

## LCQ5: Proposal to assist local residents to acquire properties by levying new taxes

Following is a question by Hon Dennis Kwok and a reply by the Secretary for Transport and Housing, Mr Frank Chan Fan, in the Legislative Council today (May 23):

Question:

A report of an international survey organisation has pointed out that among the international metropolises around the globe, Hong Kong has been dubbed the world's most unaffordable city in terms of property price for eight consecutive years. As at the third quarter of last year, the median price of residential units in Hong Kong was around \$6.19 million, representing 19.4 times of the annual median income of \$319,000 earned by local families. In other words, it takes a family on that income level as long as 19.4 years to acquire a property, even if it did not spend a penny nor buy any food. Meanwhile, as at the end of last year, there were a total of 9 000 unsold units in the completed private residential buildings in the territory, among which 4 000 had remained unsold for more than one year after completion. In connection with assisting local residents in acquiring properties by levying new taxes, will the Government inform this Council whether it will consider:

(1) levying new taxes on the first-hand residential units which have remained unsold for a period of time after completion to increase the cost of hoarding of units by developers, and to push them to offer the units for sale at a faster rate, with a view to increasing the supply of residential units; if so, of the details and the timetable; if not, the reasons for that;

(2) levying new taxes on the vacant residential units owned by non-local residents or companies at least 25 per cent of the beneficial interests of which are held by such persons; if so, of the details and the timetable; if not, the reasons for that; and

(3) levying a capital gains tax on the sale of residential units owned by non-local residents or companies at least 25 per cent of the beneficial interests of which are held by such persons, so as to dampen their desire to purchase residential units; if so, of the details and the timetable; if not, the reasons for that?

Reply:

President,

Owing to abundant liquidity in the global monetary environment, ultra-low interest rates and tight housing demand-supply balance, local housing

prices continue to rise. In the face of the overheated property market, the Government has been striving to increase land and housing supply through a multi-pronged approach with a view to addressing the demand-supply imbalance at source in the long run. At the same time, the Government has introduced several rounds of demand-side management measures since 2010 to reduce short-term speculative activities, external demand and investment demand. My reply to various parts of the question raised by the Hon Dennis Kwok is as follows:

As at March 31, 2018, there were around 9 000 unsold first-hand private residential units in completed projects, among which 6 000 units were completed in 2017 or the first quarter of 2018 while the remaining 3 000 units were completed between 2011 and 2016. These unsold units may be vacant units, units occupied by the developers for self use or units rented out by developers as serviced apartments.

In the face of the current housing demand-supply imbalance, the Government has been striving to increase land and housing supply through a multi-pronged approach. The Government has all along been closely monitoring the developments of the private residential property market and the supply of first-hand private residential units. The Government is also aware that the number of unsold first-hand private residential units in completed projects has been increasing in recent years. We are exploring ways to address the situation. As regards the proposal of levying new tax on these unsold units, the Government will carefully consider the justifications, feasibility and effectiveness of the proposal before making a decision.

Under the existing stamp duty regime, unless otherwise specified in the law, the acquisition of residential property by a non-Hong Kong permanent resident (non-HKPR) (including any companies) is subject to the Buyer's Stamp Duty and the New Residential Stamp Duty, both at a flat rate of 15 per cent, i.e. a stamp duty of 30 per cent in aggregate. According to the information provided by the Inland Revenue Department, in the first four months of 2018, the number of residential property transactions involving non-local individuals and non-local companies accounted for only 1 per cent of the total number of transactions, which was lower than 4.5 per cent recorded during the period from January to October 2012 (i.e. before the introduction of the Buyer's Stamp Duty). This indicates that the demand-side management measures have been effective in curbing external and investment demands.

According to the Rating and Valuation Department's statistics, the vacancy rate of private residential units had dropped from 4.3 per cent as at end 2012 to 3.7 per cent as at end 2017, which was substantially lower than the long-term average vacancy rate of 5 per cent from 1997 to 2016. These figures suggest that the overall vacancy rate of private residential units in Hong Kong is at a low level, and there are no notable signs of the idling of private residential units. In fact, it is inevitable for properties to be left vacant for a period of time when landlords seek buyers or tenants, engage in price negotiation, or refurbish their flats. This is a normal market phenomenon. Levying a vacancy tax on residential units owned by non-local residents or companies at least 25 per cent of the beneficial interests of which are held by such persons may therefore not be an effective way to increase housing supply.

As for capital gains tax, introduction of this tax is very controversial and will complicate Hong Kong's longstanding simple tax regime. Given that capital gains tax will only be charged when an owner earns profits from selling his property, we believe that the various demand-side management measures currently in place have a more immediate impact on increasing the transaction costs of non-HKPRs, thereby reducing their demand for local residential properties. The Government has no intention to study the introduction of capital gains tax at this juncture.

The Government will continue to stay vigilant and closely monitor the property market and the ever-changing external circumstances, and implement appropriate measures as and when necessary.

Thank you, Mr President.

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## **LCQ14: Child health assessment and rehabilitation services**

Following is a question by the Hon Holden Chow and a written reply by the Acting Secretary for Food and Health, Dr Chui Tak-yi, in the Legislative Council today (May 23):

Question:

Regarding the child health assessment and rehabilitation services provided by the Government, will the Government inform this Council:

(1) given that the Maternal and Child Health Centres (MCHCs) of the Department of Health (DH) provide health promotion and disease prevention services for children from birth to five years old, of the average time elapsed between children having been suspected of having Attention Deficit/Hyperactivity Disorder (AD/HD) to their receiving initial assessments under such services in the past five years; whether the Government has any plan to shorten such time; if so, of the details;

(2) of the number of children in the past five years who were suspected of having AD/HD as initially assessed by MCHCs;

(3) given that the children mentioned in (2) will be referred to Child Assessment Centres (CACs) for further assessments, but some parents have criticised that the waiting time for children to receive further assessments is too long, whether the Government will introduce measures expeditiously to shorten such time; as DH has indicated that it has not compiled any statistical information on the average, median and longest waiting time for further assessments, whether the Government will compile the relevant

statistics for a more accurate understanding of the problem of overly long waiting time with a view to introducing appropriate measures to address the problem;

(4) given that the Government introduced a Pilot Scheme on On-site Pre-school Rehabilitation Services (Pilot Scheme) in November 2015, under which interdisciplinary teams coordinated and arranged by non-governmental organisations provide outreaching on-site rehabilitation training services for children with special needs who are studying at ordinary kindergartens and kindergartens-cum-Child Care Centres (KG-cum-CCCs), of the number of kindergartens and KG-cum-CCCs currently taking part in the Pilot Scheme, as well as the number of children serviced by the interdisciplinary teams so far;

(5) given that the Government will regularise the Pilot Scheme starting from the next school year and increase the number of service places of the Pilot Scheme from 3 000 to 7 000 in two years, how the Government will ensure that the interdisciplinary teams will have adequate manpower to cope with the additional workload; and

(6) of the number of members of the interdisciplinary teams who possess the relevant professional qualifications for handling AD/HD?

Reply:

President,

Having consulted the Labour and Welfare Bureau, my reply to the Hon Holden Chow's question is as follows:

(1) and (2) The 31 Maternal and Child Health Centres (MCHCs) of the Department of Health (DH) provide a range of health promotion and disease prevention services to children from birth to five years. The child health services include immunisation, health and developmental surveillance, and parenting education. Children with developmental concerns identified during developmental surveillance will be arranged for a doctor's preliminary developmental assessment by a doctor of MCHCs. In the past three years, waiting time for developmental assessment conducted by doctors ranged from one to eight weeks among MCHCs, the median waiting time in each year ranged from three to four weeks. DH will continue to monitor the service demand and arrange internal redeployment of resources, if needed.

After being assessed by doctors of MCHCs, children with suspected developmental problems would be referred to Child Assessment Service (CAS) under DH/the Hospital Authority (HA) for further management. The number of referrals to CAS by MCHCs in the past five years is listed below:

Year	Total number of referrals to Child Assessment Service under DH and HA	Number of cases with suspected hyperactivity or attention problems
2013	5 967	1 105
2014	6 458	1 228
2015	7 157	1 428
2016	7 434	1 600
2017	7 981	1 880

(3) In the past few years, the number of new referrals to the CAS of DH has been on an increasing trend. Nearly all new cases in CAS were seen within three weeks after registration. The assessment service will then be arranged according to needs. Due to the continuous increase in the demand for assessment service and the high turnover rate and difficulties in recruiting doctors, CAS was unable to meet the target for completion of assessment for 90 per cent of the new cases within six months in 2017. CAS has already adopted a triage system to ensure that children with urgent and more serious conditions are accorded with higher priority in assessment. To meet increasing service demands, additional resources have been allocated in the past few years to recruit additional manpower. Currently we are planning to recruit additional nurses and allied health professionals for the CAS to improve the waiting time and strengthen service.

CAS adopts a multi-disciplinary team approach for assessment. The assessment team comprises paediatricians, nurses, clinical psychologists, speech therapists, physiotherapists, occupational therapists, audiologists, optometrists and medical social workers. The team will seek information from the parent on the development, behaviour and learning of the child, and, with the application of assessment tools and clinical observation appropriate to the child's age and condition, conduct assessments on various developmental aspects of the child such as physical, cognition, language and communication, self-care and behaviour. The team will also arrange and coordinate follow-up and rehabilitation services in accordance with the child's individual needs and the family's circumstances.

The actual waiting time depends on the complexity and conditions of individual cases. While children await rehabilitation services, DH will provide support to their parents, such as organising seminars, workshops and practical training etc., with a view to enhancing the parents' understanding of their children and community resources so that the parents could provide home-based training to facilitate the development and growth of the children.

DH has begun the construction for a new Child Assessment Centre (CAC) to cater for the increasing number of referrals. Meanwhile, a temporary CAC has been set up in existing facilities in Ngau Tau Kok in January 2018 to cope with the demand during the construction period.

(4) to (6) The Government has implemented the Pilot Scheme on On-site Pre-school Rehabilitation Services (the Pilot Scheme) since November 2015. Under

the Pilot Scheme, non-governmental organisations with experience in implementing subvented pre-school rehabilitation services coordinate and arrange for the provision of on-site pre-school rehabilitation services, through multi-disciplinary service teams comprising occupational therapists, physiotherapists, speech therapists, clinical/educational psychologists, social workers and special child care workers, for children with special needs (including those assessed as having attention deficit or hyperactivity disorder (AD/HD)) at participating kindergartens (KGs) and kindergarten-cum-child care centres (KG-cum-CCCs). Currently, there are 492 participating KGs/KG-cum-CCCs, which accounts for nearly 50 per cent of the total number of KGs/KG-cum-CCCs in Hong Kong. From November 1, 2015 to March 31, 2018, a total of 5 797 children received services.

The Government has earmarked an annual recurrent expenditure of \$460 million to regularise the Pilot Scheme in the 2018-19 school year and increase the service places from about 3 000 to 7 000 in two years. The Social Welfare Department (SWD) commissioned a consulting team headed by the City University of Hong Kong to carry out an evaluative study on the Pilot Scheme. The consulting team will put forward recommendations on the mode of the regularised services, including staffing establishment and the optimal mix of allied health professionals and other professionals in the multi-disciplinary service teams, as well as standards of services. SWD will, taking into consideration the recommendations of the evaluative study, review the manpower required for the services.

Since there is no standard definition of the "professional qualification" for handling AD/HD cases, we do not have the number of interdisciplinary team members who possess such qualification.

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## **LCQ18: Provision of community support services for residents of new public rental housing estates**

Following is a question by the Hon Paul Tse and a written reply by the Secretary for Labour and Welfare, Dr Law Chi-kwong, in the Legislative Council today (May 23):

Question:

On Tat Estate and On Tai Estate, newly completed large-scale public rental housing (PRH) estates located in Kowloon East, provide a total of nearly 18 000 units. In 2016, the Hong Kong Christian Service (HKCS) and the Christian Family Service Centre (CFSC) each received funding from The Hong Kong Jockey Club Charities Trust (the Trust) for launching a three-year

community support programme respectively. These programmes aim at providing residents of these two PRH estates with a number of support services to facilitate their adaptation to the new environment and integration into the community, such as assisting them in inspecting the flats allocated to them, moving into the new flats upon intake and applying for welfare services. It is learnt that these two programmes, albeit being popular among the residents, will come to an end concurrently next year as funding will be discontinued by that time. In this connection, will the Government inform this Council:

(1) given that several thousand families will soon move into On Tai Estate, whether the Government will support the continued operation of the aforesaid two programmes by lobbying the Trust to continue to allocate funding or through other policies, in order to benefit more families moving into these estates;

(2) whether it has plans to provide subsidies as well as the sites needed for the services for the two aforesaid non-profit-making organisations to enable them to scale up their community support programmes; if so, of the timetable and the responsible government departments, as well as whether it will consider providing subsidies for them on a regular basis;

(3) of the projected number of PRH estates to be completed within the coming decade, as well as the locations of and the number of families to be accommodated in such estates;

(4) given the successive completion and intake of the various new PRH estates, whether the Government has assessed the community support services needed by the families moving into these estates, and whether it will increase the funding for the relevant departments to provide such families with appropriate assistance; and

(5) whether it knows, apart from HKCS and CFSC, the other non-profit-making social welfare organisations that are currently providing support services for residents of newly completed PRH estates; whether the Government has subsidised the operation of such organisations; if so, of the details?

Reply:

President,

Having consulted the Transport and Housing Bureau (THB), our consolidated reply to the Member's question is as follows:

(1), (2), (4) and (5) The Government has always been concerned about the needs of residents of new public rental housing (PRH) estates. The Social Welfare Department (SWD) will provide suitable support services to assist residents in adapting to the new living environment at the early stage of resident intake of individual newly completed PRH developments. The District Social Welfare Offices of SWD assess on an ongoing basis the needs for welfare services at district level, having regard to the population growth and demographic changes in their respective districts. Through collaboration

with the government departments, non-governmental organisations (NGOs) and stakeholders concerned, they will deploy community resources to plan for appropriate support services and identify, at an early stage, residents with service needs for referral to relevant services. Also, where there are newly completed PRH estates, the Integrated Family Service Centres and/or Integrated Services Centres operated by the SWD or subvented NGOs located within their relevant service boundaries will collaborate with other government departments/district organisations in providing services, including the neighbourhood network building projects funded by the Community Investment and Inclusion Fund (CIIF) under the Labour and Welfare Bureau, or by the Hong Kong Jockey Club Charities Trust (HKJCCT), to facilitate the new residents and families to integrate into the community as soon as possible.

Since 2015, the CIIF has approved many new community support network projects to assist the residents in new PRH estates in building mutual help networks. Up to March 2018, the CIIF has approved a total of 21 projects, operated by 19 NGOs in 15 new PRH estates, to support the residents and help them build mutual help networks. A total allocation of about \$48.71 million is involved. In order to launch CIIF-funded projects in new PRH estates in a more proactive and timely manner, the CIIF will study how to collaborate with the SWD, so that there will be suitable CIIF-funded projects in the new PRH estates concerned, providing services and assisting residents to adapt and get involved in the new community as soon as possible, during the resident intakes of these new estates.

Besides, the Hong Kong Housing Authority (HA) has been providing suitable non-domestic premises not yet in use, including Mutual Aid Committee (MAC) offices, to the NGOs concerned as temporary work bases in individual newly completed public housing developments at the initial stage of resident intakes, for the provision of outreaching support services to assist residents in adapting to the new living environment. To this end, the HA will enter into short-term temporary permits with NGOs nominated by the SWD. The fee for the premises is at the same level as the concessionary rent for the HA's welfare facility premises.

In respect of On Tat Estate and On Tai Estate, with the coordination and recommendation of the Kwun Tong District Social Welfare Office of the SWD, the Hong Kong Christian Service and the Christian Family Service Centre have been approved grants from the HKJCCT for the implementation of two three-year projects, under which social workers have provided or referred the required welfare services through initial contact and assessment with the residents, to facilitate the new residents and families to integrate into the community as soon as possible. If there is continued district need, depending on the relevant demand, the Government will collaborate with the government departments and NGOs concerned etc. for deploying community resources, including CIIF etc., with a view to continuing the provision of suitable services. Besides, at present, the HA has provided premises to the Hong Kong Christian Service and the Christian Family Service Centre at the MAC offices on the ground floor of Chi Tai House and Kam Tai House in On Tai Estate respectively as temporary work bases for the provision of outreaching support services for the residents.



(3) THB points out that, according to the HA's Public Housing Construction Programme as at March 2018, details and locations of PRH projects to be completed by the HA in the coming five years in 2017-18 to 2021-22 are set out at Annex.

For public housing projects with completion in 2022-23 and onwards, most of them are still at the preliminary planning and design stage and are subject to influence by various factors such as rezoning, local consultation, infrastructure construction and site formation works, etc. Moreover, most of these projects require feasibility study or investigation, and some of the housing projects may involve land resumption, clearance or reprovisioning of existing facilities, and projects involving Government-funded works are required to seek the Legislative Council's funding approval. As these development projects are subject to changes, it is difficult to provide detailed information and programme at this stage. The HA will provide the relevant information regarding the rolling five-year construction programme when appropriate.

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## **LCQ4: Cross-boundary vehicles**

Following is a question by the Hon Leung Yiu-chung and a reply by the Secretary for Transport and Housing, Mr Frank Chan Fan, in the Legislative Council today (May 23):

Question:

Over the past decade, there has been a persistent growth in the number of cross-boundary vehicles entering Hong Kong, with that of private cars increasing by nearly 50 per cent. The number of cross-boundary vehicles entering Hong Kong is expected to increase further in tandem with the commissioning of the Hong Kong-Zhuhai-Macao Bridge (HZMB) within this year. Some members of the public are therefore concerned that the problem of local traffic congestion will become increasingly serious. They are also worried that the persistent increase in the quotas for cross-boundary vehicles will overload the local traffic network further, make the shortage of parking spaces more acute, and result in more traffic accidents. In this connection, will the Government inform this Council:

(1) of the respective numbers of cross-boundary vehicles holding the International Circulation Permits issued by the Transport Department and the vehicle trips they made in Hong Kong, in each of the past five years, with a breakdown by vehicle class and original place of registration; whether it has estimated respectively the quotas for cross-boundary vehicles to be permitted to enter Hong Kong using HZMB and the vehicle trips to be made by such vehicles in Hong Kong in the coming five years, with a breakdown by vehicle class and original place of registration (i.e. Macao and Guangdong Province);

(2) as the problem of local traffic congestion has become increasingly serious, coupled with the commissioning of HZMB within this year, and an implementation date has not been fixed for the Ad Hoc Quota Trial Scheme for Cross-boundary Private Cars (Second Phase), whether the authorities have assessed the changes in vehicle trips to be made by cross-boundary vehicles in Hong Kong in the coming five to 10 years; if not, whether the authorities will conduct an assessment expeditiously; whether they will consider lowering the quotas for cross-boundary vehicles; if so, of the details; if not, the reasons for that, and the measures to prevent the problem of local traffic congestion from being aggravated further by an excessive number of cross-boundary vehicles; and

(3) of the respective numbers of drivers of cross-boundary vehicles prosecuted for various kinds of traffic offences in each of the past five years; whether it will introduce measures to enhance the road safety awareness among Mainland drivers when they drive cross-boundary vehicles in Hong Kong; if so, of the details; if not, the reasons for that?

Reply:

President,

The Hong Kong-Zhuhai-Macao Bridge (HZMB), which is the first cross-boundary land-based connection linking Hong Kong, Zhuhai and Macao, will facilitate Hong Kong citizens to travel to the Mainland and Macao and bring strategic significance for the development of both Hong Kong and the Bay Area.

Cross-boundary vehicles using the HZMB to travel to the three places, except Hong Kong goods vehicles travelling to the Mainland, Hong Kong private cars joining the Macao Port Park-and-Ride Scheme and cross-boundary shuttle buses, are subject to the regulation of quota system. Cross-boundary vehicles with quota are required to apply for the Close Road Permits for Cross-boundary Vehicles (CRP) from the Transport Department (TD). According to the statistics kept by the TD, as of December 31, 2017, a total of some 36 150 cross-boundary vehicles (including cross-boundary private cars, Mainland cross-boundary goods vehicles, cross-boundary hire cars and cross-boundary coaches) have obtained quota and the CRP, whilst most of them (about 32 000, i.e. 88 per cent of the total number) being local vehicles registered in Hong Kong. Non-local cross-boundary vehicles merely amounted to around 4 200, accounting for about 12 per cent of the total number.

My reply to the various parts of the Hon Leung Yiu-chung's question is as follows:

(1) Quota holder of non-commercial Mainland vehicles are required to apply for International Circulation Permits (ICPs), in addition to the CRP, from TD whose validity period does not exceed 12 months. In the past five years, the number of Mainland non-commercial cross-boundary vehicles holding valid ICPs has maintained at around 3 000 per year (detailed figures in Annex). The TD does not keep information on the number of vehicle trips of such vehicles in Hong Kong.

According to the transport arrangements as concluded by the three governments, the additional quota for non-local cross-boundary vehicles travelling to Hong Kong via the HZMB comprises a quota of 1 000 for Mainland cross-boundary private cars, 600 for Macao cross-boundary private cars, and 16 for Macao cross-boundary coaches. A new additional quota of 150 was permitted for cross-boundary coaches and hire cars travelling between Guangdong and Hong Kong respectively which are operated by joint venture companies of the two places and use local vehicles registered in Hong Kong. The number of quota for Mainland cross-boundary goods vehicles will not be increased upon the commissioning of the HZMB and will remain unchanged at 800. The governments of Hong Kong and Macao are discussing the quota distribution and detailed arrangements regarding cross-boundary hire cars and goods vehicles for both places.

Upon the commissioning of the HZMB, the three governments will review in a timely manner the arrangements and number of quota for the cross-boundary vehicles in the light of actual circumstances, thereby leading to changes to the number of vehicle trips. Currently, we do not have any estimation on the number of vehicle trips for cross-boundary vehicles entering Hong Kong via the HZMB in the coming five years.

(2) As regards the impact of non-local cross-boundary vehicles on the road traffic of Hong Kong, as of December 31, 2017, the total number of non-local cross-boundary vehicles is less than 1 per cent as compared with the local vehicles registered in Hong Kong, and hence the impact is not significant.

The Government will closely monitor the operation and traffic conditions of the Hong Kong Port and roads in its vicinity upon the commissioning of the HZMB. The Highways Department is striving for early completion of the southern and northern sections of the Tuen Mun-Chek Lap Kok Link (TM-CLKL) which provides the most direct route between the Northwest New Territories and the HZMB, the Airport, as well as the North Lantau. To strengthen the preparedness for the increased traffic flow during the initial period upon the commissioning of HZMB and to take precautionary measures to minimise the impact of traffic incidents on the relevant roads, the Government will consider traffic arrangements for that initial period in a prudent and practical manner so as to ensure normal operation of the road networks around the Hong Kong Port, the Airport and Tung Chung. The TD will adopt temporary traffic arrangements, where necessary, to allow some of the cross-boundary and local vehicles to use individual link roads in an orderly manner, and will announce any such arrangements as soon as possible.

Moreover, we have been striving to tackle the problem of traffic congestion in Hong Kong. The Government is taking forward the 12 short-, medium- and long-term measures recommended by the Transport Advisory Committee in its Report on Study of Road Traffic Congestion in Hong Kong in an orderly manner, including the study of measures to contain private car growth.

(3) According to the traffic accidents statistics of the past five years, the accident rate of Mainland cross-boundary private cars has been far lower than

that of local private cars. Taking the figure in 2017 as an example, the average accident rate of the Mainland cross-boundary private cars is 2.2 vehicles (per 1 000 vehicles) which is lower than the corresponding figure of 15.8 (per 1 000 vehicles) of local private cars. The Hong Kong Police Force (HKPF) does not keep the breakdown of drivers involved in various traffic offences, as well as the number of related traffic offence and prosecution figures.

We have been conducting promotion and education work to further raise the road safety awareness of non-local cross-boundary vehicle drivers. Non-local cross-boundary vehicle drivers must obtain valid driving licenses when they drive in Hong Kong. The TD will distribute the Road User Code (the Code) to the applicants for driving licences when issuing the licences. The Code contains in detail the rules, instructions and information that should be known by road users in Hong Kong. Besides, the TD and the HKPF, in collaboration with the Road Safety Council, have been carrying out promotion and education activities to promote road safety and good driving manner among drivers.

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## **Phishing email related to The Hongkong and Shanghai Banking Corporation Limited**

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 a press release issued by The Hongkong and Shanghai Banking Corporation Limited on phishing email, which has been reported to the HKMA. Hyperlink to the press release is available on the [HKMA website](#) for ease of reference by members of the public.

Anyone who has provided his or her personal information to the email concerned or has conducted any financial transactions through the email should contact the bank concerned using the contact information provided in the press release, and report to the Police or contact the Cyber Security and Technology Crime Bureau of the Hong Kong Police Force at 2860 5012.