



HONG KONG
ICT AWARDS
2026 香港資訊及
通訊科技獎

20

Innovate • Inspire • Impact
創新 • 啟發 • 引領未來

FinTech Award 金融科技獎



Call for Entries
參賽須知

Organiser
主辦機構



數字政策辦公室
Digital Policy Office

Leading Organiser
籌辦機構

HKiB The Hong Kong
Institute of Bankers
香港銀行學會



FinTech Award 金融科技獎

Introduction of Leading Organiser 籌辦機構簡介

About The Hong Kong Institute of Bankers

Established in 1963, The Hong Kong Institute of Bankers (HKIB) is the first not-for-profit organisation in Hong Kong dedicated to advancing banking excellence in the region. As a trusted learning and certification hub, HKIB is the only professional body in the city to offer banking professional qualifications comparable to a Master's degree. HKIB serves as an advocate for capacity building and is committed to cultivating a competent, ethical, and future-ready workforce to strengthen Hong Kong's advantages as an international financial centre. Through creating a common qualification benchmark, fostering knowledge exchange, promoting professional networking and enhancing talent development, HKIB supports local talent and the next generation of professionals, contributing to the long-term stability and effectiveness of the banking industry.

Background 背景

The Hong Kong ICT Awards (HKICTA) aims at recognising and promoting outstanding information and communications technology (ICT) inventions and applications, thereby encouraging innovation and excellence among Hong Kong's ICT talent and enterprises in their constant pursuit of creative and better solutions to meet business and social needs.

The HKICTA was established in 2006 with the collaborative efforts of the industry, academia and the Government. Organised by the Digital Policy Office, and led by Hong Kong ICT industry associations and professional bodies, the HKICTA marks the 20th anniversary this year, celebrating two decades of excellence in Hong Kong's ICT sector.

There are eight categories under the HKICTA 2026. There will be one Grand Award in each category, and an "Award of the Year" will be selected from the eight Grand Awards by the Grand Judging Panel. In addition, in a bid to foster the innovative use of artificial intelligence (AI), a "Best Use of AI" award winner will be selected in each of the eight categories to magnify and honour outstanding achievements in harnessing the power of AI in respective areas.

關於香港銀行學會

香港銀行學會於1963年成立，是香港首家致力提升銀行業專業水平的非牟利機構。學會作為一家獲業界認可的學習和認證中心，是本地唯一可頒授相當於碩士水平的銀行專業資格之專業機構。學會支持能力建設，藉著培育精通銀行專業知識、恪守職業道德及面向未來的銀行從業員，以鞏固香港國際金融中心的優勢。通過設立銀行業資歷基準、促進知識交流、舉辦行業聚會和提供人才培訓，學會肩負培育本地銀行從業員及新一代業界人才的重要使命，促進銀行業的長遠穩健發展。

FOLLOW HKIB TO STAY UPDATED 追蹤我們以獲得最新消息



香港資訊及通訊科技獎旨在表揚及推廣優秀的資訊及通訊科技發明和應用，以鼓勵香港業界精英和企業不斷追求創新和卓越，謀求更佳和更具創意的方案，滿足企業的營運需要，造福社會。

通過業界、學術界和政府的共同努力，香港資訊及通訊科技獎於二零零六年成立。香港資訊及通訊科技獎由數字政策辦公室舉辦，並由香港業界組織及專業團體籌辦，獎項今年踏入二十周年，見證着香港資訊科技界二十載的卓越成就。

2026香港資訊及通訊科技獎設有八個獎項類別。每個類別均設有一個大獎，而最終評審委員會會再從八個大獎中甄選出「全年大獎」。此外，為了激發更多人工智能的創新應用，每個獎項類別都會選出一個「最佳人工智能應用」獎，以彰顯並表揚那些在相關範疇應用人工智能方面取得傑出成就的參賽作品。

Objective 目的

In encouraging the development of Fintech innovation and solutions (such as payment solutions, clearing and settlement systems, etc.) for enhancing operations and fostering new modes of business for the financial sector, the FinTech Award aims to develop Hong Kong into a financial technology hub.

The Financial sector includes banking, insurance, securities and trading, as well as fund and asset management. The FinTech Award will synergise, promote and recognise our Fintech community as a major player and force in the strategic development of Hong Kong as an innovative financial hub.

The FinTech Award is composed of three streams:

1. Financial Services and RegTech Innovations
2. Emerging FinTech (Non - Web3)
3. Web3, Tokenisation and Digital Assets

「金融科技獎」旨在鼓勵開發金融科技方案（例如支付方案，結算系統等）以提升業務運作和培育金融界的嶄新業務模式，從而推動香港作為金融科技中心。

金融業涵蓋銀行、保險、證券交易以及基金和資產管理的不同範疇。是次金融科技獎將弘揚及表彰在金融科技上的主要及活躍分子。金融科技是香港作為創新金融中心的戰略發展。

「金融科技獎」分為以下三個組別：

1. 金融服務及監管科技創新
2. 新興金融科技（非 Web3 應用）
3. Web3、代幣化與數碼資產

Prizes and Benefits for Winners 得獎者的獎勵

The remarkable achievements of the Awards winners (Gold/Silver/Bronze) will be recognised by customers, organisations, the ICT industry practitioners and across the community. Winners will be entitled –

- to receive trophies (Gold/Silver/Bronze) of the HKICTA;
- to display the official logo of the HKICTA in their promotional materials;
- to participate in various promotional campaigns to publicise their achievements;
- to be supported for entering into other regional and international awards and competitions;
- to 3 months free access to co-working space in Hong Kong Science Park Incubation Centre for eligible SMEs¹;
- to participate in investment matching activities co-organised by the Hong Kong Venture Investment and Business Angel Network Limited (HKBAN) and Hong Kong Science and Technology Parks Corporation (HKSTP);
- to 3 months free access to Flexi Space in Cyberport Entrepreneurship Centre for SMEs²; and
- to free participation in some large-scale local ICT events (e.g. InnoEX) for marketing exposure.

Grand Award winners (except Student Innovation Category) and “Higher Education” Gold Award winner(s) of Student Innovation Category will also be entitled –

- to receive Green Channel Interview (conditional³) offer of “HK Tech 300 Seed Fund” by City University of Hong Kong (CityUHK). The awardee will receive a seed fund of up to HKD100,000 and other support from the programme after passing the interview. (<https://www.cityu.edu.hk/en/hktech300/about-hk-tech-300/hk-tech-300-seed-fund>)

Further details and conditions are available at the website: <https://www.hkictawards.hk>

香港資訊及通訊科技獎金/銀/銅得獎者的卓越成就備受各方賞識，包括客戶、機構、業界人士、以至整個社會。得獎者可獲得：

- 授予金/銀/銅獎之獎座；
- 授權在宣傳物品上展示香港資訊及通訊科技獎的標誌；
- 安排於不同類型的推廣活動中宣傳其得獎項目；
- 協助參加其他區域及國際性獎項和比賽；
- 免費使用香港科技園公司創科培育中心的共享工作空間三個月（只限於合資格中小企業）¹；
- 參與香港風險及天使投資脈絡有限公司及香港科技園公司共同舉辦的投資配對活動；
- 免費使用位於數碼港的企業發展中心內的靈活辦公桌三個月（只限於中小企業）²；及
- 免費參與本地大型資訊及通訊科技活動（如「香港國際創科展」）以拓展商機。

大獎（不包括學生獎項類別）及學生獎項類別「大專」組別金獎得獎者亦可獲得：

- 香港城市大學 HK Tech 300 種子基金的面試機會³。面試成功的隊伍可獲最高港幣十萬元的基金及其他支援。（<https://www.cityu.edu.hk/hktech300/zh-hk/about-hk-tech-300/hk-tech-300-seed-fund>）

詳情及細則可瀏覽網站：
<https://www.hkictawards.hk>

¹ Hong Kong Science and Technology Parks Corporation (HKSTP) offers one quota to a 3-month rent free access in co-working space in Hong Kong Science Park Incubation Centre (assigned by HKSTP, subject to availability) to the eligible SMEs who are Hong Kong ICT Awards 2026 Gold, Silver or Bronze award winners. 香港科技園公司為榮獲「2026香港資訊及通訊科技獎」金/銀/銅獎的中小企業提供一個免租金名額，使用香港科技園公司創科培育中心的共享工作空間三個月（由香港科技園公司分配，視乎情況而定）。

² Cyberport offers 1 free Flexi Space in Cyberport Entrepreneurship Centre (5/F, Core F, Cyberport 3) for 3 months to SMEs who are HKICTA 2026 Gold, Silver or Bronze award winners. The number of flexi-desk offered to the Winners is capped to 32. Given the quota, flexi-desk will be offered on a first-come-first-served basis and subject to the availability. Winner shall submit application to Cyberport for the offered flexi-desk on or before 31 March 2027 after the announcement of results. Any submission after the deadline will become ineligible.

數碼港為榮獲「2026香港資訊及通訊科技獎」金/銀/銅獎的中小企業提供一個免費名額，使用位於數碼港3座5樓（F區）企業發展中心內的靈活辦公桌三個月。共設32個名額，會以先到先得的方式安排。獎項公佈後，獲獎中小企業需於2027年3月31日或之前提交申請，逾時遞交的申請將不獲處理。

³ 1. Either one of the startup's founders is associated with CityUHK, such as a student / alumnus / research assistant; or 2. The team should identify at least one CityUHK's intellectual property (IP) for evaluation use and development if there is no associated founder. (<https://www.cityu.edu.hk/hktech300/cityu-intellectual-property>)

1. 初創項目團隊的任何一位創辦人與香港城市大學有關（例如：學生 / 校友 / 研究人員）；或 2. 若沒有相關的創辦人，得獎者須選取最少一項城大的知識產權進行評估使用和開發。（<https://www.cityu.edu.hk/hktech300/zh-hk/cityu-intellectual-property>）

General Eligibility Requirements 一般參賽資格

1. The applicant must have the intellectual property right and/or legitimate right over the ICT product/service mentioned in the application. The applicant shall disclose disputes any place over the world over intellectual property right about the applicant's ICT product/service, if any, for the Leading Organiser to consider eligibility of the application.
 2. The application must be submitted by locally (Hong Kong) registered entities (please enclose Company/Business Registration proof) or residents in Hong Kong⁴ at the time of closing for entry enrolment.
 3. A significant part of the innovation, design, research and development (R&D) of the mentioned ICT product/service must come from resources in Hong Kong. The applicant should demonstrate significant value-add by the Hong Kong resources contributing to the success of the ICT product/service in the target market.
 4. With the exception of the Student Innovation category, the submitted product/service must have been available⁵ in the market for at least 3 months or in live operation for at least 3 months at the time of closing for entry enrolment (please enclose proof – e.g. delivery note, invoice, public announcement, advertisement, internal announcement, etc.).
 5. The same application is only allowed to be submitted to a maximum of ONE award stream among all the Categories. Any application found to have entered into more than one award stream will be disqualified.
 6. Winning entries of the Gold/Silver/Bronze award in previous years of the HKICTA can enter the Awards again only if there is significant change or enhancement in the product/service, or for a new award category.
1. 參賽者必須擁有參賽項目所述資訊及通訊科技產品/服務的知識產權及/或合法權益。有關資訊及通訊科技產品/服務如在世界任何地方發生知識產權的爭議，參賽者必須披露，供籌辦機構考慮其參賽資格。
 2. 參賽者必須在截止報名時為香港註冊公司（請附上公司/商業登記證明）、機構或香港居民⁴。
 3. 參賽的資訊及通訊科技產品/服務項目在創新、設計和研究發展方面的重要部分必須源自香港。參賽者須展示香港資源為其資訊及通訊科技產品/服務帶來顯著增值，促使有關項目在目標市場取得成功。
 4. 除學生獎項類別外，參賽的資訊及通訊科技產品/服務項目必須在截止報名日期前已經在市場上公开发售最少三個月/或開放予下載應用⁵或已經投入運作最少三個月（請附上證明 — 例如送貨單、發票、外發公告、廣告、內部通告等）。
 5. 同一參賽項目只可參加各獎項類別的其中一個獎項組別。任何項目如被發現報名參加多於一個獎項組別，將被取消資格。
 6. 過往香港資訊及通訊科技獎金、銀、銅得獎項目的產品/服務，必須已作出重大修改或優化，或參加另一個獎項類別，方可再次參賽。

⁴ "Residents in Hong Kong", in the context of HKICTA, include both permanent and non-permanent residents. If an entry is submitted by more than one person, at least half of the members of the group must be Hong Kong resident. For the case of Student Innovation category, certification of Hong Kong resident status can be performed through certifying student status collectively by concerned educational institution.

在香港資訊及通訊科技獎的準則下，「香港居民」包括永久居民和非永久居民。如參賽項目由多於一人的組織申請，該參賽組織至少有一半成員必須是香港居民。學生創新獎方面，香港居民身份可由相關學校以統一證明學生身份的方法代替。

⁵ Examples are applications and products already in the market, application systems deployed internally in a company, and mobile solutions available at App Stores. For startup companies competing for ICT Startup Award, prototypes appear only on kickstarter or similar platforms are NOT considered as available in the market. 例如該資訊及通訊科技產品/服務項目已經投入於市場，該應用程式已被應用於公司內部的系統，以及該流動解決方案已於App Stores可供下載。至於競逐資訊科技初創企業獎的初創公司，如其原型樣辦只在kickstarter或類似平台上出現，將不會被視為已投入於市場。

Rules and Regulations

參賽規則

1. Applicants are advised to be aware of the best practice and case-based experience as promulgated by the Office of Privacy Commissioner for Personal Data.
2. Applicants are reminded that any person who, without the permission of Steering Committee of Hong Kong ICT Awards, offers an advantage to parties involved in the Awards as a reward or inducement for doing any act or showing favour in relation to the Awards commits an offence of the Prevention of Bribery Ordinance (Cap. 201).
3. To avoid conflicts of interest and the perception as such, applications for the Awards from sponsors will not be accepted.
4. In case of any dispute, the decision of the Leading Organiser will be final and binding on all parties concerned.
1. 參賽者需留意由私隱專員公署所制訂的最佳行事方式指引及個案經驗。
2. 參賽者須注意，根據《防止賄賂條例》（香港法例第 201 章），任何人士如未經香港資訊及通訊科技獎督導委員會許可，向任何參與該獎項事務的工作人員提供任何利益，作為該工作人員作出任何以其工作身分而作的行為的報酬或誘因，或作為與申請該獎時給予任何優待或提供任何協助的報酬或誘因，即屬違法。
3. 為避免利益衝突或任何有關利益衝突的嫌疑，香港資訊及通訊科技獎贊助商的參賽申請將不會被接納。
4. 如有任何爭議，籌辦機構保留最終決定權，參賽者不得異議。

Award Streams

獎項組別

1. Financial Services and RegTech Innovations

This award recognises enterprise grade, technology driven solutions that demonstrate clear innovation and measurable real world impact in banking, insurance, and capital markets. Judges will focus on proven effectiveness in improving efficiency, security, resilience, risk and compliance controls, governance, and customer experience. Strong entries show deployment maturity, alignment with regulatory and institutional requirements, and meaningful contribution to a robust and trustworthy financial ecosystem.

2. Emerging FinTech (Non - Web3)

This award showcases early stage, forward looking Fintech innovations with strong originality and future shaping potential. Judges will assess novelty, technical depth, scalability, and relevance to key industry trends, such as AI driven intelligence, cross boundary connectivity, advanced analytics, ESG data transparency, and digital identity. Entries should demonstrate a compelling vision and credible pathway to long term industry impact.

3. Web3, Tokenisation and Digital Assets

This award recognises innovative Web3, blockchain, tokenisation, and digital asset solutions that demonstrate responsible design, strong governance, and practical applicability. Judges will evaluate technological innovation, security and compliance standards, maturity of implementation, and contribution to transparency and trust in decentralised finance. Relevance to Hong Kong's evolving digital asset ecosystem and future scalability are key considerations.

1. 金融服務及監管科技創新

本獎項表揚具高度創新性及成熟應用能力的企業級金融科技方案，能於銀行、保險及資本市場中展現可量化的實際成效。評審將著重方案在提升營運效率、安全與韌性、風險及合規管控、企業管治及客戶體驗方面的表現，以及其應用成熟度、監管契合度及對金融體系穩健性的實質貢獻。

2. 新興金融科技（非 Web3 應用）

本獎項聚焦具高度原創性及前瞻視野的新興金融科技創新。評審將重點考慮方案的創新程度、技術深度、擴展潛力，以及對人工智能、跨境金融、先進分析、環境、社會和公司治理（ESG）數據透明度及數碼身份等行業趨勢的回應能力。優秀作品須展現清晰願景及對行業長遠發展的可行影響力。

3. Web3、代幣化與數碼資產

本獎項表揚具創新性及實用價值的去中心化互聯網（Web3）、區塊鏈、代幣化及數碼資產方案。評審將評估其技術創新、安全與合規標準、落地成熟度，以及在提升去中心化金融透明度及可信度方面的表現。方案須與香港數碼資產生態發展具高度關聯，並展現清晰的擴展及長遠發展潛力。

Judging Criteria 評審準則

1) FinTech (Financial Services and RegTech Innovations) 金融科技 (金融服務及監管科技創新)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Innovation and Creativity in ICT 資訊及通訊科技 創新及創意	<ul style="list-style-type: none"> Originality and responsible innovation introducing new business models or industry shifting use cases. Effective and compliant use of advanced ICT (including AI/ML, analytics, cybersecurity, cloud native, distributed systems). Clear differentiation from market alternatives, with long term relevance and potential for industry wide adoption. Technology positioned as a core value driver in digital banking, RegTech, risk analytics, or automation. Demonstrated value creation (simplified workflows, new capabilities, improved user experience). Responsible AI and model risk governance (such as: explainability, data privacy, oversight). 	<ul style="list-style-type: none"> 具原創性及負責任的創新，能引入嶄新商業模式或具行業影響力的應用場景，推動金融服務實質轉型。 在符合本地及相關監管要求下，有效運用先進資訊及通訊科技（包括人工智能 / 機器學習、數據分析、網絡安全、雲端原生架構及分散式系統）。 與市場現有方案具清晰差異化優勢，並具備長遠相關性及於金融業廣泛應用的潛力。 將科技定位為數碼銀行、監管科技 (RegTech)、風險分析或流程自動化的核心價值驅動因素。 展現明確及可驗證的價值創造，包括簡化營運流程、拓展新功能及提升用戶體驗。 具備完善的負責任人工智能及模型風險管治機制，包括模型可解釋性、數據私隱保障、內部監督及管治安排。 	20%
Functionality 功能	<ul style="list-style-type: none"> Coverage & Use Cases: improve liquidity access, execution quality, product/asset/channel breadth, omni-channel journeys. Enables front to back office seamless workflows across trading, risk, finance, operations, settlement, reporting, and compliance. Integration & Architecture: fits legacy and modern stacks (such as: core banking, policy admin, risk engines, IAM). Risk, Compliance & Governance Alignment: Hong Kong regulatory requirements including SFC trading rules, AML/KYC, CDD, conduct standards, auditability, and controls. 	<ul style="list-style-type: none"> 覆蓋範圍及應用場景：提升流動性獲取能力、交易執行質素，以及產品 / 資產 / 渠道的多元化，並支援全渠道 (Omni-channel) 客戶旅程。 前后台一體化流程：實現由前台至后台的無縫工作流程，涵蓋交易、風險管理、財務、營運、結算、報告及合規等職能。 系統整合與架構相容性：可靈活整合現有及新一代技術架構，包括核心銀行系統、保單管理系統、風險引擎及身分與存取管理 (IAM)。 風險、合規及管治對齊：符合香港相關監管要求，包括證監會 (SFC) 交易規則、反洗錢 / 認識客戶 (AML/KYC)、客戶盡職審查 (CDD)、操守標準、審計追蹤能力及內部監控。 	20%

Judging Criteria 評審準則

1) FinTech (Financial Services and RegTech Innovations) 金融科技 (金融服務及監管科技創新)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Market Potential /Performance, Internal User Buy-in or Public Acceptance 市場潛力 / 表現，內部或公眾接受程度	<ul style="list-style-type: none"> Proof of Adoption and Market Recognition: Evidence of adoption or strong institutional interest (such as PoCs, pilots, deployments, procurement progression). Measured improvements in productivity, accuracy, throughput, compliance, or operational stability. Built in risk management, regulatory compliance, cyber resilience, and data governance. Organisational Benefits: efficiency, cost reduction, operational risk reduction, competitive uplift. Ability to scale across Hong Kong's financial sector with regional/GBA potential. Future proof architecture supporting evolution and scalability. 		30%
Benefits and Impact 裨益及影響	<ul style="list-style-type: none"> Quantified Outcomes: Measurable improvements on productivity, error reduction, efficiency, risk mitigation, faster processing, compliance uplift. Qualitative Outcomes: bring substantial improvement on customer experience, transparency, reporting, collaboration. Clear cost-benefit or ROI logic, including risk adjusted benefits. Broad Impact Coverage: Covering multiple departments, business lines, customer segments, and asset classes. Extra credit: For addressing high severity pain points (fraud, AML inefficiencies, cyber threats, operational incidents). Scalability of Impact: The relevant outcomes can continue to expand and scale up in both the short term and the long term. 		20%

Judging Criteria 評審準則

1) FinTech (Financial Services and RegTech Innovations) 金融科技 (金融服務及監管科技創新)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述	Weighting (In %) 比重 (百分比)
Quality 質量	<ul style="list-style-type: none"> Engineering Quality: Reliability, resilience, performance, maintainability, scalability. Cybersecurity Posture: AuthN/authZ, encryption, data controls, logging, auditability, secure SDLC. Information Security and Data Privacy Compliance: In compliance with financial-grade information security standards and the relevant expectations and requirements for data privacy protection. Usability and Operational Support: Good user experience and well-designed go-live and implementation arrangements, reducing training costs, and providing comprehensive vendor support, service level agreements (SLA), incident management, and audit readiness capabilities. 	10%
Total 總和 :		100%

Judging Criteria 評審準則

2) FinTech (Emerging FinTech (Non- Web3)) 金融科技（新興金融科技（非 Web3 應用））

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重（百分比）
Innovation and Creativity in ICT 資訊及通訊科技創新及創意	<ul style="list-style-type: none"> • Application of Advanced Technologies: Application of advanced information and communications technology (ICT), including but not limited to green fintech, cross-border/cross-regional financial connectivity, and artificial intelligence-driven solutions. • Originality and Trend-Leading Innovation: Demonstration of pioneering innovation, including application scenarios or technological practices that are first-of-its-kind in Hong Kong, the region, or globally. • Differentiated Solutions: Adoption of unique approaches to address actual institutional-level needs, and to enhance overall competitive advantage and market positioning. • Effective Integration and Application of Emerging Technologies: Ability to effectively integrate emerging technologies and resources, generate synergistic effects, and translate them into practical value. • Relevance to the Hong Kong Market: Clear local applicability, and the ability to capture development opportunities in the Hong Kong and regional markets (including the Greater Bay Area). 		30%

Judging Criteria 評審準則

2) FinTech (Emerging FinTech (Non- Web3)) 金融科技 (新興金融科技 (非 Web3 應用))

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Functionality 功能	<ul style="list-style-type: none"> Advanced Technological Capabilities: Possession of advanced technological capabilities, enabling the modernisation of payment, transaction, or operational processes for users and service providers. Efficient and Secure Transaction Experience: Provision of faster, more convenient, and secure transaction experiences, with clear and feasible process design and logic. Appropriate Application of Blockchain/Distributed Ledger Technology: Effective use of blockchain or distributed ledger technology (DLT) in appropriate application scenarios. Understanding of Practical Operational Needs: Comprehensive understanding of operational requirements, user workflows, and implementation constraints in real-world environments. Flexibility and Process Re-engineering Capability: Capability to enhance operational efficiency and support process redesign through multiple applications, while establishing an initial but credible security foundation. 	<ul style="list-style-type: none"> 先進技術能力：具備前沿技術水平，能為用戶及服務提供者現代化支付、交易或營運流程。 高效且安全的交易體驗：提供更快捷、簡便及安全的交易體驗，並具備清晰、可行的流程設計與邏輯。 區塊鏈 / 分散式帳本技術的適當應用：在合適的應用場景下有效運用區塊鏈或分散式帳本 (DLT) 技術。 對實際營運需求的理解：充分掌握營運要求、用戶工作流程及真實環境下的落地實施限制。 靈活性與流程重塑能力：具備提升營運效率及支持流程再設計的多元應用能力，並建立初步但可信的安全基礎。 	25%

Judging Criteria 評審準則

2) FinTech (Emerging FinTech (Non- Web3)) 金融科技 (新興金融科技 (非 Web3 應用))

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Market Potential /Performance, Internal User Buy-in or Public Acceptance 市場潛力 / 表現，內部或公眾接受程度	<ul style="list-style-type: none"> • Potential for Risk, Competitiveness and Efficiency Enhancement: Through emerging information and communications technology (ICT), possessing the potential to significantly enhance risk mitigation capabilities, competitive advantages, or operational efficiency. • First-Mover Advantage and Differentiation: Forward-looking technology adoption strategies that can establish first-mover advantages and create clear differentiation from existing or alternative solutions. • Proof-of-Concept and Empirical Validation: Validation of feasibility through demonstrations (Demo), proof-of-concept (PoC), pilot projects, or actual application scenarios, with comparative analysis against existing market participants or new entrants. • Initial Maturity and Stability: Possession of basic stability, reliability, and usability, with integration of proven and mature components where appropriate. • Enterprise-Level Compatibility and Integration Capability: Ability to operate within enterprise architectures, support open APIs or modular architectures, and provide clear training and go-live implementation plans. • Market Fit and Scaling Pathway: Availability of a feasible pathway to achieve product-market fit in the Hong Kong market, with clear potential for regional expansion and scaling. 	<ul style="list-style-type: none"> • 風險、競爭力及效率提升潛力：透過新興資訊及通訊科技（ICT），具備顯著提升風險緩解能力、競爭優勢或營運效率的潛力。 • 先行者優勢與差異化：具前瞻性的技術採用策略，能建立先行者優勢，並與現有或替代方案形成清晰差異。 • 概念驗證與實證支持：透過示範（Demo）、概念驗證（PoC）、試點項目或實際應用場景驗證其可行性，並具備與現有市場參與者或新進者的比較分析。 • 初步成熟度與穩定性：已具備基礎的穩定性、可靠性及可用性，並在適當情況下整合經驗證的成熟組件。 • 企業級相容性與整合能力：可配合企業架構運作，支援開放式 API 或模組化架構，並具備清晰的培訓及上線導入計劃。 • 市場適配與擴展路徑：具備在香港市場達致產品市場契合的可行路徑，並具明確的區域性擴展及規模化潛力。 	25%



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Judging Criteria 評審準則

2) FinTech (Emerging FinTech (Non- Web3)) 金融科技 (新興金融科技 (非 Web3 應用))

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述	Weighting (In %) 比重 (百分比)
Benefits and Impact 裨益及影響	<ul style="list-style-type: none">• Preliminary Proof of Business Impact: Possession of early evidence of revenue enhancement and/or cost savings (prototype or pilot stage acceptable).• Potential for Overall Performance Improvement: Ability to improve performance, operational efficiency, or competitiveness at the organisational or industry level.• Addressing Unmet Needs: Ability to address existing market or operational needs that are not sufficiently met, or to realise new service models that were previously difficult to achieve.• Multi-Dimensional Benefits and Transformational Potential: Delivery of tangible benefits to customers, internal users, or the overall ecosystem, with long-term and transformational impact.	10%

Judging Criteria 評審準則

2) FinTech (Emerging FinTech (Non- Web3)) 金融科技 (新興金融科技 (非 Web3 應用))

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Quality 質量	<ul style="list-style-type: none"> Secure and Robust Implementation Capability: Possession of appropriate expertise, governance structures, and security controls to ensure the solution can be implemented securely and reliably. Maturity and Growth Potential: Demonstration of initial signs of maturity, with a clear pathway to further evolve into a robust and scalable application system. Overall Quality Attributes: Strong performance in terms of stability, reliability, sustainability, maintainability, and long-term durability. Compliance and User-Centric Design: Compliance with data privacy, information security, and relevant regulatory requirements, and adoption of a user-centred design approach, supported by smooth implementation and go-live processes. 	<ul style="list-style-type: none"> 安全穩健的落實能力：具備合適的專業知識、管治架構及安全控制，確保方案可安全可靠地實施。 成熟度與成長潛力：展現初步成熟訊號，並具備清晰路徑可進一步演進為穩健及可擴展的應用系統。 整體品質屬性：在穩定性、可靠性、可持續性、可維護性及長期耐用性方面表現優良。 合規與以用戶為本設計：符合數據私隱、資訊安全及相關監管要求，並採用以用戶為中心的設計理念，配合順暢的導入與上線流程。 	10%
Total 總和：			100%

Judging Criteria 評審準則

3) FinTech (Web3, Tokenisation and Digital Assets) 金融科技 (Web3、代幣化與數碼資產)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
<p>Innovation and Creativity in ICT 資訊及通訊科技 創新及創意</p>	<ul style="list-style-type: none"> • Innovative Technology Application: Innovative use of Web3, distributed ledger technology (DLT), tokenisation, or AI-enhanced decentralised technologies to develop new products, services, or financial infrastructure. • Pioneering Application Scenarios: Demonstration of pioneering application cases, such as digital assets, decentralised finance (DeFi), smart contracts, or cross-chain systems. • Innovative Models and Advanced Technologies: Adoption of new issuance, settlement, identity, or governance models, combined with advanced cryptographic technologies (such as zero-knowledge proofs), decentralised identity (DID), and digital asset custody frameworks. • High Relevance to the Hong Kong Market: Clear support for Hong Kong's regulatory alignment, market development, and ecosystem adoption, promoting the healthy development of local and regional digital assets and decentralised finance. <ul style="list-style-type: none"> • 創新科技應用：以創新方式運用去中心化互聯網 (Web3)、分散式帳本技術 (DLT)、代幣化或 AI 強化的去中心化技術，開發嶄新的產品、服務或金融基礎設施。 • 先導性應用場景：展現具開創性的應用案例，例如數碼資產、去中心化金融 (DeFi)、智能合約或跨鏈系統。 • 創新模式與先進技術：採用嶄新的發行、結算、身份或管治模式，結合先進加密技術 (如：零知識證明)、去中心化身份 (DID) 及數碼資產託管框架。 • 與香港市場的高度相關性：清楚支持香港的監管配合、市場發展及生態系統採用，促進本地及區域數碼資產與分散式金融的健康發展。 		<p>30%</p>

Judging Criteria 評審準則

3) FinTech (Web3, Tokenisation and Digital Assets) 金融科技 (Web3、代幣化與數碼資產)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Functionalities 功能	<ul style="list-style-type: none"> • Tokenisation and Asset Operations Capability: Covering tokenisation, issuance, custody, transfer, or secondary market trading, and executed through secure, efficient, and transparent on-chain operating models. • On-chain Settlement and Compliance Capability: Support for on-chain settlement, validation, compliance, and identity management, with robust smart contract design and private key/key management mechanisms • Ecosystem and Technology Integration: Ability to effectively integrate different networks, token standards, and decentralised protocols, with integration and deployment capabilities that meet enterprise-level requirements. • Operational Feasibility and Institutional-level Fit: Feasibility of the solution in terms of operating models, security robustness, and scalability, with the ability to integrate smoothly with institutional infrastructure, including core banking systems, AML/KYC, asset custody, and cloud or on-premises deployment environments. 	<ul style="list-style-type: none"> • 代幣化及資產操作能力：涵蓋代幣化、發行、託管、轉移或二級市場交易，並透過安全、高效及具透明度的鏈上運作模式執行。 • 鏈上結算與合規能力：支援鏈上結算、驗證、合規及身份管理，具備穩健的智能合約設計及私鑰/金鑰管理機制。 • 生態系統與技術整合：能有效整合不同網絡、代幣標準及去中心化協議，並具備符合企業級要求的整合及部署能力。 • 營運可行性與機構級適配：方案於營運模式、安全強度及可擴展性方面具可行性，並可與機構基建順利整合，包括核心銀行系統、AML/KYC、資產託管，以及雲端或本地部署環境。 	25%

Judging Criteria 評審準則

3) FinTech (Web3, Tokenisation and Digital Assets) 金融科技 (Web3、代幣化與數碼資產)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
<p>Market Potential /Performance, Internal User Buy-in or Public Acceptance 市場潛力 / 表現，內部或公眾接受程度</p>	<ul style="list-style-type: none"> • Potential for Compliance and Risk Enhancement: In digital asset-related application scenarios, possessing the potential to enhance compliance assurance, risk mitigation capabilities, competitive advantages, or operational efficiency. • Differentiation and Market Recognition: Clear differentiation compared with alternative solutions, with the ability to benchmark against comparable global solutions; possessing early market recognition, including user adoption, implementation, or integration plans. • System Stability and Security: Demonstration of strong system stability, reliability, availability, and security protection capabilities in decentralised or tokenised environments. • Integration and Interoperability Capability: Ability to conveniently integrate blockchain networks, enterprise systems, and related protocols through APIs or smart contract interfaces. • Alignment with Hong Kong Policy Directions: Alignment with Hong Kong's regulatory and market development priorities, including the virtual asset regulatory framework, real-world asset (RWA) tokenisation, and artificial intelligence governance directions. 	<ul style="list-style-type: none"> • 合規與風險提升潛力：於數碼資產相關應用場景中，具備提升合規保證、風險緩解能力、競爭優勢或營運效率的潛力。 • 差異化及市場認可：相較替代方案具清晰差異，並能與全球同類解決方案作出對比；具備早期市場認同，包括用戶採納、導入或整合計劃。 • 系統穩定性與安全性：於去中心化或代幣化環境中，展現良好的系統穩定性、可靠性、可用性及安全防護能力。 • 整合與互通能力：可透過 API 或智能合約介面，便捷整合區塊鏈網絡、企業系統及相關協議。 • 配合香港政策方向：與香港的監管及市場發展重點保持一致，包括虛擬資產監管框架、實體資產代幣化 (RWA) 及人工智能管治等發展方向。 	25%



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Judging Criteria 評審準則

3) FinTech (Web3, Tokenisation and Digital Assets) 金融科技 (Web3、代幣化與數碼資產)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Benefits and Impact 裨益及影響	<ul style="list-style-type: none">Commercial and Operational Contribution: Demonstrates tangible contributions to revenue growth, cost efficiency, or improved operational performance through decentralisation, automation, and related approaches.Overall Quality Enhancement: Enhances transparency, system resilience, and customer experience, while enabling the development of innovative products or services through decentralised infrastructure.Multi-stakeholder Benefits and Ecosystem Development: Delivers direct or indirect benefits to regulators, financial institutions, asset managers, users, or society at large, and shows strong potential to support the long-term development of Hong Kong's Web3 ecosystem.	<ul style="list-style-type: none">商業及營運貢獻：透過去中心化自動化等方式，為收入增長、成本效益提升或營運表現改善帶來實質貢獻。整體質素提升：提升透明度、系統韌性及客戶體驗，並透過去中心化基礎設施促成嶄新產品或服務的發展。多方受益與生態發展：為監管機構、金融機構、資產管理人、用戶或整體社會帶來直接或間接效益，並具潛力推動香港 Web3 生態系統的長遠發展。	10%

Judging Criteria 評審準則

3) FinTech (Web3, Tokenisation and Digital Assets) 金融科技 (Web3、代幣化與數碼資產)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Quality 質量	<ul style="list-style-type: none"> Secure and Robust Implementation Capability: Demonstrates appropriate professional expertise, a sound governance framework, and effective security controls to ensure the solution can be implemented in a secure and reliable manner. Smart Contract and Governance Security: Adopts secure smart contract design, key management, and cryptographic mechanisms, supported by well-established on-chain and off-chain governance arrangements. Compliance and Operational Processes: Complies with data privacy, cybersecurity, and digital asset-related regulatory requirements, and establishes clear operational processes and secure user onboarding mechanisms. Production-grade and Scalability Readiness: Demonstrates the maturity and readiness to evolve into a production-grade Web3 or digital asset platform capable of large-scale deployment. 	<ul style="list-style-type: none"> 安全穩健的實施能力：具備合適的專業知識、完善的管治框架及有效的安全控制，確保方案能安全可靠地落實。 智能合約及管治安全：採用安全的智能合約設計、金鑰管理及加密機制，並具備完善的鏈上及鏈下管治安排。 合規與營運流程：符合數據私隱、網絡安全及數碼資產相關監管要求，並建立清晰的營運流程及安全的用戶導入機制。 生產級及可擴展準備度：具備演進為生產級、可大規模部署的Web3 或數碼資產平台的成熟度與發展準備。 	10%
Total 總和：			100%

Judging Criteria 評審準則

4) Fintech Best Use of Artificial Intelligence (AI) Award 金融科技最佳人工智能應用獎

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Innovation and Creativity 創新及創意	<ul style="list-style-type: none"> Uniqueness and originality of the AI application (models, data strategy, architectures, learning methods). New capabilities or significant enhancement of existing processes beyond conventional norms. Ingenuity in proprietary models or creative use of established frameworks; sound system architecture integration. 	<ul style="list-style-type: none"> AI 應用在模型設計、數據策略、系統架構及學習方法方面的獨特性與原創性。 突破傳統做法，帶來全新功能或對現有流程作出實質意義的創新與提升。 專有模型的創意設計，或對既有框架的創新運用，並具備完善而穩健的系統架構整合能力。 	25%
Benefits and Impact 裨益及影響	<ul style="list-style-type: none"> Tangible and intangible benefits with measurable improvements (Efficiency, cost, accuracy, productivity, service quality). Effectiveness in addressing specific operational/industry challenges with clear value to users and stakeholders. Breadth and depth of impact, including societal or industry wide benefits. 	<ul style="list-style-type: none"> 帶來具體及無形的效益，並可透過可量化指標展示其成效（例如：效率、成本、準確度、生產力及服務質素的提升）。 有效回應特定營運或行業挑戰，並為用戶及相關持份者創造清晰而可見的價值。 影響層面廣泛而深入，包括對行業或社會層面帶來的正面影響。 	30%
User Experience/ Buy-in 用戶體驗 / 接受程度	<ul style="list-style-type: none"> Ease of use, seamless integration, intuitive interface, and manageable learning curve. Strong user acceptance, engagement, training/support mechanisms, and feedback incorporation. Evidence of sustained adoption and operational buy in, supported by explainability and clarity. 	<ul style="list-style-type: none"> 操作簡便，能無縫整合至現有系統，介面直觀，學習門檻合理。 具備良好的用戶接受度及參與度，並設有完善的培訓、支援及用戶意見回饋機制。 有明確證據顯示其能持續被採用並獲得營運層面的認同，同時具備良好的可解釋性及透明度。 	20%

Judging Criteria 評審準則

4) Fintech Best Use of Artificial Intelligence (AI) Award 金融科技最佳人工智能應用獎

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Ethical Consideration 道德考慮	<ul style="list-style-type: none"> Adherence to fairness, transparency, accountability, privacy, and safety principles. Bias mitigation, data protection, governance, auditability, and risk controls to prevent unintended harm. Alignment with regulatory expectations and trust building practices. 	<ul style="list-style-type: none"> 遵循公平性、透明度、問責性、私隱保護及安全等核心原則。 採取有效措施減低偏見風險，並在數據保護、管治、審核機制及風險控制方面具備完善安排，以防止意外或潛在傷害。 符合相關法規要求，並有助建立市場及用戶的信任。 	15%
Adoption & Commercialisation 產品潛力與商業化	<ul style="list-style-type: none"> Sound and sustainable business model; scalability and market penetration potential. Evidence of market interest (e.g. pilots, partnerships, traction) and clear growth strategy. Ability to attract investment and adapt to evolving market and regulatory conditions. 	<ul style="list-style-type: none"> 具備穩健而可持續的商業模式，並擁有良好的擴展性及市場滲透潛力。 展示市場需求或興趣（例如：試點項目、合作夥伴關係或實際落地成果），並具備清晰的增長策略。 有能力吸引投資，並能靈活應對不斷變化的市場環境及監管要求。 	10%
Total 總和：			100%

Adjudication Process 評審過程

The application and assessment process comprises four stages, beginning with the announcement of the Hong Kong ICT Awards through various channels. The winners will be announced at the award presentation ceremony as scheduled.

1. Preliminary Screening

A project implementation team will conduct a preliminary screening of all submissions to verify eligibility and evaluate them based on a defined screening scorecard and assessment algorithm.

2. Presentation by Applicants

Short-listed applicants will be invited to deliver an oral presentation on their submissions to the assessors and to supply additional information during a question-and-answer session. The assessors, who are practitioners in the Banking & Financial Services and ICT industries, will further verify the information provided. Based on the assessment results following the presentations, the assessors may further shortlist applicants for on-site inspection where necessary.

3. On-Site Inspection (if applicable)

In the course of evaluation, assessors may require access to relevant information in the applicant's possession and access to the applicant's premises. The applicant will be notified in advance if such access is required. Any information supplied by the applicant for the purpose of the Hong Kong ICT Awards 2026 will be treated as confidential, and will not be released by the Leading Organiser and related parties without the applicant's permission.

4. Final Judging

The assessment team will prepare a comprehensive summary report to facilitate the selection of the final short-listed applicants for considerations by the Judging Panel, which is formed by industry experts and chaired by a recognised industry leader. The panel will select the recipients of the Gold, Silver, Bronze Awards and the Certificates of Merit for the respective streams. The panel will also select the "FinTech Grand Award" winner, who will be nominated to compete for the "Award of the Year".

Among the shortlisted submissions across all streams, one submission will be selected for the Best Use of AI Award. This award may be conferred on any submission, including those that have already received the Gold, Silver, or Bronze Awards in their respective streams.

申請及評審過程分為4個階段，由透過各渠道宣佈香港資訊及通訊科技獎接受報名為開始，得獎名單將於頒獎典禮中正式宣佈。

1. 初步評審

項目執行小組將根據既定的評分卡及評估機制，審核參賽者/機構提交作品是否符合參賽資格，並進行初步評審。

2. 口頭表述

入圍的參賽者/機構將被邀請向評審小組進行口頭表述，並於問答環節提供更多資料。評審小組由銀行及金融服務業與資訊及通訊科技業從業員組成，將進一步核實入圍參賽者/機構所提供的資料。完成口頭表述後，評審小組可按需要挑選作品進入實地考察階段。

3. 實地考察（如適用）

評審期間，評審人員或會索取參賽者持有的資料及作現場參觀，若有這方面的需要，參賽者將預先獲得通知。參賽者就2026香港資訊及通訊科技獎所提供的資料將獲保密處理，未獲參賽者的同意，籌辦機構及有關機構不會發表有關的資料。

4. 終選

項目執行小組將整理及提交總結報告，連同入圍終選作品的詳細資料，交由評審委員會審議。評審委員會由行業專才組成，並由具公信力的行業領袖擔任主席，負責選出各組別之金、銀、銅獎及優異獎。評審委員會亦將選出「金融科技獎大獎」得主，以提名角逐「全年大獎」。

此外，在所有評審組別の入圍作品中，將選出一項作品獲頒「最佳人工智能應用獎」。該獎項可由任何參賽作品獲得，包括已在各自類別中獲得金、銀或銅獎的作品。

Application Procedures 報名方法

1. Submit your application on the online registration system with attachments or supplementary information (if any) by 23:59, 20 July 2026:



2. Other documents/information to be submitted include:

- a) A copy of the applicant's valid Hong Kong Identity Card/Business Registration Certificate and Company Registration Certificate (if applicable); and
- b) The relevant evidence proving the submitting entry has fulfilled the requirements of being available in the market for at least three months or in live operation for at least three months at the time of closing for entry enrolment, i.e. before 20 April 2026

Timetable 時間表

Official Call for Entries	2026.04.28
Deadline for Enrolment	2026.07.20
Adjudication	2026.08.17 – 2026.09.25
Categories' Awards Presentation Ceremonies (Tentative)	2026.11.19
Awards Presentation Ceremony cum Dinner (Tentative)	2026.11.19

There will be a Participants Briefing after the closing of the application submission. Areas of attention for applicants will be highlighted in the Briefing. Past Judges/Assessors and winner will be invited to share their views and experiences.

1. 於2026年7月20日，23:59或之前在線上報名系統填寫報名表，並提交相關文件。



2. 需提交的其他文件/資訊包括：

- a) 參賽者的有效香港身分證/商業登記證及公司註冊證明書副本(如適用)；及
- b) 相關證據證明參賽項目已經滿足了提交作品必須在截止報名日期前已經在市場上公開發售最少三個月/或開放予下載應用或已經投入運作最少三個月（即2026年4月20日之前）的要求

接受報名	2026.04.28
截止報名	2026.07.20
評審	2026.08.17 - 2026.09.25
各獎項類別頒獎典禮 (暫定)	2026.11.19
頒獎典禮暨晚宴 (暫定)	2026.11.19

截止報名後，大會會舉辦參賽者簡介會，為參賽者摘要介紹需要注意的地方，亦會邀請過往的評委及獲獎單位分享心得和經驗。

Past Winners 去屆獎項得主

Please refer to the Hong Kong ICT Awards website below for more information on past award winners.



請參閱香港資訊及通訊科技獎官方網站，以了解更多有關過往得獎者的資料。

Enquiries 查詢

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Organiser
主辦機構

Leading Organiser
籌辦機構



數字政策辦公室
Digital Policy Office

HKIB
The Hong Kong
Institute of Bankers
香港銀行學會

Awards Supporting Organisations
大會支持機構



Hong Kong Cyberport
Management Company Limited
香港數碼港管理有限公司



Hong Kong Science and
Technology Parks Corporation
香港科技園公司



Innovation and
Technology Commission
創新科技署



OASES
Office for Attracting Strategic Enterprises
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

Office for Attracting
Strategic Enterprises
引進重點企業辦公室

Strategic Partners
策略夥伴

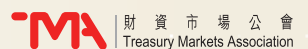


Lead Supporting Organisation
首席支持機構



HONG KONG MONETARY AUTHORITY
香港金融管理局

Supporting Organisations
支持機構



AI Data Partner
AI 數據夥伴

