



10 February 2010

Mr. Norman Chan,  
Chief Executive,  
Hong Kong Monetary Authority,  
55<sup>th</sup> Floor Two International Finance Centre,  
8 Finance Street, Central , Hong Kong

Dear Mr. Chan,

Re: Hong Kong ethnic-Pakistani residents being refused to establish bank accounts

I am writing to express our concern on the issue that many of ethnic minority residents being refused to establish accounts in local banks. We have noticed that your Authority responded promptly soon after the media reports. Yet we believe there is still lots of grey areas need to be clarified, otherwise the interest of ethnic minority service users could not be protected.

In fact, our agency has kept on receiving complaints from ethnic minority people, even after the media reports. Up until now, we have been handling at least 50 complaints (Profile of the complainants is attached); and at least five banks, including Hang Seng Bank, Bank of China, Bank of East Asia, DBS Bank and Standard Chartered Bank were involved.

According to our complainants, these banks were using 'Nationality' as an excuse to reject their applications. In some cases, they were even suggested by bank staff to make a false claim on their nationality, so as to facilitate their applications. We found such practice utterly unacceptable as it amounts to a gross disrespect to the complainants and their nationality. In addition, they might risk committing criminal offence by making false representations on their nationality.

Many of our complainants reported that when the bank staff explained why they were not allowed to establish a bank account, he or she usually read aloud regulations stated in a written document. In some cases, applications were rejected after consultation with managers. This shows that the decisions were not made by the frontline staff. Instead the latter were just acting according to general instructions or policies made by the banks.

To sum, the fact that ethnic Pakistani residents being refused to establish bank account is not confined to individual cases. Instead it is a common practice which might jeopardize the reputation of Hong Kong as an international financial centre. Although your Authority has issued a

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statement after the media reports, denied advising banks not to offer services to particular racial or national groups; it seems that your declaration still could not address worries from ethnic minority communities. As previously mentioned, we have kept on receiving cases of unsuccessful applications.

In view of the above circumstances, we urge your Authority to take prompt action to clarify the present situation, and to ensure residents in Hong Kong having equal access to bank services, regardless of the racial and national background. On behalf of the ethnic minority communities, we would like to urge your Authority:

- 1) To follow and investigate the issue; and to examine if there is any discrimination among regulations, guidelines and code of practices issued by the banks;
- 2) To issue a general guideline on how to compile to the Racial Discrimination Ordinance, and to implement anti-discrimination policies;
- 3) To urge the banks to conduct racial sensitivity trainings among its management and the frontline staff, so as to enhance their awareness on race issues;
- 4) To discuss with the banks on how to strike a balance between the control of terrorist activities and the implementation of anti-discrimination law and policies.

Since ethnic minority communities are highly concerned about the issue, we sincerely wish you could respond to our request as soon as possible. A written reply would be much appreciated. Should you have any enquiries, please feel free to contact me at 2789 3246 or 9237 6464.

Yours Sincerely,

Fermi Wong  
Executive Director

c.c. 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 Opportunity Commission



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**Profile of the Complainants**

1	Number of complaints received under the Period of Jan 2008 to Oct 2009	<b>10</b> <b>Remarks:</b> 1. We have received same complaints since Jan 2008 from time to time, about 10 complaints from Pakistani community. 2. Two cases were reported by SCMP on 30 Nov 2008 and a related question was asked by Emily Lau, LegCo member on 17 Mar 2009.
2	Number of complaints received under the Period of Nov 2009 to Jan 2010	<b>50</b> <b>Remarks:</b> Many of complainants claimed that their families, relatives and friends also faced same problem.
3	Ethnic Origin & Nationality	Pakistani: 49 Indian: 1
4	No. of cases rejected by different bank	i. Hang Seng Bank: 31 ii. Bank of China: 9 iii. Bank of East Asia: 4 iv. DBS Bank: 3 v. Standard Chartered Bank: 3 <b>Remarks:</b> 1. Some cases eventually able to establish accounts by left the 'Nationality' column blank/or were asked to false fill their Nationality as Chinese. 2. Ethnic Minority residents were requested to provide more documents, apart from Address Approve and



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	<p>HK Identity Card, they also have to provide Passport, Birth Certificate, Marriage Certificate, Employment Letter, Other Bank Account Information, Student Handbook, School report, Tenancy Contract etc.</p> <p>3. most of the ethnic minority applicants were not able to establish an account within one day, they were simply rejected or had to wait from a week to a month.</p> <p>4. Staff of Standard Chartered Bank usually ask ethnic minority applicants to go to other banks.</p>
5	<p>Social Status</p> <p>Student: 15  Housewife: 10  Youth general Worker: 9  Adult general worker: 16</p>
6	<p>Gender</p> <p>Male: 27  Female: 23</p>
7	<p>Place of Birth / Length of Residency in Hong Kong</p> <p>Hong Kong : 15  Home Country: 35 (5 immigrated to HK less than 7 years while others are permanent residents, some have resided in HK for more than 20 years)</p>
8	<p>Hong Kong Residents</p> <p>All</p>