

**SME LOAN GREEN E-ASSESSMENT
SCHEME HANDBOOK**
中小企貸款綠色「評定易」
計劃手冊

2022

Version 4

HONG KONG QUALITY ASSURANCE AGENCY
香港品質保證局

SME LOAN GREEN E-ASSESSMENT SCHEME

中小企貸款綠色「評定易」計劃

Hong Kong Quality Assurance Agency (HKQAA) made reference to international and national guidelines and principles related to green loan, adopted their key elements and developed as scheme requirement and launched the Scheme in 2020. The purpose of publishing the SME Loan Green e-Assessment Scheme Handbook is to specify the requirements for applicable scheme. The English version of this Handbook is the official version. Chinese translation is for general reference only. If there is any discrepancy between the English version and the Chinese translation, the English version shall prevail.

香港品質保證局參考了與綠色貸款相關的國際和國家指引和原則，採納了其關鍵要點制定為計劃要求，並於 2020 年推出本計劃。是次出版中小企貸款綠色「評定易」計劃手冊的目的是要說明適用於本計劃的要求。本手冊以英文版本為官方版本。中文譯本僅供一般參考。如英文版本與中文譯本存有任何差異，應以英文版本為準。

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PART ONE SCHEME INTRODUCTION 第一部分 計劃簡介

1.1 Definitions 定義

Application 申請	<p>An application lodged and/or to be lodged by an Applicant for the purpose of evaluating its Loan's projects under the Scheme.</p> <p>申請者在本計劃下為其貸款項目進行綠色評定而提交或即將提交的申請。</p>
Applicant 申請者	<p>(a) Borrower(s) who have applied for but the Loan has not yet completed the Assessment under the Scheme; and/or</p> <p>(b) Borrower (s) and its Loan have been evaluated under the Scheme, as the context so admits.</p> <p>(a) 已為貸款提交申請但尚未完成本計劃評定的借貸者；和/或</p> <p>(b) 貸款已經完成本計劃評定的借貸者。</p>
Assessor 評定員	<p>An independent assessor that provides assessment and/or conclusion to HKQAA in order to prove conformance to requirements of the Applicant under the Scheme.</p> <p>一名獨立的評定員向香港品質保證局提供評定和/或結論，以確認申請者是否滿足本計劃的要求。</p>
Assessment 評定	<p>A process conducted by HKQAA to provide an independent opinion on if the loan has at least one project with green attributes and if the loan's green project(s) has conducted environmental impact reporting, based on the information provided to HKQAA in Applicant's self-assessment conducted on Online Platform.</p> <p>香港品質保證局根據申請者在網上平台進行自我評估中提供的信息，香港品質保證局按貸款是否有至少一個項目具綠色屬性和貸款的綠色項目是否有進行環境效益報告提供獨立意見的過程。</p>
Assessment Statement (Statement) 評定聲明 (聲明)	<p>An Assessment Statement issued by HKQAA after being assessed by HKQAA pursuant to Terms & Conditions ("T&C") and the Handbook. There are two types of Statement: Initial Assessment Statement and Surveillance Assessment Statement.</p> <p>由香港品質保證局在申請者完成按照香港品質保證局的條款及條件、手冊進行的評定後發出的聲明。聲明分為以下兩類：首次評定聲明和監督評定聲明。</p>
Borrower 借貸者	<p>Company responsible for the repayment of the Loan</p> <p>負責償還貸款的企業</p>
Compliance Declaration 合規聲明	<p>Declaration to be undertaken by Applicant for both Initial and Surveillance Assessment on the subject of compliance towards environmental regulations and the Scheme requirement.</p>

	申請者在首次評定和監督評定中需對環境法規及計劃要求的合規聲明。
Environmental Impact Indicator 環境效益指標	Key performance indicator to measure the environmental impact brought forward by the Loan. 衡量貸款所帶來的環境效益的關鍵績效指標。
Exclusion List 排除列表	International Finance Corporation - IFC Exclusion List 國際金融公司 – IFC 排除列表
Green Project 綠色項目	Projects financed by proceeds of the Loan that can match with the Green Project Category. 由貸款的資金所融資並能配對綠色項目類別的項目。
Green Project Category 綠色項目類別	Categories defined with reference to the Green Loan Principles and other green taxonomy or classification and categorized according to the environmental issue addressed by the green projects' nature. 參考綠色貸款原則及其他綠色分類或目錄而制定，並因應綠色項目的性質而按相應的環境議題作分類的類別。
Green Type 綠色類別	Type given by HKQAA according to the Assessment Criteria upon the completion of Surveillance Assessment. 香港品質保證局根據評定準則而對貸款得出的類別。
Handbook 手冊	The handbook which is drafted and prepared by HKQAA for the Scheme together with other amendments, supplements and/or additions made by HKQAA at its sole and absolute discretion from time to time. 本手冊由香港品質保證局起草和準備，香港品質保證局於任何時候均擁有決定權對本手冊作出修改、補充或增加。
HKQAA 香港品質保證局	Hong Kong Quality Assurance Agency, a non-profit distributing organization and the operator of the Scheme. 香港品質保證局，為一間非牟利機構，並且營運本計劃。
Hong Kong 香港	The Hong Kong Special Administration Region of the People's Republic of China. 中華人民共和國香港特別行政區。
Loan 貸款	In the Scheme, the Loan refers to the Applicant's Loan that the application concerns with. 在本計劃中，貸款指申請所涉及的申請者貸款。
Maturity 到期 ¹	The length of time between origination of a financial claim (loan, bond, or other financial instrument) and the final payment date, at that time the remaining

¹ World Bank. (2015). Global Financial Development Report 2015/2016: Long Term-Finance. 世界銀行（2015）全球金融發展報告 2015/2016：長期金融

	<p>principal and interest are due to be paid.</p> <p>在金融債權的起始（貸款、債券或其他金融工具）和最後付款日期之間的時段，屆時需支付剩餘的本金和利息。</p>
<p>Online Platform 網上平台</p>	<p>中小企貸款綠色「評定易」計劃的網站。</p> <p>The Website of SME Loan Green e-Assessment.</p>
<p>Provider 供應商</p>	<p>Any company which from time to time participates or is involved, directly or indirectly, independently or on our behalf, in providing services or products through the Online Platform to the HKQAA</p> <p>指獨立或代表香港品質保證局，不時直接或間接參與或涉及通過平台及/或其他服務或產品向香港品質保證局提供服務或產品之任何公司</p>
<p>Scheme 計劃</p>	<p>The SME Loan Green e-Assessment Scheme to be operated by HKQAA for assessing if the loan's green project(s) that duly and fully comply with all the requirements of certification under the Scheme referring to T&C, the Handbook and the Guidelines.</p> <p>中小企貸款綠色「評定易」是由香港品質保證局運營，以評審貸款的綠色項目是否完全及充分地滿足本計劃的條款及條件、手冊和指引的要求。</p>
<p>Sustainable Development Goal 可持續發展目標</p>	<p>United Nations Development Programme defined 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development and they were adopted by world leaders at a historic UN Summit to end poverty, protect the planet and ensure prosperity for all as part of a new sustainable development agenda. The series of SDGs includes 169 concrete targets and respective indicators and is widely adopted by nations and corporates for measuring their progress in sustainability.</p> <p>聯合國開發計劃署定義了 2030 年可持續發展議程的 17 個可持續發展目標（SDG），世界領導人在歷史性的聯合國峰會上通過了這些目標，以消除貧困，保護地球並確保所有人的繁榮，並為新可持續發展議程的一部分。可持續發展目標系列包括 169 個具體目標和各自的指標，並被各國和企業廣泛採用，以衡量其在可持續性方面的進展。</p>
<p>Self-evaluation Form (Form) 自我評估表單 (表單)</p>	<p>Self-evaluation Form refers to the information form to be filled, upload supporting documents and submitted by Applicant on the Online Platform in by Applicant.</p> <p>There are two types of Self-assessment Form: Initial Self-evaluation Form and Surveillance Self-assessment Form.</p> <p>自我評估表單指申請者在網上平台需為其申請填寫、上傳支持文件及提交的資料表單。自我評估表單分為以下兩類：首次自我評估表單和監督自我評估表單。</p>
<p>Terms and Conditions (T&C) 條款及條件</p>	<p>The terms and conditions of the Scheme together with other amendments, supplements and/or additions made by HKQAA at its sole and absolute discretion from time to time.</p> <p>香港品質保證局擁有對本計劃的條款及條件以及其他修改、補充和/或添加的唯一</p>

和絕對的斟酌權。

1.2 Methodology 方法論述

With reference to various international standards, four major environmental issues that human kind is facing include (i) prevention of pollution, (ii) sustainable resources use, (iii) climate change mitigation and adaptation and (iv) protection of environment, biodiversity and restoration of natural habitats. For climate change and energy related issues, HKQAA recognizes that there are mature scientific measurable standards supporting a quantitative assessment approach. For other environmental issues, it will take time to develop measurable metrics to support a quantitative assessment approach. Quantifiable criteria may also not be feasible in the view of ever-changing green technologies. Specifically, the pace of standard development may not be able to catch up with advances in technology. Thus, instead of establishing dedicated performance standard for different environmental issues, the Scheme will adopt a measurable qualitative approach to determine whether the Loan's green project(s) is of green nature to facilitate the generation of positive environmental effect. For the avoidance of doubt, despite of HKQAA's references to various international standards in HKQAA's methodology, HKQAA is in no way representing or implying any endorsement by the HKQAA of any particular method used by HKQAA, nor does the Assessment constitute a guarantee by the HKQAA of the positive impact of the green project made to the environment.

參考不同國際標準，人類面臨的四個主要環境問題包括（一）預防污染、（二）可持續資源的利用、（三）緩減和適應氣候變化、（四）環境、生物多樣性的保護和自然棲息地修復。針對氣候變化和能源相關議題，香港品質保證局認同這些範疇具成熟的科學化測量標準以支持定量評審方法。對於其他環境議題，則需要更多時間來制定可量度的指標以支持定量評審方法。因標準發展的步伐難以與技術發展與時並進，量化標準對於不斷變化的綠色技術亦可能不太實際。因此，本計劃不採取為每一環境議題制定專門的績效標準的方向，而是採用可量度的定性方法來確定貸款的綠色項目是否具綠色屬性，以此推動環境效益的增長。為免生疑問，縱使香港品質保證局在制定評定方法中參考各種國際標準，香港品質保證局絕不代表或暗示香港品質保證局認可所使用的任何特定方法。評定也不構成香港品質保證局對綠色項目對環境帶來正面效益之保證。

Regarding the assessment on the use of proceeds, the Online Platform does not adopt an industry-oriented approach for assessment, but refers to the Green Loan Principles to classify by environmental issues, and accepts Green Projects in various industries that bring positive benefits to different environmental issues in order to cover potential green projects in various industries and expand the applicability of the Online Platform to the market. According to the environmental issues

related by the Green Project Categories, the Online Platform will automatically match the UN Sustainable Development Goals related to the project impact. Green Projects shall successfully match with the green project category provided on the platform and depending on the applicability to individual project category (e.g. Energy Efficiency) , applicant may need to provide further elaboration on the project's expected environmental impact to describe its green nature. Further, upon applicant's different estimation source of the expected environmental impact (e.g. technical specification, green certification, environmental impact report, etc.) , applicant may be required to provide corresponding document to support the credibility of the expected environmental impact. If applicant declares the expected environmental impact originated from applicant's self-estimation, HKQAA will not require applicant to provide supporting document for that. However, no matter which green project category, applicant shall provide the environmental impact performance data in the Surveillance Assessment stage. Applicants are also required to make a Compliance Declaration to demonstrate the management and control of environmental and social risk factors.

資金用途的評定設計方面，網上平台並非採用行業為導向的方式進行評定，而是參考《綠色貸款原則》以環保議題作為劃分，接受各行各業中針對不同環保議題帶來正面效益的綠色項目，以涵蓋更多行業中的潛在綠色項目，擴大網上平台於市場的適用性。平台上將提供一系列的綠色項目類別供申請者作項目配對之用。按照綠色項目類別相關的環保議題，網上平台會自動配對與項目效益相關的聯合國可持續發展目標。綠色項目需成功配對到平台的綠色項目類別，並按個別項目類別的適用情況（如能源效率提升），申請者或需提供進一步的項目預期環境效益說明，以說明其綠色屬性。此外，按申請者預期環境效益的不同估算來源（如技術規格、綠色認證、環境影響評估報告等），申請者或需提供相應文件以支持其預期環境效益的可信度。如申請者聲明其預期環境效益為自行估算而來，香港品質保證局則不會要求申請者提供相應支持文件。但不論項目屬於何種綠色項目類別，申請者皆需要在監督評定階段為項目提供環境效益表現數據。申請者亦需作出合規聲明，以體現對環境及社會風險因素的管控。

Applicants need to select at least one indicator for the Green Project and collect data for this purpose during the project operation and submit it for assessment during the Surveillance Assessment stage. In the Surveillance Assessment stage, the Online Platform, under applicable situation, will compare the environmental impact reported performance of the project with the performance before the project implementation or the baseline. Applicant needs to provide the aggregation process of the impact data and declare that the submitted data is true and accurate. However, HKQAA will not verify the data nor investigate the extent to which green projects contribute to the environmental impact.

The environmental impact performance of Green Projects, proportion of Green Projects in the Loan relates to the total loan amount, the refinancing and information disclosure status will also affect the final Green Type of the Loan.

申請者需在建議的效益指標中為該綠色項目選定至少一個指標，在項目開展過程中為此收集數據，並在監督評定階段提交作評定之用。在監督評定階段，網上平台將按項目的環境效益報告，在適用的情況下與項目執行前的基準線作對比。申請者需提供數據的加總過程，並作出聲明提交的數據為真實及準確。然而，香港品質保證局將不會對有關數據進行核查，亦不會調查綠色項目對該環境效益的貢獻程度。而綠色項目的環境效益表現、綠色項目佔整個貸款總額的比例、再融資及信息披露狀況亦會影響貸款的最終綠色類別。

1.3 Specific Limitations and Exclusions 具體的限制及局限

This scheme is not equivalent to the Green and Sustainable Finance Certification Scheme or other assessments using Green Loan Principles as criteria.

As the first step for SMEs to participate in green finance, this scheme does not aim to be fully compatible with the Green Loan Principles or other references but facilitating SMEs to assess the greenness of use of proceeds at ease, to achieve the ultimate goal of promoting green loan. Fulfillment of scheme requirement does not imply that the loan fully complies with the Green Loan Principles or other references in the scheme. HKQAA also encourages customers to conduct further review or certification based on the Green Loan Principles after completion of e-Assessment, so as to obtain third-party confirmation that they fully comply with the Green Loan Principles.

本計劃並不同綠色和可持續金融認證計劃或其他以《綠色貸款原則》為準則的評審。

作為中小企參與綠色金融的第一步，本計劃並非以全面兼容《綠色貸款原則》或其他參考文獻為目標而制定，而是以讓中小企亦能輕鬆參與貸款資金用途的綠色評定，從而達至普及綠色貸款為目標。滿足計劃要求並不代表貸款完全符合《綠色貸款原則》或本計劃的其他參考文獻。本局亦鼓勵客戶在通過評定後，進一步進行以《綠色貸款原則》為準則的評審或認證，以獲得第三方確認全面符合《綠色貸款原則》。

The purpose of Assessment Statement is to provide confirmation on whether the loan fulfills the assessment criteria based on the information provided by the applicant to HKQAA at the time of self-evaluation submission. Once the applicant's loan or self-evaluation information is changed, or it is not true, accurate and complete, this statement will also become invalid at the same time.

評定聲明旨在根據申請者於自我評估提交時提供給本局的信息，就貸款能否滿足計劃要求提供確認。一旦申請者的貸款或自我評估信息有任何改變，或並非真實、準確及完全，評定聲明亦會同時失效。

The scope of the Assessment refers to the green portion of the Loan. The debt instrument characteristics of the loan, including the issuer's financial performance, future activities and credit rating, are not within the scope of Assessment and shall not be taken into account by HKQAA during the Assessment.

評定的範圍為貸款中的綠色部份。而該貸款的債務工具特性，包括發行者的財務業績，未來活動和信用評級則不在評定範圍之內。

This Assessment aims at providing an independent opinion solely on the green nature and the environmental impact reporting of the Loan, based on the information which has been made available to HKQAA in Applicant's self-assessment form. This Assessment focuses neither on the financial performance and repayment ability of the Applicant, nor on the effective allocation of its proceeds.

評定旨在根據申請者在自我評估表單中提供給香港品質保證局的信息，就貸款的綠色屬性和有否進行環境效益報告提供獨立意見。本評定既不關注申請者的財務業績和還款能力，也不關注其收益的有效分配。

The Applicant acknowledges that the Assessment Statement provided by the HKQAA is based solely on the information provided by the Applicant in the Self-evaluation Form (including the information filled in and uploaded during initial Assessment and Surveillance Assessment). HKQAA has neither interviewed stakeholders out of the Applicant's employees, nor performed any on-site audits nor other tests to check the accuracy of the information provided by the Applicant. Applicant is fully responsible for the accuracy, comprehensiveness and trustworthiness of the information attesting the compliance with its commitments defined in its policies, for their implementation and their monitoring.

申請者承認，香港品質保證局提供的評定聲明僅基於申請者在自我評估表單中所提供的資料（包括在首次評定和監督評定中填寫並上傳的資料）。香港品質保證局既沒有與申請者的員工進行面談，也沒有進行現場審核或其他測試來檢查申請者提供的信息的準確性。申請者對信息的準確性、全面性和可信度、證明其在政策中定義的承諾是否得到遵守、實施和監督負有全部責任。

While HKQAA reserves the right to conduct investigations and on-site audits after the provision of the Assessment Statement, HKQAA has no obligation or duty, where express, implied or statutory, to continuously or periodically monitor or verify the utilization of the loan proceeds by the Applicant or whether the Project continues to be in compliance with the scheme requirement after the Assessment. HKQAA expressly disclaims any liabilities, or otherwise be responsible for, or for the consequences of utilization or non-utilization of the result of Assessment Statement.

香港品質保證局保留一切權利在提供評定聲明後進行調查和現場審核，唯香港品質保證局沒有義務（無論是明示，暗示或法定的）持續或定期地監督或核實貸款的資金使用情況或項目在評定後是否繼續符合計劃要求。香港品質保證局不會承擔任何責任，或對採納或未採納評定聲明的結果承擔任何責任。

PART TWO SCHEME SETTING 第二部分 計劃設定

2.1 Eligible Applicant 計劃對象

Please refer to the “Scheme Introduction” on the Online Platform.

請參閱網上平台的「計劃簡介」部分。

2.2 Assessment Types 評定類別

Please refer to the “Scheme Introduction” on the Online Platform.

請參閱網上平台的「計劃簡介」部分。

2.3 Assessment Criteria 評定準則

Applicant shall fulfil the information requirement of “Self-evaluation Form”. For details, please refer to the “Assessment Criteria” on the Online Platform.

申請者必須滿足「自我評估表單」上的資料要求。詳情請參閱網上平台的「評定準則」部分。

2.4 Assessment Process 評定流程

Please refer to the “Assessment Process” on the Online Platform.

請參閱網上平台的「評定流程」部分。

2.5 Impartiality 公正性

HKQAA recognizes the importance of impartiality, the active management of conflicts and objectivity in operating the Scheme and HKQAA agrees to use all reasonable efforts to operate the Scheme in a fair and impartial manner.

香港品質保證局承認在本計劃運營中的公正的重要性、衝突的積極解決管理以及客觀性。香港品質保證局同意盡一切合理的努力，公正公平地運營本計劃。

2.6 Independence 獨立性

HKQAA did not involve in either the activities in the lifecycle of the project(s) involved or the Loan dealing process. The assessment activities are independent from both the borrower and lender of the Loan.

香港品質保證局既沒有參與相關項目的生命週期中的活動，也沒有參與貸款交易過程。我們的核實活動是獨立於該筆貸款的借款和貸款雙方。

2.7 Confidentiality 保密性

All information of a technical or business nature disclosed by an Applicant to HKQAA in the Assessment process shall be regarded as confidential and shall only be disclosed by HKQAA to its employees or authorized personnel as is necessary and HKQAA shall ensure that such personnel treat such information as confidential. Such information shall only be used by HKQAA for the purposes of Assessment and shall not without the prior written consent of the Applicant be disclosed by HKQAA to any third party, provided always the foregoing obligations of confidence shall not apply to information which is;

- i. in the public domain;
- ii. already in the possession of HKQAA or later comes into the possession of HKQAA without any obligations of confidence from an independent third party who has not derived it from the Applicant in question;
- iii. disclosed to a third party pursuant to the written consent of the Applicant in question;

- iv. disclosed to a third party pursuant to statutory, regulatory or other legal requirements including any order of court. (HKQAA shall prior to disclosure of information above inform the Applicant of the intended disclosure (unless prohibited by law.)

在評定過程中，申請者向香港品質保證局公開的有關技術或業務的所有信息，都應被視為機密，且如有所需，應只能由香港品質保證局向其員工或授權人員進行公開。香港品質保證局應保證其員工能夠將這些信息視為機密。這些信息應只能由香港品質保證局在評定過程中進行使用，未經申請者預先的書面同意，香港品質保證局不得將信息向第三方公開。但是，以上保密義務不適用於以下信息：

- i. 公共領域內的信息；
- ii. 已經為香港品質保證局所有，或之後成為香港品質保證局所有，對於獨立第三方無保密義務，獨立第三方可以得到申請者的信息；
- iii. 根據申請者的書面同意書，向第三方公開的信息；
- iv. 根據法律法規或其他法律要求包括法院命令，向第三方公開的信息。（除法律禁止外，在公開信息之前，香港品質保證局應通知申請者準備公開的信息）

2.8 Complaints 投訴

HKQAA agrees to investigate in its reasonable discretion all complaints received in respect of the Assessment services provided under this Scheme, including the assessment procedures and complaints against Applicant. After receiving the complaint, HKQAA will conduct a preliminary investigation to determine whether the complaint is related to the Scheme. If so, HKQAA will investigate and handle the complaint according to the defined complaint handling procedures (available in HKQAA website), collect and verify relevant information and submit it to the Applicant for follow-up.

香港品質保證局同意在合理的酌情決定權下對所有關於此計劃下所提供的評定服務的投訴進行合理的調查，包括有關評定程序，以及對申請者的投訴。香港品質保證局在合理的情況下會就有關計劃所接獲的投訴展開調查，接獲投訴後，本局將進行初步調查，確定該投訴是否與本計劃有關。如是，本局將根據所制定的投訴處理程序進行調查和處理（可在香港品質保證局網站上找到），收集和核查相關資訊並交給申請者作跟進。

2.9 Disputes & Appeal 爭議和上訴

HKQAA reserves the rights to make final decision in case of any disputes and appeals. In the event that the Applicant wishes to appeal against any decision of HKQAA under this T&C and the Handbook, it shall, within twenty-one (21) days after being officially informed by HKQAA of such decision, give notice in writing to the secretary of HKQAA of its desire to appeal against such decision and completed necessary payment. The original decision of HKQAA shall stand (and its effect take place) pending any decision of the Appeals.

如有任何爭議和上訴，香港品質保證局保留最終決定權。如果申請者想對條款及條件和手冊下的香港品質保證局的任一決定進行上訴，應該在香港品質保證局正式通知這個決定後的二十一天內，書面通知香港品質保證局的秘書處，陳述就該決定提出上訴的要求，並完成所需款項的繳費。在上訴結果決定前，香港品質保證局的原來決定必須保持不變（並且生效）

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