

**Annex – Winners of the HKMA’s Global Regtech Challenge**

<b>Area</b>	<b>Problem Statement</b>	<b>Winner</b>
Governance, Risk and Compliance	How might technology be used to optimise regulatory compliance of all internal and external obligations	Wolters Kluwer
Conduct and Customer Protection	How might technology be used to support risk and compliance teams with their product due diligence and risk rating assessments	Fano Labs
Customer Data Privacy	How might technology be used to help banks protect customer data and privacy especially in addressing increasing concerns around cyber risks and related regulatory compliance	LeapXpert
Risk Management	How might technology be used to enhance the delivery of stress testing requirements driven by needs across different risk, compliance and business unit teams	Wolters Kluwer