

Dear Sir,

I would like to comment on two things:

- (1) Nowadays, we received telephone calls to sell the investment products by banks, investment companies, and insurance companies frequently and it is disturbing. However, there's no policy to limit the telephone calls as long as they come from real callers (i.e. not generated by computer system). I would therefore suggest a mechanism to reduce such disturbance calls, by allowing the receiver to request the caller to put out the telephone number from the telephone list whenever the receiver considers it as an annoying call, so that the company would not call the telephone number again in future.
- (2) Many banks sell their investment product in form of a portfolio package (e.g. a client can pick up a combination from a basket of bonds, options and other products). While each of the item are regulated by SFC to release annual performance, the investment service "the package" provided by the bank, does not. We even don't know how many % of customers of a specific service package gain or lose from the portfolio advised by the fund managers, or the performance of such a service (advice from fund managers) in lum sum. I think the investment companies should report the performance of each service in a more transparent way for customers to make comparison and pick up their own choice wisely.