



Hong Kong Unison Limited  
香港融樂會有限公司

10 February 2010

Mrs Margaret Leung Ko May Yee JP,  
Vice President & Chief Executive,  
Hang Seng Bank New Headquarters Building,  
83 Des Voeux Road, Central, Hong Kong.

Dear Mrs Leung,

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 bank. Up until now, our agency has been handling at least 50 complaints, in which most of them were related to your bank. For details, please refer to the attached 'Profile of the Complainants'.

According to our complainants, their applications have been rejected on the ground of nationality. In some cases, they were even suggested by your bank staff to make false claims on 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.

In fact, our cases were not only concentrated on individual branches, but spread to a number of branches of your bank located in different districts. Most of the victims are ethnic Pakistani Hong Kong ID-card holders who have been either born, brought up or resided in Hong Kong. Like other Hong Kong residents, they should have the right to use bank services, and obtain fair and equal treatment.

Many of our complainants reported that when your 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 your bank.

We would like you to know that for the past 70 years, Hang Seng Bank is one of the most popular banks among ethnic minority residents in Hong Kong. They have been putting so much faith in your bank. Yet the way that they have been treated at the moment simply damaged their

1



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long-held trust in your bank. It is especially disappointing that a prestigious bank like yours having little regard to the needs and interests of minority groups in Hong Kong.

In light of the above circumstances, we would like your bank:

- 1) To clarify if there are separate policies regarding treatments to ethnic minority people with different situations, for instance, those with “permanent resident” status and vice versa;
- 2) To review internal guideline and practice of your bank; so as to ensure compliance to the Racial Discrimination Ordinance and to eliminate any racial-biased or discriminatory practice towards particular racial groups;
- 3) To take prompt actions restoring confidence of ethnic minority customers, for instance, putting welcoming labels outside the branches;
- 4) To provide racial sensitivity trainings to your frontline staff, regarding the implementation of anti-discrimination 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 call me at 2789 3246/9237 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  
Hong Kong Monetary Authority  
The Hong Kong Association of Banks



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**Profile of the Complainants**

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



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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</p> <p>Housewife: 10</p> <p>Youth general Worker: 9</p> <p>Adult general worker: 16</p>
6	<p>Gender</p> <p>Male: 27</p> <p>Female: 23</p>
7	<p>Place of Birth / Length of Residency in Hong Kong</p> <p>Hong Kong : 15</p> <p>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>