

ICBC (Asia) Financial Innovation Competition 2019

In the past few years, the financial industry has seen drastic changes that are led by new technologies such as mobile internet, big data, cloud computing, artificial intelligence and blockchain. The traditional banking industry is both facing enormous challenges and reaching huge opportunities in this digital wave. As such, Fintech plays a vital role in the century of smart banking, and innovation will be the core element in this rapidly changing landscape.

ICBC (Asia) Financial Innovation Competition 2019 is held among The University of Hong Kong, The City University of Hong Kong and The Hong Kong University of Science and Technology, aims to establish an open platform for talent cultivations in universities, promoting innovative ideas in financial services and technology, and jointly exploring the future development of the banking industry. The competition encourages students to look at future spotlights, to actively engage in social practice and market research, and to propose creative ideas and solutions on financial products and services in banking industry.

1 Topics

- 1) To propose incremental ideas and improvement solutions based on the existing banking products and services; or
- 2) To provide creative designs and conceptions of banking products by incorporating frontier technologies such as big data, artificial intelligence, mobile finance, blockchain and cloud computing; or
- 3) Other financial innovation projects.

2 Participation Method

Eligibility

Open to full-time undergraduate and postgraduate students from all majors

Form a team with maximum three members, or participate individually (Cross-year and cross-major formation of team is highly encouraged)

Registration and Submission

All applicants should register via <https://www.fbe.hku.hk/webform/enrichment/icbc-asia-financial-innovation-competition-2019-application-form> on or before **April 15, 2019 (Monday)**.

All successful applicants should submit the business proposal (in **Microsoft Word** format, either in Chinese or English, referring to the **template** in annex) via <https://www.fbe.hku.hk/webform/enrichment/2019-05-icbc-asia-financial-innovation-competition-submission-of-business-proposal> on or before **May 15, 2019 (Wednesday)**.

3 Timeline and Procedures

- **Registration Period:** March 15, 2019 to April 15, 2019
(**Information Session:** March 20, 2019)
- **Proposal Submission Period:** March 15, 2019 to May 15, 2019
- **Preliminary Round:** May, 2019
- **Summer Internship:** July or August, 2019
- **Semi-Final Round:** September, 2019
- **Final Round and Awarding Ceremony:** October 2019 (date to be notified)

Business proposals selection process:

Assessment panel grades and shortlists qualified proposals. The selection criteria are as below:

Integrity and logicity: ability to sufficiently articulate the ‘why’, ‘what’ and ‘how’ the new idea in a logical way (10%);

Innovativeness and attractiveness: either brand-new innovation or incremental innovation (products, services, profit models, marketing strategies, etc.) within the given socio-economic environment (40%);

Market and Feasibility: market demand and market competition; the potential and possibility to execute with reasonable technology and resources (20%);

Risk management: awareness about financial related risks and supervision requirements as well as relevant countermeasures (10%);

Scientific approach: ability to measure investment and outcome in scientific methods (10%);

Other: awareness about financing channel, interests of investors, sustainable development, etc. (10%)

Preliminary process:

Shortlisted preliminary candidates will be invited to make presentations to assessment panel, qualified candidates will be shortlisted to Semi-final round.

Summer Internship:

Shortlisted Semi-final candidates will be invited to participate 2019 summer internship* in ICBC (Asia). Optimization of the proposal will be expected with related working

experience provided.

* Candidates must fulfill job qualifications and pass ability tests of ICBC (Asia).

Semi-Final process:

Shortlisted candidates are required to submit optimized proposals after summer internship, and make presentations. Semi-final assessment will be conducted to select qualified final candidates.

Final process:

The final round will be a live event. Shortlisted candidates will be invited to make presentations to final assessment panel. Prize winners will be announced and awarded on site.

4 Awards and Prizes

1) 2019 Summer Internship in ICBC (Asia) will be offered to Semi-Final candidates.

2) Cash prize and certificates will be offered:

First prize: 1 team, HK\$30,000 per team

Second prize: 3 teams, HK\$20,000 per team

Third prize: 6 teams, HK\$10,000 per team

3) Preeminent final candidates will be granted ‘express pass in recruitment’ of ICBC (Asia).

5 Confidentiality and Intellectual Property

1) **Participants promise and guarantee that the submitted works do not infringe on the copyright, patent, trademark or other intellectual property rights of others, and**

there is also no infringement on other legitimate rights and interests of others or violation of relevant laws and regulations of Hong Kong. Once found, the participants are disqualified, and the prize will be recovered. If the competition project involves intellectual property disputes, the participants promise to resolve and assume all legal responsibilities arising therefrom by themselves, and take every measure to prevent the competition organizing committee and ICBC (Asia) from being involved in the dispute, prevent the competition organizing committee and ICBC (Asia) from being summoned by any judicial authority or being any subject of any dispute. Otherwise, the participants shall compensate for all losses or damages suffered by the competition organizing committee and ICBC (Asia).

2) Participants agree that if the submitted project/work is adopted by ICBC (Asia) and product is developed or optimized accordingly, ICBC (Asia) has the irrevocable, royalty free right to use the product creative design unconditionally and indefinitely.

6 Remarks

1) Participants enter in the competition on a voluntary basis. If there is any objection, please contact the organizing committee of the competition in time, or choose to quit the competition voluntarily. Participants do not have the right to request any changes to the competition rules or compensation for any loss or damage caused by the competition.

2) If there is any change to the competition arrangement or specific rules, the online announcement shall prevail. The competition organizing committee reserves the final decision on the arrangement of the competition. In case of any dispute, ICBC (Asia) will reserve the final decision. The results of the competition are determined by the organizer

and the judging panel. The participants and other people shall not object to the results and awards of the competition.

3) The Chinese version shall always prevail in case of any discrepancy or inconsistency.

7 Contact

For any enquiries, please contact Ms. Yang at 3510 8942 or Mr. Song at 3510 1743, or send email to: idea@icbcasia.com

Annex - Business Proposal Template

TITLE

Description: This template serves as a general template in ICBC (Asia) Financial Innovation Competition 2019, for the use of participants to complete preliminary works. Participants can add or delete on the basis of this template according to their own practical needs.

1 Project Background

Explain the market background environment of the project idea (customer and market demand, market space, etc.), the problems solved (the existing problems, the necessity of solving the problems, etc.), and illustrate the necessity and significance of the innovation.

2 Main Content

Describe in detail the main content of this innovative project, showing the core features of the project, including: the name of the innovation, innovative ideas, main functions and uses, service models, target users, etc.

3 Feasibility Analysis

Technical feasibility: explain whether the relevant technologies involved in the project are available;

Economic feasibility: use qualitative or quantitative approaches to estimate the cost and benefits of the project;

Risk factors and countermeasures: briefly describe the business risks, regulatory risks and related control measures involved in the project.

(SWOT and other analytical models can be adopted in feasibility analysis.)

4 Expected Results

Describe the expected results of the project, including market benefits such as the growth in revenues and market share, and management benefits such as improvements in services, operational processes, and user experiences.

5 Other Items

Other materials (if any) that help the judges understand the content of the project.

首屆“工銀亞洲杯”金融創新創意大賽 活動公告

一、大賽簡介

當前，移動互聯網、大數據、雲端運算、人工智能、區塊鏈等新一代信息技術正加速金融業態變革，傳統銀行業正面臨巨大的轉型機遇和挑戰。擁抱金融科技、創新金融產品和服務模式、改造運營流程、提高用戶體驗成為構造未來智慧銀行發展的重要目標。

首屆“工銀亞洲杯”金融創新創意大賽由中國工商銀行（亞洲）有限公司（以下簡稱“工銀亞洲”）主辦，與香港大學、香港城市大學、香港科技大學合作，意在共同搭建學術交流平台，收集金融服務創新和金融科技創新的創意想法和研究成果，共同探討未來銀行創新的發展方向。大賽鼓勵參賽選手通過社會實踐與市場調查，緊密圍繞當前及未來的客戶需求、市場變化和銀行業經營發展的需要，提出具有市場潛力的銀行金融產品和服務創意。

二、大賽主題

（一）結合所學知識及實際體驗，對現有銀行金融產品與服務提出創新想法和改進方案；

（二）結合大數據應用、人工智能、移動金融、區塊鏈、雲端運算等時下前沿的金融科技手段，提出銀行金融產品和服務創意設計和構想；

（三）其他金融創新、創意項目。

三、參賽方式

（一）參賽資格

香港大學、香港城市大學、香港科技大學全日制在校學生，本科生、碩士研究生和博士研究生均可報名參賽。

（二）參賽形式

參賽選手以個人或團隊形式參賽，每個團隊人數不超過 3 人，允許跨年級、跨專業組隊。

（三）本校學生報名方式

參 賽 選 手 進 入 大 賽 報 名 頁 面
(<https://www.fbe.hku.hk/webform/enrichment/icbc-asia-financial-innovation-competition-2019-application-form>)，填寫個人或團隊成員的報名信息。

（四）作品提交

按照大賽模板（詳見附件）完成項目策劃書，并提交（<https://www.fbe.hku.hk/webform/enrichment/2019-05-icbc-asia-financial-innovation-competition-submission-of-business-proposal>）。大賽使用語言為中文和英文，賽事所有提交材料均須使用中文或者英文。

四、賽事安排與規則

（一）賽事宜講與接受報名（3月15日-4月15日）

（二）初賽作品征集（3月15日-5月15日）

參賽選手在規定時間內提交項目策劃書，對金融創新創意方案進行詳細描述。

（三）初賽作品評審（5月16日-6月）

初賽評審組對初賽作品進行篩選，擇優確定複賽作品，具體評審標準如下：

1、完整性&邏輯性：項目計劃書內容完整，有理有據，各部分銜接緊密（評分占比10%）；

2、創新性&吸引力：產品或服務、營運與盈利模式、市場推廣與營銷策略具有創新點和吸引力（評分占比40%）；

3、市場潛力&可行性：市場需求及競爭力；實施的可行性分析，實施的重點與難處（評分占比20%）；

4、風險考慮：相關政策法規、監管要求，風險評估與把

控、應對措施（評分占比 10%）；

5、科學合理：資金投入和預期效益的測算有依據、計劃合理（評分占比 10%）；

6、有其他細致考慮：考慮了成本、融資方式、投資者權益等方面（評分占比 10%）

（四）選手暑期實踐（7 月-8 月）

入圍複賽的參賽選手，將可獲得赴工銀亞洲進行為期一個月左右暑期實習獎勵¹。參加複賽的選手可通過在工銀亞洲的暑期實習，進一步了解銀行產品和業務，通過有針對地實地研究，進一步優化作品，使方案更加完善、更具實踐價值。

（五）複賽作品提交（8 月-9 月）

複賽參賽選手在暑期實踐結束後，提交優化後的項目策劃書。項目策劃書各部分內容應更加充實具體，對創新創意項目作出更深入的分析 and 更科學的論證。

（六）複賽作品評審（9 月）

複賽評審組²擇優選拔出決賽作品，進行現場展示。

（七）現場決賽（10 月）

決賽採用“展示+答辯”的現場評審模式。每個項目的答辯結束後，由決賽評審組依據決賽評分准則現場打分，現場評出一、二、三等獎並舉行頒獎典禮。

¹ 實習生須具備在港工作資格及完成工銀亞洲入職能力測試。

² “複賽評審組”和“決賽評審組”由工銀亞洲和大學校方人員共同組成。

五、獎勵設置

（一）複賽團隊可獲得工銀亞洲 2019 年暑期實習機會。

（二）決賽設一、二、三等獎，獲獎者將獲得豐厚獎學金和大賽特頒發證書。

大賽獎學金總金額為 15 萬港幣，安排如下：

一等獎：1 個，每組獎勵 30,000 港幣

二等獎：3 個，每組獎勵 20,000 港幣

三等獎：6 個，每組獎勵 10,000 港幣

（三）決賽中表現優異的學生，可獲得入職工銀亞洲優先推薦和面試優先錄取的機會（需符合工銀亞洲校招基本條件，非應屆畢業生保留資格，可於畢業後使用）。

六、一般性條款

（一）參賽選手完全本著自願原則參加比賽，如有異議，請及時與大賽組委會聯系溝通，或選擇退出比賽，但無權要求更改大賽規程或賠償因參賽所發生的任何損失或損害。

（二）參賽選手承諾並保證：提交的作品不存在侵犯他人著作權、專利權、商標權或其他知識產權的指控，也不存在侵犯他人的其他合法權益以及違反香港有關法律法規。一經發現，即取消參賽選手的參賽資格且追回獎金。若參賽項目涉及知識

產權糾紛的，參賽選手承諾自行解決並承擔由此可能產生的一切法律責任，並盡所能采取措施使大賽組委會和工銀亞洲不牽涉到糾紛中，不被任何司法機關傳喚或作為糾紛的任何主體。否則，參賽選手應賠償大賽組委會和工銀亞洲因此遭受的一切損失或損害。

（三）參賽選手同意：提交的創意設計方案如被工銀亞洲採納，並據此開發或優化產品，工銀亞洲享有無條件、無期限、無償使用其產品創意設計方案的權利。

（四）如選拔安排或細則有更改，均以網上公布為準，大賽組委會保留是次比賽安排的最終決定權，毋須另行通知。如有任何爭議，工銀亞洲將保留最終決定權。比賽結果由主辦方和評審組決定，參賽選手及其他人士對比賽結果和獎項不得異議。

七、聯絡方法

如參賽者對大賽有任何疑問，可致電大賽主辦方：

中國工商銀行（亞洲）有限公司

Ms. Yang (Tel: 3510 8942), Mr. Song (Tel: 3510 1743)

電郵: idea@icbcasia.com

地址: 香港中環花園道 3 號 ICBC Tower

辦公時間: 周一至周五: 9:00a.m. - 6:00p.m.

附件

關於 XXXX 創新創意項目策劃書（模板）

說明：本模板作為“工銀亞洲杯”金融創新創意大賽通用模板，供參賽選手提交初賽作品使用。參賽選手在編寫過程中可根據實用性原則在此文檔基礎上合理增刪。

一、項目背景

闡述提出該項目創意的市場環境（客戶及市場需求、市場空間等）、解決的問題（存在的問題、解決問題的必要性等），解釋開展該項目創新的必要性和重要意義等內容。

二、主要內容

詳細描述該創新創意項目的主要內容，展現項目的核心特征。包含：創意名稱、創意構思、主要功能和用途、服務模式、目標用戶等。

三、可行性分析

技術可行性：對該項目所涉及的相關技術是否具備進行說明；

經濟可行性：採用定性或定量的方法，預估該項目實施

的成本和收益；

風險因素及對策：對於該項目涉及的業務風險、監管風險及相關控制手段作簡要說明。

（可行性分析也可采用 SWOT 等分析模型進行闡述）

四、預期成果

描述項目的預期成果，包括可能帶來的收入、客戶等市場效益，以及改進服務、優化流程、提升用戶使用感等管理效益。

五、其他事項

其他有助於評委了解項目內容的材料（如有）。