

# BOCHK Private Banking Professional Super-Connector Offering Enhanced Comprehensive Financial Services

## 中銀香港私人銀行 化身專業超級聯繫人 持續優化全方位綜合金融服務

High-net-worth (HNW) clients are now placing greater emphasis on safeguarding their assets. Bank of China (Hong Kong) Private Banking (BOCHK Private Banking) adopts a client-centric approach, responding flexibly to shifts in both market conditions and client needs. Bolstered by its distinctive “1+1+1” service model, the Bank acts as a professional super-connector, bridging global resources and delivering comprehensive, integrated financial solutions that address the full spectrum of clients’ personal, family and business needs.

近年，高淨值客戶普遍對資產的安全性有更高要求。中銀香港私人銀行以客戶為中心，從多方面靈活回應市場與客戶需求的轉變；加上獨有的「1+1+1」服務宗旨，連結全球資源擔當專業超級聯繫人角色，為客戶提供最全面的綜合金融服務，全方位滿足其個人、家庭及事業的需要。



**Edmund Kam,**  
General Manager,  
BOCHK Private Banking  
中銀香港私人銀行總經理  
甘宇文

目前全球經濟呈現增長放緩的趨勢，而各界對減息步伐和幅度仍有分歧，未來變化存在不確定性。中銀香港私人銀行留意到，高淨值客戶較過往重視資產安全，也期望透過合適的海外多元化資產配置，更好地管控風險。

### 緊貼市場動態 持續優化專屬服務

中銀香港私人銀行總經理甘宇文指出，除了持續加強全球宏觀經濟研究，為客戶提供前瞻性的策略建議外，該行也運用與母行中國銀行緊密聯動及人民幣業務等自身優勢，聯同集團內各綜合經營公司共同研發專屬服務和產品，如今年首季推出實物黃金買賣及託管服務，以及根據客戶需要提供債券組合、另類投資和量身訂造的財富管理服務等，針對市場動態，不斷優化資產配置、稅務與財富規劃，以及傳承等全方位服務。

「面對境內『走出去』的客戶，我們憑藉集團品牌客戶資源和經營優勢，通過跨境融資、貿易結算、海外人民幣投資等服務，協助他們發展境外業務。」他闡述，至於境外尤其是東南亞「引進來」的客戶，該行則與集團內東南亞機構緊密合作，為當地企業家提供香港政策及市場資訊。其中今年4月亦接待了一個馬來西亞商會到港企業代表團，並舉辦專題研討會，邀請香港政府FamilyOfficeHK及香港交易所代表出席，與他們深入交流，探討香港營商政策及在港上市集資的優勢。

The global economy is currently showing signs of deceleration, while opinions remain divided on the pace and scale of rate cuts, creating further uncertainty ahead. BOCHK Private Banking observes that HNW clients are increasingly prioritising asset security and seeking more effective risk management through suitable overseas diversification.

### Refined offerings in line with market dynamics

Edmund Kam, General Manager, BOCHK Private Banking, notes that beyond continually strengthening global macroeconomic research to provide clients with forward-looking strategic insights, the Bank also leverages its close collaboration with parent company Bank of China (BOC)

and its expertise in RMB business, working alongside the Group’s comprehensive operation companies to develop differentiated services and products. These include the launch of physical gold trading in the first quarter of this year and custody services, as well as personalised solutions in bond portfolios, alternative investments and wealth planning. In line with market developments, the Bank continues to refine its offerings in wide-ranging areas such as asset allocation, tax and wealth management, and legacy planning.

“When serving clients who are ‘going global’, we draw on the Group’s brand, client network and business strengths to support clients’ overseas expansion through services such as cross-border financing, trade settlement and offshore



(From Left to Right) Judy Chan, Market Head of Client Relationship Management, BOCHK Private Banking; Edmund Kam, General Manager, BOCHK Private Banking; and Patrick Chan, Deputy General Manager (Products & Investment Consultancy Service), BOCHK Private Banking

(圖左至右) 中銀香港私人銀行客戶管理市場主管陳寶慧、中銀香港私人銀行總經理甘宇文，以及中銀香港私人銀行副總經理（投資策略及產品管理）陳衛全

RMB investment,” explains Kam. As for overseas clients — particularly those from Southeast Asia seeking to “bring in” investment and business — the team also partners with the Group’s Southeast Asian entities to provide entrepreneurs with timely updates on Hong Kong’s policies and market landscape. For example, in April this year, BOCHK hosted a Malaysian chamber of commerce delegation visiting Hong Kong, and organised a dedicated seminar featuring representatives from FamilyOfficeHK and Hong Kong Exchanges and Clearing (HKEX), who shared perspectives on business policies and the advantages of raising capital and listing in the city.

### Delivering integrated wealth management through the “1+1+1” service model

Recognising the importance of understanding and addressing client needs, BOCHK Private Banking applies its distinctive “1+1+1” service model to build teams of specialists across different wealth management disciplines. The Bank also acts as a professional super-connector, providing sophisticated HNW clients with a full spectrum of financial services at the personal, family and business levels. Relationship managers and investment advisory teams engage clients in a “many-to-one” manner, offering professional services and delivering trusted, integrated wealth management solutions.

### Harnessing expertise and cross-border resources to tailor family office solutions

Since 2023, BOCHK Private Banking has been among the early movers in Network of Family Office Service Providers,

actively supporting to Hong Kong’s development as a global family office hub and highlighting the city’s competitiveness and unique advantages as a destination of choice. The Bank has advanced this effort through a series of initiatives, including supporting Jakarta Branch in hosting a family office seminar with the Hong Kong Economic and Trade Office and the Indonesia Chamber of Commerce in Hong Kong, collaborating with The Indonesian Employer’s Association, and supporting Manila Branch in organising a family office seminar. These initiatives help clients “Bringing In” investment to use Hong Kong as a springboard for expansion to the Mainland and international markets.

“Currently, we are working with multiple third-party experts, including FamilyOfficeHK, HKEX, accounting firms, and insurance and trust advisers. By attending as guest speakers at seminars both locally and overseas, we introduce Hong Kong’s policies, tax advisory, legacy planning strategies and investment opportunities, attracting ultra-high-net-worth (UHNW) families to establish their presence and manage their wealth in the city.” Kam adds that the team also works directly with extended family interested in setting up family offices, offering bespoke advice and tailored solutions through a “many-to-one” service model.

Looking ahead, Kam affirms that BOCHK Private Banking will continue to adhere to the Group’s strategic direction and remains committed to enriching its range of exclusive products and services with distinctive BOCHK characteristics, establishing a high-end client ecosystem unique to the Bank.

### 秉持「1+1+1」服務宗旨 提供綜合財富管理

深明觸達客戶需求的重要，中銀香港私人銀行通過獨有的「1+1+1」服務宗旨，建立匯聚不同財富管理專才的團隊，化身專業超級聯繫人，為有高要求的高淨值客戶，在個人、家庭及企業層面提供全面的綜合金融服務。當中客戶經理及投資顧問團隊更會以多對一形式，為他們帶來專業服務，助客戶享有值得信賴的綜合財富管理方案。

### 結合專家與跨境資源 量身訂造家辦服務建議

中銀香港私人銀行於2023年已加入首批家辦服務提供者網絡，積極建設全球家族辦公室樞紐，向境外客戶推廣香港作為家族辦公室樞紐以至首選目的地的競爭力和獨特優勢，通過一系列推廣活動，如為香港經濟貿易辦事處聯同香港印度尼西亞商會，助力雅加達分行舉辦家辦研討會、與印尼僱主協會開展合作、支持馬尼拉分行舉辦家辦專題分享會等，讓「引進來」客戶可通過香港拓展至內地和海外市場。

「目前我們與多個第三方專家合作，包括聯同政府FamilyOfficeHK、香港交易所、各大會計師事務所、保險/信託顧問等，以專家講者身份出席境內外不同的講座活動，就各項政策、稅務規劃、財富傳承、投資機遇等向境內外家族進行介紹，吸引當地超高淨值家庭落戶香港。」甘宇文續說，團隊更會以多對一形式，直接為有興趣成立家辦的家族大戶，提供量身訂造的建議及解決方案。

提到未來發展策略，甘宇文透露，該行將按照集團的戰略部署，持續豐富具備中銀香港特色的客制化產品與服務，建立中銀香港獨有的高端客戶生態圈。