



Jeffrey Mak Law Firm  
麦振兴律师事务所  
www.jmaklegal.com

# Financial Services Regulatory Update 金融服务监管资讯

2023.05.26

## **The People's Bank of China, Hong Kong Securities and Futures Commission and Hong Kong Monetary Authority Commences Mutual Access Between the Mainland and Hong Kong Interest Rate Swap Markets**

On July 4, 2022, the People's Bank of China (PBoC), the Securities and Futures Commission (SFC) and the Hong Kong Monetary Authority (HKMA) made a joint announcement on July 4, 2022 on their agreement for China Foreign Exchange Trade System (National Interbank Funding Center) (CFETS), Shanghai Clearing House (SHCH) and OTC Clearing Hong Kong Limited (OTC Clear) to collaborate in developing Swap Connect – mutual access between the Mainland and Hong Kong interest rate swap markets.

Swap Connect refers to an arrangement which will enable investors to participate in the financial derivatives markets in the Mainland and Hong Kong through a connection between Infrastructure Institutions in both places. At the initial stage, Northbound Trading will commence first, allowing investors from Hong Kong and other countries and regions (Overseas Investors) to participate in the Mainland interbank financial derivatives market through mutual access between Hong Kong and Mainland Infrastructure Institutions in respect of trading, clearing and settlement. Southbound Trading, which allows Mainland investors to access the Hong Kong financial derivatives market through mutual access between Infrastructure Institutions in both places, will be explored in due course.

The program begins with Northbound Trading, allowing overseas investors from Hong Kong and other countries and regions to participate in the Mainland interbank financial derivatives market through a connection between financial infrastructure institutions in the two markets. Northbound Trading of Swap Connect was launched on May 15, 2023. The main trading and clearing arrangements under Northbound Trading of Swap Connect are as follow:

At the initial stage of the Swap Connect, eligible products will include interest rate swap contracts. The quotation, transaction and settlement currency will be in renminbi (RMB). In order to participate in Northbound

Trading, Mainland investors (i.e. Swap Connect Dealers) shall sign an agreement with CFETS for providing price quotation and also be a Clearing Member of SHCH or a client of such a Clearing Member; overseas investors shall be overseas institutional investors who meet the PBoC's requirements and have completed filings for participating in the Mainland interbank bond market, and have been granted trading permission for Northbound Trading by CFETS. Overseas investors who intend to apply for Northbound Trading permission shall apply to OTC Clear to become its Clearing Member or a client of such a Clearing Member.

For trading quota, at the initial stage, the daily net notional principal amounts of the interest rate swap contracts traded by all overseas investors under Northbound Trading shall not exceed RMB20 billion. Subsequently, the quota amount may be adjusted as and when appropriate based on market conditions. For Clearing quota, SHCH and OTC Clear will establish a Swap Connect financial resources pool in respect of the risk exposure between the two clearing houses. At the initial stage, the Swap Connect financial resources pool corresponding to the risk exposure of the net positions between SHCH and OTC Clear shall not exceed RMB4 billion. Subsequently, the quota amount may be adjusted as and when appropriate based on market conditions.

Swap Connect is the latest development in the pioneering Connect Program and has been warmly welcomed by regional and international investors. On the first day of the program's launch, 27 offshore investors traded onshore RMB interest rate swaps with a notional value exceeding RMB8,259 million.

The launch of Bond Connect in 2017, part of the broader Connect program, was an important first milestone in the opening of the Mainland bond market. This marked the beginning of even closer cooperation between Mainland China and Hong Kong's fixed-income markets. Since that time, international investors' onshore bond holdings have grown steadily from RMB0.8 trillion in June 2017 to RMB3.4 trillion in December 2022, up by about 300% from that of 2017 when the scheme was first launched.

### Remarks

Swap Connect is an important measure of the Central Government to support the development of Hong Kong and enhance Mainland-Hong Kong cooperation. By delivering enhanced risk management capabilities, Swap Connect will enable wider international involvement in China's fixed-income market. This will, in turn, help fortify Hong Kong's position as a premier global financial center while also propelling the growth of China's bond market and the internationalization of the RMB.

The regulators of the financial derivatives markets in Hong Kong and the Mainland will respectively take all necessary measures to establish effective mechanisms under Swap Connect to handle any misconduct in a timely manner for the purpose of investor protection on both sides. The regulators of the financial derivatives markets in Hong Kong and the Mainland will enter into a memorandum of understanding on supervisory cooperation to establish regulatory collaboration arrangements and liaison mechanisms so as to maintain the stability, fairness and orderly trading of financial markets. Clearing Members shall comply with relevant regulatory requirements and operational rules, strengthen internal controls, prevent and manage risks, enhance investor education and services, and effectively safeguard the legitimate rights and interests of investors. Investors should familiarize themselves with the differences in laws, regulations, operational rules and practices between the Mainland and Hong Kong markets, assess and control risks, and invest rationally.

### 中国人民银行、香港证券及期货事务监察委员会、香港金融管理局正式启动香港与内地利率互换市场互联互通合作

于 2022 年 7 月 4 日，中国人民银行（人民银行）、香港证券及期货事务监察委员会（香港证监会）、香港金融管理局（香港金管局）发布联合公告，同意中国外汇交易中心（外汇交易中心）、银行间市场清算所股份有限公司（上海清算所）和香港场外结算有限公司（场外结算公司）开展香港与内地利率互换市场互联互通合作（互换通）。

互换通指境内外投资者通过香港与内地基础设施机构连接，参与两个金融衍生品市场的机制安排。初期先开通北向通，即香港及其他国家和地区的境外投资者（境外投资者）经由香港与内地基础设施机构之间在交易、清算、结算等方面互联互通的机制安排，参与内地银行间金融衍生品市场。未来将适时研究扩展至南向通，即境内投资者经由两地基础设施机构之间的互联互通机制安排，参与香港金融衍生品市场。

互换通初期先行开通北向互换通，香港及其他国家和地区的境外投资者可通过两地基础设施互联互通参与内地银行间金融衍生品市场。北向互换通下的交易于 2023 年 5 月 15 日启动，其主要相关交易及结算安排内容如下：

北向互换通初期可交易品种为利率互换产品，报价、交易及结算币种为人民币。参与北向互换通的境内投资者（即互换通报价商）需与外汇交易中心签署报价商协议，并为上海清算所利率互换集中清算业务的清算会员或该类会员的清算客户。而参与北向互换通的境外投资者为符合人民银行要求并完成内地银行间债券市场准入备案的境外机构投资者，并经外汇交易中心开通北向互换通交易权限。拟申请开通北向互换通交易权限的境外投资者需同时申请成为场外结算公司的清算会员或该类会员的清算客户。

初期交易额度，全部境外投资者通过北向互换通开展利率互换交易在轧差后的名义本金净额每日不超过人民币 200 亿元；初期清算额度上海清算所与场外结算公司之间净头寸对应的互换通资源池风险敞口设定上限不超过人民币 40 亿元。

作为香港与内地市场互联互通机制的最新里程碑，互换通业务受到境外投资者热烈欢迎，开通首日共有 27 家境外机构通过互换通达成在岸人民币利率互换合约的交易，涉及名义总值约 82.59 亿元人民币。

债券通是中国债券市场对外开放的里程碑，推动内地与香港更紧密地交流合作。2017 年推出后，国际投资者持有中国债券资产规模不断上升，已从 2017 年 6 月的 0.8 万亿元人民币，增长至 2022 年 12 月的 3.4 万亿元人民币，较推出时增长约三倍。

### 结语

互换通是中央政府支持香港发展、推动内地与香港合作的一项重要举措，互换通的推出将为国际投资者提供更加精准、高效的人民币利率风险对冲工具，吸引更多国际投资者参与中国债券市场，进一步提升中国债券市场活力，巩固香港国际金融中心地位，推动中国金融市场对外开放和人民币国际化进程。

香港与内地金融衍生品市场监管机构将各自采取所有必要措施，确保双方以保障投资者利益为目的，在互换通下建立有效机制，及时处理出现的违法违规行为。香港与内地金融衍生品市场监管机构将签订监管合作备忘录，建立健全监管合作安排和联络协商机制，维护金融市场稳定和公平交易秩序。清算会员应当遵守相关监管规定及业务规则，加强内部控制，防范和控制风险，做好投资者教育和服务，切实维护投资者合法权益。投资者应

当充分了解两地市场法律法规、业务规则和实践操作的差异，评估和控制风险，理性开展相关投资。

Source 来源:

<https://apps.sfc.hk/edistributionWeb/gateway/EN/news-and-announcements/news/doc?refNo=23PR46>  
<https://www.sfc.hk/en/News-and-announcements/Policy-statements-and-announcements/Joint-Announcement-of-the-PBoC-the-SFC-and-the-HKMA>  
[https://www.hkex.com.hk/News/News-Release/2023/230515news?sc\\_lang=en](https://www.hkex.com.hk/News/News-Release/2023/230515news?sc_lang=en)  
<https://apps.sfc.hk/edistributionWeb/gateway/EN/news-and-announcements/news/doc?refNo=23PR47>

### **Hong Kong Exchanges and Clearing Limited Launches Hong Kong Dollar - Renminbi Dual Counter Mode on June 19, 2023**

On May 19, 2023, Hong Kong Exchanges and Clearing Limited (HKEX) announced that it will launch the Hong Kong Dollar (HKD)-Renminbi (RMB) Dual Counter Model (Model) and the Dual Counter Market Making Program in its securities market on June 19, 2023, subject to the market readiness. The Model and market making mechanism will further support the trading and settlement of RMB-denominated securities in Hong Kong.

HKEX has published relevant rule amendments regarding the introduction of the Dual Counter Mode and the dual counter market making mechanism and welcomes market participants to apply to become a "Dual Counter Market Maker." Interested Exchange Participants can apply to become a Dual Counter Market Maker for eligible securities according to relevant rules. Dual Counter Market Makers will provide bid and ask quotes for RMB-denominated stocks, providing liquidity for the RMB counter and narrowing the price difference between the two counters. The initial list of dual counter securities and market makers will be announced in due course.

Under the Model, investors can interchange securities listed in both HKD and RMB counters. Since the securities under the two counters belong to the same class, they can be converted between each other without changing beneficial ownership.

As preparation, HKEX has arranged a series of tests and exercises between May and June to help market participants familiarize themselves with securities trading and settlement under the Dual Counter Mode.

HKEX remarked that the new Dual Counter Model is another key milestone in the development of Hong Kong's capital markets. It will give issuers and investors more choice, it will enrich Hong Kong's RMB products ecosystem, cementing its role as the world's leading

offshore RMB hub, and it will support the ongoing internationalization of the RMB.

### **香港交易及结算有限公司拟于 2023 年 6 月 19 日推出「港币-人民币双柜台模式」**

于 2023 年 5 月 19 日, 香港交易及结算有限公司(港交所)宣布,拟于 2023 年 6 月 19 日市场准备就绪时在香港证券市场推出“港元-人民币双柜台模式”(双柜台模式)及双柜台庄家机制。双柜台模式及庄家机制将有助推动人民币计价证券在香港的交易及结算。

港交所已就引入双柜台模式及双柜台庄家机制发布相关规则修订并欢迎市场参与者申请成为“双柜台庄家”。有兴趣的交所参与者可根据相关规则申请成为合格证券的双柜台庄家。双柜台庄家将为这些人民币计价股票提供买卖双边报价,从而为人民币柜台提供流动性,并缩小双柜台之间的价格差异。首批双柜台证券及庄家名单将适时公布。

在双柜台模式下,投资者可以互换同一家发行人的港元柜台证券及人民币柜台证券。两个柜台下的证券属于同一类证券,因此两个柜台的证券可以相互转换而不改变实益权益。

港交所已安排在 5 月至 6 月期间进行一系列测试和演习作为准备工作的一部分,以协助市场参与者熟悉双柜台模式下证券的交易和结算。

港交所表示双柜台模式的推出标志着香港资本市场的持续发展。它不仅将为发行人和投资者提供更多交易选择,也将丰富人民币产品生态圈,巩固香港作为离岸人民币中心的地位,进一步推动人民币国际化,并期待与各方合作,打造一个多元化、流动性充足、富有活力的领先市场。

Source 来源:

[https://www.hkex.com.hk/News/News-Release/2023/230519news?sc\\_lang=en](https://www.hkex.com.hk/News/News-Release/2023/230519news?sc_lang=en)

### **The Stock Exchange of Hong Kong Limited Publishes Consultation Paper on Enhancement of Climate Disclosure under ESG Framework**

On April 14, 2023, the Stock Exchange of Hong Kong Limited (the Exchange) published a consultation paper seeking market feedback on proposals to enhance climate-related disclosures under the environmental, social and governance (ESG) framework. Interested parties can respond to the consultation paper by submitting a questionnaire on the HKEX website by July 14, 2023.



The Exchange proposes to mandate all issuers to make climate-related disclosures in their ESG reports and introduce new climate-related disclosures aligned with the International Sustainability Standards Board (ISSB) Climate Standard. The ISSB Climate Standard builds on the principles of the TCFD recommendations and sets out detailed climate disclosures. The proposals mark a significant milestone in achieving the commitment to mandate TCFD-aligned disclosures by 2025 as announced by the Hong Kong Green and Sustainable Finance Cross-Agency Steering Group. Acknowledging the readiness of the issuers and their concerns, the Exchange proposes interim provisions for certain disclosures (eg financial effects of climate-related risks and opportunities, scope 3 emissions and certain cross-industry metrics) for the first two reporting years following the effective date of January 1, 2024.

A summary of the new climate-related disclosure requirements are as follows:

- **Governance:** Disclosure of the issuer's governance process, controls and procedures used to monitor and manage climate-related risks and opportunities;
- **Strategy:** Disclosure of material climate-related risks and opportunities and their impact on business, business model and strategy; disclosure of responses and targets; disclosure of climate resilience and the method used for assessment; disclosure of existing and expected financial impacts (quantitative and qualitative).
- **Risk management:** Disclosure of the issuer's processes for identifying, assessing and managing climate risks and opportunities.
- **Metrics and targets:** disclosure of *Greenhouse gas* emissions (scopes 1, 2 and 3); disclosure of *Cross-industry* metrics; disclosure of internal carbon price; disclosure of climate-related considerations in remuneration policies.

HKEX represented that it sees itself as a change agent promoting sustainability across its business, operations, and markets. It was stated that due to climate change being a global concern and focus, investors are demanding more information on how climate issues and related policy change could impact an issuer's assets, business operations, and financials. The proposals put forth by HKEX aim to accelerate the building of resiliency and the sustainability journey of their issuers, further strengthening Hong Kong's position as a trusted and attractive venue for capital raising,

香港联合交易所有限公司刊发有关优化环境、社会及管治框架下的气候信息披露咨询文件

于 2023 年 4 月 14 日, 香港联合交易所有限公司 (联交所) 发布气候信息披露咨询文件就建议优化环境、社会

及管治披露框架, 征求市场意见。有意回应的人士可于 2023 年 7 月 14 日或之前于香港交易及结算所有限公司 (香港交易所) [网站](#)填写并交回问卷。

联交所建议规定所有发行人在其 ESG 报告中披露气候相关信息, 以及推出符合国际可持续发展准则理事会 (ISSB) 气候准则的新气候相关信息披露要求。ISSB 气候准则建基于TCFD建议的原则, 详细列出气候披露要求。香港绿色和可持续金融跨机构督导小组表示计划在 2025 年或之前强制实施须符合TCFD的披露规定, 联交所这次咨询的建议正是迈向有关目标的一个重要里程碑。考虑到发行人的准备情况及相关疑虑, 联交所拟就若干披露 (例如气候相关风险与机遇的财务影响、范围 3 排放以及若干跨行业指标) 实施过渡性规定, 适用于生效日期 (2024 年 1 月 1 日) 后首两个汇报年度。

新的气候相关披露要求概述如下:

- **管治:**披露发行人监管和管理气候风险和机遇的流程、监督和程序。
- **策略:**披露重大气候风险和机遇及其对业务、商业模式和策略的影响; 披露应对措施和目标; 披露气候抵御力及其评估方法; 披露现有和预期的财务影响(定量和定性)。
- **风险管理:**披露发行人用于识别、评估和管理气候风险和机遇的流程。
- **指标和目标:**披露温室气体排放(范围 1、2 和 3); 披露跨行业指标; 披露内部碳价格; 披露薪酬政策中的气候相关考虑因素。

香港交易所表示, 香港交易所致力推动变革, 在旗下业务、营运及市场中促进可持续发展。气候变化是全球关注的焦点, 投资者都希望有更多的信息, 以了解气候问题和相关政策变化如何影响到发行人的资产、业务运作及财务状况。联交所的建议旨在帮助发行人建立抵御力、促进其可持续发展, 从而巩固香港作为备受信赖和具吸引力的集资市场地位。

Source 来源:

[https://www.hkex.com.hk/News/Regulatory-Announcements/2023/230414news?sc\\_lang=en](https://www.hkex.com.hk/News/Regulatory-Announcements/2023/230414news?sc_lang=en)  
<https://www.hkex.com.hk/-/media/HKEX-Market/News/Market-Consultations/2016-Present/April-2023-Climate-related-Disclosures/Consultation-Paper/cp202304.pdf>

### **Hong Kong Securities and Futures Commission and the China Securities Regulatory Commission Hold High-Level Enforcement Cooperation Meeting**

The Hong Kong Securities and Futures Commission (SFC) and the China Securities Regulatory Commission (CSRC) recently held the 14th regular high-level meeting on enforcement cooperation in April 2023. This

was the first physical meeting between the two regulators' enforcement units since the 2020 pandemic, during which in-depth discussions were conducted to facilitate effective enforcement cooperation.

Since 2016, the SFC and CSRC have achieved favorable outcomes from their cross-border enforcement cooperation, including establishing regular and multi-level meetings, collectively resolving enforcement cooperation policy issues, and successfully collaborating on providing investigative assistance and prioritizing support for major or urgent cases. At the meeting, the two parties discussed further jointly investigating important cases of common concern, exploring effective ways for securities regulators and police in the two places to crack down on cross-border securities violations, maintaining high-quality cooperation, and resuming in-person joint training for enforcement officers. During the meeting, the enforcement departments of the two regulators also held discussions with the relevant departments of Hong Kong Independent Commission Against Corruption and the Hong Kong Commercial Crime Bureau on providing enforcement cooperation in accordance with their respective functions and duties.

SFC expressed appreciation for the long-term support provided by CSRC for their enforcement work. SFC anticipates further enhancement in their strategic partnership. SFC also expressed their intent to expand and deepen enforcement cooperation, develop new approaches and mechanisms to achieve breakthroughs, and combat and deter cross-border securities offenses through joint efforts to protect investor interests and maintain the robust and sustainable development of Hong Kong and Mainland capital markets.

As the capital markets in the two places become more interconnected, the enforcement cooperation will constantly face new challenges and opportunities. Strengthening cooperation between SFC and CSRC will help combat cross-border securities violations and protect investors.

#### 香港证券及期货事务监察委员会与中国证券监督管理委员会举行高层执法合作会议

香港证券及期货事务监察委员会(香港证监会)与中国证券监督管理委员会(中国证监会)在 2023 年 4 月举行了第 14 次定期高层执法合作会议,这是两方自 2020 年疫情以来首次面对面的高层执法合作会议。两会执法部门负责人面对面进行了深入的沟通和交流,有助两会更高效的进一步执法合作。

自 2016 年以来,双方提及自 2016 年以来两会在跨境执法合作方面取得的多项丰硕成果,包括建立常态化和多

层次的执法合作机制,携手解决多宗重要执法合作政策难题,以及彼此在案件协查和优先支持重大或紧急案件等方面的成功协作。在会议上,双方讨论进一步联合侦查双方关注的重要案件、探索有效途径联合两地警方打击跨境证券违法、保持高质量合作以及恢复为执法人员进行面对面联合培训。会议期间,双方执法部门还与香港廉政公署和有关香港商业罪案调查科部门就根据各自职能依法提供执法合作事宜进行了座谈交流。

香港证监会表示感谢中国证监会长期以来对执法工作的大力支持,并期待两会进一步加强战略伙伴关系,不断拓展和深化两会执法合作,探索新模式并建立新机制,努力取得新突破,合力打击及震慑跨境证券违法犯罪行为,保护投资者利益和维护两地资本市场长期健康发展。

随着两地资本市场互联互通的深化,执法合作将不断遇到新挑战,也面临新机遇。加强证监会与中国证监会之间的合作将有助于打击跨境证券违法行为和保护投资者利益。

Source 来源:

<https://apps.sfc.hk/edistributionWeb/gateway/EN/news-and-announcements/news/doc?refNo=23PR43>

#### The Hong Kong Monetary Authority Publishes “AML Regtech: Network Analytics” Report

On May 9, 2023, the Hong Kong Monetary Authority (HKMA) published a professional research report to explore the application of network analysis technology in preventing fraud and other financial crimes. The report emphasizes that the combination of intelligence-driven analytical tools and rules-based regulatory systems can strengthen banks' anti-fraud work in preventing, detecting and stopping financial crimes.

From November 2021 to the present, the HKMA and Cyberport co-hosted three "Anti-Money Laundering (AML) Regtech Lab (AMLab)", with support from Deloitte. The AMLab series strengthens banks' capabilities to protect customers from fraud and financial crime losses by encouraging innovation and Regtech adoption, providing the most relevant knowledge and unique access to industry experts and service providers.

The report highlights the experience of relevant banks in adopting this technology, provides practical insights and expert opinions to help the industry explore and adopt network analysis technology. Through the Fraud and Anti-Money Laundering Intelligence Task Force (Intelligence Task Force), a public-private partnership platform, the Hong Kong Police Force, the HKMA and 23 banks share information with each other to obtain more intelligence and apply network analysis tools. This capability has already resulted in banks increasing the

number of intelligence-led suspicious transaction reports by 319% in 2022 compared with 2021, leading to an increase of 113% in criminal proceeds restrained or confiscated.

The HKMA noted that the financial crime landscape is ever-changing: criminals are becoming more creative and fraud networks are becoming increasingly complex. the HKMA has transformed the way it works with banks to shape the direction of innovation in AML work. Fraud prevention and detection is a common purpose and priority the HKMA shares with all stakeholders in the ecosystem including banks and law enforcement agencies. Working collaboratively, the HKMA will scale up the use of data and technology in the fight against abuse of financial system by fraudsters and criminals, with a view to maintaining safety and efficiency of Hong Kong's banking system. This important work is part of the HKMA's ongoing strategy to promote Regtech adoption by banks in order to enhance their AML system effectiveness and reduce the harm from deception and other financial crimes.

Under its "Fintech 2025" strategy, the HKMA will continue to support innovation and banks' Regtech adoption in promoting an ecosystem response to deception, including co-hosting a further AMLab with Cyberport, which will involve all retail banks and feature a deep dive into the technology and data requirements underpinning anti-deception efforts. The HKMA continues to work closely with banks and stakeholders in the ecosystem to introduce innovative ways of reducing and preventing the harm and losses from fraud and financial crime.

#### 香港金融管理局发表《反洗钱合规科技：网络分析》报告

2023 年 5 月 9 日，香港金融管理局（金管局）发表了一份专业研究报告，探讨网络分析技术在防止诈骗和其他金融犯罪中的应用。报告强调情报驱动的分析工具和基于规则的监管系统的结合，可加强银行在预防、检测和阻止金融犯罪中的反欺诈工作。

在 2021 年 11 月至今，金管局与数码港合作，并由德勤协助举办了三次「反洗钱合规科技实验室」（AMLab）。AMLab 系列鼓励银行创新及采用合规科技，为银行提供最为相关的知识，并建立银行与业内专家及服务提供者的独特联系，藉以加强银行保障客户的能力，免因欺诈和金融罪行招致损失。

报告分享相关银行在采用该技术的经验，提供实用的见解和专家意见，以帮助行业探索和采用网络分析技术。银行通过反欺诈和反洗钱情报工作组（情报工作组），一个公私营伙伴合作平台，让香港警务处、金管局与 23

间银行互相分享讯息，以获取更多情报，并应用网络分析工具，使银行在 2022 年根据情报提交的可疑交易报告数量较 2021 年上升 319%，冻结或充公的犯罪所得增加 113%。

金管局表示，金融犯罪形势瞬息万变，犯罪分子手段日新月异、网络欺诈变得越来越复杂。金管局与银行的合作方式亦有所转变，预防和检测欺诈活动是金管局与银行和执法机构的共同目标和优先工作。通过紧密合作，各方将提高数据和技术应用，打击欺诈分子滥用金融体系，维护香港银行系统的安全和效率。这项重要工作是金管局持续推动银行采纳合规科技战略的一部分，以提高银行反洗钱系统的效果，减少欺诈活动和其他金融犯罪造成的损失。

在「金融科技 2025」战略下，金管局将继续支持创新和鼓励银行采用合规科技，共同应对欺诈活动，包括与数码港合办另一场 AMLab，届时所有零售银行均将参与，深入探讨打击欺诈工作的科技和数据要求。金管局将继续与银行及其他持份者紧密合作，共同引入创新方法，以减少及防止诈骗及金融罪行招致的损失。

Source 来源:

<https://www.hkma.gov.hk/eng/news-and-media/press-releases/2022/11/20221124-3/>  
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