

Scam alert related to banks

The following is issued on behalf of the Hong Kong Monetary Authority:

The Hong Kong Monetary Authority (HKMA) wishes to alert members of the public to the press releases issued by the banks listed below relating to fraudulent websites, internet banking login screens, phishing emails or other scams, which have been reported to the HKMA. Hyperlinks to the press releases are available on the [HKMA website](#).

Bank	Type of Scam
Bank of Singapore Limited	Fraudulent website
Bank of China (Hong Kong) Limited	Fraudulent website and phishing instant messages

The HKMA wishes to remind the public that banks will not send SMS or emails with embedded hyperlinks which direct them to the banks' websites to carry out transactions. They will not ask customers for sensitive information, such as login passwords or one-time password, by phone, email or SMS (including via embedded hyperlinks).

Anyone who has provided his or her personal information, or who has conducted any financial transactions, through or in response to the scams concerned, should contact the relevant bank with the information provided in the corresponding press release, and report the matter to the Crime Wing Information Centre of the Hong Kong Police Force at 2860 5012.

LCQ1: Making good use of shoreline tourism resources

Following is a question by the Hon Benson Luk and a reply by the Secretary for Development, Ms Bernadette Linn, in the Legislative Council today (June 4):

Question:

In May last year, the Director of the Hong Kong and Macao Affairs Office of the State Council proposed that Hong Kong should establish the concept of "Tourism is everywhere in Hong Kong", and in November of the same year, he advised that Hong Kong's shoreline tourism resources should be put to good use. In this connection, will the Government inform this Council:

(1) whether, according to the Government's estimation, the "Round-the-Island Trail" developed on Hong Kong Island can be completed in 2031 as scheduled; how the Government will study with the MTR Corporation Limited the enhancement of the design of the ventilation building of the Airport Railway Extended Overrun Tunnel project, so as to minimise the impact on the waterfront promenade on Hong Kong Island and the Central Harbourfront Event Space, as well as the relevant design proposal and construction schedule;

(2) given that a number of sections of the waterfront promenade in Kowloon are not connected (including the Yau Ma Tei Public Cargo Working Area, the Green Island Cement Pier, the Fishtail Rock in Hoi Sham Park and the waterfront gas facility off Grand Waterfront, etc), whether the authorities have plans to connect the entire shoreline of Kowloon in different modes; if so, of the details; if not, the reasons for that; and

(3) whether it has formulated mega event programmes for the proposed waterfront promenades and those under construction, and of the measures in place to facilitate the industry to set up long-term catering premises at such promenades?

Reply:

President,

Hong Kong possesses abundant coastal resources, and Victoria Harbour and the harbourfront are world-famous. In consultation with the Transport and Logistics Bureau and the Culture, Sports and Tourism Bureau, the reply to various parts of the question is as follows:

(1) Regarding the construction of a 60-kilometre-long "Round-the-Island Trail" on the Hong Kong Island, 85 per cent has been connected thus far. It is estimated that 90 per cent would be connected by end-2027. The remaining 10 per cent, with a length of about six km and mainly including sections such as Shau Kei Wan to Heng Fa Chuen and Brick Hill to Mills & Chung Path, involves works that require relatively more technical considerations and are more complicated (such as slope improvement), which we will strive to substantially complete by end-2031.

The Airport Railway Extended Overrun Tunnel project refers to a proposal to construct a tunnel of around 500 metres long beneath Lung Wo Road to the east of the Hong Kong Station in Central for trains to turn back so as to enhance the train carrying capacities and operation efficiency of the existing railway lines. Facilities under the project will mostly be constructed underground, while the ventilation cum emergency access building will be constructed aboveground, with a site area of about 1 200 square metres. The Government and the MTR Corporation Limited (MTRCL) are proactively optimising the project, including the overall design of the concerned facilities, with a view to minimising the footprint and height of the ventilation cum emergency access building, and also minimising the works area needed during construction. The target is to ensure that the permanent and temporary facilities of the concerned project would not need to, as far as practicable, occupy the existing Central Harbourfront Event Space (CHES),

site area of which is some 36 000 sqm, or to minimise the overlapping area between the concerned project and the CHES. The Government and the MTRCL will report the latest progress and the construction timetable of the project to the stakeholders in the second half of the year.

(2) For the Victoria Harbourfront in Kowloon from Cheung Sha Wan to Lei Yue Mun, the developable waterfront has a length of about 21 km, which excludes the about 6km-long waterfront areas currently occupied by existing facilities. After years of efforts by the Government and various sectors, about 65 per cent of the harbourfront has been connected at present, including sections in Tai Kok Tsui, the West Kowloon Cultural District (WKCD), Tsim Sha Tsui, Cha Kwo Ling, etc. By end-2028, with the addition of sections along the harbourfront in Kai Tak as well as at the former freight yard pier site in Hung Hom, nearly 80 per cent will be connected. The remaining 20 per cent of the waterfront, such as Yau Tong Bay Comprehensive Development Area and some other harbourfront sections in Kai Tak, will be developed along with private development projects at the respective locations.

We will maintain our efforts regarding the aforementioned 6-km waterfront areas in the south of the Kowloon peninsula currently occupied by existing facilities. Subject to technical feasibility, we will improve harbourfront connectivity through other means. For example, we are constructing a pedestrian walkway along the inland boundary of the New Yau Ma Tei Public Cargo Working Area to link up the WKCD and the Tai Kok Tsui harbourfront. Upon completion next year, the pedestrian walkway will be opened to the public. As for the harbourfront connectivity of other locations, we will commence the Study on East Kowloon Harbourfront Trail in the near future, riding on the opportunities brought about by the newly amended Protection of the Harbour Ordinance (Cap. 531), and exploring to further connect harbourfront sections in Hung Hom and To Kwa Wan that are not yet accessible, including those locations mentioned in the question raised by the Member. Besides, the Urban Renewal Authority (URA) has initiated the To Kwa Wan Harbourfront Study, which is a holistic planning covering the hinterland of To Kwa Wan, waterfront spaces and the adjacent water body, in order to explore improving the connectivity between the hinterland and the harbourfront, in addition to utilising harbourfront resources. We will co-ordinate and join forces with the URA on these fronts.

(3) Many venues within the Victoria Harbourfront are suitable for hosting mega events and activities of various types. For instance, the CHES has been a venue frequently used for hosting a considerable number of signature events over the years; the WKCD has more than 20 indoor and outdoor venues, attracting different types of large-scale events; the Tsim Sha Tsui Promenade and the Avenue of Stars are also venues where leisure and entertainment activities are frequently held, such as music, film and arts and cultural events. The 15th National Games will be held in November this year, of which a number of competition events will take place in Hong Kong. Amongst them, the Triathlon event will be staged at the Central harbourfront and Victoria Harbour, which would allow spectators to watch the event while experiencing the natural beauty and vibrancy of Victoria Harbour.

Regarding food and beverages facilities at the harbourfront, we set up smart specialty vending facilities with distinctive exterior designs for photo-taking at the harbourfront in Wan Chai, Kwun Tong and Cha Kwo Ling last year, offering light snacks, drinks and gadgets. We are partnering with WestK Enterprise Limited in recent months to invite interested operators, through expression of interest, to set up refreshment stalls at four harbourfront locations with relatively more frequent flow of visitors in Central, Wan Chai, North Point and Tsim Sha Tsui within this year. Furthermore, we will revitalise the former freight yard pier site in Hung Hom into a special event space and open it for public use in the first quarter of next year. In the longer term, we have already released the preliminary land use proposal on the long-term development of the former pier site in Hung Hom and the sites around Hung Hom Station earlier; and we are also carrying out a study on the use of the topside development of the Exhibition Centre Station in Wan Chai North. Both projects will involve introducing food and beverages, retail and entertainment facilities of sizeable scale at the harbourfront, and continue to make good use of harbourfront resources to create new highlights for Hong Kong.

Thank you, President.

LCQ11: Default payments of Mandatory Provident Fund contributions by employers

Following is a question by the Hon Paul Tse and a written reply by the Secretary for Financial Services and the Treasury, Mr Christopher Hui, in the Legislative Council today (June 4):

Question:

It has been reported that, while default payments of Mandatory Provident Fund (MPF) contributions by employers are considered as a "bad omen for closure of businesses", the number of such cases has been rising in recent years. In 2022, the number of "Payment Notice for Mandatory Provident Fund Contributions and Surcharge" (Payment Notice(s)) issued by the Mandatory Provident Fund Schemes Authority (MPFA) to employers defaulting on MPF contributions was about 340 000, and such number had increased to about 370 000 in 2023 and even reached about 400 000 last year, representing an average annual increase of about eight per cent. Also, the amount of default contributions which could not be recovered last year was as much as \$13 million. What is more, the increasing trend of cases of employers defaulting on MPF contributions is in line with the trend of closure of businesses. According to information from the Companies Registry, from 2022 to 2024,

about 88 000, 94 000 and 116 000 companies were dissolved in Hong Kong respectively. On the other hand, there are views that among the 400 000 cases of employers defaulting on MPF contributions last year, the MPFA only filed 1 432 civil claims and issued 352 summonses for criminal prosecution, which indicated a low percentage of prosecutions. In this connection, will the Government inform this Council:

(1) whether it has studied the reasons why the aforesaid number of cases of employers defaulting on MPF contributions, which is considered as a bad omen for closure of businesses, increased drastically to about 400 000 last year; as there are views pointing out that the aforesaid situation is very much different from the Government's view that the economic trend continues to be positive, whether the Government has explored the reasons for such a huge difference;

(2) whether it knows why the MPFA has filed civil claims and instituted criminal prosecutions in respect of only a very small number of employers defaulting on MPF contributions, and the criteria based on which the MPFA determines to file civil claims or institute criminal prosecution in respect of the cases of default contributions;

(3) given that default payments of MPF contributions is a criminal offence and the employers concerned are liable on conviction to imprisonment of a maximum of four years, and there are views that employers will not default on MPF contributions unless they are left with no alternative, and therefore the situation of employers defaulting on MPF contributions can be taken as a prediction of the economic outlook, whether the Government knows if the MPFA will consider publicising on a monthly basis the number of Payment Notices it has issued, or compiling a list of enterprises defaulting on MPF contributions for a prolonged period of time, e.g. more than six months, to enable the various sectors of the community to have an early grasp of the economic situation of Hong Kong; and

(4) there are views pointing out that given the current operating conditions of enterprises which are even worse than those of the period during the epidemic, the continued bad omens for closure of businesses, increasing number of affected unemployed persons, and the unemployment rate which has risen to 3.4 per cent, whether the authorities will consider allowing business operators and enterprises with similar operating difficulties as mentioned above, as well as their employees, to temporarily suspend their MPF contributions, so as to alleviate the burdens on employers and employees and prevent "the wave of closure of businesses" from spreading?

Reply:

President,

One of the important functions of the Mandatory Provident Fund Schemes Authority (MPFA) is to ensure that employers fulfil their statutory responsibility of making the Mandatory Provident Fund (MPF) contributions for their employees on time, so as to protect the interests of employees. Based

on various sources of information, including reports from trustees on default contribution cases, employee complaints, referrals from trade unions, media reports, etc, the MPFA will issue "Payment Notices for MPF Contributions and Surcharge" (Payment Notices) in accordance with statutory requirements to employers who are suspected of failing to make timely MPF contributions, and initiate investigations as needed. Once it is verified that an employer has defaulted on making contributions, the MPFA will recover the default contributions and impose a surcharge calculated at five per cent of the default amount, which will be allocated in full to the affected employees' MPF accounts upon successful recovery.

In consultation with the MPFA, the reply to the four parts of the question is as follows:

(1) According to Payment Notices issued by the MPFA to employers in the past, most cases involved administrative issues, such as incomplete or incorrect information in submitted documents, calculation errors, failure to receive contributions by trustees due to technical issues, etc. Moreover, an employer who continuously defaults on contributions will receive multiple Payment Notices. It is therefore not appropriate to rely solely on the number of Payment Notices issued by the MPFA to assess the overall situation of employers defaulting on contributions or Hong Kong's overall economic condition. Nevertheless, we agree that all cases of defaulting on MPF contributions should be taken seriously.

(2) In 2024-25, the MPFA issued a total of around 400 000 Payment Notices to employers, with around 25 per cent of the cases having settled their default contributions and surcharges within the time limit (i.e. two weeks after Payment Notices were issued). For the remaining cases where the employers were confirmed to be in arrears after the time limit, almost all of them settled the outstanding payments upon the MPFA's communication and request. The MPFA was only required to recover outstanding payments from a small proportion of these cases (about 1 700 cases) by taking legal actions through civil proceedings. Should these employers fail to settle the default contributions even after the court rulings, the MPFA would take further legal actions, including applying to the court for charging orders, garnishee orders, requesting actions from the bailiff, etc. In the aforesaid year, the MPFA successfully recovered around \$200 million of default contributions, whereas around \$10 million of default contributions were not recovered, representing about 0.01 per cent of the total contributions made. In addition, to enhance deterrence, the MPFA prosecutes non-compliant employers if sufficient evidence is found during investigation, and the complainant is willing to become a prosecution witness and provide relevant information. In 2024-25, a total of around 280 summonses were issued against employers and directors and managers of limited corporations who had defaulted on contributions. There were about 180 successful convictions with fines imposed for each case ranging from \$1,000 to \$5,000.

(3) To enhance transparency, the MPFA has regularly published relevant figures on default MPF contributions. For instance, the MPFA reports monthly to the Legislative Council Panel on Manpower the number of complaints

received for employers' default contributions, the number of Payment Notices issued to employers, the number of cases filed in courts, etc. Such information is also published on the MPFA's website for public inspection. In addition, the MPFA provides on its website a "Non-Compliant Employer and Officer Records", which enables the public to access information about non-compliant employers, as well as relevant civil and criminal court rulings, thereby strengthening the deterrence against non-compliant employers. To further safeguard the interests of employees, the MPFA has submitted to the Government the proposal on implementing a tiered surcharge for default MPF contributions. The Government will give due consideration and follow up as appropriate.

(4) There are currently no provisions in the legislation providing for the suspension or deferral of part or all of the mandatory contributions. The suspension of mandatory MPF contributions will inevitably undermine the integrity of the MPF System as a long-term and steady retirement savings scheme for the accumulation of benefits and value growth. Not only will implementing this proposal reduce the retirement protection of employees, but also the support provided to employers is limited. The Government considers it inappropriate to implement the recommendation after analysing and weighing carefully its long-term implications.

LCQ5: Publicity for National Games and National Special Olympic Games

Following is a question by the Hon Chan Yung and a reply by the Secretary for Culture, Sports and Tourism, Miss Rosanna Law, in the Legislative Council today (June 4):

Question:

This year, the 15th National Games (NG) and the 12th National Games for Persons with Disabilities and the 9th National Special Olympic Games (NGD and NSOG) will be co-hosted by Guangdong, Hong Kong and Macao. In this connection, will the Government inform this Council:

(1) how the Culture, Sports and Tourism Bureau (CSTB) will collaborate with relevant government departments and organisations to publicise NG, NGD and NSOG;

(2) of the plans of the CSTB and the Hong Kong Tourism Board (HKTb) to step efforts to attract Mainland and overseas visitors to Hong Kong for watching the tournaments of NG, NGD and NSOG; and

(3) given that the 2025 Legislative Council General Election will be held immediately after the NG, how the Government will integrate the publicity

efforts of the NG and the Legislative Council General Election so that the two mega events can mutually foster with each other; what is the current progress and timetable of the relevant work?

Reply:

President,

The NG, NGD and NSOG, to be co-hosted by Guangdong, Hong Kong and Macao for the first time, will be held from November 9 to 21, 2025 and from December 8 to 15, 2025 respectively. The CSTB is committed to enhancing public awareness of and interest in the NG, NGD and NSOG through multi-channel publicity, including the use of traditional media, social media, city dress-up, roving exhibitions, as well as collaborations with community organisations, sports associations and schools.

Our publicity strategies are rolled out in three stages. The first stage started in end-2024 to enhance public awareness of the NG, NGD and NSOG. The second stage, running from January to July this year, aims to foster a welcoming atmosphere for the Games in Hong Kong, including the launch of those photo-taking spots featuring the mascots Xiyangyang and Lerongrong. The third stage will start from August this year to significantly boost the popularity and participation of the NG, NGD and NSOG, including the organisation of the 100-day countdown, torch relay and the Sport For All Day, as well as other enhanced promotional efforts like city-dress-up initiatives.

Our reply to Hon Chan Yung's question is as follows:

(1) The CSTB is working with various relevant government bureaux/departments and organisations to carry out publicity. Highlights include:

(i) launching publicity campaign jointly with the Leisure and Cultural Services Department for the athlete selection sessions for the mass participation events of the NG, NGD and NSOG under the theme of "I want to join the National Games" (我要參加全國運動會), and taking the opportunity to promote the two mass participation events organised by Hong Kong, namely Bowling and Para Dance Sport;

(ii) launching Announcements in the Public Interest and special programmes through the Information Services Department (ISD) and Radio Television Hong Kong respectively, covering local athletes, Mainland competition events and preparations of Guangdong, Hong Kong and Macao for the Games. The ISD also assisted in publicity in the Mainland and overseas, including promotion through social media and digital platforms in the Mainland as well as advertisements in overseas media;

(iii) joining hands with the Home Affairs Department and the Education Bureau to conduct community engagement activities in all 18 districts across the territory and diversified promotional activities in schools, with a view to widely publicising the events both in the community and in schools;

(iv) beautifying the cityscape in areas around the competition venues in collaboration with the Highways Department to infuse the community with

elements of the NG, NGD and NSOG. Besides, we co-organised the Architectural Installation Design Competition for the 2025 National Games in Hong Kong with the Hong Kong Institute of Architects; and

(v) collaborating with various organisations and groups, including the Sports Federation & Olympic Committee of Hong Kong, China, the China Hong Kong Paralympic Committee, the Hong Kong Sports Institute, related national sports associations and the HKTb, to include elements of the NG, NGD and NSOG in their events.

(2) Guangdong, Hong Kong and Macao will deploy the same ticketing platform. The Guangdong Provincial Executive Committees for the NG, NGD and NSOG is actively working on the ticketing policies and the system setup. Upon confirmation of the ticketing arrangements, the CSTB will collaborate with the tourism industry to design various tourism products, with a view to attracting Mainland and overseas spectators and visitors. As for the Mainland market, the HKTb will target at sports enthusiasts by carrying out publicity work on related social media and other forms of media.

(3) On December 7 this year, the Hong Kong Special Administrative Region (HKSAR) will hold the 8th Legislative Council General Election. Given the relevance of this election to the successful and robust implementation of the principle of "patriots administering Hong Kong" and good governance and long-term stability of the HKSAR, the Government attaches great importance to the successful organisation of this election, the NG, NGD and NSOG, and is determined to carry out related publicity and promotion works well, striving to achieve extensive publicity effect. Currently, relevant Government bureaux and departments are actively considering the co-ordination arrangements for taking forward the publicity of these two major events, and will announce any specific arrangement at a later stage.

Thank you, President.

Government welcomes passage of Banking (Amendment) Bill 2025

The Government welcomed the passage of the Banking (Amendment) Bill 2025 by the Legislative Council today (June 4) to facilitate the sharing of account information among banks under specified conditions to enhance the efficiency in detecting and preventing crime in Hong Kong.

The Amendment Ordinance introduces a voluntary mechanism for banks and relevant law enforcement agencies to share with each other, swiftly and safely via electronic means, information of corporate and individual accounts through secure platforms designated by the Hong Kong Monetary Authority (HKMA), when banks become aware of suspected prohibited conduct (i.e. money

laundering, terrorist financing or financing of proliferation of weapons of mass destruction). The Amendment Ordinance also provides legal protection for banks that disclose relevant information. The mechanism will enable banks and relevant law enforcement agencies to act swiftly to intercept illicit funds and expedite intelligence gathering so that the public will be better protected from fraud and associated money laundering activities.

The Secretary for Financial Services and the Treasury, Mr Christopher Hui, said, "The new mechanism not only enhances Hong Kong's ability to combat fraud and associated money laundering activities, providing better protection for citizens, but also helps maintain the stability of Hong Kong's banking system and showcases the efforts made by Hong Kong, as an international financial centre, in international collaborations to combat relevant illegal activities."

The Chief Executive of the HKMA, Mr Eddie Yue, said, "The new information sharing mechanism will further enhance the ability of the banks to detect and prevent fraud and other financial crime. The HKMA will continue to work closely with the Hong Kong Police Force and the banking sector to take forward the preparation work, including the upgrade of systems and formulation of practical guidelines, with a view to implementing the new mechanism as soon as practicable."

The Amendment Ordinance will come into effect this year. The commencement date will be announced separately.