



HONG KONG MONETARY AUTHORITY
香港金融管理局



MONEY IN HONG KONG



Hong Kong's currency notes are issued by three commercial banks, except for the \$10 notes which are issued by the Hong Kong SAR Government. Coins are also issued by the Government. All Hong Kong's notes and coins are fully backed by US dollar reserves held in the Exchange Fund.

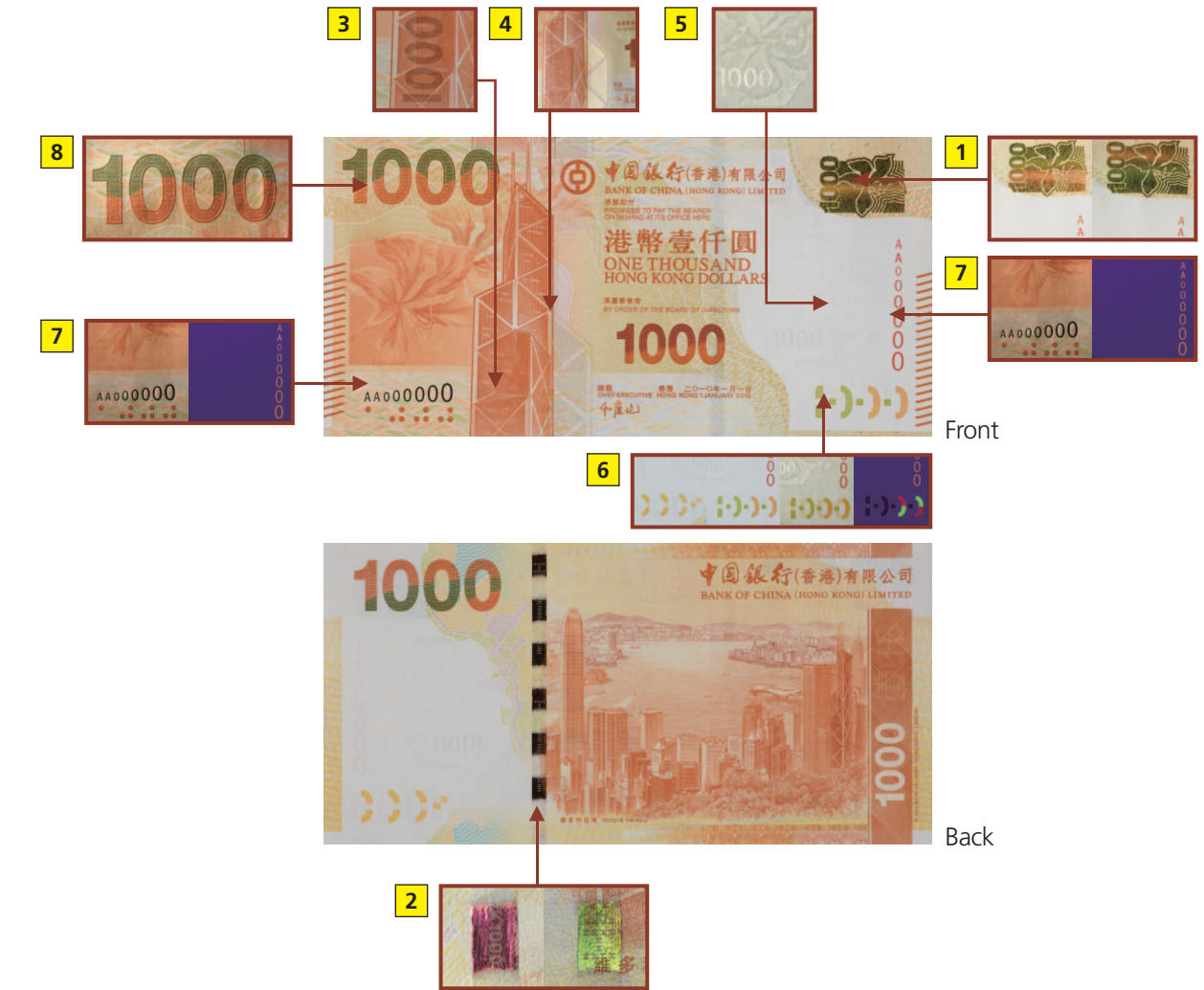
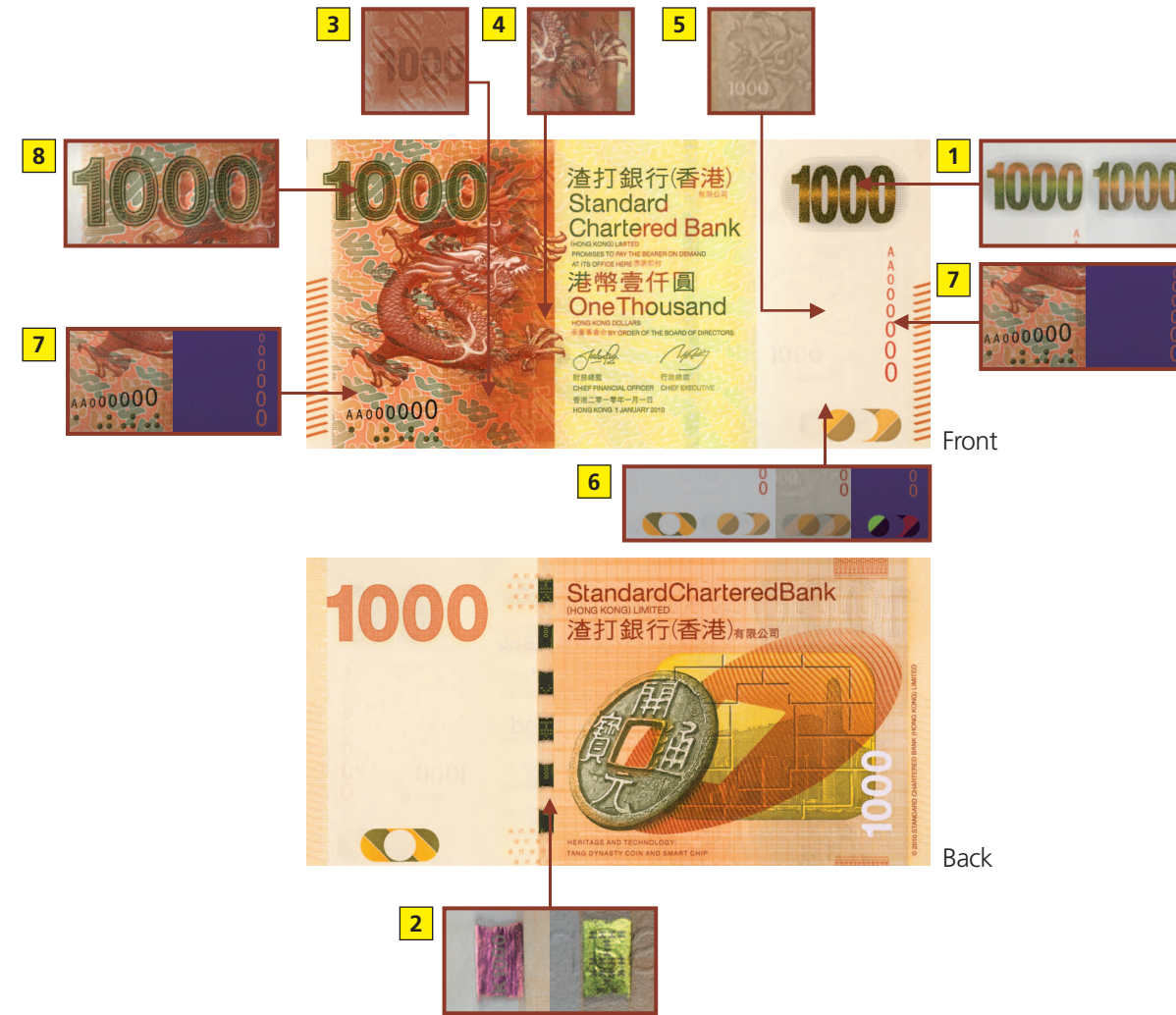
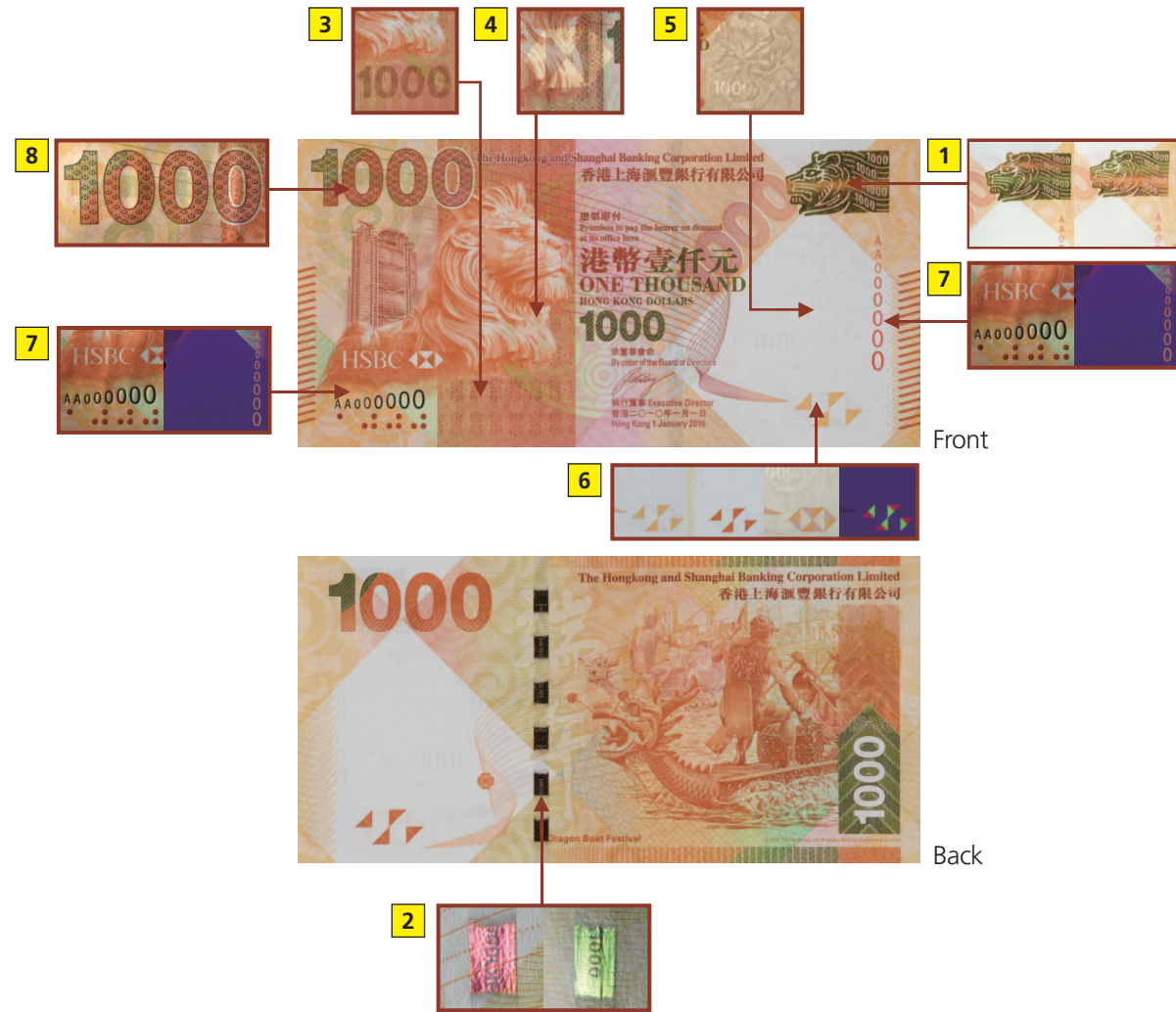
Notes in Hong Kong

Notes in everyday circulation in Hong Kong are in \$10, \$20, \$50, \$100, \$500 and \$1,000 denominations. The Government, through the Hong Kong Monetary Authority, has authorised three commercial banks, The Hongkong and Shanghai Banking Corporation Limited, the Standard Chartered Bank (Hong Kong) Limited, and the Bank of China (Hong Kong) Limited, to issue notes in Hong Kong other than the \$10 notes.

The Government began issuing a paper \$10 note in 2002 to meet continuing demand from the public for a note in addition to the \$10 coin. In 2007, the Government issued a polymer \$10 note alongside the paper one. The \$10 notes issued by two note-issuing banks in the 1990s remain legal tender, but are no longer printed.

Coins in Hong Kong

The Government issues \$10, \$5, \$2, \$1, 50-cent, 20-cent and 10-cent coins. There are two series of coins in circulation: the bauhinia series and the Queen's Head series. The bauhinia series was introduced in 1993 to gradually replace the Queen's Head series.



1. Dynamic Colour-changing Pattern

When the note is tilted, the pattern shifts between green and gold, while at the same time a shimmering horizontal bar is seen to be rolling up and down.

2. Colour-changing Windowed Metallic Thread

When the note is tilted, the thread shifts in colour between magenta and green. When examining it closely, microtext to build the large alphabets "H" and "K" can be seen.

3. Concealed Denomination

Visible when the note is tilted.

4. Iridescent Pattern

Shimmering when the note is tilted under a bright light.

5. Enhanced Watermark

Comprising a multi-tonal watermark of a bauhinia flower and highlight watermark of the denomination numeral and dot pattern, a standardised design for the three note-issuing banks.

6. Fluorescent See-through Pattern

The patterns on the front and back fit perfectly when the note is held up to the light. When the note is put under ultraviolet light, two fluorescent colours appear.

7. Serial Numbers

Two sets of serial numbers with progressively larger digits in adjacent positions. One set horizontally at the bottom-left corner, and another set vertically on the right side of the note, which is fluorescent red under ultraviolet light.

8. Embossed Feel

Raised printing giving the note a strong embossed feel by touch.

Banknotes issued by The Hongkong and Shanghai Banking Corporation Limited



Banknotes issued by Standard Chartered Bank (Hong Kong) Limited



Banknotes issued by Bank of China (Hong Kong) Limited



Ten-dollar notes issued by the Hong Kong Government



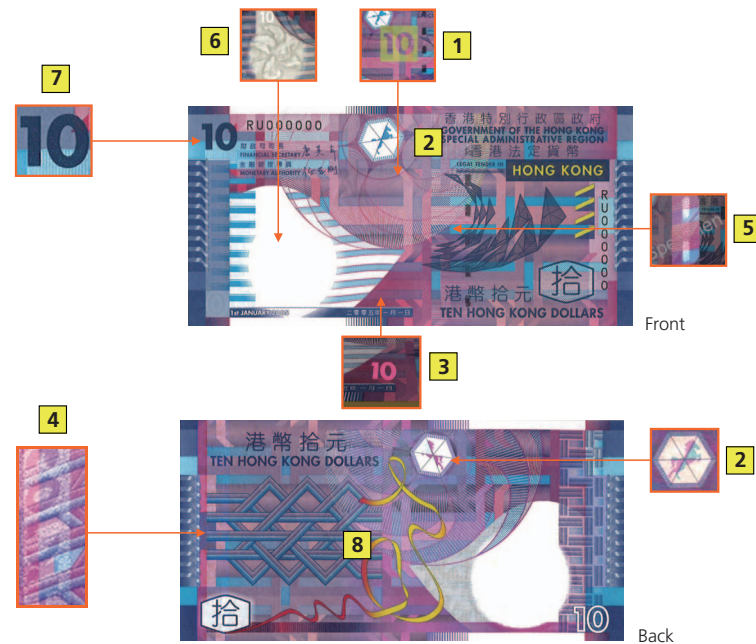
Coins issued by the Hong Kong Government





Security features of ten-dollar notes

Ten-dollar paper note



1. Fluorescent Denomination

The number 10 is visible under ultraviolet light.

2. See-through Picture

When the note is viewed against background light, the patterns on the front and back of the note align perfectly to show a complete picture of a horse.

3. Concealed Denomination

The numeral 10 appears when the note is tilted.

4. Reflective Band

A shimmering band showing images of the bauhinia flower and "HK10" when the note is tilted.

5. Windowed Thread

A 2mm-wide metallic thread is embedded in the paper.

6. Watermark

When the note is held up to the light, the number 10 and the bauhinia flower are visible.

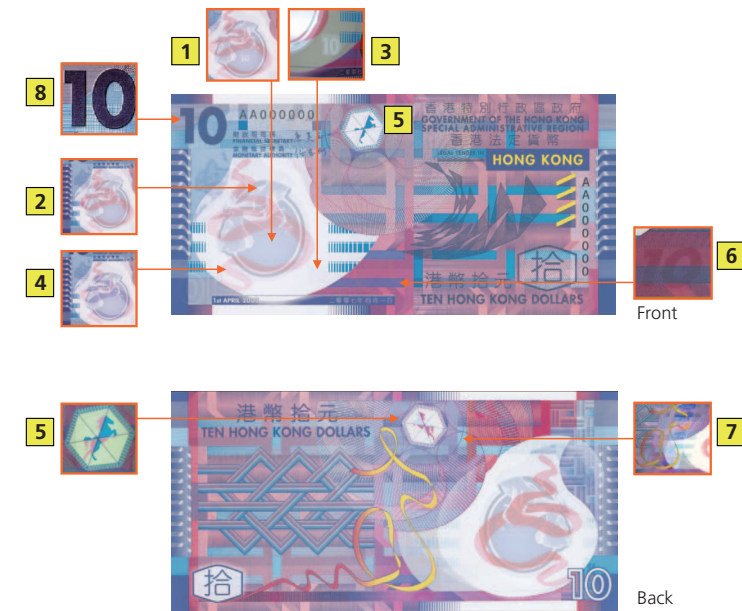
7. Intaglio Printing

The number 10 is printed with a thick, embossed effect. More embossed effects can be felt in the middle of the note.

8. Fluorescent Fibres

Red, blue and green fibres – visible under ultraviolet light – are randomly embedded in the paper.

Ten-dollar polymer note



1. Clear Window

A see-through window with a numeral 10.

2. Shadow Image of the Bauhinia Flower in the Clear Window

A watermark-like image of the bauhinia flower integrated into the clear window.

3. Numeral 10 Shadow Image

A watermark-like image of the numeral 10 is visible when viewed with background light.

4. Colour Shift

The colour of the ribbon on the clear window changes between pink and purple when the note is tilted or examined against light and dark background.

5. See-through Picture

When the note is viewed with background light, the patterns on the front and back of the note align perfectly to show a complete picture of a horse.

6. Concealed Denomination

The numeral 10 appears when the note is tilted.

7. Reflective Band

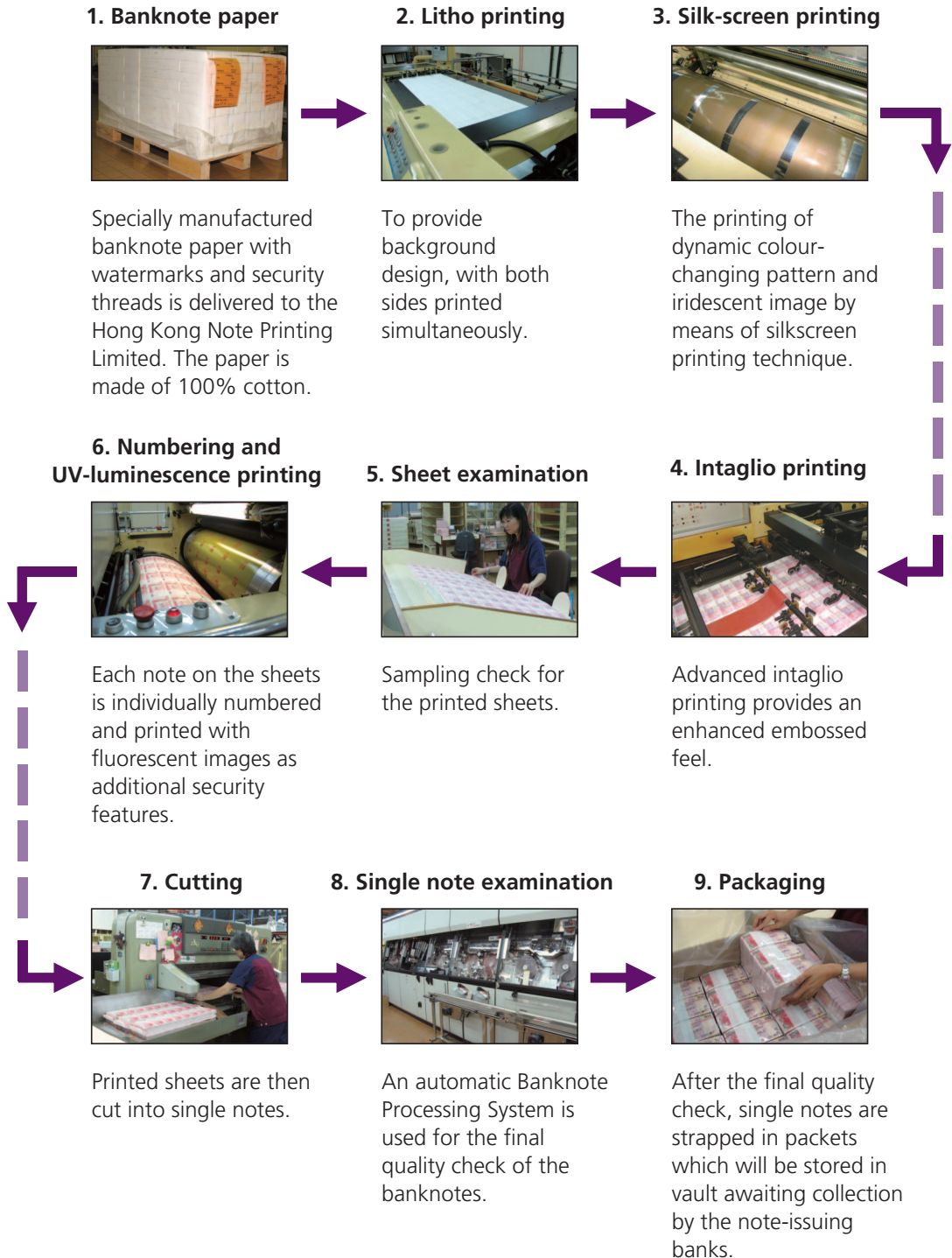
A shimmering band showing images of the bauhinia flower and "HK 10" when the note is tilted.

8. Enlarged Numeral

The numeral 10 has been enlarged and made easier to feel.



The production of paper notes



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