

Public Services that Facilitate Trade

[Including services provided by government bureaux and departments, and other public organisations]

Disclaimer: There are other digital public services that aim to facilitate business and compliance in Hong Kong. Please refer to the webpages of individual bureaux / departments / public organisations for details.

Financial Services: Commercial Lending

No.	Public Services	Link
Operation of Credit Bureaus and Registries		
<i>Data Coverage and Access to Credit Information</i>		
1.	Banks in HKSAR always use the credit information obtained from credit bureaus or registries before deciding on a loan application	<ul style="list-style-type: none"> <li data-bbox="1211 699 2134 767">➤ Hong Kong Monetary Authority's Supervisory Policy Manual IC-6 on consumer credit data <li data-bbox="1211 794 2134 1059">• Para. 3.2 - The Hong Kong Monetary Authority also considers that using consumer credit data from Credit reference agency(ies) for assessing credit applications (including mortgage loan applications) and conducting credit reviews is an essential part of an AI's credit management system unless there are satisfactory alternative arrangements for the comprehensive sharing of consumer credit data <li data-bbox="1211 1086 2134 1319">• Para. 3.3 - The Hong Kong Monetary Authority would take into account the extent to which an Authorized Institution participates in the contribution of consumer credit data to and makes full use of the same from Credit reference agency(ies) via the Credit Reference Platform in assessing the effectiveness of the Authorized Institution's credit management system

No.	Public Services	Link
		<ul style="list-style-type: none"> <li data-bbox="1211 292 2107 360">➤ Hong Kong Monetary Authority's Supervisory Policy Manual IC-7 on commercial credit data <li data-bbox="1211 381 2107 647">• Para. 3.1.3 - The Hong Kong Monetary Authority also considers that using commercial credit data from a Commercial Credit Reference Agency for assessing credit applications and conducting credit reviews is an essential part of an Authorized Institution's credit management system unless there are satisfactory alternative arrangements for the comprehensive sharing of commercial credit data <li data-bbox="1211 675 2107 976">• Para. 3.1.5 - The Hong Kong Monetary Authority will take into account the extent to which an Authorized Institution participates in the contribution of commercial credit data to and makes full use of the same from a Commercial Credit Reference Agency, as well as the means of data access (including Commercial Data Interchange), in assessing the effectiveness of the Authorized Institution's credit management system
2.	Banks in HKSAR always review information from collateral registries to verify borrower's collateral registry records when a loan includes a movable asset	<ul style="list-style-type: none"> <li data-bbox="1211 1010 2107 1078">➤ Paragraphs 4.2.1 and 4.2.2, Hong Kong Monetary Authority's Supervisory Policy Manual CR-G-7 on Collateral and Guarantees

No.	Public Services	Link
Gender Finance		
<i>Promoting Access to Finance for Women</i>		
3.	Mandatory trainings on unconscious bias/gender diversity are offered to both managerial and (relevant) non-managerial staff of commercial banks in HKSAR	➤ Code of Banking Practice
4.	There are programs/initiatives that promote the presence of women in senior executive/management roles in the banking sector	➤ Section 13.92, Main Board Rules of the Hong Kong Exchanges and Clearing Limited (HKEX)