

HSBC 汇丰

可持续发展是长远致胜之道
SUSTAINABILITY IS KEY TO LONG-TERM SUCCESS.

2014

汇丰中国可持续发展报告

HSBC CHINA CORPORATE
SUSTAINABILITY
REPORT

HSBC 汇丰



作为在中国拥有 *150* 年历史的一家国际银行, 汇丰一贯注重回馈社区, 致力于与所在社区共同繁荣。汇丰相信, 在充满变化和挑战的市场环境中, 唯有可持续发展才是长远致胜之道。

可持续发展对于我们而言, 意味着以对客户、员工、股东和所在社区负责任的态度开展业务。汇丰对中国的承诺不仅是提供金融服务——作为中国社会的一份子, 我们希望通过可持续的方式促进社会整体健康发展。

汇丰中国业务的发展与我们所在的社区紧密相关, 我们对当地社区的发展肩负使命。*2014* 年, 汇丰在中国内地的总捐助在上年基础上稳中有增, 资助 22 个新项目, 集中在社区建设、教育、环境三大重点领域。以汇丰旗舰项目“汇丰社区伙伴计划”为代表的社区发展类项目, 开创了企业系统支持并参与“中国式好社区”建设的先河; 教育类项目致力于提升儿童教育水平, 促进教育资源的合理配置; 环境类项目则继续聚焦母亲河长江及流域生态环境的保护, 通过与当地政府、专业机构携手合作, 创造淡水资源保护的平台, 着眼于生态、经济、社会综合效益的提升, 以期对未来产生积极、深远的影响。

同时, 我们还将可持续发展战略与本地人才培养的实践相结合, 充分调动员工参与志愿服务活动并贡献价值。*2014* 年, 汇丰中国有 2,587 名员工参与志愿服务, 累计服务时长

超过 *17,000* 小时。这一切无不见证了汇丰对中国社区的长期承诺, 也使汇丰与中国的关系更加紧密。

汇丰凭借全球发展的深厚经验, 将可持续发展融入商业模式中, 通过可持续的金融和可持续的营运不断提升竞争力并带动行业发展。*2014* 年, 汇丰集团颁布了林业、农业、世界遗产和湿地公约政策, 进一步完善绿色金融管理机制, 并从环境风险、环境足迹等方面多管齐下, 引导客户、员工提升可持续发展意识, 促进绿色银行建设。汇丰中国也因此再度荣获中国银行业协会颁发的“社会责任最佳绿色金融奖”的殊荣。

“乘风破浪会有时, 直挂云帆济沧海”, *2015* 年, 汇丰集团迎来 *150* 周年, 我们将继续把握机遇, 从容应对挑战, 以更可持续的方式适应未来发展。

廖建

汇丰银行(中国)有限公司行长兼行政总裁

As an international bank with a continuous presence in China for 150 years, HSBC has been consistently giving back to the communities and striving to grow and prosper together with the communities where we operate. We believe that in a dynamic and challenging market environment only sustainability is key to long-term success.

For us, sustainable development means to do business with a responsible attitude toward our customers, our employees, our shareholders and our communities. The commitment of HSBC to China is not just providing financial services--as a corporate citizen of the Chinese society, we also hope to promote the healthy development of the entire society in ways that are sustainable.

The business development of HSBC China is closely related to the communities where we operate, and we shoulder a mission to the growth and resilience of local communities. In 2014, the total donations made by HSBC in Mainland China had a steady growth from the previous year, and we supported 22 new programmes, which were concentrated in three key areas: community development, education, and environment. The community development programmes represented by the flagship "HSBC Community Partnership Programme" pioneered the model in which businesses provide support for and participate in the development of the "Chinese-style good communities"; our education programmes strived to improve the educational level for children and promote the optimal allocation of limited resources; and our environmental programmes continued to focus on the protection of the environment along the Mother River Yangtze and its river basin, working together with local governments and professional organisations to create a platform for the protection of freshwater aiming at the improvement of the ecologic, economic and social benefits all together in an effort to exert a positive and long-term influence on the future.

In the meantime, we also combined our sustainable development

strategy with our practice of developing local talents by encouraging employees to participate in volunteering services and contribute their value. In 2014, 2,587 HSBC China employees were involved in philanthropy activities, providing more than 17,000 hours of volunteering services. All this has demonstrated the long-term commitment of HSBC to the Chinese communities, and has also developed a closer bond between HSBC and China.

Leveraging its strong international banking expertise, HSBC integrates sustainable development into business models to improve its own competitiveness and drive the development of the industry on an ongoing basis through sustainable finance and sustainable operation. In 2014, we issued new policies on forestry, agricultural commodities, World Heritage Sites and Ramsar Wetlands, to further improve our green finance management mechanisms, and are engaged in supporting our customers and employees in adopting more sustainable practices, to promote the green bank initiative from multiple aspects including environmental risks and footprints. Because of this, HSBC China once again received the "Best Green Finance Award" from the China Banking Association (CBA).

"The time will come when we will set sail and plough through the waves." With 2015 marking HSBC's 150th Anniversary, we will continue to grasp the opportunities, to address the challenges with ease, and to adapt to the future in a more sustainable way.

廖建

President and Chief Executive Officer
HSBC Bank (China) Company Limited

第一章 支持社区发展

CHAPTER 1 SUPPORTING COMMUNITY DEVELOPMENT

汇丰一直致力于成为负责任的企业公民。20余年来,汇丰累计向中国内地捐赠6亿多元人民币,通过数百个精心设计的公益慈善项目,促进所在社区在教育、环境保护和弱势群体救助等方面的工作,以期实现和谐发展以及长远繁荣。汇丰是唯一一个连续8次获得民政部“中华慈善奖-最具爱心企业”表彰的外资企业。2014年,汇丰在中国内地总捐赠额达到46,722,316元人民币,资助22个新项目,直接受益140万人。本章即选取汇丰2014年开展的重点公益项目,从社区、环境、儿童、养老等多个方面展现汇丰为社会可持续发展所做出的贡献和努力。

HSBC has long been operating with a strong sense of corporate sustainability. For over 20 years, HSBC has made accumulated donations of over RMB600 million in mainland China, to support the initiatives in education, in environmental protection and in assisting the vulnerable groups in the communities where we operate through several hundred meticulously designed charity programmes, in an effort to realise harmonious development and long-term prosperity. HSBC China stands the only foreign company to have won the "China Charity Award--Most Caring Enterprise" from China's Ministry of Civil Affairs for 8 consecutive times. In 2014, HSBC's total donations in mainland China achieved RMB46,722,316. We provided funding for 22 new projects, directly benefiting 1.4 million people. In this part, we choose the key philanthropy programmes carried out by HSBC in 2014 to demonstrate our contributions to and efforts in the sustainable development of the society from multiple aspects including community, environment, child development, and elderly care.

推动社区发展, 创新中国社区建设新模式

PROMOTING COMMUNITY DEVELOPMENT AND REINVENTING COMMUNITY
BUILDING MODELS IN CHINA

专题 汇丰中国社区伙伴计划 HSBC COMMUNITY PARTNERSHIP PROGRAMME



子曰:“里仁为美”。里,就是乡里,比邻而居的街坊邻居,我们今天所说的“社区”。作为社会的最小细胞,社区是我们每个人的家园,社区生活是否美好、和谐,关乎每个人切身的幸福感。以“里仁为美”为精神旨归的“汇丰社区伙伴计划”是中国第一个由企业发起的系统支持社区建设的项目。通过在重点城市选取试点社区,进行有针对性的项目资助与扶持,“汇丰社区伙伴计划”鼓励居民亲身参与解决社区的实际问题,以此激发社区活力。

“汇丰社区伙伴计划”于2013年12月正式启动,计划在三到五年的时间里,成为中国社区建设领域最有影响力的旗舰项目之一。项目由汇丰的合作伙伴恩派公益组织发展中心及其设在各地的分支机构负责实施。截止2014年底,项目累计捐赠1,800万元,取得了令人瞩目的成果:

试点社区及项目资助:

“汇丰社区伙伴计划”在北京、上海、南京、苏州成功落地39个试点社区,共评选出108个优秀中标项目。项目领域涉及到空巢孤寡老人照护、青少年教育、居民心理健康、文明养犬、邻里互助、外来人口融入等社区生活的各个方面,超过120万居民从中受益。

Confucius said, “It is virtuous manners which constitute the excellence of a neighbourhood”. Neighbourhood is what we call “communities” today. As the basic unit and cell of a city, the community is increasingly becoming the stage for people's daily lives and their shared home. Whether life in the community is pleasant and harmonious has a bearing on everyone's happiness. The HSBC Community Partnership Programme designed to build great communities is China's first corporate-driven programme to provide systematic support for community building. By selecting pilot communities in key cities and providing fund and support for quality projects, this programme is designed to mobilise residents to jointly solve problems faced in community life, and thus to invigorate the communities.

Launched in December 2013, the HSBC Community Partnership Programme aims to become one of the most influential flagship programmes in China's community development area in 3-5 years. The programme is implemented by Non-Profit Incubator (NPI), a philanthropic organisation, and its branches across China. As of the end of 2014, a total of RMB18 million had been allocated to the programme, giving rise to great accomplishments:

Pilot communities and programme funding:

The HSBC Community Partnership Programme was successfully implemented in 39 pilot communities in Beijing, Shanghai, Nanjing, and Suzhou, and chose 108 quality projects to support. These winning projects involve various aspects of community life including caring for home alone elderly people, adolescent education, residents' mental health, civilised dog keeping practice, neighbour support, and social inclusion of migrant population. More than 1.2 million residents had benefited from these projects.



汇丰集团主席范智廉到访“汇丰社区伙伴计划”试点社区—上海浦东新区上钢街道上南花城社区,体验该项目组织的太极拳等旨在促进外来老年人融入本地社区的活动。

HSBC Group Chairman Douglas Flint is playing shadowboxing (Tai Chi) with local residents when visiting the Shangnanhuacheng Community of Shanggang Street in Pudong New Area, Shanghai, the pilot community of the HSBC Community Partnership Programme. Shadowboxing is one of the activities organised under the programme aiming to promote elderly people from other regions to get integrated into local communities.

撬动政府合作:

“汇丰社区伙伴计划”得到了民政部及各地相关政府部门的支持, 四地共获得配比资金**350**万元。在项目的推动下, 各地社区形成了项目工作小组、在地评审团, 辅导项目落地, 监测项目实施, 引导各方在实践中不断探索政府、企业、公益组织、社区等多方合作的新模式。中标项目的创新性也为基层政府、居委会解决社区“疑难杂症”开拓了思路。

社区居民参与:

“汇丰社区伙伴计划”以倡导居民参与、培育社区内生力量为理念, 在项目进展的每个环节都特别考虑“如何让居民参与进来”, 并注重提升他们的意识与能力。从以“世界咖啡馆”的方式征集社区公共议题, 到甄选项目时引入“大众评审团”, 社区居民的参与贯穿了项目始终。各地的**108**个中标项目中, 有**35%**的项目是由社区社会组织提出的, 参与式会议的方式也在一定程度上提高了居民的议事能力, 激发了居民关心、参与社区公共事务的热情, 增强了社区归属感和凝聚力。

Leveraging government collaboration:

The HSBC Community Partnership Programme received support from China's Ministry of Civil Affairs as well as related government agencies in various regions. The governments in Beijing, Shanghai, Nanjing and Suzhou have combined matched RMB3.5 million. Driven by the programme, communities in those regions set up workgroups and local review teams, to provide tutoring for project implementation, to monitor project progress, and to guide various parties to continuously explore the new models for collaboration among governments, businesses, NGOs, and communities in practice. The innovative nature of the winning projects also broadened the vision for grass-root governments and neighbourhood committees to solve the “difficult and complex community issues”.

Participation by community residents:

Centering on the notion of “fostering endogenous power in the community” and “encouraging community resident involvement”, the HSBC Community Partnership Programme is intended to advocate residents’ involvement, with the aim of building residents’ consensus and capability. From soliciting community’s public topics in the form of the “World Cafe” to the adoption of the “Public Panel” in project screening, community residents have participated in those projects from beginning to end. Among the 108 winning projects in those regions, 35% were proposed by community social organisations. Allowing the residents to participate in meetings also improved their ability to discuss matters important to them to some extent, stimulated their enthusiasm to care about and participate in common community matters, and increased their sense of belonging and community cohesion.



专家点评

“汇丰项目的价值在于: 一是促进和标志中国社区发展由政府行政推动走向社会共同治理, 实现党的三中全会提出的社会治理体系和治理能力现代化目标; 二是注重推进广泛的自下而上的社区参与和社会互动, 培育居民群众参与公共事务的主体地位和责任意识; 三是积极探索政府、市场、社会协同合作和社区、社团、社工“三社联动”的新格局, 切实创新中国社区发展的新体制、新机制、新模式。我相信这个非常宝贵的实验项目对于中国的和谐社会建设和全面深化改革都具有深刻的战略意义, 并且一定会取得实质性进展与突破性成果。”

——上海市社区发展研究会常务副会长 徐中振

EXPERT’ S COMMENTS

“The value of the HSBC programme is in the fact that: first, it will promote, and also mark, the shift of China’s community development from being government-driven to public governance, and help to realize the goal of modernising the social governance system and governance capability proposed by the Community Party of China’s Third Plenary Session; second, it emphasizes the promotion of the extensive bottom-up community participation and social interaction, as well as the development of the residents’ sense of ownership and responsibility in solving public affairs; and third, it actively explores a new situation in which the government, the market and the society collaborate with each other, and communities, social groups and social workers interact with each other, to create the innovative new systems, new mechanisms and new models for community development in China. I believe that this very valuable experimental programme will have a profound strategic implication to building a harmonious society and comprehensively deepening reform in China, and will definitely achieve material progress and breakthrough results.”

Xu Zhongzhen, Executive Vice President,
Shanghai Community Development Research Society

项目故事

“广告不落地, 楼道更美丽”是“汇丰社区伙伴计划”上海地区的中标项目之一。项目负责人余淑璋一直以来都为自己居住的原本环境宜人的小区变身“黑广告”聚集地苦恼不已, 恰逢汇丰项目之机, 她顺势推出了这个社区环境美化的项目。

“我十分欣赏汇丰社区伙伴计划的执行团队, 他们能够主动与居委会、居民通过协商会议、座谈的方式了解社区情况和问题, 并为项目带来充裕资金。”余淑璋凭着中标项目的资助, 在社区里动员居民, 协力解决小广告泛滥的问题。

目前, 项目已经建立了志愿者工作站, 定期巡查并铲除楼道广告, 同时发挥创意, 设计具有北茶园社区特色的广告回收箱和广告粘贴牌。余淑璋还提议实行奖励制度, 评选最整洁楼道, 推动居民自我管理楼道卫生。

“楼道卫生人人有责, 美好环境家家受益”, 社区的改变源于每个社区居民的改变, 余淑璋和社区居民们相信这样的改变正在发生。

PROJECT STORIES

"Getting rid of illegal ads to beautify the communities" is one of the winning project under the HSBC Community Partnership Programme in Shanghai. Yu Shuzhang, head of the project, had been beleaguered by the fact that the residential quarter where she lives, which used to have a pleasant environment, had been overwhelmed by illegal ads. When the opportunity came in the form of the HSBC programme, she grasped it to launch this project designed to beautify community environment.

"I really appreciate the execution team of the HSBC Community Partnership Programme. They proactively tried to learn community's situation and issues by holding discussions and workshops with the neighbourhood committee and the residents, and also provided sufficient funds to our project," said Yu, who is using the funds provided under the HSBC programme to mobilise community residents to help solve the inundation of their community by illegal ads.

Today, a volunteering service centre has been established under the project, to patrol the community and remove illegal ads within the buildings on a regular basis. In the meantime, volunteers also used their creativity to design the ads recovery boxes and ads sticking boards with the characteristics of the Beichayuan Community. Yu also proposed a rewarding policy to reward the tidiest building, and to promote the residents to voluntarily manage the sanitation of their buildings.

"Everybody is responsible for the sanitation within their buildings, and every family benefits from a beautiful environment." Community's change comes from the change in each community resident, and Yu and other residents of her community believe that such a change is taking place.

志愿者感言

“上班的时候, 汇丰是我的家, 下班的时候, 社区是我的家, 非常感谢‘汇丰社区伙伴计划’, 让我有机会把两个家变成一个家。”
——汇丰银行上海地区志愿者 简诗扬

VOLUNTEER’ S NOTES

"When I'm at work, HSBC is my home; when I'm off work, the community is my home. I'm very grateful to the HSBC Community Partnership Programme for giving me the opportunity to turn the two homes into one."

Peter Jian, HSBC Shanghai

注: “汇丰社区伙伴计划”原名“汇丰中国社区建设计划”, 为和汇丰在香港开展的社区项目相呼应, 项目从第二年起正式更名为“汇丰社区伙伴计划”。

Note: During the first-year implementation, the programme is named HSBC China Community Building Programme. To echo the community programme carried out in Hong Kong, HSBC China changed the programme name to HSBC Community Partnership Programme in the second year of implementation.



倾情水资源保护, 恢复流域生态健康

RECOVERING THE HEALTH OF THE ECOSYSTEMS IN RIVER BASINS THROUGH ENDLESS EFFORTS IN WATER RESOURCE PROTECTION

汇丰长期支持环保组织开展环境保护公益项目, 开创了多个全国乃至全世界的最佳环境保护实践模式。迄今为止, 汇丰倾力中国内地的淡水资源保护前后已达15载, 总捐赠额超过1亿5千万元。国内500多个重要湿地保护区的工作人员, 几乎都参加过汇丰资助的专业培训。汇丰也是唯一一个获得国家林业局颁发“湿地保护特殊贡献奖”的企业。2014年, 汇丰共资助1,500余万元, 开展多个淡水资源保护项目。

HSBC has long been supporting environmental organisations to engage in environmental protection programmes, and some of programmes have been domestically and even internationally recognized as the best conservation models available. To date, HSBC has been devoting to freshwater conservation in mainland China for 15 years with total donations exceeding RMB150 million. Employees from almost all the 500 key wetland reserves in China have received professional training supported by HSBC. HSBC is also the only enterprise to receive the "Outstanding Contribution Award for Wetland Protection" from the State Forestry Administration. In 2014, HSBC provided a total of over RMB15 million to support multiple freshwater conservation programmes.



长江上游水源林地保护项目

WATER SOURCE FORESTS PROTECTION PROGRAMME IN THE UPPER REACHES OF THE YANGTZE RIVER

长江流域涉及中国 $1/3$ 的人口及 *GDP*, 但是面临着过度砍伐、水土流失、水质污染等一系列问题, 严重威胁到流域内居民的生产生活。长江上游水源林地保护项目由“汇丰水资源计划”支持, 由山水自然保护中心联合川甘两省的林业保护部门共同开展。项目预期将使295,000公顷以上的水源林得到有效的保护; 每年4,000万的政府生态补偿基金得到有效的使用; 5个社区, 5,000人直接受益; 辐射20个社区, 580,000人间接受益; 影响成都市100万人的饮水安全。

目前, 项目已确定了四川理县的熊耳村、甘肃白水江保护区的关口村等四个试点村并完成本底调查, 在此基础上将持续引进专家资源监测森林保护和水源供应之间的关系, 推进各项水保护措施有序实行。

The Yangtze River basin involves $1/3$ of the Chinese population and contributes to $1/3$ of China's GDP growth. However, it faces a series of problems including excessive deforestation, water and soil loss, and water pollution, posing serious threats to the production activities and everyday life of people living within the basin. Supported by the HSBC Water Programme and implemented by the Shanshui Conservation Center in cooperation with the forestry administrations in Sichuan and Gansu, the Water Source Forests Protection Programme in the Upper Reaches of the Yangtze River is expected to have more than 295,000 hectares of water source forests effectively protected; to have the RMB40 million government ecologic compensation fund effectively used each year; to have 5 communities and 5,000 people directly benefited from it; to radiate to 20 communities, benefiting 580,000 people indirectly; and to ensure the safety of the drinking water for 1 million people in Chengdu.

Currently under the programme, four pilot villages, including the Xiong'er Village in Sichuan's Li County and the Guankou Village in Gansu's Baishuijiang National Nature Reserve, have been identified, and the background survey has been completed. On this basis, experts will be invited on an ongoing basis to monitor the relations between forest protection and water supply, and to advance the implementation of various water protection measures in an orderly manner.

汇丰志愿者参与熊耳村春季幼林地补植
HSBC volunteers join the locals to replant trees in the spring sapling forest land of the Xionger Village



熊耳村村民弃羊养蜂
Villagers of Xionger give up sheep farming to do beekeeping instead

长江上游农村无动力污水处理系统项目 WASTE WATER AND SEWAGE TREATMENT SYSTEM TO PREVENT POLLUTION TO THE YANGTZE

据权威数据统计, 中国**96%**的村庄没有排水沟渠和污水处理系统, **80%**的村庄将垃圾堆放在路旁甚至水源地、泄洪道、水塘边, **70%**以上的水体遭受不同程度的污染。农村水污染严重制约着农村社区实现健康生活、发展生产, 更影响了淡水资源的有效利用和下游城市的水资源供给。汇丰资助的“山区无动力污水处理系统项目”, 首先尝试在中国西南山

地大熊猫保护的关键区域, 建设创新、高效和低成本的无动力污水处理系统, 减少污水对河流的污染。**2014**年, 四川卧龙、贡嘎山、黑竹沟、栗子坪和鞍子河**5**个项目点的无动力污水处理系统安装到位, 原本露天排放的污水现在直接进入污水管道, 通过多层过滤, 达到饮用水级别。该系统不需要任何动力, 后续维护成本低, 且寿命长达**50**年, 有效解决了长江上游重要支流农村地区的水污染问题, 重塑美丽乡村。

项目得到政府部门的高度认可, 四川省林业厅已经决定将项目模式在全省保护区周边的农村进行推广。

汇丰亚太区企业可持续发展总监唐丹妮(左三)在四川鞍子河保护区周边社区视察项目
Malini Thadani, head of HSBC Asia Pacific corporate sustainability (third from left), site visits the sewage treatment system in Anzihe of Sichuan



山区无动力污水处理系统示意图
Illustration of the Southwestern China Mountain Waste Water and Sewage Treatment System to Prevent Pollution to the Yangtze

According to authoritative statistics, 96% of the villages in China do not have drainage ditches or sewage treatment systems, 80% of the villages pile wastes on roadsides or even in water source areas and floodway channels or by the side of water ponds, and more than 70% of the waters have been contaminated to different degrees. Water pollution in rural areas seriously restricts the ability of rural communities to seek a healthy life and production development, and also negatively affects the effective utilization of freshwater resource and water supply for cities in the lower reaches. The Southwestern China Mountain Waste Water and Sewage Treatment System to Prevent Pollution to the Yangtze funded by HSBC first tried to build innovative, efficient and low-cost unpowered sewage treatment systems in the key areas of the Giant Panda reserves in China's Southwest to reduce the pollution of rivers by sewage. In

2014, the unpowered sewage treatment systems at 5 project sites in Sichuan (Wolong, Mount Gongga, Heizhugou, Liziping, and Anzihe) were completed, and the sewage originally drained in the open air now is drained directly to the sewage pipelines and is able to reach the standard of drinking water after multiple layers of filtration. Such unpowered systems feature 50+ years of service life and low maintenance cost, which has effectively solved the water pollution issue in the rural areas along the important tributaries of the upper reaches of the Yangtze river, and has helped to make the countryside immaculate again.

The project has won high recognition from government authorities. The Sichuan Provincial Administration of Forestry has decided to promote the project model in the rural areas surrounding the nature reserves across the province.

我们变废为宝 为水编织一件新衣 她再一次清澈 再一次饱含生命力 流淌到哪里 哪里就是她生命的形态
——项目组工作人员创作的诗歌
We turn wastes into treasures
We weave a new sweater for waters
They are clear again and invigorated again
Wherever they flow, they will find their life there
poem written by a project team member





关注儿童情绪健康, 促进农村儿童教育

IMPROVING CHILDREN'S EMOTIONAL WELL-BEING TO PROMOTE HEALTHY DEVELOPMENT OF CHILDREN IN RURAL AREAS

汇丰深信教育是关系到未来的重要议题, 是社会发展的基石, 投资教育即投资于未来。汇丰的教育项目针对不同群体的需求提供支持, 在促进教育资源合理配置的同时, 创新教育模式, 寻求可持续的解决方式。2014年, 汇丰开展了多个关于儿童情绪健康、语言能力发育、弱势儿童救助、农村儿童教育的项目, 积极促进中国教育的改革与发展。汇丰也因此荣获团中央学校部颁发的CSR中国教育奖-CSR China典范奖。

Education is fundamental to the future of mankind, serving as the cornerstone of social development, and therefore investing in education is investing in our future. Subscribing to that belief, HSBC supports education projects in China by providing sustainable solutions for different groups and promoting optimal allocation of limited resources, to reinvent education models. In 2014, centering on children education, HSBC carried out multiple projects related to children's emotional well-being, language capacity, assistance in disadvantaged children, and rural children education, playing a positive role in promoting reform and development of education in China. For this, HSBC won China's educational award for CSR programmes--the CSR China Role Model Award--from the Central Committee of the Communist Youth League of China.

“比比与朋友” 幼儿情商教育项目 "ZIPPY'S FRIENDS": PROMOTING CHILDREN'S EMOTIONAL HEALTH

“比比与朋友”是专为五至七岁儿童设计开发的, 关注下一代情绪健康与提升社交技巧的教育项目。教育方案围绕着一只竹节虫“比比”和一群孩子之间的故事展开, 以说故事和游戏的形式探讨儿童面对的各种情绪问题, 如孤独、友情、受欺凌以及面对转变、失去和死亡等, 从而改善儿童应对负面情绪的能力, 提升社交技巧。2011至2014年, 汇丰推动“比比和朋友”项目先后在北京、天津两地展开, 参与儿童超过60,000名。

评估数据表明, 课程提升幼儿应对情绪与人际问题的能力有效率高达95%以上, 孩子经过培训, 增强了对负面情绪的认知和体会能力, 同时还能比较妥善地和朋友、家人沟通自己的想法。孩子的显著变化提升了家长对儿童情绪健康的认识, 对800余名家长的调查显示, 95.4%以上的家长肯定了课程对孩子应对各项情绪问题和提升社会性能力的作用, 亲子关系乃至家庭关系得到明显改善。2014年, 汇丰还进一步把项目推广到西安地区, 希望影响到更多西部地区的儿童及其家庭。

Zippy's Friends is an education programme particularly designed to help children aging 5-7 to improve emotional well-being and social skills. It's all taught through simple stories or games based on real experiences of children using Zippy, a loveable stick insect, that helps them through troubles such as loneliness, friendship, bullying, change, disappointment and even death, so as to improve the ability of children to cope with negative emotions and improve their social skills. From 2011 to 2014, with support from HSBC, Zippy's Friends was implemented in Beijing and Tianjin successively, benefiting more than 60,000 children.

Evaluation data show that the effectiveness of the programme in improving young children's ability to cope with emotional and interpersonal issues is over 95%. After training, children are able to better sense and feel negative emotions, and are also able to properly communicate their thoughts with friends and families. Such significant changes have increased the enthusiasm and passion of their parents for Zippy's Friends. A survey into more than 800 parents shows that over 95.4% of the parents recognize the role of the programme in helping their children cope with various emotional issues and in improving their social skills, and admit that their parent-child relations and family relations have been obviously improved. In 2014, HSBC also extended this programme

to Xi'an, hoping to let more children and their parents in the western regions to benefit.



陕西农村留守儿童语言与社会性发展项目 LANGUAGE AND SOCIAL DEVELOPMENT PROGRAMME FOR RURAL LEFT-BEHIND CHILDREN IN SHAANXI

由于长期与父母分离，农村留守儿童的语言表达能力较差，内心相对封闭，不善与人交流，感觉比较孤独。为应对这个问题，*2014*年，在汇丰集团*Future First*项目的资助下，汇丰联合中国教育科学研究院在陕西省开展农村留守儿童语言与社会性发展项目。

通过开发一整套语言和社会性发展教育计划，嵌入到农村幼儿园的课程中，项目有效提高了孩子的语言沟通能力，帮助他们密切与父母和同伴的关系。目前，项目已在*10*家农村幼儿园试点运行，汇丰员工也将通过培训成为志愿者教师。

Rural left-behind children generally are not good at expressing their feelings and communicate with others due to long-term separation with their parents. To address the issue, in 2014, supported by the HSBC “Future First” programme, the National Institute of Education Sciences launched a language and social development programme for left-behind children in the underdeveloped rural areas of Shaanxi.

Under this programme, a language and social skills educational plan was developed and embedded into the course for rural kindergartens, to effectively improve children’s language communication skills, enabling them to maintain healthy relationships with their parents and schoolmates. Today, this programme is operating on a pilot basis in 10 rural kindergartens. And HSBC employees will also be trained under the programme to serve as volunteer teachers.



广西服刑人员未成年子女救助项目 PRISONERS' CHILDREN SUPPORT AND DEVELOPMENT PROGRAMME IN GUANGXI

监狱服刑人员未成年子女是近年来社会变革中逐渐衍生的一个特殊群体，这些未成年人不但面临着生存、失学、社会歧视等问题，而且遭受流浪、饥饿、疾病的威胁，亟需社会各方面的关注。

为此，汇丰支持中国社会福利基金会启动“服刑人员未成年子女救助保护机制探索项目”，通过前期调研最终选择将项目落地在广西钦州市。*2014*年，钦州市检察官协会联合广西大学开展项目研究，完成了对全市*525*名服刑人员子女的调研评估工作，形成了《服刑人员未成年子女救助保护机制项目实施方案》等一系列文件，明确了各相关部门及街道办、村（居）委会的工作职责，确立了有效的联动机制和保障措施。项目对符合救助条件的服刑人员未成年子女进行救助，已有*200*名

纳入城乡低保，*9*名纳入五保供养，*3*名得到开发区生活补贴，*6*名纳入孤儿保障。该项目通过地区试点、个案探索的方式建立针对服刑人员未成年子女救助保护的长效机制，为服刑人员子女营造公平健康的成长环境。



Being a special group deriving from social changes in recent years, the minor children of prisoners not only face issues such as survival, dropping out of school, and social discrimination, but also are subject to the threat of vagrancy, hunger, and diseases, and urgently require the attention from various parties in our society.

To this end, HSBC provided support to the China Social Welfare Foundation to launch the Prisoners' Children Support and Development Programme in Qinzhou City of Guangxi after preliminary survey. In 2014, under this programme, the Prosecutors Association of Qinzhou joined hands with Guangxi University to conduct a survey on the 525 minor children of prisoners across the city, and then generated a series of documents including the Implementation Plan for the Assistance and Protection

Programme for Minor Children of Prisoners. These documents clearly defined the responsibilities of related authorities, street offices and village/neighbourhood committees, and created effective interaction mechanisms and assurance measures. Under the programme, assistance was given to the qualified minor children of prisoners. Currently, 200 children have been included in the urban-rural low-income families assistance programme, 9 children have been included in the “Five-Guarantee” support system, 3 children have received subsidies from the city’s development zone, and 6 children have been included in the government programme for the support of orphans. This programme is designed to establish long-term mechanisms for assisting and protecting the minor children of prisoners through regional piloting and practices of individual cases, so as to create a fair and healthy environment for the growth of the minor children of prisoners.

福建乡村小学教学质量改善试点项目 DEVELOPMENT OF HIGH QUALITY SMALL SCALE SCHOOL EDUCATION MODEL FOR RURAL FUJIAN

农村小学是农村社区文化教育中心，对整个社区的文化发展有重要而深远的意义。*2014*年，汇丰支持*21*世纪教育研究院在福建省龙岩市连城县培田村启动农村教育质量改善试点项目，探索符合中国农村社区特色的小学建设模式，让农村儿童接受高质量教育，让农村社区文化稳定传承发展。项目从三个方面改善提升该地的教育质量：第一是结合新课改要求，开展教师培训，结合当地资源开发乡土特色课程；第二是通过邀请民间艺人进校园，搭建村民学习交流平台，引导村民参与学校治理，推进村校互动；第三是整治环境，建设多媒体教室。

项目开展以后，村民们逐渐恢复了对培田村小学的信心，纷纷让孩子转学回来，学生数量从*18*个增长至现在的*130*多名，并有*52*名教师受益，影响近*2,000*名村民。

Rural primary schools are the culture and education centres of rural communities, playing an important and profound role in the cultural development of entire communities. In 2014, HSBC provided support for the 21st Century Education Research Institute to launch a programme in Peitian Village, Liancheng County, Longyan City, Fujian Province, to explore a model with China’s rural characteristics for the development of primary schools, to let rural children receive high-quality education, and to enable rural community’s culture to steadily carry on. The programme worked from three aspects: the first is to provide training for teachers in conjunction with the requirements of the new round of curricula reform, and to develop unique rural courses in conjunction with local resources; the second is to guide villagers to participate in school management and promote school-village interaction by inviting folk artisans to enter the school and building a platform for villagers to learn and interact; and the third is to upgrade the environment and build multimedia classrooms.

Since the programme was launched, the villagers have gradually restored their confidence in Peitian Primary School and transferred their children back to the school. As such, the number of students has increased from 18 to more than 130 now. The programme also benefited 52 teachers, and nearly 2,000 villagers directly.





支持养老服务, 创造和谐生活

SUPPORTING ELDERLY CARE TO MAKE LIFE HARMONIOUS

从率先与中华慈善总会合作开办“全国养老院院长管理培训班”, 到建立“中国长期照护机构行业(评鉴)标准”, 汇丰十几年来广泛参与并全方位支持中国养老事业的发展, 开展了硬件捐赠、能力培训、制定行业规范和服务体系标准等多个有影响力的项目, 为全国养老业输送了千余名优秀管理人才和专业的养老护理员。近年来, 汇丰更是通过创新的手段, 为社区老年人提供金融教育服务, 帮助他们创造并拥有一个健康、和谐的晚年。

From being the first to launch the Workshop for Geriatric Care Managers in cooperation with China Charity Federation to the formulating of the Industry Standards for China's Long-Term Care Institutes, over the past ten-plus years, HSBC has been extensively involved in and has also been providing comprehensive support for



China's elderly care development. We have trained more than one thousand highly qualified management personnel and professional elderly caregivers for China's elderly care industry. In recent years, HSBC has also been providing financial literacy education for elderly people living in our communities through innovative approaches, to enable them to live a healthy and harmonious life in their later years.

长期照护行业标准制定

FORMULATION OF INDUSTRY STANDARDS FOR CHINA'S LONG-TERM CARE INSTITUTES

失能老人的照料问题关系到千家万户。2014年, 汇丰支持中华慈善总会启动“中国长期照护机构行业(评鉴)标准”项目。

项目历经两年, 通过成立“长期照护机构行业(评鉴)标准委员会”, 组织委员会成员和业界专家奔赴全国各地和台湾进行调研与研讨, 了解中国长期照护行业的发展现状, 明确如

何帮助中国长期照护机构提升服务品质, 以达到未来为更多失能失智老年人提供专业长期照护服务的发展目标。

2014年12月2日, 在第十届全国老人院院长论坛上, 由民政部、全国老龄办、中华慈善总会的领导见证, 《中国长期照护机构行业(评鉴)标准》正式发布。这一行业性标准对于推动长期照护行业的标准化发展, 提高中国数千万老年人的晚年生活质量有着重要而深远的意义。



Caring for the disabled elderly people is something that hundreds of thousands of families have to face. In 2014, HSBC provided support for China Charity Federation to launch the HSBC China Charity Elderly Care Programme--Formulating the Industry Standards for China's Long-Term Care Institutes.

Under this two-year programme, through the establishment of the Committee for the Industry Standards for China's Long-term Care Institutes, committee members and industry experts had gone to various parts of mainland China as well as Taiwan to do researches and workshops, to learn the status quo of China's long-term care

industry, and to make sure how to help China's long-term care institutes improve service quality, so as to provide professional long-term care for more disabled elderly people and/or those with dementia in the future.

On December 2, 2014, at the 10th National Forum for Geriatric Care Managers, leaders of the Ministry of Civil Affairs, Office of the China National Committee on Aging, and China Charity Federation witnessed the official release of the Industry Standards for China's Long-term Care Institutes. This standard has important and profound implications to driving the healthy development of the long-term care industry, and to improving the quality of life for tens of millions of elderly people in China in their later years.



失能老人社区健康照护站 COMMUNITY-BASED ELDERLY CARE SUPPORT

面对北京市长期照护机构床位供不应求的问题，汇丰加大投入，积极推动社区养老、居家养老模式的探索和实践，并于2014年4月联合中华慈善总会启动“失能老人社区健康照护管理站”项目。

项目先后在北京市西城区的月坛街道和广内街道建立起3个失能老人社区健康照护管理站，组建康复和护理两支专业的服务队伍，开展入户、站点服务、意见收集等多项服务内容。服务范围覆盖59个社区、511个家庭、561位社区高龄、贫困、低收入居家老年人。其中入户和站点专业康复服务达4,800人次，入户和站点专业护理近19,000人次。

汇丰希望能够将专业医疗康复服务、长期照护服务以社区为基点，送到家庭，送到老人身边，进一步探索、形成中国居家养老服务社会化的模式，让越来越多的失能老人在社区和家中就能享受到专业的照护服务。

Considering the shortage of beds in Beijing's long-term care institutes, HSBC invested more in promoting the exploration and practice of community-based and home-based elderly care models, and launched the Community-Based Elderly Care Support for Beijing programme in April 2014 in cooperation with the China Charity Federation.

Under this programme, 3 community-based elderly care stations were set up in the Yuetan Street and the Guangnei Street of Beijing's Xicheng District, and two professional service teams--one for rehabilitation and one for care-taking--were formed to provide home-based service, station-based service, and opinion gathering. The programme covers 59 communities, 511 households, and 561 house-bound elderly people in poverty or with a low income living in the communities by providing home-based and station-based professional rehabilitation service for 4,800 person-times and home-based and station-based professional care-taking service for 19,000 person-times.

HSBC hopes to bring the professional rehabilitation and long-term care services to homes and to the elderly people themselves based on communities, and on this basis, to further explore and establish the home-based, socialized elderly care models for China, to enable more and more disabled elderly people to be able to receive professional care in their communities and/or homes.

老年人金融教育-公益话剧社区行动

HSBC ELDERLY PEOPLE FINANCIAL LITERACY PROGRAMME -- PUBLIC SERVICE DRAMA STAGING IN COMMUNITIES

老年人是受诈骗威胁的高危人群，因为受骗老年人不仅蒙受财产损失，还可能遭受身心创伤，极大影响晚年生活质量。针对这一问题，汇丰勇于创新，通过公益话剧的方式加强对老年人防诈骗的金融教育。

“老年人金融公益话剧社区行动”自2014年9月26日在北京丰台区马家堡街道戏曲文化中心小剧场启动以来，已在西城、海淀、大兴、房山4个区县12个社区演出20余场。项目在中国银监会的支持、指导下，以“金融风险意识和风险识别能力教育”为主题，组织编剧深入金融监管部门、金融机构和社区调研采风，了解北京老年人金融市场现状，将老年人感兴趣的金融话题和社会热点案例融入剧本。由此，金融话剧以鲜活的素材、生动的形式，寓教于乐，让居民在欢乐的气氛中学会轻松识破骗局。该项目也因此得到老年观众的一致称赞和喜爱。

“公益话剧”将在2015年9月登上国家大剧院的舞台，届时，由汇丰开创的这个项目形式将在更大范围影响老年人，提升他们的防骗意识和能力。

Elderly people are highly vulnerable to financial frauds, to suffer from not only financial losses but also possible physical and mental traumas, which will dramatically compromise the quality of life in their later years. For this, HSBC strived to enhance financial literacy of elderly people aiming to protect them against frauds in an innovative form of nonprofit drama play.

Since the initial launch of the Public Service Drama Staging in Communities programme in the small theatre of Majiapu Street's Drama Culture Centre of Beijing's Fengtai District on September 26, 2014, the drama has been staged for more than 20 times in 12 communities of 4 districts/counties including Xicheng, Haidian, Daxing, and Fangshan in Beijing. This programme, under the support and guidance from the China Banking Regulatory Commission, and with the theme of "Raising Awareness of Financial Risk Prevention and Improving Ability to Identify Risks", organized the play writers to do research in financial regulatory agencies, financial institutions and communities and learn the status quo of Beijing's elderly people in the financial market, integrating the financial topics of interest to elderly people as well as typical real-world financial cases into the play. As such, with its fresh materials and vivid forms, the financial drama provides an edutainment opportunity for the residents, enabling them to see through frauds in a lighthearted atmosphere. This programme has therefore been acclaimed and loved by the aged audience.

The public service drama will get on the National Grand Theatre in September 2015. By then, this form of programme pioneered by HSBC will be able to influence elderly people in a larger scope and improve their anti-fraud awareness and ability.

公益话剧社区表演现场
Anti-financial fraud drama is
being played in a community



受益人反馈

“非常喜欢这种活动形式，在哈哈一乐之余也联想到遇到类似情况时要提高警惕。自己以前听过不少金融讲座，听金融监管干部讲还是第一次，他们的讲座既生动又客观，我们很信任。”

——北京丰台区马家堡街道星河苑社区 李阿姨

BENEFICIARIES' VOICES

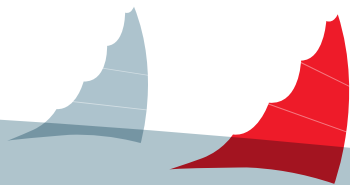
"I like this form of activity very much. After laughs, I could think of similar situations when I need to be highly alert. I also heard quite a few financial lectures in the past, but it's the first time for me to listen to financial regulatory officials. Their lectures are vivid and objective, and we really trust them."

Ms. Li, Xingheyuan Community, Majiapu Street,
Fengtai District, Beijing

汇丰中国2014年新增公益慈善项目一览表
LIST OF KEY CHARITY PROJECTS SUPPORTED BY HSBC IN 2014

项目名称 PROGRAMME	资助金额 (人民币) AMOUNT OF GRANT AWARDED BY HSBC (RMB)	时间跨度 DURATION	受益人数 NUMBER OF BENEFICIARIES
中国中小学生金融教育课程标准项目 <i>Financial Literacy Education Standard Development in China</i>	2,900,000	2014-2015	20000
汇丰中华慈善老人关怀项目—失能老人社区健康照护管理站 <i>China Charity Federation – Home-Based Elderly Care Support for Beijing Communities</i>	500,000	2014	6500
吉林省促进残疾儿童接受教育项目 <i>The Hong Kong Society for Rehabilitation – Promotion of Inclusive Education for Disabled Children in Jilin Province</i>	511,510	2014-2015	695
守望长江-社会志愿者参与湿地保育及环境教育项目 <i>HSBC Wetland Ambassadors Programme: for Enhancing Environmental Education Capacity of Yangtze Wetland Reserves</i>	1,201,200	2014-2015	4200
困境儿童分类保障及服务模式探究项目 <i>China Social Welfare Foundation – Developing Social Welfare System Support for Disadvantaged Children in Shanghai</i>	2,000,000	2014-2016	13960
“丰采少年”农村小学未来空间项目 <i>“Future Space” -Rural Elementary School Education Development Programme, Jilin & Jiangxi</i>	2,300,000	2014-2015	4000
比比与朋友幼儿情绪健康与社会性发展项目第三期 <i>Zippy’s Friends Early Childhood Education Project</i>	1,995,573	2014-2017	96075
汇丰中国社区伙伴计划 <i>2014-2015 HSBC China Community Building Programme</i>	10,000,000	2014-2015	1250000
推广滴灌技术为云南贫困咖啡农户增收项目 <i>Yunnan Youth Development Foundation- Poverty Relief for Coffee Farmers through Drip Irrigation</i>	457,224	2014-2015	300
2014汇丰员工全国社区服务项目 <i>2014 HSBC China Staff Community Service Project</i>	1,792,770	2014	4936
汇丰阿福童青少年社区金融教育中心项目 <i>HSBC Aflatoun Children and Youth Financial Education Centre Programme</i>	771,267	2014-2015	3812
甘肃农村寄宿制学校设备设施捐赠项目 <i>The Plan for Improving Gansu Rural Students’ Life</i>	450,000	2014	2100
汇丰老年人金融公益话剧社区行项目 <i>2014-2015 Beijing Elderly People Financial Literacy Programme - Community Drama Tournament</i>	1,065,500	2014-2015	10000
“放飞希望”——汇丰来沪少儿艺术教育项目 <i>HSBC Shanghai Migrant Children Art Education Project</i>	590,844	2014-2015	330
2014年度“共享阳光”——来沪青年中专学历教育及就业项目 <i>Share the Sun-Shanghai Rural Migrant Youth Diploma Education and Job Placement Programme</i>	578,380	2014-2015	445
中华慈善长期照护志愿服务团云南鲁甸抗震救援项目 <i>China Charity Federation - Yunnan Lushan Earthquake Relief Project</i>	300,000	2014	487
汇丰水资源计划 <i>HSBC Water Programme</i>	9,391,383	2012-2016	
国际青年成就-理财小高手小学生金融教育计划 <i>Junior Achievement-More Than Money Elementary School Financial Education 2014 China Project</i>	310,000	2014	2500
英国使馆文化处中英校际交流项目 <i>British Council Chinese Language Assets</i>	1,637,203	2014	
陕西农村留守儿童语言与社会性发展项目 <i>2014 Future First -Rural Left Behind Children Language and Social Skills Development Programme</i>	309,462	2014-2015	1800
长江上游水源林保护项目 <i>HSBC Water Programme: Conservation of Yangtze River Upper Reach Water Source Forest</i>	6,100,000	2014-2017	5000
小母牛湖北麻城农村低收入家庭扶贫项目 <i>Heifer International Rural Low Income Family Poverty Alleviation Programme in Macheng of Hubei</i>	1,560,000	2014-2017	6240
总计 <i>Total</i>	46,722,316		1,433,380





第二章 用心关爱员工

CHAPTER 2 CARING FOR EMPLOYEES

员工是汇丰得以长期成功发展的重要资产。汇丰将员工的成长和企业的追求紧紧联系在一起。我们吸纳、保留并激励每一位员工,营造多元共融的企业文化,为员工搭建实现人生价值的舞台。2014年,汇丰进一步完善与员工的沟通机制,深化合规诚信教育,开展各类主题活动帮助员工探索职业发展,平衡工作与生活。同时,汇丰积极探索人才培养与可持续发展并轨的实践,鼓励员工走进社区,深度参与公益活动,成为负责任的汇丰人。

Employees are the important assets underpinning the long-term success of HSBC. Therefore, we connect our goals and the employees' growth closely by recruiting, retaining and inspiring every employee, striving to create a diverse and inclusive corporate culture and providing vast opportunities for employees to realize the value of life. In 2014, HSBC further improved the communication mechanism with our employees, deepened compliance and integrity education, and launched activities of various themes to help employees explore career development and keep a balance between work and life. At the same time, HSBC is also actively exploring practices combining talent training with sustainable development, and encouraging employees to deeply get involved into community-based charity activities, to become responsible HSBC employees.

多元共融 关爱女性

BUILDING A CULTURE OF DIVERSITY AND INCLUSION TO BETTER CARE FOR WOMEN EMPLOYEES

在员工多元化管理方面，汇丰中国奉行公正公开、竞争择优、任人唯贤的用人选拔机制，恪守集团倡导的公平机会以及多元包容的企业文化准则，并尊重不同的思想文化、地域背景和工作方式。汇丰在总行层面成立了多元共融委员会，每年均会在全行范围内开展主题多样的多元化宣传活动。汇丰中国超过70%的员工为女性，对于女员工的权益保护和关怀是我们工作的重中之重。

促进有效沟通

PROMOTING EFFECTIVE COMMUNICATION

汇丰高度重视与员工的沟通，及时落实员工的反馈与意见。2014年，汇丰以“注重员工人文关怀，构建最佳工作场所”为主题，多项举措并举，促进员工与高层的多渠道、全方位沟通。

开放沟通：通过内网、博客等方式，行长与总行各部门高管向全体员工分享个人成长历程和职业发展心得，并鼓励员工直接向总行高层提问，获得职业发展方面的第一手指导。这种沟通方式赢得员工热烈响应，获得数千次的点击率。

文体活动：通过组织年会、汇丰歌唱大赛、厨艺秀以及足球等文体活动增进员工间的相互了解，加强分行间、部门间的团队协作精神。

员工反馈：基于2013年全球员工调查的反馈，汇丰有针对性地成立了激励机制沟通、员工职业发展、员工培训、工作生活有机结合等四个员工意见的工作落实小组，由领导班子成员亲自担任小组负责人开展各项工作。

While encouraging the diversity of our workforce, HSBC China pursues a fair and open talent selection mechanism that gives preference to ethical and capable candidates standing out in competition, abides by the corporate culture underlining fair opportunities, diversity and inclusion advocated by HSBC Group, and respects different ideologies, cultures, regional backgrounds, and working styles. HSBC China established a Diversity and Inclusion Committee at the headquarters, which would launch various campaigns to promote diversity each year across the bank. Female employees account for more than 70% of the total at HSBC China. Thus caring for female employees and protecting their rights and interests are the top priority.

HSBC attaches great importance to communication with employees, striving to respond to the feedback and opinions of our employees as soon as possible. In 2014, under the guidance of “caring for employees and building the best place to work”, HSBC China took multiple measures and opened up diversified channels to promote two-way communication between the employees and senior executives.

Open communication: Through various channels including the intranet and blogs, the president and heads of various units at the headquarters shared their career history as well as their thoughts about career development with all the employees, and encouraged the employees to raise questions directly to senior executives at the headquarters, so as to get first-hand tips about career development. Such a communication style received heated responses from the employees as well as thousands of clicks online.

Cultural and sports activities: Various cultural and sports activities such as the annual dinner, singing contest, employee cooking contest, and football matches were organised, to boost mutual understanding between the employees and enhance the teamwork between various branches as well as between various units.

Employees' feedback: Based on the global employee survey result in 2013, HSBC specifically set up four groups to materialise the opinions of the employees regarding incentive mechanism communication, career development, training, and work-life balance. Members of the top management served as the heads of the groups to carry out various activities.

助力员工职业发展

ASSISTING EMPLOYEE'S CAREER DEVELOPMENT

汇丰确立并践行以“拓宽员工成长空间，支持员工在汇丰的长期职业发展”为重心的人才培养与人才保留工作策略。

- 汇丰中国职业探索日：2014年10月，汇丰总行及上海分行举办了“汇丰中国职业探索日”活动，为员工提供了解银行内部各部门职责与岗位需求的平台，鼓励员工有前瞻性地规划在汇丰的长期职业发展。
- 培训计划：2014年，汇丰中国员工参加课堂培训超过15,000天，在线培训80,000多小时，培训项目包括“人民币国际化业务”、“跨文化领导力培养”、“战略思维研讨会”、“分支行行长发展中心”等主题。
- 银行家管理培训生：2014年共有86名新招聘的“银行家管理培训生”加入汇丰中国。这一卓有声誉的项目是汇丰吸收、培养和储备优秀年轻人才的主要策略之一，已覆盖汇丰中国所有分行及计划开行所在地的主要院校。
- 合规诚信教育：2014年，汇丰推出了4门涵盖合规操作、银行道德规范等各项内控标准的专题学习与考试方案，要求全员参加培训并通过在线考试，以强化员工风险意识和职业操守，满足内控与案件防控等监管要求。

HSBC has established and has been practicing the talent training and retaining strategy focusing on “widening the growth space for employees, and supporting their long-term career development at HSBC”.

- HSBC Career Fair: In October 2014, HSBC headquarters and Shanghai branch launched the HSBC Career Fair, to help employees learn about the responsibilities of various units within the bank as well as vacancies available, and to encourage employees to plan their long-term career development at HSBC with a vision for the future.
- Training Programmes: In 2014, HSBC China employees received more than 15,000 days of classroom training and more than 80,000 hours of online training, and the training programmes include themes such as the “RMB internationalization”, “cross-culture leadership training”, “strategic thinking symposium”, and “branch head development centre”, etc.
- Management Trainee Programme: In 2014, a total of 86 high-caliber individuals joined HSBC China as management trainees. This prestigious programme is one of the main strategies for HSBC to recruit, cultivate and retain young talents. Currently, the Management Trainee Programme has covered major colleges and universities in all places where HSBC already has branches or plans to open branches.
- Acting with Compliance and Integrity: In 2014, HSBC China introduced 4 learning and test programmes covering various internal control standards such as compliant operation and bank's code of conduct. All the employees were required to take the training and pass the online examination, to reinforce their risk awareness and work ethics, and to meet the regulatory requirements for internal control and prevention of criminal activities.



平衡工作与生活

BALANCING WORK AND LIFE FOR EMPLOYEES

汇丰倡导员工平衡工作与生活，近两年来陆续推行了“弹性工作制”、“生日假期”、“无薪长假”等人性化制度，协助员工更好地平衡工作与生活，增强员工归属感。2014年12月，汇丰推出“汇生活——邂逅七道丰味”系列活动，与员工一同在工作之余，品味不同生活。



HSBC China encourages work-life balance. During the last two years, we have introduced a number of people-centric policies such as “flexible work hours”, “birthday leave”, and “unpaid long vacation”, to help employees better balance work and life, and to increase their sense of belonging. In December 2014, HSBC China launched the Work Life Integration Event, where senior management led employees to have a taste of different lifestyles through various activities including Taiqi, wine-tasting, latin dance etc.

汇丰员工志愿者活动

STAFF VOLUNTEERING

汇丰志愿者活动与汇丰可持续发展战略紧密结合，聚焦社区、教育、环保三大领域，服务形式丰富创新，服务内容立足需求。2014年汇丰中国共举办近60余场不同类型的志愿者活动，累计参与志愿者2,587人，服务时长17,366.5小时，较2013年增长39.1%。

The volunteering activities of HSBC employees are closely combined with HSBC's sustainable development strategy by focusing on community, education, and environment. The volunteering activities are diversified and innovative in forms, aiming to meet the diverse needs. In 2014, 2,587 HSBC China employees were involved in 60 philanthropy activities, providing 17,366.5 hours of volunteering services, 39.1% more than in 2013.



专题 2014 汇丰社区志愿者行动 2014 HSBC VOLUNTEER COMMUNITY SERVICE CAMPAIGN

作为“汇丰社区伙伴计划”项目的重要一环，汇丰在2014年夏天，联动全国42家分行举办了“汇丰社区志愿者行动”大型综合社区服务项目，通过与分行所在地社区经验丰富的公益组织达成伙伴关系，推动员工走进社区，践行“爱我社区，与社区共成长”的理念，使汇丰人成为积极、热情、充满

志愿精神的社区服务者。两个月间，从北上广深到各地分行、村镇银行，汇丰志愿者的身影活跃在中国42座城市大大小小的社区，共贡献了8,800多个小时的志愿服务，内容涉及环境保护、文化倡导、邻里互助、亲子教育、特殊群体关怀、社区美化等多方面。

2014“汇丰社区志愿者行动”是汇丰历年志愿者活动中服务领域最全、主题最多元化的一次行动，受到员工欢迎，同时得到社区、媒体等相关方的高度评价。

2014 汇丰社区志愿者行动志愿者合影



As an important part of the HSBC Community Partnership Programme, in the summer of 2014, HSBC China worked with its 42 branches across the country to hold the HSBC Volunteer Community Service Campaign. By forging partnership with non-profit organisations with abundant experience in community services, the programme prompted HSBC employees to get into the community and practice the idea of “loving the community and growing with the community”, making the employees active community service providers with strong volunteerism. During a two-month period, from Beijing, Shanghai, Guangzhou and Shenzhen to local branches and

rural banks, HSBC volunteers left their footprints in communities of all sizes in 42 cities around China, providing more than 8,800 hours of volunteering services involving environmental protection, cultural advocacy, neighbour support, parent-child education, care for special groups, and community beautification.

2014 HSBC Volunteer Community Service Campaign was a programme with the most complete service areas and most diversified themes among the volunteering programmes of HSBC China in history. It was welcomed by the employees, and was also highly acclaimed by communities and media alike.

社区代表反馈

“几乎我们每个社区的周边都有三五家银行，他们都想进社区来做活动，但他们做的都是生意感强的事，比如教居民怎么理财、如何识假币等，不是说我们不需要这样的活动，而是说这些活动从内容到形式都比较常见，不像汇丰银行做的社区项目，是帮我们居民认识社区的问题、教我们解决社区问题的手段，支持我们居民自己想办法改善社区面貌，主动参与建设自己的美好家园。这样的进入角度实在是好，得到居民的真心认可和欢迎。”

——北京市东城区和平里街道主任 郭京丽

COMMUNITY REPRESENTATIVES’ VOICES

“There are 3-5 banks around almost every community. They all want to carry out activities in the community, but all related to the business-like stuff, like teaching residents how to manage their wealth and how to identify counterfeit money. It is not that we do not need such activities; rather, there is nothing novel about them, which are a far cry from HSBC's community building programmes. HSBC programmes help us understand community issues, teach us how to address these issues, and support us to figure out ways to improve the landscape of the community and actively participate in the building of our beautiful homeland. This is indeed a great approach and has been embraced by the residents.”

Guo Jingli, Director of Hepingli Street Office,
Dongcheng District, Beijing

志愿者反馈

“志愿服务并不像我们想象的那么容易，需要我们长时间的付出精力。志愿服务需要耐力和心血，同样也是对自我的一种修炼与品格培养。”

——汇丰银行北京分行志愿者 张赫

VOLUNTEER’ S NOTES

“Providing volunteering services isn't as easy as we imagined, and requires long-term efforts from us. Providing volunteering services takes patience and hard work, and also gives us an opportunity to cultivate ourselves and develop our character.”

----Zheng He, HSBC Beijing



2014上海站“汇丰社区志愿者行动”联合屋里厢社区服务中心、绿梧桐等6家公益组织，开展了“金色年华生日会”、过期药品回收等8项服务，覆盖上海延吉街道4个睦邻中心的13个居民区，共有300多户社区家庭、150多名老人参与互动。

In 2014 in Shanghai, HSBC teams up with six NGOs such as Wulixiang Community Service Centre and Shanghai Green Indus Public Welfare Promotion Centre, to carry out eight service projects, including "Golden Age Birthday Party" and recovery of expired drugs, covering 13 residential quarters of 4 neighbourhood centres of Yanji Street in Shanghai. A total of more than 300 households and over 150 aged people took part in the activities.



2014北京站“汇丰社区志愿者行动”在东城区和平里街道的安贞苑社区、兴化社区和地坛社区同步进行，联合社区居委会、青年汇及耆乐融、常青藤等5家公益组织，开展“别上当”防诈骗情景剧、定向越野、社区涂鸦墙等6项服务，直接受益的儿童、长者、社区居民逾千人。

In 2014, the HSBC Volunteer Community Service programme was implemented simultaneously in Anzhenyuan Community, Xinghua Community and Ditan Community of Hepingli Street of Dongcheng District, Beijing. In cooperation with the neighbourhood committees, Community Youth Club, and five public service partners including Avantage Ventures and Evergreen Centre for Sustainable Development, HSBC's volunteers carried out six service projects, including "Don't Fall for it" anti-fraud sitcom, cross-country orienteering, and community graffiti wall. This directly benefited over 1,000 children, aged people and community residents.



2014广州站“汇丰社区志愿者行动”先后举办两场大型综合社区服务活动，拜客、慈善、大耳兔等6家公益组织与汇丰员工一起，开展西关骑行、长者探访、粤府童谣弹唱等6项服务。儿童、长者、社区居民、商户等1,500余人从中受益。

In 2014 in Guangzhou, two large-scale community service events were held. Six public service organisations including Bike Guangzhou, Enshan and Big-eared Rabbit joined HSBC employees in six activities, including a bike tour around Xiguan, visiting to the elderly, and Cantonese nursery rhyme singing and playing. More than 1,500 children, aged people, community residents and merchants benefited from the activities.



2014深圳站“汇丰社区志愿者行动”联合莲花小学、南天社区以及天使家园、深圳观鸟会等4家公益组织共同举办，开展社区义卖、爱鸟课堂等4项服务。汇丰深圳分行员工及北大汇丰商学院志愿者共同参与行动。

In 2014 in Shenzhen, HSBC held four activities including bird-loving classroom and community charity bazaar in cooperation with Lotus Primary School, Nantian Community and four public service organisations such as Shenzhen Birding Association and Shenzhen Angel-land Disabled Children Caring Centre. Volunteers from HSBC Shenzhen and Peking University HSBC Business School took part in the activities.

案例

汇丰北京分行志愿者与耆乐融精神养老发展中心共同策划实施的“别上当——老年人防诈骗情景剧”首创公益金融情景剧的项目模式，收获了社区、居民、监管机构的一致好评，并最终发展成为汇丰又一个独具特色的公益项目，打造了可持续发展的公益平台。

CASE STUDY

The "Don't Fall for it" anti-fraud sitcom jointly launched by the volunteers from HSBC Beijing and the nonprofit organisation Avantage Ventures pioneered the programme model of integrating financial knowledge into a sitcom. This programme was well received by the communities, the residents and the regulators, and eventually evolved into another unique philanthropy programme of HSBC, providing a sustainable platform for the company's charity activities.

“这是我参加过的一次非常有意义的活动，也是我第一次这么近距离的与聋人接触。我有三大收获：第一，常怀感恩之心，加倍珍惜自己的健康和幸福生活；第二，奉献之心，这次活动让我感受到周围有很多被我们忽视的群体，需要社会大众的关注和帮助；第三，强大内心，努力前行。非常感谢银行举办这次公益活动。”

——汇丰银行哈尔滨分行志愿者 刘洋

“This is a very meaningful activity I have ever participated in, and it is the first time that I have made such close contact with hearing impaired people. I have three takeaways from this: Firstly, always be grateful. I should cherish my healthy and happy life. Secondly, have a giving heart. After participating in the activity, I've realised that there are many groups that are neglected by us around, and they need the attention and help from the public. Thirdly, have a strong heart and strive to move forward. I'm very grateful to the bank for holding such an activity.”

Liu Yang, HSBC Harbin

大山深处的牵挂——西部阳光“陪伴成长”驻校社工

CARING FOR CHILDREN IN THE MOUNTAINS – INTRODUCING SOCIAL WORKER SERVICE TO WESTERN CHINA'S RURAL 'LEFT-BEHIND' CHILDREN"

2014年4月, 25位汇丰员工志愿者来到甘肃陇南的7所山乡寄宿制学校, 开展为期一周的“陪伴成长”驻校社工服务项目。这是汇丰志愿者第二次赴陇南。

自2012年起, 西部阳光农村发展基金会在汇丰的资助下, 在3年时间内为甘肃省陇南市所辖县域的7所农村寄宿制学校提供长期驻校社工, 服务2,100名中小学生。至2014年6月, 在项目支持下, 西部阳光已经在陇南建立7间社工室, 开展理财教育、社会认知、乡土创造等主题课程, 并举办丰富的活动, 使当地缺乏关爱的留守儿童得以快乐成长。

In April 2014, 25 HSBC volunteers came to boarding schools in a mountainous region of southern Gansu (Longnan City) to launch the one-week “HSBC Future First – Introducing a Social Worker Service to Western China’s Rural ‘Left-Behind’ Children” activities. This was the second time for the HSBC volunteers to go to Longnan.

Starting from 2012, funded by HSBC China, Beijing Western Sunshine Rural Development Foundation has been providing long-term social workers for 7 boarding schools in the counties administrated by the Longnan City of Gansu Province in a 3-year period, serving 2,100 primary and secondary school students. As of June 2014, benefited from the programme, Western Sunshine had established 7 social worker’s rooms in Longnan to offer courses on wealth management, social cognition, and local culture regeneration, and organised diversified activities, enabling the local left-behind children who are lacking care to grow happily.



志愿者感言

“这七天给我感触最深的是,在物质贫乏的情况下,孩子们仍然对生活充满了热爱,对外面的世界充满了好奇。记得有天晚上我宿舍的孩子热情地带我出去玩儿,我们一起折杨树枝,编花环,一起念歌谣,一起聊北京和上海还有我的家。微风拂面,那画面深印在我脑海。他们的脸上手上虽然脏,可是他们心里却那么的纯净与快乐。这些快乐需要家人、老师、朋友多一点的陪伴和守护。这七天也带给我很多思考。我看到中国的贫困问题靠简单的个人捐助无法解决。目前的城乡教育水平悬殊,山区老师的教学水平和素质都亟待提高。这些都是一个国家在经济发展过程中必然会遇到的问题,只有全社会的经济发展均衡了,山区和城市的差别才能缩小,才能最终解决贫困与落后之间的矛盾。”

——汇丰银行北京分行志愿者 王丽惠

“一直在想这次活动的意义,很多人说,去一个星期能做什么,捐些物资更实在。我想说,亲自去看了才发现,能做的太多了。关爱和陪伴,是这些孩子比物质更缺乏的;教育和养育,是这些孩子比捐助更需要的。不管他们将来是走出大山对外面的社会、还是留在山里建设自己的家乡,我都希望他们拥有足够多的能力、善意和宽容,来面对和承担这个世界的艰辛。我相信对我和其他志愿者来说,给孩子们的爱和关心,这一个星期仅仅是个开始。从此之后,无论人在哪里,心底多了一份牵挂。我们也由衷地希望,靠着这次小小的行动,能让更多生活在幸福世界的人们关注到这些孩子。”

——汇丰银行上海监管事务管理部志愿者 丁宁

VOLUNTEER’S NOTES

“My deepest impression of the 7 days is that despite material shortage, the children still have a lot of love for life and a lot of curiosity for the outside world. I remember that one night the children in my dormitory enthusiastically took me out to play with them. We were folding poplar twigs together, weaving garlands, reciting ballads, and talking about Beijing, Shanghai and my hometown, with the breeze softly touching our faces. That scene has been deeply imprinted in my mind. Although their faces and hands are dirty, their hearts are pure and happy. Such happiness needs the companionship and protection by their families, their teachers, and their friends. The 7 days also prompted me to think a lot of things. I see that China’s poverty issue can’t be solved by simply relying on donations from individuals alone. Currently there is a huge disparity in education level between urban areas and rural areas, and both the teaching skills and the knowledge level of teachers in the mountainous areas need to be improved urgently. All these are issues that will inevitably be encountered in the economic development process of a country, and only when the economic development is balanced across the society, can the gap between mountainous areas and cities be narrowed, and can poverty and the underdeveloped situation be eventually solved.”

Florence Wang, HSBC Beijing

“I have been thinking about the meaning of this programme. Many people said that it’s more useful to make material donations because what you can do in just one week? I would say that I didn’t find out until personally saw it that there are too many things that we can do. These children lack care and companionship even more than materials, and they need education and parental care even more than donations. Whether they will go out of the mountains to face the outside world or stay in the mountains to build their own hometown in the future, I would hope that they have enough ability, goodwill and tolerance to face and bear the harshness of this world. I believe that for me and for other volunteers, that one week is just the beginning to give our care and love for those children. Ever since then, no matter where we are, we have had more people to think about. And we also sincerely hope that, through our humble action, more people who are living in the happy world can pay attention to those children.”

Ding Ning, HSBC Shanghai

第三章 专长服务客户

CHAPTER 3 EXPERTISE IN CUSTOMER SERVICE

汇丰自从1865年在香港和上海成立，历经150年风雨，一直致力于：与客户建立紧密联系，服务客户开拓商机，推动工商企业和当地经济茁壮成长。2014年，汇丰秉承这一宗旨，继续深扎本土，开拓新的服务网点；针对中小企业和三农客户，积极开发新的产品及服务模式；加强培训，提升员工知识储备和服务意识，全面优质地服务更多的客户。伴随着中国企业走向海外的步伐，汇丰也在利用自身国际性银行的优势积极成为这些本土企业的海外金融合作伙伴。

The Hongkong and Shanghai Banking Corporation Limited has had a continuous presence in mainland China for 150 years, and has been dedicated to building close ties with customers, helping to develop business opportunities for customers, and driving the growth of businesses as well as local economy. In 2014, with this mission in mind, HSBC China continued to deepen its operations locally by opening new service outlets, developing new products and service models to serve SMEs as well as customers in rural areas, in agricultural sector and among farmers, and in enhancing training to improve the knowledge and service awareness of our employees, and to provide more comprehensive and better services for more customers. Along with the steps of Chinese enterprises going abroad, HSBC is also utilizing its advantage as an international bank to serve as the overseas financial partner for those local enterprises.

深扎本土 链接全球

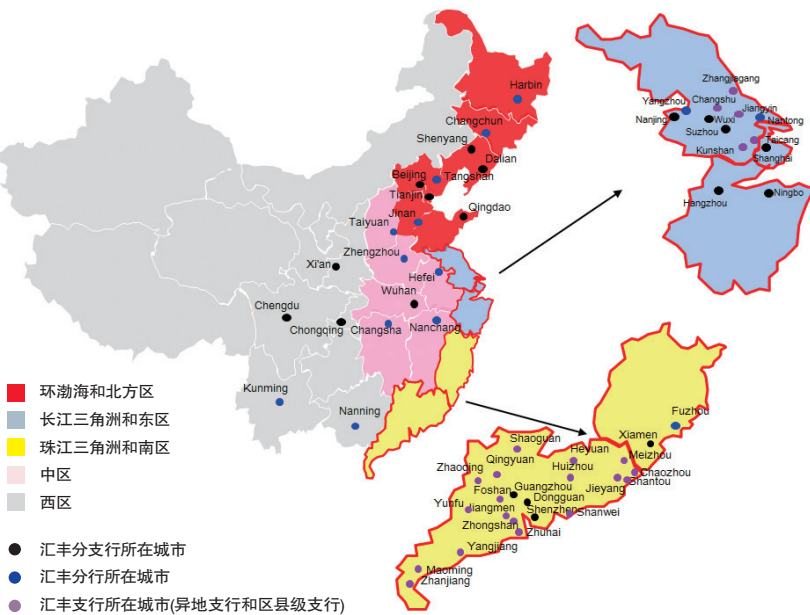
CONNECTING TO THE WORLD WITH A LOCAL ROOT

自1985年，汇丰在深圳设立了中国内地的第一家分行，截至2014年底，汇丰已在内地56个主要城市设立173个服务网点，32家分行和141家支行，是中国内地网点最多、地域覆盖最广的外资银行。在2014年一年间，汇丰共增设3个分行网点及8个支行网点。针对部分开业时间较长的网点设备陈旧、老化等问题，汇丰对40多家零售银行网点进行装潢翻新，提升了客户的现场体验。

此外，汇丰加快在全球主要市场设立中国海外业务部的工作，选派懂中文、了解中资企业的员工担任中国海外业务经理，帮忙协调其他中资客人在海外汇丰的银行需求，并且承担起推介中国市场的工作。2012年起至今，汇丰已在海外20个国家和地区建立了中国海外业务部，连续四年当选《亚洲货币》的“最佳离岸人民币业务提供银行”，是第一个获得RQFII托管人许可的外资银行，也是跨境人民币业务交易量领先的国际银行，同时也是第一个在六大洲结算跨境人民币贸易的国际银行等。2014年，汇丰共开设人民币清算账户85个，比2013年增加了9个；跨境人民币结算业务余额为1,799亿元，比2013年增加1倍。

Since HSBC established its first mainland branch in Shenzhen in 1985, as of the end of 2014, HSBC's network in mainland China comprised 173 service outlets, 32 branches and 141 sub-branches in 56 major cities, forming the largest network of any foreign bank in mainland China. In 2014 alone, HSBC had opened 3 branches and 8 sub-branches. Given issues such as outdated and aging equipment of some outlets opened earlier, HSBC renovated more than 40 retail outlets to improve customer experience.

In addition, HSBC also stepped up the effort to establish overseas business divisions in major markets across the globe, assigning employees who can speak Chinese and also understand Chinese companies to serve as the overseas business managers, to help coordinate the banking needs of Chinese customers in overseas HSBC banks, and to promote the Chinese market to overseas customers. Since 2012, HSBC has established overseas business divisions in 20 countries and regions, has been on the top spot of the Offshore RMB Poll by the Asiamoney magazine for four years in a row, has become the first foreign "Renminbi Qualified Foreign Institutional Investor" (RQFII) custodian, has been the leading international bank in terms of the cross-border RMB transaction volume, and has also been the first international bank to provide cross-border RMB settlement service on six continents. In 2014, HSBC opened 85 RMB clearing accounts, 9 more than that in 2013, and the balance of cross-border RMB settlement service was RMB179.9 billion, double that of 2013.



助推小微 服务三农

SUPPORTING MICRO-BUSINESSES AND SERVING FARMS, AGRICULTURE AND RURAL AREAS

中国的经济形势促生了众多中小企业，且日趋国际化。针对这些目标客户的需求和特点，汇丰将全球客户经理的服务理念延展到中小企业领域，设立了专属服务团队，提供高效、多渠道、无缝对接服务，力图将自身的国际经验与本土市场的特点有效结合，为企业量身定做融资方案。针对这些中小企客户，汇丰配套推出创新产品，包括：

一对一客户经理服务的
商业运筹账户——尊贵版
HSBC BusinessVantage Plus
Account—offering exclusive
services from dedicated rela-
tionship manager

三日内获批的有担保的
中小企业资产贷款
Asset-backed loans for
SMEs that can be ap-
proved in three days

免费提供国内外金融市场
信息的“环球智库”在线
Thought Leadership online-
providing information about
domestic and international fi-
nancial markets free of charge

专业化的电子银行
服务平台HSBCnet
HSBCnet, a specialized
e-banking service plat-
form

汇丰是国内最先开始关注并参与中国农村金融改革的外资银行。截至2014年底，汇丰村镇银行业务相继拓展到8个省市，已有12家村镇银行及其下属的13间支行网点，网点总数达到25个，是中国内地最大的外资村镇银行网络。

2014年，汇丰村镇银行向地方农户首推农村土地承包经营权抵押贷款，是探索可持续发展的农村金融新模式的标志。同时，汇丰也完成了首笔村镇银行的内保外贷业务，打通了村镇银行与汇丰海外机构的业务连接。汇丰村镇银行借记卡在全国范围内的12家村镇银行及其下属所有网点推出，村镇银行的官方网站也正式上线，为村镇银行的品牌和业务提供了一个更加直观便捷的沟通和推广平台。

HSBC is the first among foreign banks in China to address and participate in China's rural financial reform. As of the end of 2014, HSBC had established 12 rural banks and 13 sub-branch outlets (a total of 25 outlets) in eight provinces and municipalities, forging the largest rural banking network of all foreign banks in mainland China.

In 2014, HSBC's rural banks introduced the first programme to provide loans to local farmers backed by their land contracts, representing an effort to explore new, sustainable rural financial service models. At the same time, HSBC rural bank also completed the first "offshore loans with onshore guarantees", building a business connection between rural banks and HSBC's overseas organisations. HSBC rural bank debit card was launched by the 12 rural banks and their service outlets across the country. And the official website of the rural bank was also officially launched to provide a more intuitive and more convenient communication and promotion platform for the brand and the service of the rural banks.

汇丰村镇银行部主办2014年农村经济发展论坛，
聚焦城镇化，农村土地改革及新农村金融业务模式
The 2014 Rural Economic Development Forum
organised by HSBC Rural Bank focuses on
urbanisation, rural land reform as well as the new
rural financial service models



以人为本 全面服务

PROVIDING ALL-ROUND, PEOPLE-CENTRIC SERVICES

作为全球领先的金融机构，汇丰一直注重以人为本，通过培训和竞赛，加强员工金融知识储备，提高员工服务意识，全面服务客户。汇丰高度重视消费者权益保护，从制度、产品、服务、宣传教育、消费者投诉处理及弱势群体客户权益保护等多方面开展工作。2014年，汇丰进一步完善客户投诉机制，包括设立汇丰个人银行投诉委员会、客户满意度反馈及客户经理推荐度调查、客户服务跟进等内容。汇丰已多次被邀请至各地银监会分享消费者权益保护特色做法和经验。面对年长者、特殊及弱势群体，汇丰还制定了特别的销售和服务规范，包括亲友陪同政策、经理销售审核政策及服务细则等，确保服务对象充分理解产品中的相关条款和风险，保障特殊群体的消费者权益。



As a world-leading financial institution, HSBC has been people centric, striving to enhance the financial literacy of our employees, to improve their service awareness, and to comprehensively serve our customers through training and competition. HSBC attaches great importance to the protection of the rights and interests of consumers, working toward this end from a wide range of aspects including policies, services, publicity and education, handling complaints from consumers, and protecting the rights and interests of customers from disadvantaged groups. In 2014, HSBC further refined its mechanism for complaints from customers, including the establishment of HSBC Personal Banking Complaints Committee, the collection of feedback on customer satisfaction, the survey into relationship managers' recommendation level, and follow-up on customer service, etc. HSBC was invited by the banking industry regulatory commissions in various regions for a number of times, to share its unique practices and experiences in protecting the rights and interests of consumers. For aged people, special groups, and underprivileged groups, HSBC also developed

special sales and service norms, including the policy allowing them to be accompanied by friends and families, the policy requiring the managers to review sales transactions, and the detailed rules for services, etc., to ensure that the customers fully understand related terms and risks of our financial products, and to protect the rights and interests of customers from special groups.

数字

截至2014年，汇丰客户服务中心为超过15万名卓越理财客户提供服务支持。2014年，汇丰客户服务中心接待了341,618个客户电话，比2013年度上升26%。2014年客户对电话服务中心的满意度在96%以上。

FIGURE

As of 2014, the Customer Service Centre of HSBC China had provided service and support for over 150,000 Premier Wealth Management Service customers. In 2014, the Customer Service Centre of HSBC China received 341,618 phone calls from customers, growing 26% from 2013. The satisfaction of customers to our call centre was over 96% in 2014.





第四章 追求可持续的环境

CHAPTER 4 PURSUING ENVIRONMENTAL SUSTAINABILITY

汇丰深信,社会的进步不能以牺牲后代的资源为代价,因此设立了较为完善的环境管理体系,从绿色金融、环境风险、环境足迹等方面多管齐下,追求可持续发展的环境。2014年,汇丰积极践行新赤道原则,并创新环境风险管控培训方式,在内部坚定推进节能减排措施的有效实施,以此最大限度减少自身对环境资源的消耗,并引导员工、客户乃至社区,去身体力行地保护环境,促进可持续发展。

HSBC deeply believes that social progress should not be achieved at the expense of future generations, and has therefore established a sound environmental management system to pursue environmental sustainability from multiple aspects including green finance, environmental risk, and environmental footprint. In 2014, HSBC actively applied the new Equator Principles when financing projects and introduced innovative training models for risk control and management. We also took effective actions to drive the implementation of energy saving and emission reduction measures, to minimise our consumption of environmental resources, to guide employees, clients and even communities to do their part to protect the environment and promote sustainable development.

创新绿色金融

INNOVATING GREEN FINANCE

为适应国家产业政策导向,抓住产业结构调整升级过程中的新兴业务机会,汇丰中国积极履行《汇丰中国绿色信贷政策》。作为2003年首批赤道原则成员,汇丰中国于2014年初正式实施新赤道原则。

汇丰中国在有效控制风险和保证商业可持续的前提下,鼓励信贷资源向可再生能源、节能服务行业、环保产业等绿色行业倾斜。

案例

2014年,汇丰协助首创集团对澳大利亚Transpacific Industries Group Limited集团旗下Transpacific New Zealand公司进行100%股权收购,收购对价为9.5亿新西兰元,约合50亿人民币。首创集团是北京市国资委所属的大型国有企业集团,旗下有四大核心业务:水务环保、基础设施、房地产和金融服务。此次收购是新西兰固废处理历史上最大规模的交易,也是中国企业在环保领域的最大海外收购。汇丰不仅担任此项收购的独家财务顾问,并且牵头筹组此次银团贷款。

To get aligned to the government's industrial policies, and to seize the emerging business opportunities in industrial restructuring and upgrade process, HSBC China is actively practicing the HSBC China Green Credit Policy. As one of the first-batch members to adopt the Equator Principles in 2003, HSBC China officially adopted the new Equator Principles in early 2014.

On the condition of effectively controlling risks and ensuring business sustainability, HSBC China is encouraging credit resources to give priority to sustainable industries such as renewable energy, energy-saving service, and environmental protection.

CASE STUDY

In 2014, HSBC China advised Beijing Capital Group on its NZD950 million (or about RMB5 billion) acquisition of Transpacific New Zealand, a subsidiary of Australia's Transpacific Industries Group Limited. Beijing Capital Group is a major state-owned enterprise directly under the supervision of the State-owned Assets Supervision and Administration Commission of the Beijing Municipality, with core businesses lying in four fields of water treatment and environmental protection, infrastructure, real estate, and financial services. The acquisition turned out to be the largest deal in the history of solid waste treatment in New Zealand and also the largest overseas acquisition deal by a Chinese company in the environmental field. HSBC China was not only the exclusive financial advisor for the acquisition, but also the lead banker for the syndicated loan.

环境风险管理

MANAGING ENVIRONMENTAL RISKS

汇丰中国一直严格执行集团的环境政策,并通过培训相关人员,将国际标准、绿色信贷政策、可持续发展管理及审批流程等落实到全国各地分支机构。

银行客户经理把控巨额资金的流向,其决策方向对自然环境保护有着直接的影响。资金是否用于支持绿色产业,是否关注到产业原料来源,都与客户经理的环境风险意识息息相关。因此,汇丰非常重视客户经理的培训工作。

HSBC China has been strictly implementing the group's environmental policy, and striving to apply international standards, green credit policy, as well as sustainable development management and review/approval procedures to branches across the country by providing training for related people.

Relationship managers control the flow of large sums of funds, and their decision-making directions have a direct impact on the protection of natural environment. Whether or not the funds are used to support sustainable industries and whether or not attention is paid to the sources of industrial materials are closely related to the environmental risk awareness of our relationship managers. Therefore, we take the training of our relationship managers very seriously.



案例

来自 11 家分行的 19 名客户经理参加了此次培训。在为期四天的活动中,客户经理们与生态专家和环保专家一起,从成都出发,沿岷江逆流而上,参观了水库、矿场及堰塞湖,测量了凋落物的水源涵养能力,了解地质灾害与重建;还走访了研究站和环保企业,探讨一系列环保问题,了解科学开发和恢复生境的关系,以及固废处理的商业模式和可再生能源在当中的应用。这次培训让客户经理们全面系统地了解人类生产生活对生态环境的影响、科学开发与生境恢复的关系以及新能源行业的最新动态,帮助他们将客户、企业和社会作为一个有机的整体去认识和对待,引导他们立足环境可持续发展,做出绿色科学的投资决策。



CASE STUDY

In October 2014, HSBC China teamed up with the Shanshui Conservation Centre to initiate the HSBC Climate Business Training for Relationship Managers. A total of 19 relationship managers from 11 branches attended the training. During the four-day trip, the relationship managers together with the ecologic experts and environmental experts traveled upstream along the Min River from Chengdu to observe dams, mines, and landslide dam-created lakes, measured the water retention capacity of litters, and learned about geological disasters and post-disaster rebuilding. The relationship managers also visited research stations and environmental protection enterprises, to discuss various environmental issues, to learn the relations between scientific exploit and ecological environment restoration, and to explore the business models for solid waste management as well as the application of renewable energy in local areas. Through the training, the relationship managers have a comprehensive and systematic understanding of the impact of human activities on the ecological environment, the relations between scientific exploit and ecological environment restoration, and the latest developments of the new energy sector. It's helpful for them to see and treat customers, businesses and the society as a whole, as well as to make green and scientific investment decisions with the environment and sustainable development in mind.

员工反馈

“之前,我对水利水电工程的认识仅停留在清洁能源的层面。这次活动让我看到,一些水电站利用导管输水发电,导致部分河段断流,而减少了自然蒸发,加剧了干旱河谷的形成。这使我认识到,即使是比较清洁的能源,如果使用方式不正确,也可能会对自然造成很大的危害。今后遇到相关工作时,我也会更加审慎。”

——汇丰银行广州分行工商金融服务部客户经理 赵芸

EMPLOYEES' FEEDBACK

“In the past, our knowledge about hydraulic and hydro-electric projects was limited to clean energy. Through this programme we saw that some hydro-power stations use conduits to transport water and generate electricity, resulting in the dry up of some sections of a river, the reduction in natural evaporation, and the accelerated formation of dry river valleys. This enables me to realise that even for a clean energy, if not used properly, it could also cause major damages to the nature. I will also become more prudential when handling related work in the future.”

Sherry Zhao, Relationship Manager, Industrial & Commercial Financial Services, HSBC Guangzhou

减少环境足迹

MINIMISING ENVIRONMENTAL FOOTPRINTS

汇丰持续倡导在业务营运中有效利用自然资源,实施营运可持续战略 *REDUCE*, 积极推进绿色银行建设。2014 年,汇丰继续严格贯彻内部节能减排措施,并且通过推广新设备、设立新指标等方式,进一步提升节能效率。虽然汇丰的营业网点和营业规模都在逐步扩大,但人均年耗费资源却在逐步下降。

HSBC always encourages the effective utilisation of natural resources in our business operations, implements our sustainable operation strategy REDUCE, and actively advances the Green Bank initiative. In 2014, HSBC China continued to strictly implement the internal energy saving and emission reduction measures, and strived to further increase energy efficiency by adopting new equipment and creating new indicators. Although HSBC China's business network and scale are steadily growing, our per capita resource consumption is steadily decreasing.

控制纸张打印,业务电子化:2014 年汇丰更新了采购系统,鼓励员工使用更轻质的纸张,以便减少对环境的影响。同时,每个部门都在 2013 年用纸量的基础上设立了 2014 年全年减少 10% 用纸量的指标。运营管理部门每个月都将纸张使用情况报表提交各部门主管参考,从而有效地管理纸张打印,控制合理的打印量。

Controlling paper printing through electronic operations: In 2014, HSBC China updated its procurement system, encouraging employees to use lighter paper to reduce environmental impact. At the same time, each department set the target to reduce paper use by 10% from 2013. Each month the operations management department would submit a report on paper use to department managers for reference, so as to effectively control paper waste in the workplace.

推广使用 LED 灯,持续关灯两小时:继 2013 年一年每天中午关闭一小时办公室灯光的举措得到一致的认可和支持后,2014 年 8 月,汇丰中国总部大楼关灯时间进一步延长为每天中午 11:45 到下午 1:45,以节约更多的电量。

Encouraging the use of LED lamps and turn the lights off for two hours: Following the policy in 2013 to turn off office lights for one hour at noon throughout the year, which was widely recognised and supported, in August 2014, the time to turn off office lights at the head office building of HSBC China was further extended from 11:45am to 1:45pm each day, to save more electricity.

高铁——出差新选择:2014 年,汇丰中国内部网上出差交通预定系统 (E-travel) 中推荐全行员工针对部分线路优先选择“铁路”选项。运营管理部也针对各部门的出差情况向部门主管提供月度报告及分析,以帮助部门改善出差安排,减少碳排放。2014 年,汇丰中国乘火车出行数量大幅上升,而乘飞机出行数量呈递减趋势。

Taking high-speed rail for business travels: In 2014, HSBC China encouraged employees to choose train for business travels on some lines by recommending this in HSBC business travel reservation system. The operation department also provides the monthly report and analysis of business travels to department managers, to help them improve their travel arrangement schedule, and to reduce carbon emission. In 2014, the number of HSBC China's business travels by train was substantially increased, whereas the number of business travels by plane was declining.

推广视频会议:2014 年,汇丰中国又在各分行新安装了 13 套视频会议系统,以减少出差的需求。到 2014 年 10 月,因使用视频会议系统而减少的碳排放量为 53 吨。

Promoting the use of video conferencing: In 2014, 13 new video conferencing systems were installed in HSBC branches across the country to reduce the need for business travels. As of October 2014, the amount of carbon emission reduced due to the use of the video conferencing systems was 53 tons.

垃圾集中处理及分类标签:借鉴于汇丰中国总部国金中心汇丰银行大楼实行垃圾集中处理的好经验,汇丰中国 2014 年 4 月前陆续为全国 20 个分行设置了统一的垃圾箱,推广垃圾集中分类处理。据统计,该项举措每年将减少 30% 日常工作中产生的垃圾。

Processing garbage in centralized mode and using garbage classification labels: Inspired by the experience of processing garbage in centralized mode at its headquarters, HSBC China provided unified dustbins for its 20 branches nationwide prior to April 2014 to further promote such a mode. Statistics show that this can reduce garbage by 30% in daily work each year.

附录：重要奖项
APPENDIX: IMPORTANT ACCOLADES

May 2014 2014年 5月	Contribution Award by Shanghai Charity Foundation on its 20th Anniversary 上海市慈善基金会成立二十周年-贡献奖
June 2014 2014年 6月	Most Socially Responsible Financial Institution by CBA 中国银行业协会颁发2013年度最具社会责任金融机构奖
June 2014 2014年 6月	Best CSR Case Ward by CBA 中国银行业协会颁发2013年度中国银行业公益慈善优秀项目奖
Dec 2014 2014年 12月	CSR China Education Award-Best Company of the Year Award by Education section of Central Committee of the Communist Youth League 团中央学校部“大学生社会实践知行促进计划”颁发CSR中国教育奖-CSR China典范奖
Dec 2014 2014年 12月	2014 China Banking CSR Management Forum-Best CSR Communication Award 2014中国银行业社会责任管理论坛-最佳公益传播奖

附录：
APPENDIX:

- 1、该报告的目标对象为：
汇丰银行（中国）有限公司，汇丰村镇银行。
- 2、根据银监会的相关规定，结合汇丰自身情况，该报告呈现的时间段为2014年1月1日到2015年1月1日。
- 3、本报告之编制参考中国银行业协会对银行企业发布企业社会责任报告的倡导。以及2007年上海银监局印发的《上海银行业金融机构企业社会责任指引》。
- 1. The scope of this report covers:
HSBC Bank (China) Company Limited, HSBC Rural Bank.
- 2. According to the respective regulations of the China Banking Regulatory Commission, this report covers the period from April 2, 2012 to April 1, 2013.
- 3. The format of this report was a result of consultation of the China Banking Association’s Propose on Corporate Social Responsibility Publication, and the Corporate Social Responsibility Guideline of the Shanghai Banking Industry published by the Shanghai Bureau of Banking Regulatory Commission in 2007.

企业可持续发展无止境

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