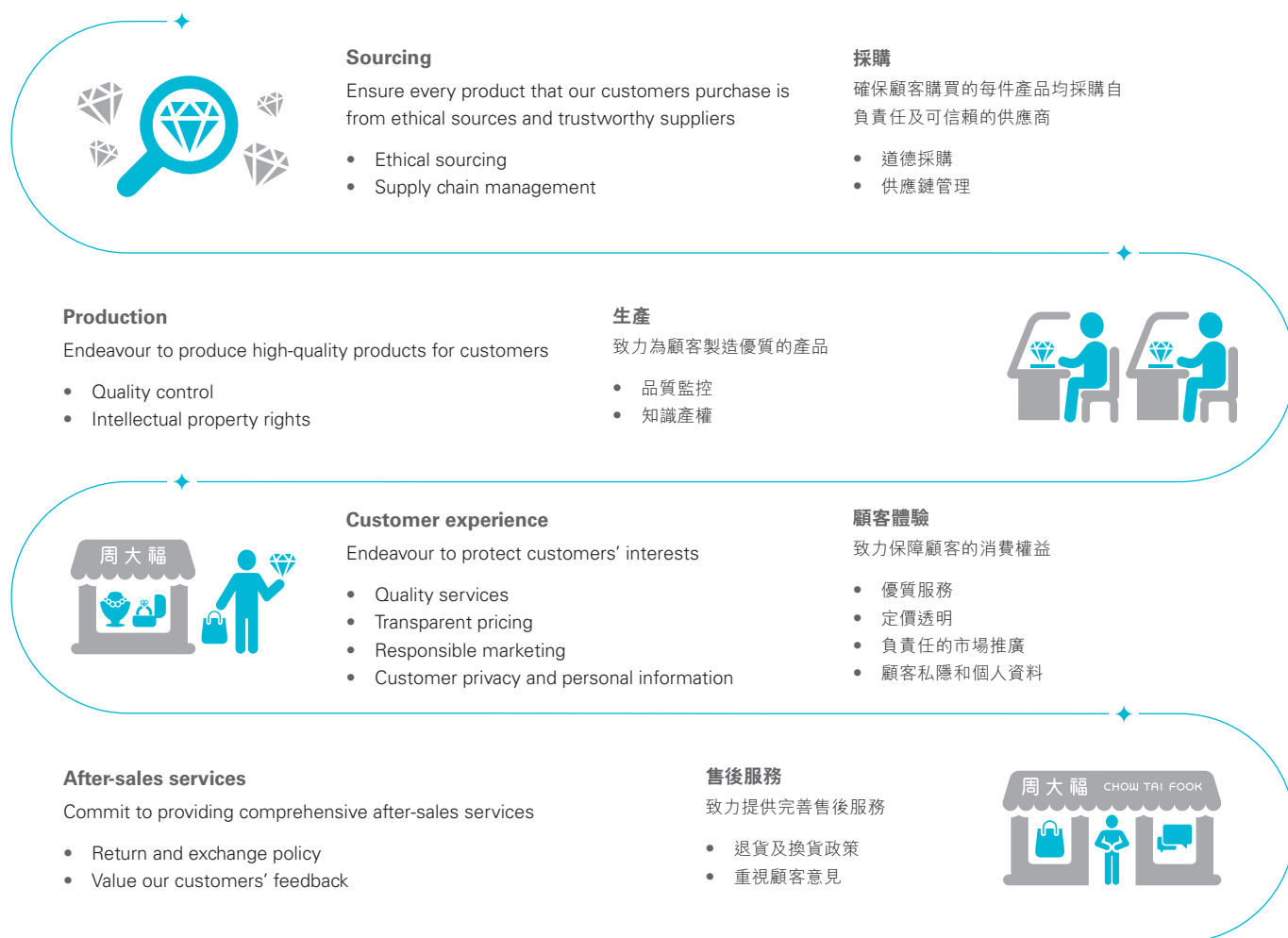


Our Customers 顧客服務

A piece of jewellery is more than just a product for many of our customers. It could be a very precious gift which will be passed on from generation to generation. Our customers have high expectations for the quality of our products and services and we ensure that all the jewellery purchased by our customers is sourced, produced and sold in a sustainable and responsible manner.

對我們許多顧客而言，珠寶並不單純只是一件商品，而是他們珍而重之的瑰寶，能世代傳承。顧客對於我們的產品和服務質素期望甚高，故此我們要確保顧客購買的所有珠寶首飾，皆以可持續發展和負責任的方式採購、生產和銷售。

Key steps and initiatives for meeting customer expectations along our value chain 在我們的價值鏈上滿足顧客期望的關鍵步驟和行動



Sourcing

Our sustainable practices start at the very beginning of our value chain — sourcing.

Ethical sourcing

- We conduct stringent inspections on sources of diamonds to ensure that they meet the criteria of the Kimberley Process Certification Scheme (“KPCS”), meaning that they are not “conflict diamonds”.
- By complying with the KPCS, we ensure our diamonds are ethically sourced and we endeavour to make this information available to our customers. For example, we introduced CHOW TAI FOOK T MARK diamond brand to reinforce our initiatives to ensure our diamonds are natural and ethically sourced.

採購

我們的可持續發展歷程，由我們的價值鏈開端 — 原料採購開始。

道德採購

- 我們對於鑽石的來源進行嚴謹檢驗，確保它們符合金伯利流程認證計劃的標準，並不是「衝突鑽石」。
- 透過遵循金伯利流程認證計劃，我們可確保購入的鑽石均以合乎道德的方式採購，而我們致力讓顧客得悉此等資訊。例如我們推出周大福 T MARK 鑽石品牌，以進一步確保我們的鑽石天然唯真，來源可靠。



What are conflict diamonds and the KPCS? 甚麼是衝突鑽石與金伯利流程認證計劃？

Conflict diamonds are sometimes called “blood diamonds” and are often associated with child and forced labour. KPCS imposes extensive requirements on its members to enable them to certify shipments of rough diamonds as “conflict-free” and prevent conflict diamonds from entering the global supply chain.

衝突鑽石又名「血鑽」，通常與童工和強制勞工有關。金伯利流程認證計劃對其會員實施嚴謹的要求，令他們得以證明所輸出的鑽石毛坯屬「不涉衝突」鑽石，以防止衝突鑽石流入全球供應鏈。



T MARK — Trace the life journey of a diamond T MARK — 追溯鑽石的生命旅程

Each CHOW TAI FOOK T MARK diamond is inscribed with a “T MARK” marking by Chow Tai Fook's patented technology. The marking, essentially a set of unique serial numbers, traces the journey of each stone from sourcing to production, and representing a trustworthy promise of sincerity, faith and belief. The marking is just 5 nanometers wide, equivalent to 1/20,000 of the thickness of fingerprint, and can only be seen with the 150X Chow Tai Fook Diamond Viewer.

周大福 T MARK 運用創新的專利技術，為每顆美鑽賦予一個可追溯的專屬編碼，主動向顧客披露 T MARK 美鑽由採購至製成鑽飾的生命旅程，並幻化為真、誠、信的真摯承諾。這個專利印記厚度只有 5 納米，相等於指紋厚度的 1/20,000，需要用周大福鑽石鑒賞儀放大 150 倍鑒賞。

Supply chain management

During the year, we engaged with and managed suppliers from different regions:

Mainland China
中國內地

5,650

suppliers 供應商

Hong Kong and Macau
香港及澳門

1,450

suppliers 供應商

Other markets
其他市場

270

suppliers 供應商

- We maintain a high standard for our suppliers to ensure our products are responsibly sourced and that responsible practices are adopted by our suppliers.
- Our suppliers shall comply with the Assessment Standards of the Supplier Conduct, which contains detailed requirements for different aspects including labour rights, environmental standards and anti-money laundering. We carry out regular assessments to monitor the sustainability performance of our suppliers.

供應鏈管理

在年內，我們採用及管理來自不同地區的供應商：

- 我們對供應商有極度嚴格的要求，以確保我們的產品是以負責任的方式採購得來，而供應商亦採取負責任的營商方式。
- 我們的供應商必須符合供應商行為考核準則，包括各方面的要求，例如勞工權益、環保標準和反洗黑錢等。我們會定期進行評核，以監察供應商的可持續發展表現。

Production

We aim to produce the high-quality products for our customers by using premium raw materials, leveraging technology for better efficiencies, and creating products that remain safe to wear for many years.

Quality control

- Internally, we have established testing centres to ensure only qualified products that meet our safety standards are sold to customers.
- All of our testing centres and the quality management systems of our factories are certified by professional accreditation organisations.
- Externally, we conform with third-party inspection standards advocated by industry associations to further enhance customer confidence in our products. Our products meet the following industry standards.

生產

我們致力為顧客製造優質的產品，透過採用優質原材料，並善用科技來提高效率，確保製造出既安全且適宜長期佩戴的產品。

品質監控

- 對內方面，我們設立檢測中心以確保只有符合我們安全標準的優質產品方可售予顧客。
- 我們所有檢測中心和於廠房的質量管理系統，均獲得專業認證機構的認可。
- 對外方面，我們遵守業界團體倡導的第三方檢測標準，以進一步提高顧客對我們產品的信心。我們的產品符合以下的業界標準。

Testing Centres/ Quality Management System 檢測中心/質量管理體系	Certification 認證	Organisation 機構
Shenzhen, Wuhan and Shunde — Precious Metal Testing Centre 深圳、武漢及順德 — 貴金屬檢測中心	CNAS-CL01 (equivalent to ISO/IEC 17025: 2005 certification) CNAS-CL01認證 (等同ISO/IEC 17025: 2005國際級水平的認證)	China National Accreditation Service for Conformity Assessment ("CNAS") 中國合格評定國家認可委員會
Hong Kong — Chow Tai Fook Fei Cui Testing Centre 香港 — 周大福翡翠鑑證中心	Recognition of an accredited jadeite testing laboratory 硬玉質翡翠鑑證認可資格	The Hong Kong Laboratory Accreditation Scheme ("HOKLAS") of the Hong Kong Government 香港政府「香港實驗所認可計劃」
All production hubs — Quality management systems of our factories 所有生產基地 — 廠房質量管理體系	ISO9001 certificate of quality management system ISO9001質量管理認證標準	The International Organization for Standardization 國際標準組織

Gem-set jewellery 珠寶鑲嵌首飾



Natural Diamond Quality Assurance Mark¹ 天然鑽石品質保證¹

Ensure our diamond products are not "artificial", "man-made" or "synthetic"
確保我們的鑽石產品並非「人工」、「人造」或「合成」



Natural Jade Quality Mark² 天然翡翠標誌²

Ensure the original structure and colour
of our jade products have not been altered
確保我們的翡翠產品之原來結構和色澤沒有被改變

Gold products 黃金產品



Quality Gold Mark² 優質足金標誌²

Ensure our gold products meet
the fineness requirement
確保我們的黃金產品的成色符合標準

Issued by the following third-party organisations:

- The Diamond Federation of Hong Kong, China
- The Hong Kong Jewellers' and Goldsmiths' Association and The Kowloon Pearls, Precious Stones, Jade, Gold and Silver Ornament Merchants Association

由下列的第三方機構發出：

- 香港鑽石總會
- 香港珠石玉器金銀首飾業商會及九龍珠石玉器金銀首飾業商會

During the financial year, there were no material recalls of products related to health and safety issues.

在本財政年度內，並無產品因健康及安全問題而須進行重大回收。

Intellectual property rights

Safeguarding intellectual property rights ("IP") is of paramount importance to the jewellery industry. The originality of products and reputation of the brand are critical to customers when making purchasing decisions. We take all issues related to IP very seriously as we want to ensure our customers' rights are protected.

We have the following measures to safeguard our IP:

- Regularly review and update the Policies for IP Registration and Approval Procedures to ensure that our brands, designs and technology are properly registered. As at 31 March 2018, we have registered over 800 IP, including trademarks, designs and patents, in Greater China.

知識產權

維護知識產權對珠寶業來說尤其重要。當顧客在決定購買珠寶首飾時，產品的原創性和品牌的聲譽是非常重要的考量，我們對所有關於知識產權的事項都非常認真處理，以確保顧客的權益獲得保障。

我們採取以下措施來維護我們的知識產權：

- 定期檢討和更新知識產權註冊制度和審批流程，確保我們的品牌、設計和技術都已妥善註冊。於2018年3月31日，我們已在大中華註冊了超過800項知識產權，包括品牌商標、外觀設計和專利。

Examples of our registered IP 已註冊知識產權的例子



SOINLOVE

Our new brand launched in 2017 to tap Mainland China's affordable luxury bridal jewellery market 我們於2017年推出的新品牌，以開拓中國內地的輕奢侈婚嫁珠寶市場



MONOLOGUE

MONOLOGUE

Our new brand launched in 2016 to address the trendsetting millennials' demand in Mainland China 我們於2016年推出的新品牌，針對崇尚潮流品味的中國內地千禧一代的需求



CHOW TAI FOOK T MARK

CHOW TAI FOOK T MARK 周大福 T MARK

Our new diamond brand launched in 2016 to fulfil customer demand and expectations for true diamond authenticity and transparency 於2016年推出嶄新鑽石品牌，以滿足顧客對追溯鑽石真品來源的需求與期望



Bao Bao Family 福星寶寶

Our in-house designed product line 我們自家設計的產品系列

- Comply with laws and regulations related to IP that are relevant to our business. We strictly prohibit our staff and suppliers from copying our original designs and creations as stipulated in our employee handbook.
- Provide regular training for our staff to raise their awareness of IP rights and understanding of relevant regulations.
- Support the "No Fakes Pledge" Scheme launched by the Intellectual Property Department of the HKSAR Government, which is committed to ensuring that retailers do not sell or deal in counterfeit or pirated goods.
- 遵守與我們業務有關的知識產權法律和規例。我們在員工手冊明確規定，嚴禁員工和供應商抄襲我們的原創設計和創作。
- 為員工提供定期培訓，提高他們對知識產權的意識，並明瞭相關的法規。
- 支持香港特區政府知識產權署推出的「正版正貨承諾」計劃，該計劃是為了確保零售商不會出售或買賣冒牌貨或仿製品。

Customer Experience

We are committed to enhancing customer experience and protecting the interests of our customers.

Quality services

- Frontline staff at our shops receive regular training to ensure they are knowledgeable of our product specifications and features and service etiquette.
- We also arrange monthly mystery shopper inspections on an in-house basis or in collaboration with industry associations including the Hong Kong Retail Management Association, our business partners such as shopping malls to review our sales service quality.
- During the financial year, approximately 3,600 mystery shopper inspections were conducted on our customer service.

Transparent pricing

- Our Pricing Committee is responsible for formulating our pricing strategies and policies, which ensure our products are sold at reasonable market prices.
- We also introduced the revolutionary "Fixed Price" Policy to ensure our products are sold at fixed and clearly marked prices.

Responsible marketing

- Customers are able to access all necessary product information and tips on caring for jewellery prior to making a purchase, for example, through our frontline staff, our Group websites, social media platforms and marketing collaterals.
- We provide customers with complete and clear information of our products during sales, and prohibit misleading advertising and sales practices.
- We developed internal guidelines and provide regular training to ensure our frontline staff comply with our policies on ethical sales practices.

Customer privacy and personal information

- Customers' personal information may be collected through our membership programme, social media platforms and our Group websites.
- We have policies and procedures that ensure compliance with the laws and regulations in our respective regions, which govern the collection, use, accessibility, retention, correction and protection of customers' personal data.
- We send direct marketing information or materials to our customers only after obtaining their consent.

顧客體驗

我們致力提升顧客的購物體驗，保障顧客的權益。

優質服務

- 我們分店的前線員工會定期接受培訓，以確保他們清楚了解我們的產品規格、特色和服務禮遇。
- 我們亦每月安排神秘顧客巡查，包括由公司內部人員進行，亦與行業協會包括香港零售管理協會或業務夥伴如商場合作進行，以評核銷售服務的質素。
- 在本財政年度內，安排了約3,600名神秘顧客巡查評核我們的服務水平。

定價透明

- 我們的定價委員會負責制訂我們的訂價策略和政策，確保我們的產品以合理的市場價格出售。
- 我們亦推出了革命性的「一口價」政策，確保我們的產品以劃一和清晰的標價發售。

負責任的市場推廣

- 顧客在選購貨品前，可透過詢問我們的前線員工、瀏覽集團網站或社交平台，以及參閱其他宣傳單張等獲取一切所需的產品資料和保養珠寶的建議。
- 在行銷過程，我們向顧客提供完備和清晰的產品描述，並嚴禁採用誤導性的廣告或銷售手法。
- 我們制訂內部指引並提供定期培訓，確保前線員工遵守我們有關道德銷售的政策。

顧客私隱和個人資料

- 我們或會透過會員計劃、社交媒體平台和集團網站收集顧客的個人資料。
- 我們制訂了政策和程序，以監控顧客個人資料的收集、使用、查閱、儲存、更正及保障，確保已遵守當地相關法規。
- 我們在獲得顧客的同意後，才會向他們發出直接的推廣資訊和宣傳物品。

After-sales Services

We continue to provide comprehensive after-sales services to meet our commitment that our jewellery items are long lasting and can maintain their quality over the long term with proper due care procedures.

Return and Exchange Policy

- We provide continuous after-sales support to our customers. Clear guidelines and procedures on product return and exchange for products sold in Mainland China, Hong Kong and Macau are established and made available to customers in respective regions.
- Our shops provide clear information about our return and maintenance policies with a transparent list of complementary and fee-charging items accessible to customers.

Valuing our customers' feedback

- We value customer feedback and provide multiple channels for comments and enquiries. Customers are encouraged to communicate with us via multiple channels, for example, our telephone hotline, enquiry e-mail and customer satisfaction surveys.
- We record customers' feedback and concerns in our customer relationship management system, which are handled by dedicated staff in our Customer Service Department.

售後服務

我們為顧客提供完善售後服務，細心護理他們的首飾，令首飾在適當的保養下歷久常新。

退貨及換貨政策

- 我們為顧客提供完善的售後服務。對於在中國內地、香港及澳門出售的貨品，我們訂立了有關退貨及換貨的清晰指引及程序，並明確告知當地的顧客。
- 我們的分店提供有關退貨及保養的清晰資訊，並清楚列明免費和收費事項。

重視顧客意見

- 我們重視顧客的意見，並提供多種渠道，讓顧客提出意見或查詢。我們鼓勵顧客透過多種渠道與我們溝通，例如電話熱線、查詢電郵和顧客滿意度問卷調查等。
- 我們在顧客關係管理系統內記錄顧客的意見和關注事項，交由我們客戶服務部的專責人員處理。