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In relation to (d) & (e) of 3.23 of Chapter 3, I suggest the following question :

(g) Should we evaluate the impact to society when considering any downward pay adjustments of the civil service ?

(The rationale behind is that many civil servants have the burden of mortgage loan. Downward pay adjustment may lead to inability to repay mortgage loan or even bankruptcy of some civil servants. This will increase bad debts of banks and affect HK's economy, and the case has already occurred due to downward pay adjustment in the private sectors.)

Chapter 3

3.23 - Instead, we would like to ask the following questions -

- (a) Should there be a major overhaul of the civil service pay policy and system, putting more emphasis on performance-pay, clean wage policy (i.e. paying "all cash" wages in lieu of allowances, housing and medical benefits, etc)?
- (b) Should senior civil servants be subject to a pay policy which is different from that of the middle-ranking and junior ranks, placing more risk/award factors on the former?
- (c) Should the disciplined services' pay be treated differently from the rest of the civil service?
- (d) Should we continue to conduct regular pay level, pay structure and pay trend surveys to ensure that civil service pay remains comparable with that of the private sector?
- (e) Or should Government's affordability to pay be an over-riding consideration in pay adjustments?
- (f) What features of the existing pay policy and system should be retained to ensure stability and morale of the civil service?