議。

承董事局命

蘇紹聰博士
主席
香港
二零二五年五月二十七日

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF FINANCIAL DISPUTE RESOLUTION CENTRE

獨立核數師報告書 致金融糾紛調解中心成員

(Incorporated in Hong Kong and limited by guarantee)

(以擔保有限公司形式於香港註冊成立)

Opinion

We have audited the financial statements of Financial Dispute Resolution Centre (the "Company") set out on pages 40 to 60, which comprise the statement of financial position as at 31 December 2024, the statement of comprehensive income, the statement of changes in equity and the cash flow statement for the year then ended and notes, comprising material accounting policy information and other explanatory information.

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 December 2024 and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

Basis for opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSA") issued by the HKICPA. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Company in accordance with the HKICPA's *Code of Ethics for Professional Accountants* ("the Code") and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the financial statements and auditor's report thereon

The directors are responsible for the other information. The other information comprises all the information included in the annual report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

意見

本核數師(以下簡稱「我們」)已審核刊於第40至第60頁金融糾紛調解中心(「貴公司」)的財務報表，此財務報表包括於二零二四年十二月三十一日的財務狀況表與截至該日止年度的全面收益表、權益變動表和現金流量表，以及附註，包括主要會計政策資訊及其他解釋資訊。

我們認為，該等財務報表已根據香港會計師公會頒佈的《香港財務報告準則》真實而公允地反映 貴公司於二零二四年十二月三十一日的財務狀況及 貴公司截至該日止年度的財務業績和現金流量，並已按照香港《公司條例》妥為編製。

核數師意見的基礎

我們已根據香港會計師公會頒佈的《香港審計準則》進行審核。我們根據該等準則應負的責任詳見本報告書「核數師就審計財務報表承擔的責任」一節。根據香港會計師公會頒佈的《專業會計師道德守則》(「道德守則」)，我們保持對 貴公司的獨立性，並已符合道德守則規定的其他道德要求。我們相信，我們所獲得的審核憑證能充足和適當地為我們的審核意見提供基礎。

財務報表及核數師報告外的其他資訊

董事需對其他資訊負責。其他資訊是指年報中除財務報表及核數師報告外的所有資訊。

我們對財務報表發表的意見並不涵蓋其他資訊，因此我們不會就該等資訊發表任何形式的保證結論。

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the directors for the financial statements

The directors are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA and the Hong Kong Companies Ordinance and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, in accordance with section 405 of the Hong Kong Companies Ordinance, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

在財務報表審計過程中，我們的責任是審閱其他資訊，以考慮該等資訊是否與財務報表或我們在審計過程中獲得的資訊存在重大不符，或是否存在重大錯誤陳述。

如果我們根據已執行的工作，認為該等其他資訊存在重大錯誤陳述，那麼我們就須對此進行報告。我們在此方面未發現任何問題。

董事就財務報表須承擔的責任

貴公司董事須負責根據香港會計師公會頒佈的《香港財務報告準則》及香港《公司條例》編製真實而公允的財務報表，並負責董事認為編製財務報表所必需的有關內部監控，以確保有關財務報表不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在編製財務報表時，董事須負責評估 貴公司持續經營的能力；在合適的情況下披露與持續經營有關的事項；以及使用持續經營編製基礎，董事有意或必須對 貴公司進行清算或停止營運的情況除外。

核數師就審計財務報表承擔的責任

我們執行審計的目的是就整體財務報表是否存在由於欺詐或錯誤而導致的重大錯誤陳述而獲取合理保證，並出具核數師報告書以陳述我們的意見。我們是按照香港《公司條例》第405條的規定，僅向整體成員報告。除此以外，我們的報告書不可用作其他任何用途。我們概不就本報告書的內容，對任何其他人士負責或承擔法律責任。

合理保證雖是高等級的保證，但按照《香港審計準則》執行的審計並不一定就能檢測到重大錯誤陳述（若有）。錯誤陳述可源於舞弊或錯誤，在可被合理預期會單獨或合併地影響使用者根據該等財務報表所作的經濟決定時，會被視為重大錯誤陳述。

As part of an audit in accordance with HKSAAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

按照《香港審計準則》的規定，我們在審計過程中行使專業判斷並保持專業懷疑態度。我們同時：

- 識別及評估源於欺詐或錯誤的財務報表重大錯誤陳述風險，針對這些風險設計並執行適當的審計程式，並獲取可充足和適當地為我們的審計意見提供基礎的審計憑證。源於欺詐的重大錯誤陳述不能被檢測的風險大於源於錯誤的重大錯誤陳述不能被檢測的風險，因欺詐往往涉及共謀、偽造、有意遺漏、錯報或違反內部控制。
- 了解與審計有關的內部控制，以設計適當的審計程式，但並非為對 貴公司的內部控制的效能發表意見。
- 評價董事所採用的會計政策的合適性及所作出的會計估計和相關披露的合理性。
- 評價董事使用持續經營會計基礎的合理性，並根據所獲得的審計憑證，確定在可能對 貴公司持續經營能力產生重大疑慮的事件或情況有關方面是否存在重大不確定因素。如果我們認為存在重大不確定性，則有必要在核數師報告中提請使用者注意財務報表中的相關披露。假若有關的披露不足，則我們應當發表非無保留意見。我們的結論基於我們在截至核數師報告日止獲得的審計憑證。然而，隨後發生的事件或具體情況可能會使 貴公司喪失持續經營的能力。
- 評價財務報表的整體列報方式、結構和內容，包括披露部分，以及財務報表是否公允地列報相關交易及事件。

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

我們會與董事溝通審計的計劃範圍、時間表以及重大審計發現，其中包括我們在審計過程中發現的內部控制重大缺陷。

KPMG
Certified Public Accountants

8th Floor, Prince's Building
10 Chater Road
Central, Hong Kong
27 May 2025

畢馬威會計師事務所
執業會計師

香港中環
遮打道10號
太子大廈8樓
二零二五年五月二十七日

STATEMENT OF COMPREHENSIVE INCOME
全面收益表

for the year ended 31 December 2024 (Expressed in Hong Kong dollars)
截至二零二四年十二月三十一日止年度(以港幣列示)

	Note 附註	2024	2023
Income 收入			
Revenue 收入	3	\$ 30,400	\$ 72,000
Other revenue 其他收入	4	<u>298,792</u>	<u>484,380</u>
		<u>\$ 329,192</u>	<u>\$ 556,380</u>
Expenditure 支出			
Staff costs 員工成本	5(a)	\$ 5,534,200	\$ 6,394,639
Depreciation and amortisation 折舊和攤銷		426,335	407,543
Other administrative and operating expenses 其他行政及經營費用		2,258,148	1,858,896
	5	<u>\$ 8,218,683</u>	<u>\$ 8,661,078</u>
Deficit and total comprehensive income for the year 年度虧損及全面收益總額		<u>\$ (7,889,491)</u>	<u>\$ (8,104,698)</u>

The notes on pages 44 to 60 form part of these financial statements.
第44至第60頁的附註屬本財務報表的一部分。

STATEMENT OF FINANCIAL POSITION
財務狀況表

at 31 December 2024 (Expressed in Hong Kong dollars)
於二零二四年十二月三十一日(以港幣列示)

	Note 附註	2024	2023
Non-current assets 非流動資產			
Property, plant and equipment 物業、廠房和設備	7	\$ 249,445	\$ 558,540
Intangible asset 無形資產	8	–	–
		<u>\$ 249,445</u>	<u>\$ 558,540</u>
Current assets 流動資產			
Deposits, prepayments and other receivables	9	\$ 249,882	\$ 444,853
按金、預付款和其他應收款			
Time deposits with original maturity of over three months		–	6,000,000
原定期限多於三個月之定期存款			
Cash and cash equivalents 現金和現金等價物	10	10,775,464	5,042,649
		<u>\$ 11,025,346</u>	<u>\$ 11,487,502</u>
Current liabilities 流動負債			
Accruals and other payables 應計款項和其他應付款	11	1,267,005	948,765
		<u>\$ 1,267,005</u>	<u>\$ 948,765</u>
Net current assets 流動資產淨值		<u>\$ 9,758,341</u>	<u>\$ 10,538,737</u>
Total assets less current liabilities 資產總值減流動負債		<u>\$ 10,007,786</u>	<u>\$ 11,097,277</u>
Non-current liabilities 非流動負債			
Accruals and other payables 應計款項和其他應付款	11	–	200,000
		<u>\$ –</u>	<u>\$ 200,000</u>
NET ASSETS 資產淨值		<u>\$ 10,007,786</u>	<u>\$ 10,897,277</u>
RESERVES 儲備			
Reserves 儲備	12	\$ 10,007,786	\$ 10,897,277
TOTAL RESERVES 儲備總額		<u>\$ 10,007,786</u>	<u>\$ 10,897,277</u>

Approved and authorised for issue by the board of directors on 27 May 2025. Signed on its behalf by:
董事會於二零二五年五月二十七日核准並許可發出，並由下列人士代表簽署：

Dr Thomas SO Shiu Tsung 蘇紹聰博士
Chairman 主席

Mr Fok Wing Kuen 霍永權先生
Director and CEO 董事及行政總裁

The notes on pages 44 to 60 form part of these financial statements.
第44至第60頁的附註屬本財務報表的一部分。

STATEMENT OF CHANGES IN EQUITY

權益變動表

for the year ended 31 December 2024 (Expressed in Hong Kong dollars)

截至二零二四年十二月三十一日止年度(以港幣列示)

	Reserves 儲備
At 1 January 2023	
於2023年1月1日	\$ 12,001,975
Change in equity for 2023:	
2023年權益變動：	
Deficit and total comprehensive income for the year	(8,104,698)
年度虧損及全面收益總額	
Contribution from founder members	7,000,000
創辦成員的出資	
At 31 December 2023 and 1 January 2024	
於2023年12月31日及2024年1月1日	\$ 10,897,277
Change in equity for 2024:	
2024年權益變動：	
Deficit and total comprehensive income for the year	(7,889,491)
年度虧損及全面收益總額	
Contribution from founder members	7,000,000
創辦成員的出資	
At 31 December 2024	
於2024年12月31日	\$ 10,007,786

The notes on pages 44 to 60 form part of these financial statements.

第44至第60頁的附註屬本財務報表的一部分。

CASH FLOW STATEMENT

現金流量表

for the year ended 31 December 2024 (Expressed in Hong Kong dollars)
截至二零二四年十二月三十一日止年度(以港幣列示)

	Note 附註	2024	2023
Operating activities 經營活動			
Deficit for the year 年度虧損		\$ (7,889,491)	\$ (8,104,698)
Adjustments for 調整項目：			
Depreciation and amortisation 折舊及攤銷		426,335	407,543
Interest income 利息收入		(276,392)	(362,980)
Operating deficit before changes in working capital		\$ (7,739,548)	\$ (8,060,135)
營運資金變動前的經營虧損			
Decrease/(increase) in deposits, prepayments and other receivables 按金、預付款和其他應收款減少／(增加)		159,942	(221,949)
Increase/(decrease) in accruals and other payables 應計款項和其他應付款增加／(減少)		118,240	(79,079)
Net cash used in operating activities		\$ (7,461,366)	\$ (8,361,163)
經營活動所用的現金淨額			
Investing activities 投資活動			
Decrease in time deposits with original maturity of over three months 原定期限多於三個月之定期存款減少		\$ 6,000,000	\$ 1,500,000
Payment for purchase of property, plant and equipment 購置物業、廠房和設備款項		(117,240)	(206,773)
Interest income received 已收利息收入		311,421	354,909
Net cash generated from investing activities		\$ 6,194,181	\$ 1,648,136
投資活動產生的現金淨額			
Financing activity 融資活動			
Contribution from founder members 創辦成員的出資		\$ 7,000,000	\$ 7,000,000
Net cash generated from financing activity		\$ 7,000,000	\$ 7,000,000
融資活動產生的現金淨額			
Net increase in cash and cash equivalents		\$ 5,732,815	\$ 286,973
現金和現金等價物增加淨額			
Cash and cash equivalents as at 1 January		5,042,649	4,755,676
於1月1日的現金和現金等價物			
Cash and cash equivalents as at 31 December	10	\$ 10,775,464	\$ 5,042,649
於12月31日的現金和現金等價物			

The notes on pages 44 to 60 form part of these financial statements.
第44至第60頁的附註屬本財務報表的一部分。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

(Expressed in Hong Kong dollars 以港幣列示)

1 Principal activities

The Company is a non-profit making company limited by guarantee. It independently and impartially administers the FDRS which provides mediation and arbitration services to financial institutions (which are members of FDRS) and their customers for the resolution of monetary disputes. The Company is established to promote more efficient dispute resolution for the benefit of the Hong Kong community.

2 Material accounting policies

(a) Statement of compliance

These financial statements have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs"), which collective term includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards ("HKASs") and Interpretations issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA"), accounting principles generally accepted in Hong Kong and the requirements of the Hong Kong Companies Ordinance. Material accounting policies adopted by the Company are disclosed below.

The HKICPA has issued certain new and revised HKFRSs that are first effective or available for early adoption for the current accounting period of the Company. Note 2(c) provides information on any changes in accounting policies resulting from initial application of these developments to the extent that they are relevant to the Company for the current and prior accounting periods reflected in these financial statements.

(b) Basis of preparation of the financial statements

The measurement basis used in the preparation of the financial statements is the historical cost basis.

1 主要業務

本公司是以擔保有限公司形式成立的非牟利機構。本公司獨立公正地管理一項調解計劃，為調解計劃轄下的金融機構成員及其客戶提供調解及仲裁服務，以解決它們之間的金錢爭議。本公司的成立目的是要為香港社群的利益而提倡更有效的調解爭議。

2 主要會計政策

(a) 合規聲明

本財務報表是按照香港會計師公會頒佈的所有適用的《香港財務報告準則》（此統稱包含所有適用的個別《香港財務報告準則》、《香港會計準則》和詮釋）、香港公認會計原則及香港《公司條例》的規定編製。本公司採用的主要會計政策於下文披露。

香港會計師公會頒佈若干新訂和經修訂的《香港財務報告準則》。這些準則在本公司當前的會計期間開始生效或可供提早採用。在與本公司有關的範圍內初始應用這些新訂和經修訂的準則所引致當前和以往會計期間的任何會計政策變動，已於本財務報表內反映，有關資料載列於附註2(c)。

(b) 財務報表的編製基準

編製本財務報表時是以歷史成本作為計量基準。

2 Material accounting policies (Continued)

(b) Basis of preparation of the financial statements (Continued)

The preparation of financial statements in conformity with HKFRSs requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

(c) Changes in accounting policies

The HKICPA has issued a number of amendments to HKFRSs that are first effective for the current accounting period of the Company.

None of the developments have had a material effect on how the Company's results and financial position for the current or prior periods have been prepared or presented. The Company has not applied any new standard or interpretation that is not yet effective for the current accounting period (see note 15).

2 主要會計政策(續)

(b) 財務報表的編製基準(續)

管理層需在編製符合《香港財務報告準則》的財務報表時作出會對會計政策的應用，以及資產、負債、收入和支出的報告數額構成影響的判斷、估計和假設。這些估計和相關假設是根據以往經驗和管理層因應當時情況認為合理的多項其他因素作出的，其結果構成了管理層在無法依循其他途徑即時得知資產與負債的賬面值時所作出判斷的基礎。實際結果可能有別於估計數額。

管理層會不斷審閱各項估計和相關假設。如果會計估計的修訂只是影響某一期間，其影響便會在該期間內確認；如果修訂對當前和未來期間均有影響，則在作出修訂的期間和未來期間確認。

(c) 會計政策的變動

香港會計師公會已發佈了數項於本公司的本會計期間首次生效的《香港財務報告準則》的修訂。

該等修訂均未對本公司本期或前期的業績和財務狀況的準備或呈報方式產生重大影響。本公司並無採用任何於本會計期間尚未生效的新訂準則或詮釋(見附註15)。

2 Material accounting policies (Continued)

(d) Property, plant and equipment

Property, plant and equipment including right-of-use assets arising from leases of underlying property, plant and equipment, are stated at cost less accumulated depreciation and impairment losses.

Depreciation is calculated to write off the cost of items of property, plant and equipment, less their estimated residual value, if any, using the straight-line method over their estimated useful lives as follows:

– Leasehold improvements	Over the shorter of unexpired term of the lease and their estimated useful lives
– Furniture and fixtures	5 years
– Office equipment	3 years
– Computer equipment	3 years

Both the useful life of an asset and its residual value, if any, are reviewed annually.

The carrying amounts of property, plant and equipment are reviewed for indications of impairment at the end of each reporting period. An impairment loss is recognised in comprehensive income if the carrying amount of an asset exceeds its recoverable amount. The recoverable amount of an asset is the greater of its fair value less costs of disposal and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a discount rate that reflects current market assessments of the time value of money and the risks specific to the assets. An impairment loss is reversed if there has been a favourable change in estimates used to determine the recoverable amount.

Gains or losses arising from the retirement or disposal of an item of property, plant and equipment are determined as the difference between the net disposal proceeds and the carrying amount of the item and are recognised in comprehensive income on the date of retirement or disposal.

2 主要會計政策(續)

(d) 物業、廠房和設備

物業、廠房和設備包括標的物業、廠房和設備租賃產生的使用權資產。物業、廠房和設備是以成本扣除累計折舊及減值虧損後列賬。

物業、廠房和設備項目的折舊是以直線法在以下預計可用期限內沖銷其成本(已扣除估計殘值(如有))計算：

– 租賃改善	按尚餘租賃期和預計可用期限兩者中的較短期間計提折舊
– 傢具及固定裝置	5年
– 辦公室設備	3年
– 電腦設備	3年

本公司會每年審閱資產的可用期限和殘值(如有)。

本公司會於每個報告期末審閱物業、廠房及設備的賬面值是否出現減值跡象。如資產賬面值高於其可收回數額，便會於全面收益中確認減值虧損。資產的可收回數額是其公允價值(已扣除出售成本)與使用價值兩者中的較高額。在評估使用價值時，預計未來現金流量會按照能反映當時市場對貨幣時間值和資產特定風險的評估的折現率，折現至其現值。如果用以釐定可收回數額的估計數額出現了正面的變化，有關的減值虧損便會轉回。

報廢或處置物業、廠房和設備項目所產生的損益以處置所得款項淨額與項目賬面金額之間的差額釐定，並於報廢或處置日在全面收益中確認。

2 Material accounting policies (Continued)

(e) Intangible assets

Intangible assets that are acquired by the Company are stated at cost less accumulated amortisation (where the estimated useful life is finite) and impairment losses.

Amortisation of intangible assets with finite useful lives is charged to comprehensive income on a straight-line basis over the assets' estimated useful lives. The following intangible asset with finite useful life is amortised from the date it is available for use and its estimated useful life is as follows:

– Computer software	3 years
---------------------	---------

Both the period and method of amortisation are reviewed annually.

Intangible assets are not amortised while their useful lives are assessed to be indefinite. Any conclusion that the useful life of an intangible asset is indefinite is reviewed annually to determine whether events and circumstances continue to support the indefinite useful life assessment for that asset. If they do not, the change in the useful life assessment from indefinite to finite is accounted for prospectively from the date of change and in accordance with the policy for amortisation of intangible assets with finite lives as set out above.

The carrying amounts of intangible assets are reviewed for indications of impairment at the end of each reporting period. An impairment loss is recognised in comprehensive income if the carrying amount of an asset exceeds its recoverable amount. The recoverable amount of an asset is the greater of its fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a discount rate that reflects current market assessments of the time value of money and the risks specific to the assets. An impairment loss is reversed if there has been a favourable change in estimates used to determine the recoverable amount.

2 主要會計政策(續)

(e) 無形資產

本公司購入的無形資產按成本減去累計攤銷(適用於預計可用而有既定的期限)和減值虧損後列賬。

有既定可用期限的無形資產攤銷按直線法於資產的預計可用期限內在全面收益中列支。以下有既定可用期限的無形資產由可供使用當日起，在預計可用期限內攤銷：

– 電腦軟件	3年
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本公司會每年審閱攤銷的期限和方法。

本公司不會攤銷可用期限未定的無形資產，並會每年審閱關於無形資產可用期限未定的任何結論，以釐定有關事項和情況是否繼續支持該資產可用期限未定的評估結論。如否的話，由未定轉為有既定可用期限的評估變動會自變動日期起，根據上文所載有既定期限的無形資產的攤銷政策提早入賬。

本公司會於每個報告期末審閱無形資產的賬面值是否出現減值跡象。如資產賬面值高於其可收回數額，便會於全面收益中確認減值虧損。資產的可收回數額是其公允價值(已扣除出售成本)與使用價值兩者中的較高額。在評估使用價值時，預計未來現金流量會按照能反映當時市場對貨幣時間值和資產特定風險的評估的折現率，折現至其現值。如果用以釐定可收回數額的估計數額出現了正面的變化，有關的減值虧損便會轉回。

2 Material accounting policies (Continued)

(f) Deposits, prepayments and other receivables

Deposits, prepayments and other receivables are initially recognised at fair value. Receivables are thereafter stated at amortised cost using the effective interest method, less loss allowance, except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less loss allowance.

Receivables are stated at amortised cost using the effective interest method less allowance for credit losses as determined below:

The loss allowance is measured at an amount equal to lifetime expected credit losses ("ECLs"), which are those losses that are expected to occur over the expected life of the receivables. The loss allowance is estimated using a provision matrix based on the Company's historical credit loss experience, adjusted for factors that are specific to the debtors and an assessment of both the current and forecast general economic conditions at the reporting date. ECLs are remeasured at each reporting date with any changes recognised as an impairment gain or loss in profit or loss. The Company recognises an impairment gain or loss with a corresponding adjustment to the carrying amount of receivables through a loss allowance account.

The gross carrying amount of receivables is written-off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Company determines that the debtor does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off.

(g) Receipts in advance, accruals and other payables

Receipts in advance, accruals and other payables are initially recognised at fair value and are subsequently stated at amortised cost unless the effect of discounting would be immaterial, in which case they are stated at cost.

2 主要會計政策(續)

(f) 按金、預付款和其他應收款

按金、預付款和其他應收款按公允價值進行初始確認。對於應收款，其後以實際利率法按攤銷成本減去損失準備後所得數額入賬；但其折現影響並不重大則除外。在此情況下，應收款會按成本減去損失準備後所得數額入賬。

應收款採用實際利率法減去按下文釐定的信用損失，按攤銷成本列賬：

本公司按照相當於整個存續期內預期信用損失的金額(即預期將於應收賬款的預計存續期內發生的損失)計量損失準備。本公司基於歷史信用損失經驗、使用準備矩陣計算損失準備，相關歷史經驗根據茲報告日借款人的特定因素、以及對當前狀況和未來經濟狀況預測的評估進行調整。本公司在每個報告日重新計量預期信用損失，由此形成的損失準備的增加或轉回金額，應當作為減值損失或利得計入當期損益。本公司確認減值收益或虧損，並透過虧損撥備賬對應收款的賬面金額作出相應調整。

應收款的總賬面金額(部分或全部)會被沖銷，並以無法收回的實際可能性為限。這種情況通常發生在本公司確定債務人沒有資產或收入來源可產生足夠的現金流量以償還將被減記的金額。

(g) 預收款項、應計款項和其他應付款

預收款項、應計款項和其他應付款按公允價值初始確認，其後按攤銷成本入賬；但如折現影響並不重大，則按成本入賬。

2 Material accounting policies (Continued)

(h) Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other financial institutions, and short-term, highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of changes in value, having been within three months of maturity at acquisition.

(i) Income tax

The Company is exempt from Hong Kong Profits Tax by virtue of Section 88 of the Hong Kong Inland Revenue Ordinance.

(j) Provisions and contingent liabilities

Provisions are recognised for other liabilities of uncertain timing or amount when the Company has a legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Where the time value of money is material, provisions are stated at the present value of the expenditure expected to settle the obligation.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, the obligation is disclosed as a contingent liability, unless the probability of outflow of economic benefits is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events are also disclosed as contingent liabilities unless the probability of outflow of economic benefits is remote.

(k) Revenue recognition

Income is classified by the Company as revenue when it arises from the provision of services in the ordinary course of the Company's business.

2 主要會計政策(續)

(h) 現金和現金等價物

現金和現金等價物包括銀行存款和現金、存放於銀行和其他金融機構的活期存款，以及短期和高流動性的投資。這些投資可以隨時換算為已知的現金額、價值變動方面的風險不大，並在購入後三個月內到期。

(i) 所得稅

根據香港《稅務條例》第88條，本公司獲豁免繳納香港利得稅。

(j) 準備和或有負債

如果本公司需就已發生的事件承擔法定或推定義務，因而預期會導致含有經濟效益的資源外流，在可以作出可靠的估計時，本公司便會就該時間或數額不確定的其他負債計提準備。如果貨幣時間值重大，則按預計所需支出的現值計提準備。

如果含有經濟效益的資源外流的可能性較低，或是無法對有關數額作出可靠的估計，便會將該義務披露為或有負債，但資源外流的可能性極低則除外。如果本公司的義務需視乎某宗或多宗未來事件是否發生才能確定是否存在，亦會披露為或有負債，但資源外流的可能性極低則除外。

(k) 收入確認

本公司將日常經營活動中提供服務產生的收益分類為收入。

2 Material accounting policies (Continued)

(k) Revenue recognition (Continued)

Further details of the Company's revenue and other income recognition policies are as follows:

- (i) Service fee income is recognised when application fees for mediation services are charged or in-house mediation services are arranged.
- (ii) Interest income is recognised as it accrues using the effective interest method.

(l) Contributions from founder members

Contributions from founder members are treated as capital contribution and recognised in the statement of financial position and reserves when received.

(m) Employee benefits

Employee salaries, bonuses and leave entitlements

Salaries, annual bonuses and variable pay, paid annual leave, contributions to defined contribution retirement plan and the cost of non-monetary benefits are accrued in the period in which the associated services are rendered by employees. Where payment or settlement is deferred and the effect would be material, these amounts are stated at their present values.

(n) Related parties

- (A) A person, or a close member of that person's family, is related to the Company if that person:
- (i) has control or joint control over the Company;
 - (ii) has significant influence over the Company; or
 - (iii) is a member of the key management personnel of the Company or the Company's parent.

2 主要會計政策(續)

(k) 收入確認(續)

有關本公司收入及其他所得的確認政策詳情載列如下：

- (i) 服務費收入是於本公司已收取調解服務申請費或已安排提供調解服務時確認。
- (ii) 利息收入是以實際利率法在產生時確認。

(l) 創辦成員的出資

創辦成員的出資被當作注資處理，並在收到時於財務狀況表和儲備中確認。

(m) 僱員福利

僱員薪金、花紅及應享有的假期

薪金、年度獎金、浮動酬勞、有薪年假、界定供款退休計劃的供款和非貨幣福利成本在僱員提供相關服務的期間內累計。如果延遲付款或結算會造成重大的影響，則這些數額會以現值列賬。

(n) 關聯方

- (A) 如屬以下人士，即該人士或該人士的近親是本公司的關聯方：
- (i) 控制或共同控制本公司；
 - (ii) 對本公司有重大影響力；或
 - (iii) 是本公司或本公司母公司的關鍵管理人員。

2 Material accounting policies (Continued)

(n) Related parties (Continued)

(B) An entity is related to the Company if any of the following conditions applies:

- (i) The entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
- (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
- (iii) Both entities are joint ventures of the same third party.
- (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
- (v) The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company.
- (vi) The entity is controlled or jointly controlled by a person identified in (A).
- (vii) A person identified in (A)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
- (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Company or to the Company's parent.

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the entity.

2 主要會計政策(續)

(n) 關聯方(續)

(B) 如符合下列任何條件，即企業實體是本公司的關聯方：

- (i) 該實體與本公司隸屬同一公司(即各母公司、附屬公司和同系附屬公司彼此間有關聯)。
- (ii) 一家實體是另一實體的聯營公司或合營企業(或另一實體所屬集團旗下成員公司的聯營公司或合營企業)。
- (iii) 兩家實體是同一第三方的合營企業。
- (iv) 一家實體是第三方實體的合營企業，而另一實體是第三方實體的聯營公司。
- (v) 該實體是為本公司或作為本公司關聯方的任何實體的僱員福利而設的離職後福利計劃。
- (vi) 該實體受到上述第(A)項內所認定人士控制或共同控制。
- (vii) 上述第(A)(i)項內所認定人士對該實體有重大影響力或是該實體(或該實體母公司)的關鍵管理人員。
- (viii) 該實體或其作為一部分的任何集團成員公司向本公司或本公司母公司提供關鍵管理人員服務。

一名個人的近親是指與有關實體交易並可能影響該個人或受該個人影響的家庭成員。

3 Revenue

The Company's principal activities are to provide mediation and arbitration services to financial institutions (which are members of FDRS) and their customers for assisting in the resolution of monetary dispute.

	2024	2023
Application fee for mediation service 調解服務申請費	\$ 18,400	\$ 24,000
In-house mediation service 本公司提供的調解服務	12,000	48,000
	<u>\$ 30,400</u>	<u>\$ 72,000</u>

4 Other revenue

	2024	2023
Renewal fee for FDRC List of Arbitrators/Mediators 調解計劃轄下仲裁員／調解員名單的續期費	\$ 3,000	\$ 10,200
Interest income 利息收入	276,392	362,980
Sundry income 雜項收入	19,400	111,200
	<u>\$ 298,792</u>	<u>\$ 484,380</u>

5 Deficit

Deficit is arrived at after charging:

	2024	2023
(a) Staff costs 員工成本		
Salaries, wages and other benefits 薪金、工資和其他福利	\$ 5,396,735	\$ 6,242,842
Contributions to defined contribution retirement plan 界定供款退休計劃供款	137,465	151,797
	<u>\$ 5,534,200</u>	<u>\$ 6,394,639</u>
(b) Other items 其他項目		
Auditors' remuneration 核數師酬金	\$ 160,000	\$ 152,250
Depreciation on owned property, plant and equipment 自建物業、廠房和設備折舊	426,335	392,886
Amortisation 攤銷	—	14,657
Other administrative and operating expense 其他行政及經營費用	2,098,148	1,706,646
	<u>\$ 2,684,483</u>	<u>\$ 2,266,439</u>

3 收入

本公司主要業務為向金融機構（調解計劃轄下的成員）及其客戶提供調解及仲裁服務，以協助解決他們之間的金錢糾紛。

4 其他收入

5 虧損

有關虧損是計及以下各項後得出：

6 Directors' emoluments

Directors' emoluments disclosed pursuant to section 383(1) of the Hong Kong Companies Ordinance and Part 2 of the Companies (Disclosure of Information about Benefits of Directors) Regulation are as follows:

	2024	2023
Salaries and allowances 薪金和津貼	\$ 2,060,308	\$ 2,178,389
Performance-based bonus 績效獎金	–	62,308
Retirement scheme contribution 退休計劃供款	18,000	18,000

All directors' emoluments disclosed above were paid to or receivable by the executive director(s) in respect of services rendered as executive(s) of the Company.

6 董事酬金

根據香港《公司條例》第383(1)條及第2部《公司(披露董事利益資料)規例》列報的董事酬金如下：

上述披露的所有董事酬金已支付或應付予作為本公司行政人員而提供服務的執行董事。

7 Property, plant and equipment

	Leasehold improvements 租賃改善	Furniture and fixtures 傢俱及固定裝置	Office equipment 辦公室設備	Computer equipment and software 電腦設備及軟件	Total 總額
Cost 成本：					
At 1 January 2024 於2024年1月1日	\$ 1,402,632	\$ 171,912	\$ 240,431	\$ 1,511,604	\$ 3,326,579
Additions 增置	–	–	700	116,540	117,240
At 31 December 2024 於2024年12月31日	\$ 1,402,632	\$ 171,912	\$ 241,131	\$ 1,628,144	\$ 3,443,819
Accumulated depreciation 累計折舊：					
At 1 January 2024 於2024年1月1日	\$ (1,108,689)	\$ (146,020)	\$ (196,788)	\$ (1,316,542)	\$ (2,768,039)
Charge for the year 本年度折舊	(283,281)	(18,337)	(20,804)	(103,913)	(426,335)
At 31 December 2024 於2024年12月31日	\$ (1,391,970)	\$ (164,357)	\$ (217,592)	\$ (1,420,455)	\$ (3,194,374)
Net book value 賬面淨值：					
At 31 December 2024 於2024年12月31日	\$ 10,662	\$ 7,555	\$ 23,539	\$ 207,689	\$ 249,445

7 物業、廠房和設備

7 Property, plant and equipment (Continued)

7 物業、廠房和設備(續)

	Leasehold improvements 租賃改善	Furniture and fixtures 傢俱及固定裝置	Office equipment 辦公室設備	Computer equipment and software 電腦設備及軟件	Total 總額
Cost 成本：					
At 1 January 2023 於2023年1月1日	\$ 1,396,832	\$ 169,224	\$ 182,521	\$ 1,371,229	\$ 3,119,806
Additions 增置	5,800	2,688	57,910	140,375	206,773
At 31 December 2023 於2023年12月31日	<u>\$ 1,402,632</u>	<u>\$ 171,912</u>	<u>\$ 240,431</u>	<u>\$ 1,511,604</u>	<u>\$ 3,326,579</u>
Accumulated depreciation 累計折舊：					
At 1 January 2023 於2023年1月1日	\$ (826,398)	\$ (127,889)	\$ (167,724)	\$ (1,253,142)	\$ (2,375,153)
Charge for the year 本年度折舊	(282,291)	(18,131)	(29,064)	(63,400)	(392,886)
At 31 December 2023 於2023年12月31日	<u>\$ (1,108,689)</u>	<u>\$ (146,020)</u>	<u>\$ (196,788)</u>	<u>\$ (1,316,542)</u>	<u>\$ (2,768,039)</u>
Net book value 賬面淨值：					
At 31 December 2023 於2023年12月31日	<u>\$ 293,943</u>	<u>\$ 25,892</u>	<u>\$ 43,643</u>	<u>\$ 195,062</u>	<u>\$ 558,540</u>

8 Intangible asset

8 無形資產

	2024	2023
Cost 成本：		
At 1 January and 31 December 於1月1日及12月31日	<u>\$ 1,225,396</u>	<u>\$ 1,225,396</u>
Accumulated amortisation 累計攤銷：		
At 1 January 於1月1日	\$ 1,225,396	\$ 1,210,739
Charge for the year 本年度攤銷	<u>—</u>	<u>14,657</u>
At 31 December 於12月31日	<u>\$ 1,225,396</u>	<u>\$ 1,225,396</u>
Net book value 賬面淨值：		
At 31 December 於12月31日	<u>\$ —</u>	<u>\$ —</u>

9 Deposits, prepayments and other receivables

	2024	2023
Deposits 按金	\$ 46,430	\$ 181,430
Prepayments 預付款	170,012	194,954
Other receivables 其他應收款	33,440	68,469
	<u>\$ 249,882</u>	<u>\$ 444,853</u>

All of the other deposits, prepayments and other receivables are expected to be recovered or recognised as expense within one year.

9 按金、預付款和其他應收款

所有其他按金、預付款和其他應收款預期可於一年內收回或確認為開支。

10 Cash and cash equivalents

Cash and cash equivalents comprise:

	2024	2023
Cash at bank and on hand 銀行存款和現金	\$ 3,775,464	\$ 1,042,649
Time deposits with original maturity of less than three months 原定期限少於三個月之定期存款	7,000,000	4,000,000
Cash and cash equivalents 現金和現金等價物	<u>\$ 10,775,464</u>	<u>\$ 5,042,649</u>

10 現金和現金等價物

現金和現金等價物包括：

11 Accruals and other payables

	2024	2023
Accruals 應計款項	\$ 1,266,405	\$ 996,515
Other payables 其他應付款	600	152,250
	<u>\$ 1,267,005</u>	<u>\$ 1,148,765</u>

As at 31 December 2024, there was no accruals nor other payables that are expected to be settled after more than one year. As at 31 December 2023, the amount of the accruals and other payables that were expected to be settled after more than one year is \$200,000 and was disclosed under non-current liabilities. All of the other accruals and other payables are expected to be settled within one year or are repayable on demand.

11 應計款項和其他應付款

於二零二四年十二月三十一日，概無應計款項或其他應付款預期將於逾一年後結清。於二零二三年十二月三十一日，預期將於一年後結清的應計款項和其他應付款項為200,000元，並在非流動負債下披露。所有其他應計款項和其他應付款項預計將在一年內結清或應要求償還。

In respect of any material legal claims, where appropriate the Company recognises provisions for liabilities when it is probable that an outflow of economic resources embodying economic benefits will be required and for which a reliable estimate can be made of the obligation. There has been no material legal claims that require recognition of provisions for liabilities and additional disclosures as of and up to the date of this report.

就任何重大法律索償而言，在適當情況下，本公司在很可能需要體現經濟利益的經濟資源流出並且可以對該責任作出可靠估計時確認負債準備。截至本報告日期，並無需確認負債準備及作出額外披露的重大法律索償。

12 Capital and reserve

(a) Share capital and members

The Company is a non-profit making company limited by guarantee and therefore does not have any share capital. Under the provisions of the Company's Articles of Association, every member shall, in the event of the Company being wound up, contribute such amount as may be required to meet the liabilities of the Company, but not exceeding \$100 each.

The founder members of the Company are the Under Secretary for Financial Services and the Treasury ("USFST"), the Hong Kong Monetary Authority ("HKMA") and the Securities and Futures Commission ("SFC").

(b) Capital management

The Company defines "capital" as the reserves maintained by the Company. On this basis the amount of capital employed at 31 December 2024 was \$10,007,786 (2023: \$10,897,277). The Company's primary objectives when managing capital are to safeguard the Company's ability to continue as a going concern.

The Company regularly reviews and manages its capital structure to ensure effective use of reserves and the sound financial status of the Company. Under the Terms of Reference for the Company in relation to the FDRS, the Financial Services and the Treasury Bureau ("FSTB"), the HKMA and the SFC shall fund the set-up costs and the operational costs of the Company in the first three years, i.e. from 1 January 2012 to 31 December 2014. To allow more time for the Company to carry out its consultation study on funding formula, however, the three funding parties agreed that the Company may use its accumulated surplus and their funding commitments to sustain the operation of the Company after 31 December 2014 until around 2024. Upon the implementation of its funding formula and subject to the results of the consultation, the Company shall be funded by the members of the FDRS, as part of the financial industry's commitment to the general public to resolve disputes in a fair and efficient manner.

12 資本和儲備

(a) 股本和成員

本公司是以擔保有限公司形式成立的非牟利機構，因此並無任何股本。根據本公司的公司組織章程細則條文，如本公司面臨清盤，各成員必須因應可能需要的情况出資，以應付本公司的負債，但各成員的出資額不得超過100元。

本公司的創辦成員分別為財經事務及庫務局副局長、香港金融管理局（「金管局」）及證券及期貨事務監察委員會（「證監會」）。

(b) 資本管理

本公司將「資本」界定為由本公司持存的儲備。按此基準計算，於二零二四年十二月三十一日的資本額為10,007,786元（二零二三年：10,897,277元）。本公司管理資本的主要目的是保障本公司可持續經營。

本公司會定期檢討及管理其資本架構，以確保能有效運用儲備及本公司的財政狀況穩健。根據本公司就調解計劃訂立的職權範圍，財經事務及庫務局、金管局及證監會撥付本公司首三年（即自二零一二年一月一日至二零一四年十二月三十一日止）的創立成本及營運開支。但為本公司提供更充裕時間來對融資方案進行諮詢研究，三個出資方已同意使用本公司的累計盈餘及財務承擔，以資助本公司於二零一四年十二月三十一日至二零二四年前後期間的運作。在實施融資方案後及取決於諮詢結果，調解計劃的成員將為本公司提供資金，以體現金融業以公平高效的方式為公眾解決糾紛的承擔。

12 Capital and reserve (Continued)

(b) Capital management (Continued)

The HKMA and the SFC provided funding of \$3,500,000 each on 10 November 2023 and 13 November 2023 respectively. The HKMA and the SFC further provided funding of \$3,500,000 each on 1 November 2024 and 8 November 2024 respectively. There are no specific performance condition attached to the funding received or committed to in 2023 and 2024.

13 Financial risk management and fair values

Exposure to liquidity, credit, interest rate and currency risks arises in the normal course of the Company's business.

The Company's exposure to these risks and the financial risk management policies and practices used by the Company to manage these risks are described below.

(a) Liquidity risk

The Company's policy is to regularly monitor current and expected liquidity requirements to ensure that it maintains sufficient reserves of cash.

The following table represents the earliest contractual settlement dates of the Company's financial liabilities at the end of reporting period:

	2024			2023		
	Carrying amount	Within 1 year or on demand 1年內或 按要求償還	More than 1 year but less than 5 years 1年後 但5年內	Carrying amount	Within 1 year or on demand 1年內或 按要求償還	More than 1 year but less than 5 years 1年後 但5年內
Accruals and other payables 應計款項和其他應付款	\$ 1,267,005	\$ 1,267,005	\$ –	\$ 1,148,765	\$ 948,765	\$ 200,000
	<u>\$ 1,267,005</u>	<u>\$ 1,267,005</u>	<u>\$ –</u>	<u>\$ 1,148,765</u>	<u>\$ 948,765</u>	<u>\$ 200,000</u>

12 資本和儲備(續)

(b) 資本管理(續)

金管局和證監會分別於二零二三年十一月十日 and 二零二三年十一月十三日各自提供了3,500,000元的資金。金管局和證監會分別於二零二四年十一月一日和二零二四年十一月八日各自再提供3,500,000元的資金。二零二三年和二零二四年收到或承諾提供的資金並無附設具體的績效條件。

13 金融風險管理和公允價值

本公司需在正常業務過程中承受流動資金、信貸、利率和貨幣風險。

本公司對這些風險的承擔額以及為管理這些風險所採用的金融風險管理政策和慣常做法載列於下文。

(a) 流動資金風險

本公司的政策是定期監察現時及預期的流動資金需求，以確保維持充裕的現金儲備。

下表顯示了於報告期末本公司財務負債的最早訂約結算日期：

13 Financial risk management and fair values (Continued)

(b) Credit risk

The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the balance sheet after deducting any impairment allowance.

The Company's credit risk is primarily attributable to cash placed with banks and deposits and other receivables. At year end, the credit risk is not significant as the cash was placed with reputable banks. The management monitors the credit risk associated with cash placed with banks and deposits and other receivables on an ongoing basis. No amounts of deposits and other receivables are past due or impaired.

(c) Interest rate risk

The Company is exposed to interest rate risk only to the extent that it earns bank interest income on cash deposited in savings and fixed deposits accounts. As at 31 December 2024, the Company was not exposed to significant interest rate risk arising from cash deposited in savings and fixed deposits accounts.

At 31 December 2024, it is estimated that a general decrease/increase of 100 basis points in interest rates, with all other variables held constant, would have increased/decreased the Company's deficit by approximately \$77,346 (2023: \$47,919).

(d) Currency risk

As all the Company's financial assets and financial liabilities are denominated in Hong Kong dollars, the Company is not subject to any currency risk associated with them.

13 金融風險管理和公允價值(續)

(b) 信貸風險

本公司承受的最大信貸風險額度是指於資產負債表中各項金融資產在扣除任何減值準備後的賬面金額。

本公司的信貸風險主要來自銀行現金存款、按金和其他應收款。於年度結算日，由於有關現金存放於多家信譽良好的銀行，因此，本公司的信貸風險不大。管理層會持續監管與銀行現金存款、按金和其他應收款有關的信貸風險。本公司並無任何逾期或出現減值的按金和其他應收款。

(c) 利率風險

本公司承受的利率風險只限於其就儲蓄和定期存款戶口的現金存款所賺取的銀行利息收入。於二零二四年十二月三十一日，本公司並無就儲蓄和定期存款戶口的現金存款承受重大的利率風險。

於二零二四年十二月三十一日，估計整體利率每減少／增加100個基點（假設所有其他可變因素維持不變），本公司的虧損便會增加／減少約77,346元（二零二三年：47,919元）。

(d) 貨幣風險

由於本公司的所有金融資產和金融負債均以港幣列值，因此毋須就此承受任何貨幣風險。

14 Material related party transactions

(a) Transactions with key management personnel

The emoluments of key management personnel who are directors of the Company is disclosed in note 6 which includes fees, salaries and allowances, bonus, retirement benefit contribution and payment in lieu of notice, if any.

(b) Other related party transactions

In addition to the transactions and balances disclosed elsewhere in these financial statements, the Company entered into the following material related party transactions during the year.

In January 2021, FDRC entered into a five-year lease for office with the Government Property Agency effective from 15 January 2020 to 14 January 2025 and a new lease contract has been entered into for another three years expiring on 14 January 2028. The Government Property Agency is considered to be related to the Under Secretary for the USFST. The amount of rent payable by the Company under the lease is \$1 per annum if demanded.

14 重大關聯方交易

(a) 與關鍵管理人員的交易

本公司的關鍵管理人員若兼任董事，有關酬金已於附註6中披露，其中包括酬金、薪金、津貼、花紅、退休供款計劃和代通知金(如有)。

(b) 與其他關聯方的交易

除本財務報表其他部分披露的交易和餘額外，本公司於年內進行了以下的重大關連方交易。

於二零二一年一月，金融糾紛調解中心與政府產業署訂立了為期五年的辦公室租約，自二零二零年一月十五日起生效至二零二五年一月十四日止，並已訂立另一份為期三年的新租約，於二零二八年一月十四日屆滿。政府產業署被視為與財經事務及庫務局副局長相關聯。如要求，本公司根據租約應付的租金為每年1港元。

15 Possible impact of amendments, new standards and interpretations issued but not yet effective for the year ended 31 December 2024

Up to the date of issue of these financial statements, the HKICPA has issued a number of new or amended standards, which are not yet effective for the year ended 31 December 2024 and which have not been adopted in these financial statements. These amendments include the following which may be relevant to the Company.

15 已頒佈但尚未在截至二零二四年十二月三十一日止年度生效的修訂、新準則和詮釋可能帶來的影響

截至本財務報表刊發日，香港會計師公會已頒佈數項在截至二零二四年十二月三十一日止年度尚未生效，亦沒有在本財務報表採用的新準則或經修訂準則。這些修訂包括下列可能與本公司有關的項目。

Effective for accounting periods beginning on or after
在以下日期或之後開始的會計期間生效

Amendments to HKAS 21, <i>The effects of changes in foreign exchange rates</i> — <i>Lack of exchangeability</i> 《香港會計準則》第21號修訂 — 「匯率變動的影響：缺乏可兌換性」	1 January 2025 二零二五年一月一日
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Amendments to HKFRS 9, <i>Financial instruments</i> and HKFRS 7, <i>Financial instruments: disclosures</i> — <i>Amendments to the classification and measurement of financial instruments</i> 《香港財務報告準則》第9號修訂 — 「金融工具」及《香港財務報告準則》第7號修訂 — 「金融工具：披露 — 金融工具分類與計量修訂」	1 January 2026 二零二六年一月一日
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Annual improvements to HKFRS Accounting Standards — Volume 11 《香港財務報告準則》會計準則的年度改進 — 第11卷	1 January 2026 二零二六年一月一日
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HKFRS 18, <i>Presentation and disclosure in financial statements</i> 《香港財務報告準則》第18號 — 「財務報表的呈列及披露」	1 January 2027 二零二七年一月一日
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HKFRS 19, <i>Subsidiaries without public accountability: disclosures</i> 《香港財務報告準則》第19號 — 「缺乏公眾問責性的附屬公司：披露」	1 January 2027 二零二七年一月一日
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The Company is in the process of making an assessment of what the impact of these developments is expected to be in the period of initial application. So far it has concluded that the adoption of them is unlikely to have a significant impact on the financial statements.

本公司正在評估這些修訂對初始採用期間的影響。到目前為止，本公司相信採納這些修訂不大可能會對本財務報表產生重大影響。

