



HONG KONG MONETARY AUTHORITY
香港金融管理局

Our Ref.: B1/15C

31 October 2025

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

Generative Artificial Intelligence Sandbox – Practical Insights Report

I am writing to inform you of the publication of a report that summarises the practical insights gained from the Generative Artificial Intelligence (GenA.I.) Sandbox.

The GenA.I. Sandbox¹, launched in collaboration with the Hong Kong Cyberport Management Company Limited (Cyberport), is designed to provide a risk-controlled environment for Authorized Institutions to develop and test innovative Artificial Intelligence (A.I.)-based solutions.

The first cohort² commenced in early 2025 and officially concluded at the GenA.I. Symposium today. Drawing on practical learnings from the technical trials, this report provides guidance to help banks address key challenges throughout the A.I. implementation lifecycle, including data preparation, model fine-tuning, output evaluation, and ongoing monitoring and optimisation.

We encourage all Authorized Institutions to review this paper and leverage the insights on how to innovate with A.I. responsibly. Should you have any questions about the report, please contact us at GenAI_sandbox@hkma.gov.hk.

Yours faithfully,

Carmen Chu
Executive Director (Banking Supervision)

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¹ HKMA Press Release, "[HKMA and Cyberport Launch GenA.I. Sandbox to Bolster A.I. Adoption in Financial Sector](#)" issued on 13 August 2024

² HKMA Press Release, "[HKMA announces inaugural cohort of GenA.I. Sandbox](#)" issued on 19 December 2024