大公社評英譯

港深攜手打造國際金融科技中心

Hong Kong and Shenzhen Collaborate to Build a Global Fintech Hub

財經事務及庫務局與深圳金管局昨日聯合發布《關於攜手打造港深全球金融科技中心的行動方案（2025–2027）》，主要有六項重要內容。行動方案是深港深化合作的宣言，也是制度創新的試驗，雙方強強聯手，如虎添翼，將把大灣區打造成全球最具活力的金融科技中心，助力國家科技自立自強，香港亦將在加快融入及服務國家發展大局中進一步強化競爭力。

香港和深圳都是大灣區核心城市，一個是久負盛名的國際金融中心，一個是正在崛起的國際創新中心。香港的優勢在於其成熟穩健的金融體系、與國際接軌的監管框架、自由流通的資本市場，以及作為全球最活躍的IPO市場之一的資本募集能力。近年來，香港在數字金融、科技金融、綠色金融、普惠金融等領域積累了豐富經驗，並持續推動虛擬資產合規化發展。深圳則擁有全球最完整的科技產業生態鏈——從高端製造、芯片設計、人工智能、區塊鏈底層技術，到物聯網與大數據應用，皆具全球領先實力。

放眼全球，沒有兩個城市如香港和深圳這樣如此鄰近，各自有着強勁的優勢、鮮明的特色、充沛的發展動能。今次行動方案正是以制度性對接打破邊界，加快人才、資金、數據等生產要素的跨境流動，讓香港的金融資本與深圳的科技創新實現「雙輪驅動」。

行動方案推出六大重點措施，包括推動深圳金融機構在港成立金融科技子公司、鼓勵深圳科技企業利用香港「生物科技公司上市通道」、「特專科技公司上市通道」及「科企專線」等便利政策來港融資等，具有很強的針對性。

正如財庫局局長許正宇指出，行動方案將讓兩地擴闊和深化金融科技合作，共同促進粵港澳大灣區金融科技高質量發展，目標是在2027年底前，落地超過20個深港跨境數據驗證平台金融領域應用場景，務求進一步鞏固提升香港國際金融中心地位，並助力深圳建設具全球重要影響力的產業金融中心。

國家「十五五」規劃建議將推動科技自立自強、金融高水平開放放在非常突出的位置，香港以金融科技為切入點，將國際資金、專業服務與大灣區的產業需求精準匹配，便能從過去的「被動承接」角色轉化為「主動引導」。特區政府成立的「出海專班」將大派用場，助力包括深圳在內的更多內地企業透過香港橋樑布局國際市場，這是香港加快「融入和服務國家發展大局」的具體實踐。

一言以蔽之，行動方案超越了傳統的「港深合作」思維，直指「科技＋金融」的未來發展形態。當香港的法治與資本優勢，與深圳的創新與產業實力深度融合，大灣區將不僅是地理概念，更將以全球金融科技中心的姿態，成為推動中國式現代化建設、實現民族偉大復興的重要引擎。

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The Financial Services and the Treasury Bureau (FSTB) and the Shenzhen Municipal Financial Regulatory Bureau jointly promulgated the "Action Plan for Jointly Building Hong Kong–Shenzhen Global Fintech Hub (2025–2027)" yesterday.This action plan outlines six key initiatives, marking not only a declaration of deeper cooperation between the two cities but also a pioneering experiment in **institutional innovation**. By harnessing their complementary strengths, Hong Kong and Shenzhen are poised to transform the Greater Bay Area into the world's most dynamic fintech center, contributing to the nation's goal of technological self–reliance and reinforcing Hong Kong's competitiveness in the global landscape as it accelerates its integration into the national development framework.

Both Hong Kong and Shenzhen stand as core cities in the Greater Bay Area — one a time–honored international financial center, the other an emerging global leader in innovation. Hong Kong's strengths lie in its mature and resilient financial system, its internationally aligned regulatory framework, an open capital market, and its robust capacity for capital raising as one of the world's most active IPO markets. In recent years, Hong Kong has accumulated substantial experience in areas such as digital finance, tech finance, green finance, and inclusive finance, while steadfastly promoting the compliant development of virtual assets. In contrast, Shenzhen is home to the world's most complete technological ecosystem, ranging from high–end manufacturing, chip design, and artificial intelligence, to blockchain technology, IoT（Internet of Things), and big data applications, all of which are globally leading.

On a global scale, few cities share the proximity, distinct strengths, and abundant developmental momentum of Hong Kong and Shenzhen. This Action Plan aims to transcend boundaries through institutional integration, accelerating the cross–border flow of talent, capital, and data, thus enabling a "**dual–driven**" model of Hong Kong's financial capital and Shenzhen's technological innovation.

The Action Plan focuses on six key initiatives, including facilitating the establishment of fintech subsidiaries in Hong Kong by Shenzhen financial institutions, and encouraging Shenzhen technology companies to leverage Hong Kong's facilitation measures to raise funds, including the Biotech Companies Listing Channel, Specialist Technology Companies Listing Channel, and Technology Enterprises Channel. These measures are strategically tailored to promote cross–border collaboration.

As noted by The Secretary for Financial Services and the Treasury, Mr Christopher Hui Ching–yu, the Action Plan will expand and deepen fintech cooperation between the two cities, advancing the high–quality development of fintech in the Guangdong–Hong Kong–Macau Greater Bay Area. By the end of 2027, the plan targets to establish over 20 financial application scenarios via the Shenzhen–Hong Kong cross–boundary data validation platform, with a view to further consolidating and enhancing Hong Kong's status as an international financial centre, as well as supporting Shenzhen to develop into an industrial finance centre with significant global influence.

The national "15th Five–Year Plan" emphasizes the strategic importance of technological self–reliance and high–level financial openness. By capitalizing on fintech, Hong Kong can match international capital and professional services with the industrial demands of the Greater Bay Area, transforming its role from a passive receiver to an active guide. The newly established "GoGlobal Task Force" will play a pivotal role in assisting mainland enterprises, including those in Shenzhen, to leverage Hong Kong as a bridge to international markets, marking a concrete step in Hong Kong's deeper integration with and service to the nation's development.

In conclusion, the Action Plan goes beyond traditional "Hong Kong–Shenzhen cooperation" frameworks, directly addressing the future trajectory of "tech + finance." By combining Hong Kong's legal and capital advantages with Shenzhen's innovation and industrial prowess, the Greater Bay Area will transcend its geographical significance, positioning itself as a global fintech hub and becoming a crucial engine driving China's modernization and national rejuvenation.

▲香港深圳擬聯手打造全球金融科技中心，圖為第十九屆深圳國際金融博覽會。

進階詞彙1

Institutional Innovation 制度創新

寫作應用建議

在討論新政策、社會改革或企業創新時，可以用該詞來表達某些新的制度或結構如何影響社會或經濟發展。例如，可以用來描述一個國家如何在金融科技領域引入新的監管框架來促進創新。

示例句子

"The success of this new startup can largely be attributed to its institutional innovation, as it developed a unique approach to handling customer data privacy."

（這家新創公司的成功很大程度上歸功於其制度創新，因為它開發了一種獨特的處理客戶數據隱私的方式。）

"In order to remain competitive, many companies are exploring institutional innovation to adapt to the fast–paced technological changes in the market."

（為了保持競爭力，許多公司正在探索制度創新，以應對市場上快速變化的技術。）

口語應用建議

在日常對話中，這個詞彙可以用來描述在政府、公司或組織內部採取的新政策或新制度，以提升效率或促進發展。口語中，通常會談論如何通過創新改善現有的管理和運作方式。

示例對話

1
A: "How do you think this new tax system will affect the economy?"
（你認為這個新的稅制會如何影響經濟？）
B: "I believe it's a good example of institutional innovation, as it streamlines the process and makes things more efficient."
（我認為這是制度創新的好例子，它簡化了流程，提高了效率。）

2
A: "What makes this company so successful?"
（這家公司為什麼這麼成功？）
B: "It's their institutional innovation. They've adopted new technology to automate processes, saving both time and money."
（那是因為他們的制度創新。他們採用了新技術來自動化流程，節省了時間和金錢。）

進階詞彙2

Dual–driven雙輪驅動（指兩個強大的力量或因素共同推動發展，通常是指兩個不同領域的協同作用來促進增長或創新）

寫作應用建議

在討論雙重因素或兩個方面的協同發展時，使用這個短語來表達兩個強大的驅動力如何共同推動經濟、產業或創新發展。通常用於描述兩個或多個系統或部門之間的協同工作，尤其是跨國合作或跨行業合作的情況。該詞語可以用來強調如何通過整合資源和目標來提高效率，達成長期成功。

示例句子

"The city's economic recovery is expected to be dual–driven, with both tourism and technology playing key roles in revitalizing local businesses."
（該市的經濟復甦預計將由雙輪驅動，旅遊業和科技業在振興當地企業中扮演關鍵角色。）

"The dual–driven growth of renewable energy and electric vehicle industries has the potential to transform the nation’s transportation sector."
（可再生能源和電動車產業的雙輪驅動增長，有潛力改變國家的交通運輸行業。）

口語應用建議

這個詞語在口語中可以用來描述兩個強有力的因素或力量共同推動某個目標或發展。在討論合作、發展模式或成長時，會提到如何通過兩者協同作用來達成更好的成果。

示例對話

1
A: "How is the city planning to boost its economy?"
（這座城市計劃如何促進經濟增長？）
B: "The plan is dual–driven—focusing on both technological innovation and tourism to attract investments and visitors."
（這個計劃是雙輪驅動的—重點放在科技創新和旅遊業兩方面，以吸引投資和遊客。）

2
A: "What do you think of the government's approach to growth?"
（你怎麼看政府的增長策略？）
B: "I think it's a dual–driven strategy, balancing both green energy and infrastructure development to ensure long–term sustainability."
（我認為這是一種雙輪驅動的策略，平衡綠色能源和基礎設施建設，以確保長期可持續發展。）

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