4. DEBTORS AND PAYMENTS IN ADVANCE, AND CREDITORS AND ACCRUALS (HK\$m)

A defined credit policy is maintained within the group. The age analysis of trade debtors and trade creditors at 30 June 2001 was as follows:

	Debtors	<u>Creditors</u>
0 - 3 months	61	61
4 - 6 months	11	5
> 6 months	3	30
	75	96