

前言

貨幣

根據最嚴謹的定義，是交易媒介、記帳單位以及價值的儲存工具。但對於大部分人來說，金錢遠比這些定義來得重要。金錢是我們獲得安全感和滿足需要的工具，我們也可以藉着金錢來幫助他人。此外，金錢也可以是憂慮與衝突的根源。在世界歷史的洪流裡，曾經有不同的文化出現，但當中少有可以沒有貨幣而能歷久不衰的；在現代社會，假如沒有錢，就更加沒有可能存活。在香港，過去幾十年來貨幣的演變非常複雜，不同時期的政府都設法制定一套完善的貨幣制度，既要能滿足香港這個變化急速的城市在商業上的需要，同時又要能得到市民的信賴。

這本小冊子介紹了香港貨幣的往昔，現在與未來。鑑於社會各界對金融事務有濃厚興趣，這本小冊子簡介本港由早期至現在的貨幣與銀行體系，以及金管局的工作。我們期望可讓大家了解今日所見各種急遽轉變，其實是一個更為廣泛而且持續的進程的一部分。舉例來說，我們在這個進程中見到過去數十個世紀以來，貨幣的形態發生了很大的變化，由最初的貝殼或鹽條，演變為金屬製錢幣、紙幣、

支票、信用卡，以及最近期的聰明卡和無形的電子貨幣。

我們期望透過這本小冊子，可讓大家更深入了解香港金融管理局在邁向其中一項主要政策目標時所遇到的問題和挑戰；這項政策目標就是為香港市民提供穩定可靠的貨幣，以及確保一個安全的環境，讓每日在金融體系內流通的大量款項能通行無阻。

香港金融管理局

總裁

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Money – according to the strictest definitions – is a medium of exchange, a unit of account, and a store of value. But to most of us money has a much larger significance. It is a tool for achieving security and satisfying needs, and a means for helping others. It can also be a source of anxiety and discord. Few civilisations have been able to manage without money, and no-one could survive for long in the modern world without it. In Hong Kong the experience of money over the decades has been a particularly complex one, as successive governments have sought to develop a monetary system that meets the commercial needs of our fast-changing city and commands the confidence of its people.

This booklet on the role that money plays in Hong Kong – past, present and future – is published to respond to the strong interest in financial issues in our community. It sets out the current work of the HKMA against a brief survey of Hong Kong's monetary and banking systems from the early years to the present. We try to show how the rapid changes we see going on around us today are

part of a larger and longer process, in which the very substance of money has changed over the centuries – from objects such as shells or salt bars, to metal coins, paper notes, cheques, credit card transactions and, most recently, invisible electronic messages recorded on smart-cards and computers.

We hope that the perspectives offered here will help promote a greater understanding of the issues and challenges involved in achieving one of the principal policy objectives of the Hong Kong Monetary Authority: providing a stable, credible currency for the people of Hong Kong and ensuring that the large amounts of money that move around our economy every day travel safely and without obstruction.

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