NORMAN NIP, S.C. BARRISTER – SENIOR COUNSEL

Call: 2006 | Silk: 2021

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Norman Nip, S.C. has a broad civil practice with an emphasis on commercial and securities litigation. He has been described as "incredibly clever and hard-working" (Chambers & Partners 2023) and a "very user-friendly barrister" who is "extremely good on his feet" (The Legal 500 2023).

He has acted for the Securities and Futures Commission and parties under investigation in a number of cases before the courts and the specialist tribunals (Market Misconduct Tribunal and Securities and Futures Appeals Tribunal) and is "regularly singled out for his expertise in securities-related cases" (**Chambers & Partners 2023**). He has also testified as an expert witness on securities laws in offshore proceedings.

His expertise also spans other practice areas, including banking, company and shareholder disputes, competition, insurance, professional liability, land, trusts, employment, matrimonial, bankruptcy, PRC and international crossborder disputes, public law as well as white-collar crime.

In the arbitration sphere, Norman is currently serving as the Vice Chairman of the Committee on Arbitration of the Hong Kong Bar Association. He is also a Fellow of the Chartered Institute of Arbitrators, a member of the HKIAC List of Arbitrators and has sat as an arbitrator in various commercial disputes. As counsel, Norman has acted in a number of domestic and cross-border commercial disputes. He has also acted in court proceedings in aid of arbitration proceedings as well as applications to set aside the enforcement of arbitral awards.

As a mediator, Norman has conducted a number of mediations involving a wide variety of civil disputes (using English, Cantonese and/or Mandarin). He qualified as a CEDR accredited mediator in 2010.

Prior to joining the Bar, Norman had served as the tipstaff to the Honourable Justice Sperling of the New South Wales Supreme Court and practised as a solicitor with Clayton Utz in Sydney and Linklaters in Hong Kong.

RECENT HIGHLIGHTS

- **Poon Ka Man Jason v Cheng Wai Tao & Ors** [2023] HKCA 676: Acted for the company defendant in a common law derivative action brought by a shareholder of a company that operated various Japanese restaurants
- **Delco Participation BV v Chiho Environmental Group Ltd & Ors** [2021] HKCA 1889; [2021] HKCFI 869, 1272: Acting for the defendants in claims worth over HK\$400 million brought by the former joint venture partner in a PRC metal recycling business
- **Tam Sze Leung & Ors v SJ and SFC** [2022] 5 HKLRD 44: Acted for the SFC in a judicial review application brought by clients of securities accounts over which restriction notices had been issued
- Securities and Futures Commission v Lu Ruifeng & Ors [2022] HKCA 326; [2020] 4 HKLRD 786: Acted for the SFC in a claim brought under s213 SFO to recover compensation against alleged insider dealers in the shares of Asia TeleMedia Ltd
- Securities and Futures Commission v DFRF Enterprises LLC & Ors [2022] HKCFI 1288: Acted for the SFC in a claim brought under s213 SFO against persons who carried out unlicensed activities and perpetrated securities fraud in Hong Kong

OTHER NOTABLE CASES

Arbitration

As Arbitrator

- Sole arbitrator in an international arbitration concerning a cryptocurrency liquidation dispute
- Sole arbitrator in an international arbitration concerning disputes arising out of a commission agreement
- Presiding arbitrator in a guarantee enforcement action worth over RMB180 million arising out of a share purchase agreement
- Co-arbitrator in a share purchase agreement dispute worth around US\$10 million
- Co-arbitrator in a guarantee enforcement action worth around US\$40 million arising out of an IPO in Hong Kong

As Counsel

- Wingtech Group (Hong Kong) Ltd v Tat Chun Printed Circuit Board Company Ltd(CACV 223/2014): Acted for the respondent in an application to set aside the enforcement of a mainland arbitral award
- **AO Smith Holdings (Barbados) SRL v Zhang Dacheng** (HCMP 1132/2011): Acted for the defendant in respect of the plaintiff' s injunction application in aid of its ICC arbitration claims worth approximately US\$26 million
- **Fresh Gain Ltd v China Vocational Education Co., Ltd & Ors**(HCCT 45/2011): Acted for the defendants in injunction proceedings brought under s45 of the Arbitration Ordinance
- Acted for an international pharmaceutical company in a claim worth over US\$30 million against the vendors of a PRC business
- Acted for the defendants in a cross-border music concert claim worth over RMB100 million
- Acted for the guarantor in defense of a claim brought under a commodities sale and purchase contract
- Acted in a shareholder dispute concerning a land development project in the PRC

Banking

- Zillion Global Ltd v UBS AG [2020] HKCFI 953: Acted for the plaintiff in an unauthorised execution and misselling claim
- *Gurdas Sabhagchand Choithramani v The Hongkong and Shanghai Banking Corporation Ltd*[2021] HKCFI 301: Acted for HSBC in striking out the claim brought by a director and shareholder of a former client of the bank
- **Colvin Morton Brown v The Hongkong and Shanghai Banking Corporation Ltd**[2019] HKCFI 526: Acted for HSBC in striking out the claim brought the director and shareholder of a former client of the bank
- *KGI Futures (Hong Kong) Ltd v Li Kar Huen Christine* (HCA 194/2010): Acted for the plaintiff securities company in a trial to recover a shortfall in the margin account used by the defendant for trading index futures
- **Zhang Zhatzewal v Shanghai Commercial Bank Ltd & Anor**(HCA 1996/2009): Acted for the Bank of East Asia, Ltd in defence of a mis-selling claim

Bankruptcy

- **Re Cao Zhong** [2021] HKCFI 3143: Acted for the debtor in opposing the bankruptcy petition founded on a debt of over HK\$149 million pursuant to a loan agreement
- The Joint and Several Trustees of the Property of Yeung Wing Sing v Yeung Wing Sing (A Bankrupt) & Anor [2021] HKCFI 2018: Acted for the trustees in bankruptcy in a trial to set aside an undervalue property transfer transaction pursuant to s49 of the Bankruptcy Ordinance

- Li Wo Hing v Raiffeisen Bank International AG, Beijing Branch (HCSD 19/2014): Acted for the respondent in opposing an application to set aside a statutory demand
- **Shao Kung Chuen v The Bank of East Asia, Ltd** (HCSD 35/2011): Acted for the respondent bank in opposing an application to set aside a statutory demand

Commercial Disputes

- **Nexperia BV v Edal Electronics Company Ltd** (HCA 1411/2021): Acting for the defendant in an electronic component distributorship dispute
- Signature Diamond LLC v Phillips Fine Watches Ltd [2021] HKCFI 192; [2019] HKCFI 2903: Acted for the defendant auction house in a claim for delivery of watches
- **Golden Miles Group Holdings Ltd v Jacob & Co Ltd** [2018] HKCFI 441: Acted for the plaintiff in a watch distributorship dispute
- Well Joint Trading Ltd v Chiu Chung Chiu [2012] 6 HKC 393: Acted for the plaintiff in an action to recover deformed steel bars
- ADP Pentagon Pets Ltd v Pets Central Asia Inc & Ors (HCA 1381/2009 & HCA 1941/2008): Acted for the plaintiff in a dispute with its joint venture partner in a pet shop/clinic business

Company and Shareholder Disputes

- *Hsin Chong Group Holdings Ltd (in liq) v Lin Zhuo Yan & Ors* (HCA 1661/2019): Acting for the 3rd, 4th and 5th Defendants in an action for breaches of directors' duties in connection with the handling of various project transactions of the Hsin Chong group in the PRC
- **Remedy Asia Ltd v Patrick Tong Hing Chi & Ors** [2020] HKCFI 2792; [2020] HKCFI 398: Acted for Remedy Asia in a claim for damages for fraudulent and dishonest breach of duties against various directors
- **Ng, Christina v Capella Capital Ltd & Ors** [2020] 2 HKLRD 274: Acted for the company respondent in striking out or staying winding up proceedings pending the determination of the matrimonial proceedings between the petitioner and the 2nd respondent
- *High Fashion New Media Corporation Ltd v Leong Ma Li* (HCMP 932/2020): Acted for the Defendant in an action for contempt for alleged failure to comply with an injunction order granted in the context of a shareholder dispute
- China Medical Technologies, Inc (in Iiq) & Ors v Wu Xiaodong & Ors [2020] 1 HKLRD 342; [2019] HKCFI 1266: Acted for the plaintiff in claims against former senior management in respect of alleged fraudulent misappropriation in excess of US\$521 million
- Chien Tsai Wan Judy v Chiu Tai Loy & Ors [2018] HKCFI 603: Acting for the plaintiff in a derivative action against directors for loss suffered by the company as a result of alleged breaches of duties

- Joint and Several Receivers of Pacific Bulk Shipping Ltd v Tong Zhenjun & Ors(HCMP 1244/2015): Acted for the defendants in respect of claims by the receivers for declarations as to the validity of their appointment together with orders of delivery up of properties and assets
- Wong Siu Ying Joyce v Kaywon Ltd & Anr (HCCW 104/2013): Acted for the petitioner in an insolvency/just and equitable winding up trial
- **Chen Yung Ngai Kenneth v Shinewing Specialist Advisory Services Ltd**(HCCW 279/2010): Acted for the respondent in respect of applications for removal of liquidators and for provision of books and records

Competition

• **Competition Commission v Atal Building Services Engineering Limited & Ors** [2022] 4 HKLRD 425: Acting for the Competition Commission in an enforcement action before the Competition Tribunal for contravention of the first conduct rule by engaging in price fixing, market sharing and/or bid-rigging

Employment

- **Chen Xiumei v Li Siu Wo & Anr** [2008] 4 HKLRD 429: Acted for the Employees Compensation Assistance Fund Board in employees compensation proceedings arising out of a fatal accident
- Yi Shengmao & Ors v Wong Kam Piu & Ors (HCPI 742/2005): Acted for the Employees Compensation Assistance Fund Board in employees compensation proceedings arising out of a fatal accident
- Advised on various employment related issues, including employment policies of an investment bank, springboard injunctions, bonus disputes and equal opportunity claims

Insurance

- *FWD Life Insurance Co (Bermuda) Ltd v Lam Chi Chuen Alpha & Sin Chau Yuk*[2019] HKCFI 2878: Acted for the plaintiff insurance company to recover conditional advances paid to its former insurance agents
- **FWD Life Insurance Co (Bermuda) Ltd v Cindy Poon Cindy** [2019] 3 HKLRD 455: Acting for the plaintiff insurance company to recover conditional advances paid to its former insurance agent
- Cheung Kit Man v FWD Life Insurance Co (Bermuda) Ltd & Ors [2018] 5 HKLRD 259: Acting for the defendant insurance company in an equal opportunities claim
- Wong Ka Yick v AXA China Region Insurance Co Ltd (HCA 421/2017): Acted for the defendant insurance company against a claim brought by its former insurance agent for alleged breaches of an oral agreement
- **Dah Sing Insurance Services Ltd v Gill Gurbux Singh** (2016) 19 HKCFAR 454: Acted for the plaintiff insurance company in a claim for recovery of repayment of sign on fee and monthly allowance upon termination of the former insurance agent
- *FWD Life Insurance Co (Bermuda) Ltd v Cheng Wing Yiu Dumas & Anr*[2018] HKCFI 91: Acted for the plaintiff insurance company in an action to recover outstanding debts owed by a former insurance agent

- Land
 - **Zhongtai International Securities Ltd v First Concord Investment Ltd**[2018] HKCFI 2653: Acted for the plaintiff in an a claim for vacant possession of a real property and for money judgment for over HK\$153 million
 - **Catherwood Ltd v Feng Jin Liang & Anor** [2018] HKCFI 2383: Acted for the plaintiff in a trial to challenge an alleged undervalue sale of real property with the intent to defraud creditors
 - **Fordtime Industrial Ltd v Yip Shing Lam** (HCMP 1373/2014; LDPE 757/2012): Acted for the respondent in a tenancy dispute in the Lands Tribunal and the Court of Appeal
 - Lead Traders Ltd v Lucky Land Enterprise Ltd [2012] 4 HKLRD 612: Acted for the majority owner applicant in seeking a compulsory sale of a building for redevelopment
 - *Kiuwide Company Ltd v Tseung Ding Man* (HCMP 1003/2013): Acted for the plaintiff in an adverse possession claim over certain New Territories land
 - *Mak Kam Chuen v Triple Joy Investments Ltd* [2012] 1 HKC 412: Acted for the defendants in an adverse possession claim
 - **Urban Renewal Authority v Agrila Ltd** (HCA 1582/2002): Acted for the defendants in a dispute concerning the development of an urban renewal project in Central
 - Super Keep Investment Ltd & Anr v Wong Kwok Wa & Ors (HCMP 1760/2009): Acted for the plaintiffs in an indigenous villager housing development dispute

Matrimonial

- TCWF v LKKS & Ors [2013] 2 HKC 549; [2014] 1 HKLRD 896; [2014] 1 HKLRD 1014; [2014] 2 HKLRD 1046; FAMV 38, 39/2014: Acted for the 2nd intervener at the appellate level challenging the financial provision awarded by the trial judge in a matrimonial dispute
- Secretary for Justice v FTCW & Ors [2014] 1 HKLRD 849; FAMV 9-12,15/2014: Acted for various interveners and defendants in respect of legal professional privilege and privilege against self-incrimination claims arising out of a matrimonial dispute

Professional Liability

- **Roderick Miller v The Law Society of Hong Kong** (HCMP 3269/2013): Acted for the Law Society in an appeal brought by a solicitor for its refusal to issue a practising certificate to him
- Acted for an accountant in respect of disciplinary proceedings brought against him by the Hong Kong Institute of Certified Public Accountants
- Advised a big four accounting firm in respect of auditor negligence issues

- **Re Seahawk China Dynamic Fund (in provisional liquidation)**(FSD Cause No. 23 of 2022): Acted as expert witness on Hong Kong securities law issues in a just and equitable winding up action before the Grand Court of the Cayman Islands Financial Services Division
- **Compania Sud Americana de Vapores SA v Hin-Pro International Logistics Ltd**(HCMP 1449/2014): Acted for the joint and several receivers and managers of the defendant in the context of an international trade dispute which involved elements of PRC and UK proceedings
- **Taibao Investment and Management (Hong Kong) Ltd v Kary Enterprises (Holdings) Ltd & Anr**(HCA 642/2011): Acted for the 1st defendant in respect of a dispute concerning a mainland golf club joint venture
- *Liberty Media Holdings, LLC v FF Magnat Ltd* (HCMP 1275/2012): Acted for the plaintiff in applying for injunctive and disclosure reliefs in the Hong Kong courts in aid of US proceedings
- **Sherryknoll Enterprises Ltd & Ors v Grand Power Ltd**(HCMP 1895/2012): Acted for the defendant in respect of the plaintiff' s claim for delivery up of share certificates for 500 million shares in a Hong Kong listed PRC state owned mining enterprise

Public Law

- **Chen Wencan & Anr v Secretary for Justice & Anr**[2023] HKCFI 796: Acting for the SFC in a judicial review application brought by clients of securities accounts over which restriction notices had been issued
- China Wood Optimization (Holding) Ltd v The Stock Exchange of Hong Kong Ltd[2023] HKCFI 1000: Acted for the listed company in a leave application for judicial review to challenge the delisting decision of the Stock Exchange

Securities

- Leung Yuk Kit v SFC (SFAT Application No. 4 of 2021): Acted for the SFC in a review application brought by the client of securities accounts over which restriction notices had been issued
- SFC v An unknown person or persons purporting to carry on a securities and/or futures business known as Broadspan Securities and using the website www.broadspansecurities.com & Ors[2021] HKCFI 1444: Acted for the SFC in a claim brought under s213 of the SFO against persons who perpetrated a boiler room fraud
- **SFC v Andrew Liu & Ors** [2022] HKCFI 697; [2018] 1 HKLRD 320: Acting for the SFC in a s214 SFO claim for compensation and disqualification orders against various directors of a listed company
- **SFC v Yiu Hoi Ying Charles & Ors** [2021] HKCFA 41; (2018) 21 HKCFAR 475: Acted for the SFC in insider dealing claims brought against director and company secretary of a listed company
- **Zhou Ling v SFC** (SFAT Application No. 5 of 2020): Acted for the SFC in a review application brought by the client of a securities account over which restriction notices had been issued

- **Yi Shun Da Capital Ltd v SFC** (SFAT Application No. 4 of 2020): Acted for the SFC in an application by a sponsor for a review of the SFC' s decision to reprimand and fine it for sponsor failures
- **Pang Hon Pan v Hong Kong Monetary Authority** (SFAT Application No. 4 of 2019): Acted for the HKMA in an application by a banker for a review of a disciplinary action against him
- **SFC v Tong Shek Lun & Ors** [2020] HKCFI 435: Acted for the SFC in a **Carecraft** procedure in respect of a s214 SFO claim for compensation and disqualification against various directors
- SFC v An Unknown Person or Persons Purporting to carry on a Securities and/or Futures Trading Business known as Cardell Ltd and/or Cardell Co Ltd & Ors [2019] 1 HKLRD 702: Acted for the SFC in a claim brought under s213 SFO against persons who perpetrated a boiler room fraud
- **SFC v Li Han Chun & Ors** [2019] HKCFI 1966: Acted for the defendant to increase the spending limit on legal fees prescribed by an injunction order in the context of a s213 claim brought by the SFC
- **SFC v Sun Min** [2017] 4 HKLRD 211: Acted for the SFC in a s213 SFO claim to seek payments by the insider dealer to the counter-parties to the insider dealing trades
- **SFC v Yin Yingneng Richard & Ors** [2015] 5 HKLRD 530: Acted for the SFC in a s214 SFO trial against directors of a listed company for compensation and disqualification orders
- **SFC v Qunxing Paper Holdings Company Ltd**[2014] 3 HKLRD 181: Acted for the SFC in respect of an application for the defendants for the variation of an injunction order in the context of a s214 SFO claim
- **SFC v Hontex & Ors** (HCMP 630/2010): Acted for the defendants in a s213 SFO trial whereby the SFC claimed declaratory and restitutionary reliefs against the defendants for overstating turnover and profit figures in a prospectus for the global offer for the subscription of shares in Hontex
- *Market Misconduct Tribunal Inquiry Proceedings into dealings in the shares of Citic Ltd*(2017): Acted for the former financial controller of Citic Ltd in a 53 day market misconduct inquiry in the trading of its shares
- Market Misconduct Tribunal Inquiry Proceedings in relation to the securities of Yorkey Optical International (Cayman) Ltd (2017): Acted for the SFC in an inquiry into breaches of disclosure requirements under Part XIVA SFO
- *Market Misconduct Tribunal Inquiry Proceedings into dealings in the shares of Bank of China Ltd and China Construction Bank Corporation* (2014): Acted for the SFC in an inquiry into the insider dealing and false trading of dealings in banking shares
- **Peter Leung v SFC (SFAT Application No. 7 of 2013)** Acted for the SFC in respect of an application brought by a licensed person to review a suspension decision
- Acting for the plaintiffs in a dispute over the redemption of shares in a Cayman Islands investment fund
- Acted for the SFC and listed companies in a number of different applications to resume trading of shares pursuant to s9 of the Securities and Futures (Stock Market Listing) Rules
- Acted for a former executive director of a listed company in respect of disciplinary proceedings brought by The Stock Exchange of Hong Kong

- Advised and represented various individuals in a number of investigations and interviews conducted by the SFC and the HKMA
- Advising on cryptocurrency compliance issues

Trusts

- **RB International Investments Asia Ltd & Anr v APAC Investment Holdings Ltd & Ors**[2019] HKCFI 2922: Acted for the plaintiffs in a claim for a declaration that a defendant held over 490 million shares in a listed company on trust for the plaintiff
- Ho Po Ling Winnie, in her capacity as the Sole Executrix and Sole Beneficiary of the Estate of Yip Moon Wah Stephen, Deceased v Ip Kwai Ying & Ors (HCMP 3098/2014): Acted for the plaintiff in a claim for declarations that certain shares in a company were held on trust for the estate of the deceased and for damages
- **Speed Sourcing Ltd & Ors v Rainbow State Investments Ltd & Ors**(HCA 2298/2013): Acted for the defendants in an action by the plaintiffs for recovery of real property and shares held on trust
- Acting for various defendants in a claim brought by the beneficiary of a trust for breaches of fiduciary duties, dishonest assistance, knowing receipt and conspiracy

White-collar crime

- Ferrari North America, Inc v Changhon International Energy Co., Ltd & Ors [2019] HKCFI 2318: Acted for one of the defendants in an internet fraud claim
- Arrow ECS Norway AS v M Yang Trading Ltd & Ors [2018] HKCFI 975: Acted for the plaintiff in an internet fraud claim
- **Ubiquitti Networks International Ltd v Chan Kim Chuen & Ors**(HCA 1606/2016): Acted for the defendants in an internet fraud claim

DIRECTORY RANKINGS

Norman is ranked by the legal directories for:

Chambers & Partners

• Commercial Dispute Resolution

The Legal 500

- Commercial Disputes
- Regulatory, Investigations and Crime

Who's Who Legal

• Commercial Litigation – Future Leaders – Non-Partners

DIRECTORY QUOTATIONS

"Norman Nip SC of Rede Chambers took silk in 2021 and is regularly singled out for his expertise in securitiesrelated cases and frequent representation of the Securities and Futures Commission, but his extensive practice also embraces company law and shareholder disputes, professional negligence and insolvency-related matters.

Strengths

"Norman is incredibly clever and hard-working, with great attention to detail; he has the ear of the Hong Kong judiciary."

"Norman' s strengths include being very commercial, very succinct and clear in legal submissions and excellent advocacy, particularly in cross-examinations, where he is very strong in both English and working with translators to Chinese. He is friendly, approachable and available, and willing to get into the detail of evidence, including Chinese language documents."

"He' s our counsel on a messy and difficult trust case. He has the advantage of having been a solicitor before and is commercial, businesslike and wastes no time; he gets the job done." "

Chambers & Partners (2023)

"Norman Nip SC – Rede Chambers 'Easy to work with, hands-on and with great analytical mind. He provides good advocacy and cross-examination in both English and Chinese.' " (Commercial Disputes)

"Norman Nip SC – Rede Chambers 'Norman is very thorough in his work and a very user-friendly barrister. He is extremely good on his feet.' " (Regulatory, Investigations and Crime)

The Legal 500 (2023)

"Norman Nip SC – Rede Chambers 'A very meticulous silk. He has the ear of the Hong Kong judiciary.' "

The Legal 500 (2022)

"Norman Nip is a "very well-rounded lawyer" with "strong composure and responses in court"."

Who's Who Legal (2021)

EDUCATION

- Bachelor of Economics, University of Adelaide (1994)
- Bachelor of Laws, University of Adelaide (1st Class Honours) (1996)
- Graduate Certificate of Legal Practice, University of South Australia (1997)

PRIZES

- The Australian Society of Certified Practising Accountants Prize in Financial Accounting IA and IB (1991)
- The Applied Econometrics III Prize (1992)
- The Howard Zelling Prize for Administrative Law (1994)

OTHER QUALIFICATIONS

- Fellow, Chartered Institute of Arbitrators (FCIArb) (2020)
- CEDR Accredited Mediator (2010)
- Solicitor of the Supreme Court of New South Wales (1998) (non-practising)
- Barrister and Solicitor of the Supreme Court of South Australia (1997) (non-practising)

APPOINTMENTS AND MEMBERSHIPS

Appointments

- Deputy High Court Judge (May 2023)
- Temporary Deputy Registrar, High Court (Oct 2019 and Feb 2021)
- Deputy District Judge (Apr 2018, Jul 2019 and Oct 2021)
- Examiner, Hong Kong Bar Association Overseas Barristers Qualification Examination Paper V: Professional Conduct (2018, 2020)
- Tipstaff to the Honourable Justice Sperling of the New South Wales Supreme Court (1997)

Memberships

- Member, HKIAC List of Arbitrators (2022 Present)
- Vice Chairman, Committee on Arbitration, Hong Kong Bar Association (2022 Present)
- Member of the Board of Directors of eBRAM International Online Dispute Resolution Centre (2022 Present)
- Chairman, Committee on Financial and Securities Law, Hong Kong Bar Association (2019 2021)
- Member, Committee on Financial and Securities Law, Hong Kong Bar Association (2016 2018, 2022 Present)
- Member, Committee on Companies Law, Hong Kong Bar Association (2018 Present)
- Member, Standing Committee on Code of Conduct, Hong Kong Bar Association (2017 Present)
- Member, Standing Committee on Civic Education, Hong Kong Bar Association (2012 Present)

PUBLICATIONS

- Contributing Editor of the *Hong Kong Civil Procedure* (2009 Present)
- Contributing Editor of the Hong Kong Securities and Futures Ordinance (Cap 571), Commentary and Annotations (2015 – Present)
- Annotator of the Annotated Ordinances of Hong Kong Payment Systems and Stored Value Facilities Ordinance (Cap 584) (2019)

LANGUAGES

• English, Cantonese and Mandarin