



Facilitating you to fulfil risk management and corporate governance requirements

優化風險管理 完善企業管治



Audit / Tax / Advisory
審計 / 稅務 / 諮詢

Smart decisions. Lasting value.

Our Company

A source of professional advice to you.

Crowe (HK) Risk Advisory Limited

Whether prompted by a new business acquisition, a new regulatory requirement, entry into a foreign market, a change in strategy, a fraud occurrence, or simply a rapidly evolving business environment, your risk profile is ever changing. In all industries, improving overall corporate governance facilitates to reduce risk, meets the needs of your organization's stakeholders, and allows your organization to reach its objectives. In addition, with an increasingly stringent regulatory environment and risk management requirements on corporate governance, organizations are devoting more resources in complying with such requirements.

While risk management has grown increasingly complex over the years, our services are tailored to assist organizations in establishing an appropriate and effective risk management mechanism to cope with the growing regulatory requirements and risk exposure.

We have solid experience in offering our clients practical solutions regarding risk management and internal control issues. We are able to provide comprehensive risk advisory and internal audit services through our extensive group of network with the support from Crowe Global, which has been ranked among the top 10 global accounting networks, comprising over 200 independent accounting and advisory firms in 140 countries.

Our professionals comprise qualified accountants and certified internal auditors who have solid experience in risk management consultancy and internal control advisory who have specialized knowledge and experience in various business sectors. We are here to offer the best solutions to assist our clients to excel over their challenges and to adequately discharge their duties on risk management and internal control.



公司簡介

為您提供寶貴的专业意見。

國富浩華（香港）風險管理有限公司

因應企業併購活動的進行、監管條例的修改、海外市場的開拓、營運策略的改變、商業欺詐的發生、甚至是營商環境的自然轉變，企業都承受著不同種類的風險。無論任何企業，通過完善公司的企業管治，均可促進企業減低其營運之風險，從而進一步令企業達到其營運目標，以滿足各利益相關者的需要。另外，隨著監管條例漸趨嚴謹，企業管治及風險管理亦受到各方持份者的高度重視，促使不同企業於遵守法規及風險管理方面投放更多資源。

儘管風險管理於近年越趨複雜，我們所提供的服務可為客戶量身打造建立足夠及有效的風險管理機制，以面對越趨嚴謹的監管環境及錯綜複雜的風險。

我們於風險管理及內部監控方面擁有豐富的經驗，能夠為客戶提供切實可行的解決方案。Crowe Global 為全球十大會計師事務所集團網絡之一，於全球 140 個國家擁有超過 200 家獨立會計師事務所和諮詢服務公司，我們可透過遍布全球的集團成員，為客戶提供全面的風險諮詢和內部審核專業服務。

我們的專業團隊由多名於不同行業的風險諮詢及於內部審核方面擁有豐富經驗的合資格會計師、內部審核師與風險管理及內部監控顧問組成，必定能為客戶就所面臨的挑戰提供最佳解決方案。

Internal Audit, Risk Management, Compliance and Litigation Support

● Initial Public Offerings

Pre-listing risk management and internal control review (PN21 for Main Board and PN2 for GEM Board). The application of listing on the Stock Exchange of Hong Kong Limited (SEHK) with respect to Listing of Securities in Practice Note 21 (PN21) on the Main Board listing or Practice Note 2 (PN2) on the GEM Board listing requires the sponsor to conduct due diligence on the Listing Applicant's risk management and internal control mechanism to enable the sponsor to declare to the SEHK that the new applicant has adequately established relevant procedures, controls and systems.

How we can help:

Directors and sponsors should perform independent assessment on the new applicant's established procedures and internal control mechanism (including accounting and management systems). They can outsource the independent assessment to us and we, as trained professionals, will assist the Listing Applicant and its sponsor in fulfilling their obligations under PN21 or PN2 in an efficient, timely and cost effective manner.

We have extensive experience in providing pre-listing risk management and internal control review services. In the past few years, we collaborated with over a hundred Listing Applicants from various industries and sponsors by providing our professional due diligence services which enable them to fulfill their requirements under PN21 or PN2.

● Resumption of Trading in Company's Shares

For any listed company which has been suspended from trading on the SEHK, one of the resumption conditions for the listed company to resume trading of its shares on the SEHK is to demonstrate the company has an adequate and functioning risk management and internal control system that can fulfill the relevant requirements under the listing obligations. The board of directors are required to ascertain the adequacy and effectiveness of risk management and internal control system, in particular, in relation to issues of potential non-compliance or allegations against the Company.

How we can help:

Management of the Company and/or provisional liquidators appointed are required to submit a viable resumption proposal to the SEHK which includes, among others, an adequate risk management and internal control system is in place. The Company can engage us to strengthen the internal control system to a self-sustaining stage through our review, recommendations to improve the Company's corporate governance, risk management, internal controls on financial reporting systems, through enhancement, we can give an opinion of whether the Company's financial reporting procedures and internal control systems are adequate and sufficient to meet the obligations under the Listing Rules. We have extensive experience and proven track records in providing this service.





內部審計、風險管理、合規及訴訟支援

• 首次上市申請

上市專案前期審閱（主板：應用指引第21項）（創業板：應用指引第2項）。按照香港上市規則針對主板上市的《第21項應用指引》及創業板上市的《第2項應用指引》的規定，保薦人必須對上市申請人的風險管理及內部監控系統進行盡職審查，讓保薦人可就申請人和董事會已經建立足夠的程序、制度、控制及監控等各方面向香港聯交所作出聲明。

我們可以怎樣協助您:

董事及保薦人應評估上市申請人是否已建立足夠的程序及內部監控制度(包括會計及管理制度)。董事及保薦人可將上述的評價工作外判予我們，而我們的專業人員將協助申請人和保薦人以有效、及時和符合成本效益的方式執行《第21項應用指引》或《第2項應用指引》的義務。

我們的專業團隊於提供上市項目前期內部監控審閱服務方面擁有豐富經驗。過去多年，我們已為多個不同行業的上市申請人及其保薦人提供專業的盡職審查服務，以協助客戶遵從香港上市規則《第21項應用指引》或《第2項應用指引》的規定。

• 復牌申請

上市公司被香港聯交所要求暫停買賣其股份時，其中一項恢復股份買賣的條件是上市公司能向香港聯交所證明公司具備足夠及有效的風險管理及內部控制系統，以符合上市規則的相關規定。董事會須確保公司風險管理及內部監控系統的充分性及有效性，尤其是涉及潛在不合規或遭受指控事宜。

我們可以怎樣協助您:

公司管理層及/或委任的清盤人須向香港聯交所提交切實可行的復牌建議書，當中包括公司需建立足夠的風險管理及內部監控系統。公司可委任我們強化企業內部監控系統，透過我們的審閱及建議方案以改善公司企業管治、風險管理、內部監控和財務匯報系統，使風險管理及內部監控系統達至自行持續運作，以便我們就公司的財務匯報程序及內部監控系統是否足夠以符合上市規則之規定出具意見。

我們的團隊於提供復牌申請相關的風險管理及內部監控審閱服務擁有豐富經驗與佳績。

Internal Control Review on Corporate Governance

• Annual Risk Management and Internal Control System Review

The Boards of Directors of companies listed in Hong Kong (the “Board”) are required to disclose in the Corporate Governance Report (“CG Report”), their acknowledgement that it is their responsibility on risk management and internal control systems, reviewing their effectiveness and to disclose in a narrative statement on how they have complied with the code provisions. The Board also needs to disclose in a statement in the CG Report that a review on the effectiveness of the risk management and internal control systems has been conducted and whether the listed issuer considers them effective and adequate.

The Board is also required to disclose mandatorily on an annual basis of whether the listed issuer has an internal audit function, how often the system are reviewed and the process coverage. The Board needs to declare how they have discharged their duties under the new codes in relation to the requirements of the Internal Audit function.

How we can help:

The Board can appoint us to perform an independent review to evaluate the internal control environment and to facilitate the risk management of the companies and their subsidiaries in order to comply with the requirements under the code provisions on an annual basis.

- We can prepare an Internal Audit Charter with reporting protocol in order to strengthen our client’s corporate governance.
- We can facilitate with our client in performing an annual risk assessment which can identify the respective strategic, operational, financial and compliance risks our client is exposed to.
- We can assist our client to formulate Internal Audit Plans based on the annual risk assessment result.
- We can provide experienced audit professionals to implement the approved audit project(s) and deliver an internal control review report with deficiencies identified and recommendations provided. We can also assist our client to ensure the remediation actions are implemented timely and effectively.
- Our service can also include establishing a full set of entity level and operational level policies and procedures.





企業管治內部監控審閱

• 風險管理及內部監控系統的年度審閱

香港上市公司的董事會須於《企業管治報告》內承認其對風險管理及內部監控系統的責任、檢討該等制度的有效性及以敘述形式披露其如何遵守有關守則條文。董事會亦需聲明已檢討風險管理及內部監控系統有效性，並說明發行人認為該等系統是否有效及足夠。

董事會亦需每年一次披露發行人是否已設立內部審核功能、多久檢討一次及檢討範圍。董事會需聲明其如何根據內部審核功能的最新規定履行其職責。

我們可以怎樣協助您:

董事會可委任我們進行獨立審閱，以評估公司及其子公司的內部監控環境並可以協助進行年度風險評估以符合守則條文的要求：

- 我們可以為客戶建立內部監控章程及相關匯報機制以加強客戶的企業管治；
- 我們可以協助客戶進行年度風險評估，以辨識客戶所面對的策略風險、營運風險、財務風險及合規風險；
- 我們可以協助客戶根據風險評估結果擬定內部審核計劃；
- 我們可以提供具有內部審核經驗的專業人員執行已通過審批的內部審閱項目及提供內部監控審閱報告說明內部監控不足之處與改善建議並且執行跟進審閱，以協助客戶適時和有效地執行整改方案；
- 我們的服務亦包括制定一套公司層面和營運層面的管理制度及流程。

Other Internal Audit Services and Litigation Support

- **Establishment of internal control system**

Our professionals can offer advices throughout the development of your internal audit function such as change in organization structure and evaluate the effectiveness of the internal audit function, etc. We can also provide training to senior management or key personnel on topics in internal control and risk management.

- **Development of formal policies and procedures**

Policies and procedures are fundamental elements of the internal control framework of any company. If your company has yet to develop its policies and procedures manuals, our professionals can assist your management team in establishing a comprehensive set of policies and procedures embedded with relevant key controls.

- **Outsourcing and co-sourcing of internal audit function**

For companies which do not have sufficient internal audit resources, we can provide experienced internal audit professionals who can integrate into your in-house internal audit team.

For companies which are geographically dispersed or even without an internal audit function, we can assist in formulating an

internal audit plan which is tailored to your Company's risk appetite and contributes to the achievement of the companies' strategic objectives and operational goals. We can also provide the appropriate level of resources to implement the internal audit plan on the companies' behalf.

If your company has international operations, we can assemble a team of multicultural, multidisciplinary professionals who are conversant with the risks, cultures and regulatory issues most relevant to your business in fulfilling your needs.

- **Financial investigations and forensic accounting**

We offer a wide range of litigation-related services. Our team consists of forensic accountants who are equipped with technical knowledge and rich experience. Our range of services include forensic and financial investigations, review of accountant's performance and financial documents for fraud, misconduct, or violation of industry standards.

- **Accountant's expert witness services**

Our professionals serve as expert witnesses and forensic consultants in accounting or finance related legal matters, to provide expert witness reports and as witness accountant in court when being called upon.



其他內部審核服務及訴訟支援

- 建立內部監控系統

我們的內部監控審查團隊可就客戶在內部審核部門成立的過程中提供意見，如公司組織架構的變更或對於企業內部審核部門的績效評估。我們亦可為客戶的高級管理層及公司主要人員提供相關的內部監控及風險管理培訓。

- 制定書面的制度及流程

制度及流程是企業內部監控框架的基本元素，如客戶還未制定相關的書面制度及流程，我們的內部監控審查團隊可以協助客戶的管理層建立一套全面並已包括足夠關鍵控制點的制度及流程。

- 支持(委聘或合組)內部審閱功能

對於未有足夠內部審核資源的客戶，我們可提供經驗豐富與專業的內部監控審核人員，整合客戶的內部審核部門，強化內部審核職能。

如企業是跨地域經營且並未設立內部審核部門，我們可因應客戶的風險偏好程度制定內部審核計劃，確保達到企業策略及營運目標。另我們亦會為客戶提供合適的資源以實行內部審核計劃。

如客戶的經營運作是全球性的，我們可以組成一支由跨國人員組成，並熟識客戶營運環境、文化及風險的專業團隊為您提供服務。

- 財務調查及會計鑒證

我們提供多項與法律訴訟相關的服務。我們的專業團隊當中包括擁有專業知識且經驗豐富的鑒證會計人員，服務範圍包括會計法證調查、會計及財務資料的欺詐審閱、不當行為及行業條例違規等等。

- 會計專家證人服務

我們的專業團隊可就會計或財務等法律事項為客戶出任專家證人及法證顧問，並向法庭提供專家證人報告。

Scope of Services

The Scope of an Internal Control Review Engagement may include, but is not limited to, the following:

1. Entity Level Controls

Control Environment

- Integrity and ethical values
- Commitment to competence
- Board of Directors and audit committee
- Management philosophy and operating style
- Organizational structure
- Assignment of authority and responsibility
- Human resources policies, practices and compensation structure
- Internal audit

Risk Assessments

- Risk assessment and analysis
- Changes in operating environment

Monitoring and Control

- Management monitoring
- Whistle blowing channel and anti-fraud mechanism
- Procedures for managing regulatory compliance
- External advisory mechanism

Information and Communication

- Strategic information system and communication plan
- Internal and external communication mechanism

General Computer Controls

- Information security controls
- Disaster recovery and business continuity planning
- Information systems operations

2. Financial Reporting and Disclosure

- Financial organization structure
- Accounting policies and procedures
- Financial closing
- Taxation

3. Internal Control over Business Process/ Operations

Revenue and Distribution

- Customer selection and managing customer information
- Pricing policy and gross margin analysis
- Managing customer credit
- Handling bad debts
- Managing and processing sales orders

Purchase, Expenditure and Accounts Payable

- Monitoring capital expenditure
- Supplier/Vendor selection & contract management
- Processing accounts payable
- Processing disbursements/payments

Production

- Production budget
- Quality control
- Production management
- Costing methods and data capture

Inventory

- Processing and recording inventory movements
- Inventory system assessment
- Inventory counting and valuation process
- Physical safeguard over inventory

Human Resources & Payroll

- Managing staff and payroll records
- Calculating and disbursing payroll
- Hiring and termination processes

Fixed Assets

- Construction in progress management
- Evaluating fixed assets
- Managing fixed assets

Cash Management and Treasury

- Managing capital
- Managing borrowing
- Bank account management
- Physical cash management

Connected Transactions

- Identification of connected persons and transactions
- Declaration and approval of connected transactions
- Reporting and disclosure of connected transactions

內部監控審閱範圍

內部監控審閱的範圍包括（但不限於）下列內容：

1. 公司層面控制

企業內部監控環境

- 誠信及道德價值
- 工作能力的承諾
- 董事會及審核委員會
- 管理哲學及營運模式
- 組織結構
- 權責分配
- 人力資源政策、執行及薪酬結構
- 內部審核

風險評估

- 風險評估
- 管理營商環境轉變

監察及控制

- 管理層監察
- 舉報途徑及反舞弊機制
- 合規管理流程
- 外部諮詢機制

信息及溝通

- 策略性信息系統計劃
- 公司內部及對外溝通機制

一般計算機監控

- 信息安全控制
- 災難恢復和業務持續經營計劃
- 信息系統運作

2. 財務匯報及披露監控

- 財務部架構
- 會計政策及程序
- 財務期末結算
- 稅務管理

3. 企業營運的內部監控程序

收入及應收賬管理

- 客戶篩選及管理
- 定價機制及毛利分析
- 客戶信貸管理
- 壞賬管理
- 客戶訂單處理及管理

採購、支出及應付賬管理

- 資本支出監控
- 供應商篩選及合同管理
- 應付賬款處理
- 費用報銷及支付處理

生產管理

- 生產預算
- 品檢監控
- 產量管理
- 成本監控及數據採集

存貨管理

- 處理及記錄存貨流轉
- 存貨系統評估
- 存貨盤點及估值
- 存貨實物保管

人力資源及薪金

- 管理員工及薪金記錄
- 計算及發放薪金
- 招聘及解聘機制

固定資產

- 在建工程管理
- 固定資產價值評估
- 固定資產維護

資金及現金管理

- 資本管理
- 借貸管理
- 銀行賬戶管理
- 現金管理

關連交易

- 識別關連人士及關連交易
- 關連交易之申報及審批
- 關連交易之報告及披露

Our Methodology

We apply the COSO Framework and adopt the risk-based/benchmark approach to perform our internal control review. The procedures are outlined as follows:

1. Initiation

We will study the current policies, procedures and practices of the internal control with the support of the documentations and corroborative enquires.

2. Analysis

We will evaluate the adequacy and effectiveness of the internal control procedures so as to identify internal control deficiency.

3. Recommendation

Our team will make cost effective and feasible recommendations to strengthen the efficiency and effectiveness of the internal control system so as to meet the corporate objectives.

4. Implementation

We will assist clients to implement the recommendations with a view to ensuring the recommendations are implemented effectively.

5. Evaluation

We will evaluate the effectiveness of the implementation of the recommendations via conducting compliance tests and enquires.

Employees responsible for the execution or enforcement of the new system are also encouraged to provide feedback and opinion to us for improvement.



我們的審閱方法

我們的審閱服務是根據 COSO 框架及採用風險為導向的方法 / 基準點分析法進行。審閱程序如下：

1. 初步了解現有之系統 < 初始 >

我們將了解公司現有的內部監控制度及流程以及實際的運作情況，並通過面談及收集相應文件等確認有關資料。

2. 內部監控評估 < 分析及評估 >

根據各流程現行之內部監控系統，我們將會評估相關的內部監控程序是否足夠及有效，以識別內部監控系統的控制弱點。

3. 整改建議 < 建議 >

我們提供合乎成本效益並切實可行的整改建議，藉以優化企業的內部監控系統，以協助企業達到其營運目標。

4. 執行修訂監控程序 < 執行 >

我們會協助公司管理層及員工實施新推行或修訂的監控程序及發佈有關修訂文件，以確保已修訂的監控程序得以落實執行。

5. 執行後評估新監控系統 < 跟進 >

為確保整改後的系統有效性，我們會就新推行或修訂的監控程序作出跟進，通過進行面談及合規測試等審核方法，評估相關修改建議是否已經有效地執行。

另我們鼓勵負責執行有關監控程序的公司員工亦可提供意見予我們作進一步改善。

Our Professional Team

我們的專業團隊



Eddy Yan 殷耀光
Partner 合夥人

MPA, B Com (Hons), LLB, FCA, FCPA

Telephone 電話：
+852 2894 6826 (direct 直線)
Email 電郵：
eddy.yan@crowe.hk

Eddy has been in the professional accounting practice for over 22 years, including 13 years with Big Four firms of accountants. He is experienced in providing risk management and internal control review services in connection with pre-listing applications, resumption cases, assessment on internal control systems, internal audit and compliance. He also has extensive experience in serving audit clients, both listed and unlisted, local and multi-national as well as government departments.

Eddy has headed the Financial Investigation Section of a semi-government body for over 6 years and has been acknowledged as one of the few experts in commercial fraud.

Academic Qualifications

- Master in Professional Accounting
- Bachelor of Commerce (Hons)
- Bachelor of Laws

Professional Qualifications

- Fellow of the Hong Kong Institute of Certified Public Accountants
- Fellow of the Institute of Chartered Accountants in England and Wales

殷先生從事專業會計師逾 22 年。他曾受聘於四大國際會計師事務所的審計及諮詢服務部門達 13 年。他在提供首次公開招股申請和復牌申請相關之風險管理及內部監控審閱服務、內部監控系統評估、內部監理及合規諮詢等均擁有豐富的經驗。殷先生亦曾向眾多客戶提供專業服務，包括上市及非上市公司之本地、跨國企業與及政府部門。

殷先生曾帶領半政府機構的財務調查組超過 6 年，成功處理多個備受關注的商業詐騙案件，被認為是少數同時擁有商業詐騙調查豐富經驗的專家。

學歷

- 專業會計碩士
- 商業榮譽學士
- 法學學士

專業資格

- 執業資深會計師
- 英格蘭及威爾斯資深特許會計師



Raymond Tsui 徐漢文
Senior Advisor 高級顧問

MBA, CFA, CICPA, FCG, FCA,
FCCA, FCPA (Practising)

Telephone 電話：
+852 2894 6635 (direct 直線)
Email 電郵：
raymond.tsui@crowe.hk

Raymond has over 30 years of experience in the accounting profession. He has been rendering auditing and business advisory services to a wide range of clients, both listed and unlisted companies, including manufacturing, trading, property, financial and investment as well as non-profit making organizations. This exposure aided him in accumulating significant experience in audit, initial public offerings, due diligence, mergers and acquisitions and other corporate advisory assignments.

He is a chartered accountant, a chartered secretary and a chartered financial analyst. In pursuit of professionalism, he also passed all the examination papers of the Chinese Institute of Certified Public Accountants (CICPA) and attained his membership.

Academic Qualification

- Master of Business Administration

Professional Qualifications

- Fellow of the Hong Kong Institute of Certified Public Accountants
- Fellow Chartered and Certified Accountant
- Fellow of the Institute of Chartered Accountants in England and Wales
- Fellow Member of the Chartered Governance Institute
- Chartered Financial Analyst
- Member of the Chinese Institute of Certified Public Accountants

徐漢文先生從事會計專業已逾 30 年，曾為不同行業包括製造、貿易、房地產、金融、投資等上市和非上市公司的客戶及非牟利機構提供審計及商業諮詢服務，因此在審計、企業上市、盡職審查、收購合併及商業諮詢等多方面累積了豐富經驗。

徐先生為特許會計師、特許秘書及特許財務分析師。他亦通過了中國註冊會計師協會的全部考試及獲取會員資格，不斷提升其專業水準。

學歷

- 工商管理學碩士

專業資格

- 執業資深會計師
- 資深特許公認會計師
- 英格蘭及威爾斯資深特許會計師
- 特許公司治理公會資深會員
- 特許財務分析師
- 中國註冊會計師協會會員

Contact us

聯絡我們

國富浩華（香港）風險管理有限公司
Crowe (HK) Risk Advisory Limited

9/F Leighton Centre,
77 Leighton Road,
Causeway Bay, Hong Kong
香港 銅鑼灣 禮頓道77號
禮頓中心9樓

E-mail 電郵: info@crowe.hk
Telephone 電話: +852 2894 6888
Facsimile 傳真: +852 2895 3752
Service Hotline 客戶服務熱線:
+852 2894 6611



About Crowe Global Crowe Global 簡介

Crowe Global is ranked among the top 10 global accounting networks comprising 200 independent accounting and advisory services firms with over 790 offices in 140 countries around the world. Crowe Global's member firms are committed to impeccable quality service, highly integrated service delivery processes and a common set of core values that guide our decisions daily. Each firm is well-established as a leader in its national business community and is staffed by nationals, thereby providing a knowledge of local laws and customs which is important to clients undertaking new ventures or expanding into other countries. Crowe Global's member are known for their personal service to privately and publicly held businesses in all sectors and have built an international reputation in the areas of audit, tax and advisory services.

Information can be obtained at: www.croweglobal.org

Crowe Global 為全球十大會計師事務所集團網絡之一，擁有200家獨立會計師事務所和諮詢服務公司、其790個辦事處遍佈全世界超過140個國家。Crowe Global 的成員所承諾向客戶提供高質素服務、高效率的服務流程、並且遵循一套共同核心價值和管理理念。成員所均為當地業界翹楚，聘用熟識當地法例和習俗的當地專才，以協助客戶拓展新業務及新市場。Crowe Global 的成員在審計、稅務、風險和諮詢服務領域中均已建立良好聲譽，能夠因應客戶的需要，提供個人化服務。

如欲取得 Crowe Global 更多資料，請瀏覽其網站：www.croweglobal.org

www.crowe.hk

Crowe (HK) Risk Advisory Limited is the risk consulting and advisory arm of Crowe (HK) CPA Limited which is a full-service CPA member of Crowe Global. Crowe Global is a Swiss Verein. Each member firm of Crowe Global is a separate and independent legal entity. Crowe (HK) Risk Advisory Limited and its affiliates are not responsible or liable for any acts or omissions of Crowe Global or any other member of Crowe Global.

© 2021 Crowe (HK) Risk Advisory Limited

國富浩華（香港）風險管理有限公司是國富浩華（香港）會計師事務所有限公司的聯營公司。國富浩華（香港）會計師事務所有限公司是 Crowe Global 在香港的全面專業會計服務成員。Crowe Global 是根據瑞士法律組成的社團組織。Crowe Global 的每間成員所均為獨立的法律實體。國富浩華（香港）風險管理有限公司及其聯營公司不對 Crowe Global 或 Crowe Global 任何其他成員的行為或遺漏承擔責任。

© 2021 國富浩華（香港）風險管理有限公司