

**Hong Kong Monetary Authority**  
**“STEPS” Spin-off Video**

**Episode 4**

- SUPER: Banking Services for the General Public
- SUPER: Sarah Kwok  
Head  
Banking Conduct Department
- Sarah: The HKMA strives to promote financial inclusion to facilitate people from different walks of life in accessing to basic banking services
- SUPER: Encourage banks to open more branches
- Sarah: We encourage banks to set up branches in remote areas and public housing estates
- SUPER: Cash withdrawal service for elderly without purchases
- Sarah: to provide cash withdrawal services for the elderly at convenience stores and post offices without the need to make purchases
- SUPER: Mobile bank branches  
Voice navigation ATMs
- Sarah: We also encourage banks to launch innovative services like mobile branches and voice navigation ATMs
- Sarah: Moreover, we also require banks to provide free online retrieval service of e-Statements of 7 years to facilitate bank consumers’ easy review
- Sarah: Introducing virtual banks not only promotes the development of fintech in Hong Kong but also fosters financial inclusion  
In response to market development, some traditional banks have cancelled charges such as low-balance fees benefiting citizens at the end
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