

# Public consultation on enhancing regulation of licensed money lenders launched today

The Financial Services and the Treasury Bureau (FSTB) commenced today (June 23) the public consultation on the proposal to enhance regulation of licensed money lenders and invites public views in this regard. The public consultation period will end on August 22, 2025.

The Secretary for Financial Services and the Treasury, Mr Christopher Hui, said, "The Government has been closely monitoring the market situation in the money lending sector to continuously review and enhance the prevailing regulatory measures, so as to induce more responsible lending behaviour among money lenders. We have proposed a number of measures in the consultation paper, with a view to stepping up efforts in addressing the issue of excessive borrowing and better protecting the public interest."

The consultation paper sets out key features of various proposed measures, including enhancing regulation of unsecured personal loans, strengthening protection for loan referees, optimising and improving the affordability assessment on borrowers in respect of unsecured personal loans, strengthening the complaint handling process, stepping up publicity and education, and enhancing the regulatory regime of money lenders.

Members of the public are invited to give views on the proposals in the consultation paper. The FSTB will fully consider the comments received when finalising the proposals.

The consultation paper is available on the webpage of the FSTB at [www.fstb.gov.hk/fsb/en/publication/consult/consult-moneyLendersRegulation.html](http://www.fstb.gov.hk/fsb/en/publication/consult/consult-moneyLendersRegulation.html).

Members of the public may submit views to the FSTB by email [money-lenders-consult@fstb.gov.hk](mailto:money-lenders-consult@fstb.gov.hk) or by post (15/F, Queensway Government Offices, 66 Queensway, Hong Kong) on or before August 22, 2025.