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Bank of China (Hong Kong) Private Banking At the Forefront of China's Belt and Road Initiative 中國銀行(香港)私人銀行 「一帶一路」佔先機

“ To empower clients with a one-stop solution that meets their personal, corporate and private banking needs, BOCHK Private Banking goes a step further by grouping all of the services available in BOCHK under its platform.

中銀香港私人銀行綜合了整間銀行的服務，為客戶提供個人、企業及私人銀行的全面服務。



The Belt and Road Initiative is undoubtedly a cradle of business opportunities. This is especially true for Bank of China, a longstanding player deeply rooted in Southeast Asia. Leveraging the inherent advantages of Bank of China, its parent company, Bank of China (Hong Kong) (“BOCHK”) Private Banking creates synergy by combining the strong capabilities of BOCHK with its extensive network. BOCHK Private Banking aims to build a comprehensive service platform for high-end customers in Southeast Asia and Mainland China. But business expansion is not the bank's only goal. Instead, it pledges to constantly improve its offerings and aspires to become a real lynchpin of the region's banking scene.

Integrated Service Platform Caters to Customers' Every Need

As one of the largest commercial banking groups in Hong Kong, BOCHK's vast service network encompasses almost 200 branches in the city, offering a complete set of financial services. Through this network, individual and corporate clients can tap into the comprehensive product suite the bank offers. To empower clients with a one-stop solution that meets their personal, corporate and private banking needs, BOCHK Private Banking goes a step further by grouping all of the services available in BOCHK under its platform.

Wendy Tsang, Managing Director and Head of Private Banking at BOCHK, points out the key features of the integrated service platform: “What customers want in their services today is not limited to personal wealth management and wealth transfer, they desire a comprehensive and integrated service platform. Riding on the strong support from our parent company and the synergy created between different departments in BOCHK, we are able to seamlessly bundle the diversified services of the bank and provide them to our customers. BOCHK Private Banking represents a real one-stop service platform. Here, we treat every individual customer with sincerity and strive to meet their personal, corporate and family needs.”

Be a Local Mainstream Bank

BOCHK is in an advantageous position to play a part in the Belt and Road Initiative. The bank aims to become the regional bank of Southeast Asia, an ambition in which it is making progress – it is actively preparing for the opening of a branch in Brunei and has already signed the Share Purchase Agreements on BOC Thailand and Malaysia with its parent bank.

“We can transfer our resources, technology, talent and systems to our branches in Southeast Asia. This is the necessary step to develop BOCHK as a mainstream bank in the region,” says Tsang. As Southeast Asia is undergoing rapid economic and social development, she expects that the middle class in these countries will continue to expand, giving rise to an even larger wealth pool. Southeast Asia will witness burgeoning demand for personal wealth management services, or even private banking services, too, she predicts.

The demand for RMB products and services continues to pick up as RMB internationalisation gathers steam. As the industry leader that pioneered RMB businesses in Hong Kong, BOCHK is well positioned on this frontier. Meanwhile, the Southeast Asian market is expected to be a sustainable growth-driver in the long run, and it will also usher in enormous business opportunities for BOCHK Private Banking. ■

「一帶一路」為不少企業帶來商機，對於在東南亞國家紮根多年的中國銀行則更具意義。憑藉中國銀行的固有優勢，中國銀行(香港)（「中銀香港」）私人銀行結合中銀香港的實力及網絡，發揮協同效應，為東南亞及內地的高端客戶，提供全方位綜合服務，將當地業務做大做優，發展成為區域樞紐。

一體化服務 滿足客戶

中銀香港是香港其中一間最具規模的商業銀行，擁有龐大的服務網絡，在港有近200間分行，個人、企業等各項金融服務齊全，產品豐富，中銀香港私人銀行綜合了整間銀行的服務，為客戶提供個人、企業及私人銀行的全面服務。

中銀香港私人銀行董事總經理曾錦燕道出一體化服務的最大特色：「現在客戶對服務的要求不單是個人的財富管理及承傳，而是需要綜合和一體化的服務。我們的私人銀行不僅背靠母行的強大支持，也可發揮中銀香港部門之間的協同效應，提供無縫連接的多元化服務，真正做到服務一體化，悉心照顧客戶個人、企業及家庭多方面的需要。」

做當地主流銀行

中銀香港乘著「一帶一路」的發展機遇，銳意發展成東南亞的區域性銀行，不但積極開展汶萊分行的籌備工作，而且已與母行簽訂泰國及馬來西亞子行的股權收購協議。

「我們可以把資源、技術、人才、系統等輸出至東南亞的分行，令中銀香港發展成當地的主流銀行。」曾錦燕又透露，隨著當地經濟和社會的發展，預期這些國家會出現更多中產人口，創造更多的個人財富，對當地個人理財服務，以至私人銀行服務的需求亦會增加。

隨著人民幣國際化的進程，人民幣的產品及服務需求增多，作為業界人民幣業務的領先者，中銀香港地位優越，而東南亞業務將是長遠而可持續的增長點，同時也是中銀香港私人銀行的一大商機。 ■