



「誠」本管理 生「才」有道

金融服務業實務錦囊

A Tool Kit on Managing Staff Integrity
for Financial Services Sector

誠信管理技巧培訓教材

A Training Package on Ethics Management Techniques

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聲明

本培訓教材只提供一般指引，未能包括每種情況下可能出現的所有事件。任何人士倘因本教材的任何內容而作出或放棄作出任何行動而招致損失，廉政公署一概不會負上任何責任。

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目的

本教材旨在提供一套多元化的材料，協助銀行及金融服務機構的培訓人員更有效提升員工的誠信及有關的管理技巧。教材包括「他人的故事」——職員個人道德操守測試、「廉政搜查課之一個好人」連環圖故事及「道德兩難」處境漫畫。這些教材可用於課堂之內；亦可上載於公司內聯網或刊登於內部通訊作自學之用。歡迎培訓人員裁剪有關內容，以配合公司的需要。

教材一：「他人的故事」——職員個人道德操守測試

簡介

整個測試共有20個處境，主要圍繞日常生活及工作上道德兩難的處理方法。員工可就各處境表示「贊成」或「不贊成」，答案所得分數可幫助了解員工個人的道德取向，有利適當評估培訓需要，測試亦可作為員工進行道德培訓前的引子。

機構亦可考慮聘請專業人士度身設計一套適合公司的道德取向測試，作為聘用或升職的考慮因素之一。

建議用途

- 配合日常培訓，在課堂上進行小測試。
- 選取部份適當的處境，於招聘或升職面試中與應徵者或職員討論處境中涉及道德或操守的問題，以了解他們的道德取向。

「他人的故事」— 職員個人道德操守測試

整個測試共有 20 個「他人的故事」，請就以下的處理手法，表達你是否贊同當事人的做法。

處境	完全贊同	贊同	無意見	反對	堅決反對
1. 今早彼得上班時出門晚了，到巴士站時發現排隊的人很多，要再等數班車才能上車，很有可能會遲到。此時，彼得見到一個熟悉的街坊在隊伍前頭，於是他借故走前「插隊」，沒有理會其他人是否不滿，結果彼得準時到達公司。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 蘇珊到流動電話公司交費，有職員誤會她合乎該公司用戶優惠計劃的資格，給予她月費減半的優惠，她猶豫了一會，然後提醒該職員應向她收取全費。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 米高就讀小學的兒子參加了學校的砌模型比賽，學校批准學生在家中完成作品，米高是砌模型的高手，為了讓兒子有機會勝出，他便代替兒子完成作品。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 珍妮的哥哥因為賭博欠下大筆高利貸，向家人借錢時則訛稱因為生意問題需要現金週轉，並要求珍妮替他保守秘密。珍妮不想家人跟哥哥的關係再惡化，最後答應代他隱瞞。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. 瑪莉和朋友到海鮮酒家吃晚飯，結帳時其中一位朋友發現帳單上漏算了數道小菜，結果價錢便宜了20%，瑪莉把真相告知部長並付原價。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. 史提芬在公司看見同事有意或無意間把文具帶回家自用，違反公司守則，但其他同事均不以為然，史提芬將此事告訴上司。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. 阿發是運輸工人，今天替客人送傢俬時，不小心弄花了其中一張名貴的酸枝茶几，阿發決定裝作什麼也看不見，不打算告知客人。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. 姐姐的女兒即將入讀小學，娘家的住址位於名校網之內，姐姐於是借用父母的地址去為女兒報讀心儀的學校。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. 前鋒偉強在一場關鍵的足球賽事中，在對方禁區「馬失前蹄」，裁判卻誤以為他給對方絆倒，直指十二碼點。此時球賽已進入補時階段，只要射入這球便能晉級，偉強因此沒有向裁判解釋對方其實沒有犯規。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

「他人的故事」— 職員個人道德操守測試

處境	完全贊同	贊同	無意見	反對	堅決反對
10. 榮伯是大廈的管理員，負責保管該大廈業主立法團的財物。法團主席經常擅自「借用」電梯大堂備用的電燈泡，並要榮伯不要記錄在案。榮伯拒絕了主席的要求。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. 家榮上網時無意中發現一個網站可以免費下載流行歌曲；後來卻得知這是個非法網站，但家榮認為只不過是每月下載數首流行歌曲而已，而且聽過後亦會將歌曲刪除，因此決定繼續下載。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. 安琪在公司無意中發現同事利用空閒時間賺外快，安琪認為事不關己，而且那位同事平時對自己不錯，所以替他保守秘密。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. 國鋒是公司人事部經理，正在進行招聘面試。在一次家庭聚會時，國鋒發現他的外甥應徵了其中一個職位，閒談間外甥問及國鋒有關遴選條件。國鋒雖然知道其他應徵者不會得到這些資料，但此舉又不是洩露面試題目，因此樂意助外甥一把。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. 蘭茜跟朋友打網球時不慎弄傷手部，為了得到額外的病假，蘭茜向醫生誇大傷勢，並成功取得一個星期有薪病假。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. 威信是車行的職員，佣金是收入的重要一部分。近期有兩款新車推出，其中一款跑車的銷售佣金較高。為了賺取較高佣金，威信雖然知道一位顧客剛剛才考得駕駛執照，並不適合駕駛跑車，但仍極力遊說他購買該款跑車。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. 健邦是夜更的士司機，近日認識了一名經常需要工作到深夜的長途「熟客」。有一次健邦接載他回家的時候，該熟客要求健邦給予八折，但卻要求原價的收費單據，讓他可以向公司申報車費津貼，該熟客並答應以後每次夜歸都會電召健邦。健邦拒絕了他的要求。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. 朋友生日，大伙湊錢委託婉珍去買禮物，碰巧禮物店舉行周年誌慶，購物滿\$500可得保暖杯一隻。婉珍認為保暖杯價值不高，於是沒有告訴其他朋友，並把禮物據為己有。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

「他人的故事」—— 職員個人道德操守測試

處境	完全贊同	贊同	無意見	反對	堅決反對
18. 公司的競爭對手高薪向艾迪「挖角」，條件是要艾迪將最新研發的生產技術帶到新公司。艾迪雖不是生產部的研究員，但對該技術十分了解，而且現公司的僱傭合約又沒有離職的限制，艾迪即時答應「跳槽」。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. 夜深人靜，丹尼到櫃員機提款，排在他前面的人竟然忘記從櫃員機取走提款。他見到金額只是數百元，那人又已匆忙離開，丹尼決定不追上去提醒他，亦沒有拿走鈔票。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. 翠蓮在銀行貸款部任職，有一相交多年的好友，因需要一筆現金做手術，向銀行借錢。貸款程序已經接近完成，但翠蓮在最後關頭發現他遞交的資料不齊全，缺少了一份核實性的文件，但基於朋友關係，翠蓮即時批出了貸款，並請朋友儘快補交該文件。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

計分方法

題目	完全贊同	贊同	無意見	反對	堅決反對
1	1	2	3	4	5
2	5	4	3	2	1
3	1	2	3	4	5
4	1	2	3	4	5
5	5	4	3	2	1
6	5	4	3	2	1
7	1	2	3	4	5
8	1	2	3	4	5
9	1	2	3	4	5
10	5	4	3	2	1
11	1	2	3	4	5
12	1	2	3	4	5
13	1	2	3	4	5
14	1	2	3	4	5
15	1	2	3	4	5
16	5	4	3	2	1
17	1	2	3	4	5
18	1	2	3	4	5
19	1	2	3	4	5
20	1	2	3	4	5

分析

- 81至100分** 你是一個公私分明、誠實可靠的人，絕對不會為小便宜而犧牲大原則，亦不隨波逐流，即使面對誘惑亦能堅定不移，值得老闆對你委以重任。
- 61至80分** 你是一個謹慎的人，不會輕易因眼前的利益而犯錯誤，但偶然會對一些缺德的事「睜隻眼閉隻眼」，未能堅持原則或按規矩辦事，但如能對道德價值判斷方面多加留意，將可成為一個值得信賴的職員。
- 41至60分** 你是一個缺乏主見的人，面對道德抉擇時經常左搖右擺，你亦太着意其他人的想法，而且拿不定主意，有時只能看到事情的短期後果，沒有從長遠及多方面的角度考慮問題，容易「好心辦壞事」，你需要學習客觀判斷事情的技巧，及堅持正確原則的態度。
- 20至40分** 你的性格貪小便宜，往往因利益而放棄原則，也忽略了自己的行為會對公司、朋友或家人帶來的不良影響。如果想獲得上司及同事的信任，必須改變你的價值觀，在日常待人接物時恪守公平、誠實等原則。

教材二：「廉政搜查課之一個好人」連環圖故事

簡介

此教材為網上連環圖故事，以輕鬆手法提醒員工小心處理工作上的貪污陷阱；同時亦提醒管理人員反省日常與下屬的溝通，能否有助偵察或避免這些「糖衣誘惑」，及協助下屬處理有關問題。如欲瀏覽或下載連環圖，可登入廉政公署的香港道德發展中心網頁

(www.icac.org.hk/hkedc/package/chi/story.html)。



故事大綱

ANN任職銀行客戶服務部，因公事認識黃先生。黃先生主動邀約ANN吃飯及向她大獻殷勤；當ANN的媽媽因心臟病入醫院時，黃先生更替ANN支付了十萬元的手術費，兩人關係更進一步，成為情侶。其後，黃先生向ANN求婚及提議移民，但卻要求ANN偷取銀行客戶資料及簽名式樣，意圖發一筆橫財後便遠走高飛。這時ANN才明白黃先生是別有企圖。當ANN正在猶疑之際，黃先生竟然向ANN追討母親的手術費。最後，ANN決定告訴上司及向ICAC舉報。在廉署調查員努力下，最終將黃先生繩之於法。

建議用途

- 可鼓勵各級職員觀看連環圖〔瀏覽香港道德發展中心網頁 (www.icac.org.hk/hkedc/package/chi/story.html) 或下載故事到機構內聯網〕，並在內聯網設討論區，鼓勵員工發表意見。
- 可用於前線管理人員的培訓課堂內，讓學員瀏覽故事內容並進行小組討論。

「廉政搜查課之一個好人」連環圖故事

討論問題及要點

討論問題	討論要點
<p>假如你是ANN的上司，你會採取什麼行動預防類似事件發生在你的下屬身上？</p>	<ul style="list-style-type: none">● 加強與下屬溝通，了解他們與公事有往來人士的關係是否過份密切或有不尋常的往來，並提醒他們要避免欠下人情債，陷於兩難情況。● 了解下屬的財政狀況，例如是否有突如其來的經濟需要、不尋常地改變生活方式、消費模式與收入和資產不符等情況。● 與下屬建立互信關係，鼓勵下屬遇有疑問或不尋常的事件時，主動與上司商量和尋求協助。
<p>假如你是ANN的上司，你會如何協助ANN解決她的難題？</p>	<ul style="list-style-type: none">● 讚賞ANN坦白將事件向上司交代，其不妥協和主動舉報的行為反映她具備誠信。這樣的操守保障了銀行的利益及聲譽。● 對ANN遇人不淑的際遇表示同情，如銀行有為職員提供心理輔導的服務，可為ANN作有關安排。● 向管理層即時匯報有關事件，以便保護ANN不再被黃先生滋擾，並要求廉政公署介入，把黃先生繩之於法。

教材三：「道德兩難」處境漫畫

簡介

透過四款漫畫故事，就以下課題引發討論：

- 「盡忠職守 毋須額外獎賞」：如何處理客人送贈的禮物
- 「提高警覺 免墮糖衣陷阱」：如何處理與客戶的應酬
- 「弄虛作假 破壞公平原則」：如何處理採購上的問題
- 「瓜田李下 避免利益衝突」：如何處理利益衝突的問題

如欲瀏覽或下載漫畫，可登入香港道德發展中心網頁
(www.icac.org.hk/hkedc/package/chi/pic.html)。

建議用途

- 可用於培訓課堂內引發討論，以提醒員工如何正確處理客戶送贈的禮物、採購或利益衝突的情況。
- 亦可將漫畫刊登於職員通訊或上載於內聯網，並設討論區，鼓勵員工發表意見。

盡忠職守 毋須額外獎賞



「道德兩難」處境漫畫

討論問題及要點

討論問題	討論要點
<p>假如你是PETER的上司，你會建議PETER用什麼方法去推卻熟客所送的禮物而又不會得罪對方？</p>	<ul style="list-style-type: none">● 讚賞PETER熟悉公司的紀律守則，知道不應隨便接受客戶的禮物或獎賞。● 建議PETER得體地婉拒客戶的餽贈，並向客戶清楚解釋機構「收受利益」的政策。● 假若未能拒絕有關餽贈，必須根據機構政策申報及處理所收受的利益，並向客戶表明有關的處理方式。● 如果你當時在場的話，應該適當地介入並向客戶解釋機構的立場，說明同事的工作表現良好乃份內事，不需以禮物來獎賞。你亦可以多謝客戶對職員的欣賞。

提高警覺

免墮糖衣陷阱



「道德兩難」處境漫畫

討論問題及要點

討論問題	討論要點
<p>假如你是IVAN的上司，IVAN告訴你以上的情況，你會如何反應？</p>	<ul style="list-style-type: none">● 先了解下屬對接受客戶款待是否有以下的錯誤看法，而導致他們掉以輕心：(1) 認為與客戶交際應酬是工作需要，十分平常，款待是否過份頻密或奢華並不重要；(2) 認為與客戶交往純屬私人關係，不會影響工作；(3) 款待並不屬於利益，所以即使接受頻密或奢華的款待亦不會犯法。● 向IVAN分析因公事隨便接受過於頻密或奢華的款待引來的不良後果，包括(1) 欠下對方恩惠而影響日後處事的客觀態度；(2) 假若對方心懷不軌，希望藉款待籠絡人心，待日後有需要時才提出枱底交易之要求，員工便會跌入對方預設的「糖衣陷阱」，最終可能難以抽身；(3) 被人誤會是貪飲貪食之人，損害個人誠信及機構的聲譽。● 建議IVAN小心處理與客戶之間的關係及避免接受過於頻密或奢華的款待，並應盡量婉拒不必要的應酬。

弄虛作假 破壞公平原則



「道德兩難」處境漫畫

討論問題及要點

討論問題	討論要點
<p>為什麼CANDY要出此下策？陳經理應如何處理CANDY提交的報價單？</p>	<ul style="list-style-type: none">● 先了解下屬對機構的採購程序有否不明白的地方，例如，提交多份報價單背後的精神是維護公平競爭及銀行的利益，希望所採購的貨品物有所值。● 反省工作要求是否不合理，以致下屬因為工作壓力的關係，不惜「走捷徑」以完成工作，因而誤墮法網。● 如對報價單的真確性有懷疑，則應拒絕簽署有關報價單，並向下屬了解情況及解釋提交虛假文件須付上刑事責任。如發現下屬存心欺騙，則應採取進一步行動，例如向執法部門作出舉報。

瓜田李下

避免利益衝突



「道德兩難」處境漫畫

討論問題及要點

討論問題	討論要點
<p>假如你是阿正的上司，知道有關的情況，你會怎樣指導阿正？</p>	<ul style="list-style-type: none">● 解釋何謂利益衝突。利益衝突是指職員的「私人利益」與所服務機構的利益有所抵觸。如果職員在履行職務時，把自己的利益放在大前提的話，便很容易出現濫權瀆職的情況。● 解釋假如阿正隱瞞與供應商的关系，縱使他依照採購程序選擇供應商，亦有可能被視為有利益衝突而被質疑。● 解釋假如阿正偏私地將合約判予親戚的公司，這屬於實質的利益衝突。採購之產品的質素可能因缺乏競爭而無保證，令所屬機構有所損失。假如當中涉及收受利益，更會導致貪污罪行。● 提醒阿正根據機構申報利益衝突的制度，盡快向公司作出申報。● 作為上司，應協助阿正避嫌，委派別的職員處理是項採購事宜；並加強監察，避免當中有任何偏私行為。

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Declaration

This training package aims to provide general guidance only and does not purport to deal with all possible issues that may arise in any given situation. No responsibility for loss occasioned to any person acting or refraining from action as a result of any material in this training package can be accepted by the Independent Commission Against Corruption.

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Community Relations Department
Independent Commission Against Corruption
Hong Kong Special Administrative Region
2007

Objectives

This package aims to provide a variety of training aids to banking and financial training personnel for enhancing staff's ethical standard and related management techniques. There are three sets of training packages, namely "Thingummies' Stories" – Ethics Aptitude Test, "One Good Man – ICAC Investigations Diary" and "Ethical Dilemmas" Situation Comics. These packages could be well adapted to a classroom teaching environment, uploaded to a company's Intranet or published in in-house newsletters for self-learning purposes. Training staff are welcome to modify the contents to suit the particular needs of their companies.

Package 1: "Thingummies' Stories" — Ethics Aptitude Test

Introduction

The test comprises a total of 20 scenarios depicting different ways of handling ethical dilemmas in daily life or at work. Staff will be asked whether they "agree" or "disagree" on how the scenarios are handled. The scores taken shall help trainers in understanding the ethical mindset of individual staff, which can help to evaluate staff's training needs. The tests can also be used as a pre-course exercise in an ethics training programme.

Individual institutions can also consider employing professional consultants to tailor-make their own ethics aptitude test for recruitment or promotion exercises.

Suggested Applications

- Conduct the test during training courses.
- Select some situations and discuss them with job applicants in recruitment or candidates in promotion exercises in order to assess their ethical aptitude.

"Thingummies' Stories" — Ethics Aptitude Test _____

The test comprises a total of 20 "Thingummies' Stories". Please tick the appropriate box to indicate if you agree or disagree on how the scenario is handled.

Scenario	Strongly agree	Agree	Neither disagree nor agree	Disagree	Strongly disagree
1. It is already very late when PETER leaves home for work. Noting the long queue at the bus stop, he knows he will probably be late for work as he has to wait for at least several buses. Therefore, when he spots a familiar neighbour at the front of the queue, he greets him and jumps the queue immediately, having no regard for the feelings of other people in the queue. As a result, he manages to get to work on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. When SUSAN pays her mobile telephone bill at a telecommunications company, a staff member there mistakenly thinks she is eligible for the privileged plan, so he charges her 50% of the monthly fee. After having second thoughts, however, SUSAN tells the staff member that she should pay the full charges.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. MICHAEL's son has joined a model-making competition organized by his primary school. Participants are allowed to complete the models at home. In order to help his son win the competition, MICHAEL, who is adept in model making, finishes the model for his son.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Having heavy gambling debts, JENNY's brother borrows money from his family pretending that he needs cash flow for his business and asks JENNY to keep the secret for him. JENNY loathes seeing the relationship between her brother and other family members worsening, so she agrees to withhold the truth for him.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. MARY has dinner with her friends at a seafood restaurant. When settling the bill, one of her friends notices that the amount is 20% less than expected as several dishes have not been charged for. MARY tells the captain about it and pays the original price.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. STEPHEN often finds his colleagues, whether intentionally or otherwise, bringing home the company's stationery for personal use. Though his colleagues do not take it seriously, it is in fact a breach of the company's regulations, and STEPHEN decides to report it to his supervisor.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. FRED is a transportation worker. This morning when he moves the furniture for a customer, he carelessly leaves a scratch on a valuable rosewood coffee table. Pretending as if nothing has happened, FRED does not tell the customer about it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

"Thingummies' Stories" — Ethics Aptitude Test

Scenario	Strongly agree	Agree	Neither disagree nor agree	Disagree	Strongly disagree
8. Your sister's daughter will start her primary education. Since your mother is living in a district with many prestigious schools, your sister uses your parents' address to apply for the desired school for her daughter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. During a crucial football match, RAYMOND suddenly loses his footing and falls within the other team's penalty area. The referee judges that he is tripped by a player of the other team and awards a penalty. RAYMOND realizes that they are into time added-on and that his team will advance to the next stage if only they can get one more chance with the penalty. He therefore does not tell the referee that the other team has not infringed the regulation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Uncle WING is the caretaker of a building and one of his tasks is to take charge of the property of the incorporated owners. The chairman of the incorporated owners often take for self consumption, the spare electric light bulbs to be used for the lift lobby. He even asks Uncle WING not to put it on record. Uncle WING turns down his request.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. While surfing the Internet, NORMAN gets linked to a website offering free downloads of pop songs. He later learns that it is an illegitimate website, but he continues to use its service as he only downloads a few songs every month and will delete them after listening to them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. ANGEL accidentally comes to learn that her colleague has been "moonlighting" after office hours. As it has nothing to do with her and the colleague has been nice to her, she decides to say nothing about it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. ALFRED is the personnel manager of a company which is conducting a recruitment exercise. In a family gathering, he learns that his nephew has applied for one of the posts. In a chat, he tells his nephew about the company's selection criteria. While other candidates may not get hold of such information, ALFRED does not consider it to be a disclosure of examination questions and he is only too happy to do his nephew a favour.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. NANCY suffers from a hand injury when playing tennis with a friend. In order to get extra sick leave, she exaggerates her injuries and is eventually granted one-week paid sick leave.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

"Thingummies' Stories" — Ethics Aptitude Test

Scenario	Strongly agree	Agree	Neither disagree nor agree	Disagree	Strongly disagree
<p>15. Being a car salesman, WILSON's major source of income comes from commission. Two new car models have been put on sale recently and one of them is a sports car which offers a higher rate of commission. In order to earn more commission, WILSON recommends the sports car to a customer who has just obtained his driving licence and cannot manage the sports car.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>16. KEN is a night-shift taxi driver. Recently he has become acquainted with a customer who needs to travel a long way to get home after working late at night. On one occasion when KEN drives the frequent customer home, the latter asks for a 20% discount of the taxi fare. He further asks for the receipt with the original taxi fare printed on it so that he can claim travelling allowance from his company. In return, he promises to hire KEN for future late night trips, but KEN turns down his request.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>17. To celebrate a friend's birthday, JANE and her friends form a pool of money to buy a present for the friend. JANE is responsible for buying the present. The gift shop where JANE buys the present will give out a vacuum cup as a gift for every purchase of \$500 to mark its anniversary. As the vacuum cup is not of much value, she just keeps the cup to herself without telling her friends about it.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>18. A competing company has agreed to pay EDDY a high salary on condition that he has to bring the existing company's newly developed production technique to the new company. EDDY accepts the offer immediately because he knows the new technique well, though he is not working as a researcher in the production unit. Besides, his current employment contract does not contain any regulations governing his conduct after he leaves the company.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>19. When DANNY queues up at a bank's teller machine late one night, the man in front of him forgets to take the cash from the machine. Since it is only a few hundred dollars and the man has already gone, DANNY decides not to run up to tell him, nor does he take the money away.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>20. CHARLENE works with the loans department of a bank. One of her close friends applies for a loan from the bank to pay for a surgical operation. Nearing the completion of the loan processing formalities, CHARLENE discovers that the submitted documents are incomplete and that one verifying document is missing. However, based on their friendship, CHARLENE approves the loan without hesitation and asks her friend to submit the required document immediately afterwards.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Calculation of Scores

Scenario	Strongly agree	Agree	Neither disagree nor agree	Disagree	Strongly disagree
1	1	2	3	4	5
2	5	4	3	2	1
3	1	2	3	4	5
4	1	2	3	4	5
5	5	4	3	2	1
6	5	4	3	2	1
7	1	2	3	4	5
8	1	2	3	4	5
9	1	2	3	4	5
10	5	4	3	2	1
11	1	2	3	4	5
12	1	2	3	4	5
13	1	2	3	4	5
14	1	2	3	4	5
15	1	2	3	4	5
16	5	4	3	2	1
17	1	2	3	4	5
18	1	2	3	4	5
19	1	2	3	4	5
20	1	2	3	4	5



Analysis

81 - 100 points You are an upright and honest person who will not give up your principles for personal benefits, nor will you drift with the tide. You can still uphold your principles even when faced with temptation. You deserve your employer's trust.

61 - 80 points You are a prudent person who will not casually commit any breaches just for small advantages. However, you may sometimes turn a blind eye to irregularities, showing that you cannot always stick to your principles or follow regulations. If only you can be more cautious when making ethical judgements, you will be looked upon as an employee worthy of trust.

41 - 60 points You are a person of loose principles who can never make up your mind when encountering ethical dilemmas. Being indecisive and too concerned about the perception of other people, sometimes you can only perceive the immediate consequences but fail to make proper judgement from different and long-term perspectives. Even with good intentions, you may end up with bad results. You need to learn how to make objective judgement calls and to adhere to positive values.

20 - 40 points You are a person who covets small gains and is willing to do anything to obtain advantages. As a result, the negative impact of your acts on your company, friends and family are often neglected. You have to re-adjust your values by upholding fairness and honesty in order to gain the trust of your superiors and colleagues.

Package 2: "One Good Man — ICAC Investigations Diary"

Introduction

This is an online comic story to remind employees to be wary of corruption "sweeteners" at work. Managerial staff are reminded to reflect on whether their daily interactions with subordinates can help to detect signs of corruption, avoid "sweeteners" and provide guidance if necessary. The comic story can be viewed or downloaded from the ICAC's Hong Kong Ethics Development Centre (HKEDC) Website (www.icac.org.hk/hkedc/package/eng/story.html).



Story Outline

ANN works in the Customer Service Department of a bank. She gets acquainted with Mr WONG in the course of business. Mr WONG showers her with favours and invites her out for meals. When ANN's mother falls ill and is hospitalized due to a heart attack, Mr WONG even pays the \$100,000 surgery bill for ANN. Their relationship advances afterwards and the two become lovers. Later, Mr WONG proposes to ANN and suggests an emigration plan. In order to make some quick money, Mr WONG asks ANN to steal customers' data and signature samples from the bank. Only then does ANN realize Mr WONG's ulterior motives. When ANN hesitates about the suggestion, Mr WONG pounces on her to claim repayment of her mother's surgery fee. Finally, ANN decides to come clean with her supervisor and file a complaint to the ICAC. With the help of the ICAC investigators, Mr WONG is finally brought to justice.

Suggested Applications

- Encourage all levels of staff to read the comic story [view at the HKEDC website (www.icac.org.hk/hkedc/package/eng/story.html) or download the story to the Intranet]. A chat room can be set up on the Intranet to stimulate discussions amongst staff.
- Adopt as teaching materials for frontline managers. Let trainees read the story and engage in group discussions.

"One Good Man — ICAC Investigations Diary" _____

Discussion Questions and Points-to-Note

Discussion Questions	Points-to-Note
<p>If you were ANN's supervisor, what measures would you adopt to avoid similar incidents from happening to your subordinates?</p>	<ul style="list-style-type: none"> ● Strengthen your communications with subordinates. Assess whether their relationships with business-related parties are unusually close and advise them to avoid falling into any obligatory positions. ● Know your subordinates' financial position and see whether they encounter any unexpected financial needs, have unusual change of lifestyle or spending patterns which are incommensurate with their income and assets. ● Establish mutual trust with your subordinates and encourage them to seek advice and assistance whenever they encounter any problems or unusual incidents.
<p>If you were ANN's supervisor, how would you help in solving her problems?</p>	<ul style="list-style-type: none"> ● Praise ANN for coming clean with her supervisor about the incident. Also, the fact that she refuses to compromise and whistleblows has reflected positively on her integrity. It helps to protect the interests and reputation of the bank. ● Show compassion to ANN's misfortune. If there is a counselling service for staff in the bank, help to arrange it for ANN. ● Report the incident to the bank's management immediately so that ANN will be protected from Mr WONG's harassment. Seek help from the ICAC so as to bring the offender to justice.

Package 3: "Ethical Dilemmas" Situation Comics

Introduction

This package consists of four comic stories for discussion on the following topics:

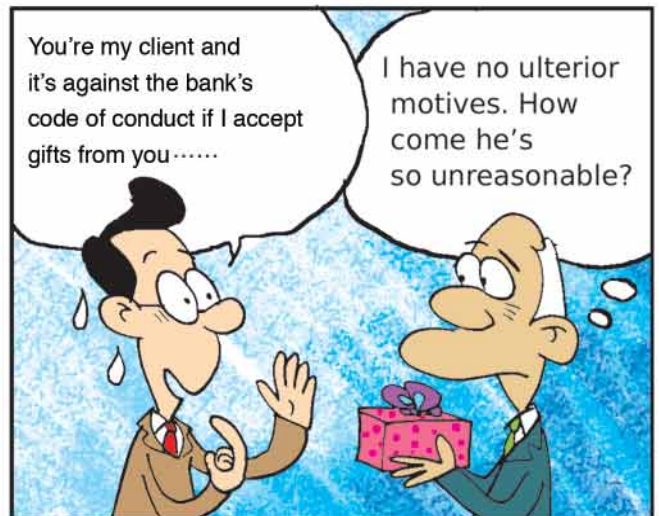
- "Require no extra rewards for performing one's duties" : how to handle gifts presented by customers
- "Be alert and avoid accepting 'sweeteners'" : how to handle entertainment offered by business partners
- "Fraudulent quotations violate the principle of fairness" : how to handle problems relating to procurement procedures
- "Avoid perceived conflict of interest" : how to handle conflict of interest situations

To view or download the online version of these comics, please visit the HKEDC website (www.icac.org.hk/hkedc/package/eng/pic.html).

Suggested Applications

- Discuss the situations in training sessions and remind employees the proper ways in handling gifts presented by customers, procurement matters or conflict of interest situations.
- Publish the comics in company's newsletters or upload them on the Intranet, and set up a chat room to stimulate an exchange of opinions.

Require no extra rewards for performing one's duties



"Ethical Dilemmas" Situation Comics _____

Discussion Question and Points-to-Note

Discussion Question	Points-to-Note
<p>If you were PETER's supervisor, how would you advise him to decline the gift without offending the customer?</p>	<ul style="list-style-type: none">• Commend PETER for his knowledge about the company's code of conduct and the impropriety in accepting gifts or rewards from customers.• Advise PETER to politely decline the gift and explain the corporate policy on "acceptance of advantages" to the customer.• If it is impossible to decline the gift, PETER needs to follow the company's policies on "declaration of advantages received" and inform the customer of the handling procedures.• If you are present at the scene, you should explain to the customer the company's policy and it is the staff's duties to perform satisfactorily without the award of gifts. You can also thank the customer for showing appreciation for the performance of your subordinate.

Be alert and avoid accepting “sweeteners”



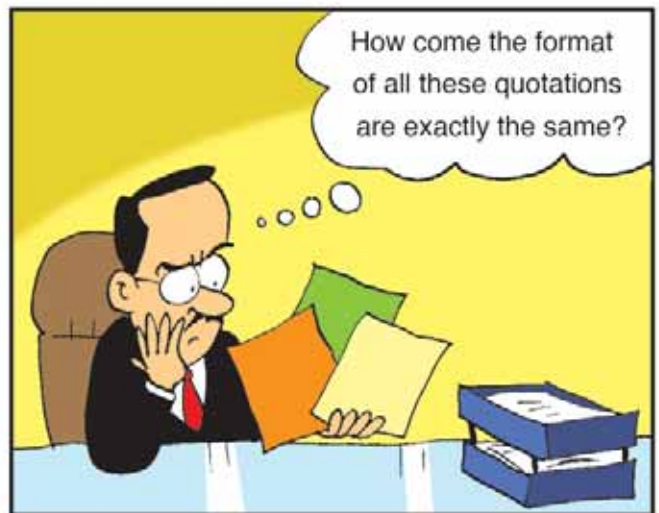
"Ethical Dilemmas" Situation Comics

Discussion Question and Points-to-Note

Discussion Question	Points-to-Note
<p>If you were IVAN's supervisor, how would you react if he told you this incident?</p>	<ul style="list-style-type: none">● Assess whether the subordinate has the following misconceptions about "acceptance of entertainment" in his official capacity, which lead to his imprudence: (1) it is normal to accept even though it is lavish or frequent; (2) their relationships with customers are purely private matters and will not affect their work; (3) entertainment is not a kind of advantage, therefore it is not an offence even though it is lavish or frequent.● Explain to IVAN the adverse consequences of accepting lavish and frequent entertainment: (1) their objectivity at work may be affected since they may feel obligated to the offeror; (2) if the offeror has an ulterior motive, staff accepting the entertainment will fall prey to the "sweeteners" and become trapped when illicit demands are made by the offeror later on; (3) if being perceived as a greedy person, this will affect staff's personal image and tarnish company's reputation.● Advise IVAN to handle relationships with customers cautiously. Avoid accepting lavish and frequent entertainment in particular the unnecessary ones.

Fraudulent quotations

violate the principle of fairness

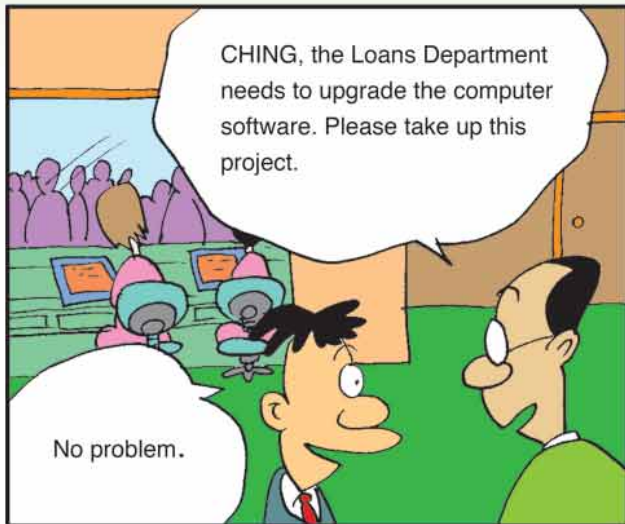


"Ethical Dilemmas" Situation Comics

Discussion Question and Points-to-Note

Discussion Question	Points-to-Note
<p>Why does CANDY have to act so unwisely? How should Mr CHAN handle the quotations submitted by CANDY?</p>	<ul style="list-style-type: none">• Know firstly whether the subordinate has any query over the company's procurement procedures, e.g. the rationale of seeking different quotations is to ensure fair competition and protect the interests of the bank, so that the items procured are value for money.• Reflect on whether the assignment is unreasonable so that the subordinate is under pressure to cut corners and thereby inadvertently contravening the law.• If the supervisor suspects the authenticity of a quotation form submitted, he should refuse to endorse it. He should seek further clarification from the subordinate concerned and explain that falsification of documents amounts to criminal offence. If it is discovered that the subordinate's act is intentional, further action such as reporting the matter to law enforcement agencies should be taken.

Avoid perceived conflict of interest



"Ethical Dilemmas" Situation Comics

Discussion Question and Points-to-Note

Discussion Question	Points-to-Note
<p>If you were CHING's supervisor, how would you advise him after learning about the incident?</p>	<ul style="list-style-type: none">● Explain that "conflict of interest" means the private interest of an employee competes or conflicts with the interest of the company. If an employee puts his own interest ahead of the company's interest, situations such as abuse of authority and dereliction of duties may arise.● Explain that if CHING has hidden his relationship with the supplier from the company, it would be perceived as a conflict of interest situation despite the fact that he has followed the procurement procedures.● Explain that if CHING unfairly awards the contract to his relative's company, there would be actual conflict of interest. The quality of goods might be affected due to lack of competition and the company would suffer. If acceptance of advantages is involved, CHING will also be liable to prosecutions for corruption offences.● Remind CHING to declare conflict of interest according to the company's policy.● As supervisor, you should help CHING to avoid conflict of interest by appointing another staff to handle this procurement task. Supervision should also be enhanced to avoid any favouritism.