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17 March 2010

Ms Fermi Wong
Executive Director
Hong Kong Unison
Flat 1303, 13/F, Wang Yip Building
1 Elm Street
Tai Kok Tsui
Kowloon

Dear Ms Wong

Hong Kong Ethnic-Pakistani Residents Being Refused to Establish Bank Accounts

Thank you for your letter addressed to our Chairman Mr Benjamin Hung dated 9 February 2010.

Please note that banks in Hong Kong will follow applicable guidelines and international best practices in developing their account opening policies. When establishing any new customer relationship, banks will conduct due diligence checks to better understand the background of the prospective customer. Whether or not a new account is to be opened is the commercial decision of individual banks.

In light of the Race Discrimination Ordinance (RDO), Cap 602, which came into operation on 10 July 2009, we have written to all member banks to remind them to review their business practices to ensure they comply with the RDO and other anti-discrimination legislation. In particular, we have encouraged members to provide guidelines to their staff in applying equal treatment to customers of all races.

We trust that our member banks should put in place an equal opportunities policy and have today circulated copies of our exchange of correspondence to all member banks for information. For specific cases of account opening by individual customers, please follow up with the banks concerned and we trust that they would handle such cases fairly and promptly.

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Chairman Standard Chartered Bank (Hong Kong) Ltd
Vice Chairmen Bank of China (Hong Kong) Ltd
The Hongkong and Shanghai Banking Corporation Ltd
Secretary Rita Liu

主席 渣打銀行（香港）有限公司
副主席 中國銀行（香港）有限公司
香港上海匯豐銀行有限公司
秘書 廖碧瑩



Yours sincerely

A handwritten signature in blue ink, appearing to be "Rita Liu", written in a cursive style.

Rita Liu
Secretary

cc: Legislative Panels on Constitutional Affairs, Economic Development and
Financial Affairs
Secretary for Financial Services and the Treasury
Secretary for Commerce and Economic Development
Secretary for Constitutional and Mainland Affairs
Equal Opportunities Commission