For Immediate Release

BEA and St. James' Settlement Co-organise "Smart Finance Navigator" Programme

Empowering Community Members and Seniors with Financial Literacy and Scam Prevention Skills through Training and Interactive Simulation Games



Hong Kong, 25 October 2026 – As fraud and scams grow increasingly sophisticated, anyone can fall victim. Seniors, in particular, may be more vulnerable. To address this concern, The Bank of East Asia, Limited ("BEA") has collaborated with St. James' Settlement to launch the "Smart Finance Navigator" Programme. Featuring "Mrs Mak" and the "Principal", two beloved characters from the iconic local McDull series, the Programme delivers anti-fraud and scam tips as well as financial education in an engaging and relatable manner. In its inaugural year, it is expected to reach of over 1,000 community members, including seniors aged 65 or above.

The "Smart Finance Navigator" Programme comprises three core components:

1. **Ambassador Training**
   Through comprehensive training, the Programme will first equip 120 community members to become Ambassadors, enhancing their financial literacy and digital skills, as well as raising their awareness of emerging fraud and scam tactics. It will also help them master effective peer-to-peer teaching techniques. The training will

be rolled out in three cohorts. For enrolment details, please visit the St. James' Settlement's Facebook page or call 2596 2719.

2. **Financial Simulation Game**
   Following the training programme, the Ambassadors will visit five districts to organise simulation-based financial management games. Through a series of scenario-driven tasks, participating seniors will be guided through a four-step experiential learning process of "Practice, Reflection, Summarisation, and Application", equipping them to recognise scams and boosting their financial knowledge.

3. **Extension of the Simplified Game to Elderly Centres**
   A simplified version of the financial simulation game will be introduced at local elderly centres to enable seniors who are less mobile or who venture out less frequently to participate and learn alongside their peers.

The launch ceremony of the "Smart Finance Navigator" Programme was held yesterday at Quarryside, a community space on the Quarry Bay promenade. Officiating guests included Mr Arthur Yuen, Deputy Chief Executive of the Hong Kong Monetary Authority ("HKMA"); Mr Adrian Li, Co-Chief Executive of BEA; Mr Brian Li, Co-Chief Executive and Chairman of the Environmental, Social and Governance ("ESG") Steering Committee of BEA; and Ms Josephine Lee, Chief Executive Officer of St. James' Settlement.

Mr Arthur Yuen said, "The HKMA has been committed to promoting the financial knowledge and anti-scam awareness of the elderly, thereby enabling them to make good use of financial services, safeguard their savings, and make financial plans for their retirement. I am pleased to see the banking industry collaborating with non-governmental organisations in joining us to promote this work."

Mr Adrian Li said, "HKMA strives to strengthen anti-fraud education across the industry, an endeavour fully supported by BEA. We are committed to bringing practical knowledge into the community through a wide range of initiatives. By raising public awareness of scam prevention and enhancing financial capabilities, we hope to empower individuals to safeguard themselves and share valuable messages with their families and friends, building a stronger safety net for the community together."

Mr Brian Li said, "We are delighted to join hands with St. James' Settlement and leverage our expertise and network to enhance financial literacy and foster digital inclusion. Our commitment to integrating ESG principles into our business operations and community initiatives reflects our dedication to creating long-term value for society."

Ms Josephine Lee said, "We would like to thank BEA for collaborating with us to deliver anti-fraud and financial education through an innovative and interactive game. Trained

community members will take on the role of Ambassadors, supporting seniors in learning practical scam prevention skills through experiential learning. Through this mutual-support approach, the programme seeks to strengthen community resilience and build a robust anti-scam network at the community level."

Event highlights



Mr Arthur Yuen, Deputy Chief Executive of the HKMA (second from left); Mr Adrian Li, Co-Chief Executive of BEA (second from right); Mr Brian Li, Co-Chief Executive and Chairman of the ESG Steering Committee of BEA (first from left); and Ms Josephine Lee, Chief Executive Officer of St. James' Settlement (first from right) officiated at the launch ceremony of the "Smart Finance Navigator" Programme. Together, they helped Mrs Mak (third from left) gear up with essential skills in fraud prevention, scam awareness, financial management and planning, preparing her to take on future challenges with confidence.



Officiating guests and participants were all set to kick off the “Smart Finance Navigator" Programme.



The first cohort of Ambassadors completed a comprehensive training programme in September, comprising four sessions and a total of 12 training hours. In addition to wealth management and digital technology, participants learned how to analyse scam tactics through the lens of criminal psychology to enhance their vigilance, while also developing peer communication and teaching skills.



Led by our Ambassadors, seniors from the community enjoyed an interactive learning experience, strengthening their fraud prevention and financial knowledge through the financial simulation game.

About The Bank of East Asia, Limited

Incorporated in Hong Kong in 1918, The Bank of East Asia, Limited ("BEA" or the "Bank") is a leading Hong Kong-based financial services group listed on The Stock Exchange of Hong Kong, with total consolidated assets of HK$936.9 billion (US$119.5 billion) as of 30 June 2026.

BEA provides a comprehensive range of wholesale banking, personal banking, wealth management and investment services to customers through an extensive network of about 120 outlets covering Hong Kong, the Chinese Mainland, Macau, Taiwan, Southeast Asia, the United Kingdom, and the United States. For more information, please visit: www.hkbea.com.

About The Bank of East Asia Charitable Foundation

Throughout its history spanning over 100 years, BEA has supported a wide range of charitable programmes and events in the communities it serves. In 2009, the Bank established The Bank of East Asia Charitable Foundation in support of education and to help alleviate the burdens of underprivileged members of society.

About St. James' Settlement

Founded by the Rt. Rev. Bishop R.O. Hall of the Anglican Church in 1949, St. James' Settlement began as a club for boys and girls in a temple in Stone Nullah Lane, Wanchai. It was then developed into a six-storey building on Kennedy Road in 1963 to provide diversified services, including children and youth services, elderly services and rehabilitation services. In 1987, the headquarters was opened in Stone Nullah Lane so that the scope of services could be further extended. Our first centre outside Wanchai (named Central and Western District Elderly Community Centre) was established in 1990. Since then, different service centres have been developed and most of them are located along the north coast of Hong Kong Island, from The Belcher's in Western to Hing Wah Estate in Chai Wan. In recent years, in view of the society's ever-changing needs, we have opened service centres in Kowloon and the New Territories. To date, our 143 service points are in operation across Hong Kong, serving around 3.5 million person-times, and our target beneficiaries include children, teenagers, families, the elderly and people with disabilities.

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Organised by:

聖雅各福群會
St. James' Settlement

Sponsored by:

BEA Foundation
東亞銀行慈善基金

Powered by:

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