

**Peace and Harmony**  
Through Mediation

排難解紛 · 融洽祥和



**FDRC**

FINANCIAL DISPUTE RESOLUTION CENTRE

金融糾紛調解中心

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ABOUT **FDRC**  
金融糾紛調解中心

Established as a non-profit making company limited by guarantee with seed funding from the Government of the Hong Kong Special Administrative Region (“Government”), the Hong Kong Monetary Authority (“HKMA”) and the Securities and Futures Commission (“SFC”), the Financial Dispute Resolution Centre (“FDRC”) commenced its operation on 19 June 2012. It administers in an independent and impartial manner a Financial Dispute Resolution Scheme (“FDRS”), which provides an effective and cost-efficient channel for financial institutions and their individual customers to resolve their monetary disputes by way of “Mediation First, Arbitration Next”. Together with other stakeholders, the FDRC is committed to providing an amicable environment for Hong Kong as an international financial centre.

金融糾紛調解中心（「調解中心」）是一間由香港特別行政區政府（「政府」）、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」）出資成立的非牟利擔保有限公司，於2012年6月19日投入服務。調解中心獨立持平地管理一個金融糾紛調解計劃（「調解計劃」），以「先調解，後仲裁」方式，為金融機構及其個人客戶提供一個有效及收費相宜的渠道以解決其金錢爭議。藉此模式，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。

FORMATION OF

FDRC

金融糾紛調解中心的成立

- In December 2008, the HKMA and the SFC proposed to the Government to set up a dispute resolution mechanism for the financial industry in Hong Kong.
- A public consultation on the proposal was launched by the Government in February 2010. The proposal received general support. In December 2010, the Government announced the formation of the FDRC to assist financial institutions to resolve monetary disputes with their individual customers through a dispute resolution mechanism that is independent, impartial, accessible, efficient and transparent.
- The FDRC was set up on 18 November 2011 as a non-profit making company limited by guarantee and obtained charitable status for tax exemption purpose. It began its operation on 19 June 2012.
- From the commencement of its operation to the end of 2015, the FDRC received 6,568 enquiries among which 3,606 were related to complaints about financial products and services, handled 103 applications for mediation services and 8 arbitration cases. Regarding the mediation cases handled, a success rate of over 80% has been achieved and approximately 88% of the users of the mediation services rated the FDRC's services as "Satisfactory" or above in the customer satisfaction surveys.

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- 金管局與證監會於2008年12月向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。在2010年12月，政府公佈設立調解中心，透過其獨立、持平、便捷、有效及公開透明的解決金融爭議機制，協助金融機構及其個人客戶解決金錢爭議。
- 調解中心於2011年11月18日以非牟利擔保有限公司的形式成立，並獲認為慈善機構及豁免繳稅。調解中心於2012年6月19日投入服務。
- 自投入服務至2015年底，調解中心共接獲6,568宗查詢，當中涉及金融產品及服務的投訴共3,606宗，處理103宗調解服務申請及8宗仲裁個案。在已處理的調解個案中，共錄得逾80%的成功率，約88%的調解服務使用者在其客戶滿意度調查中，評價調解中心的服務為「滿意」或以上評級。



FINANCIAL DISPUTE RESOLUTION

# SCHEME

金融糾紛調解計劃



- The FDRC administers in an independent and impartial manner an FDRS. By way of “Mediation First, Arbitration Next”, the FDRS provides a one-stop service to assist financial institutions and individual customers to resolve monetary disputes with a maximum claimable amount of HK\$500,000.
- All financial institutions authorised by the HKMA and/or licensed by the SFC, except those which provide credit rating services only, are members of the FDRS.
- The operation of the FDRS and the FDRS Guidelines on Intake Criteria of Cases (“Intake Criteria”) are governed by the Terms of Reference (“ToR”).
- A full version of Intake Criteria is contained in the ToR. It is available at the FDRC website: [www.fdr.org.hk](http://www.fdr.org.hk). Some key requirements of the Intake Criteria include:
  - ▶ An Eligible Claimant is an individual or a sole proprietor;
  - ▶ 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\$500,000;
  - ▶ 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 12 months from the date of purchase of the financial product or service or the claimant first had knowledge of his/her loss;
  - ▶ The claim is not currently under or has gone through court proceedings; and
  - ▶ The claim is not about policies, fees and investment performance, except a dispute concerning an alleged non-disclosure, inadequate disclosure, misrepresentation, negligence, incorrect application, breach of fiduciary duty, breach of any legal obligation or duty, or maladministration.



- 調解中心獨立持平地管理一個調解計劃。調解計劃以「先調解，後仲裁」方式，提供一站式服務，協助解決金融機構與個人客戶之間不超過港幣500,000元的金錢爭議。
- 所有受管局認可及／或證監會監管的金融機構（只從事提供信貸評級服務的機構除外），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」）受《職權範圍》所規管。
- 個案受理準則載於《職權範圍》內，並已上載至調解中心網頁www.fdrc.org.hk。個案受理準則的其中幾項重要條件包括：
  - ▶ 合資格申索人須為個人或獨資經營者；
  - ▶ 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，最高申索額為港幣500,000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，申索人仍未收到最後書面答覆；
  - ▶ 申索人須於購買金融產品或服務，或首次得知蒙受金錢損失，當日起12個月內提出申索；
  - ▶ 申索個案不是目前正在或已經進行法院訴訟程序；及
  - ▶ 申索並非與政策、收費及投資表現有關，但指稱涉及隱瞞、資料披露不足、失實陳述、疏忽、不正確施行、違反受託人義務、違反任何法律責任或職責，或行政失當的爭議除外。

# MISSION

使命

To provide independent and impartial “Mediation First, Arbitration Next” processes of dispute resolution 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「先調解，後仲裁」爭議解決程序，協助香港的金融機構及其個人客戶解決他們之間的金錢爭議。



# VISION

抱負

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

本中心致力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的金錢爭議，避免爭議升溫，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

原則

## 獨立 Independence

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。

## 持平 Impartiality

To maintain and implement the dispute resolution processes where both the financial institutions and their customers are treated in an impartial way.

在維持及貫徹執行爭議解決的程序上，不偏不倚地對待金融機構及其客戶。

## 便捷 Accessibility

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

制訂簡單直接、易於理解的爭議解決程序，為使用者提供便捷的服務。

## 有效 Efficiency

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

確保金融爭議可盡快及有效地解決。

## 透明 Transparency

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.

在處理金融爭議時，盡可能維持公開、透明及按照香港法律下有關保密及保障私隱的條例進行。

## CHAIRMAN'S MESSAGE

The FDRC was in the third year of operations in 2015 since its inception in June 2012. The FDRC, as part of the financial infrastructure of Hong Kong, has been upholding its vision and mission to provide independent and impartial “Mediation First, Arbitration Next” processes to facilitate the monetary dispute resolution between financial institutions and individual customers. For the purpose of sustainable development, we have endeavoured to communicate with our stakeholders on various issues including our services and operations. In this connection, we held more than twenty consultation meetings with our major stakeholders in 2015. All the ideas and advices received were highly appreciated and they were very relevant to the formulation of our future strategy and operations.

Over the past years, we have seen relatively stable financial market conditions, improved financial literacy of consumers, enhanced internal compliance work of financial institutions and stronger rein of the regulators. To enhance the role of the FDRC, the FDRC has spent continuous and relentless effort in increasing awareness of financial institutions and consumers of the FDRC services and the benefits of applying mediation in resolving their disputes.

In addition, to achieve the objectives of promoting, encouraging and facilitating the settlement of disputes by mediation process for the benefit of the Hong Kong community, we launched the room rental service program for mediation purposes in the middle of the year. The new service was well received by the mediation industry.

Since inception, there have been no complaints against the FDRC mediators and arbitrators, we nevertheless have set up a Disciplinary Tribunal (“Tribunal”) to further enhance relevant complaint handling procedures in accordance with the recommendation of the Disciplinary Committee. We are delighted to have five renowned experts, namely, Ms Audrey Eu, Dr Anthony Neoh, Dr Margaret Ng, Professor Anselmo Reyes and Mr William Stone (listed in alphabetical order), to join the newly established Tribunal.

Last but not least, I would like to thank the members of the Appointment Committee and the Disciplinary Committee for their efforts in ensuring the high standard of our mediators and arbitrators. My heartfelt gratitude is also due to my fellow Board Members, our mediators and arbitrators, as well as our staff for their devotion and contribution to the FDRC, without which our excellent service quality could not have been accomplished.



Chairman

## 主席的話

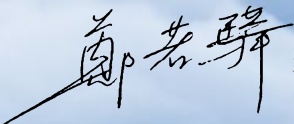
調解中心自2012年6月成立以來，2015年已是第三年了。作為香港金融基建的一部份，調解中心一直堅守其抱負與使命，為金融機構及其個人客戶提供獨立持平的「先調解，後仲裁」程序，以協助他們解決金錢爭議。為使中心得以持續發展，我們積極與持份者溝通，探討包括我們的服務和營運等多項議題。為此，我們於2015年與主要持份者進行了二十多次的諮詢會面，非常感謝他們提出有關中心未來策略及營運的意見和建議。

過去幾年，我們面對一個相對穩定的金融市場環境，消費者的理財知識不斷提升，金融機構的內部法規工作持續改善，監管機構的監控亦有所加強。為了提高調解中心的功能，我們努力不懈地提升金融機構及消費者對調解中心服務的認知及認識以調解方式解決糾紛的優點。

此外，為推廣、鼓勵和便利市民採用調解程序解決爭議，以造福香港社會，我們於去年年中推出調解房間租賃服務計劃，該項新服務獲得調解業界的正面回應。

自成立至今，調解中心雖未接獲任何針對調解中心調解員和仲裁員之投訴，但我們仍按紀律委員會的建議成立紀律審裁組（「審裁組」），以進一步完善有關投訴的處理程序。我們很高興地獲得余若薇女士、梁定邦博士、吳靄儀博士、芮安牟教授及石仲廉先生（以英文姓氏序列出）這五位業界專家加入新成立的審裁組。

最後，我要感謝遴選委員會及紀律委員會委員的努力，以確保調解員及仲裁員的高度專業水平。我亦由衷感激董事局各同袍、各調解員和仲裁員，及中心職員對調解中心的投入及貢獻。不然，我們的服務質素絕不能達至如此優秀的水平。

 主席

CHIEF EXECUTIVE OFFICER'S

# REPORT

It has been our all-time goal to enhance our services in every aspect to better serve our users. We started the year with our operation at the new Wan Chai office to offer greater accessibility to our users. And a high standard of services has been maintained as evidenced by our high mediation success rate and users' satisfaction rate. We hope to further our services in the future.

For our future developments, we started discussions with our stakeholders intensively as to the way forward and such exchanges of views were conducive to our improvement of services.

In terms of publicity activities, we spent enormous efforts in promoting the FDRC and its services to the public and our financial institution members. Apart from mass communication channels, we reached out to the public by way of participating in exhibitions, information seminars and briefing sessions. To financial industry and its practitioners, we organised seminars and CPD events to introduce our services and explain the mediation process in more details. More resources would be dedicated to these areas in future.

A public awareness survey conducted early this year has shown that 44% of total respondents and 51% of respondents with investment experience were aware of the FDRC. Not only have these results been encouraging to us as a young organisation with limited promotional resources, they have also shed light on our future promotional strategy.

Moreover, we received visits from China Banking Regulatory Commission, China Securities Regulatory Commission, the Supreme Court of Thailand, Securities Industry Dispute Resolution Centre of Malaysia and other authorities' delegates. Those visits not only broadened our connections in the region, but also provided valuable opportunities for us in experience sharing and widening our perspective of ADR services.

To maintain the high standard of the FDRC listed mediators and arbitrators, three CPD workshops were held for our mediators, arbitrators and staff members. The establishment of the Disciplinary Tribunal was a step forward in ensuring the quality of our mediators and arbitrators.

Internally, we upgraded our case management information system, streamlined the case management workflows, provided job enrichment and training, and completed the contingency plan, all of which were aimed at enhancing our productivity and achieving a higher standard of services.

Finally, I would like to express my gratitude to the Chairman and the members of the Board, the Appointment Committee, the Disciplinary Committee and the newly-established Disciplinary Tribunal for their guidance and valuable contribution; the listed mediators and arbitrators for their professionalism; the FDRC staff for their dedication; and the FDRS members for their continuous supports and cooperation throughout the year.



Chief Executive Officer

## 行政總裁報告

我們一直致力從各個方面提升服務水平，讓用家體驗更佳的服務。為此，調解中心於年初遷往灣仔的新辦事處運作，為用家帶來更大的便捷，而調解成功率及使用者滿意度高企亦反映着我們服務的優良質素。我們期望未來能夠進一步提升調解中心的服務。

因應調解中心未來的發展，我們與各持份者進行了密切交流，當中之意見對我們改善服務極具裨益。

在宣傳活動方面，我們竭力向公眾及金融機構成員推廣調解中心及其服務。除了大眾媒體外，我們還參與不同的展覽、講座及簡介會，直接與公眾接觸。對於金融業界及其參與者，我們舉辦了多個講座及持續專業發展課程來介紹我們的服務及闡釋調解程序。未來，調解中心將會投放更多資源於有關項目。

調解中心於年初進行公眾認知度調查，結果顯示44%的受訪者及51%擁有投資經驗的受訪者認識調解中心。對於我們這家歷史尚淺且宣傳資源有限的機構而言，這個調查結果不但為我們帶來鼓舞，亦為我們未來的宣傳策略提供寶貴的參考。

此外，我們接待了來自中國銀行業監督管理委員會、中國證券監督管理委員會、泰國最高法院、馬來西亞證券業糾紛調解中心等內地及海外官方機構代表的來訪。有關交流除可擴展我們在區內的聯繫，同時亦提供寶貴機會讓我們互相分享經驗，擴闊我們在替代性爭議解決服務方面的視野。

為了維持調解中心名單上的調解員及仲裁員的優異水平，調解中心為他們及中心職員舉辦了三場持續專業發展工作坊。此外，紀律審裁組的成立更進一步確保中心調解員及仲裁員的質素。

在內部運作方面，我們提升了個案管理電腦系統、優化個案處理程序、提供員工工作豐富化及訓練，以及完成應變方案。以上措施均有效提升我們的工作效率，並達致更佳的服務水平。

最後，我衷心感謝主席、各董事局成員和遴選委員會、紀律委員會及新成立的紀律審裁組各委員的指導及寶貴貢獻；名單上調解員及仲裁員的專業表現；調解中心各員工的努力；以及調解計劃成員一直以來的支持和合作。

吳子威 行政總裁



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Corporate  
Governance

THE BOARD OF  
DIRECTORS

董事局



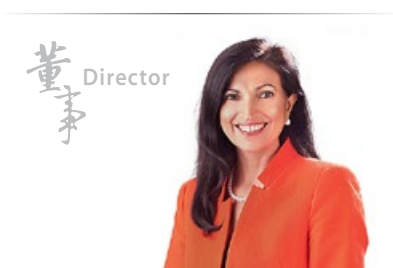
PROF. TERESA CHENG YEUK-WAH GBS, SC, JP  
鄭若驊教授 GBS, SC, JP

- Chairperson, Hong Kong International Arbitration Centre
- Chairperson, Air Transport Licensing Authority
- 香港國際仲裁中心主席
- 空運牌照局主席



MR. JAMES H. LAU JR. JP  
劉怡翔先生 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. MEENA DATWANI JP  
戴敏娜女士 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）

THE BOARD OF  
DIRECTORS

董事局



MR. MARK ROBERT STEWARD  
施衛民先生

- Executive Director (Enforcement)  
Securities and Futures Commission
- 證券及期貨事務監察委員會執行董事（法規執行部）

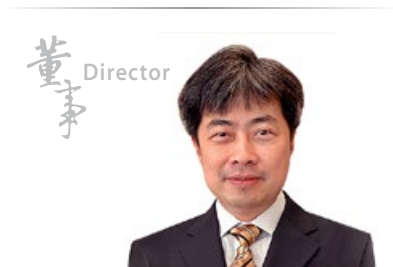
\* Mr. Mark Robert Steward resigned with effect from 24 September 2015.  
施衛民先生於二零一五年九月二十四日辭任。



MR. GREG HEATON

- Senior Director (Licensing, Intermediaries)  
Securities and Futures Commission
- 證券及期貨事務監察委員會高級總監（發牌科，中介機構部）

\* Mr. Greg Heaton was appointed with effect from 12 October 2015.  
Greg Heaton先生於二零一五年十月十二日獲委任。



MR. PHILIP LEUNG KWONG-HON  
梁光漢先生

- Vice-Chairman, Hong Kong Consumer Council
- Senior College Tutor, Wu Yee Sun College  
The Chinese University of Hong Kong
- Chairman, Hong Kong Public Key Infrastructure Forum
- Chairman, Asia PKI Consortium
- Member, Advisory Committee on Code of Practice for  
Recognized Certification Authorities
- Director, Internet Society Hong Kong
- 香港消費者委員會副主席
- 香港中文大學伍宜孫書院資深書院導師
- 香港公匙基建論壇主席
- 亞洲公匙基建聯盟主席
- 認可核證機關業務守則諮詢委員會成員
- 香港互聯網協會董事



MR. FRED KAN  
簡家驄先生

- Senior Partner, Fred Kan & Co.
- Council Member, Hong Kong International Arbitration Centre
- 簡家驄律師行高級合夥人
- 香港國際仲裁中心理事會成員



MR. JASON YEUNG CHI-WAI  
楊志威先生

- Chief Compliance and Risk Management Officer, Fung Group
- Member, Hospital Authority
- Member, Insurance Advisory Committee  
Office of the Commissioner of Insurance
- 馮氏集團監察及風險管理總裁
- 醫院管理局成員
- 保險業監理處保險業諮詢委員會成員

\* Mr. Jason Yeung Chi-wai retired with effect from 1 March 2016.  
楊志威先生於二零一六年三月一日退任。



MR. TONG HON-SHING  
唐漢城先生

- Deputy Chief Executive and Chief Operating Officer  
The Bank of East Asia, Limited
- Member, Banking Industry Training Advisory Committee  
Education Bureau
- Member, Executive Committee  
The Hong Kong Institute of Bankers
- 東亞銀行有限公司副行政總裁兼營運總監
- 教育局銀行業培訓諮詢委員會委員
- 香港銀行學會理事會會員

\* Mr. Tong Hon-shing was appointed with effect from 1 March 2016.  
唐漢城先生於二零一六年三月一日獲委任。

THE BOARD OF  
DIRECTORS

董事局



MR. BRIAN FUNG WEI-LUNG  
馮煒能先生

- Chief Executive Officer, Kaiser Financial Group
- Permanent Honorary President, Hong Kong Securities Association
- Member, Claims Committee, Investor Compensation Company Limited
- Member, Banking and Finance Industry Training Board Vocational Training Council
- Member, Mainland Opportunities Committee Financial Services Development Council
- 嘉信金融集團行政總裁
- 香港證券業協會永遠名譽會長
- 投資者賠償有限公司申索委員會委員
- 職業訓練局銀行及金融訓練委員會委員
- 金融發展局內地機遇小組成員



MR. ANTHONY NG TZE-WAI  
吳子威先生

- Chief Executive Officer, FDRC
- 金融糾紛調解中心行政總裁



# 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 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 2015, the AC continued to be chaired by Mr. Fred Kan and two meetings were held to examine a variety of matters, including:

- Reviewing 3 Continuing Professional Development (“CPD”) activities and awarding CPD points to attendees who were mediators and arbitrators on the Lists. The CPD activities kept them abreast of the latest market knowledge and practices to maintain their high standards and to encourage professional advancement;
- Making recommendations to the Board on the adoption of a template of the Notice to Arbitrate to facilitate the arbitration process;
- Reviewing and considering the feedbacks received from the consultation on the proposed amendments to the FDRC Terms of Reference in relation to the establishment of the FDRC disciplinary procedures; and
- Reviewing the renewal procedures for mediators and arbitrators on the Lists.

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獨立，並就維持和提升名單上之調解員及仲裁員資格水平的有關事宜向董事局提出建議。

於2015年，選委會繼續由簡家驊先生擔任主席，並於年內召開兩次會議，審議多項事宜，包括：

- 檢討三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授予持續專業發展積分。有關培訓活動讓名單上之調解員和仲裁員認識最新的市場知識及運作，以維持他們的高度水平和鼓勵持續專業發展；
- 就《仲裁通知書》的樣本向董事局提供建議以便仲裁程序的進行；
- 檢討和審議因應設立調解中心紀律程序而作出建議修改《職權範圍》之諮詢回應；及
- 檢討名單上之調解員和仲裁員的續期程序。

THE APPOINTMENT  
COMMITTEE

遴選委員會



MR. FRED KAN  
簡家聰先生

- Senior Partner, Fred Kan & Co.
- Council Member, Hong Kong International Arbitration Centre
- 簡家聰律師行高級合夥人
- 香港國際仲裁中心理事會成員



PROF. NADJA ALEXANDER  
利珊雅教授

- Dispute Resolution Consultant, World Bank Group
- Honorary Professor, The University of Queensland
- Chairman, Working Group on Apology Legislation Steering Committee on Mediation
- Vice Chair, Mediation Committee, International Bar Association
- 世界銀行爭端解決顧問
- 昆士蘭大學榮譽教授
- 調解督導委員會道歉法例工作小組主席
- 國際大律師公會調解委員會副主席

\* Prof. Nadja Alexander retired with effect from 1 May 2016.  
利珊雅教授於二零一六年五月一日退任。



MR. LESTER G. HUANG LLB, MED, JP  
黃嘉純先生 LLB, MED, JP

- Managing Partner, P. C. Woo & Co.
- 胡百全律師事務所合夥人

\* Mr. Lester G. Huang retired with effect from 1 May 2016.  
黃嘉純先生於二零一六年五月一日退任。

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。



DR. SHAHLA ALI  
安夏蘭博士

- Associate Professor & Deputy Head (Law), Faculty of Law The University of Hong Kong
- Deputy Director, LLM in Arbitration and Dispute Resolution The University of Hong Kong
- 香港大學法律學院副教授及副主任（法律）
- 香港大學仲裁及排解爭端法學碩士課程副院長



MS. SYLVIA SIU LLM, FCIAB, JP  
蕭詠儀女士 LLM, FCIAB, JP

- Consultant Solicitor, Sit, Fung, Kwong & Shum
- Chairperson, ADR & International Relation Committee Hong Kong Federation of Women Lawyers
- 薛馮鄺岑律師行顧問律師
- 香港女律師協會另類爭議解決方案主席

\* Ms. Sylvia Siu Wing-ye was appointed with effect from 1 May 2016.  
蕭詠儀女士於二零一六年五月一日獲委任。



MR. NORRIS YANG  
楊洪鈞先生

- Partner, Zhong Lun Law Firm
- Executive Director, ADR International Limited
- Chairman, Communications and Publicity Committee Hong Kong Mediation Accreditation Association Limited
- 中倫律師事務所合夥人
- 協寧國際事務有限公司執行董事
- 香港調解資歷評審協會有限公司傳訊及宣傳委員會主席

\* Mr. Norris Yang was appointed with effect from 1 May 2016.  
楊洪鈞先生於二零一六年五月一日獲委任。

# THE DISCIPLINARY COMMITTEE

紀律委員會

The FDRS Disciplinary Committee (“DC”) was set up in 2014 to establish a process to deal with complaints against mediators and arbitrators on the Lists. The independent DC advises and decides on the proper procedures for handling disciplinary matters to ensure that all complaints under the FDRS are handled in a procedurally fair and impartial manner. The DC has made recommendations on the establishment of complaint handling procedures, including a review and appeal mechanism.

In 2015, the DC held one meeting and deliberated on a variety of matters, including:

- making proposals on enhancing the mechanism and procedures of handling complaints against mediators and arbitrators on the Lists;
- making recommendation to the Board on the establishment of the FDRS Disciplinary Tribunal; and
- obtaining direct professional access to the services facilitating representation by members of the Hong Kong Bar Association in relation to the FDRS’s disciplinary process.

調解中心紀律委員會（「紀委會」）於2014年成立，目的是建立一套程序，以處理外界對調解中心的名單上之調解員及仲裁員所作出的投訴個案。獨立的紀委會負責就上述的紀律事務提出建議及制訂適當的程序，確保金融糾紛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。紀委會已就如何建立投訴個案處理程序，包括檢討和上訴機制的問題提出建議。

紀委會於2015年內共召開一次會議，並就多項事宜進行探討，包括：

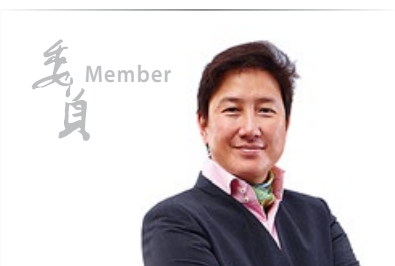
- 完善對名單上之調解員及仲裁員作出投訴的處理機制和程序的建議；
- 向董事局建議設立調解中心紀律審裁組；及
- 獲得香港大律師公會同意於執行調解中心紀律程序時可直接與其成員接洽以獲取相關專業服務。



MR. HUEN WONG BBS, JP

王桂壠先生 BBS, JP

- Chairman, Copyright Tribunal
- Member, Hospital Authority
- Member, Competition Commission
- Deputy Chairman, Inland Revenue Board of Review
- 版權審裁處主席
- 醫院管理局成員
- 競爭事務委員會委員
- 稅務上訴委員會副主席



MS. ANGELINA KWAN CPA

關蕙女士 CPA

- Managing Director and Head of Regulatory Compliance Hong Kong Exchanges and Clearing Limited
- Member, Council for Sustainable Development
- Vice Chairman and Director, The Women's Foundation
- Member, The Women's Commission
- 香港交易及結算所有限公司董事總經理及監管合規部主管
- 可持續發展委員會委員
- 婦女基金會副主席及董事
- 婦女事務委員會委員



MRS. CLARIE LO KU KA-LEE JP

盧古嘉利女士 JP

- Non-official Member, Basic Law Promotion Steering Committee
- Managing Director, private company
- Counsellor, China-United States Exchange Foundation
- Chairman, Alliance of Anti-Drug Professionals Association
- 基本法推廣督導委員會非官方成員
- 董事總經理（私人公司）
- 中美交流基金會顧問
- 禁毒專業聯盟主席



THE DISCIPLINARY  
COMMITTEE  
紀律委員會



Ms. MELISSA PANG MH, JP  
彭韻僖女士 MH, JP

- Vice President, The Law Society of Hong Kong
- Member, Committee on the Promotion of Civil Education
- Member, Construction Industry Council
- Member, Legal Aid Services Council
- 香港律師會副會長
- 公民教育委員會委員
- 建造業議會委員
- 法律援助服務局委員



DR. HELENA YUEN CHAN SUK-YEE JP  
阮陳淑怡博士 JP

- Committee Member, Mediation Committee  
The Law Society of Hong Kong
- Visiting Assistant Professor, The University of Hong Kong
- Member, The Rehabilitation Advisory Board
- Council Member, Queen Elizabeth Foundation for the  
Mentally Handicapped
- 香港律師會調解委員會委員
- 香港大學客席助理教授
- 康復諮詢委員會委員
- 伊利沙伯女皇弱智人士基金理事會委員

# THE DISCIPLINARY TRIBUNAL

## 紀律審裁組

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

Members of the Panel of the Tribunal should:

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

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，審理所有針對調解中心的名單上之調解員及仲裁員就處理調解計劃下之爭議所作出的投訴。

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；
- 具有調解和/或仲裁、法學和法庭程序的知識；和
- 熟悉調解中心的《職權範圍》及其運作。

# THE DISCIPLINARY TRIBUNAL

紀律審裁組



Ms. AUDREY EU YUET-MEE SC, JP

余若薇女士 SC, JP

- Senior Counsel
- Accredited Mediator
- Chairman, Civic Party
- 資深大律師
- 認可調解員
- 公民黨主席



PROF. ANSELMO REYES

芮安牟教授

- Professor of Legal Practice, Faculty of Law  
The University of Hong Kong
- Representative, Asia Pacific Regional Office  
Hague Conference on Private International Law
- International Judge  
Singapore International Commercial Court
- 香港大學法律學院教授
- 海牙國際私法會議亞太區域辦事處代表
- 新加坡國際商業法庭國際法官



DR. ANTHONY NEOH QC, SC, JP

梁定邦博士 QC, SC, JP

- Member, International Advisory Board  
China Securities Regulatory Commission
- Member, Standing Committee of the Chinese Judicial  
Studies Institute, Supreme People's Court of the  
People's Republic of China
- Council Member, The Chinese University of Hong Kong
- Dean's Visiting Professor  
School of Business National University of Singapore
- 中國證券監督管理委員會國際諮詢委員會委員
- 中華人民共和國最高人民法院中華司法研究會常務理事
- 香港中文大學校董
- 新加坡國立大學商學院客座教授



DR. MARGARET NG NGOI-YEE  
吳靄儀博士

- Practising Barrister
- Accredited Mediator
- Vice Chairman, Hong Kong Unison
- 執業大律師
- 認可調解員
- 融樂會副主席



MR. WILLIAM STONE SBS, OC  
石仲廉先生 SBS, OC

- Arbitrator
- Mediator
- 仲裁員
- 調解員

\* All members of the Tribunal were appointed with effect from 1 January 2016.  
所有審裁組成員於二零一六年一月一日獲委任。

舉辦一百五十場

推廣活動

150 promotional activities conducted

錄得逾四成

公眾認知度

Over 40% public awareness recorded

推出房間

Room Rental Service Program Launched

租賃服務計劃

## THE YEAR AT A GLANCE 全年回顧

### Conducting Public Awareness Survey 進行公眾認知度調查

A public awareness survey was conducted in March and April by a market research company appointed by the FDRC. The result showed that more than 40% of the overall respondents and over 50% of respondents who had experience in investing activities were aware of the FDRC.

於三至四月期間，調解中心委托一間市場調研公司，進行公眾認知度調查。調查結果顯示，超過四成整體受訪者及過半數擁有投資經驗的受訪者認識調解中心。

### Organising Outreach Campaigns 對外推廣活動

The FDRC conducted 150 public enquiry meetings, information seminars, talks, briefing sessions and various promotional activities. A total of 5,224 people were reached, including staff of financial institutions, members of professional bodies and the general public.

調解中心舉辦了150場公眾諮詢面談、簡介會、講座、分享會及各類推廣活動，共接觸5,224人，包括金融機構職員、專業團體成員及公眾人士。



設立  
紀律審裁組  
Disciplinary  
Tribunal  
established

Over 80%  
Mediation  
Success Rate  
achieved

取得逾八成調解

成功率

接獲逾千宗市民

Over 1,000  
public  
enquiries  
received

查詢

### Launching of Room Rental Service Program 房間租賃服務計劃

To achieve the objectives of promoting, encouraging and facilitating the settlement of disputes by mediation and arbitration for the benefit of the Hong Kong community, the FDRC launched a room rental service program by offering high-quality mediation rooms and facilities to the community to resolve disputes.

為達至推廣、促進和協助以調解和仲裁方式解決爭議的目標，以裨益香港社會，調解中心推出調解設施租賃計劃，提供優質的調解設施及場地，以助大眾解決糾紛。

### Setting up of Disciplinary Tribunal 設立紀律審裁組

The Tribunal was set up and joined by a number of highly respectable legal practitioners to deal with complaints against mediators and arbitrators on the Lists in a procedurally fair and impartial manner.

調解中心設立審裁組，並獲數位法律界翹楚出任成員，以公平公正及不偏不倚方式審理所有針對調解中心名單上的調解員及仲裁員之投訴。

### Over 80% Mediation Success Rate 調解成功率逾八成

Of the cases handled this year, over 80% of the cases were successfully settled in our mediation processes. Since inception, approximately 88% of the mediation service users (which covered both parties involved in the disputes) rated the FDRC's services as "Satisfactory" or above.

本年度內已處理的個案中，逾八成個案在我們的調解過程中成功和解。自成立以來，約88%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。

### Over 60% of Enquiries related to Financial Products and Services 逾六成查詢與金融產品及服務相關

The FDRC's hotline and enquiry services received 1,318 enquiries. Of all the enquiries received, approximately 63% were related to complaints about financial products and services.

調解中心的熱線及查詢服務共接獲1,318宗查詢。在所收到的查詢中，約63%與金融產品及服務之投訴有關。

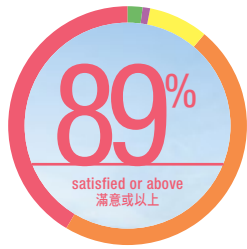
## COMPLIMENTS

嘉許

- 👍 最快及最合經濟方案  
真正有渠道解決問題
- 👍 快捷及簡單方法解決
- 👍 省時方便 解決爭議
- 👍 透過調解服務可從另一  
角度解決銀行與客戶存在之爭議  
而維持雙方良好關係
- 👍 調解員非常專業
- 👍 合情合理解決問題  
一般市民有仲訴渠道
- 👍 謝「金融申訴糾紛調解中心」  
的有效協助和調解員的出色工作
- 👍 深深表達對貴局之功能表示  
十分欣賞 沒有貴局之成立  
我相信很多個案都得不到解決
- 👍 服務完善
- 👍 Case Officer provided  
prompt and professional support.

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



- 41% Strongly satisfied 非常滿意
- 48% Satisfied 滿意
- 8% Fair 一般
- 1% Dissatisfied 不滿意
- 2% Strongly dissatisfied 極度不滿

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服務嗎？



- 93% Yes 會
- 7% No 不會

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



- 89% Yes 會
- 11% No 不會

排  
解

# 爭 議

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Dispute  
Resolution

## DISPUTE RESOLUTION SERVICES

排解爭議服務

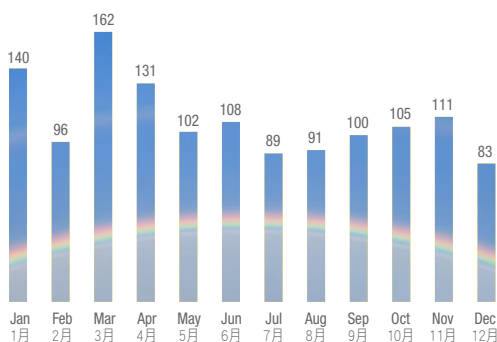
### ENQUIRIES 查詢

#### Number of enquiries

查詢數字

For the year ended 31 December 2015, a total of 1,318 enquiries were received by the FDRC, representing an average of 110 enquiries per month.

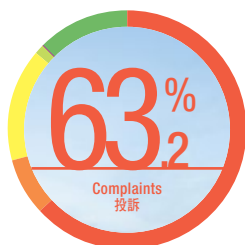
截至2015年12月31日止的年度內，調解中心共接獲1,318宗查詢，平均每月110宗。



Total 總數 **1,318**

#### Nature of enquiries

查詢類別



- 63.2% Complaints about Financial Products and Services  
金融產品及服務的投訴
- 7.7% The FDRC's Services  
調解中心的服務
- 15.3% The FDRC's Administrative Issues  
調解中心的行政事宜
- 1.3% Mediator and Arbitrator Issues  
調解員及仲裁員事宜
- 0.2% The FDRC's Publicity Activities  
調解中心的推廣活動
- 12.3% Other Issues<sup>1</sup>  
其他事宜<sup>1</sup>

Out of 1,318 enquiries received, 833 were related to complaints about financial products and services, 102 were about the FDRC's services, 202 were related to the FDRC's administrative issues, 17 were related to mediator and arbitrator issues, 2 were related to the FDRC's publicity activities and 162 were related to other issues<sup>1</sup>.

在接獲的1,318宗查詢中，833宗關於金融產品及服務的投訴，102宗關於調解中心的服務，202宗關於調解中心的行政事宜，17宗關於調解員及仲裁員事宜，2宗關於調解中心的推廣活動，162宗則關於其他事宜<sup>1</sup>。

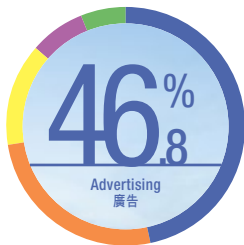
<sup>1</sup> "Other issues" include regulatory issues not of monetary nature, building management disputes, family disputes, commercial disputes, debt collection, financial disputes between individuals, tenancy disputes and employment disputes, etc.

「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。

## DISPUTE RESOLUTION SERVICES 排解爭議服務

### ENQUIRIES 查詢

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



● 46.8%	Advertising and Promotional Campaigns 廣告及宣傳活動
● 25.9%	Banks and Securities Firms 銀行及證券公司
● 13.9%	Regulators (HKMA & SFC) 監管機構 (金管局及證監會)
● 7.5%	Friends and Relatives 親友
● 5.9%	Other Channels <sup>2</sup> 其他渠道 <sup>2</sup>

Out of the enquiries received, 746 enquirers disclosed the channels of knowing the FDRC. 349 enquirers were aware of the FDRC through its advertising and promotional campaigns, 193 were referred by banks and securities firms, 104 by regulators (HKMA and SFC), 56 by friends and relatives and 44 via other channels<sup>2</sup>.

在接獲的查詢當中，有746名查詢人士透露知悉調解中心的途徑。349名查詢者表示透過其廣告及宣傳活動認識調解中心，193名經由銀行及證券公司轉介，104名則由監管機構（金管局及證監會）轉介，56名從親友中得知，44名則由其他渠道<sup>2</sup>得知。

<sup>2</sup> "Other Channels" include the Joint Mediation Helpline Office, the Home Affairs Department and the District Council members, etc.  
「其他渠道」包括聯合調解專線辦事處、民政事務總署及區議會成員等。



## DISPUTE RESOLUTION SERVICES 排解爭議服務

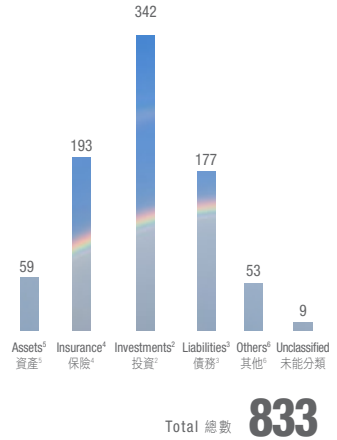
# COMPLAINTS 投訴

### Nature of Complaints about Financial Products and Services

#### 金融產品及服務之投訴

Among the 1,318 enquiries received, 833 were related to complaints about financial products and services. Among which, 342 were about Investments<sup>3</sup>, 177 were on Liabilities<sup>4</sup>, 193 were related to Insurance<sup>5</sup>, 59 were about Assets<sup>6</sup> and 53 were on others<sup>7</sup>, while 9 could not be classified.

在接獲的1,318個查詢當中，833宗與金融產品及服務的投訴有關。當中，342宗關於投資<sup>3</sup>，177宗涉及債務<sup>4</sup>，193宗為保險<sup>5</sup>，59宗與資產相關<sup>6</sup>，53宗則為其他產品<sup>7</sup>，其餘9宗未能分類。



<sup>3</sup> "Investments" include bonds, commodities, derivatives, unlisted structured products and FX/leveraged FX trading, shares/equities/stocks, and unit trusts/mutual funds/managed funds.

「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。

<sup>4</sup> "Liabilities" include credit cards, loan facilities and mortgages.

「債務」包括信用卡、貸款及樓宇按揭等。

<sup>5</sup> "Insurance" includes investment-linked products, life (non-investment-linked) products, general and group insurance policies.

「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。

<sup>6</sup> "Assets" include integrated bank accounts, cheques, safe deposit boxes, savings and deposits, and stored value cards provided by financial institutions.

「資產」包括綜合銀行賬戶、支票、安全保險箱、儲蓄和存款、以及由金融機構提供的儲值卡等。

<sup>7</sup> "Others" include Mandatory Provident Fund Schemes, Occupational Retirement Schemes, payments and cash management, and other investment products.

「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。

### Prima Facie Ineligible Disputes

#### 根據表面資料被列為不符合資格的爭議

Among the 833 complaints in relation to financial products and services, a total of 755 were classified as prima facie ineligible disputes under the Intake Criteria of the ToR. The three major reasons for ineligibility were:

- Enquirer's knowledge of monetary loss exceeded the 12-month limitation period
- The disputes involved organisations which were not members of the FDRS
- Claim amount exceeded the maximum claimable amount of HK\$500,000

在833宗與金融產品及服務有關的投訴中，共755宗投訴，根據《職權範圍》的個案受理準則指引，在表面資料上被列為不符合條件的爭議。未能符合資格的爭議其中三個主要原因為：

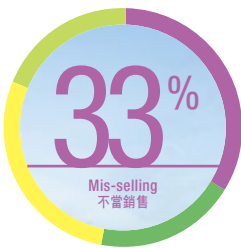
- 查詢者知悉蒙受金錢損失超過12個月的限期
- 爭議涉及的機構並非調解計劃成員
- 申索額超過最高申索金額港幣500,000元

## DISPUTE RESOLUTION SERVICES 排解爭議服務

### CASES 個案

For the year ended 31 December 2015, the FDRS received 21 applications for services under the FDRS.  
截至2015年12月31日止的年度內，調解中心共接獲21宗調解計劃服務申請。

#### Composition of Applications<sup>8</sup> 申請個案類別<sup>8</sup>



● 29%	Misrepresentation 失實陳述 (Investment Performance, Administrative Matters and Product Nature 投資表現、行政事宜及產品性質)
● 19%	Operational Issues 運作事宜 (Omissions, Negligence and Maladministration 遺漏、疏忽及行政失當)
● 33%	Mis-selling 不當銷售 (Omissions 遺漏)
● 19%	Forced Liquidation 斬倉

<sup>8</sup> Only cases received within 2015 were counted. 只計算在2015年內所收到的個案。

#### Case Status as at 31 December 2015 在2015年12月31日的個案情況

##### Cases received within 2015

- Among the 21 applications, 20 were accepted, 1 was rejected as not within the Intake Criteria of the ToR.
- Among the 20 cases accepted, 17 went through the mediation process, 14 were completed and closed. 3 were under consideration for submission of the Notice to Arbitrate.
- Among the 14 completed and closed cases, 14 were settled at different stages of the mediation process.
- To conclude the mediation case status in 2015, out of the 14 completed and closed cases, all 14 cases reached settlement. The success rate was above 90%.

##### 2015年收到的個案

- 在21宗申請中，20宗申請獲接納，1宗因不符合《職權範圍》中的個案受理準則而被拒絕。
- 獲接納的20宗申請中，17宗已完成調解程序，其中的14宗已結案，3宗正考慮提交仲裁通知書。
- 在14宗已結案的個案中，14宗都分別於不同的調解階段達成和解。
- 總結2015年的調解個案，共14宗已完成並結案，所有14宗都獲得和解，成功率逾90%。

##### Cases brought forward from previous years

- In addition to the abovementioned 21 applications received, 6 applications received in previous years were carried forward to 2015, 1 of which was rejected as not within the Intake Criteria of the ToR. The remaining 5 entered into the dispute resolution process, 2 of which were completed and closed in mediation process, 3 proceeded to arbitration. Arbitral Awards were rendered in 2 of the 3 cases proceeded to arbitration.

##### 由往年轉入的個案

- 除上述21宗接獲的申請外，有6宗在往年接獲的申請轉入至2015年，其中1宗因不符合《職權範圍》的《個案受理準則》而被拒絕，其餘5宗進入了排解爭議程序，其中2宗已於調解程序結案，3宗進入仲裁程序。進入仲裁程序的3宗個案中，2宗已作出《仲裁裁決》。



ROOM RENTAL SERVICE

# PROGRAM

房間租賃服務計劃

In response to the strong demand for high-quality mediation facilities from the mediation industry and the general public, the FDRC launched a rental service program on its mediation rooms and facilities in 2015. Not only has this program helped ease the demand, it has also upheld the FDRC's objective of promoting alternative dispute resolution processes to the community.

Located in the downtown area, the FDRC's rooms and facilities are purpose-built for specific use of mediation, arbitration and related activities with rent being set at a competitive level. Since its launch, this program has received satisfactory responses from the industry.

因應調解業界及公眾對優質調解設施的強勁需求，調解中心特於2015年推出調解房間及設施租賃服務計劃。有關計劃不但有助紓緩市場需求，同時亦彰顯調解中心致力把替代性糾紛解決程序推廣至社群的目標。

中心的調解房間專為調解而設，可配合調解、仲裁及相關活動的特別需求；而且位處市中心的優越位置，租金更訂於具競爭力的水平。自推出以來，有關計劃獲業界人士歡迎，反應滿意。



# PUBLICITY

推廣

Entering into its third year of operation, the FDRC had strengthened its communications with its stakeholders for views on enhancing its services.

In this connection, the FDRC conducted over 20 consultation meetings with representatives from the financial industry over the year. Valuable opinions and proposals were received for leveraging its services in future.

The FDRC also spent enormous efforts in reaching out to different sectors of the community to introduce its alternative dispute resolution services. In addition to the advertising campaigns on mass media, promotional campaign on social media was rolled out for the first time while direct promotion was pursued by way of participating in various investment exhibitions to reach out to investors specifically. Moreover, a public awareness survey was conducted to measure the effectiveness of the FDRC's promotional strategy as well as the public awareness and perception of the FDRC.



踏入第三年的運作，調解中心加強了與持份者的溝通以廣納不同意見，從而提升服務質素。

為此，調解中心與金融業界代表進行了超過二十次諮詢會面，並獲得不少寶貴意見及建議，有助於提升調解中心未來的服務。

調解中心亦投放大量資源，把替代性排解爭議服務推廣至社會各層面。除了大眾媒體廣告外，調解中心更首次展開社交媒體的宣傳工作，同時繼續參與多個投資博覽活動，向投資者進行直接推廣。調解中心亦進行了一項公眾認知度調查，以評估調解中心宣傳策略的成效及公眾對調解中心的認知及觀感。



PUBLICITY 推廣

## PROMOTION TO THE PUBLIC 大眾宣傳

### Public Awareness Survey 公眾認知度調查

To ascertain the public awareness of the FDRC and its services, a public awareness survey was conducted in March and April by a market research company commissioned by the FDRC. A total of 1,003 public members were successfully interviewed via telephone under the random sampling method.

The result showed that 44% of the overall respondents and 51% of respondents who had experience in investing activities were aware of the FDRC, whilst nearly 75% of respondents indicated that they would consider seeking help from the FDRC if they had financial disputes in future. The findings of the survey served as an important reference for the FDRC's future promotional strategy.

為了解調解中心及其服務的公眾認知度，調解中心於三至四月期間，委托一間市場調研公司進行了一項公眾認知度調查，以電話隨機抽樣方式，成功向1,003名市民進行調查。

調查結果顯示，約有44%的整體受訪者及約51%擁有投資經驗的受訪者認識調解中心，另外，接近75%的受訪者表示如果遇上金融糾紛，會考慮向調解中心尋求協助。調查的發現對調解中心制訂未來的宣傳策略具有重要的參考作用。





## Promoting at Community Level 社區層面的推廣活動

The FDRC pursued an active role in promoting its services at district level and had direct engagement with the public. Promotional booth was set up at the “Sheung Wan Promenade Fair” organised by the Central and Western District Council in February and more than 500 people were reached.

We had put an emphasis on promoting to the community of investors specifically. The FDRC participated in 4 investment exhibitions and a total of over 3,000 participants acquired the information of the FDRC through the promotional materials and some quiz games on mediation knowledge. Face-to-face enquiry sessions were also offered in those events.

調解中心積極走入社區，與市民直接接觸。調解中心於二月參與由中西區區議會舉辦的「上環假日行人坊」活動，接觸超過五百名市民。

對投資社群的推廣更是我們工作的重中之重。調解中心參與了四項投資博覽活動，逾三千名投資者透過當中的宣傳品及參與調解知識問答遊戲獲取調解中心的資訊，而調解中心職員亦即場解答市民的查詢。

## Public Enquiry Meetings 公眾諮詢面談

The public enquiry meetings have been the key channels for the general public to learn about the FDRC's services. Depending on the specific situation of each enquirer, the FDRC Case Officers would explain in details the Intake Criteria, mediation and arbitration processes and answer any enquiries raised by the attendees during those meetings.

公眾諮詢面談是市民認識調解中心服務的主要渠道之一。在諮詢面談中，調解中心的調解計劃主任因應市民的具體情況，悉心解釋個案的受理準則、調解及仲裁程序，並即場回答市民的提問。

## Advertising Campaigns 廣告活動

Responding to the ever-advancing communication media, the FDRC has been exploring new channels to enhance the effectiveness of its promotional strategy. On top of its advertising campaigns on mass media like TV and radio, the FDRC has extended its exposure to the emerging social media by opening up a designated fan page on the Facebook to broaden its outreach to the community. To raise the public understanding of the services of the FDRC and the features of mediation, some quiz games were also launched on this new platform.

隨着傳播媒體的不斷發展，調解中心持續探索新的渠道以提升其宣傳效能。在電視及電台等大眾媒體的宣傳活動的基礎上，調解中心的宣傳亦擴展至新興的社交媒體，藉着在Facebook上開設的專頁，擴闊對社群的接觸面，並在新平台上推出問答遊戲，以提升公眾對調解中心服務和調解特點的認識。

## PUBLICITY 推廣

## STAKEHOLDER ENGAGEMENT 持份者聯繫

**Talks and Seminars for Financial Institutions and Professional Bodies**

為金融機構及專業團體而設的  
講座及簡介會

As an integral part of the financial infrastructure of Hong Kong and a leading alternative dispute resolution service provider, the FDRC has been striving to promote the applications and benefits of mediation and arbitration to stakeholders in order to encourage the use of alternative dispute resolution processes as a means to resolve financial disputes.

29 briefing sessions, talks and seminars were held in 2015 for various professional bodies and universities, including Investor Education Centre and Hong Kong Securities & Futures Professionals Association. A total of 1,312 people attended those events.

作為香港金融基建不可或缺的部份，同時亦是本地替代性糾紛解決服務的主要提供者，調解中心一直致力向各持份者推廣調解及仲裁的使用及其優點，鼓勵社會使用替代性糾紛解決程序以解決金融糾紛。

在2015年，調解中心為投資者教育中心、香港證券及期貨專業總會等專業團體及大學舉辦了29場簡介會、講座及研討會，總出席人數達1,312人。

**Consultation Meetings**

諮詢會面

To facilitate the formation of the FDRC's development strategy and directions, the FDRC conducted a series of consultation meetings with its stakeholders in 2015. More than 20 meetings were held with the major representative bodies of the financial industry to discuss in depth on the further enhancement of the usage and quality of the FDRC's services.

Moreover, a number of official visits from different governmental organisations from the mainland and overseas including China Banking Regulatory Commission, China Securities Regulatory Commission, the Supreme Court of Thailand and Securities Industry Dispute Resolution Centre of Malaysia were received by the FDRC. Those visits provided valuable opportunities for experience sharing and exchange of views among the parties concerned.

為制訂未來的發展策略和方向，調解中心於2015年度和持份者進行了一連串的諮詢會面。與金融業界主要代表組織舉行的逾20次會面中，各方就提升調解中心服務的使用及質素作出深入探討。

此外，調解中心亦接待了中國銀行業監督管理委員會、中國證券監督管理委員會、泰國最高法院、馬來西亞證券業糾紛調解中心等內地及海外官方機構的訪問。此等訪問提供了寶貴機會予各方分享經驗和交流意見。



# TRAINING AND WORKSHOPS

培訓及工作坊

Continuous professional development is crucial to the maintenance of high standard of services and hence the FDRC has been providing a series of tailor-made training programs for the mediators and arbitrators on the Lists annually to update and reinforce their professional knowledge and skills for enhancing the service performance of the FDRC.

In 2015, 3 CPD training courses were conducted by the FDRC for its listed mediators and arbitrators, namely, “Regulations and disputes-handling on the investment-linked assurance schemes (‘ILAS’) products”, “Negotiation skills in handling financial disputes”, and “Handling skills for the time-limited mediation”. Those workshops enabled participants to keep abreast of the latest regulatory developments in the financial markets and be refreshed with the mediation process of the FDRC.

持續專業發展是維持優質服務水平的關鍵，因此調解中心每年均為名單上的調解員和仲裁員安排一系列合適而實用的培訓課程，以更新及鞏固其相關的專業知識和技巧，從而提升調解中心的服務表現。

在2015年，調解中心為名單上的調解員和仲裁員舉辦了3項持續專業發展培訓課程，主題分別為「投資相連壽險(投連壽險)計劃產品的規管與糾紛處理」、「處理金融糾紛的談判技巧」及「處理限時調解的技巧」。這些課程不但讓參加者了解金融市場的最新法規發展，亦可對調解中心的調解程序溫故知新。

## REPORT OF THE

## DIRECTORS

## 董事局報告書

The directors submit herewith their annual report together with the audited financial statements for the year ended 31 December 2015.

**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 Unit 3701-4, 37/F, Sunlight Tower, 248 Queen’s Road East, Wan Chai, Hong Kong since 1 January 2015 (15/F, AIA Hong Kong Tower, 734 King’s Road, Quarry Bay, Hong Kong during 2014).

**Principal activities**

The Company is a non-profit making company limited by guarantee. It is an independent and impartial organisation administering the Financial Dispute Resolution Scheme (“FDRS”) which provides mediation and arbitration services to financial institutions (which are members of the 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.

**Financial statements**

The surplus of the Company for the year ended 31 December 2015 and the state of the Company’s affairs as at that date are set out in the financial statements on pages 48 to 71.

**Fixed assets**

Movements in fixed assets during the year ended 31 December 2015 are set out in note 7 to the financial statements.

**Share capital**

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

**Reserve**

Movement in reserve during the year ended 31 December 2015 are set out in statement of changes in equity on page 51.

董事局全人謹將截至二零一五年十二月三十一日止年度的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由二零一五年一月一日起均設於香港灣仔皇后大道東248號陽光中心37樓3701-04室（二零一四年設於香港鰂魚涌英皇道734號友邦香港大樓15樓）。

**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。本公司為一家獨立公正管理一套金融糾紛調解計劃（「調解計劃」）的機構，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，以解決他們之間的金錢爭議。本公司的成立目的是要更有效調解爭議，從而造福香港社群。

**財務報表**

本公司截至二零一五年十二月三十一日止年度的盈餘和本公司於該日的財政狀況載列於第48至第71頁的財務報表內。

**固定資產**

本公司截至二零一五年十二月三十一日止年度的固定資產變動詳載於財務報表附註7內。

**股本**

本公司是以擔保有限公司形式成立，因此並無任何股本。

**儲備**

本公司截至二零一五年十二月三十一日止年度的儲備變動詳載於第51頁的權益變動表內。

**The Board of Directors**

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

Prof Cheng Teresa Yeuk Wah

Ms Meena Datwani

Mr Fung Wei Lung Brian

Mr Greg Heaton (appointed with effect from 12 October 2015)

Mr Kan Ka-chong Frederick

Mr Lau James Henry Jr.

Mr Leung Kwong Hon Philip

Mr Ng Tze Wai (appointed with effect from 1 January 2015)

Mr Mark Robert Steward (resigned with effect from 24 September 2015)

Mr Tong Hon Shing (appointed with effect from 1 March 2016)

Mr Yeung Chi Wai Jason (retired with effect from 1 March 2016)

In accordance with Article 36 of the Company's Articles of Association, all the existing directors shall continue in office for the following year.

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.

**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.

**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

Prof. Cheng Teresa Yeuk Wah

Chairman

Hong Kong

6 May 2016

**董事局**

本財政年度內至本報告日期止的在任董事如下:

鄭若驊教授

戴敏娜女士

馮煒能先生

Mr Greg Heaton (委任於二零一五年十月十二日生效)

簡家驄先生

劉怡翔先生

梁光漢先生

吳子威先生 (委任於二零一五年一月一日生效)

施衛民先生 (辭任於二零一五年九月二十四日生效)

唐漢城先生 (委任於二零一六年三月一日生效)

楊志威先生 (退任於二零一六年三月一日生效)

根據本公司的公司組織章程細則第36條，全體現任董事將於來年繼續留任。

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。

**董事彌償**

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，並曾於整個年度內生效。

**核數師**

畢馬威會計師事務所任滿告退，並願膺選連任。本董事局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

鄭若驊教授

主席

香港

二零一六年五月六日

# INDEPENDENT AUDITOR'S

## REPORT

### 獨立核數師報告書

to the members of Financial Dispute Resolution Centre (Incorporated in Hong Kong and limited by guarantee)  
致金融糾紛調解中心成員（以擔保有限公司形式於香港註冊成立的有限公司）

We have audited the financial statements of Financial Dispute Resolution Centre (“the Company”) set out on pages 48 to 71, which comprise the statement of financial position as at 31 December 2015, the statement of comprehensive income, statement of changes in equity and cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information.

#### Directors' responsibility for the financial statements

The directors of the Company are responsible for the preparation of financial statements that give a true and fair view in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants 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.

#### Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. 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.

We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial

本核數師（以下簡稱「我們」）已審核刊於第48至第71頁金融糾紛調解中心（「貴公司」）的財務報表，此財務報表包括於二零一五年十二月三十一日的財務狀況表和貴公司於截至該日止年度的全面收益表、權益變動表和現金流量表，以及主要會計政策概要及其他附註解釋。

#### 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。

#### 核數師的責任

我們的責任是根據我們的審核對該等財務報表作出意見。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。

我們已根據香港會計師公會頒佈的《香港核數準則》進行審核。這些準則要求我們遵守道德規範，並規劃及執行審核，以合理確定此等財務報表是否存有任何重大錯誤陳述。

審核涉及執行政序以獲取有關財務報表所載金額及披露資料的審核憑證。所選定的程序取決於核數師的判斷，包括評估由於欺詐或錯誤而導致財務報表存有重大錯誤陳述的風險。在評



statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements that give a true and fair view 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 December 2015 and of the Company's financial performance and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

KPMG  
Certified Public Accountants

8<sup>th</sup> Floor, Prince's Building  
10 Chater Road  
Central, Hong Kong  
6 May 2016

估該等風險時，核數師考慮與該公司編製真實而公允的財務報表相關的內部控制，以設計適當的審核程序，但並非為對公司的內部控制的效能發表意見。審核亦包括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的合理性，以及評價財務報表的整體列報方式。

我們相信，我們所獲得的審核憑證是充足和適當地為我們的審核意見提供基礎。

#### 意見

我們認為，該等財務報表已根據《香港財務報告準則》真實而公允地反映貴公司於二零一五年十二月三十一日的財務狀況及貴公司於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。

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  
二零一六年五月六日

## STATEMENT OF

## COMPREHENSIVE INCOME

## 全面收益表

for the year ended 31 December 2015 (Expressed in Hong Kong dollars)

截至二零一五年十二月三十一日止年度（以港幣列示）

	Note 附註	2015	2014
<b>Income 收入</b>	3	\$ 17,541,200	\$ 35,093,300
Other revenue 其他收入	4	681,053	248,958
		<u>\$ 18,222,253</u>	<u>\$ 35,342,258</u>
<b>Expenditure 支出</b>			
Staff costs 員工成本		\$ 7,769,308	\$ 9,644,580
Depreciation and amortisation 折舊及攤銷		1,585,886	2,763,914
Other administrative and operating expenses 其他行政及經營費用		8,654,477	11,646,240
		<u>\$ 18,009,671</u>	<u>\$ 24,054,734</u>
<b>Surplus and total comprehensive income for the year</b>	5	<u>\$ 212,582</u>	<u>\$ 11,287,524</u>
年度盈餘及全面收益總額			

The notes on pages 53 to 71 form part of these financial statements.

第53至71頁的附註屬本財務報表的一部份。

# STATEMENT OF FINANCIAL POSITION

## 財務狀況表

at 31 December 2015 (Expressed in Hong Kong dollars)

於二零一五年十二月三十一日 (以港幣列示)

	Note 附註	2015	2014
<b>Non-current assets 非流動資產</b>			
Property, plant and equipment 物業、廠房和設備	7	\$ 2,354,356	\$ 2,559,164
Intangible asset 無形資產	8	82,072	279,046
Deposits, prepayment and other receivables 按金、預付款和其他應收款	9	945,336	962,336
		<u>\$ 3,381,764</u>	<u>\$ 3,800,546</u>
<b>Current assets 流動資產</b>			
Deposits, prepayment and other receivables 按金、預付款和其他應收款	9	\$ 677,867	\$ 657,024
Time deposits with original maturity of over three months 原定多於三個月到期之定期存款		64,704,675	-
Cash and cash equivalents 現金和現金等價物	10	6,960,445	72,340,348
		<u>\$ 72,342,987</u>	<u>\$ 72,997,372</u>
<b>Current liabilities 流動負債</b>			
Accruals and other payables 應計款項和其他應付款	11	\$ 1,308,588	\$ 2,594,337
<b>Net current assets 流動資產淨值</b>		<u>\$ 71,034,399</u>	<u>\$ 70,403,035</u>
<b>Total assets less current liabilities 資產總值減流動負債</b>		\$ 74,416,163	\$ 74,203,581
<b>Non-current liabilities 非流動負債</b>			
Accruals and other payables 應計款項和其他應付款	11	800,000	800,000
<b>NET ASSETS 資產淨值</b>		<u>\$ 73,616,163</u>	<u>\$ 73,403,581</u>

## STATEMENT OF

## FINANCIAL POSITION (CONTINUED)

## 財務狀況表 (續)

at 31 December 2015 (Expressed in Hong Kong dollars)

於二零一五年十二月三十一日 (以港幣列示)

	Note 附註	2015	2014
<b>RESERVES 儲備</b>			
Reserves 儲備	12	\$ 73,616,163	\$ 73,403,581
<b>TOTAL RESERVES 儲備總額</b>		<u>\$ 73,616,163</u>	<u>\$ 73,403,581</u>

Approved and authorised for issue by the board of directors on 6 May 2016 and signed on its behalf by:

董事局於2016年5月6日核准並許可發出，並由下列人士代表簽署：

**Prof. Cheng Teresa Yeuk Wah 鄭若驊教授**  
Chairman 主席

**Mr. Ng Tze Wai 吳子威先生**  
Director and CEO 董事及行政總裁

The notes on pages 53 to 71 form part of these financial statements.

第53至71頁的附註屬本財務報表的一部份。

# STATEMENT OF CHANGES IN EQUITY

## 權益變動表

for the year ended 31 December 2015 (Expressed in Hong Kong dollars)  
截至二零一五年十二月三十一日止年度（以港幣列示）

	<i>Reserves</i> 儲備
<b>At 1 January 2014</b> 於2014年1月1日	\$ 62,116,057
<b>Changes in equity for 2014:</b> 2014年股權變動：	
Accumulated surplus and total comprehensive income for the year 本年度累計盈餘及全面收益總額	<u>11,287,524</u>
<b>At 31 December 2014 and 1 January 2015</b> 於2014年12月31日及2015年1月1日	\$ 73,403,581
<b>Changes in equity for 2015:</b> 2015年股權變動：	
Accumulated surplus and total comprehensive income for the year 本年度累計盈餘及全面收益總額	<u>212,582</u>
<b>At 31 December 2015</b> 於2015年12月31日	<u><u>\$ 73,616,163</u></u>

*The notes on pages 53 to 71 form part of these financial statements.*  
第53至71頁的附註屬本財務報表的一部份。

# CASH FLOW STATEMENT

## 現金流量表

for the year ended 31 December 2015 (Expressed in Hong Kong dollars)  
截至二零一五年十二月三十一日止年度（以港幣列示）

	Note 附註	2015	2014
<b>Operating activities 經營活動</b>			
Surplus for the year 年度盈餘		\$ 212,582	\$ 11,287,524
Adjustments for 調整項目：			
Depreciation and amortisation 折舊及攤銷		1,585,886	2,763,914
Interest income 利息收入		(601,903)	(237,158)
Write-off of fixed assets 固定資產撇銷		-	910,006
		<u>1,196,565</u>	<u>14,724,286</u>
<b>Operating surplus before changes in working capital 營運資金變動前的經營盈餘</b>		<b>\$ 1,196,565</b>	<b>\$ 14,724,286</b>
Decrease/(increase) in deposits, prepayments and other receivables 按金、預付款和其他應收款減少/(增加)		60,648	(1,319,151)
Decrease in receipts in advance 預收款減少		-	(7,000,000)
(Decrease)/increase in accruals and other payables 應計款項和其他應付款(減少)/增加		(1,285,749)	1,048,335
		<u>(1,285,749)</u>	<u>1,048,335</u>
<b>Net cash (used in) / generated from operating activities 經營活動(所用)/產生的現金淨額</b>		<b>\$ (28,536)</b>	<b>\$ 7,453,470</b>
<b>Investing activities 投資活動</b>			
Increase in time deposits with original maturity of over three months 原定多於三個月到期之定期存款增加		\$ (64,704,675)	\$ -
Payment for purchase of fixed assets 購置固定資產款項		(1,184,104)	(2,096,208)
Interest income received 已收利息收入		537,412	224,909
		<u>(65,351,367)</u>	<u>(1,871,299)</u>
<b>Net cash used in investing activities 投資活動所用的現金淨額</b>		<b>\$ (65,351,367)</b>	<b>\$ (1,871,299)</b>
<b>Net (decrease)/increase in cash and cash equivalents 現金和現金等價物(減少)/增加淨額</b>		<b>\$ (65,379,903)</b>	<b>\$ 5,582,171</b>
<b>Cash and cash equivalents as at 1 January 於1月1日的現金和現金等價物</b>		<u>72,340,348</u>	<u>66,758,177</u>
<b>Cash and cash equivalents as at 31 December 於12月31日的現金和現金等價物</b>	10	<u>\$ 6,960,445</u>	<u>\$ 72,340,348</u>

The notes on pages 53 to 71 form part of these financial statements.  
第53至71頁的附註屬本財務報表的一部份。



# 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 is an independent and impartial organisation administering the FDRS which provides mediation and arbitration services to financial institutions (which are members of the 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. Significant 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. A summary of the significant accounting policies adopted by the Company is set out 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(b) 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.

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

#### 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。本公司為一家獨立公正管理一套調解計劃的機構，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，以解決他們之間的金錢爭議。本公司的成立目的是要更有效調解爭議，從而造福香港社群。

#### 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。以下是本公司採用的主要會計政策概要。

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(b)。

##### (b) 財務報表的編制基準

編製本財務報表時是以歷史成本作為計量基準。

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

# NOTES

## TO THE FINANCIAL STATEMENTS

### 財務報表附註

(Expressed in Hong Kong dollars)  
(以港幣列示)

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 the following amendments to HKFRSs that are first effective for the current accounting period of the Company:

- Annual Improvements to HKFRSs 2010-2012 Cycle
- Annual Improvements to HKFRSs 2011-2013 Cycle

None of these 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 16).

#### (d) Fixed assets and depreciation

Fixed assets 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 unexpired term of the lease
• Furniture and fixtures	5 years
• Office equipment	3 years
• Computer equipment and software	3 years

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

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) 會計政策的修訂

香港會計師公會頒佈了以下於本公司的本會計期間首次生效的《香港財務報告準則》：

- 香港財務報告準則二零一零年至二零一二年週期之年度改進
- 香港財務報告準則二零一一年至二零一三年週期之年度改進

上述年度改進並無對本公司當前或以往期間編制或列報的業績及財務狀況產生重大影響。本公司並無採用任何在當前會計期間尚未生效的新準則或詮釋（參見附註16）。

#### (d) 固定資產及折舊

固定資產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	餘下租賃期
• 傢俱及固定裝置	5年
• 辦公室設備	3年
• 電腦設備及軟件	3年

本公司會每年審閱資產的可用期限和殘值（如有）。

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 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.

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.

#### (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.

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（已扣除銷售成本）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稅前折現率，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。

#### (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

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。

# NOTES

## TO THE FINANCIAL STATEMENTS

### 財務報表附註

(Expressed in Hong Kong dollars)  
(以港幣列示)

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.

#### (f) Deposits, prepayments and other receivables

Deposits, prepayments and other receivables are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method, less allowance for impairment of doubtful debts, except where the receivables are interest-free loans made to related parties without any fixed repayment terms or the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less allowance for impairment of doubtful debts.

Impairment losses for bad and doubtful debts are recognised when there is objective evidence of impairment and are measured as the difference between the carrying amount of the financial asset and the estimated future cash flows, discounted at the asset's original effective interest rate where the effect of discounting is material. Objective evidence of impairment includes observable data that comes to the attention of the Company about events that have an impact on the asset's estimated future cash flows such as significant financial difficulty of the debtor.

Impairment losses for other receivables whose recovery is considered doubtful but not remote are recorded using an allowance account.

When the Company is satisfied that recovery is remote, the amount considered irrecoverable is written off against the receivable directly and any amounts held in the allowance account relating to that debt are reversed. Subsequent recoveries of amounts previously charged to the allowance account are reversed against the allowance account. Other changes in the allowance account and subsequent recoveries of amounts previously written off directly are recognised in comprehensive income.

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（已扣除銷售成本）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稅前折現率，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。

#### (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初始確認，其後以實際利率法按攤銷成本減去呆賬減值準備後所得數額入賬；但如應收款為提供予關聯方並不設固定還款期的免息貸款或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呆賬減值準備後所得數額入賬。

呆壞賬的減值虧損會於出現減值的客觀跡象時確認。如折現影響重大，減值虧損是以金融資產的賬面金額與以其初始實際利率折現的預計未來現金流量之間的差額計量。減值的客觀證據包括本公司注意到會對資產的預計未來現金流量有影響的可觀察數據，例如債務人出現重大的財務困難。

其他應收款的減值虧損的可收回性被視為可疑，但不是可能性極低時，會採用準備賬來記錄。

當本公司認為收回的可能性極低時，被視為不可收回的數額便會直接沖銷應收款，與該債項有關而在準備賬內持有的任何數額也會轉回。其後收回早前計入準備賬的數額會在準備賬轉回。準備賬的其他變動和其後收回早前直接沖銷的數額均在全面收益中確認。

**(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.

**(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**

Revenue is measured at the fair value of the consideration received or receivable. Provided it is probable that the economic benefits will flow

(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。

**(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3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**

如果本公司須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。如果本公司的義務須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**

收入是按已收或應收價款的公允價值計

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### 財務報表附註

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to the Company and the revenue and costs, if applicable, can be measured reliably, revenue is recognised in comprehensive income as follows:

- (i) Service fee income is recognised when application fees for mediation services are received 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 recognised in the statement of financial position initially when there is reasonable assurance that they will be received and that the Company will comply with the conditions attaching to them if any. Contributions are recognised in comprehensive income on a systematic basis over the periods in which the Company recognises as expenses the related cost for which the contributions are intended to compensate.

#### *(m) Employee benefits*

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) Operating lease charges*

Where the Company has the use of assets under operating leases, payments made under the leases are charged to comprehensive income in equal instalments over the accounting periods covered by the lease terms, except where an alternative basis is more representative of the pattern of benefits to be derived from the leased asset. Lease incentives received are recognised in comprehensive income as an integral part of the aggregate net lease payments made. Contingent rentals are charged to comprehensive income in the accounting period in which they are incurred.

量。如果經濟效益可能會流入本公司，而收入和成本（如適用）又能夠可靠地計量時，收入便會根據下列基準在全面收益中確認：

- (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。

#### *(1) 創辦成員的出資*

當有合理憑證證明將會收到創辦成員的出資，而本公司將遵守有關出資附帶的條件（如有）時，便會於財務狀況表確認有關款項。本公司擬以這些補助金彌償的相關成本獲確認為支出的期間內，有關出資會有系統地於全面收益中確認。

#### *(m) 僱員福利*

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) 經營租賃費用*

如果本公司是以經營租賃獲得資產的使用權，則根據租賃作出的付款會在租賃期所涵蓋的會計期間內，以等額在全面收益中列支；但如有其他基準能更清楚地反映租賃資產所產生的收益模式則除外。租賃所涉及的激勵措施均在全面收益中確認為租賃淨付款總額的組成部份。或有租金在其產生的會計期間內在全面收益中列支。



**(o) 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.

(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.

**(o) 關聯方**

(A) 如屬以下人士，即該人士或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。

(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集團（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) 該實體或屬集團一部分的任何成員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。

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## TO THE FINANCIAL STATEMENTS

### 財務報表附註

(Expressed in Hong Kong dollars)

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#### 3. Income

Income represents the contributions from founder members and the service fees earned from claimants' applications and in-house mediation. No specific conditions are attached to the Company's contributions received.

The amount of each significant category of revenue recognised in income during the year is as follows:

#### 3. 收入

是指創辦成員的出資，以及因申索人提出申請及本公司提供調解服務所賺取的服務費用。本公司所收到的出資並不附帶特定條件。

年度內於收入中確認的每項重大收入分類的金額如下：

	2015	2014
Contributions from founder members 創辦成員的出資	\$ 17,500,000	\$ 35,000,000
Application fee for mediation service 調解服務申請費	4,200	6,800
In-house mediation service 本公司提供的調解服務	<u>37,000</u>	<u>86,500</u>
	<u>\$ 17,541,200</u>	<u>\$ 35,093,300</u>

#### 4. Other revenue 其他收入

	2015	2014
Admission fee to the FDRC List of Mediators/Arbitrators 加入調解計劃轄下調解員 / 仲裁員名單的費用	\$ -	\$ 1,000
Renewal fee for the FDRC List of Mediators/Arbitrators 調解計劃轄下調解員 / 仲裁員名單的續期費	11,800	-
Room rental income 房間租賃收入	64,250	-
Interest income 利息收入	601,903	237,158
Sundry income 雜項收入	<u>3,100</u>	<u>10,800</u>
	<u>\$ 681,053</u>	<u>\$ 248,958</u>

**5. Surplus**

Surplus is arrived at after charging:

**(a) Staff costs 員工成本**

Salaries, wages and other benefits

薪金、工資和其他福利

Contributions to defined contribution retirement plan

界定供款退休計劃供款

**(b) Other items 其他項目**

Operating lease charges in respect of office premises

辦公室物業的經營租賃費用

Auditors' remuneration 核數師酬金

Depreciation and amortisation 折舊及攤銷

**5. 盈餘**

有關盈餘是計及以下各項後得出：

	2015	2014
	\$ 7,547,871	\$ 9,409,235
	<u>221,437</u>	<u>235,345</u>
	<u>\$ 7,769,308</u>	<u>\$ 9,644,580</u>
	\$ 3,515,366	\$ 4,029,181
	120,000	121,950
	<u>1,585,886</u>	<u>2,763,914</u>
	<u>\$ 5,221,252</u>	<u>\$ 6,915,045</u>

**6. Directors' remuneration**

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:

**6. 董事酬金**

根據香港《公司條例》第383(1)條以及《公司(披露董事利益資料)規則》第2部列報的董事酬金如下：

	2015	2014
Directors' fee 董事酬金	\$ -	\$ -
Salaries, allowance and benefits in kind	1,800,000	1,836,826
薪金、津貼和實物利益		
Performance-based bonus 績效獎金	127,500	-
Retirement scheme contribution 退休計劃供款	18,000	10,750
Other payments 其他款項	-	824,137

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

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

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## 7. Property, plant and equipment 物業、廠房和設備

	<i>Leasehold improvements</i> 租賃改善	<i>Furniture and fixtures</i> 傢俱及 固定裝置	<i>Office equipment</i> 辦公室設備	<i>Computer equipment and software</i> 電腦設備 及軟件	<i>Total</i> 總額
<b>Cost 成本：</b>					
At 1 January 2015 於2015年1月1日	\$ 2,090,048	\$ 260,175	\$ 363,011	\$ 1,445,551	\$ 4,158,785
Additions 增置	<u>1,089,296</u>	<u>-</u>	<u>9,489</u>	<u>85,319</u>	<u>1,184,104</u>
At 31 December 2015 於2015年12月31日	<u>\$ 3,179,344</u>	<u>\$ 260,175</u>	<u>\$ 372,500</u>	<u>\$ 1,530,870</u>	<u>\$ 5,342,889</u>
<b>Accumulated depreciation 累計折舊：</b>					
At 1 January 2015 於2015年1月1日	\$ -	\$ (147,172)	\$ (336,552)	\$ (1,115,897)	\$ (1,599,621)
Charge for the year 本年度的折舊	<u>(1,055,892)</u>	<u>(52,156)</u>	<u>(26,022)</u>	<u>(254,842)</u>	<u>(1,388,912)</u>
At 31 December 2015 於2015年12月31日	<u>\$ (1,055,892)</u>	<u>\$ (199,328)</u>	<u>\$ (362,574)</u>	<u>\$ (1,370,739)</u>	<u>\$ (2,988,533)</u>
<b>Net book value 賬面淨值：</b>					
At 31 December 2015 於2015年12月31日	<u>\$ 2,123,452</u>	<u>\$ 60,847</u>	<u>\$ 9,926</u>	<u>\$ 160,131</u>	<u>\$ 2,354,356</u>

	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
<b>Cost 成本：</b>					
At 1 January 2014 於2014年1月1日	\$ 6,731,068	\$ 562,272	\$ 378,113	\$ 1,451,869	\$ 9,123,322
Additions 增置	2,090,048	-	6,160	-	2,096,208
Disposals 處置	<u>(6,731,068)</u>	<u>(302,097)</u>	<u>(21,262)</u>	<u>(6,318)</u>	<u>(7,060,745)</u>
At 31 December 2014 於2014年12月31日	<u>\$ 2,090,048</u>	<u>\$ 260,175</u>	<u>\$ 363,011</u>	<u>\$ 1,445,551</u>	<u>\$ 4,158,785</u>
<b>Accumulated depreciation 累計折舊：</b>					
At 1 January 2014 於2014年1月1日	\$ (4,113,430)	\$ (202,683)	\$ (229,398)	\$ (637,908)	\$ (5,183,419)
Charge for the year 本年度的折舊	(1,843,296)	(112,454)	(127,235)	(483,956)	(2,566,941)
Written-back on disposals 處置變賣撥回	<u>5,956,726</u>	<u>167,965</u>	<u>20,081</u>	<u>5,967</u>	<u>6,150,739</u>
At 31 December 2014 於2014年12月31日	<u>\$ -</u>	<u>\$ (147,172)</u>	<u>\$ (336,552)</u>	<u>\$ (1,115,897)</u>	<u>\$ (1,599,621)</u>
<b>Net book value 賬面淨值：</b>					
At 31 December 2014 於2014年12月31日	<u>\$ 2,090,048</u>	<u>\$ 113,003</u>	<u>\$ 26,459</u>	<u>\$ 329,654</u>	<u>\$ 2,559,164</u>

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(Expressed in Hong Kong dollars)

(以港幣列示)

**8. Intangible asset 無形資產**

	<i>Computer software</i> 電腦軟件
<b>Cost 成本：</b>	
At 1 January 2015 於2015年1月1日	\$ 590,920
Additions 增置	<u>-</u>
At 31 December 2015 於2015年12月31日	\$ 590,920
At 1 January 2014 於2014年1月1日	\$ 590,920
Additions 增置	<u>-</u>
At 31 December 2014 於2014年12月31日	\$ 590,920
<b>Accumulated amortisation 累計攤銷：</b>	
At 1 January 2015 於2015年1月1日	\$ 311,874
Charge for the year 本年度攤銷	<u>196,974</u>
At 31 December 2015 於2015年12月31日	\$ 508,848
At 1 January 2014 於2014年1月1日	\$ 114,901
Charge for the year 本年度攤銷	<u>196,973</u>
At 31 December 2014 於2014年12月31日	\$ 311,874
<b>Net book value 賬面淨值：</b>	
At 31 December 2015 於2015年12月31日	\$ <u>82,072</u>
At 31 December 2014 於2014年12月31日	\$ <u>279,046</u>



## 9. Deposits, prepayments and other receivables

	2015	2014
Deposits 按金	\$ 945,336	\$ 962,336
Prepayments 預付款	601,127	639,525
Other receivables 其他應收款	76,740	17,499
	<u>\$ 1,623,203</u>	<u>\$ 1,619,360</u>

## Disclosed as 披露為：

Non-current assets 非流動資產	\$ 945,336	\$ 962,336
Current assets 流動資產	677,867	657,024
	<u>\$ 1,623,203</u>	<u>\$ 1,619,360</u>

The amount of the Company's deposits and prepayments expected to be recovered or recognised as expense after more than one year is \$945,336 (2014: \$962,336) and is disclosed under non-current assets. All of the other 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

	2015	2014
Deposits 按金	\$ 945,336	\$ 962,336
Prepayments 預付款	601,127	639,525
Other receivables 其他應收款	76,740	17,499
	<u>\$ 1,623,203</u>	<u>\$ 1,619,360</u>

## Disclosed as 披露為：

Non-current assets 非流動資產	\$ 945,336	\$ 962,336
Current assets 流動資產	677,867	657,024
	<u>\$ 1,623,203</u>	<u>\$ 1,619,360</u>

本公司預計於逾一年後收回或確認為開支的按金及預付款數額為945,336元（2014年：962,336元），並披露為非流動資產。所有其他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:

	2015	2014
Cash at bank and on hand 銀行存款和現金	\$ 760,445	\$ 6,626,552
Time deposits with original maturity of less than three months 原定少於三個月到期之定期存款	6,200,000	65,713,796
	<u>\$ 6,960,445</u>	<u>\$ 72,340,348</u>

Cash and cash equivalents 現金和現金等價物

## 10. 現金和現金等價物

現金和現金等價物包括：

	2015	2014
Cash at bank and on hand 銀行存款和現金	\$ 760,445	\$ 6,626,552
Time deposits with original maturity of less than three months 原定少於三個月到期之定期存款	6,200,000	65,713,796
	<u>\$ 6,960,445</u>	<u>\$ 72,340,348</u>

Cash and cash equivalents 現金和現金等價物

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(以港幣列示)

## 11. Receipts in advance, accruals and other payables 預收款項、應計款項和其他應付款

	2015	2014
Accruals 應計款項	\$ 1,651,045	\$ 1,520,338
Other payables 其他應付款	457,543	1,873,999
	<u>\$ 2,108,588</u>	<u>\$ 3,394,337</u>

## Disclosed as 披露為：

Non-current liabilities 非流動負債	\$ 800,000	\$ 800,000
Current liabilities 流動負債	1,308,588	2,594,337
	<u>\$ 2,108,588</u>	<u>\$ 3,394,337</u>

The amount of the Company's accruals expected to be settled after more than one year is \$800,000 (2014: \$800,000) and is 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.

本公司預計於逾一年後結算的應計款項數額為800,000元（2014年：800,000元），並披露為非流動負債。所有應計款項和其他應付款預期可於一年內結算或按要求償還。

## 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 memorandum 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 Monetary Authority ("HKMA") and the Securities and Futures Commission ("SFC").

## 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) Capital management**

The Company defines “capital” as the reserves maintained by the Company. On this basis the amount of capital employed at 31 December 2015 was \$73,593,663 (2014: \$73,403,581). 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 USFST, 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 2017. Upon the implementation of its funding formula, which is expected to be launched around 2017 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.

The Company was not subject to externally imposed capital requirements.

**(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，於二零一五年十二月三十一日的資本額為73,593,663元（2014年：73,403,581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，財經事務及庫務局副局長、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，三個出資方已同意本公司使用其累計盈餘及出資方的財務承擔，以維持本公司於二零一四年十二月三十一日至二零一七年期間的運作。在實施融資方案後（取決於諮詢結果，預計其將於2017年前後實施），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。

本公司毋須遵守外間訂立的資本規定。

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#### 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:

	<i>Carrying amount</i> 賬面金額	<i>Within 1 year or on demand</i> 1年內或按要求償還	<i>More than 1 year but less than 5 years</i> 1年後但5年內
2015 Accruals and other payables 2015 應計款項和其他應付款	\$ <u>2,108,588</u>	\$ <u>1,308,588</u>	\$ <u>800,000</u>
2014 Accruals and other payables 2014 應計款項和其他應付款	\$ <u>3,394,337</u>	\$ <u>2,594,337</u>	\$ <u>800,000</u>

##### (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.

#### 13. 金融風險管理和公允價值

本公司須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：

##### (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) 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 2015, the Company was not exposed to significant interest rate risk arising from cash deposited in savings and fixed deposits accounts.

**(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.

**14. Commitments**

(a) Capital commitments outstanding at 31 December 2015 in respect of leasehold improvement not provided for in the financial statements were as follows:

Contracted for 已訂約

(b) At 31 December 2015, the total future minimum lease payments to properties under non-cancellable operating leases are payable as follows:

Within 1 year 1年內

After 1 year but within 5 years 1年後但5年內

The above leases have a contract term of 3 years. The Company decided not to renew the lease of its Quarry Bay office expiring in February 2015 and entered into a new lease of 3 years for the Wan Chai office, expiring in October 2017, with a right to renew the lease when all terms are renegotiated. The leases do not include contingent rentals.

**(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。於二零一五年十二月三十一日，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。

**(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. 承擔**

(a) 於二零一五年十二月三十一日就租賃改善未償付而又未在財務報表內提撥準備的資本承擔如下：

	2015	2014
	\$ 111,895	\$ 2,079,689

(b) 於二零一五年十二月三十一日，根據一份不可解除的經營租賃在日後應付的最低物業租賃付款總額如下：

	2015	2014
	\$ 3,097,152	\$ 3,722,152
	<u>2,580,960</u>	<u>5,678,112</u>
	<u>\$ 5,678,112</u>	<u>\$ 9,400,264</u>

上述租賃的合同期限為3年。本公司位於鯪魚涌的辦事處於2015年2月到期，之後不再續租，新辦事處位於灣仔，已簽訂3年新租約，租約將於2017年10月到期，屆時可續租，但所有條款須重新商定。各項租賃均不包含或有租金。

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#### 15. Material related party transactions

##### (a) Transactions with key management personnel

The remuneration 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) Transactions with other related parties

During the year, the Company entered into the following material related party transactions:

	Note 附註	2015	2014
Contributions from founder members 創辦成員出資	3	\$ 17,500,000	\$ 35,000,000

#### 16. Possible impact of amendments, new standards and interpretations issued but not yet effective for the year ended 31 December 2015

Up to the date of issue of these financial statements, the HKICPA has issued a number of amendments and new standards which are not yet effective for the year ended 31 December 2015 and which have not been adopted in these financial statements. These include the following which may be relevant to the Company.

Annual improvements to HKFRSs 2012-2014 cycle  
香港財務報告準則二零一二年至二零一四年週期之年度改進

1 January 2016

2016年1月1日

Amendments to HKAS 1, Disclosure initiative  
香港會計準則第1號(修訂本), 披露計劃

1 January 2016

2016年1月1日

Amendments to HKAS 16 and HKAS 38, Clarification of acceptable methods of depreciation and amortisation

1 January 2016

2016年1月1日

香港會計準則第16號及香港會計準則第38號(修訂本), 折舊及攤銷可接受之方法澄清

#### 15. 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

本公司於年度內進行的主要關聯方交易如下:

#### 16. 已頒佈但尚未在截至二零一五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多項自截至二零一五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修訂和新準則。這些準則變化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*



*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*

HKFRS 15, Revenue from contracts with customers  
香港財務報告準則第15號，來自客戶合約之收入

*1 January 2018  
2018年1月1日*

HKFRS 9, Financial instruments  
香港財務報告準則第9號，金融工具

*1 January 2018  
2018年1月1日*

The Company is in the process of making an assessment of what the impact of these amendments 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 Company's results of operations and financial position.

本公司正在評估這些修訂對初始採用期間的影響。截至目前為止，本公司相信，採納這些修訂不大可能會嚴重影響本公司的營運業績及財政狀況。



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