

8. Our Community

Rooted in Hong Kong, the Group has been serving the community with a dedication to developing harmonious relationships with our community members and helping those in need. We work in partnership with different organisations (charitable organisations, peer companies, government) to ensure we leverage our core finance business and strength to achieve positive community impact. We promote nurturing talent and adding vibrancy to our society. In time of natural disasters, we support relief efforts and provide financial support to communities in need.

Over the years, through the BOCHK Charitable Foundation (“the Foundation”), we actively participated in a diverse range of charitable activities, covering education and culture, sports and arts, environmental protection, and social welfare and assistance to the needy in Hong Kong and the Mainland of China. The Foundation contributed nearly HK\$180 million to the community over the past 18 years.

8.1 Accessible banking services

As a leading banking group in Hong Kong, providing access to banking is both our core business and our responsibility to the community. We maintain an extensive branch network that is easily accessible to our customers. To further enhance convenience for our customers, we have newly designed 24-hour self-service banking centres in major transport hubs, shopping arcades and residential areas.

We also provide targeted banking services and facilities to different individuals and businesses that might otherwise be underserved. We recognise the importance of basic transaction accounts in helping our customers to organise their finances and thus we provide a service charge waiver to senior citizens aged 65 or above, account holders aged below 18, as well as to those receiving Government Disability Allowances or Comprehensive Social Security Assistance.

We understand that making our banking services accessible involves making it barrier free for everyone. To facilitate wheelchair access, we installed facilities such as sloping platforms or bells for our Customer Service Ambassadors to provide assistance in our branches. We ensure that our ATMs feature protruding symbols which improve the accessibility of ATM services for the visually impaired. In addition, all newly installed or replaced ATMs are designed with the height of both keypads and screens suitable for wheelchair access, and around 93% of ATMs have soft key pads.

For our website, we have designed functions for visually impaired customers including the support of screen readers and provision for font resizing as well as fulfilment of best practice guidelines on navigation and content presentation. At our call centres, we have employees who are able to handle customer enquiries and requests in Cantonese, Putonghua, English, Japanese and Indonesian.

Serving senior citizens

For senior citizens over 65, we offer a free BOC Fast Cash Card for them to enjoy basic banking services. We make visits to elderly centres to educate senior citizens on the use of cards and ATMs.

We also encourage our customers to make appropriate planning for their retirement. In 2012, we organised activities to promote the importance of retirement protection. We continue to support the “Reverse Mortgage Programme” launched by the Hong Kong Mortgage Corporation. This programme provides people aged 55 or above the flexibility to use their self-occupied and non-mortgaged residential properties as collateral in return for a stream of annuity payments while staying in their residence.

Working with the Social Welfare Department of HKSAR Government, we offer a preferential exchange rate to senior citizens residing in the Mainland to receive their Comprehensive Social Security Assistance.

We foresee that as Hong Kong’s population ages, there will only be greater needs from this customer segment and the Group will continue to explore innovative ways to better address their financial needs.

Supporting charitable organisations

Capitalising on our extensive distribution network, we provide a convenient platform for our customers to donate and for charitable organisations to receive their donation. We have waived the administration cost for selected charitable organisations to ensure that the every penny donated by our customers goes directly to the charitable organisations. We also encourage our staff to participate in the CARE Scheme – an employee matching donation programme organised by the Community Chest of Hong Kong.

8.2 Promoting sports, art and culture

Supporting the growth of athletes

The Group has been a keen supporter of developing young athletes in Hong Kong. We supported the “Bank of China Hong Kong Sports Star Awards” for seven consecutive years which helps to raise awareness of sports in the community.

For ten consecutive years, the Foundation has sponsored the “Hong Kong Island & Kowloon Regional Inter-school Sports Competition”, the largest school sports competition of its kind in Hong Kong. The competition’s top honours, BOCHK Bauhinia Bowls Award and BOCHK Rising Star Award, have been set up to foster young athletes. In 2012, we recorded over 80,000 athlete enrolments from 269 schools, who participated in more than 8,000 matches of this competition.

We are a proud patron of badminton in Hong Kong and have donated more than HK\$13 million to support the development of sport elites as well as encouraging participation from the general public. We continue our support for the “Badminton Development & Training Scheme 2011-2014” which organises competitions, fun days, training courses, reward programmes and demonstration sessions, recording over 125,000 participants in 2012.

Promoting art and culture

We believe in the importance of promoting art and culture and making it accessible for the wider community to enjoy. In 2012, we supported the “International Military Tattoo” presented by the Home Affairs Bureau of the HKSAR Government and organised by the Leisure and Culture Services Department of the HKSAR Government. The military tattoo featured marching and military music performances by over 1,000 representatives from 12 world famous military bands. We provided 1,870 free tickets to the underprivileged groups to enjoy the performance.

To mark the 100th anniversary of BOC in 2012, we issued the “Commemorative Banknote in Celebration of the Centenary of BOC” which was well received by the general public. We held the “BOCHK’s Banknote Exhibition” at the BOC Tower, sharing a precious collection of about 200 pieces of banknote over the century from the late Qing Dynasty. This exhibition provided the public an opportunity to learn more about the historical and financial development of modern China.

During the year, we also supported various activities including the “Majestic Drums XVI” organised by the Hong Kong Chinese Orchestra, “Lang Lang in Recital” with the world-class young talent performing an array of piano classics, and “A Testament of Friendship – Zhang Daqian Paintings and Calligraphy from the Collection of You Yi Tang” organised by Sotheby’s Hong Kong in 2012.

8.3 Educational programmes

We believe that education is fundamental to community development. Supporting educational programmes in the community is one of the key focus areas of our community investment. We provide scholarships and bursaries to support students in their studies. Since 1990, the BOCHK Charitable Foundation has donated HK\$15.4 million benefiting 1,661 students.

In addition to providing scholarships, we believe that one valuable way in which we can develop talent in the community is to provide practical work experience at our bank to enable them to learn more about the financial sector and develop their skills. We provide practical internship opportunities through the “Summer Internship Programme for Tertiary Institution Students”.

BOCHK established the Financial Services Learning Centre in cooperation with the Hong Kong Institute of Vocational Education (“IVE”) to provide a simulated branch environment for the formal financial training. Under the programme, students can acquire practical banking knowledge and customer service skills through role play. To give students the opportunities to apply what they learnt, BOCHK provided over 200 vacancies of Customer Service Officer to IVE graduates as of the end of 2012.

The Group has extended its support to Yunnan in the Mainland of China through participating in the “Long March for Education Walkathon” of Sowers Action. In 2012, we formed a team of 30 existing and retired staff members to take part in the 10-day Walkathon to Shangri-la in Yunnan. Over HK\$800,000 was raised to help improve rural education. We also donated some basic necessities to children in the mountain areas. We have supported the Walkathon for the fourth consecutive year since 2009. With a commitment to support the Mainland communities it serves, Nanyang Commercial Bank (China) continued to contribute financially to the Yangping School in Yongsheng County, Yunnan Province.

The Group also continued to support youth development. Our insurance arm, BOC Group Life Assurance Company Limited (“BOC Life”), has sponsored the “Meet Challenge in Wudang” for two consecutive years, a martial art training programme organised by the Hong Kong Federation of Youth Groups. The programme aims to help the participants to build up their physical and mental strength during their stay at the Wudang Monastery in Hubei Province, China. In 2012, a total of 40 youths from local tertiary institutions participated.

8.4 Employee volunteering

Involving our employees in meaningful community initiatives brings mutual benefits for the staff and the community. In 2006, we established the Dynamic Volunteer Team to formalise the Company's employee volunteering activities. In 2011, we produced the "Guidelines for BOCHK Volunteer Team" to provide a set of standards and information for our employee volunteers. In 2012, we organised training for our employee volunteers to ensure that they can contribute to the community in a more effective manner. For example, we invited The Methodist to conduct two training sessions for our volunteers to strengthen their communication skills to perform community services for elderly and chronic elderly patients.

We strongly encourage our employees to participate in community initiatives by providing one working day annually for community initiatives. During 2012, our employee volunteers continue to participate in community initiatives focusing on "caring, education and environmental protection". As well as participating in community initiatives organised by our long-term community partners, some of our employee volunteers put their skills to use by helping our community partners to count and cross check money at fundraising events, organise financial workshops for low income families and provide career talks to young people.

As at the end of 2012, we have 1,300 employees registered as our volunteers. In 2012, more than 900 of our employees participated in 55 community initiatives.