

## BOCHK Private Banking Creating Synergy to Foster ESG Development

### 中國銀行(香港)私人銀行協同共享創優勢 積極落實可持續發展(ESG)

Since the start of the pandemic more than a year, there has been an acceleration in the adoption of digital technologies, which has transformed the way we communicate and ushered in a new normal for the financial service industry. On the other hand, sustainable investments continue to evolve, as financial institutions have strengthened the engagement with clients who show greater interest in impact investing, for the greater good of the industry and the society.

持續年多的新冠疫情促進了數碼科技的發展，令人們溝通習慣發生改變，為金融業界帶來「新常態」。與此同時，近年一場可持續投資變革正在不斷推進，促使金融機構與客戶加強聯動，透過投資更促成慈善項目，為行業及社會帶來更多益處。

Edmund Kam, Managing Director, Head of Private Banking, Bank of China (Hong Kong) (BOCHK) says the Bank enjoys the unique advantage of the synergy created by collaboration and integration of private banking, corporate banking and retail banking functions. Armed with this unique “1+1+1” service model, the Bank is fully capable of meeting the wealth management services needs of its HNWI. “Local and Mainland HNWIs are the target clients of BOCHK, which complements the Group’s strategy of tapping potential overseas Chinese and corporate clients across Southeast Asia. Besides the need for continued development of investment products, we are also conscious of macro trends. For instance, strategic ESG allocations have already been made to address the carbon neutrality objectives proposed in the 14th Five-Year Plan,” explains Kam.

#### “1+1+1” service model to reinforce client relationship

With the vaccine rollout around the world and the pandemic is subsiding, Kam expects BOCHK to resume face-to-face meetings and events with clients. As private banking is a customer-centric industry, in-person interactions

remain crucial. Assuming compliance with regulations, and complemented by the increased adoption of digital technology, a stronger relationship with clients can be cultivated, particularly Mainland entrepreneurs. “Chinese entrepreneurs are getting younger, while legacy planning and family offices are garnering interest from HNWIs, creating tailwinds for the private banking industry. Our investment team helps clients to have better understanding on trusts, insurance and other products, and also prepares tailor-made wealth management solutions,” adds Kam.

#### Incorporation of ESG factors

BOCHK is keenly aware of surge in popularity of ESG investments and has leveraged its influence to help the industry grow, disseminating understanding of relevant factors to its associates and clientele. Kam reveals that the Bank has been actively upgrading mobile banking and Fintech capabilities in recent years, aiming to minimise the environmental impact from daily operations. “When building portfolios for private banking clients, sustainable investments with acceptable risk levels are added to the mix. We

中國銀行(香港)（「中銀香港」）私人銀行董事總經理甘宇文表示，中銀香港的獨特之處在於協同共享，透過私人銀行、企業銀行及個人銀行三方面協作及聯動，創造「1+1+1」服務優勢，務求全方位配合高淨值客戶的財富管理需求。甘宇文稱：「中銀香港私人銀行的定位是服務本地及內地高淨值人士、並配合集團戰略發掘東南亞各地華僑及企業家潛質客戶，除了在投資產品方面持續研發外，亦順應大環境發展，例如回應『十四五』規劃提出的『碳中和』目標，在ESG方面作戰略性部署。」

#### 「1+1+1」服務優勢 拉近與客戶關係

甘宇文認為，隨着疫情放緩及疫苗大規模接種，中銀香港私人銀行亦陸續恢復與客戶面談及實體活動，因私人銀行向來以客為本，見面互動仍屬必要，只要安排合規，再配合數碼科技，就能更加拉近與客戶的距離，特別是內地企業家客戶。他又補充：「內地企業家有年青化趨勢，加上財富傳承和成立家族辦公室備受高淨值人士關注，都為私人銀行發展提供了有利條件。我們的投資團隊幫助客戶了解多些信託、保險等產品，並為他們度身訂制一套財富規劃方案。」



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#### 投資融入ESG理念

近年ESG投資蔚然成風，中銀香港作為具影響力的金融機構，當然積極支持ESG發展，並在自身及客戶兩方面着手實踐。甘宇文稱，中銀香港近年致力發展流動理財及科技金融，儘量減少日常營運對環境造成負面影響。「私人銀行為客戶計劃投資組合時，在符合風險評估下，加入投資於可持續發展資產的比例；另又希望藉慈善公益活動鼓勵客戶一同參與義務工作，與客戶攜手做善事，可創造共同效益。」至於如何將ESG元素融入客戶投資組合，甘宇文指關鍵不外乎溝通，讓客戶更了解ESG理念及對投資的影響，中銀香港私人銀行除了提供研究報告及分析外，同時加強前線員工培訓，例如不時邀請ESG基金經理分享，讓團隊加深對ESG的了解，以滿足客戶對綠色產品的需求。

談到明年目標，甘宇文強調，中銀香港私人銀行的本份是服務好現有客戶，並支持業務「闖出去」，包括拓展東南亞的華僑市場。「除了豐富產品投入量，我們亦會加強團隊的專業性，加強投資顧問、財富傳承策劃師、信貸顧問等支援，令私人銀行服務範疇更廣泛，客戶體驗更全面。客戶經理作為客戶的理財管家，須做好『超級聯繫人』的角色，與具備不同專業的團隊成員溝通協作，為客戶理順及安排好各種理財需要。」

also encourage clients to participate in voluntary work and charitable causes for the creation of mutual benefit.” Explaining how ESG elements are integrated into portfolios, Kam says the key lies in communication and letting clients understand how ESG considerations impact investments. Besides providing research reports and analysis, BOCHK has also enriched the training provided to its frontline staff. ESG fund managers are invited to share their perspectives, which deepens the team’s understanding of ESG and helps them meet demand for green investment products.

Looking forward to next year, Kam emphasises that BOCHK Private

Banking shall keep meeting the needs of its existing clients while venturing out into the overseas Chinese market across Southeast Asia. “Other than enriching our product offerings, we’ll also reinforce the professionalism of our team. More support will be drawn from investment advisors, legacy planners and credit consultants, broadening the scope of our private banking services and enhancing the customer experience. Not only do Relationship Managers act as the stewards of their clients’ wealth, they also play the super-connectors’ role, communicating with team members with different skillsets and providing holistic support for managing the wealth of their clients.”