國際儲蓄互助社日 International Credit Union Day 2018

發揚儲運 優越人生

香港儲蓄互助社協會
Credit Union League of Hong Kong

(2018 年 10 月 15 日修訂本)
(Revised Ver. 15 October 2018)

慶祝2018國際儲蓄互助社日

Congratulations to International Credit Union Day 2018

機電工程署儲蓄互助社 致意

With the Compliments of

Electrical and Mechanical Services Department Credit Union

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慶祝國際儲蓄互助社日

伴民行儉七十載

福澤連綿惠社羣

儲蓄互助社註冊官梁肇輝博士

抱負與使命
Vision and Mission

世界儲蓄互助社議事會

抱負
透過全球的儲蓄互助社，擴展財經服務至全世界

使命
善用儲蓄互助社及其他金融合作社改善生活

信念
所有人都應能獲得負擔得起，可靠和可持續的金融服務

亞洲儲蓄互助社同盟會

抱負
整合及延續儲蓄互助社網絡

使命
與會員合夥去推廣及壯大儲蓄互助社，以成為發展社會經濟的有效工具

香港儲蓄互助社協會

抱負
- 推廣儲蓄互助運動和精神至全港乃至中國內地
- 促進儲蓄互助社成為為香港市民提供專業個人理財服務的非牟利團體

使命
- 協助會員及潛在會員去組織、發展、改善及整合儲蓄互助社
- 協調會員間的資源。務求所有會員能善用資源，並以穩健及專業的經營方式管理儲蓄互助社
- 代表會員爭取最佳的法律保障及權益
- 致力將儲蓄互助精神傳到中國內地

World Council of Credit Unions, Inc.

Vision
To expand financial inclusion worldwide through the global credit union community

Mission
To improve lives through credit unions and other financial co-operatives

Belief
All people should have access to affordable, reliable and sustainable financial services

Association of Asian Confederation of Credit Unions

Vision
Integrated and Sustainable Credit Union Networks

Mission
ACCU works in partnership with members to strengthen and promote credit unions as effective instruments for socio-economic development of the people

Credit Union League of Hong Kong

Vision
- To promote credit union movement and philosophy in Hong Kong and Mainland China
- To advocate credit unions as not-for-profit organisations for providing personal financial management services for Hong Kong citizens

Mission
- To assist members and potential members to organise, develop, improve and integrate credit unions
- To coordinate the resources from credit unions; and to ensure all members can fully utilise their resources and to manage the credit unions in a healthy and professional manner
- To protect members' legal rights and interests
- To endeavour to convey "the credit union philosophy" to the Mainland China

香港儲蓄互助社協會會長獻辭
Message from the President of Credit Union League of Hong Kong

今年為「國際儲蓄互助社日」設立的70周年白金慶祝。今年的主題為「發揚儲運　優越人生」，藉著慶祝國際儲蓄互助社日活動，標誌著過往70年，儲蓄互助社運動持續不斷以其獨特的服務，影響著社會及改善社員生活。

至於本年度亞盟會論壇的主題則為「在儲蓄互助社重新點燃雷發巽思想」。是次論壇已於本年9月於菲律賓馬尼拉舉行，共有來自22個國家/地區的561名儲運領袖，我們香港亦有派出代表參與。

是次論壇的相關文檔，亦已上載本會網站www.culhk.org，以供分享。我們將會於12月8日舉行的儲蓄互助社社長及代表座談會與大家分享部份有關項目。

我們欣喜告知剛於八月「特首及行政會議」豁免了「儲蓄互助社利得稅」。最終我們體驗及享受到團結的力量帶來的成果。

但是，有關“為稅務目的自動交換財務帳戶資料”方面，政府亦同時表達他們經最後努力，未能成功改變「經濟合作與發展組織」(OECD)的決定。儲蓄互助社需要每年向稅務局申報屬下有外國稅務責任社員的個人資料，包括存貸記錄。政府將再次修訂稅務法例，儲蓄互助社將不會納入「豁免申報財務機構」名單。

結合儲社們給予的意見，我們將再去信政府表達我們並不同意是項決定的立場。

This year marks the 70th anniversary of International Credit Union Day (ICUD), a platinum celebration. This year's theme, "Find Your Platinum Lining," combines the traditional gift of platinum for 70th anniversaries, a celebration of the platinum-lined differences and impact credit union and other financial cooperatives have made and continue to make for their members and a chance to be thankful for the lives and communities that have been improved by our movement.

"Rekindling Raiffeisens's Ideologies in the Heart of Every Credit Union" is the theme of the ACCU Forum this year. The Forum was held in September at Manila, Philippines. A total of 561 credit union leaders from 22 countries/districts joined the Forum including delegates from Hong Kong.

The presentation materials in the Forum have been uploaded to the League's website www.culhk.org for sharing. We shall share some of the related topics with all credit unions in the coming Credit Union President and Representative Seminar that will be held on 8 December this year.

We are glad to share that the "Chief Executive in Council" has granted Credit Union Profit Tax exemption in August. The settlement of "the Credit Union Profit Tax issue" indicates a result of unity.

However, regarding the "Automatic Exchange of Financial Account Information" (AEOI), the Government has also informed the credit unions that they have failed persuading the Organisation for Economic Co-operation and Development (OECD). They would revise the Tax Ordinance to exclude credit unions from the list of "non-reporting Financial Institution". Credit unions will have to report to the Inland Revenue Department annually the personal data for those members with tax responsibility in foreign countries.

We will re-iterate our disagreement and objection to the Government after consolidation of comments from our credit unions.

香港儲蓄互助社協會會長獻辭 (續)
Message from the President of Credit Union League of Hong Kong (Continue)

本年度，我們提供一連串的儲社專職訓練計劃，包括董事的職責，監察委員工作坊、貸款委員工作坊、教育委員工作坊及儲社員工工作坊等等，為儲社培訓接班人。

在推動「儲社管治」方面，本年目標為協助儲社訓練更多職委員認識儲社管治，今年共有54名儲社職委員完成「儲社管治」工作坊及可獲頒發證書。

我們會持續提供多元化訓練課程，2019年，我們與電訊盈科儲蓄互助社正計劃推行一個更完整的儲社領袖訓練計劃。在此，感謝電訊盈科儲蓄互助社合作、倡議及積極推動此事項。

此外，我們仍在跟進改進協會的建議，並期望於未來數月內可落實一些方案以提交各會員儲社審閱及付諸實行。我們亦會繼續與不同儲運人士溝通，聽取意見，以持續改善儲運的發展及運作。

未來日子，相信憑著合作及互助精神，香港儲運必能一一跨過接踵而來的困難及挑戰，健康及穩定地延續下去！

香港儲蓄互助社協會會長
孔慶柱

This year, we have organized a series of credit union training courses, including Duties and responsibilities of BOD, Supervisory Committee Workshop, Credit Committee Workshop, Education Committee Workshop and Staff & Committee Workshop, to train up successors for credit unions.

In the promotion of "Credit Union Governance", we target to train up more Committees and Staff to recognize Credit Union Governance. There are total 54 committees and staffs of credit unions completed and awarded the "Credit Union Governance" Certificate this year.

We will continue to focus on providing varies training. In 2019, we will co-organised with PCCW Credit Union to launch a "Credit Union Leaders Training Program". I would like to specially thank PCCW Credit Union for their collaboration, initiative and active participation on this matter.

Besides, we are following up with the proposals for the improvement of CULHK. We expect some of the proposals having endorsement from most credit unions will be implemented in the next few months. We will continue to communicate with credit union leaders to improve the operations and further promotion of credit union movement.

Looking forward, we trust all difficulties and challenges will be overcome with our philosophy of co-operation and mutual help. The Hong Kong credit union movement will be sustained and grow healthily and steadily in the future.

Hung Hing-chu
President, Credit Union League of Hong Kong

儲蓄互助運動統計資料
(截至2017年12月31日)
Statistics for Credit Union Movement
(As at 31 December 2017)

世界儲蓄互助運動統計資料
Statistics for Global Credit Unions Movement

網址 Website: www.woccu.org

地區 Continent	儲社 Credit Unions	社員人數 Members	儲蓄 Savings 百萬美元 USD Millions	貸款結餘 Outstanding Loans 百萬美元 USD Millions	儲備金 Reserves 百萬美元 USD Millions	資產 Assets 百萬美元 USD Millions
非洲 Africa	21,724	23,248,774	5,848	6,901	886	9,159
亞洲 Asia	35,957	50,820,792	116,039	100,793	4,251	139,331
加勒比海 Caribbean	299	2,258,204	5,255	3,500	641	6,354
歐洲 Europe	2,033	8,386,913	20,195	8,003	3,122	22,971
拉丁美洲 Latin America	2,391	27,907,558	15,833	26,382	8,258	50,272
北美洲 North America	6,280	118,460,459	1,237,389	1,010,049	146,688	1,459,881
大洋洲 Oceania	198	4,679,376	65,233	61,708	6,349	76,714
總計 Total	**68,882**	**235,762,076**	**1,465,792**	**1,217,336**	**170,195**	**1,764,682**

資料來自世界儲蓄互助社議事會 2016 年國際儲蓄互助社統計報告
Source: 2016 Statistical Report of World Council of Credit Unions

亞洲儲蓄互助運動統計資料
Statistics for Asian Credit Unions Movement

網址 Website: www.aaccu.asia

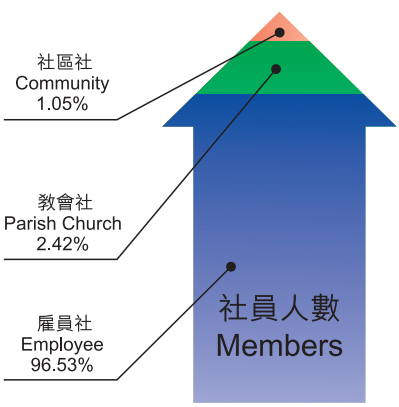
地區 Continent	儲社 Credit Unions	社員人數 Members	儲蓄 Savings 百萬美元 USD Millions	貸款結餘 Outstanding Loans 百萬美元 USD Millions	儲備金 Reserves 百萬美元 USD Millions	資產 Assets 百萬美元 USD Millions
孟加拉 Bangladesh	888	547,000	314	269	32	328
不丹 Bhutan	6	355	N/A	N/A	N/A	N/A
柬埔寨 Cambodia	20	48,684	5	10	0.6	20
香港 Hong Kong	42	90,580	1,960	48	53	2,116
印度 India	2,705	2,060,430	55	85	0.1	77
印尼 Indonesia	857	2,933,221	1,842	1,585	97	2,167
南韓 South Korea	898	5,103,331	73,151	55	2,192	77,509
老撾 Laos	32	26,830	7	6	0	9
馬來西亞 Malaysia	304	273,573	72	14	36	64
蒙古 Mongolia	290	55,624	48	2	1	64
緬甸 Myanmar	2,964	510,709	67	N/A	N/A	N/A
尼泊爾 Nepal	8,078	5,903,296	2,717	1,686	72	2,183
巴布亞新畿內亞 Papua New Guinea	20	413,192	198	74	52	223
菲律賓 Philippines	1,680	9,914,325	2,497	768	92	4,523
俄羅斯 Russia	6	39,720	25	25	2	29
新加坡 Singapore	22	103,444	549	131	22	671
斯里蘭卡 Sri Lanka	8,423	1,039,458	54	12	11	83
台灣 Taiwan	335	218,028	762	315	74	865
泰國 Thailand	1,681	4,249,764	59,491	57,826	2,885	80,352
東帝汶 Timor Leste	40	10,426	4	N/A	0.2	4
越南 Vietnam	1,182	1,619,305	98	79	4	100
總計 Total	**30,473**	**35,161,295**	**143,916**	**62,990**	**5,626**	**171,387**

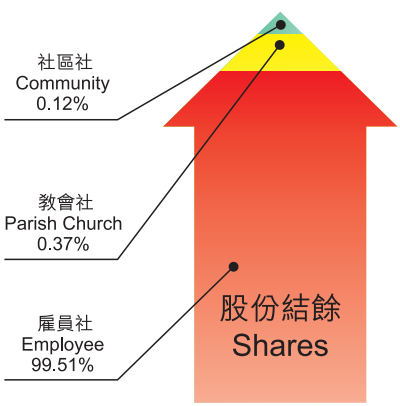
資料來自亞洲儲蓄互助社同盟會 2017 統計報告
Source: ACCU Statistical Report 2017

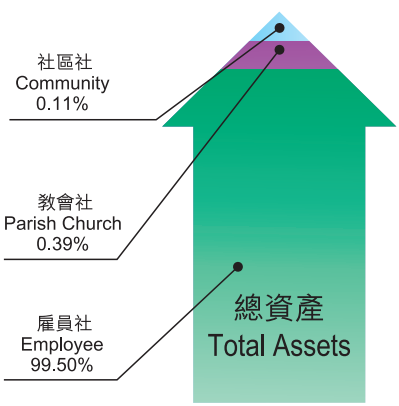
香港儲蓄互助運動統計資料
(於2018年6月30日)

Statistics for Hong Kong Credit Union Movement
(At 30 June 2018)

	雇員社 Employee	教會社 Parish Church	社區社 Community	**全港數字 Hong Kong Statistics**	協會中央社 HKLCCU
儲社數目 Number of Credit Unions	20	12	10	**42**	儲社 / 個人社員 CU / Individual Member
社員人數 Members	88,400	2,215	965	**91,580**	167 / 38
股份結餘 (港元) Shares (HKD)	19,011,129,315	70,817,518	22,386,421	**19,104,333,254**	82,356,582 / 4,815,138
每名社員平均股份 (港元) Average Shares (HKD)	215,058	31,972	23,198	**208,608**	2,167,278 / 41,155
貸款結餘 (港元) Loans Balance (HKD)	364,744,968	3,505,412	2,193,550	**370,443,930**	97,703
貸款結餘佔股份結餘比率 Loan to Share Ratio	1.92%	4.95%	9.80%	**1.94%**	0.11%
儲備金 (港元) Reserve Fund (HKD)	438,512,338	3,843,107	693,095	**443,048,540**	2,587,257
儲備金對股份比率 Reserve Fund / Shares Ratio	2.31%	5.43%	3.10%	**2.32%**	2.97%
總資產 (港元) Total Assets (HKD)	20,489,575,679	79,732,821	23,999,881	**20,593,308,381**	87,663,499







香港儲蓄互助社協會工作人員
Officials of Credit Union League of Hong Kong

董事會：

會長	孔慶柱先生
首席副會長	楊達榮先生
副會長	李明珠女士
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	Ms. Karen Chan
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	Mr. Mak Siu-pui
	Mr. Wong Chung-tak
	Ms. Bobo Wong

香港儲運慈善基金*

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司庫	梁廣發先生
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	郭德培先生
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Hong Kong CU Movement Charity Fund*

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	Ms. Lo Pik-yau
Honorable Advisor	Mr. Kelvin Li
	Mr. Kidson Tang

律師：	司徒維新律師行 司徒維新律師
核數師：	戴江會計師事務所有限公司 江得榮會計師

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Auditor :	Tai, Kong CPA Limited Mr. Kong Tak-wing, CPA

職員：

總幹事	李遠昌先生
拓展主任	唐慶東先生

Employee :

Chief Executive Officer	Mr. Lee Yuen-cheong
Executive	Mr. Andy Tong

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* 香港儲運慈善基金為香港儲蓄互助社協會轄下的公司
* Hong Kong CU Movement Charity Fund is a subsidiary of Credit Union League of Hong Kong

儲蓄互助運動長期服務獎
Credit Union Movement Long Service Award

簡介

為表揚儲蓄互助社領袖及其職員所提供的長期服務，儲蓄互助社註冊官每年向值得嘉許的人士頒發長期服務獎獎狀。

頒發長期服務獎獎狀準則

長期服務獎將分設為 (i) 銅獎 -「服務達15年」、(ii) 銀獎 -「服務達25年」及 (iii) 金獎 -「服務達40年」三種獎項。

獲頒發長期服務獎獎狀的人士必須：

1. 為儲蓄互助社或協會的全職僱員或委員會成員達 (i) 15年 (附註一)；或 (ii) 25年 (附註二)；或 (iii) 40年 (附註三) 及

2. 儲蓄互助社運動及活動的熱心及積極份子；及

3. 在成功獲獎時願意接受獎狀。

提名方法

所有提名須由各儲蓄互助社董事會或協會董事會填寫提名表格，儲蓄互助社可要求協會加以推薦 (附註四) ，於截止日期前將表格寄回儲蓄互助社註冊官。

Introduction

In recognition of the long service rendered to the credit union movement by credit union leaders and employees, the Registrar of Credit Unions presents long service awards to deserving recipients annually.

Criteria for Long Service Award

There are 3 awards under the Long Service Award. They are (i) Bronze Award for 15 years of service, (ii) Silver Award for 25 years of service, and (iii) Gold Award for 40 years of service.

Awardee must:

(a) be a full time employee or a member of the Committees of the credit union or the League for a minimum of (i) 15 years (Note 1) ; or (ii) 25 years (Note 2) ; or (iii) 40 years (Note 3); and

(b) be an activist in the credit union movement; and

(c) be willing to accept the award if the nomination is successful.

Nomination Procedure

All nominations should be made by the Board of Directors of credit unions or Credit Union League of Hong Kong. Credit unions may obtain the recommendation of the Credit Union League of Hong Kong (Note 4) and send the nomination forms to the Registrar of Credit Unions before the deadline.

儲蓄互助運動長期服務獎 (續)
Credit Union Movement Long Service Award (Continue)

獲獎人士名單

獲獎人士	所屬儲社
雷永健先生	香港警察儲蓄互助社
苗張月娣女士	香港警察儲蓄互助社
鄧永光先生	香港警察儲蓄互助社
房麗賢女士	懲教署儲蓄互助社
胡繼昌先生	機電工程署儲蓄互助社
張燕玲女士	政府物料供應人員儲蓄互助社
麥志明先生	香港警察儲蓄互助社
張惠萍女士	勞工處職工儲蓄互助社
黃寶儀女士	善導之母儲蓄互助社
楊金榮先生	新界濾水廠員工儲蓄互助社
陳潔芬女士	上水儲蓄互助社

(排名以儲社英文名稱排列)

註：以上名單由儲蓄互助社註冊官提供

List of Recipients

Recipient	Credit Union
Mr. LUI Wing-kin	Hong Kong Police Credit Union
Ms. MIU CHEUNG Yuet-tai	Hong Kong Police Credit Union
Mr. TANG Wing-kwong	Hong Kong Police Credit Union
Ms. FONG Lai-yin	Correctional Services Department Credit Union
Mr. WU Kai-cheong	Electrical and Mechanical Services Department Credit Union
Ms. CHEUNG Yin-ling, Annie	Government Supplies Staff Credit Union
Mr. Mak Chi-ming	Hong Kong Police Credit Union
Ms. CHEUNG Wai-ping	Labour Department Staff Credit Union
Ms. WONG Bo-yee	Mother of Good Counsel Credit Union
Mr. YEUNG Kam-wing	New Territories Treatment Works Staff Credit Union
Ms. CHAN Kit-fun	Sheung Shui Credit Union

(In alphabetical order of names of Credit Unions)

Note: The above list is provided by the Registrar of Credit Unions

附註一：

在符合基本資格的15年服務年期中，被提名人必須最少有12年的時間服務於董事會、貸款委員會、監察委員會或教育委員會出任主席、副主席、秘書或財政，其餘可為教育委員。若在為期15年的某段服務期間內，被提名人並非出任董事會、貸款委員會或監察委員會的高級人員(即條例第30條所指的人士)，儲社必須提交經社長核證的文件 (例如：會議記錄、其他記錄、報告等等)，以證明被提名人的服務年資，及於該段期間內所服務的其他職位。

Note 1 :

Out of the qualifying period of 15 years, the nominee must have at least 12 years of service in the Board of Directors, Credit Committee, Supervisory Committee, or serving as Chairman, Vice Chairman, Secretary or Treasurer of the Education Committee, the rest may be an Education Committee member. Copies of documentary evidence (e.g. minutes of meetings, other records, reports etc.) to be certified by the President of the credit union to prove the length of service of the nominee and post(s) are required if the nominee was NOT serving as an officer (i.e. the person as referred to in section 30 of the Ordinance) of the Board of Directors, Credit Committee or Supervisory Committee during a particular period of time.

儲蓄互助運動長期服務獎 (續)
Credit Union Movement Long Service Award (Continue)

附註二：

在符合基本資格的25年服務年期中，被提名人必須最少有20年的時間服務於董事會、貸款委員會、監察委員會或教育委員會出任主席、副主席、秘書或財政，其餘可為教育委員。若在為期25年的某段服務期間內，被提名人並非出任董事會、貸款委員會或監察委員會的高級人員(即條例第30條所指的人士)，儲社必須提交經社長核證的文件 (例如：會議記錄、其他記錄、報告等等)，以證明被提名人的服務年資，及於該段期間內所服務的其他職位。

附註三：

在符合基本資格的40年服務年期中，被提名人必須最少有30年的時間服務於董事會、貸款委員會、監察委員會或教育委員會出任主席、副主席、秘書或財政，其餘可為教育委員。若在為期40年的某段服務期間內，被提名人並非出任董事會、貸款委員會或監察委員會的高級人員(即條例第30條所指的人士)，儲社必須提交經社長核證的文件 (例如：會議記錄、其他記錄、報告等等)，以證明被提名人的服務年資，及於該段期間內所服務的其他職位。

附註四：

協會在提名表格內所作出的推薦，旨在提供額外資料供註冊官作出考慮。因此儲社可自由選擇是否需要協會在有關提名表格內作出推薦。若儲社選擇將提名表格經由協會作出推薦的話，請留意確保該等提名表格，可於截止日期或之前送交註冊官。

Note 2 :

Out of the qualifying period of 25 years, the nominee must have at least 20 years of service in the Board of Directors, Credit Committee, Supervisory Committee, or serving as Chairman, Vice Chairman, Secretary or Treasurer of the Education Committee, the rest may be an Education Committee member. Copies of documentary evidence (e.g. minutes of meetings, other records, reports etc.) to be certified by the President of the credit union to prove the length of service of the nominee and post(s) are required if the nominee was NOT serving as an officer (i.e. the person as referred to in section 30 of the Ordinance) of the Board of Directors, Credit Committee or Supervisory Committee during a particular period of time.

Note 3 :

Out of the qualifying period of 40 years, the nominee must have at least 30 years of service in the Board of Directors, Credit Committee, Supervisory Committee, or serving as Chairman, Vice Chairman, Secretary or Treasurer of the Education Committee, the rest may be an Education Committee member. Copies of documentary evidence (e.g. minutes of meetings, other records, reports etc.) to be certified by the President of the credit union to prove the length of service of the nominee and post(s) are required if the nominee was NOT serving as an officer (i.e. the person as referred to in section 30 of the Ordinance) of the Board of Directors, Credit Committee or Supervisory Committee during a particular period of time.

Note 4 :

The recommendation of the League pertaining to the nomination serves as additional information to be provided for the Registrar's consideration. Therefore, the credit union is at liberty to seek recommendation of the League on the nomination. If the credit union chooses to have the nomination recommended by and routed through the League, please check to ensure that the nomination reach the Registrar on or before the deadline.

儲蓄互助運動優異服務獎
Credit Union Movement Outstanding Service Award

簡介

為表揚儲蓄互助社領袖及其職員所提供的優異服務，儲蓄互助社註冊官每年向值得嘉許的人士頒發優異服務獎獎狀。

頒發優異服務獎獎狀準則

獲頒發優異服務獎獎狀的人士必須：

1. 為儲蓄互助社或香港儲蓄互助社協會（以下簡稱「協會」）的董事會、貸款委員會或監察委員會的成員；或儲蓄互助社或協會的全職僱員；及
2. 在儲蓄互助社的營運及管理方面有優異的表現，或對儲蓄互助社運動有特別的貢獻者；及
3. 在成功獲獎時願意接受獎狀。

提名方法

所有提名須由各儲蓄互助社董事會或協會董事會填寫提名表格，儲蓄互助社可要求協會加以推薦，於截止日期前將表格寄回儲蓄互助社註冊官。

獲獎人士名單

獲獎人士	所屬儲社
程國浩先生	機電工程署儲蓄互助社
盧敏軒先生	機電工程署儲蓄互助社
李志傑先生	國際貨櫃碼頭儲蓄互助社
黃敢先生	香港明愛員工儲蓄互助社
姚吉慶先生	勞工處職工儲蓄互助社
劉紹堅先生	電訊盈科儲蓄互助社
羅保祥先生	大學儲蓄互助社
張灝先生	水務署員工儲蓄互助社
吳志明先生	水務署員工儲蓄互助社

(排名以儲社英文名稱排列)

註：以上名單由儲蓄互助社註冊官提供

Introduction

In recognition of the outstanding service rendered to the credit union movement by credit union leaders and employees, the Registrar of Credit Unions gives outstanding service awards to deserving recipients annually.

Criteria for Outstanding Service Award

A recipient must:

1. be a member of the Board of Directors, Credit Committee or Supervisory Committee of the credit union or the Credit Union League of Hong Kong (hereinafter referred to as "the League") or a full time employee of the credit union or the League; and
2. have achieved an outstanding performance in the credit union operation and management or have made a significant contribution towards the credit union movement; and
3. be willing to accept the award if the nomination is successful.

Nomination Procedure

All nominations should be made by the Board of Directors of credit unions or Credit Union League of Hong Kong. Credit unions may obtain the recommendation of the Credit Union League of Hong Kong and send the nomination forms to the Registrar of Credit Unions before the deadline.

List of Recipients

Recipient	Credit Union
Mr. CHING Kwok-ho	Electrical and Mechanical Services Department Credit Union
Mr. LO Man-hin	Electrical and Mechanical Services Department Credit Union
Mr. LEE Chi-kit	HIT Credit Union
Mr. WONG Kam	Hong Kong Caritas Staff Credit Union
Mr. YIU Kut-hing	Labour Department Staff Credit Union
Ms. LAU Siu-kin	PCCW Credit Union
Mr. LAW Po-cheung, Frankie	University Credit Union
Mr. CHEUNG Ho	Water Supplies Department Staff Credit Union
Mr. NG Chi-ming	Water Supplies Department Staff Credit Union

(In alphabetical order of names of Credit Unions)

Note: The above list is provided by the Registrar of Credit Unions

國際儲蓄互助社日籌備委員會
International Credit Union Day Organising Committee

主席	：	黃淑芬	(上水社)		
副主席	：	何淑如	(聖文德堂社)		
司庫	：	李遠昌	(協會)		
委員	：	廖美蓮	(大學社)		
		林信隆	(水務署員工社)		
		盧美蓮	(水務署員工社)		
		胡杜紫薇	(海星堂社)		
		陳朱霞	(善導之母社)		
		馮瑞馨	(惠澤社)		
		呂鋈鑾	(愛德社)		
		尹嘉豪	(新界濾水廠員工社)		
		吳惠珍	(群力社)		
		梁廣發	(群力社)		
		李玉嬋	(聖方濟各社)		
		黎金玲	(聖方濟各社)		
		李煥笑	(聖安多尼社)		
		李慧儀	(聖若翰社)		
		潘緒光	(聖若翰社)		
		梁鎮堅	(電訊盈科社)		
		曾敏華	(電訊盈科社)		
		沈榮富	(精英社)		
		程國浩	(機電工程署社)		
		蒙焯明	(機電工程署社)		
		姚冠佳	(儲光社)		
		周劍華	(協會)		
		張源龍	(協會)		
		麥兆沛	(協會)		
		唐慶東	(協會)		

Chairman	:	Ms. Bobo Wong	(SSCU)
Vice Chairman	:	Ms. Fion Ho	(STBNCU)
Treasurer	:	Mr. Lee Yuen-cheong	(CULHK)
Member	:	Ms. Liu Mei-lin	(UCU)
		Mr. Lam Shun-lung	(WSDSCU)
		Ms. Lo Mei-lin	(WSDSCU)
		Ms. Helen Wu	(SOSCCU)
		Ms. Erica Chan	(MOGCCU)
		Ms. Susan Fung	(RCU)
		Mr. John Lui	(OTCU)
		Mr. Wan Ka-ho	(NTTWSCU)
		Ms. Ng Wai-chun	(PECU)
		Mr. Bosco Leung	(PECU)
		Ms. Lee Yuk-sim	(STFRCU)
		Ms. Connie Lai	(STFRCU)
		Ms. Lee Woon-siu	(STANCU)
		Ms. Margaret Lee	(STJNCU)
		Mr. Poon Sui-kwong	(STJNCU)
		Mr. Leung Chun-kin	(PCCWCU)
		Ms. Jennifer Tsang	(PCCWCU)
		Mr. Shum Wing-foo	(ECU)
		Mr. Samuel Ching	(EMSDCU)
		Mr. Mo Cheuk-ming	(EMSDCU)
		Mr. Sky Yiu	(SCU)
		Mr. Chow Kim-wah	(CULHK)
		Mr. Cheung Yuen-lung	(CULHK)
		Mr. Mak Siu-pui	(CULHK)
		Mr. Andy Tong	(CULHK)

發揚儲運 優越人生
Find Your Platinum Lining in Credit Unions

每年十月第三個星期四乃是國際儲蓄互助社日(「國際日」)，不同國家的儲蓄互助社都會舉辦各種活動以慶祝國際日。香港儲蓄互助社協會(「協會」)每年皆聯同全港各個儲蓄互助社舉辦一連串文娛活動和比賽，目的是凝聚社員，增強各儲社之間及各個社員之間的交流及溝通，從活動中亦可吸引未成為社員之親友，瞭解儲社的真正意義 -「自助互助」。而每年設立的國際日籌委會，正是讓我們實踐及發揮此意義的平台。

每年慶祝國際日活動都有多個項目進行，其實在背後都要付出很多，一班籌委在整整一年裏，每月也要開例會，商討各項活動的形式及進度，還要協調場地及時間的安排。

今年國際日活動由堂區儲社負責統籌，有幸我被推舉為主席，當然我也會竭盡所能，儘量做好。只有堂區儲社的兄弟姊妹是不足夠的。幸得有多年經驗的其它儲社成員，提供支援及寶貴意見，加上協會辦事處已有一套既定程序，以至各項活動也得順利進行。

希望每間儲社也參與每年的國際日活動，就算不是協辦單位，社長們也應該鼓勵其委員參與籌備委員會工作，將參與的經驗，日後用於所屬儲社。

多參與外邊的活動，開放思想，自然就有好思維去發展我們的儲社，將儲運精神發揚光大，改變未來。

如果你還未參加過國際日籌備委員會，你未真正的瞭解儲社的工作，請你在下一年也加入籌備委員會吧！

最後，我衷心感謝儲蓄互助社註冊官、所有儲蓄互助社及合作夥伴的支持和協助，以及所有儲蓄互助社社員的熱誠參與。另外，特別感謝國際日籌備委員會各委員的努力和無私的貢獻。

2018國際日籌備委員會 主席
黃淑芬

On the third Thursday of October each year, Credit Unions worldwide will organise various activities to celebrate the International Credit Union Day (ICUD). In Hong Kong, the League also coordinates with all credit unions to organise a variety of recreational activities and competitions every year. It is aimed to unite and enhance communication among members from different credit unions. Through those activities, it may attract members' relatives and friends to understand the credit union philosophy "Self-Help and Mutual Help". Simultaneously, the Organising Committee set up every year provides a platform for the committees to practice and carry forward this philosophy.

Every year, there are various activities to be held to celebrate the ICUD. In fact, a lot of work has to be done behind. Throughout the year, all Committees need to attend monthly meeting to discuss the details of the activities including timing and venue arrangement.

This year the parish church credit unions are responsible with the overall planning of ICUD activities. It is my honour to be the Chairwoman of the ICUD Organising Committee. Certainly, I will try my best to do as well as possible. Fortunately, with the team works from brothers and sisters from parish church credit unions, those experienced representative from other credit unions and League office, everything are going smoothly and finished on schedule.

I hope every credit union will also participate in the ICUD activities. Even you are not the co-organisers, the Presidents shall also encourage their committees to participate with the work of the ICUD Organising Committee. Sure the experience gained here would benefit your credit union.

To open your mind by joining more external activities, you may have more inspirations on the development of your credit union and carry forward the credit union philosophy to change the future.

You do not really understand the work of ICUD Organising Committee if you have not worked with it. So, please join the ICUD Organising Committee next year.

Lastly, I would like to express my deepest appreciation to the Registrar of Credit Unions, all credit unions and partners, for their cooperation and assistance, all credit union member for their active participation, especially the ICUD Organising Committee Members for their effort and total dedication.

Bobo Wong
Chairwoman, 2018 ICUD Organising Committee

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

項目 Activities	協辦儲蓄互助社 Co-organising Credit Union	舉行日期 Date Held	
愛心關懷頸巾編織競賽 Love-caring Scarves Knitting Competition	聖安多尼儲蓄互助社及海星堂儲蓄互助社協辦 Co-organised by St. Anthony's Credit Union & Star of the Sea Church Credit Union	5月1日至8月31日 1 May to 31 August	16
射箭同樂日 Archery Fun Day	新界濾水廠員工儲蓄互助社協辦 Co-organised by New Territories Treatment Works Staff Credit Union	5月5日(星期六) 5 May (Saturday)	17
攝影比賽 Photography Competition	機電工程署儲蓄互助社協辦 Co-organised by Electrical and Mechanical Services Department Credit Union	6月10日至8月31日 10 June to 31 August	18
大旅行 Tour	新界濾水廠員工儲蓄互助社協辦 Co-organised by New Territories Treatments Works Staff Credit Union	6月30日(星期六)至7月1日(星期日) 30 June - 1 July (Saturday & Sunday)	28
保齡球比賽 Bowling Competition	電訊盈科儲蓄互助社協辦 Co-organised by PCCW Credit Union	7月8日(星期日) 8 July (Sunday)	22
飛行棋及鬥地主遊戲比賽 Flying Chess and Doudizhu Competition	精英儲蓄互助社協辦 Co-organised by Elite Credit Union	7月15日 (星期日) 15 July (Sunday)	23
獨木舟體驗日 Canoeing	電訊盈科儲蓄互助社協辦 Co-organised by PCCW Credit Union	7月29日 (星期日) 29 July (Sunday)	24
卡拉OK同樂日 Karaoke Fun Day	香港儲蓄互助社協會主辦 Organised by Credit Union League of Hong Kong	8月18日(星期六) 18 August (Saturday)	25
儲社探訪 Credit Union Visit	愛德儲蓄互助社協辦 Co-organised by Oi Tack Credit Union	8月25日(星期六) 25 August (Saturday)	25
羽毛球比賽 Badminton Competition	電訊盈科儲蓄互助社協辦 Co-organised by PCCW Credit Union	9月1日 (星期六) 1 September (Saturday)	26
慈山寺、科學園參觀之旅 Tsz Shan Monastery and Hong Kong Science Park Visit	儲光儲蓄互助社協辦 Co-organised by Sun Credit Union	9月22日 (星期六) 22 September (Saturday)	28
聚餐 Banquet	香港儲蓄互助社協會主辦 堂區儲蓄互助社協辦 Organised by Credit Union League of Hong Kong Co-organised by Parish Church Credit Unions	10月13日 (星期六) 13 October (Saturday)	29

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

愛心關懷圍巾編織競賽
Love-caring Scarves Knitting Competition

聖安多尼儲蓄互助社及海星堂儲蓄互助社協辦
Co-organised by St. Anthony's Credit Union & Star of the Sea Church Credit Union
5月1日至8月31日 1 May to 31 August

冠軍 ： 盧意玲 (機電工程署儲蓄互助社)
亞軍 ： 楊賢菁 (機電工程署儲蓄互助社)
季軍 ： 何鳳燕 (機電工程署儲蓄互助社)
優異獎 ： 張惠芬、譚婉薇 (電訊盈科儲蓄互助社)；葉育琼 (海星堂儲蓄互助社) ；何鳳燕 (機電工程署儲蓄互助社) ；譚桂珍 (惠澤儲蓄互助社)

冠
Champion

Champion : LO Yee-ling (Electrical and Mechanical Services Department Credit Union)
1st Runner-up : YEUNG Yin-ching (Electrical and Mechanical Services Department Credit Union)
2nd Runner-up : HO Fung-yin, Agnes (Electrical and Mechanical Services Department Credit Union)
Merit : CHEUNG Wai-fan、TAM Yuen-mei (PCCW Credit Union)；
YIP Yuk-king (Star of the Sea Church Credit Union)；
HO Fung-yin, Agnes (Electrical and Mechanical Services Department Credit Union)；
Annie TAM (Rainbow Credit Union)

亞
1st Runner-up

季
2nd Runner-up

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

射箭同樂日

Archery Fun Day

新界濾水廠員工儲蓄互助社協辦

Co-organised by New Territories Treatment Works Staff Credit Union

5月5日(星期六) 5 May (Saturday)

獅子山射箭會

Lion Archery Club

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

攝影比賽
Photography Competition

A組：專題組 - 人像攝影
Category A : Portrait Unit

機電工程署儲蓄互助社協辦
Co-organised by Electrical and Mechanical Services Department Credit Union
6月10日至8月31日 10 June to 31 August

冠 Champion

黎偉雄
LAI Wai-hung
(機電工程署儲蓄互助社
Electrical and Mechanical Services
Department Credit Union)

亞 1st Runner-up

卓國基
CHEUK Kwok-kay
(電訊盈科儲蓄互助社
PCCW Credit Union)

季 2nd Runner-up

周啟邦
CHOW Kai-bon
(機電工程署儲蓄互助社
Electrical and Mechanical Services
Department Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

優異
Merit

黃國強
WONG Kwok-keung
(機電工程署儲蓄互助社
Electrical and Mechanical Services
Department Credit Union)

優異
Merit

卓國基
CHEUK Kwok-kay
(電訊盈科儲蓄互助社
PCCW Credit Union)

優異
Merit

潘耀威
POON Yiu-wai
(機電工程署儲蓄互助社
Electrical and Mechanical Services
Department Credit Union)

優異
Merit

黎偉雄
LAI Wai-hung
(機電工程署儲蓄互助社
Electrical and Mechanical Services
Department Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

B組 ：2018儲蓄互助社國際日活動
Category B ： 2018 International Credit Union Day Activities Unit

攝影比賽
Photography Competition

機電工程署儲蓄互助社協辦
Co-organised by Electrical and Mechanical Services Department Credit Union
6月10日至8月31日 10 June to 31 August

冠
Champion

<群策群力>

黎偉雄
LAI Wai-hung
(機電工程署儲蓄互助社
Electrical and Mechanical Services Department Credit Union)

亞
1st Runner-up

<開心姊妹花>

卓國基
CHEUK Kwok-kay
(電訊盈科儲蓄互助社
PCCW Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

<排隊影>

<夠不夠光呀?>

優異
Merit

卓國基 CHEUK Kwok-kay
(電訊盈科儲蓄互助社 PCCW Credit Union)

<得未啦!>

<辛苦你啦>

優異
Merit

<最佳角度>

黎偉雄
LAI Wai-hung
(機電工程署儲蓄互助社
Electrical and Mechanical Services
Department Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

保齡球比賽
Bowling Competition

電訊盈科儲蓄互助社協辦
Co-organised by PCCW Credit Union
7月8日(星期日) 8 July (Sunday)

雙打組 (A組)
冠軍：廖鑑顯、陳錦添 (水務署員工儲蓄互助社)
亞軍：梁志遠、麥兆源 (電訊盈科儲蓄互助社)
季軍：程國浩、梁沁明 (機電工程署儲蓄互助社)
隊制一局最高瓶數獎：廖鑑顯、陳錦添 (水務署員工儲蓄互助社)

Doubles
Champion : LIU Kam-hin、CHAN Kam-tim (Water Supplies Department Staff Credit Union)
1st Runner-up : LEUNG Chi-yuen、MAK Siu-yuen (PCCW Credit Union)
2nd Runner-up : CHING Kwok-ho、LEUNG Shum-ming (Electrical and Mechanical Srvice Department Credit Union)
Winner of the Highest Score Single Game : LIU Kam-hin、CHAN Kam-tim (Water Supplies Department Staff Credit Union)

個人組 (B組)
冠軍：梁志遠 (電訊盈科儲蓄互助社)
亞軍：麥兆源 (電訊盈科儲蓄互助社)
季軍：謝海信 (水務署員工儲蓄互助社)
個人一局最高瓶數獎：梁志遠 (電訊盈科儲蓄互助社)

Singles
Champion : LEUNG Chi-yuen (PCCW Credit Union)
1st Runner-up : MAK Siu-yuen (PCCW Credit Union)
2nd Runner-up : TSE Hoi-shun (Water Supplies Department Staff Credit Union)
Winner of the Highest Score Game : LEUNG Chi-yuen (PCCW Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

飛行棋及鬥地主遊戲比賽
Flying Chess & Doudizhu Competition

精英儲蓄互助社協辦
Co-organised by Elite Credit Union
7月15日(星期日) 15 July (Sunday)

飛行棋比賽（公開組）
冠軍：周活海 (粉嶺華明邨儲蓄互助社)
亞軍：盧美蓮 (水務署員工儲蓄互助社)
季軍：梅綺明 (電訊盈科儲蓄互助社
優異：陳淑英 (大學儲蓄互助社)

飛行棋比賽 （兒童組）
冠軍：黃鈞悅 (機電工程儲蓄互助社)
亞軍：甘鎧瑤 (惠澤儲蓄互助社)
季軍：甘鎧晴 (惠澤儲蓄互助社)
優異：鄭梓昊 (機電工程儲蓄互助社)

Flying Chess Competition (Public)

Champion	:	CHOW Wood-hoi (Fanling Wah Ming Estate Credit Union)
1st Runner-up	:	LO Mei-lin (Water Supplies Department Staff Credit Union)
2nd Runner-up	:	MUI Yee-ming (PCCW Credit Union)
Merit	:	Karen CHAN (University Credit Union)

Flying Chess Competition (Junior)

Champion	:	WONG Kwan-yuet (Electrical and Mechanical Service Department Credit Union)
1st Runner-up	:	KAM Hoi-yiu (Rainbow Credit Union)
2nd Runner-up	:	KAM Hoi-ching (Rainbow Credit Union)
Merit	:	CHENG Chi-hou (EMSD Credit Union)

鬥地主遊戲比賽
冠軍：丁忠明 (惠澤儲蓄互助社)
亞軍：梅綺明 (電訊盈科儲蓄互助社)
季軍：瞿好棋 (精英儲蓄互助社)

Doudizhou Competition

Champion	:	TING Chung-ming (Rainbow Credit Union)
1st Runner-up	:	MUI Yee-ming (PCCW Credit Union)
2nd Runner-up	:	KUI Ho-kei (Elite Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

獨木舟體驗日
Canoeing

電訊盈科儲蓄互助社協辦
Co-organised by PCCW Credit Union
7月29日(星期日) 29 July (Sunday)

古浪聚 - 大嶼山 梅窩
Hong Kong Advance Sport Club, Mui Wo, Lantau Island

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

卡拉OK同樂日
Karaoke Fun Day

香港儲蓄互助社協會主辦
Organised by Credit Union League of Hong Kong
8月18日 (星期六) 18 August (Saturday)

香港儲蓄互助社協會 -
九龍彩虹邨金華樓地下1-2室
CULHK - Party Room 1-2,
G/F Kam Wah House,
Choi Hung Estate, Kowloon

儲社探訪
Credit Union Visit

愛德儲蓄互助社協辦
Co-organised by Oi Tak Credit Union
8月25日 (星期六) 25 August (Saturday)

香港總堂儲蓄互助社、聖母無原罪主教座堂、
聖母聖衣堂
Hong Kong Cathedral Credit Union、
The Hong Kong Catholic Cathedral of
The Immaculate Conception、
Our Lady of Mount Carmel Church

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

羽毛球比賽
Badminton Competition

電訊盈科儲蓄互助社協辦
Co-organised by PCCW Credit Union
9月1日(星期六) 1 September (Saturday)

隊際賽
冠軍 ： 電訊盈科儲蓄互助社
亞軍 ： 港鐵儲蓄互助社
季軍 ： 機電工程署儲蓄互助社

Team
Champion : PCCW Credit union
1st Runner-up : Metro Credit Union
2nd Runner-up : Electrical and Mechanical Services Department Credit Union

男子單打（公開）
冠軍：梁國堅 (港鐵儲蓄互助社)
亞軍：嚴瑞敏 (機電工程署儲蓄互助社)
季軍：劉政賢 (機電工程署儲蓄互助社)

Men's Singles (Public)
Champion : LEUNG Kwok-kin (Metro Credit Union)
1st Runner-up : YIM Sui-man (Electrical and Mechanical Services Department Credit Union)
2nd Runner-up : LAU Ching-yin (Electrical and Mechanical Services Department Credit Union)

男子單打（先進）
冠軍：吳文生 (香港中文大學僱員儲蓄互助社)
亞軍：袁仲敏 (港鐵儲蓄互助社)
季軍：盧兆強 (水務署員工儲蓄互助社)

Men's Singles (Senior)
Champion : NG Man-sang (The Chinese University of Hong Kong Employees' Credit Union)
1st Runner-up : YUEN Chung-man (Metro Credit Union)
2nd Runner-up : LO Siu-keung (Water Supplies Department Staff Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

羽毛球比賽
Badminton Competition

電訊盈科儲蓄互助社協辦
Co-organised by PCCW Credit Union
9月1日(星期六) 1 September (Saturday)

男子雙打（公開）
冠軍：李劻祐、陳子揚 (電訊盈科儲蓄互助社)
亞軍：周家平、羅顥翔 (機電工程署儲蓄互助社)
季軍：黃浩維、王銘曦 (港鐵儲蓄互助社)

Men's Doubles (Public)
Champion : LEE Hong-yau、CHAN Tze-yeung (PCCW Credit Union)
1st Runner-up : CHAU Ka-ping、LAW Ho-cheung (Electrical and Mechanical Services Department Credit Union)
2nd Runner-up : WONG Ho-wai、WONG Ming-hei (Metro Credit Union)

男子雙打（先進）
冠軍：吳文生、林曉東 (香港中文大學僱員儲蓄互助社)
亞軍：司徙家賢、譚日星 (電訊盈科儲蓄互助社)
季軍：涂偉生、馬家華 (港鐵儲蓄互助社)

Men's Doubles (Senior)
Champion : NG Man-sang、LAM Hiu-tung (The Chinese University of Hong Kong Employees' Credit Union)
1st Runner-up : SETO Ka-yin、TAM Yat-sing (PCCW Credit Union)
2nd Runner-up : TO Wai-sang、MA Ka-wah (Metro Credit Union)

混合雙打組
冠軍：王麗萍、郭振東 (電訊盈科儲蓄互助社)
亞軍：梁兆鎔、岑伊華 (港鐵儲蓄互助社)

Mixed Doubles
Champion : WONG Lai-ping、KWOK Chun-tung (PCCW Credit Union)
1st Runner-up : LEUNG Siu-yung、Eva SHUM (Metro Credit Union)

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

大旅行
Tour

新界濾水廠員工儲蓄互助社協辦
Co-organised by New Territories Treatment Works Staff Credit Union
6月30日至7月1日 From 30 June to 1 July

清遠純玩兩天團
Qingyuan 2 Days Tour

慈山寺、科學園參觀之旅
Tsz Shan Monastery and Hong Kong Science Park

儲光儲蓄互助社協辦
Co-organised by Sun Credit Union
9月22日 (星期六) 22 September (Saturday)

慈山寺、科學園 - 新界 大埔
Tsz Shan Monastery and Hong Kong Science Park — Tai Po, N.T.

國際儲蓄互助社日活動花絮及得獎者
International Credit Union Day Activities and Winners

聚餐
Banquet

香港儲蓄互助社協會主辦
堂區儲蓄互助社協辦
Organised by Credit Union League of Hong Kong
Co-organised by Parish Church Credit Unions
10月13日 (星期六) 13 October (Saturday)

倫敦大酒樓 - 旺角彌敦道612-618號好望角大廈
London Restaurant — Good Hop Building, 612-618 Nathan Road, Mongkok, Kowloon

慶祝國際儲蓄互助社日
Congratulations to International Credit Union Day

樂 樂怡居

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14項人體健康指數
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元朗店：又新街51號G又一新城商場F131-132號舖
香港店：鰂魚涌英皇道993號萬利廣場地庫K12號舖

慶祝國際儲蓄互助社日
Congratulations to International Credit Union Day

銀 Silver 贊助 Sponsor

香港中文大學僱員儲蓄互助社

致意

With the Compliments of

The Chinese University of Hong Kong Employees´ Credit Union

地址 : 香港新界沙田香港中文大學富爾敦樓305室
Address : Room 305, John Fulton Centre,
The Chinese University of Hong Kong,
Shatin, New Territories, Hong Kong
電話 Phone : +852 2614 3383
傳真 Fax : +852 2603 7275
電郵 E-mail : staff@cuecu.hk
網址 Website : www.cuecu.hk

銀 Silver 贊助 Sponsor

港鐵儲蓄互助社

致意

With the Compliments of

Metro Credit Union

地址：香港九龍灣德福廣場港鐵總部大樓
Address : MTR Headquarters Building, Telford Plaza,
Kowloon Bay, Hong Kong

電話 Phone : +852 2993 2455
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新加坡銀行

“唯有誠實可靠、機智靈敏與足智多謀，
才是值得我們託付財富與傳承的重要特質。”

新加坡銀行客戶
均輝集團總裁 Arnold Lee 先生

作為亞洲的環球私人銀行，我們用心打造客戶關係與情誼，不僅協助他們立富傳承、豐盛未來，更讓其家族文化與價值觀代代傳承，發揚光大。

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香港協會中央儲蓄互助社
致意

With the Compliments of
Hong Kong League Central Credit Union

地址	:	香港九龍彩虹邨金華樓地下1-2號室
Address	:	Party Room 1-2, G/F., Kam Wah House, Choi Hung Estate, Kowloon, Hong Kong
電話 Phone	:	+852 2388 0177
傳真 Fax	:	+852 2323 6020
電郵 E-mail	:	hklccu@culhk.org
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致意

With the Compliments of

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Address ： c/o St. John the Apostle's Parish
23-31 On Chit Street,
Shek Yam, Kwai Chung,
New Territories, Hong Kong

聖雲仙儲蓄互助社

致意

銅 Bronze 贊助 Sponsor

With the Compliments of

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Wong Tai Sin,
Kowloon, Hong Kong

電話 Phone ： +852 2325 4855

聖方濟各儲蓄互助社

致意

With the Compliments of

St. Francis Credit Union

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Hong Kong

電話 Phone ： +852 2788 2086

電郵 Email ： stfrcu@culhk.org

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致意

With the Compliments of

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Choi Hung Estate, Kowloon, Hong Kong

電話 Phone ： +852 2388 0177

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致意

With the Compliments of Credit Unions

Government Supplies Staff Credit Union
St. Anthony's Credit Union
Social Welfare Department Credit Union

上水儲蓄互助社
致意

With the Compliments of
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www.culhk.org/sscu
E-mail : sscu@moc.org.hk

新界濾水廠員工儲蓄互助社
致意

With the Compliments of
New Territories Treatment Works Staff Credit Union

地址 : 香港新界沙田徑口路12號沙田濾水廠
Address : Shatin Treatment Works, 12 Keng Hau Road, Shatin,New Territories, Hong Kong
電話 Phone : +852 2606 1822
傳真 Fax : +852 2607 2340
電郵 E-mail : nttwscu@culhk.org
網址 Website : www.culhk.org/nttwscu

聖文德堂儲蓄互助社
致意

With the Compliments of
St. Bonaventure's Church Credit Union

地址 : 香港九龍慈雲山蒲崗村道89號聖文德堂
Address : c/o St. Bonaventure's Church, 89 Po Kong Village Road, Tsz Wan Shan, Kowloon, Hong Kong
電話 Phone : +852 2325 0183

精英儲蓄互助社
致意

With the Compliments of
Elite Credit Union

地址 : 香港九龍彩虹邨金華樓地下1-2號室
Address : Party Room 1-2, Kam Wah House, Choi Hung Estate, Kowloon, Hong Kong
電話 Phone : +852 2388 0177
傳真 Fax : +852 2323 6020
電郵 E-mail : ecu@culhk.org
網址 Website : www.ecuhk.org

海星堂儲蓄互助社
致意

With the Compliments of
Star of the Sea Church Credit Union

地址 : 香港柴灣柴灣道200號海星堂
Address : Star of the Sea Church, 200 Chai Wan Road, Chai Wan, Hong Kong
電話 Phone : +852 2556 5761
傳真 Fax : +852 2551 1927
電郵 E-mail : sosccu@culhk.org
網址 Website : www.culhk.org/sosccu

聖若翰儲蓄互助社
致意

With the Compliments of
St. John's Credit Union

香港九龍官塘宜安街29號聖若翰堂轉
c/o St. John The Baptist Parish, 29 Yee On Street, Kwun Tong, Kowloon, HK

電　　話：+852 8206 3788　　電郵：stjncu@culhk.org
堂區電話：+852 2344 6997　　儲社網頁：http://stjncu.com/

善導之母儲蓄互助社
致意

With the Compliments of
Mother of Good Counsel Credit Union

地址 : 香港九龍新蒲崗彩虹道5號地下善導之母堂 (伍華書院內)
Address : c/o Mother of Good Counsel Church, 5 Choi Hung Road, San Po Kong, Kowloon, Hong Kong
電話 Phone : +852 2716 6858
傳真 Fax : +852 2750 8491
電郵 E-mail : mogccu@culhk.org

香港總堂儲蓄互助社
致意

With the Compliments of
Hong Kong Cathedral Credit Union

地址：香港堅道16號聖母無原罪主教座堂
Address : c/o Hong Kong Cathedral Church, 16 Caine Road, Hong Kong
電話 Phone : +852 2522 8212　　傳真 Fax : +852 2521 7957

國際日活動經費	Funding of International Credit
贊助芳名	Union Day Activities Sponsors

機電工程署儲蓄互助社	**Electrical and Mechanical Services Department Credit Union**
電訊盈科儲蓄互助社	**PCCW Credit Union**
水務署員工儲蓄互助社	**Water Supplies Department Staff Credit Union**
港鐵儲蓄互助社	**Metro Credit Union**
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聖雲仙儲蓄互助社	**St. Vincent Credit Union**
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善導之母儲蓄互助社	Mother of Good Counsel Credit Union
互信儲蓄互助社	Mutual Trust Credit Union
上水儲蓄互助社	Sheung Shui Credit Union
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聖安多尼儲蓄互助社	St. Anthony's Credit Union
聖文德堂儲蓄互助社	St. Bonaventure's Church Credit Union
大學儲蓄互助社	University Credit Union
(排名以儲社英文名稱排列)	(In alphabetical order of names of Credit Unions)

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儲蓄互助社註冊官	**Registrar of Credit Unions**
獅子山射箭會	**Lion Archery Club**
古浪聚	**Hong Kong Advance Sport Club, Muiwo, Lantau Island**
奇樂保齡天地	**Magic Fun Bowling World**
電訊盈科體育館	**PCCW Sport Complex**
電訊盈科康樂會	**PCCW Recreation Club**
慈山寺	**Tsz Shan Monastery**
科學園	**Hong Kong Science Park**
聖母無原罪主教座堂	**The Hong Kong Catholic Cathedral of The Immaculate Conception**
聖母聖衣堂	**Our Lady of Mount Carmel Church**

攝影比賽評判	**Judges for Photography Competition**
黃淑芬女士 (國際日籌委會代表)	Ms. Bobo Wong (ICUD Organising Committee)
楊達榮先生 (協辦儲社代表)	Mr. Jimmy Yeung (Representative, Co-organised CU)
唐榮基先生 (攝影名家)	Mr. Tong Wing-kay (Photography Master)
林均毅先生 (攝影名家)	Mr. Lam Kwan Ngai (Photography Master)
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